

Commerzbank and equensWorldline form a strategic partnership for Payments Processing

July 23, 2018 –Frankfurt– [equensWorldline](#), subsidiary of [Worldline](#) [Euronext: WLN], an [Atos](#) company and the European leader in the payments and transactional services industry, today announces a strategic partnership with German banking and financial services company, Commerzbank. The partnership will see equensWorldline process all SEPA (Single Euro Payments Area), instant, multi-currency, and domestic payments for [Commerzbank](#), for a period of ten years.

A two-phase approach will enable a fast and smooth transition to cement this partnership. During the first phase, which is already underway, equensWorldline will, together with [Atos](#), manage the existing legacy payment applications. The combined expertise and experience of Atos and equensWorldline will enable Commerzbank to move onto the second phase, in which the majority of the applications will be replaced by the newest equensWorldline platform technologies which are standardized, future-proof, and multi-tenancy enabled, offering the latest functionalities such as instant payments. After this migration, approximately 4 billion Commerzbank payment transactions will be processed per year by equensWorldline.

The introduction of instant payments, the new pan-European scheme that enables money transfer within seconds, is especially noteworthy since all banks in Europe are preparing themselves for instant payments. Commerzbank will make full use of this trend by outsourcing the complexity, regulatory burden, operational risk and high costs of payments processing to the specialist equensWorldline, allowing the bank to focus on the needs of its customers.

In a separate contract, signed earlier, Commerzbank will also outsource its Financial Messaging SWIFT Infrastructure to equensWorldline. This highly available, secure and scalable platform for Financial Messaging is based on a new partnership with Intercope and its BOX Messaging Hub. The Financial Messaging Service is fully CSP-compliant and can be used by financial institutions of all types and sizes. By outsourcing this sensitive and mission-critical environment to equensWorldline, Commerzbank is distinguishing itself as a frontrunner, tier-1 global bank.

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Christian Rhino, Divisional Board Member, Group Banking Operations Commerzbank AG, said: *“Through the purchase of “payment as a service” from equensWorldline, we have not only gained a reliable strategic partner for our company, but through this we can fully concentrate on our digitalization and the strategic restructuring of Commerzbank 4.0”.*

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Michael Steinbach, Managing Director for Financial Services and Chief Executive Officer equensWorldline , said: *“Having Commerzbank as our customer makes us very proud. This new relationship is a significant step for our company, providing clear evidence to the market that we are the partner of choice for processing all payments of a globally operating bank. It is also a strong signal to banks to test their operating models and explore the benefits of outsourcing their payments operations. Today, we live in a real-time world and payments need to be real time as well. Banks like Commerzbank have recognized this and are adapting their digitalization strategies accordingly. We have the expertise to fully support this path and will continue to partner with banks ready to seize the opportunities it presents.”*



About equensWorldline

equensWorldline is the pan-European leader in payment services. Being part of the Worldline Group, the company 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.

About Worldline

Worldline [Euronext: WLN] is the European leader in payment and transaction services. Worldline's forward-thinking innovations and services enable companies to reach their end users in a targeted way and provide them with seamless, state-of-the-art services. With more than 45 years of experience, Worldline is a key player in the B2B2C sector. Worldline supports all kinds of companies and public authorities in the ever-changing marketplace and contributes to their success. Worldline offers a unique and flexible business model that is based on a growing, global portfolio and also includes end-to-end support. Worldline's activities are divided into three business units: Merchant Services, Mobility & e-Transactional Services, and Financial Services (including equensWorldline). Worldline employs more than 9,400 individuals worldwide and generates an annual turnover of EUR 1.6 billion. Worldline is an Atos company. www.worldline.com

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