

# develop

## your acquiring business

by building new opportunities with your merchants



### Consumers are more demanding

Consumers are "always online" and are researching more extensively on the Internet before actually buying goods. They order things online in other countries and pay with their national debit or credit card.



### Merchants have to innovate

To react to changing consumer behavior, merchants are offering new payment methods, trying to optimize check-out times and welcoming new developments that will speed up payments. New technologies are drivers of change and innovation (e.g. cloud computing, pre-paid wallets and smart phone payments).



### Going European

Increased cross-border business and regulations are preparing the ground for European acceptance and acquisitions. By expanding their catchment area, merchants require a growing number of card-scheme protocols.



### Acquirers have to support their merchants

To develop their acquiring business, acquirers need to support their merchants in their international development and innovation roll-out.



Push the boundaries

# Worldline Acquiring Processing Services

## The basis of a successful acquiring business

Worldline Acquiring Processing Services aim to support you as an acquirer with **cashless payment processing services**, which cover the full acquiring lifecycle, from merchant contract set-up to merchant post-settlement activities.

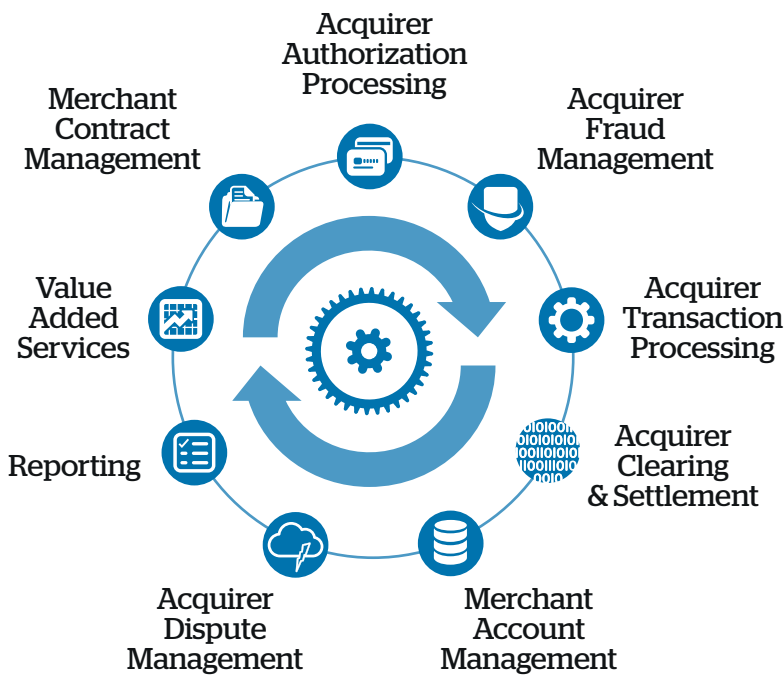
## End-to-end or "À la carte" services

Our acquiring processing services cover the **complete acquiring processing value chain**. The acquirer can choose the services he wants to outsource in a cost-efficient way.

Supporting a **wide range of payment devices and protocols**, which can be easily extended to new ones, Worldline Acquiring Processing Services are prepared to support your merchant business development:

- Multi-environment (face2face, remote),
- Multi-currency,
- Multi-mode (online, offline)
- Multi-scheme - many international and local card schemes with the flexibility to bring in additional ones

Strong "acquirer branded" **on-line support** for merchants to allow the acquirer to focus on its core business.



Worldline develops its own applications and owns its data centre, which gives us the full independence to respond to your needs quickly.

**Worldline is more than a payment services provider. Worldline is your industrial partner with operational excellence and the long-term capacity to adapt to market evolutions, helping you, the acquirers, control the costs of compliance and profiting from economies of scale.**

## Service highlights

- Consolidated **multi-country & multi-currency** processing and reporting
- **Extranet** to directly manage merchants' transactions
- **Unified interface** to access multiple card schemes
- Compliant with evolving **European regulations**
- Under Worldline full control

## Business benefits

- Increased merchant attractiveness
- Reinforced merchant satisfaction
- Increased volumes of transactions
- Personalized services
- Cost-adapted to your business

## About Worldline

Worldline [Euronext:WLN] is the European leader and a global player in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with 40 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organised around three axes: Merchant Services & Terminals, Mobility & e-Transactional Services, Financial Processing Services & Software Licensing. Worldline employs more than 7,200 people worldwide and generated 1.12 billion euros revenues (pro forma) in 2013. Worldline is an Atos company.

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The mark of responsible forestry