

# Flexible acquiring for Payment Facilitators



## Team up with Europe's #1 merchant acquirer

As a Payment Facilitator (PF), you can enjoy full control over your clients' end-to-end user experience and generate a reliable recurring revenue stream. In order to successfully bring this service to the market, you need the right partner.

Worldline provides a unique solution that leaves you 100% control over your merchants, including merchant contract, merchant pricing setting, merchant settlement, and branding. You can sign card acceptance agreements with sub-merchants on your own behalf, manage the Merchant Service Charge (MSC) directly, and ensure fast and hassle-free merchant onboarding.

## An optimized experience for sub-merchants

With close to instant onboarding and activation of sub-merchants, you can streamline the process and tailor the merchant experience to your needs. Worldline enables

- Automated onboarding
- Sub-merchant activation in minutes

## A flexible approach

The best partnerships are flexible. If you have specific requirements or requests, let's talk! We will do our best to support your business goals and help you add value for your merchants.

## A comprehensive set of features



### An omnichannel platform

- E-commerce on any device
- Mail Order/Telephone Order (MOTO)
- Face-to-face business (POS)
- Recurring transactions



### Dynamic fee calculation

- Per-transaction interchange and scheme fee calculation
- Real-time, daily fee calculation of processed transactions
- Full transparency of cost elements



### A global solution

- Alternative payment methods
- Cross-border support
- Transactions in 100+ currencies
- Settlement in 20+ currencies



### Robust reporting

- Detailed reports including reconciliation, fraud, and chargeback life cycle
- Apply interchange ++ pricing



Responsibilities	PF	Worldline
Branding	✓	
Customer support	✓	
Pricing & billing sub-merchants	✓	
Statements & reporting	✓	
Fraud management (incl. chargeback handling)	✓	
Financial liability	✓	
Regulatory (AML/KYC/PEP)	✓	✓*
Sub-merchant PCI compliance	✓	
Merchant settlement	✓	

\*) Depending on your sector of activity



## About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros.

[worldline.com](https://worldline.com)



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