delivering
digital payments
simply, quickly and securely

worldline
e-payment services

Smart, smooth, secure

Today's connected consumers want to order and pay for goods and services when and where it suits them. They expect smartphone convenience for travel, hotels, events, meals, drinks, and everyday shopping items, to ease and speed their busy lives.

WL Wallet gives them what they want: an all-in-one digital toolkit for online, in store and face-to-face and contactless payments, using their connected devices (PC, smartphone, tablet) with total privacy and convenience.

Mobile payments is a burgeoning marketplace for merchants and banks. WL Wallet is the only wallet you need to reach out to connected consumers, because it provides a complete end-to-end, secure and proven payment solution:

Face-to-face payment wallets
Use near-field communication, Bluetooth and other technologies to transmit authorization information from the customer's smartphone to a POS terminal

Cloud based wallets
Store customer card data on servers in the cloud, making it easy to pay for services

Online banking enabled payments
Debit or transfer from bank accounts, for e-commerce, m-commerce, and e-SEPA.

You can build your digital business on WL Wallet:

- Integrate with your existing payment infrastructure

- Protect customers with highest levels of security for personal data (PCI-DSS compliant and secured solution)

- Incorporate value added services of your own, such as loyalty programmes and couponing

- Meet key global security and compliance standards

- Implement and budget on a pay-as-you-go basis as your business demands

- Rely on Worldline's own proven, market neutral business technology

- Increase security in choosing Europe's no.1 payment process business.

- The WL Wallet platform is compliant with MasterPass specifications for partner-hosted wallet.

Payments on the move

Imagine this...
WL Wallet represents a whole new experience for connected consumers. It's free, quick, and easy to use, and critically, personal data is secure and safe from online fraud because WL Wallet uses highest industry standards of identity and data authentication.

It also adds immense potential value to purchases.

Quick and easy customer enrolment through wallet identity sharing

| A quicker check-out process | Potential savings through use of coupons and offers | Tracking of past spending | Rewards | Choice of payment methods | Access to new services | Multi-channel payment for a cross-channel experience |

Making your wallet vision a reality

WL Wallet is created by Worldline, Europe's leader in business payments, leveraging more than 40 years' experience of working with customers all over the world, and the capabilities of 7,300+ people in 17 countries.

Worldline is unique in the payment value chain, delivering an unmatched combination of payment services, merchant services, and engagement systems drawn from our own technologies. We provide cutting edge innovation, but always rooted in the real world.

In the fast developing mobility and e-transactional services space, we enable strategic business transformations for our merchant and banking customers, with payment as the single point of truth.

WL Wallet provides proven, scalable, secure, and market neutral business technology to help you achieve that transformation, and create value for your distinctive business.

We know how important flexible purchasing is for many of our customers. Pay-as-you-go purchasing models for WL Wallet help you budget for your growing mobility business. With total confidence in our solution, we can discuss shared risk with you, and broker arrangements with other partners.

Combination of Worldline's 3 key expertises: web/mobile, merchant services, payment and security.

What you can achieve with WL Wallet

- **Increased transaction volumes**
- **New business**
- **Cost-effective delivery**
- **Better customer intelligence**
- **Improved loyalty**
- **Faster and more accurate reporting**
- **Excellent fraud security**
- **New partnership opportunities.**

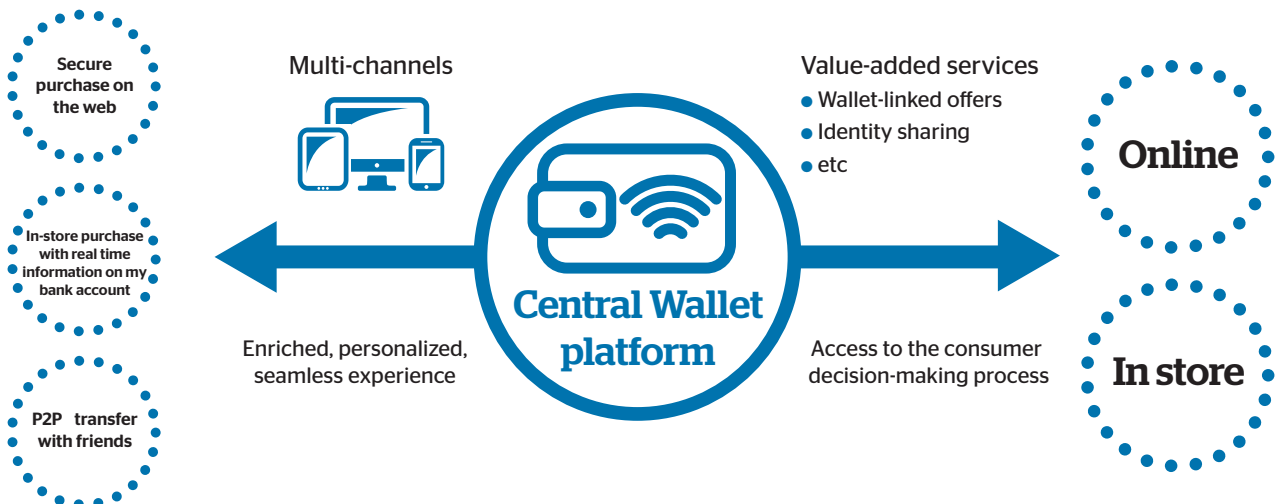## One unique central platform providing services in any payment context

Customer

Reinforce purchase experience

Merchant

Purchase context comprehension

Secure purchase on the web

In-store purchase with real time information on my bank account

P2P transfer with friends

Multi-channels

Value-added services
- Wallet-linked offers
- Identity sharing
- etc

Central Wallet platform

Online

In store

Enriched, personalized, seamless experience

Access to the consumer decision-making process

FSC
www.fsc.org
The mark of
responsible forestry