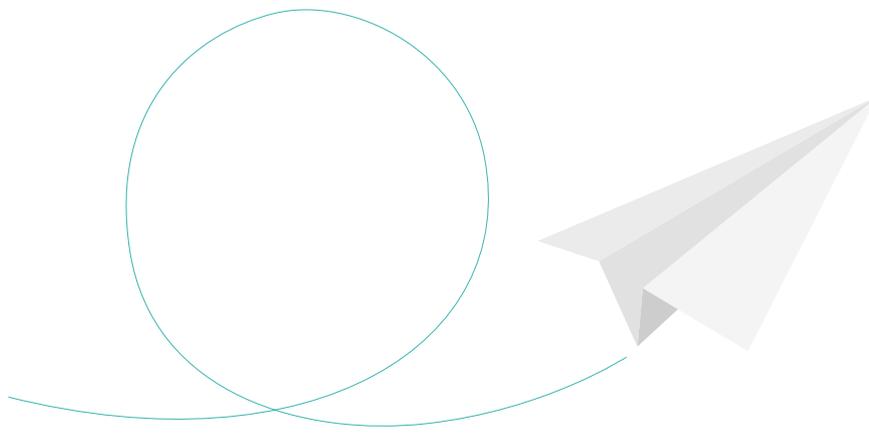


# Instant payments update



## Tackling the challenge of moving from bulk to instant payments

Instant, real-time or immediate payments. Whatever we call it, one thing is for sure - instant payments are here to stay. Central banks and regulators are moving from batch-based systems to instant payments, and opening these systems to other participant types. Also, banks and other Financial Institutions are embracing instant payments, seeing opportunities to provide their customers with new services.

Globally, more than 55 instant payment systems have been implemented and many more are expected to follow. But not all are seeing the growth in transaction volumes as anticipated. In the SEPA area, mandatory reachability via Target Instant Payments Settlement as well as the European Commission's work around retail payment strategy and consultation to identify the remaining barriers for wider availability of instant payments clearly indicate the intentions.

**Working with banks to ensure readiness for instant payments, we have identified several reasons why transitioning from batch to instant payments is challenging.**



Legacy systems are often difficult to "make instant" and run in a 24/7 mode



Costs involved to replace/redesign current applications and processes



Business case is complicated, both due to volume predictions as well as assessing the value of new services



The fight for resources, where the winner often is the one providing the best business case

# How can we help you?

At Worldline we can assist you with services to tackle both your solution issues and your business case. Our management consultants can assist you in building solid business cases based on development of use cases to fit your strategy. Examples of where we can find use cases together are often found within liquidity management/ optimization, improving fraud prevention/detection as well as data insights to personalize services or improve predictability.

## Transforming your bulk files to instant payments – in a snap

As a new service for both our Back-Office Payments Processing or Automated Clearing House/Clearing and Settlement Mechanism services we have introduced the Bulk IP service, a minimally invasive solution.

Instead of replacing or changing your current applications we take your batch files containing multiple credit transfer payments and transform these to single instant payments.

Our first client, Commerzbank has been live with the BULK IP service since mid-2020.



**COMMERZBANK**

### Highlights

- Near instant processing of large batch files
- 24/7 processing
- Designed for any bank, large or small, that is convinced to work in the real time world and is dealing with corporates
- Reporting on a batch and individual payment level
- We are agnostic: we support batch or individual IPs

### Overview of the solution

- The batch file is forwarded to our Back-Office Processing engine
- The Back-Office engine processes the batch instantly, breaks it into individual payments, forwards them to an IP Automated Clearing House/Clearing and Settlement Mechanism and receives confirmation on an individual payment level

or

- The batch file is forwarded to the Worldline Automated Clearing House/Clearing and Settlement Mechanism
- The ACH splits the files and processes them as instant payments and sends individual status responses to the sending institution

### Client Benefits

- Attract new customers
- Offer new services to existing customers
- New use cases
- Low implementation costs
- Faster processing of bulk files
- Easy migration to IP
- Trusted and active solution
- Create community reach and fast time to market

## What's Next ?

**We expect that request to pay is going to be the next game changer. Why? Because it offers banks and service providers the opportunity to create many new services both for their corporate and private customers. Also, it gives the opportunity to leverage your investment in instant payments. Contact us, and we'd be happy to present our thoughts on this subject.**

# 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.

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