

Westpay accelerates resilient digital payments – strengthening offline capability, Swedish redundancy, and acquirer independence

Westpay AB (“Westpay”), a leading Nordic provider of secure and innovative payment solutions, today outlines how the company is accelerating its work to ensure continuity of in-store digital payments in an increasingly unstable environment – where resilience is becoming as critical as compliance.

Westpay currently processes **more than 500 million transactions annually**, equivalent to **SEK 150 billion in payment volume**, underpinning the company’s role as a trusted infrastructure provider across the Nordics. As digital payments increasingly function as critical infrastructure, Westpay is strengthening both technology and operations to ensure merchants can keep trading under real-world stress scenarios.

Westpay’s resilience efforts are already live in production and include:

- **Swedish dual data centers with automatic failover**
- **PCI DSS v4.0.1 certified**
- **Offline “degraded mode” with strict risk controls**
- **Expanded acquiring connectivity with stronger acquirer independence**
- **Phoenix fleet management for automated updates, compliance and uptime**

Westpay is now accelerating a focused set of initiatives to further reduce single points of failure and improve recoverability:

- **Enhanced offline protection and recoverability:** Advancing methods to protect and recover offline-captured transactions under prolonged disruption scenarios.
- **Reducing single points of failure in connectivity:** Enabling resilience patterns such as multi-carrier cellular redundancy and dedicated connectivity options for critical payment functions.
- **Hybrid hosting by criticality:** Core processing and authorization remain operated within **controlled Swedish environments**, while less critical services can leverage cloud platforms – aligned with increasing EU operational-resilience focus.

“Resilience is not a slogan – it’s engineering, operations and discipline,” says Sten Karlsson, CEO of Westpay AB. “We have delivered key building blocks during 2025, and we are now scaling resilience work together with merchants and partners to ensure payments keep working when conditions are not ideal.”

A more software-driven, centrally managed stack enables faster updates, monitoring and consistent operations – supporting Westpay’s SaaS transformation with strengthened uptime and recurring revenue growth.

Secure. Swedish. Ready.

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Redeye AB is the company's Certified Adviser.

About Westpay

Westpay is a full-service Fintech- and Payment Solution Provider that offers solutions that simplify payments and amplifies the overall customer experience. If you represent a restaurant, hotel, store, in-store, or e-commerce, and looking for a payment solution that adds value, we can help you all the way. The company is represented globally, headquartered in Stockholm, Sweden and is listed on Nasdaq First North Growth Market.

Learn more at: westpay.se

Attachments

[Westpay accelerates resilient digital payments – strengthening offline capability, Swedish redundancy, and acquirer independence](#)