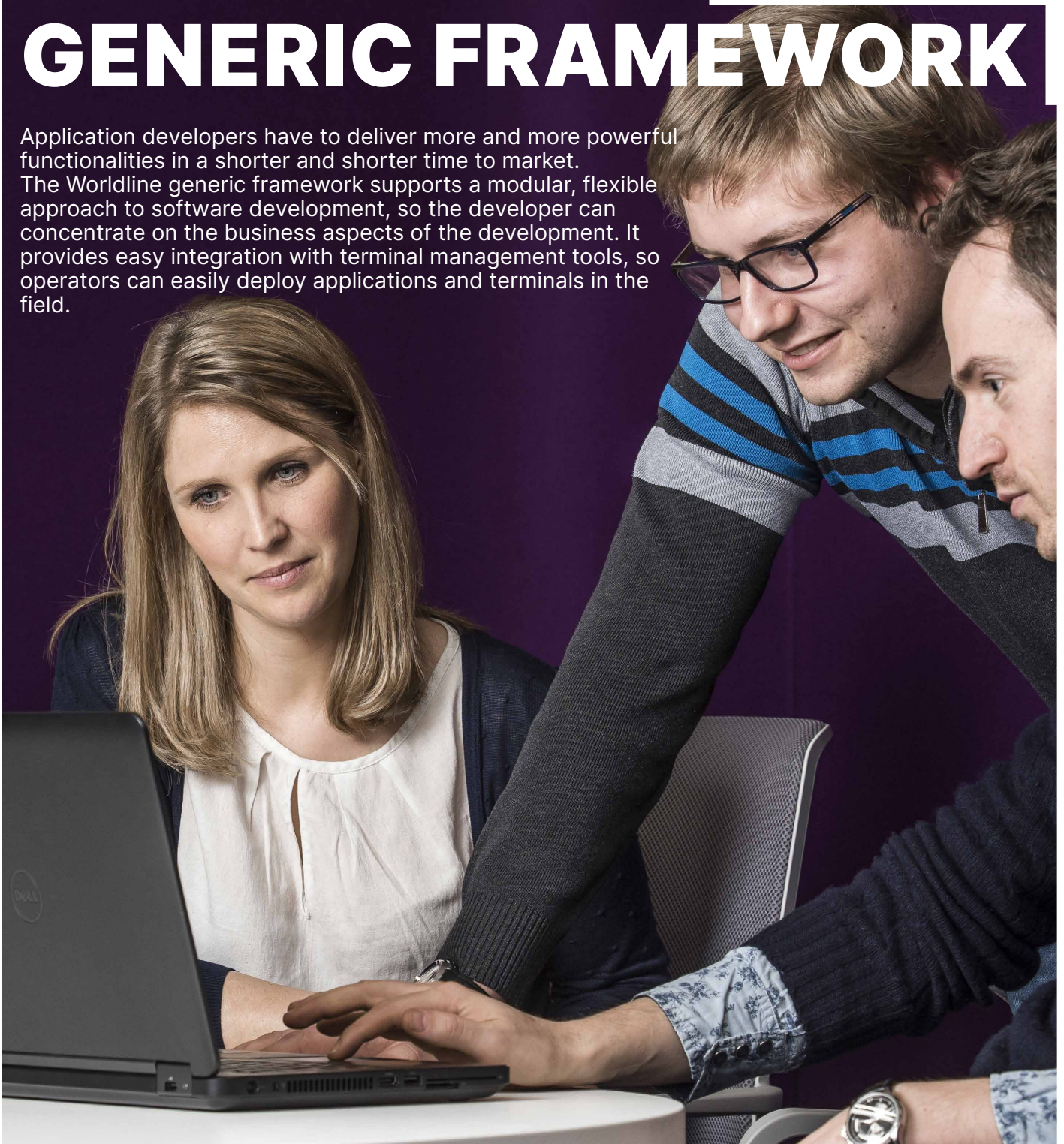


WL PAYMENT TERMINALS ADD-ONS

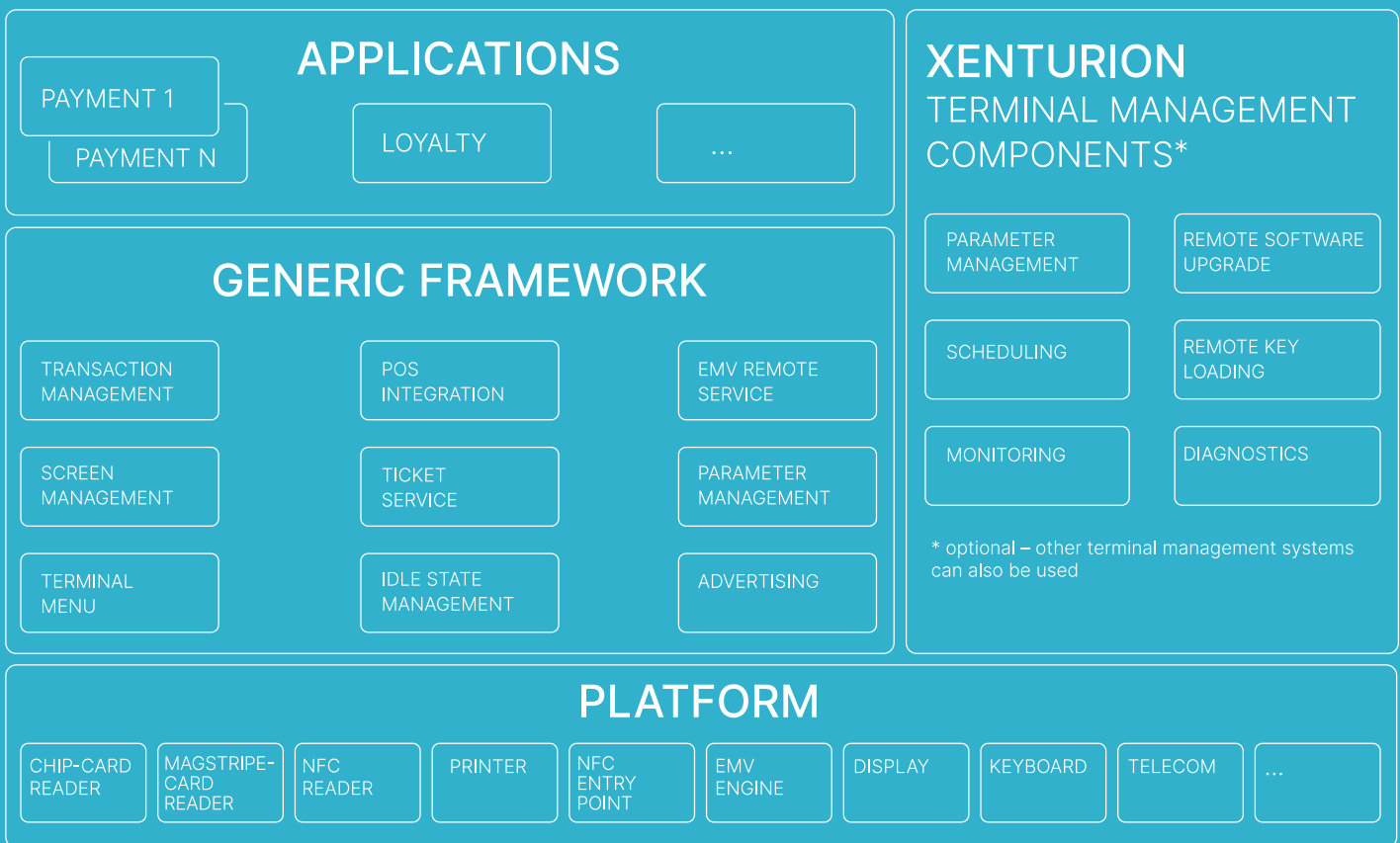
SOFTWARE DEVELOPMENT GENERIC FRAMEWORK

Application developers have to deliver more and more powerful functionalities in a shorter and shorter time to market. The Worldline generic framework supports a modular, flexible approach to software development, so the developer can concentrate on the business aspects of the development. It provides easy integration with terminal management tools, so operators can easily deploy applications and terminals in the field.



GENERIC FRAMEWORK

The framework's components (building blocks) make it easier to integrate applications, by moving interaction between applications and functionalities to a higher abstraction level. Device-level settings and service implementations can be addressed elsewhere.



Concepts and definitions

- Transaction management covers the phase where presenting a card or device selects appropriate applications for delivering the required service to the user.
- POS integration takes care of interaction with POS devices using interfaces and protocols that can easily be plugged in the generic framework.
- The EMV remote service lets a POS device to conduct an EMV transaction. The generic framework can also let the POS device conduct magstripe and NFC transactions.
- The screen management module makes it easy to design rich user interaction.
- The ticket-service module makes it easy to format tickets and print them, with the possibility to add extra ticket templates or printers.
- The parameter management module shares terminal parameters between applications, and integrates with a terminal management solution such as XENTURION to store and retrieve settings and parameters per individual terminal.

- The terminal menu module handles locale-specific screens for each application.
- The idle state management module handles terminal activity in the idle state, including power management and scheduling services such as software upgrades.
- The advertising module handles displaying pictures on the terminal screen in idle mode.

Business model

Distributors can choose between two business models:

in-house development

Distributors license the generic framework and the SDK from Worldline, and then develop their own applications. Documentation, support and updates are included.

software as a service

Where it is more efficient or cost-effective for the distributor, Worldline can develop and maintain applications as a service. Using the generic framework and the SDK reduces the time required for development and makes maintenance easier.

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.

For further information
infoWL@worldline.com