

WL • Pay solutions

end-to-end integrated payment software



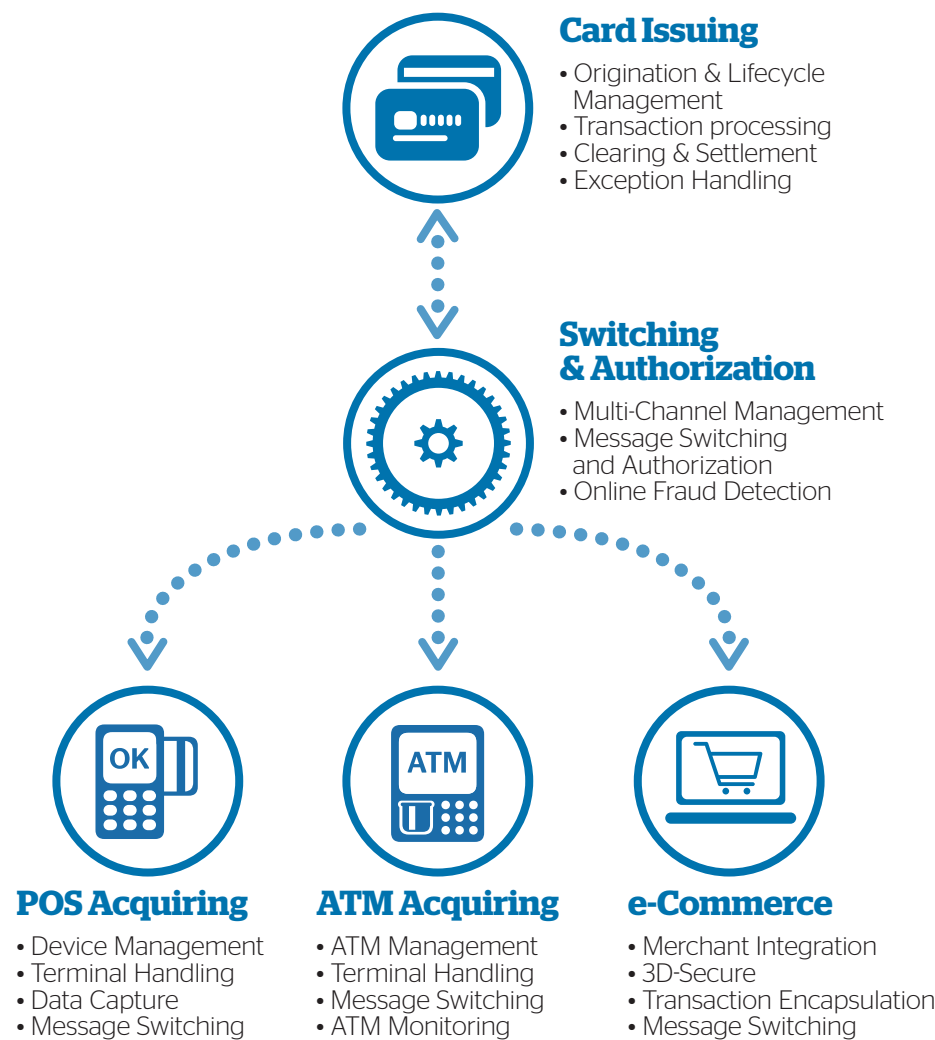
worldline
e-payment services

..... an atos company

Today's card issuers and acquirers demand innovative solutions

Innovative solutions that are capable of delivering new products and services without compromising performance, scale and reliability.

In a new globalized community, consumer expectation is continuously increasing. With new delivery channels and new products, consumers demand innovative, easy to use and dependable payment instruments that are widely accepted. These expectations can be summarized in two words: **anytime, anywhere.**



What is at stake for you ?

Card and other Payment Instrument Issuers need to deliver diversity in their product portfolios, ensuring constant availability and eliminating fraud

Key for **Acquirers** is the reliable management of multi-channel networks including POS, ATM, Kiosk, e-Commerce and m-Commerce. Secure switching, authorization, fraud management and high availability are crucial in this environment

Payment Services Providers must support a variety of international and local payment schemes over multiple institutions, currencies and channels and across different geographies

Petrol Companies and Fleet Card Managers need solutions to centralize cardholder authentication providing flexible configuration to control card usage

Large Retailers want to control cost by independently managing their own acceptance networks and to integrate POS, Internet and Mobile payment channels, often across multiple countries

Knowledge

Software built to meet our own processing requirements for operational efficiency, up to date functional coverage and low operating cost

Performance

High Availability/Active: Active, Load Balancing, Throughput, efficient use of hardware capacity to maximum benefit

Innovation

Modern service oriented technologies, solid engineering and track record of continuing R&D investment

WL Pay is the proven end-to-end Integrated Payment Software Solution designed to address all your needs, to support the evolving industry standards for channels, schemes and card products, to meet consumers increasing expectations, and fulfill your demands regarding increasing card and transaction volumes, fast implementation of innovative functionality and high availability requirements.

Choose the best software to modernize your payment infrastructure and answer your consumers' expectations

WL Pay is an advanced solution that combines functional flexibility through parameterization and self-customization capabilities with proven production stability.

With the increase of knowledge and experience in our market place we believe it is essential to empower our clients with the necessary functionality to configure products and processes, create behavioral rules and develop integration through SDK tools, in order to respond to evolving market requirements rapidly and on a cost effective basis.

Application highlights

- **Debit, Prepaid and Charge Card Issuing:** Origination and lifecycle management, Transaction processing, Clearing & Settlement
- **Exception Management:** Transaction Identification, Case Management, Dispute Management, Workflow Configuration
- **Switching and Authorization:** Multi-Channel Management, Message Switching, Authorization
- **Fraud Management:** Rules based Fraud Management for Acquirers and Issuers, with real-time detection and prevention capability
- **ATM Acquiring:** ATM Management, Terminal Handling, Message Switching, ATM Monitoring
- **POS Acquiring:** Device Management, Terminal Handling, Data Capture, Message Switching
- **e-Commerce:** Merchant Integration, 3D Secure Enrolment and ACS functionality, Transaction Encapsulation, Message Switching,
- **Compliance:** WL Pay is PCI PA-DSS certified and EMV compliant

SOA design

Designed around service oriented architecture (SOA), WL Pay provides flexible integration capabilities to IT enterprises through a combination of web services and traditional protocols.

WL Pay can be leveraged by Financial Institutions, Payment Service Providers and Retailers to create a complete end-to-end payment infrastructure. Its modular SOA components can also be easily deployed independently within an existing architecture to add targeted value within the ecosystem.

High availability and scalability

Availability of systems continues to be a critical element of modern IT architecture design.

Worldline has the experience and demonstrable capability to deliver our WL Pay solutions in highly available active: active configurations to provide a maximum level of fault tolerance and the scalability to deliver greater performance.

Self-customization

Comprehensive parameterization: provides high level of flexibility and reactivity on market demands

Powerful workflow configuration: to optimize efficiency improve responsiveness

Software Development Kit (SDK): to enable self-customization and development of functional enhancements

SOA architecture: open standards for extended integration within an enterprise

As the leading European digital business service provider designing end-to-end vertical solutions, we depend on the high standard of our own solutions for continued success in our processing business. As such, we are uniquely positioned to also deliver our solutions on a licensed basis.

Worldline is also capable of delivering a range of additional licensed solutions including



Credit Card Management



Loyalty & Rewards Management



SEPA Payment Suite solutions



Online Payments Gateway



Test and Simulation Tools



For further information
infoWL@worldline.com

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