

Release the value of Instant Payments in the fastest and most flexible way

Nets enables a successful
implementation of Instant
Payments services around
the globe with a proven
platform and strong
partners



nets 

An intimate knowledge of bank processing and payment systems

Full commitment to the strategic vision

With Nets and our partners, banks gain much more than a single technical provider. We operate with new standards for efficiency and on-time delivery based on our deep understanding of implementing payment infrastructures in the Nordics, across Europe and globally with partners. We understand your strategic vision of securing innovation and the need for new standards based on open infrastructure.

Our employees work with banks every day

In Nets, we have worked as partners to banks for decades, and we have a thorough understanding of their structures, priorities and needs. Cooperation with banks and financial institutions is a key element of our 2022 "Excel and Explore" company strategy.

Full flexibility for our customers

We have been recognised for our fully flexible setup by our Instant Payments customers. We work with a modular built-to-purpose platform to establish the best possible fit with the needs of our customers. Flexibility to address your needs is the cornerstone of our way of cooperating with our customers.

We will support you with experts and 24/7 customer service

Whenever you or your customers need us, we are there with our expertise. Our dedicated payment experts are available to support you with all our comprehensive business and IT knowledge. And our 24/7/365 customer service is ready to support you and your customers.

We are committed

Nets and our carefully selected partners are fully committed to ensuring the successful delivery of transformational projects going from batch legacy to the new Instant Payments infrastructure. We form powerful partnerships based on our Instant Payments expertise and the most experienced and trusted local partners.



We provide an innovative solution designed to power banks to win in an open platform economy

Enabling banks to deliver superior customer experiences

Banks can fuel innovation via the proven RealTime24/7 platform

Our Instant Payments platform – RealTime24/7 – is a modern platform developed from the ground up. It is recognised as one of the most innovative in the world.

Full flexibility for deploying local services

Our platform provides full payment flexibility. RealTime24/7 handles both local dialects and international standards creating full flexibility for deploying local services – allowing for fast and easy implementation of new products. We convert transactions between schemes and already offer a wide range of transaction flows while being able to provide new message types within days.

Extremely efficient core

The platform builds on a modern and agile architecture and an extremely efficient and highly scalable milli-second instant core. Proven with a capability of more than 10,000 transactions/sec, it handles Instant Payments in just 0.02 seconds – and as an additional option it can be powered by Nets' brand new Tier3+ data centre, which enables a fully active/active setup for unmatched service availability.

Low TCO

An efficient core allows us to keep costs to a minimum. We can offer ultra-low TCO and very high efficiency in our business processes. Our customer satisfaction rate score best-in-class due to on-time delivery and clear responsibilities.

Connected to Europe

Our platform connects easily to regional payments infrastructures through interoperability with other clearing infrastructures – such as TIPS in Europe – providing banks with full flexibility and perspectives for the future.



Newest Instant Payments technology already proven in four countries

RealTime24/7 has been successful and reliable in operation for several years. In this period, Nets has won its most recent three European tenders for Instant Payments and has been recognised for our agility and flexibility in implementation of the platform in new markets and payment schemes.

We already have Instant Payments customers in different parts of Europe

Instant Payments enabled a new nationwide P2P payment service

Bankart – ACH, Slovenia.
Signed August 2017 – go live in Q1 2019

10-year contract for establishing an Instant Payments infrastructure and ecosystem with scope for all banks in Slovenia, including a connection to the Slovenian Central Bank. Run as a SaaS solution out of Nets Data Centres in Norway. The solution will transform batch clearing infrastructure, includes P2P and P2M use cases, and a mobile solution.

Unmatched quality and speed

Danish Bankers' Association, Denmark.

Nets proudly announced the extension of a fully managed service with the Danish sector in 2017 until 2022, demonstrating that Nets is an innovative, competitive and reliable long-term partner. There have been no outages of the platform after production launch in 2014.

Implementing new domestic Instant Payments infrastructure

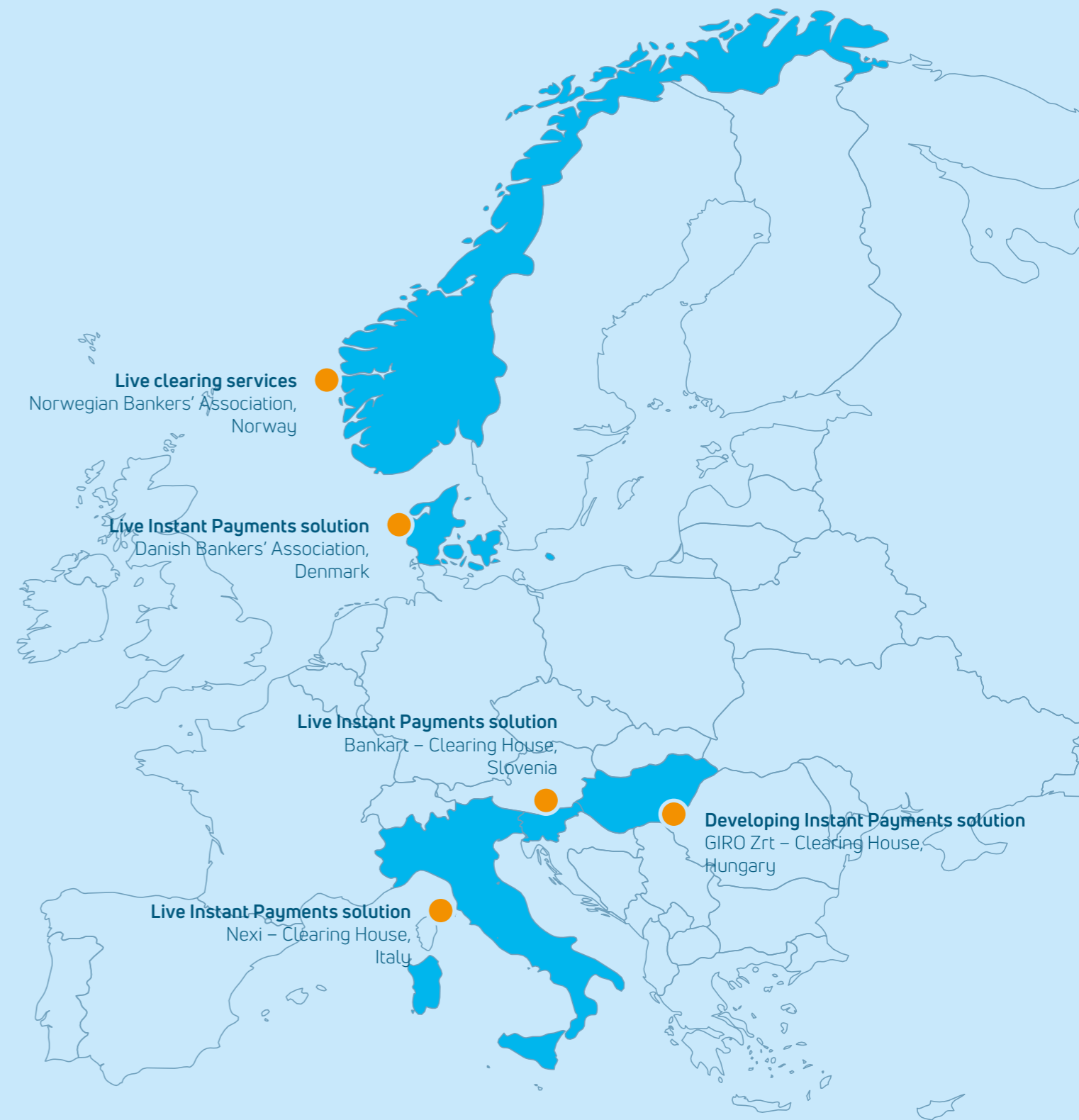
GIRO Zrt – ACH, Hungary.
Signed January 2018 – go live in July 2019

The signed agreement is a software solution to jointly deliver a new scalable, open and Instant Payments infrastructure to all Hungarian banks. The solution will establish a completely new infrastructure for the country based on one platform only. This increases the level of innovation, speed to market and significantly reduces costs for GIRO and for the banks.

Implemented Instant Payments as a service within 9 months

Nexi – ACH, Italy.
Signed August 2016 – go live in March 2017

A fully managed service solution delivered out of our operation centre in Norway. Instant Payments and messaging services are performed within less than 1 second, although longer distance. Interoperability with EBA Clearing and full reach in Italy.



We deliver fast and on time

Unbeaten time to market

We have proved our solution to be the fastest to implement in the market, with implementation times counted in months including tests.

An agile core for easy configuration

With the modularity and high flexibility of our RealTime24/7 platform, our customers are ensured fast deployment of new services and products to meet today's needs for rapid and agile innovation processes.

100% uptime

Security and stability is at the centre of our operating model and way of doing business. Our Instant Payments platform has never experienced any downtime, giving our customers all the confidence they need.

With our proven track record and our ability to scale in delivery we are confident that our experience will provide valuable benefits for our new customers.

Commitment to investing year on year in innovation to lead the world in Instant Payments services

Our Instant Payments customers benefit from Nets' 50 years of experience in designing and operating critical financial infrastructures on behalf of banks – from e-Identity over e-Billing to Instant Payments.

The 9+ billion transactions we facilitate every year gives us the experience, scale and resources to fund innovation in your service to keep it at the forefront of Instant Payments technology on a worldwide basis.

Instant Payments are a strategic core area to Nets and we have pioneered the technology in the Nordics and beyond since 2013. This means we will continue to invest heavily to get state-of-the-art knowledge and solutions.

We will also continue to take responsibility for driving the global Instant Payments infrastructure forward by engaging in European and global standardisation and collaboration initiatives together with banks, the card industry and financial institutions.

The true
real-time
payment
experience

Nets – Payment solutions for an easier tomorrow

The Nordics have led the way in the development of digital payments and related services and is the most digitised region in Europe. Nets has played a key role in this development by shaping a new digital reality based on innovation, stability and security.

Handling billions of transactions annually, we are among the top payment processors in Europe and keep a tight focus on making it even easier and more intuitive for our customers to handle digital payments and related services. This has made Nets a trusted partner to more than 300,000 merchants, more than 240,000 enterprises and over 240 banks across the Nordic and Baltic regions.

It is our ambition to turn a complex reality into easy, intuitive and customer-oriented solutions. Nets is increasingly engaging with partners around the globe, who use our Instant Payments technology to make payments easier in their domestic markets.

Billions of transactions

Partnering with more than 240 banks, Nets initiates transactions from approximately 35 million cards annually. This proven expertise and the scale of resources mean customers have access to a range of opportunities that ensure safety and stability in their solutions at all times – all at competitive prices.

As the payment industry operates on trust, Nets' licence to operate means ensuring the highest levels of availability and security in all services as they are used by a great number of banks, merchants, corporations, the public sector and consumers.

It is imperative that the payment infrastructure is always stable, even under the most extreme circumstances. In recent years, Nets has invested significantly in further improving security and stability. Amongst other initiatives, this included implementing two new data centres in Denmark and a new Tier 3-compliant data centre in Norway. Nets also carried out a complete network update using state-of-the-art technology. Based on the above operational experience and the suite of payment services, Nets has all the components for a successful delivery of an easier tomorrow.

**Nets is one of
Europe's biggest
payment
processors**

Learn more and contact us:

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