



Driving innovation  
for Challenger Banks

**zayo**  
EUROPE

# Helping Tomorrow's Leading Challenger Banks Move Faster Today



## The infrastructure to support fast growth, real-time services, and digital-first banking.

Challenger banks are rewriting the rules of retail banking. In Europe, the sector is growing at over 10% a year, with more customers choosing mobile-first experiences, flexible services, and faster access to financial tools. But with growth comes pressure - to stay secure, move quickly, and keep delivering new features without disruption.

These banks thrive on innovation. That means being able to launch services at pace, manage and process huge volumes of data in real time, and offer a seamless customer experience across every channel.

Zayo Europe provides the underlying infrastructure to help make that happen - with fast, secure, scalable connectivity designed for ambitious challenger banks.

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## Moving fast means having the right foundation

As digital banks scale, they face the same infrastructure demands as traditional banks - secure systems, regulatory compliance, and operational resilience - while also needing to stay agile and constantly push boundaries.

Zayo Europe's network helps you stay ahead. We connect your systems, cloud platforms, partners, and teams with high-speed, low-latency infrastructure designed for rapid growth and continuous innovation.

## Why challenger banks choose Zayo Europe



### Fast, reliable connectivity

From customer apps to back-end analytics, your services need to work in real time. Zayo Europe's high-capacity fibre network keeps everything moving - quickly and smoothly.



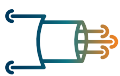
### Cloud-ready infrastructure

You rely on the cloud to scale and evolve. We provide direct connections to all major cloud platforms, cutting down delays and improving performance.



### Security and resilience built in

Whether it's customer data, transaction flows, or internal systems, our private networking and security features help you stay compliant and protected.



### Bandwidth that grows with you

As you add customers, features, and markets, your infrastructure needs to keep up. Zayo Europe gives you the flexibility to scale quickly, without compromise.



### Support for real-time data and innovation

Whether you're running AI-powered fraud detection or launching open banking APIs, our network is designed for low-latency, high-volume data transfer - so nothing slows you down.

## Helping challenger banks stay competitive

Innovation in banking isn't slowing down - and neither are your customers. To keep delivering for them, you need infrastructure that can keep up with your ideas, your growth, and your ambition.

### Zayo Europe helps challenger banks:

- Deliver secure, 24/7 digital services
- Maintain compliance while scaling operations
- Connect to cloud platforms and partners instantly
- Create standout customer experiences, every time
- Built for the banks that never stand still

Zayo Europe is the network behind Europe's fastest-growing digital banks - giving you the performance, speed, and security to grow with confidence.

## Investing for Europe's digital future

**2.3m**

km of fibre  
across Europe

**400G**

fully-enabled  
network

**400+**

global  
markets

**11**

European countries  
connected by Zayo

**600+**

data centres  
across Europe