

## Central Bank of Aruba contracts equensWorldline to bring Instant Payments to the island

**Utrecht, 15 June 2018 - The Central Bank of Aruba (CBA) contracted equensWorldline SE, a subsidiary of Worldline [Euronext: WLN], the European leader in the payments and transactional services industry, to provide a new central infrastructure replacing the current CBA clearing & settlement system. With the implementation of the new Instant Payments CSM, Aruba will leapfrog to Instant Payments by completely switching from traditional payment processing to the new Instant Payments infrastructure per January 2019. As a result, as of 2019, all interbank payments in Aruban florin initiated on Aruba will be instantly processed, 24/7/365. The contract with equensWorldline will initially be for a period of five years.**

As opposed to many European countries which plan to gradually implement Instant Payments in the coming five years, Aruba chose for a community-wide transition that will bring substantial transaction volumes to the Instant Payment systems immediately.

The complete replacement of the existing CBA Clearing System by a new Instant Payments infrastructure is a major step for the Aruban payments market. By switching to Instant Payments, Aruba creates a new and solid foundation for future innovations and next-generation payment solutions on the island.

equensWorldline will provide the Instant Payments Clearing and Settlement Mechanism (IP CSM) in the local currency, the Aruban florin. The IP CSM will be based on the EPC SCT Inst scheme and will be fully compliant with ISO20022. After implementation, interbank payments such as Credit Transfers and Batch Payments will be processed via the new Instant Payments infrastructure. The new infrastructure will also cater for 'Request for Payment' messages.

Mrs. Jeanette R. Semeleer, President of the Central Bank of Aruba: "We want to modernize our payments infrastructure in order to improve efficiency and be geared for the future developments in the payments industry. Based on its excellent track record, experience and readiness for Instant Payments, the choice for equensWorldline was evident. It provides full business process outsourcing, and has a complete back-up system that guarantees the availability and continuity of the payments processing. This means we can take this major leap without having to make technical and operational investments ourselves, as these will be fully outsourced to equensWorldline. What's more, it demonstrated that it understands all use cases that we may want to launch in the future, such as online and in-store Instant Payments. We are pleased and proud that, by partnering with equensWorldline, we will be the frontrunner for the implementation of Instant Payments in the Caribbean."

Michael Steinbach, CEO equensWorldline: "For the past years, we have been stating that Instant Payments will become the new normal. As of 2019, when the IP CSM will have been implemented, this will clearly be the case in Aruba. We fully understand what Aruba wants to achieve, and we can accommodate this need with our modern and instant-capable infrastructure. Our solution supports all possible use cases for Instant Payments, ranging from P2P, P2B, in store, online and corporate use cases. Covering the full value chain, from payment initiation and channel solutions to back-office processing and clearing & settlement, we are fully geared to support Aruba in their major development towards 24/7/365 payments."



## About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with over 45 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axis: Merchant Services, Mobility & e-Transactional Services, Financial Processing & Software Licensing including equensWorldline. Worldline employs more than 9,400 people worldwide, with estimated revenue of circa 1.6 billion euros on a yearly basis. Worldline is an Atos company. [www.worldline.com](http://www.worldline.com)

## 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. [www.equensworldline.com](http://www.equensworldline.com)



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