

WHITE PAPER

**HOW WILL**

**WE PAY?**

**WELCOME TO  
THE PAYMENT  
REVOLUTION**

# VISIONARY

# PAYMENT PARTNER

Worldline is the European leader in the payments and transactional services industry. With nearly 45 years of experience, we are a highly innovative pan-European company with global reach, providing secure payments and transactional services covering the entire payments value chain.

Our next-generation, omnichannel, end-to-end solutions provide seamless transactions for Merchant Services, Financial Services and Mobility & e-Transactional Services.

We build long-term partnerships with our customers such as financial institutions, retailers, governments, the transport industry, healthcare facilities, telecoms operators and utility companies.

Worldline's innovative capabilities are matched by the power and resilience of its platforms, the security of its solutions, its broad geographical reach and the quality of its services.

**c. €2.3BN**  
ESTIMATED  
REVENUE IN 2019

**11,000+**

TALENTS WORLDWIDE

**30+** COUNTRIES

**EUROPE'S #1**

FOR MERCHANT  
ACQUIRING\* AND FOR  
FINANCIAL PROCESSING

**EUROPE'S #3**

IN E-COMMERCE

## MERCHANT SERVICES

Commercial Acquiring • Omnichannel Payment  
Acceptance • Payment Terminals Solutions • Digital  
Retail Private Label Cards & Loyalty Services

## FINANCIAL SERVICES

Issuing Processing • Acquiring Processing  
Account Payments • Digital Banking

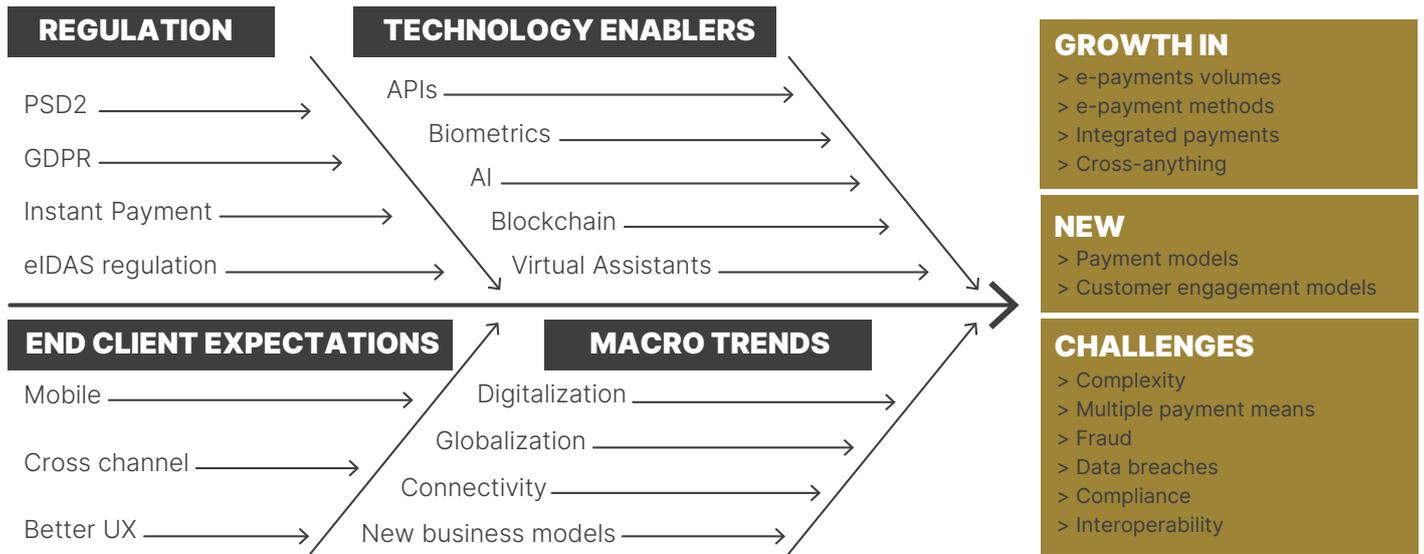
## MOBILITY & E-TRANSACTIONAL SERVICES

Trusted Digitization • eConsumer & Mobility • e-Ticketing

*\*in continental Europe based on Purchase Volumes acquired*

# PAYMENTS: A MARKET IN TRANSFORMATION

Driven by a combination of powerful forces in the market, including new regulations, rapidly developing technologies and fast-changing consumer expectations, the payment landscape is going through a transformative stage.



Every player in today's payment market has to come to terms with change and innovation on a scale that has not been seen in a generation. New payment models and new ways of engaging consumers, combined with a rapidly evolving regulatory framework, are delivering not only technical and commercial challenges but also unprecedented opportunities for growth.

While this ongoing revolution will result in increased complexity and risk, it will also enable increased commercial possibilities for stakeholders across the payments landscape.

If banks, merchants and payment service providers are to thrive in this new environment, it is imperative that they understand the origins and causalities of these disruptive forces, how they are interconnected, and what potential impact they may have on their business models.

## MANAGING COMPLEXITY

Payment initiation channels and technologies are multiplying at an extremely fast pace. As alternatives to traditional card and cash payments proliferate, stakeholders need to learn how to manage an exponential increase in volumes and complexity, all while maintaining an optimal quality of service and user experience.

At the same time as embracing new technologies, consumers, merchants and financial institutions also want the point of interaction and payment to become as frictionless as possible. New solutions will only gain traction if they are accepted by the customer and if they integrate payment transparently, effortlessly and securely into the customer journey, whatever the channel of choice.

As they find their way through today's payment maze, organizations have to be guided by the promises of technology and innovation, enabling greater customer engagement, while mastering the principles of security and authentication.



**NEW SOLUTIONS WILL ONLY GAIN TRACTION IF THEY ARE ACCEPTED BY THE CUSTOMER AND IF THEY INTEGRATE PAYMENT TRANSPARENTLY, EFFORTLESSLY AND SECURELY INTO THE CUSTOMER JOURNEY, WHATEVER THE CHANNEL OF CHOICE.**

# THE CASHLESS SOCIETY IS COMING

## NORTH AMERICA



## WESTERN EUROPE



## EASTERN EUROPE



## ASIA PACIFIC (DEVELOPED)



## LATIN AMERICA



## AFRICA



## ASIA PACIFIC (EMERGING)



Source: McKinsey/Capgemini

Cash is still king but its crown has lost some of its sparkle. Across all markets, from Sweden to South Korea, from Africa to India, new technologies are displacing coins and notes. The implications for financial institutions, merchants and society in general are far-reaching.

Around the world, governments and institutions are driving the take-up of electronic alternatives to cash. The costs to a national economy of printing and distributing cash are high – Mastercard has estimated as much as 1.5% of GDP – while retailers and banks alike need to spend billions each year in processing cash transactions and maintaining their cash-handling infrastructure.

Electronic payments will also eliminate the security risks that cash entails for merchants and consumers. Electronic technologies make payments transparent, verifiable, and traceable, with clear benefits for both personal and national finances.

Furthermore, the data generated by electronic payments represents a potential goldmine for merchants looking for new ways to engage with their consumers.

The pace of the transition to cashless varies from country to country. In some countries, such as Sweden, Belgium and South Korea, the cashless revolution is happening very quickly. In other markets, change may be slower, because of cultural, social and economic reasons. Nevertheless, the trend is clear: whatever the payment culture, cash represents an ever-decreasing percentage of transactions.

According to the Swedish central bank, the Riksbank, cash transactions will make up barely 0.5% of the value of all payments made in Sweden by 2020. In the UK, according to Payments UK, debit cards will overtake cash as the most frequently used payment method by the end of 2018.

## STAYING AHEAD OF THE CURVE

The emergence of a cashless society, or of a less-cash society, poses significant challenges to policymakers. It has also raised major concerns about social inclusion and data privacy. Nevertheless, the growth of non-cash payments presents exciting opportunities for today's merchants to develop new channels for serving their customers and building their relationships.



**ONLY 19%**  
OF ALL PAYMENTS  
ARE MADE USING CASH  
IN SWEDEN<sup>2</sup>

**2020**  
SOUTH KOREA TARGET  
FOR GOING COINLESS

**86%**  
OF VALUE OF CASH IN  
CIRCULATION IN INDIA  
DEMONETIZED

<sup>2</sup> Financial Times, 5 May 2018, <https://www.ft.com/content/9fc55dda-5316-11e8-b24e-cad6aa67e23e>

# GOODBYE TO CARDS?

They may be the stalwarts of the payment world, but even debit and credit cards are not immune to the forces of change. As cards' share of payments falls, and as competing technologies grow in popularity, the major card schemes have to expand beyond their traditional roles.



Credit and debit cards provided the original link between the physical and the digital worlds, enabling a new era in the history of payment services. But these venerable institutions face an uncertain future.

Consumers are increasingly using new forms of payment methods and payment initiation services. At this early stage, there is an increased threat that cards will lose their dominance in terms of market share of payment methods.

In response to this threat, the card schemes are developing services such as instant card payments, digital wallets and payments integrated with the IoT. They are also expanding into non-card payments, most notable with Mastercard's acquisition of Vocalink. At the same time, they are expanding along the entire value chain.

## PLASTIC NOT SO FANTASTIC?

The rising penetration of smartphones and use of social media is fueling the transition to non-card payments in developing and developed markets alike. As global technology giants and local competitors muscle in on their territory, card schemes need to prepare for a shift in the payment mix away from cards, above all in e-commerce.

While cards are not going to disappear in the near term, over time alternative payment methods such as Instant Payments, credit transfer and direct debit will increase in importance.

**57,000%**

GROWTH IN UNIFIED PAYMENTS INTERFACE (INSTANT PAYMENT) TRANSACTIONS IN INDIA SINCE NOVEMBER 2016<sup>3</sup>

**\$920 MILLION**

PRICE MASTERCARD PAID FOR VOCALINK

**21.8%** FORECAST CAGR FOR GLOBAL MOBILE PAYMENTS 2015-2019<sup>4</sup>

<sup>3</sup> <https://www.bloomberg.com/news/articles/2018-03-25/move-over-mastercard-upstarts-gain-in-hot-india-payments-space>

<sup>4</sup> <https://www.worldpaymentsreport.com/Forward-Looking-Analysis#e--and-m-payments-transactions-volume>

# PSD2 – THIS CHANGES EVERYTHING...

The revised Directive on Payment Services, or PSD2, which came into force in the EU in January 2018, has the potential to transform almost every corner of the payment services market.



PSD2 has opened up the EU payment market to companies offering payment services, based on the concept of open, consensual access to information about the payment account. Introducing strict security requirements, PSD2 will enable new players and new payment models to emerge in the market, including Third Party Providers (TPPs) and fintechs.

Banks must provide recognized TPPs access to their accounting systems through an Open Banking application programming interface (APIs). Banks and fintechs are already starting to propose new services for consumers thanks to PSD2. Payment services providers are using open financial APIs to create new interfaces and develop new business models.



**OPENING UP BANK DATA GIVES FINTECH FIRMS THE OPPORTUNITY TO BUILD NEW BUSINESSES AND INCUMBENT BANKS THE INCENTIVE TO IMPROVE THEIR SERVICES. IN BOTH CASES, THE WINNER WILL BE THE CONSUMER.** *The Economist, leader article, March 2017*

## OPEN BANKING AND THE DATA REVOLUTION

The ground-breaking PSD2 legislation is not just another set of rules in the world of banking. It is a way to unleash the value of data – in this case of course banking and payment data – and it has the potential to create a new type of economic model for banks as well as for several other parties. PSD2 brings the platform economy concept into banking, with strict security requirements for electronic payments and data.

Although complying with PSD2 requires a massive effort on the part of banks, it also offers them a fantastic opportunity to move into a whole new central position in future services.

Banks can either focus solely on providing account access to third parties or choose to make the most of this opportunity by developing new applications themselves to compete directly with these new third party players. For example, they could add new offerings to their portfolios, such as digital identity services, API-based lending or risk management services.

# INSTANT PAYMENTS

## – A NEW REALITY

History was made in November 2017 when the European Instant Payments initiative went live. As a result, in many European countries it is now possible to make euro credit transfers in less than ten seconds.

The instant credit transfer initiative works like a regular SEPA credit transfer, but at a much faster speed. Consumers are able to make online purchases at all times as a result, including at times when many traditional payments alternatives are not available. They will also not face the prospect of fees for late payment. For their part, suppliers and retailers will enjoy the certainty of receiving payment as soon as they provide their products or services.

Although it is still in its early stages, and take-up of the technology by consumers and businesses is only nascent, Instant Payments has the potential to be one of the biggest game-changers in the payments sector. According to some forecasts, there may be €725bn in annual instant payment transactions for e-commerce and at the point-of-sale by the end of 2027.

At the same time, Instant Payments create significant challenges for the operations and IT infrastructure of financial institutions. The impact on banks should not be underestimated.

### MULTIPLE USE CASES

The success of Instant Payments depends largely on the benefits perceived by consumers, for example if merchants introduce incentives by reducing prices for customers who pay instantly or provide benefits via loyalty programs. However, it seems clear that the innovation has the potential to reduce the cost of managing cash and cheques and could make major headway in various sectors.

For example, according to the European Payments Council, Instant Payments have the potential to develop in the peer-to-peer (P2P) and person-to-business segments in situations where cash and cheques are currently widely used<sup>5</sup>. Among use cases cited by the EPC are everyday situations such as the payment of a share of a bill (restaurant, joint gift, etc.), and services requiring on-the-spot payment and the purchase of high-value goods (second-hand cars, antiques, etc.) between two individuals.

Instant Payments are likely to go much further than P2P to address business-to-business (B2B) payments and even machine-to-machine (M2M) payments with the rise of connected devices in our lives.

<sup>5</sup> <https://www.europeanpaymentscouncil.eu/what-we-do/sepa-instant-credit-transfer>

## SEPA INSTANT CREDIT TRANSFER SCHEME

**25%**

OF EUROPEAN PAYMENT  
SERVICE PROVIDERS HAVE JOINED

**€15,000**

INITIAL MAXIMUM

**34**

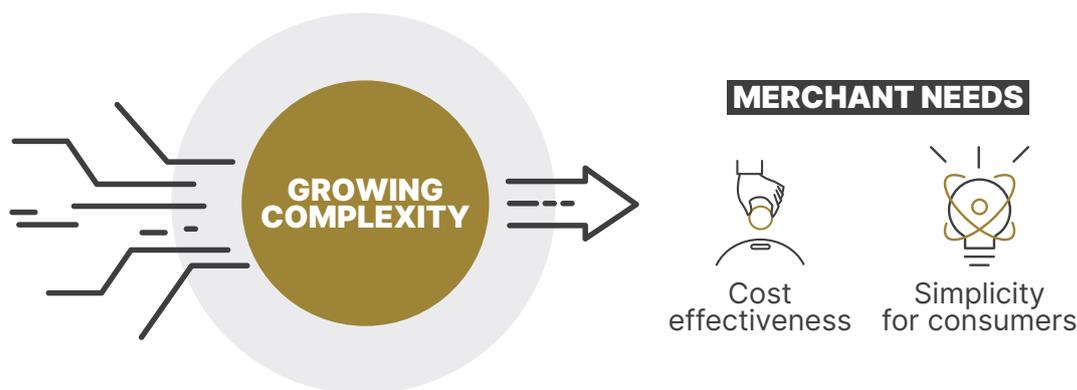
EUROPEAN COUNTRIES  
TARGETED

ACCOUNT DEBITED,  
ACCOUNT CREDITED,  
AND CONFIRMATION  
OF PAYMENT IN  
**LESS THAN  
5 SECONDS**

AVAILABLE  
**24/7/365**

# OPPORTUNITIES AND HOW TODAY'S MERCHANTS CAN SEIZE THEM

New payment technologies and regulations, such as PSD2 and Instant Payments, are giving merchants a once-in-a-lifetime opportunity to develop new relationships with their customers and re-energize their commerce.



The transition to non-card payments poses a series of strategic challenges to merchants, who need to be able to accept all payment methods and all types of customer paths. With both a physical and digital presence, today's merchants have to provide their customers with a seamless and unified user experience regardless of the interaction channel.

Digital transformation is playing a crucial role in the rise of new payment methods, the evolution of transactions and the renewal of the customer experience. Physical PoS (Points-of-Sales) are limited in terms of the number of payment methods a terminal can accept. In contrast, online merchants can choose to accept multiple payment methods from all over the world. In this context, new industry players, on the payment acquisition side of the industry, have appeared in order to help merchants reconcile their different payment flows.

While merchants stand to benefit from lower transaction costs, they also need to invest in updating their processes in order to be compliant and to adapt their customer journeys.

## PREPARING FOR THE FUTURE

Looking to the future, merchants' needs vary depending on their size. For example, Tier 1 retailers' biggest upcoming challenge is the standardization of their payment solutions across all their geographies into one central global system. Tier 2 retailers will need cross-channel solutions to build their business in physical stores as well as digitally. Tier 3 merchants will need to make the move from standard to vertical solutions that will be adapted to their market segments.

The most efficient way for merchants to meet today's requirements and tomorrow's trends is to find the right technology partner. That partner needs to be able to navigate the complexity associated with new technologies and with new regulations, while delivering a seamless, easy and secure end-user experience. Worldline is that partner.

## PSD2 FOR MERCHANTS

While much of the focus of PSD2 is on banks and fintechs, all enterprises in the B2C sector stand to benefit. For large organizations that already have today a high level of customer relationship and millions of customers, such as retailers, large telcos and even public organizations, becoming a TPP and setting up TPP services offers a chance to expand their value proposition, either directly or through partners like Worldline.

The introduction of PSD2 will encourage the deployment of new account-based payment solutions (from Payment Initiation Service Providers or PISPs) as an alternative to the traditional card-based payment solutions. PISPs are players that can initiate payment transactions on behalf of the consumer. Under PSD2, banks must provide these TPPs access to their accounting systems through an Open Banking interface (API), to allow these TPP services. A PISP can initiate bank transfers on behalf of others, provided that prior consent has been received.

Merchants of all sizes will be under pressure from their customers to accept account-based payment methods online and in stores.

Merchants can either rely on the Payment Initiation Service (PIS) of a third-party provider or can themselves become a PISP and offer their own proprietary payment solution. The latter option is better suited to e-merchants with a large customer base, providing them with high flows and a quick return on investment.

The investments needed to ensure compliance with PSD2 will result in significant reductions to payment processing costs when compared to bank cards.

By upgrading their payment offering to an instant payment service, fully integrated within a digital customer experience, merchants will be protected from the risk of unpaid bills. This is especially beneficial for small and medium-sized companies, whose business may be at risk due to payment defaults.

## SERVICE LEVELS ARE KEY

When offering new payment methods, merchants must be sure to provide a solution which is capable of the same service level as the bank card. These days, consumers are more and more demanding when it comes to the customer experience: it has to be simple, omnichannel and secure.

That means that the PIS customer experience must be homogenous across all sales channels, both online and in-store. Critically, the right balance must also be found between regulatory requirements for strong authentication, security and customer experience.

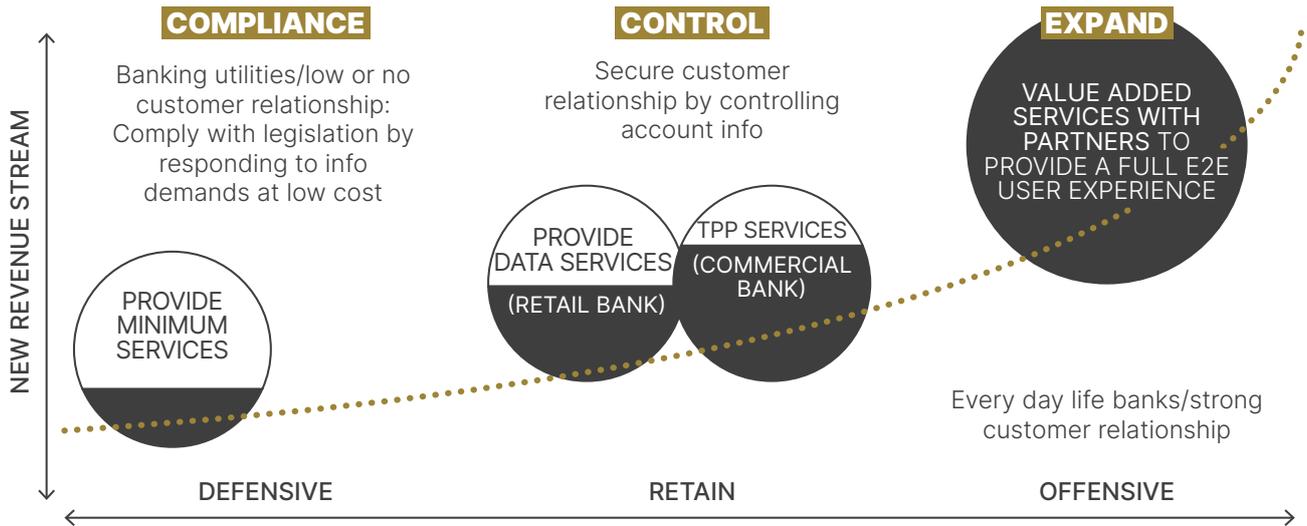
Finally, the adoption of this alternative payment solution also depends on the value-added services attached to it, such as loyalty programs and payment facilities.

**50% OF ADULT CONSUMERS  
WOULD BE COMFORTABLE  
WITH HAVING THEIR PAYMENTS  
INITIATED BY A THIRD PARTY**

*(source: Accenture)*

# CHALLENGES AND HOW TO BREEZE THROUGH THEM

The banking industry is coming to terms with major challenges in terms of regulatory compliance, evolving customer needs, fast-developing technologies, and the disruptive pressure of new entrants.



Current developments are creating a whole new playing field, with non-financial companies and new fintech companies now entering the market. As has been the case with sectors such as media and telecoms, the traditional services of banks are gradually becoming commodities, forcing the banking industry to rethink its business beyond basic financial services. With more and more pressure from these trends, banks have to reinvent themselves and face their digital transformation challenge.

PSD2 will fundamentally change the payments value chain, from business models to customer expectations. In this context, continuous innovation and agility in time to market have become critical values for banks of all sizes.

To navigate these turbulent waters, banks need to respond proactively to the challenges, master digital transformation, and leverage the trust that customers have in their banks to develop new services and business models.

At Worldline, we are already helping banks and TPPs to become compliant providers of PSD2 Access to Accounts (XS2A) services, enabling them to seize the opportunities that PSD2 brings.

## NEW BUSINESS MODELS FOR BANKS

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

By becoming a TPP, banks will be able to offer additional valued services to customers from within the trusted and secure banking environment, including services such as Personal Finance Management and A2A (account-to-account) payments.

Banks also need to adapt their relationships with their customers to the new expectations of consumers. With deeper customer engagement, banks can extend their services beyond payments and account management. They can consolidate much account information and can leverage their dominant position to become the primary point of contact with the customer, generating additional revenues as a result.



LOOKING AT PSD2 SOLELY FROM A COMPLIANCE STANDPOINT WOULD BE LIKE GRASPING ONLY 10% OF ITS FULL POTENTIAL. Gilles Grapinet, CEO, Worldline

# PREPARING FOR DISRUPTION

New fintechs are already disrupting the payment landscape and working closely with European banks. 91% of banks and 75% of fintechs say they expect to partner with each other in the future. In this new competitive environment, banks will have to adopt shorter development cycles and business models which incorporate revenue sharing and different pricing models.

Meanwhile, tech giants such as Apple, Google or Amazon are leveraging their client access and financial power to revolutionize the payment sector through specific technologies and end-to-end services (including Google Wallet and Amazon Go).

Chinese disruptors such as Alipay and WeChat Pay are also entering Europe, focusing at first on Chinese tourists. Their impact on the European market will depend on their level of adoption by users and the depth of acceptance of local merchants.

Large banks in Europe clearly understand that the platform economy is the new normal for their business, and they have started to move accordingly. For their part, challenger banks and new specialist banks, which were born in this new world of digital services, are in prime position to take advantage of the changing landscape.

## AWARD-WINNING INNOVATION

In March 2018, Worldline's Digital Banking Platform solution won the PayFORUM Award 2018 in the API category.

Whether a financial institution's strategy is defensive, with the presentation of regulated APIs, or offensive, aimed at generating new revenue through the monetization of proprietary APIs, the WL Digital Banking Platform solution will enable them to benefit from this new and stimulating environment.

This solution, developed and deployed since 2011 by equensWorldline, currently processes more than 100 million API calls per month and includes a PSD2 regulatory module: the WL Access 2 Account module.

Beyond basic compliance, Worldline's goal is to support financial institutions in their Open Banking strategy and in the design and launch of new use cases.

## OUR OPEN BANKING SERVICES

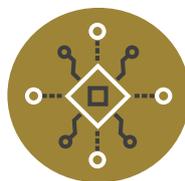
- Access 2 Account
- WL Trusted Authentication
- Open Financial APIs
- Authentication Process Management
- Digital Banking Platform



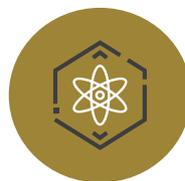
OPEN API



WEARABLE TECHNOLOGIES



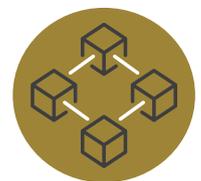
IOT



BIOMETRICS



ARTIFICIAL INTELLIGENCE



BLOCKCHAIN

# TRANSFORMING THE CUSTOMER JOURNEY

By ensuring a multi-channel convergence of payments services and integrating payment seamlessly into the customer journey, merchants can reduce their transaction costs and transform the experience of their customers.

Today's new technologies integrate payment processes into the value-added chain, with buying becoming the main focus of the customer rather than paying. The entire payment procedure is digitized and simplified, increasing customer convenience and making it easier for merchants to increase their sales.

As a consequence of this revolution, the customer's perception of the payment process will change forever. Merchants will be able to sell to consumers what they want, when they want, and in the most frictionless way. One model could be the experience of booking a ride with Uber, where the payment transaction is invisible and frees the consumer from worrying about fares and tips.

Many of the payment initiation technologies enabling this transformation are already making their mark, including wearables and contactless payment options, supported by continuing developments in beacons, biometrics and the IoT.

Pilots are even taking place with so-called Grab and Go solutions, which promise to provide a whole new level of personalized experience. Customers can be welcomed, check their shopping lists, find products, receive personalized offers, pick up their goods and then pay, all without going throughout cashiers. On the cost side, retailers will be able to free up floor space previously occupied by checkouts and redeploy staff to different roles.

## EMPOWERING COMMERCE

New payment technologies do not only lower merchants' fees and improve customer convenience. They also generate vast volumes of data that will enable merchants to understand their customers better and inspire them with personalized offers based on their unique needs and habits.

We believe that the future will be dominated by omni-channel, contextual commerce that engages customers, drives traffic to the store, enhances the customer experience and improves brand loyalty.

In its simplest form, contextual commerce is selling consumers what they want, when they want it in the most frictionless way. It enables merchants to deliver purchase opportunities to consumers in a contextually and personally relevant way.

With traditional retailers under siege from Amazon, the use of contextual commerce to reach customers is already changing the retail game forever.

OMNICHANNEL SHOPPERS SPEND, ON AVERAGE, **THREE TIMES MORE** THAN SINGLE CHANNEL SHOPPERS

IN 2016, THE NUMBER OF CONTACTLESS CARDS IN ISSUE **INCREASED BY 26%** IN THE UK

**77%** OF CZECH MASTERCARD IN-STORE TRANSACTIONS WERE CONTACTLESS IN 2015

# IT'S GOOD TO TALK

One major trend within contextual commerce is the rise of conversational commerce – payments initiated through social networks, chatbots or voice technologies such as Google Assistant, Amazon Alexa and Siri from Apple.

As chatbots and voicebots connect messaging apps to commerce, increasing numbers of consumers are already using these services to find and select products and services and then to pay for them.

Facebook, WeChat, Snapchat, WhatsApp and other instant messaging services connect more than 2.5 billion people around the world, enabling both money to be transferred and consumers to interact with brands and merchants. Over 10 million businesses in China have WeChat accounts, and it is becoming increasingly popular for small businesses to only have a WeChat account, forgoing developing their own website or mobile app completely.

Conversational commerce can replicate or even exceed the levels of attention and support that customers may receive from in-store sales staff, combined with much greater convenience.

In terms of brand building and consumer engagement, the messaging apps enable frequent and real-time interactions and build an emotional connection with a brand's customers, increasing engagement. Ovum has forecast that by 2020, 80% of brands will use chatbots for customer interactions.

## RISE OF THE VOICE BOTS

Powered by fast-maturing technologies such as machine learning and natural language processing, voicebots are enabling new ways to connect customers to their merchants. With the introduction of voice biometric recognition and authentication, the role of voice in online retail is set to soar.

**31%** OF WECHAT USERS  
MADE PURCHASES IN THE APP IN 2016

**40%** OF CONSUMERS IN THREE YEARS'  
TIME WILL USE VOICE ASSISTANTS  
RATHER THAN A WEBSITE OR AN APP

**MORE THAN 2 MILLION** WALMART  
ITEMS AVAILABLE THROUGH VOICE ON  
GOOGLE HOME

BY 2020, **30%** OF BROWSING  
WILL BE DONE BY VOICE RATHER THAN  
SCREENS

*(Source: Capgemini & Gartner)*

# ON THE HORIZON

Technologies that were once the preserve of science fiction are set to transform how we pay in the future. From biometrics to blockchain to the Internet of Things, Worldline is on the cutting edge of this new era in payment.

**4,500**  
ENGINEERS

**49%** OF R&D  
DEPARTMENT  
EMPLOYEES ARE  
PHDS AND PHD  
STUDENTS

The current revolution in payments is still mainly focused on human interaction. At Worldline, we believe that the next wave of development of real-time payment framework will center on the Internet of Things and on Artificial Intelligence,

In the medium term, we will see an expansion of today's payments framework to allow 'things' to access consumers' bank accounts. This will, of course, require permission from consumers, but, fundamentally, it will happen without human intervention, either triggered by a device or by a piece of AI software.

For example, a connected fridge could order food automatically when it detects that supplies are low. Connected cars will be able to pay parking fees and road tolls by themselves, with no need for driver interaction.

To ensure the same levels of trust and security as we have today, this new era will require watertight regulations and the further development of innovations for smart authentication and verification, notably biometrics and blockchain. In all these areas, Worldline is on the frontline of R&D, partnering with technology companies, universities and start-ups to ensure the security of financial data in tomorrow's connected world.

### CREATING THE FUTURE

At the Mobile World Congress in March 2018 Worldline unveiled two new proofs of concept (PoCs) for the Internet of Things.

The first innovation, a Siemens coffee machine controlled by our latest Point-of-Sale terminal, VALINA, illustrates the convergence of the IoT with the world of payments. Consumers can order coffees from a machine directly from the Facebook messenger chatbot on their phones, simply by scanning a QR code.



The second PoC on show was a Connected Home solution for telcos, retailers, insurance and utilities companies. With this technology, these companies can control multiple connected devices around the home and deliver smart new services to their customers, such as automatic streaming from connected security cameras when a door opens.

Meanwhile, in 2017, Worldline's In-Vehicle Payment PoC won an award at the Merchant Payments Ecosystem event. The solution, based on a tablet embedded in the car, enables a seamless drive-thru experience in which drivers can pay for goods and services anytime, anywhere, without getting out of their car. Thanks to beacon devices, merchant applications can be launched automatically when the driver is near the fuel station.

# WHAT IS THE FUTURE FOR PAYMENTS PROVIDERS?

These are exciting and challenging times for everyone involved in the payments industry. In order to deliver everyday more transparent and frictionless payment experiences for end consumers, payments providers have to manage increasingly complex processes. Only by doing this will they be able to truly thrive in the market. So, for payment providers able to meet these challenges, the future is bright.

As the leading player in Europe, with a global footprint and a mission to consolidate, Worldline has the technology and expertise to help all stakeholders seize the opportunities of today's dynamic and inspiring payments market and drive their future growth.

**320+**  
FINANCIAL  
INSTITUTIONS

Customers across all three of our global business lines are taking advantage of Worldline's growing portfolio of innovative solutions to reach the next level of competitiveness.

**400K**  
MERCHANTS  
IN EUROPE

In Financial Services we are a European leader and consolidator, helping financial institutions process payments and respond to technological innovation, new regulations and increasing competition. For example, in 2017 three major banks in the Netherlands selected Worldline as their infrastructure provider for Instant Payments.

**350+**  
CUSTOMERS  
FOR MOBILITY  
& E-TRANSACTIONAL  
SERVICES IN VARIOUS  
INDUSTRIES

Regardless of whether a bank aims just for basic compliance with PSD2 or wants to go much further, Worldline has the ability, the competences and the experience to act as both a trusted strategic advisor and a technical service provider along every step of the journey.

**€16BN +**  
OF TRAVEL  
TICKETS SOLD  
EACH YEAR

In Merchant Services, our combination of payment, digital and transactional expertise allows merchants to grow their sales and enhance their customers' experience. Relying on Worldline's strong expertise in payments, merchants can benefit from the opportunities introduced by the PSD2 at different levels, whether they choose to use account-based payment methods developed by third party providers or to develop their own solutions.

**c. 13BN**  
PAYMENT  
TRANSACTIONS  
PER YEAR

And in Mobility and e-Transactional Services, we are on the frontline of digital innovation not only in payment but also in areas such as trusted digitization, digital ticketing, and what we call the Internet of Payment – connected cars, connected homes and connected objects.



OUR CUSTOMERS RELY ON US FOR OUR FRESH THINKING AND TECHNOLOGICAL PROWESS. WHETHER THEY ARE MERCHANTS COMPETING WITH INTERNET PURE PLAYERS OR BANKS RESPONDING TO TECHNOLOGICAL AND REGULATORY DISRUPTION, THEY RECOGNIZE THAT OUR INNOVATION IN TECHNOLOGY IS KEY TO THEIR FUTURE SUCCESS. Gilles Grapinet, CEO, Worldline

# ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 12,000 people worldwide, 2019 revenue of circa 2.4 billion euros.

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