



Empower your ISO 2022 Readiness

Entrust equensWorldline with your TARGET Consolidation Project

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equensWorldline

Do you recognize these challenges?

ISO 2022 for High-Value Payments (HVP)

- New ECB system to replace TARGET2
- EBA EURO1/STEP1, also migrating in parallel
- **Get ready for compulsory deadline!**

ISO 2022 also extended to correspondent banking

- SWIFT migration period: 2021-2025
- Co-existence phase requires flexibility
- Acceleration of end-to-end cross-border transfers



Changes in Euro liquidity management

- Accounts and cash pooling in Central Bank money
- Closer integration with Securities Settlement
- Collateral management harmonization (ECMS project)

Regulatory pressure on HVP and liquidity management

- Interbank scheme changes
- Intraday liquidity risks
- Basel 3 and SREP intraday stress tests

equensWorldline's solutions

Modular support of changes arising along with TARGET Consolidation

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2020 Migrate to equensWorldline solutions

2021 Rely on equensWorldline to adapt your processing

**High-Value
Payments
Back-Office
Processing**



Manage high-value
payment processing
transition to ISO 2022

crystal
Proactive
Liquidity
Management



Manage intraday
liquidity risk after
TARGET Consolidation

**Next
Generation
Financial
Messaging**



Manage new interbank
network requirements
for ISO 2022 / ESMIG

Supporting various deployment models

Fit your sourcing strategy ranging from software licensing to BPO



Using our payments assets

Intellectual Property in payments solutions

Processing and storage in payment certified data centers



Using our payments expertise

Use our application expertise in client environment

Full use of payment experts and knowledge

crystal



Software Licensing



Hosting Services



Application Management



Business Process Outsourcing

Flexible deployment

Tailored engagement

Your benefits

from entrusting equensWorldline with your TARGET consolidation project



Rely on equensWorldline to meet project deadlines



Reduce impacts of ISO20022 migration



Ensure long-term compliance to regulatory requirements



Share expertise and costs with large user group

LATEST NEWS

press release

Worldline

CREDEM prepares TARGET Consolidation with Worldline's Payment and Liquidity solution CRISTAL

Bezons, 13 January 2020 – Worldline [Euronext: WLN], the European market leader in payment and transactional services, is proud to announce that CREDEM, one of Italy's leading private banks, has successfully started processing Target2 payments with Worldline's Payment and Liquidity Hub software CRISTAL. Thanks to this forward-looking move, CREDEM is well prepared for the TARGET Consolidation project¹ initiated by the European Central Bank (ECB): the next CRISTAL version, which is delivered in June, will ensure the smooth upgrade to the future ECB TARGET platform, for the pan-European migration planned by the ECB in November 2021.

Why equensWorldline?

Proven solutions in Software Licensing and BPO



“By selecting a proven up-to-date software package, Banco BPM has replaced legacy systems with a liquidity management solution which better match the market requirements and has ensured long term compliance with regulatory requirements and state-of-the-art business practices. ”

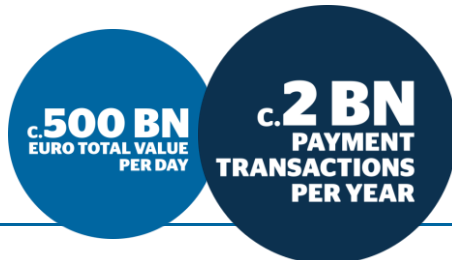
Marco Urbani,
Head of Cross-Border Payments and Settlement Systems
SGS BP

“Through the purchase of “payment as a service” from equensWorldline, we have not only gained a reliable strategic partner for our company, but through this we can fully concentrate on our digitalization and the strategic restructuring of Commerzbank 4.0.”

Christian Rhino,
Divisional Board Member, Group Banking Operations
Commerzbank AG



Key figures



Key figures

