End to end
'Payments as a Service'

Cloud-native | Single API

Form3 is a cloud-native payments technology company, providing an award winning platform that delivers a complete end-to-end 'Payments-as-a-Service'.

Form3 enable financial institutions to create amazing products and experiences through:

- Uniquely combining **market-leading payments expertise** with **cloud-native** technology

- Delivering outcomes through **managed services** NOT through hosting legacy applications

- Simplifying access to payments and schemes with **developer-led implementations, harmonised business processes**, payment decisions and approach

- Delivering the highest possible standards of **resilience, availability, security** and proactive **incident management**.

Form3 can provide technical connectivity to the following:

- UK Faster Payments
- UK Bacs
- SWIFT (2020)
- CHAPS (2020)
- UK Confirmation of Payee

- SEPA Instant Credit Transfer (via EBA Clearing RT1)
- SEPA Direct Debit (via EBA Clearing STEP2)
- SEPA Credit Transfer (via EBA Clearing STEP2)

In 2019, Form3 connected more new participants to the UK Faster Payments Scheme than all other technology providers combined. Form3 has simplified the payment schemes joining process which has led to multiple financial institutions connecting to payment schemes using the Form3 platform.

We are proud to be disrupting the payments ecosystem and our impact has been noticed by the UK Payments System Regulator, which included Form3 as a case study in their '2019 Access and Governance report'.

FORM3
FINANCIAL CLOUD

OUR CUSTOMERS AND PARTNERS

Ebury   N̄26   BARCLAYS   MAMBU   LHV

Pockit   vivawallet   PREPAY SOLUTIONS   HOLVI

WHY CHOOSE OUR PLATFORM

Industry Compliance
We ensure current and future compliance in accordance with the payment schemes rules, including high availability and business continuity to ensure recovery within agreed timeframes.

ISO 20022 Ready
We are ISO 20022 ready. All data needed for any market practice and central payment systems we service is included in our API.

Cost Effective
Gain control of a fully transparent pricing model, fixed set-up per payment scheme and unit fee per payment. There are no additional enhancement or support fees.

High Availability
Our microservices architecture is designed for zero downtime by allowing continuous deployment of codes and infrastructure. Form3 has delivered over 1,000 platform releases in the last 12 months without disruption.

Highly Resilient
We have the highest security measures available with Active-Active-Active data centre configuration in two AWS availability zones in Ireland with failover to two more in the UK.

Speed
We delivered the fastest ever Faster Payments scheme connectivity for a new participant - 15 weeks for a full project delivery, including supplier list, contract, assurance and technology.

Future Proof
We insulate you from any technical scheme changes e.g. UK New Payments Architecture or a change to global standards or for the emergence of a new one.

Safe and Secure
All data in transit and at rest is encrypted throughout the microservices architecture, with credentialed and permissioned access to the API estate. ISO 27001 Certified and ISAE 3000 Assurance Report achieved.

24x7 Operations
Our dedicated in-house Support and Incident Management teams manage our operations including access to a live external status page showing the performance of our services. Real-time system monitoring and alerts are standard.

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"I've been in and around payments since the founding days of PayPal. Nowhere have I seen a payments platform as modern, clean and easy to integrate with as Form3. Their deep understanding of global payments, together with their responsiveness and technology, make payments beautifully simple to the provider and almost invisible to the customer."

Bill Harris, former CEO of PayPal, Intuit and Personal Capital

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