

equensWorldline successfully launches TIPS Gateway service

Utrecht, 21 November 2018 – equensWorldline SE, a subsidiary of Worldline [Euronext: WLN], the European leader in the payments and transactional services industry, successfully launched its TIPS Gateway service, with several internationally operating tier 1 and tier 2 banks going live in the first half of 2019. With the equensWorldline TIPS Gateway service, banks have the benefit of a single interface for Instant Payments for both the equensWorldline Instant Payments CSM and its EACHA Instant Payments Interoperability links, as well as for their connection towards the TARGET2 Instant Settlement solution offered by the Eurosystem. The launch of the TIPS Gateway service seamlessly fits with equensWorldline's ambition to support the market in the easy and cost-effective implementation of Instant Payments.

Already in June 2017, equensWorldline [announced](#) that it would support TIPS by connecting its European and national Instant Payments Clearing and Settlement services to TIPS from the first day TIPS would be operational. TIPS is the Target Instant Payment Settlement initiative of the Eurosystem. The TIPS go-live date is expected end November 2018.

Using the equensWorldline TIPS Gateway service, the contracted banks complement their reach in Instant Payments and have full pan European reach in accordance with EPC SCT Inst Scheme Rulebooks. The connection towards TIPS will be fully transparent for the users, and all transactions processed by equensWorldline will be visible in the equensWorldline GUI, independent of the settlement route taken. This allows the bank's operation departments to quickly and easily follow up on customer queries. The reporting will also be fully integrated. In addition, the industry leading algorithm-based liquidity forecasting, that equensWorldline offers to participants of its Instant Payments CSM, will also become available to users of its TIPS Gateway service. This will allow the banks to optimize their liquidity across the different settlement mechanisms.

On top of these benefits, the banks will also have the benefit of sharing the implementation investments and the running costs of the TIPS connectivity and the use of the Network Service Provider. This service is available to Participants of the equensWorldline Instant Payments CSM, equensWorldline Back-Office clients as well as to other banks wishing to connect to TIPS in a cost-efficient way.

The TIPS Gateway service is fully in line with the industry standards and comes with interesting value adding services, such as the option for banks to configure flexible routing rules. Scenarios to use the TIPS Gateway service as a backup to the CSM route or use the TIPS Gateway for transactions with higher values for liquidity reasons are all possible.

Alessandro Baroni, CMO equensWorldline: "At equensWorldline, we believe the TIPS initiative is offering our clients a cost and liquidity efficient way of obtaining reach in Instant Payments across Europe. By combining this with Back-Office and Instant Payments CSM solutions, we are offering the best of both worlds. I am delighted to see our first clients signing up for our new service and look forward to further building on the future of Instant Payments."



About equensWorldline

equensWorldline is the pan-European leader in payments and transactional services. Being part of the Worldline Group, equensWorldline combines long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Building on more than 50 years of experience equensWorldline services a broad, international client base in

numerous countries across Europe. Clients rely on equensWorldline's expertise to anticipate European regulatory changes, benefit from transformative technologies, optimize processes, ensure operational excellence and manage risk and fraud. The company's unparalleled footprint makes equensWorldline a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions. equensworldline.com

About Worldline

Worldline [Euronext: WLN] is the European market leader in payment and transaction services. Worldline's forward-looking innovations and services enable companies to reach their end customers in a targeted way and to offer them modern and seamless services. With more than 45 years' experience, Worldline is a major player in the B2B2C field. Worldline supports all companies and public administrations in this ever-changing market and makes a major contribution to their success. Worldline offers a unique and flexible business model based on a growing global portfolio and which includes comprehensive support. Worldline's activities are divided into three business areas: Merchant Services, Mobility & e-Transactional Services, and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide and generates an annual turnover of €1.6 billion. Worldline is an Atos subsidiary. worldline.com



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