

## Worldline announces partnership with risk expert RiskQuest BV to provide best-in-class credit checking

Utrecht, 16 April 2024 — Worldline [Euronext: WLN], a global leader in payment services, has signed a partnership agreement with the leading risk consultancy firm in the Netherlands RiskQuest BV, part of the Zanders Group, to provide best-in-class credit check processes specific to the Dutch market. Worldline and RiskQuest will join forces to create an open banking-based credit analysis that addresses consumer, private and SME lending, and leasing in relation to the unique characteristics of the Dutch financial landscape. Through this partnership, Worldline's Credit Insight solution will incorporate RiskQuest's significant market expertise, bolstering the already industry-leading services available to Worldline customers.

Combining RiskQuest's significant experience and insights on the Dutch financial environment with Worldline's global status as an innovative partner for payment services, this partnership will leverage their joint capabilities and further enhance Worldline's [Credit Insight solution](#) which was launched last year. Creating a credit risk analysis solution that is adapted to the unique needs of the Dutch market and is available in a single API, provides a huge advantage as it eliminates the need for multiple connections and multiple formats from and towards many banks. This means that customers can connect to 3,500+ banks in 20 European countries through a single API connection.

Besides this large open banking reach and all associated benefits, this solution offers several advantages, such as instant views of customer financial positions, affordability, and risks – directly from bank data. In turn, this significantly lowers the risk of fraud and helps financial institutions adapt to changes in how people bank, complexities driven by high inflation and interest rates, and the disruption brought about by fintech competition.

**Clement Jozwiak, Head of Products Financial Services:** *"We are excited to partner with RiskQuest to harness the synergies of Worldline's open banking platform. This partnership allows us to deliver a best-in-class solution tailored to the unique demands of the Dutch market. Together, we share the ambition to revolutionise credit risk management, providing lenders, leasing providers and financial institutions with an efficient, innovative, and seamlessly integrated credit assessment experience."*

**Hans Heintz, Director at Zanders Group:** *"We look forward to entering into this strategic agreement with Worldline. Our deep understanding of the intricacies of the Dutch financial system, combined with Worldline's comprehensive open banking capabilities, positions us to offer an exceptional credit assessment product. Both companies are committed to empowering Dutch lenders with cutting-edge, secure, and instant credit insights, paving the way for a transformative approach to credit risk management in the Netherlands."*

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### ABOUT WORLDLINE

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of

markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023. [worldline.com](https://www.worldline.com)

Read our [2022 Integrated Report](#)

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

## **ABOUT ZANDERS GROUP**

Zanders is a global independent treasury and risk consulting firm with 30 years of experience in providing innovative solutions to multinational corporations, financial institutions, public sector entities and NGOs (Non-Governmental Organizations). The company specializes in treasury strategy and organization, technology selection and implementation, financial and non-financial risk management, risk modelling, validations, and regulatory compliance, and has developed its own suite of innovative SaaS (Software as a Service) solutions on its Zanders Inside platform. The company has grown strongly to become a leading global consulting firm with about 450 employees across ten offices in Europe, Middle East, US, and Asia.

Zanders is committed to ESG (Environmental, Social and Governance) principles and practices and supports its clients in achieving their ESG goals. The company believes that diversity, equity, and inclusion (DE&I (Diversity, Equity, and Inclusion)) are essential to building a strong, sustainable business and is committed to fostering a culture that values and respects diversity in all forms.

To learn more, visit: [www.zandersgroup.com](https://www.zandersgroup.com)

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