

## **A major step forward for the European Payment Industry**

### **equensWorldline launches the first pan-European interoperability solution for secure mobile P2P payments**

*First provider successfully integrated equensWorldline's solution that enables secure mobile person-to-person payments across Europe*

**Utrecht, 5 March 2019 – equensWorldline SE, a subsidiary of Worldline [Euronext: WLN] and European leader in the payments and transactional services industry, has successfully launched the SEPA Proxy Lookup (SPL) service. This new service creates secure interoperability between existing mobile person-to-person (P2P) payment services. The SPL service is ready to be used, and the first provider has already integrated the service into its mobile payment solution. The intelligent SPL service is based on the SPL scheme managed by the European Payments Council (EPC). equensWorldline was selected as the preferred SPL service provider by the Mobile Proxy Forum, a working group initiated at the request of the Euro Retail Payments Board (ERPB), to achieve pan-European interoperability for P2P mobile solutions’.**

#### **Cross-border payments**

End users are increasingly using P2P payment services to transfer money from their bank or credit card accounts to another individual account via mobile. However, these services are mainly focusing on domestic markets; payers and payees from countries outside of these markets are generally not connected to the same P2P payment service. To facilitate cross-border or cross-community P2P payments, a manual exchange of payment information, such as IBAN, is currently required. This manual exchange makes the payment process inconvenient, error-prone and fragile.

The new equensWorldline SPL service replaces the need for manual exchange of payment information. It connects the lookup services available in different markets to facilitate the use of the beneficiary's mobile phone number in order to retrieve the correct IBAN. The SPL service is an intelligent routing network among connected P2P payment providers and forgoes the creation of an additional central IBAN database.

#### **Convenient user experience**

The great advantage of the SPL service is the comfortable user experience, as there is no need to manually exchange IBANs. This makes equensWorldline's service a convenient, safe and accurate way to transfer payment information. Payment providers will become more efficient in their processing, as the risk of end users entering incorrect IBANs is eliminated. In addition, the service has been designed to allow future extensions, like the support of additional aliases such as e-mail addresses, the support of merchant payments (B2C), and the introduction of value-added services such as the transfer of e-receipts in the case of consumer purchases.

#### **Pan-European payment ecosystem**

Michael Steinbach, CEO of equensWorldline, sees the SPL service as an important component in the development of a pan-European payment ecosystem. "Even with SEPA, we still see a fragmentation of the P2P payment solutions market in Europe. Each country has or is developing its own domestic solutions. Therefore, it is becoming increasingly important to create a user-friendly pan-European payment ecosystem, in which cross-border payments are just as smooth as domestic payments. By

enhancing the user experience for mobile initiated credit transfers, the SPL service will play an important role in the success of the new Payment Initiation Services based on PSD2 and Instant Payment Services.”

According to Etienne Goosse, Director General of the EPC, harmonization, competition and innovation in Europe are the key to a pan-European ecosystem. “The goal of the EPC is the setup of an interoperability framework using the SPL service that allows P2P payment data to be securely exchanged on a pan-European level. We are happy that equensWorldline, as an experienced European provider of secure and efficient payment services, supports us in establishing this new pan-European proxy lookup scheme.”



### About equensWorldline

equensWorldline is the pan-European leader in payments and transactional services. Being part of the Worldline Group, equensWorldline 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. [equensworldline.com](http://equensworldline.com)

### About Worldline

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline’s core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline’s activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with estimated pro forma revenue of circa 2.3 billion euros on a yearly basis. Worldline is an Atos company. [worldline.com](http://worldline.com)



### Press contact equensWorldline

#### Marcel Woutersen

T: +31 (0)88 385 54 27, E: [marcel.woutersen@equensworldline.com](mailto:marcel.woutersen@equensworldline.com)

#### Annemieke Lambregts

T: +31 (0)88 385 50 27, E: [annemieke.lambregts@equensworldline.com](mailto:annemieke.lambregts@equensworldline.com)

#### Jörg Richter

T: +49 (0)69 256 60362, E: [joerg.richter@equensworldline.com](mailto:joerg.richter@equensworldline.com)

#### Elena Di Simone

T: +39 02 483 10 479, E: [elena.disimone@equensworldline.com](mailto:elena.disimone@equensworldline.com)



### Follow us

