

Worldline supports PSA Payment Services Austria GmbH's quest to roll out one of the most advanced payment ecosystems in Europe

Worldline to handle the processing of interbank mass payments from 2022 onwards

Vienna/Utrecht, 16 March 2021 – Worldline (Euronext: WLN) and PSA Payment Services Austria GmbH (PSA) are extending their collaboration, working together at the heart of Austria's payment system. Worldline will act as the technical clearing and settlement partner for domestic and international interbank payments.

Austria will then become the next country besides The Netherlands, Italy, Hungary and the islands Aruba and Curacao, to rely in whole or in part on Worldline's clearing and settlement platform. Through this cooperation, PSA and Worldline are laying the groundwork for a new real-time payment platform for instant, secure and device-independent payments across Austria.

PSA has recently been entrusted with managing the Austrian clearing operations as a shared services platform and is therefore responsible for processing the national mass payment transactions. At the beginning of 2021, PSA took over this role from the Austrian National Bank's Geldservice Austria (GSA) subsidiary, and as a centre of expertise now handles both cashless payments and account-to-account transfers for the entire Austrian banking community. PSA ensures the smooth processing of domestic transfers and direct debits in Austria and also is responsible for establishing a multitude of international interfaces with foreign banks. Worldline will support PSA in its role as a technical partner and bring to bear the expertise it has gained from running several national clearing houses, including those in the Netherlands, Aruba and Curacao. It is expected that from 2023 the services will be delivered via Worldline's central technical interface.

The two companies are therefore extending their cooperation, which first began in card-based payments back in 2012, into a major new and future-oriented area.

Instant account-to-account payments in real time are poised to become a key feature of the modern consumer experience in the European payment universe that enables banks to position themselves effectively in the digital retail environment. This could happen as early as 2023. Worldline has already brought into service the requisite Europe-compliant platform at multiple banks in the Netherlands and a leading German bank. The highly enabled solution caters for all possible use cases for instant payments, from P2P, P2B, in-store and online applications through to corporate environments.

Through even closer cooperation, Worldline and PSA will be able to influence how European banks future-proof themselves with the latest payment types and the right technical partners. The partnership has demonstrated how banks can take advantage of their position in the European financial sector amid the international competition with US powerhouses, fintechs and card schemes to offer innovations that are attuned to market demand.

"PSA's combined clearing and payment systems can provide highly effective support to its customers and Austria's entire financial sector" commented **David Ostah, PSA's Managing Director**. "By working with Worldline, we can bring European expertise to Austria and combine it with our own know-how. Together, we are in an even better position to provide comprehensive

cutting-edge solutions for banks and accompany them along all their challenges in market demand and latest trends.”

“Worldline plays a key role at the heart of several countries’ banking system”, added **Michael Steinbach, Worldline’s Head Financial Services**. “As a longstanding partner of PSA we are delighted that we will also soon be processing Austrian interbank payments and laying the foundations alongside PSA for the instant payments of the future. Our vision is to be able to shape the future of payments with a pan-European solution, featuring secure, seamless and advanced payments - irrespective of whether they are card or account-based.”

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

ABOUT PSA

PSA Payment Services Austria GmbH (PSA) is a transaction service provider and Austria’s competence center for cashless payments. PSA supports banks around the clock with the process of delivering secure, rapid and smooth transactions for their customers. PSA is responsible for the Bankomat® system on behalf of the banks with its 7,350 ATMs and approximately 10 million Bankomat® cards. Bankomat® cards and Bankomat® ATMs have ranked among the world’s most secure for many years now thanks to the combined expertise of Austria’s banks and PSA. PSA also has a proud record of consistently devising creative new solutions and innovative products. These include the Bankomat® cards in new formats (sticker, arm band, mobile Bankomat® card) and new services such as ZOIN (secure person-to-person money transfers) and GeoControl (a security feature for travel outside Europe). <https://www.psa.at/>

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