

profitability of your issuing business needs a new vision to create growth streams



Revenues under drastic pressure

Interchange fees are decreasing due to international regulation. Issuers need to control their TCO.



Need for expansion

Issuers must expand their business with new, profitable markets and services with disruptive business models.



Cardholders going digital

Cardholders want to benefit from the simplified shopping experience provided by retailers, both for face-to-face and online commerce. Seamless payment is essential.



In Europe and beyond

Increased cross-border business and regulations have been paving the way for European issuing. To seize these business opportunities, issuers need to devise an international strategy and implement the appropriate resources to support it.



An efficient partnership is a strength

To sustain their issuing profitability, issuers need on the one hand to redesign their economic model, and on the other hand to provide new value-added services that are attractive and profitable at the same time. Therefore, issuers need a processing services partner that is both reliable and very agile to tailor the solution to their needs.



Worldline Issuing Processing Services

The basis for a cost-effective issuing business

Worldline aims to help issuers focus on new, innovative, attractive card services by providing end-to-end core issuing processing services.

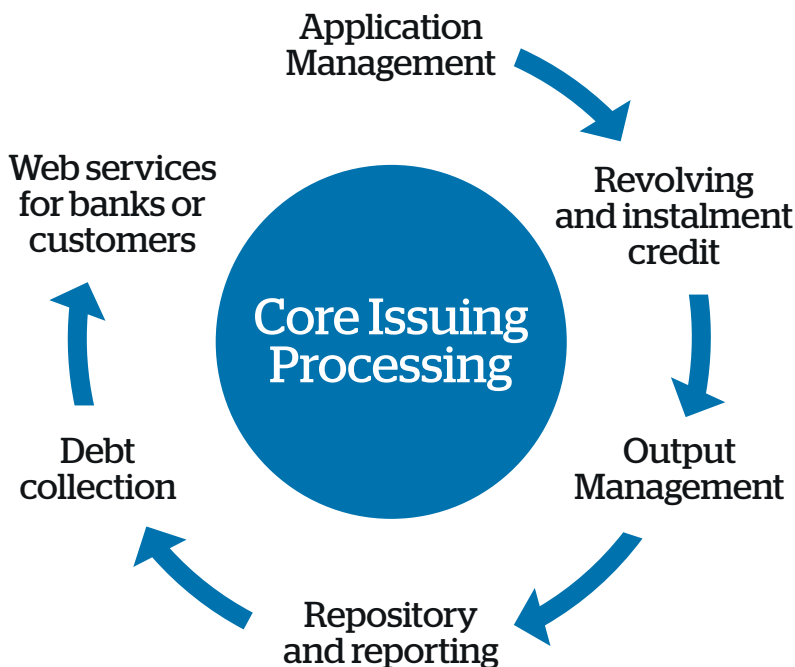
End-to-end or “À la carte” services

The Core Issuing Processing services cover the **complete value chain of issuing**:

- **IT processing:** Card management, Transaction and Chargeback processing
- **Cardholder services:** Card blocking, Dispute management...

From application to credit management, the issuers can add the services that they want to outsource in a cost-effective way.

These services are complemented by value-added ones such as Fraud management, Wallet, Trusted Authentication and Card Linked Offer.



Worldline develops **its own applications and has its own data centers**. Therefore, it can quickly meet your specific needs completely independently.

Worldline is more than a mere payment services provider. It is your industrial partner with operational excellence and a long-term capacity to adjust to market changes. This enables you, the issuer, to control compliance costs and benefit from economies of scale.

For further information
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Highlights

- Supports all types of cards and accounts: debit, credit, prepaid, commercial, private cards, and e-vouchers
- Proven Innovation and roadmap with conclusive product development
- Reliability based on over 40 years of experience
- Market localization and EU compliance
- High portfolio management flexibility
- Account optimization to reduce risks
- Controlled migration thanks to proven practice

Business Benefits

- Reinforce your attractiveness to satisfy more customers worldwide
- Easily create new types of cards and accounts
- Increase the value of your existing customers
- Improve your operational efficiency
- Boost your innovation thanks to stable foundations
- Global Operations but a local team to provide you with the services

