



Network Solutions for
Payment Providers

zayo
EUROPE

Infrastructure built for the speed, scale and security of the cashless economy



More consumers – and the companies that serve them – are embracing smartphones, cards, and digital wallets as their primary method of transacting. But it's not just consumer transactions driving change. From merchant payments and corporate transactions to embedded finance and API-led platforms, today's B2C and B2B payment providers must deliver instant, secure, and reliable experiences across a growing number of digital touchpoints.

As payment habits shift, so too does the pressure on infrastructure. The demand for seamless, always-on connectivity is growing – with payment providers needing to stay ahead of rising transaction volumes, evolving customer expectations, and an ever-diversifying mix of payment methods. From QR-code payments and contactless tap-to-pay to real-time invoicing and platform-based billing, the ecosystem is expanding fast. Can your network keep up?

According to Accenture, as of 2025, more than 70% of all transactions globally are now digital, with mobile wallets accounting for over half of e-commerce payments in leading markets.

The challenge for payment providers is not just enabling transactions, but ensuring those transactions are instant, secure, and reliable – at scale.

Zayo Europe provides the foundational infrastructure that enables payment providers to do exactly that. Our Tier 1 fibre network and global reach power real-time, low-latency connectivity between major financial hubs, ensuring transactions can be processed instantly, securely, and with total reliability.

Why Payment Providers Choose Zayo Europe



Real-Time, Resilient Infrastructure

Zayo Europe's backbone is designed for always-on performance. Our network ensures mission-critical payment data flows seamlessly with minimal latency and maximum uptime, meeting the demands of instant payments and 24/7 services.



Direct Access to Financial Hubs

With presence in over 400 markets and connectivity to 50+ cloud providers, Zayo Europe connects payment providers directly to card schemes, banks, PSPs, and data centres - accelerating transaction paths and reducing processing time.



Built for Scale and Compliance

From regulatory compliance (PCI-DSS, PSD2) to fast onboarding in new geographies, our infrastructure scales with your business. Whether you're expanding into emerging markets or launching new digital payment experiences, Zayo Europe provides the agility and bandwidth you need.



Enhanced Security for Transaction Integrity

In an environment where payment fraud is becoming more sophisticated, Zayo Europe's secure network architecture - including encryption, DDoS protection, and private WAN services - helps safeguard sensitive customer and transaction data.

Powering the Infrastructure Behind Every Transaction

Payment providers today face complex requirements:

- Supporting real-time settlement and clearing
- Enabling cross-border transactions with low latency
- Offering embedded payment capabilities to merchants and platforms
- Delivering AI-enabled fraud prevention in milliseconds

Zayo Europe helps you meet these challenges head-on, providing the connectivity backbone to support innovation and operational excellence. Whether you're a global PSP, an acquirer, or a fintech startup, we help you deliver smarter, faster, and safer payments.

More power. Less investment. Infinite potential.

Zayo Europe is the partner powering the future of payments - offering unmatched performance, speed to market, and reliability in a world that never stops transacting.

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