

We design, build and run the technology that powers the future of payments.

More than ever financial institutions are facing increasing pressure when it comes to payments.

Whether it is remaining compliant with the latest regulatory changes or adapting to customer expectations for tailored value-added services delivered in real-time. Being able to adapt to this environment with agile, flexible solutions whilst increasing efficiency and reducing system costs is key for success in today's digital payments landscape.

Form3 provides a complete Payments-as-a-Service for your mission critical payments operations so you can focus on delivering value to your customers, and not on maintaining IT infrastructure. Form3 handles the end-to-end processing from the first customer interaction. No customer code resides in our environment. No planned outages. Ever. No infrastructure updates, maintenance or scheme changes to manage.



Where we fit in the payment ecosystem

Form3 design, build and run the technology that powers the future of payments.

The award winning Form3 infrastructure offers a complete, enterprise-grade, API-based, cloud native payment technology platform, as a fully managed service. Form3 represents a new model in payments technology & servicing. Built for the cloud, the Form3 platform is highly scalable, highly available, continuously monitored with the very latest security.



We deliver secure outcomes for your business whilst reducing costs associated with ongoing regulation & scheme changes.



We provide the technology to help you modernise your processes.



We deliver Enterprise level scale domestically and to global providers:
£10bn P/M | 200m Transactions P/M



We deploy our market leading, cloud agnostic platform connecting you to multiple payment schemes via a single robust API.



We have developed a fully managed payment gateway service

Combining a powerful AWS cloud processing platform, multiple-schemes and a fully managed 24/7 service model.



Provide 'last mile' payment services gateway solutions as a managed service (SaaS)



Trusted by Tier 1 financial institutions and we process over 200m transactions per month.



Designated Implementation Managers and Service Delivery teams



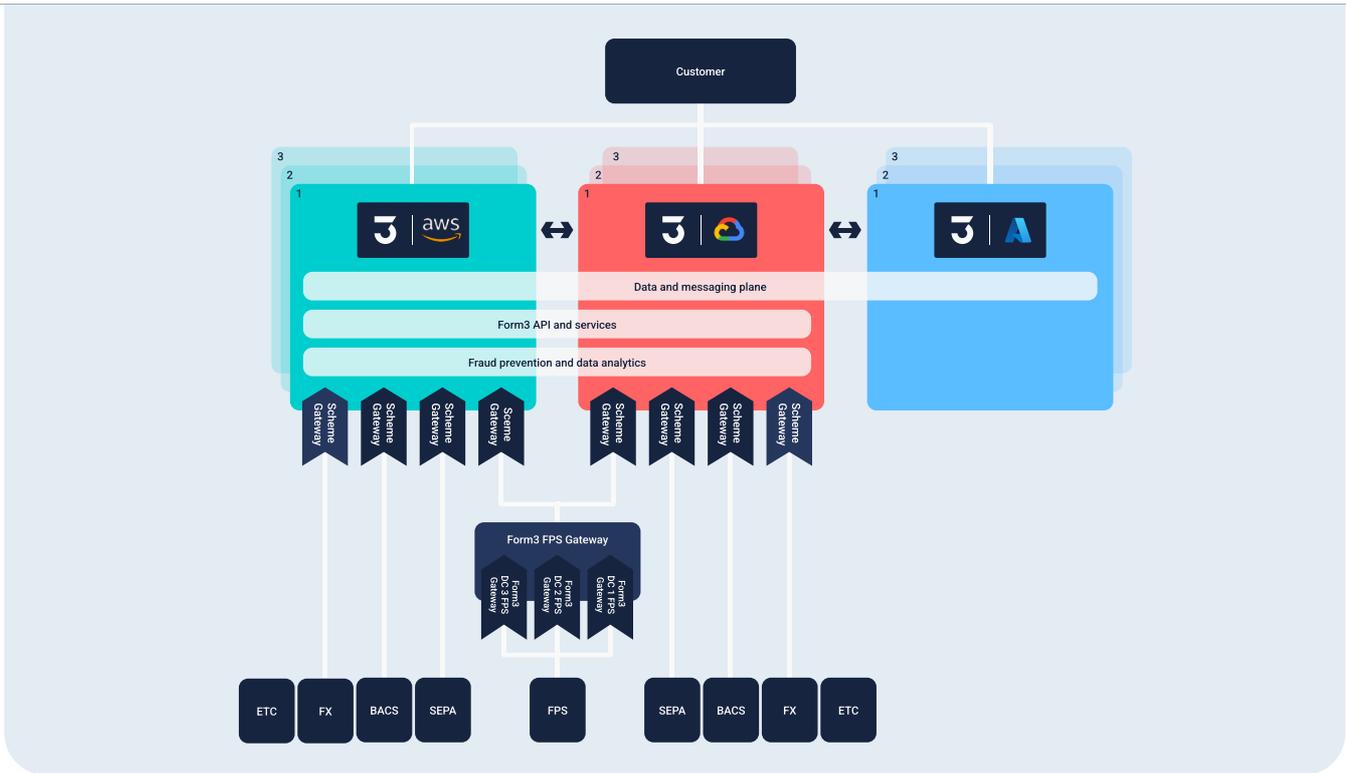
Micro-services architecture and API's provide a single point of access to all payment schemes.



We currently Support SEPA (Instant, Direct Debit and Credit Transfer via RT1 and STET2), FPS and Bacs schemes , proven and processing enterprise volume traffic.



The multi-tenanted code base is supported via DevOps for optimum performance even when volumes peak.



Taking the next step with a multi-cloud approach

The Form3 multi-cloud platform provides full cloud resilience and data consistency across multiple cloud providers.

That means payments made in one cloud can instantaneously be monitored in the other. The architecture enables the highest degree of availability with reduced cloud provider concentration risk.

This allows deployment of our core services across multiple cloud providers. Our multi-cloud architecture provides real time data consistency across clouds, allowing customers to load-balance payments across our cloud endpoints.



Active Active Active across 3 region availability zones in each cloud



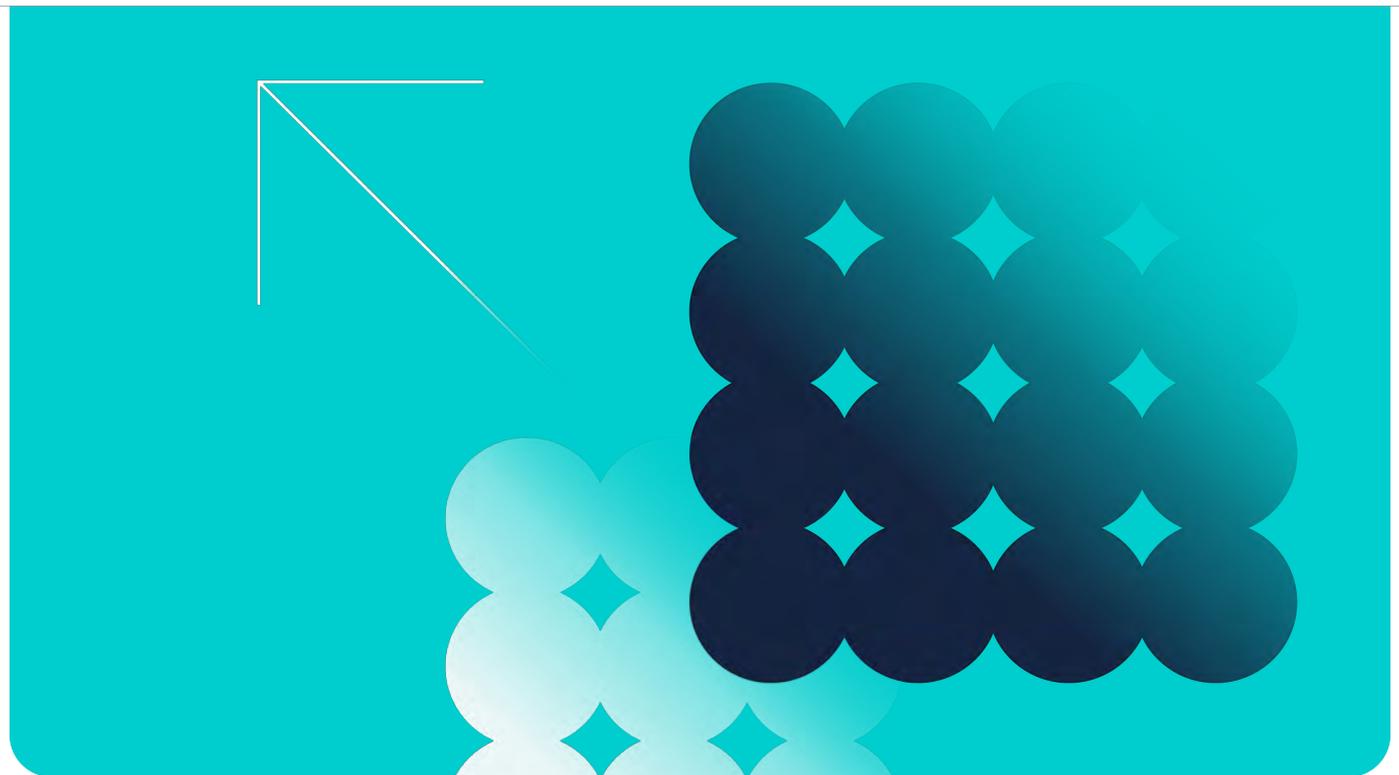
Full cloud failure resilience with an RTO of 0



Cloud Region Failure resilience with an RTO of 0



Private connectivity from multiple clouds



Access the world of payments through a single API

Our cloud-native technology facilitates direct technical connectivity to clearing and settlement systems including:



UK Faster Payments



UK Bacs



SEPA Instant,
Credit Transfer,
Direct Debit



SWIFT



TIPS via EBA



TCH and FedNow



“ Rolling out Form3’s platform is a big step to simplifying and strengthening our payments processing. We expect that we will be processing millions of transactions through our new platform. ”

Otto Benz, Payments Director at Nationwide Building Society



Form3 is reimagining payment technology

To solve the frustrations and costs around maintaining payments processing and gateways. The burden of technical and rule change. We know that building and running a resilient, scalable and secure cloud-native platform is hard. Form3 has one ready for you to go.

Contact us →

Our customers and Partners



Our People

400+ Employees

58 Nationalities

27 Countries

Our Investors

