

## Worldline launch its Instant Payments software package with BRED

Paris on 2018, May 29th – BRED has selected CRISTAL Instant Payments licensed software package from Worldline [Euronext: WLN], the European market leader in payment and transaction services, for the implementation of its Instant Payment platform.

The new platform must provide fast and secure real-time processing of transactions in accordance with the standard established by the European Payments Council for the new payment instrument. CRISTAL Instant Payments will process Instant Payments instructions acquired via the bank's digital channels up to the point of exchange for final settlement. It integrates within the BRED information system in order to post transactions to customers' accounts in real time and to validate compliance with counter-terrorism, anti-money laundering and anti-fraud regulations.

CRISTAL Instant Payments has been defined by the CRISTAL Users Group through working meetings organised by Worldline. It fits in with the technical and business requirements, the main one being to implement agility in response to the uncertainties that remain for both the pace of adoption by end customers and the payment market segments that will be the most strongly impacted.

This requirement is fully supported by the innovative design of CRISTAL Mass Payments Highway, Worldline's retail payment software package that is the proven foundation for CRISTAL Instant Payments.

This design already ensures that CRISTAL Instant Payments will allow many features to be tailored to the specificities of the different types of future use cases and will meet in the long term the challenge of high performance at optimized processing costs. The very high scalability of the software package is an additional asset in the definition of a business model in relation to the pace of the new instrument's adoption.



**Rémi Tanon, Head of Innovation and Market Infrastructure Projects at BRED Banque Populaire** said: "This project aims at strengthening our leadership position in cash management by offering our customers a modern, secure and instant payment method that will support the development of our innovative digital banking offerings. We chose the Worldline solution because of the relevance of its functional scope and of our successful experience using the Cristal platform".

**Pascal Dehaussy, Head of Worldline Financial Services in France** said: "We are delighted and honoured by BRED's confidence in selecting our Instant Payments licensed software package. This is a new step in the partnership relationship we have established together years ago. And for Worldline, this represents the outcome of the work performed in order to offer the market a solution that meets the challenges of the new modern payment instrument wanted by the European banking community. It also confirms the leadership position of our CRISTAL licensed software package. "



## Social Media Messages

**Twitter:** [@BRED\\_BP](#) has selected #Worldline's CRISTAL software package for the implementation of its #InstantPayments platform. Read the #PR. >>

**Facebook:** The French cooperative bank BRED has selected #Worldline's CRISTAL software package for the implementation of its #InstantPayments platform. Read the #PR. >>

**LinkedIn:** The French cooperative bank BRED has selected Worldline's CRISTAL software package for the implementation of its Instant Payments platform. Read the Press Release. >>



## About BRED

BRED is a cooperative bank with 165,000 members and € 3.7 billion in equity. The BRED Group, which has 5,500 employees, 25% of whom are located outside France and in the COMs, has a retail bank, a large corporate bank, a private management bank, an asset management company and a trading room, an insurance company, and international banking subsidiaries and trading companies.

Its core business is commercial banking in France (in Île-de-France, Aisne, Normandy and overseas departments, Reunion, Mayotte, Martinique, Guadeloupe, Guyana), in COM and internationally where it pursues targeted growth in the Horn of Africa (Djibouti), Oceania (New Caledonia, Vanuatu, Solomon Islands, Fiji Islands) and Asia (Laos, Cambodia). It also has representative offices in Myanmar and Ethiopia, as well as stakes in several banks in the same regions of the world.

As a convenience bank operating on its territories, it has a network of 344 local agencies (including 81 overseas), 16 business centers (including 5 overseas), 12 heritage management centers (including 3 Overseas) and a center dedicated to wealth management.

BRED has a long-term relationship with more than one million customers: individuals, artisans, retailers, freelancers, patrons, SMEs, medium-sized companies, large companies and institutional customers.

It offers all its clients, in addition to its credit, investment and day-to-day banking products, the products and services of its trading room, its insurance company and its management company, as well as those Groupe BPCE's specialized subsidiaries.

For more information: [www.bred.fr/groupe-bred](http://www.bred.fr/groupe-bred)



**About Worldline** Worldline [Euronext: WLN] is the European market leader in payment and transaction services. Worldline's forward-looking innovations and services enable companies to reach their end customers in a targeted way and to offer them modern and seamless services. With more than 45 years' experience, Worldline is a major player in the B2B2C field. Worldline supports all companies and public administrations in this ever-changing market and makes a major contribution to their success. Worldline offers a unique and flexible business model based on a growing global portfolio and which includes comprehensive support. Worldline's activities are divided into three business areas: Merchant Services, Mobility & e-Transactional Services, and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide and generates an annual turnover of €1.6 billion. Worldline is an Atos subsidiary. [worldline.com](http://worldline.com)

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