

Are you ready for hyper-resilience in payments?



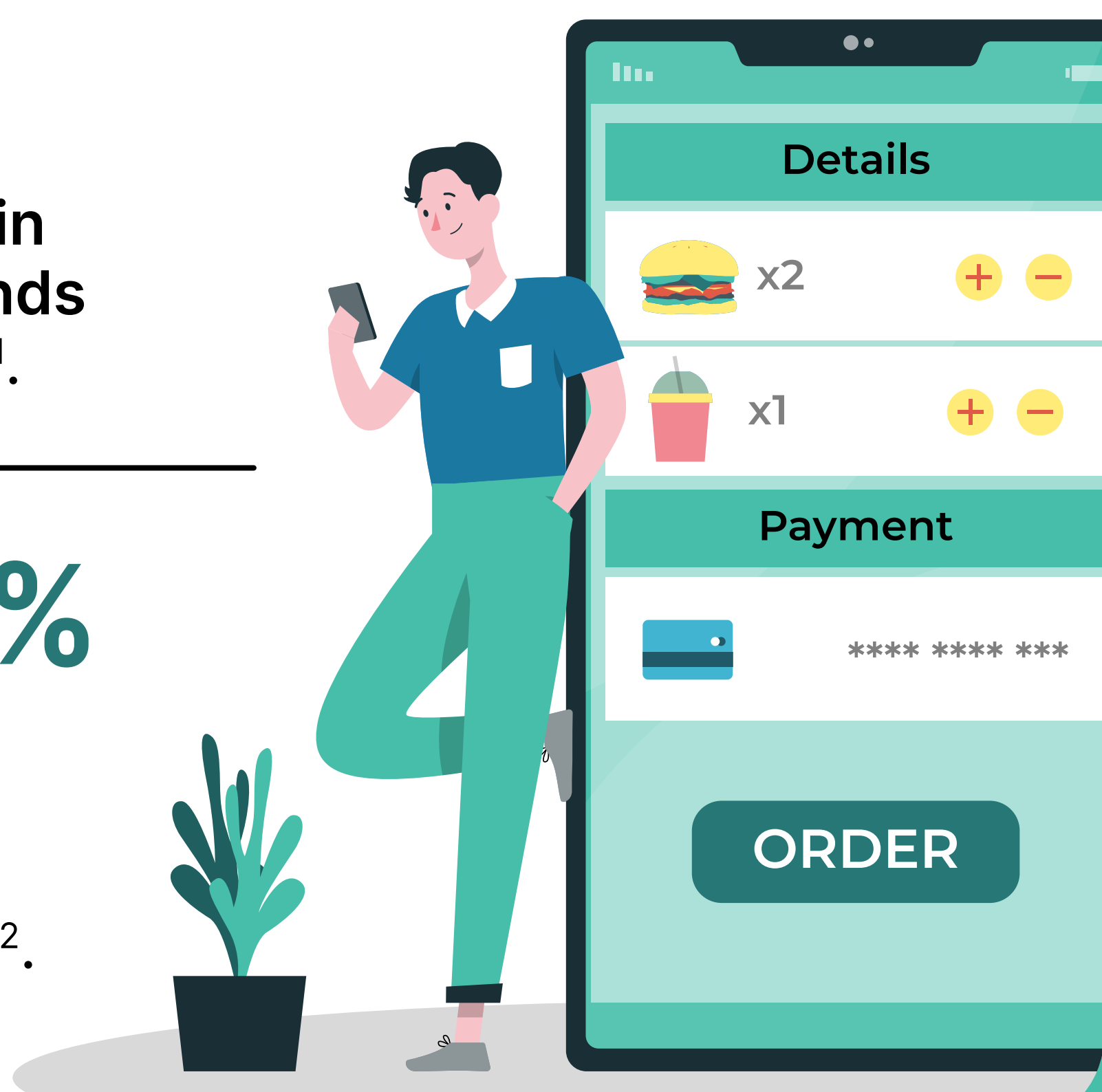
Digital payments are **more and more essential** in people's everyday lives...

92%

of payments in the Netherlands are non-cash¹.

+429%

growth in cashless transactions over 10 years².



...whilst **disruptive events** are increasing.

+98%

increase over 10 years in people forcibly displaced³.

5x

increase in weather related disasters⁴.



Digital payments must achieve hyper-resilience by addressing three horizons:



Horizon 3
Industry-systemic innovation for hyper-resilience

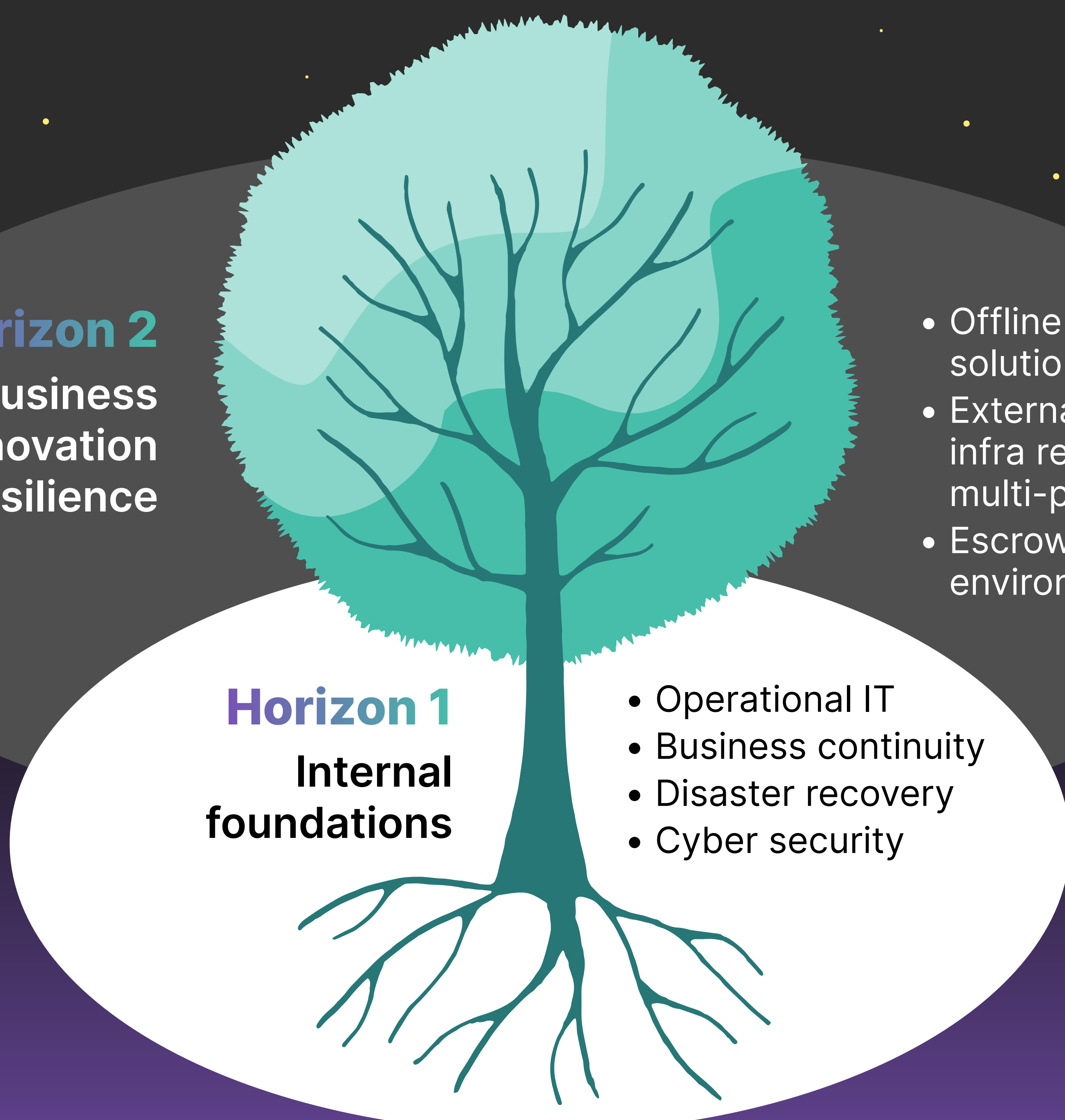
- Upgraded industry best practices
- Tandem processing
- Resilience is business-as-usual

Horizon 2
Business innovation for resilience

- Offline solutions
- External infra resilience – multi-provider
- Escrow production environments

Horizon 1
Internal foundations

- Operational IT
- Business continuity
- Disaster recovery
- Cyber security



Regulations like DORA are putting the spotlight on the management of ICT risks in the financial sector...

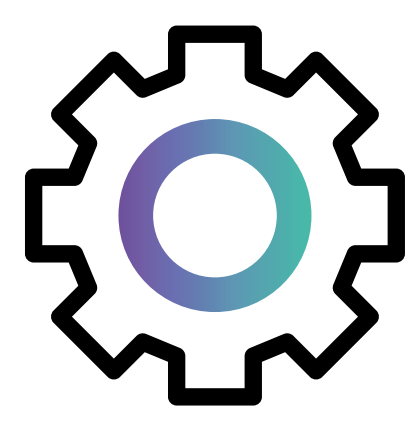
16th Jan 2023

Entered into force.

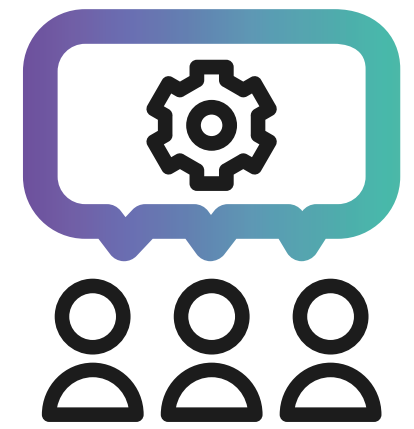
17th Jan 2025

Operational mandates become effective.

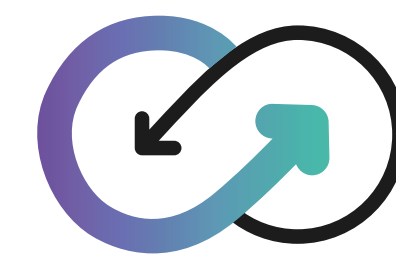
DORA covers



ICT risk management



ICT third-party risk management



Digital operational resilience testing



ICT-related incidents



Information sharing



Oversight of critical third-party providers

But there is even more that can be done.



Offline payments

Enabling people to make digital payments even when both parties have no network connectivity⁵.



Payment orchestration

Seamlessly switching between acquirers to maximise availability⁶.



SoftPOS

Can be used as a backup for dedicated hardware solutions⁷.



Want to find out more?

Download the **Navigating Digital Payments** report

worldline.com

1 GlobalData
2 Statista: Number of cashless transactions worldwide from 2013 to 2021
3 World Meteorological Organization (increase over 50 years)

4 UNHCR UK Global Trends Report

5 Navigating Digital Payments Podcast: Will people make offline payments with the Digital Euro?

6 Such as Worldline Payments Orchestration

7 Such as Worldline Tap on Mobile