



Making instant payments a reality

An end-to-end value proposition

Instant Payments

Instant Payments, the need for speed

The European Payments Council (EPC) has confirmed a November 2017 launch date for a pan-European instant credit transfer scheme (SCT Inst) that will bring real-time money transfers across the Single Euro Payments Area (SEPA).

This does entail some challenges for banks and merchants to keep up with this fast-paced type of payment. If the end-to-end processing will happen within seconds with Instant Payments, every step in the payment process needs to speed up. The initiation, and the validation of payments should be processed in real-time and 24/7/365.



Worldline is strongly involved to make Instant Payments a reality in Europe

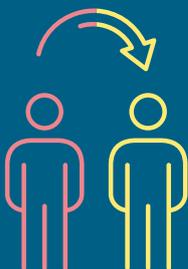
Worldline already has a strong positioning as a **recognized ACH (Automated Clearing House) in Europe for Instant Payments**. The Worldline Inter-CSM network is based on the interoperability framework of EACHA and EPC Rulebooks, and has become **the industry's leading clearing mechanism**.

Worldline is shaping Instant Payments in Europe by actively contributing to market consultations, such as the **Target Instant Payments Settlement (TIPS) project** initiated by the ECB.

Worldline is also actively participating in various task forces (ECB, EPC, EACHA, DNB, BVN) to ensure **risk management, clearing & Settlement and interoperability of Instant Payments in Europe**.



Addressing various use cases



P2P

Many applications dedicated to peer-to-peer (P2P) payments have emerged these years. With Instant Payments, end-users will be able to conveniently pay their friends or family in a few seconds, with an instant availability of funds.



P2B

Merchants, small and medium businesses (SMBs) & corporates will be able to receive payments 24/7/365. They will benefit from a decreased financial risk as the payments are irrevocable. Instant Payments improve the user experience whether online or at the point of sale.



B2B

Keeping a healthy cash flow is a crucial aspect of business activity of SMBs, suffering from late payments. Instant Payments can be especially profitable for them to be paid instantly, reducing their daily sales outstanding (DSOs) and their overdue invoices.

Covering the whole value chain for Instant Payments

In a world where 'instant' has become the new normal, payments need to become instant as well. As a frontrunner in payments, Worldline has the unique capability to cover the whole value chain, from white-label channel solutions for payment initiation to back-office processing and clearing & settlement that also benefits the end-customer. This way we are making European Instant Payments a reality.



Banks

Instant payments channel solutions

We provide innovative Instant Payments, Channel Solutions with white-label mobile banking and mobile P2P applications completed with value-added services such as an alias conversion service and real-time fraud detection.

WL Payments Processing Back-Office

Our solution allows banks to offer Instant Payments to their customers without the need to invest heavily in an 'always available, low-latency' payment-processing engine. Banks can benefit from economies of scale by using our shared platform and have the security of remaining compliant. We offer this in various delivery models, ranging from a licensing model and ASP model to full back-office outsourcing.

WL Clearing & Settlement

Based on Worldline's proven track record of processing 10 billion SEPA payments per year and its experience in running real-time card processing, Worldline has a solid basis to build on to enable Instant Payments.

- **Clearing with availability and reach:** highly standardized, using the business rules set by SCT Inst and the ISO20022 message formats. Highly reliable and capable of processing a large number of transactions.
- **Settlement for an efficient use of liquidity:** Worldline provides banks with the tools to optimize the use of collateral and liquidity, while at the same time minimizing settlement risks.



"Working with a single provider that covers the entire payments value chain enables us to reduce costs and complexity significantly – direct communication, quick response times and optimized provider management are among the benefits."

Jürgen Eckert

Chairman of the Board of Directors, Degussa Bank AG

Merchants & corporates

Worldline is actively promoting the use of Credit Transfer to merchants whether online or at the point of sale with an optimized cross-channel user experience.

Many solutions are already available for merchants to embrace the evolution of Instant Payments.

Cross-channel payments

Worldline e-commerce payment gateway already integrates Credit Transfer as a payment means for e-merchants. We support merchants in the development of cross-channel purchasing paths, and we will ensure that Instant Credit Transfer is adapted for all channels. Through our solutions we already enable the use of IDEAL online and at the point of sale through a QR code.

Merchant wallet

WL Merchant Wallet secures the consumer digital identity during the entire customer journey to make the shopping experience seamless, while reducing fraud and increasing security. Beyond card payments and loyalty program Worldline is making its offer evolve to register IBAN number to perform Instant Payments through the merchant wallet.

E-invoicing

In a B2B context, Credit Transfer can be a great alternative to cheques or cash to reach a quicker bill-to-cash and avoid late payments.

Worldline has a merchant billing solution that integrates a payment instruction that could be done with an instant payment relying on our e-commerce payment gateway.

About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros.

worldline.com



For further information
sales-fs@worldline.com



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