

Expertise • Open Banking

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Digital Banking

Catch all the
digital moments
of your customers

worldline

e-payment services

..... an atos company

Being innovative in a fast-paced and changing ecosystem

Banking has clearly challenges in terms of regulatory compliance (PSD2, EBA Guidelines, MIF, GDPR etc.), evolving customer needs, the technologies profusion, the disruptive pressure of new entrants creating a new level of competition, and agility in time to market through continuous innovation. Mastering the digital transformation, while taking into account all these challenges, is the key of a successful bank while leveraging the trust customers have in banks.

PSD2 compliance as a starting point

In a regulation point of view, digital banking is highly impacted by PSD2. So banks have to turn PSD2 into opportunity.

Banking IS is shaken by the need for digital immediacy, so it is necessary to have a digital banking platform between the production banking IS and the customer front-end, aggregating services from third parties to Value added from other IS (exchange, strong authentication, e-safe, PFM, etc ...) or even services with connected objects.

Create new business models

Banks need to extend their traditional activities to differentiate themselves, and compete with agile non-financial entrants.

By becoming TPP, banks will be able to offer additional services to customers to complete their purchases and their digital experience in a secure and already known environment.

Identity and security

Identity management combined with strong multichannel authentication is paramount for remote operations and e-signature is at the heart of the PSD2 issues on the Accounts Receivable and Initiation of Payment by Approved Third Parties.

Many use cases can be enabled with the use of digital identity: use of banking identities to initiate payments, rely on already registered personal data to get access to new digital services, prove personal attributes to TPP by querying the bank.

Reshape customer journey

Get a deeper customer engagement: banks can extend their services beyond payments and account management to increase their customer engagement. They need to adapt the relationship with the customers to better adapt to their new expectations.

Get a 360° view of their customers: being at the center of all customers' interactions, banks will get to know them better through their behaviors. The access to these richer and cleaner customer data needs to be leveraged to offer them valuable and adapted services. Thanks to XS2A, banks will be able to consolidate much account information, and can leverage their dominant position to become the primary point of contact and not to lose the customer relationship and the revenues generated from it.

Think mobile first, but not only: leveraging the success of mobile, banks can develop an integrated customer experience with the mobile as a key touchpoint in a cross-channel journey



Worldline is strongly involved in digital banking transformation

Rich of 40 years' experience in payment ecosystem and digital services, Worldline has the ability, the competences and the experience to act as trusted strategic advisor as well as technical service provider to be with you all the way.

For regulators

For years, Worldline has been involved in European regulations and standards, one of the latest being EBA RTS about PSD2 authentication.

For its customers

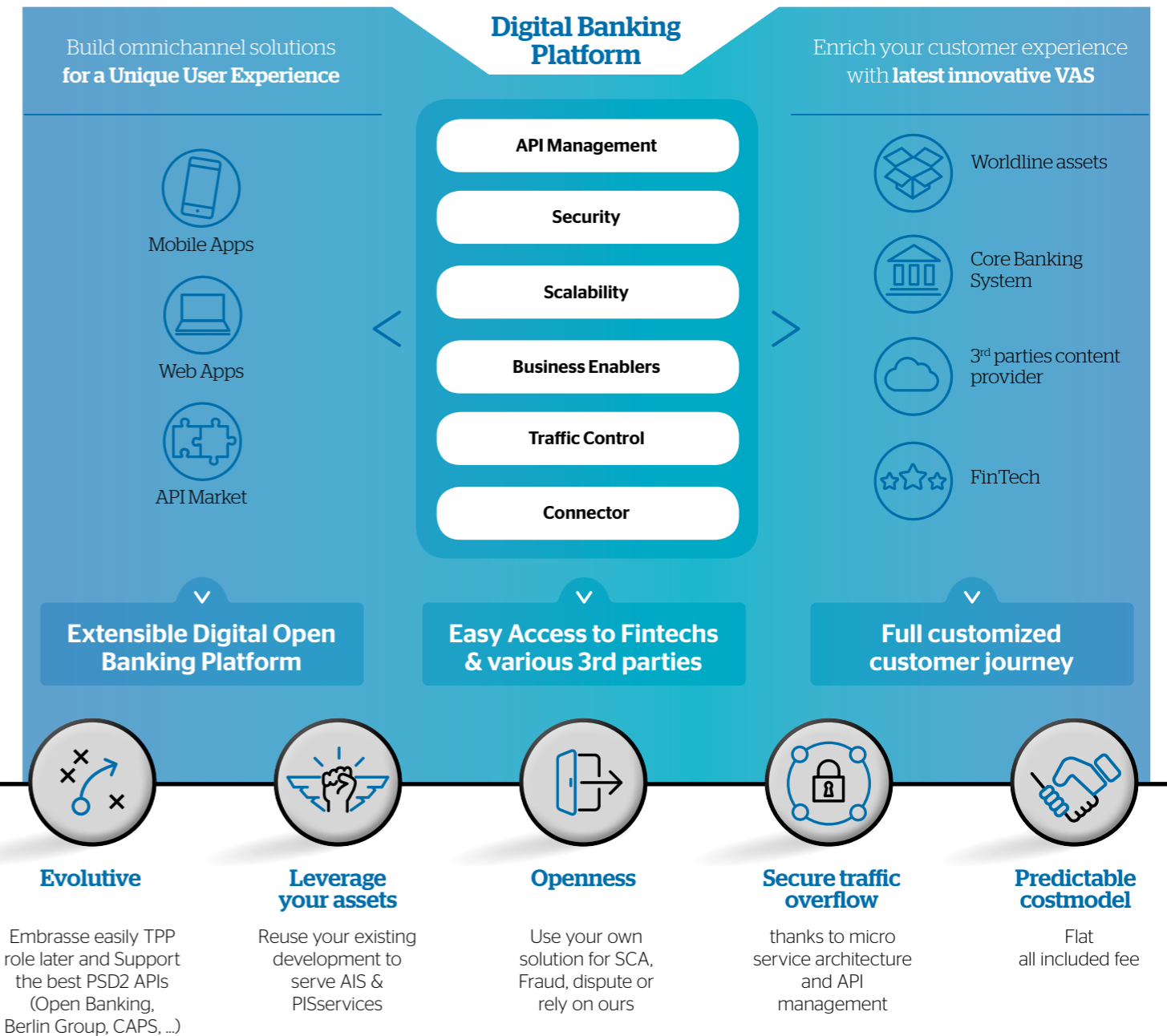


For the market

WL • Digital Assistant awarded in 2015
 WL • Connected Piggy Bank awarded in 2016
 WL • Trusted Interactions awarded in 2017

A digital banking platform to support your digital strategy

Worldline offers a flexible digital banking platform providing a large range of services to face up to 3 main challenges and maintain your competitiveness : innovate faster while reducing costs to enrich your existing services, partner with the best fintechs to renew customer interest and generate new revenue streams.



Rely on Worldline solutions to enrich you existing digital channels

Boost your business with PSD2

WL • Access 2 Account
 WL • Open Financial API Services
 WL • Trusted Authentication

Secure your digital interactions

WL • Trusted Interactions
 WL • Fraud Risk Management
 WL • Authentication Process Management

Engage your customers

Personal Finance Management
 WL • eContract
 Digital Assistant
 WL • Mobile Banking
 WL • Payment Modulator
 Mobile App Factory



About us

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with nearly 45 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services, Mobility & e-Transactional Services and Financial Services including equensWorldline. Worldline employs more than 8,900 people worldwide, with estimated pro forma revenue of more than € 1.5 billion on a yearly basis. Worldline is an Atos company.

Expertise by equensWorldline

equensWorldline provides Europe's most extensive end-to-end service portfolio both for payments and cards transactions. As Europe's leading payment service provider, we combine long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Our unparalleled footprint allows us to benefit from synergies and to accelerate our clients' time-to-market, making us a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

**Interested?
Let's get in touch!**

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