

Broadridge Enabling Rapid Compliance with EU Instant Payments Regulations

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Broadridge's faster, cost-efficient access to the ECB's TIPS service is accelerating financial institutions' compliance with new EU Instant Payment regulations

NEW YORK and LONDON and FRANKFURT, Germany, July 8, 2025 /PRNewswire/ -- To support banks in accelerating their transition to real-time Swift payments ahead of the October 2025 European deadline, global fintech leader **Broadridge Financial Solutions, Inc.** (NYSE:BR) has announced the significant market adoption of its service for connectivity, message processing and workflow management for instant payments. This move follows robust take-up by European banks, reflecting Broadridge's commitment to enhancing the speed and efficiency of financial transactions across the continent.

"With instant payments now a regulatory necessity, financial institutions are actively looking for scalable and cost-efficient solutions that ensure seamless compliance and real-time payment readiness," said Kai Marzenell, Director, Swift Product Management at Broadridge. "Our solution not only minimizes onboarding complexity but also offers financial institutions a significant cost advantage, enabling them to better operate, innovate and grow."

Since launching the solution in the fall of 2024, Broadridge has successfully onboarded seven clients in just five months, enabling real-time payments through partnerships with key core banking solution providers, such as **CPB SOFTWARE** (formerly EFDIS), as well as instant payment application providers, such as Foconis. By providing seamless integration with the European Central Bank's Target Instant Payment Settlement (TIPS) system, Broadridge has provided banks with a high-availability infrastructure that ensures transactions settle 24/7, with zero downtime.

"Speed of onboarding was a game-changer in this collaboration," said Christian Wust, Managing Director at CPB

SOFTWARE (GERMANY) GMBH. "While most providers require six months or more per institution, Broadridge helped our clients go live in just five months, covering multiple banks in that timeframe. This level of agility is a major advantage in today's fast-moving payments environment."

Broadridge's instructing party model developed in collaboration with the European Central Bank's TIPS system, has been a key factor in client adoption, significantly reducing costs, simplifying compliance and minimizing time to market.

"With the October 2025 deadline for full compliance approaching, banks are under pressure to meet instant payment requirements," said Heidi Dittmar, managing director of Swift Services, Broadridge. "Working with Broadridge has enabled our customers to integrate real-time payments efficiently and navigate the evolving regulatory landscape with confidence."

Broadridge's infrastructure offers "active-active" failover across two data centers ensuring uninterrupted service availability. This capability significantly reduces risk and enhances resilience by allowing banks to rigorously pre-test failover scenarios under real-world conditions, setting a new benchmark for instant payment infrastructure.

Additionally, Broadridge's partnerships with CPB SOFTWARE and Foconis have been instrumental in enabling rapid deployment for financial institutions.

Broadridge's service for instant payments is built for continuous operation, processing transactions in less than 10 seconds with no downtime, with SwiftNet Instant connectivity for enhanced efficiency. This allows banks to support high-volume transactions, not only for the current set of instant payment transactions, but also in readiness for the future transition of all payment types to the instant payment model.

About Broadridge

Broadridge Financial Solutions (NYSE: BR), is a global technology leader with the trusted expertise and transformative technology to help clients and the financial services industry operate, innovate, and grow. We power investing, governance, and communications for our clients – driving operational resiliency, elevating business performance, and transforming investor experiences.

Our technology and operations platforms process and generate over 7 billion communications per year and underpin the daily trading of more than \$10 trillion of securities globally. A certified Great Place to Work®, Broadridge is part of the S&P 500® Index, employing over 14,000 associates in 21 countries. For more information, please visit www.broadridge.com.

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