TRANSACTIS

> *"Thanks to our strong and reliable partnership with SBS, we have been able to stay ahead of the market and regulatory evolutions and have been able to offer the latest trending solution to our clients. A case in point is instant payments, which has become mandatory now, while we have been offering it since 2018! If anything, it shows the power of having the right vision and the right solution partner."*
> *Patrice Galy*
> *CEO, Transactis*

ABOUT THE CUSTOMER

- Founded: 2008
- Activity: Processes 10 billion transactions every year
- Customers: Large and small banks and financial institutions, from Société Générale to Caisse des Dépots et Consignations

KEY WINS

- Accounts for an estimated 35% of Instant Payments in France
- 10 major clients
- Manages over 1.4 million IPs on average every day
- Has completed over 700 million IPs since 2018 (until 2024)

THE PROJECT IN A NUTSHELL

STAKE
Co-create an Instant Payment service with Transactis for its clients

SOLUTION
SBS Instant Payments: Instant Payment Engine (IPE) and Instant Payment Clearing Exchange (IPCE)

The Instant Payments revolution

Being the largest payment processor in France, it was essential for Transactis to adapt its services to include Instant Payments, the technology revolutionizing money transfers.

Transactis, joint venture between 2 French Banks (Société Générale and La Banque Postale), was a good fit for the kind of shared infrastructure that Instant Payments necessitate. To do so, the firm needed to turn to a trusted partner to help build the ecosystem and technology required for an effective Instant Payment service. And SBS, which has been handling Transactis' software solutions since the company's establishment in 2008, was the obvious fit.

Over the years, our partnership with Transactis and our proven ability to navigate through the complexities of its multibank dimension had engendered faith from the payment hub that we would be up to the unique challenges of delivering on instant payments as well. Still, challenges were rife.

A shared solution

Our solution was to develop a flexible service designed to be loosely coupled with all system stages. Two separate modules were worked on to deal with different points of the Instant Payment exchange: Instant Payment Engine in configuration with Transactis' existing banking payment software and Instant Payment Clearing Exchange, which manages exchanges between a bank's IT and major European exchange systems

Transactis launched its Instant Payment service in December 2018, and to date, it has been a growing success. It processed more than 265 million instant payments in 2023 for its clients (Société Générale, La Banque Postale, Boursobank, and other banks and financial institutions).

Transactis processes 35% of Instant Payments in France and is ready to seize the European market opportunities.

The Present

With the new Instant Payments Regulation in force in the EU, Transactis and SBS remain at the forefront of this revolution, committed to help banks comply with it and embrace new & innovative IP products like Wero among others.

With our solution Transactis today is able to manage the exponential growth of instant payment volumes. In 2024, the payment hub processes up to 1.4 million Instant Payments daily, and is available 24/7/365. Transactis also started processing bulk instant payments in October 2020, and was the first in France to do so, thanks to our solution. The platform sharing between banks helped them to cut the cost of implementation and processing, ensuring clients have access to the best technology at lower costs.

SBS and Transactis are dedicated to continual improvement and innovation. The commitment to share investment in new product development and keep the platform up to date with the latest technology and regulations is strong.

Transactis and SBS partnership shows that with the right solution partner, the future becomes more promising, and challenges turn into success stories.

TIMELINE

2017

Project started 2017

December 2018

Service launched

Early 2020

Instant Payments possible to all European banks

2024

Helping banks to implement and comply with IP regulationEuropean banks