

# profitability of your issuing business

needs a new vision to create growth streams



## Revenues under drastic pressure

Interchange fees are decreasing due to international regulation. Issuers need to control their TCO.



## Need for expansion

Issuers must expand their business with new, profitable markets and services with disruptive business models.



## Cardholders going digital

Cardholders want to benefit from the simplified shopping experience provided by retailers, both for face-to-face and online commerce. Seamless payment is essential.



## In Europe and beyond

Increased cross-border business and regulations have been paving the way for European issuing. To seize these business opportunities, issuers need to devise an international strategy and implement the appropriate resources to support it.



## An efficient partnership is a strength

To sustain their issuing profitability, issuers need on the one hand to redesign their economic model, and on the other hand to provide new value-added services that are attractive and profitable at the same time. Therefore, issuers need a processing services partner that is both reliable and very agile to tailor the solution to their needs.



# Worldline Issuing Processing Services

## The basis for a cost-effective issuing business

Worldline aims to help issuers focus on new, innovative, attractive card services by providing end-to-end core issuing processing services.

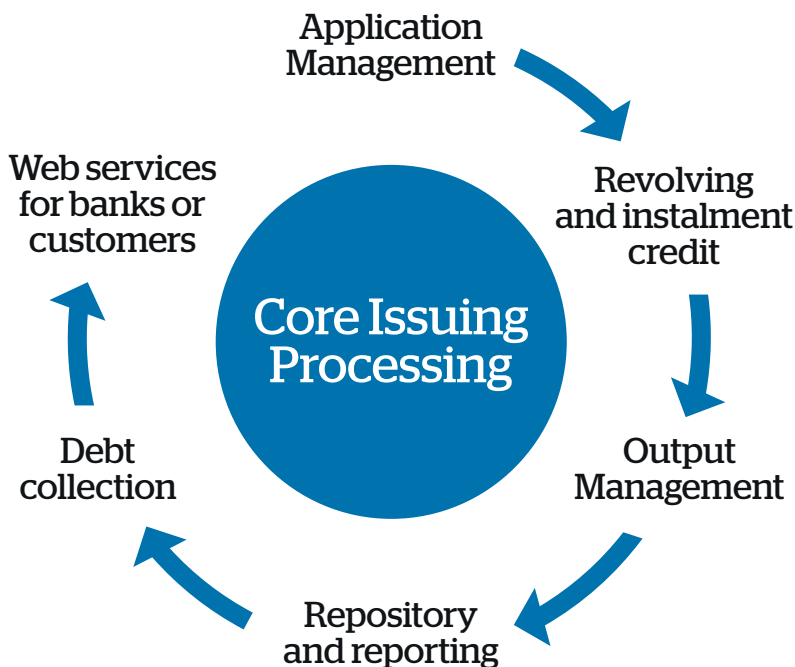
### End-to-end or "À la carte" services

The Core Issuing Processing services cover the **complete value chain of issuing**:

- **IT processing:** Card management, Transaction and Chargeback processing
- **Cardholder services:** Card blocking, Dispute management...

From application to credit management, the issuers can add the services that they want to outsource in a cost-effective way.

These services are complemented by value-added ones such as Fraud management, Wallet, Trusted Authentication and Card Linked Offer.



### Highlights

- Supports all types of cards and accounts: debit, credit, prepaid, commercial, private cards, and e-vouchers
- Proven Innovation and roadmap with conclusive product development
- Reliability based on over 40 years of experience
- Market localization and EU compliance
- High portfolio management flexibility
- Account optimization to reduce risks
- Controlled migration thanks to proven practice

### Business Benefits

- Reinforce your attractiveness to satisfy more customers worldwide
- Easily create new types of cards and accounts
- Increase the value of your existing customers
- Improve your operational efficiency
- Boost your innovation thanks to stable foundations
- Global Operations but a local team to provide you with the services



Worldline develops **its own applications and has its own data centers**. Therefore, it can quickly meet your specific needs completely independently.

Worldline is more than a mere payment services provider. It is your industrial partner with operational excellence and a long-term capacity to adjust to market changes. This enables you, the issuer, to control compliance costs and benefit from economies of scale.



### 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 organized 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.

**For further information**  
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