



Customer success story:

Banking on Real-Time: How Banque Banorient France Transformed Payments with Eastnets

OVERVIEW

Bridging Continents, Modernizing Payments

Banque Parorient France – UAE Branches, the Gulf arm of the long-established European bank, plays a pivotal role in connecting clients across Europe and the Middle East. Serving individuals, SMEs, and corporates in the UAE, the bank is known for its strong regional presence and client-focused services.

To stay ahead of regulatory changes and modernize its payment infrastructure, the bank sought to align with the UAE Central Bank's National Payment Systems Strategy (NPSS), specifically, its Instant Payment Platform (IPP) mandate.

The requirements: 24/7 real-time transactions, ISO 20022 messaging, and advanced services like proxy payments, Request to Pay (RTP), and QR code functionality.

To meet the tight regulatory timeline and deliver a seamless customer experience, the bank partnered with Eastnets to implement PaymentSafe NPSS v2.5—a cloud-enabled, compliant real-time payments solution.

THE CHALLENGE

Meeting the UAE Central Bank's instant payments mandate, securely, swiftly, and at scale.

With the rollout of the NPSS and IPP, the bank faced both strategic and technical hurdles:

- Legacy systems not designed for 24/7 real-time processing
- Lack of direct interoperability with UAEIPP Core and Overlay Services
- Absence of advanced payment features (e.g. proxy, RTP, QR codes)
- Urgency to modernize without disrupting operations
- Increasing need for robust fraud prevention and compliance controls

The challenge was clear: modernize quickly and efficiently while maintaining service continuity and meeting regulatory demands.

THE SOLUTION

Smart Integration, Seamless Execution

Eastnets began with a detailed assessment of the bank's systems and operational workflows, ensuring full alignment with UAEIPP scheme rules and governance standards.

The implementation of PaymentSafe NPSS v2.5 included seamless integration with UAEIPP Core and Overlay Services and was tailored to enable:



Proxy-based payments for simplified, secure account lookups



QR code functionality for easy and secure point-of-sale and remote transactions



Request to Pay (RTP) to allow payees to initiate payment requests, improving control and flexibility

Eastnets delivered a resilient, scalable infrastructure with minimal business disruption, supported by hands-on training and post-go-live support to ensure smooth adoption.

THE RESULTS

From Compliance to Competitive Advantage

The project delivered measurable outcomes across operations and customer experience:

24/7 Real-Time Processing:
Instant transfers and reversals ensure continuous fund availability

Regulatory Compliance: Full alignment with UAEIPP and ISO 20022 standards

Enhanced User Experience:
Customers benefit from fast, flexible digital payment options

Operational Efficiency: Faster processing and high reliability support transaction growth

Stronger Security & Governance:
Advanced controls reinforce fraud prevention and trust

Banque Parorient France – UAE Branches is now positioned as a digital payments leader in the UAE, delivering real-time, secure, and customer-centric services.

“

Collaborating with Eastnets on PaymentSafe NPSS allowed us to seamlessly align with UAEIPP regulations while introducing advanced digital payment features for our customers. The integration of proxy payments, Request to Pay, and QR codes has improved both our efficiency and the customer experience. Eastnets' expertise and support ensured a smooth transition, enabling us to confidently meet growing demands and deliver secure, real-time payment solutions.”

— Bassam Karam, IT Manager, Banque Parorient France

ABOUT EASTNETS

Eastnets is a global provider of compliance and payment solutions for the financial services sector.

Through our experience, expertise, and technology, we enable safe and secure participation in the global financial economy for over 800 financial institutions globally, including 15 of the top 50 banks and 22 of the world's central banks. For more than 40 years, we've

worked to keep the world safe and secure from financial crime. We do this by helping our partners manage risk through sanction screening, transaction monitoring, analysis, and reporting, plus industry-leading consultancy and customer support.