

Worldline Acceptance Services

# Payments flow. Merchants grow. You win.



Payments to grow your world

# Context

The payments ecosystem is undergoing unprecedented transformation, driven by digital wallets, alternative payment methods like Wero, account-to-account payments, and new innovations.

Acceptance services sits at the heart of this change. It combines an expanding network of payment rails into a unified experience while satisfying customer expectations for security, reliability and cost-efficiency across an increasingly complex and fragmented landscape.

**Consumer shift:  
wallets now dominate,  
multi method support  
is mandatory**

7 in 10 Europeans use digital wallets, with usage projected to grow at a 17.7% CAGR through 2031. Orchestrating multiple payment methods is no longer optional.

**Wero: the pan-European  
open banking payment  
method gaining traction**

Wero is launching across Europe as a frictionless alternative to cards and wallets for online payments. Your merchants need Wero integration to capture emerging payment method preferences.

**Omnichannel consolidation:  
single-platform simplicity  
is essential**

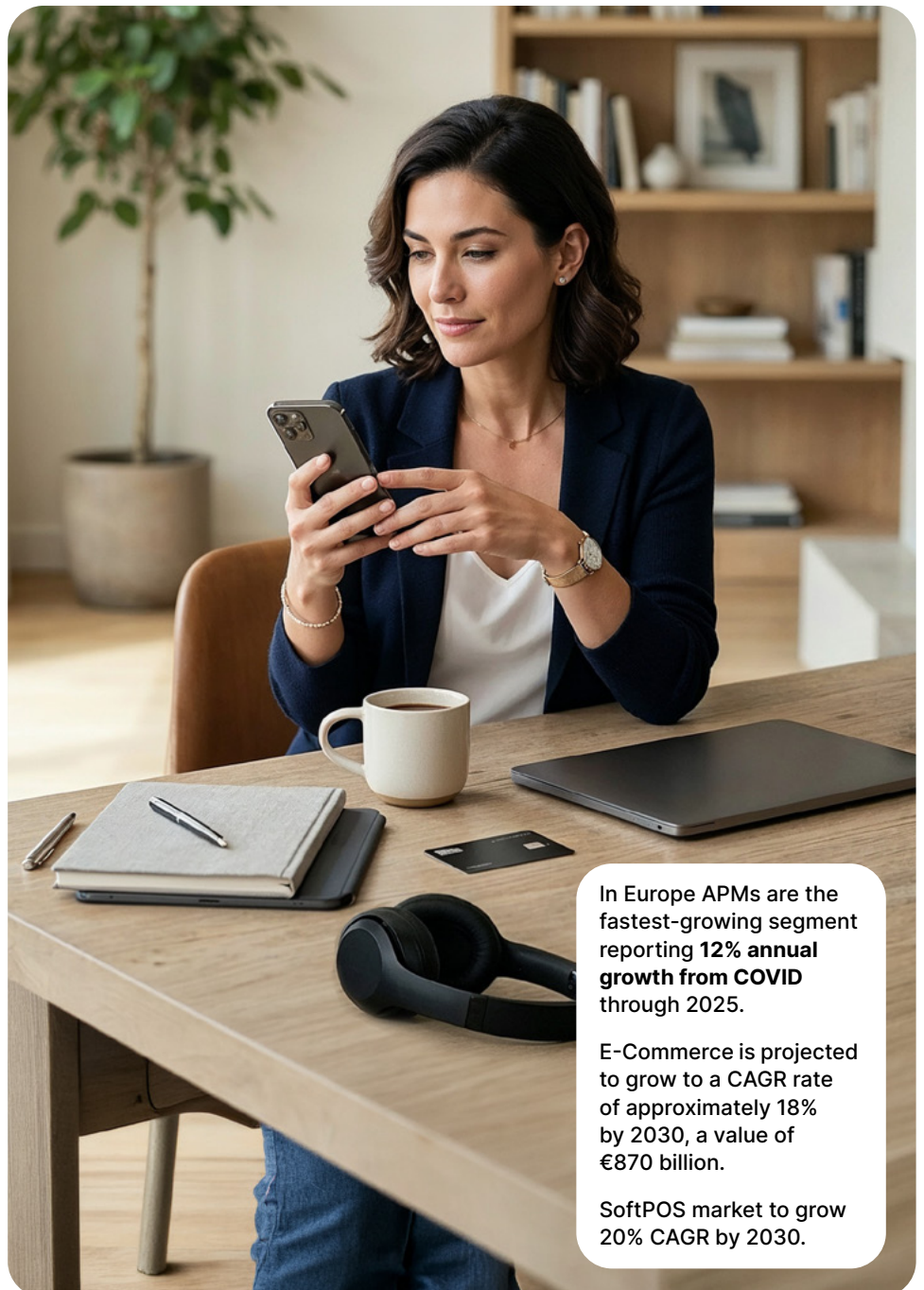
A unified omnichannel platform reduces complexity, lowers costs, and improves scalability over your clients' fragmented payment stacks.

**European payments rapid  
market growth demands  
platform modernisation**

Strong double-digit growth requires integrated payment acceptance solutions. Legacy, fragmented infrastructure is a competitive liability.

**Alternative payments  
market**

The fastest-growing segment, projected to expand at a 11-13% CAGR (Compound Annual Growth Rate) through 2030.



In Europe APMs are the fastest-growing segment reporting **12% annual growth from COVID** through 2025.

E-Commerce is projected to grow to a CAGR rate of approximately 18% by 2030, a value of €870 billion.

SoftPOS market to grow 20% CAGR by 2030.





## Worldline Acceptance Services

The Worldline Acceptance Services solution lets you deliver modern, omnichannel acceptance to your customers without rebuilding your stack. You can use the white-label, API-first platform as a full acquiring partner, a pure gateway or anything in between, giving you control over the merchant relationship and economics.

### Who we serve

Banks and financial institutions

PSP

ISVs

## Worldline Acceptance Services

### Full Acquiring Partner

### Tailored solution - "Anything in Between"

### Pure Gateway



#### Omnichannel

In-store:  
Traditional POS,  
SoftPOS, SmartPOS

Online:  
E-Commerce  
gateway,  
pay-by-link,  
in app



#### Complete

International  
schemes

Premium schemes

Local schemes

Wallets  
and APMs



#### API-First

Rapid  
Deployment

White-Label  
Solutions

Client and  
Partner friendly  
Architecture



#### Trusted

PCI-DSS and  
scheme-compliant  
platforms

High availability and  
resilient architecture

Proven performance  
at scale across  
European banks and  
merchants



#### Flexible

Modular commercial  
model: gateway only,  
or gateway + acquiring  
+ value-added  
services

Worldline's experts  
support: Specialized  
teams supporting you  
every step of the way

# Our key features and differentiators

Your success, powered by our expertise

## Omnichannel & Scheme coverage

Online, mobile, in-store, ATM  
All schemes supported (International, Domestic)

## White label and True modularity

Full acquiring, pure gateway, or hybrid - no vendor lock-in  
Launch your branded payment platform in weeks, not months

## One-stop shop solution

Complete payment journey from acceptance to acquiring with BACQ

## Regulatory compliance ready

Compliant with EU regulations

## Worldline acceptance solutions

Worldline enables clients to capture this opportunity through three core acceptance solutions: Tap on Mobile, eCommerce Gateway, and APM Hub. Each is designed to address distinct payment scenarios across the modern payment landscape.

## Worldline Tap on Mobile

Worldline **Tap on Mobile** enables the acceptance of contactless payments made with physical and virtual cards in digital wallets, from any compatible Android or iOS smart device.

- ✓ **Easy and secure**  
Accept contactless credit and debit cards (Mastercard, Debit Mastercard, Maestro, Visa, Visa Debit, V PAY) and mobile wallets.
- 🔒 **No fixed costs**  
Shared service that reduces maintenance efforts and integration complexity by centralising backend.
- 📱 **No additional terminal required**  
Provides easy interfaces to use in any business application.
- ⚡ **Fast payment**  
Your merchants will receive their money within 1-2 working days.

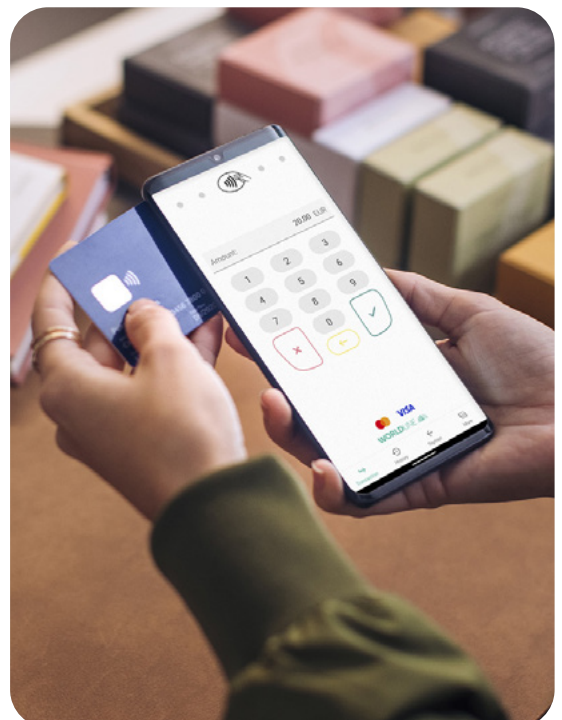
### Our solution for your customers

#### SME

Food trucks, street vendors, ice cream stands  
Small restaurants, cafés  
Seasonal merchants

#### Large businesses

International hotel chains  
Airlines & travel  
Petrol station networks  
Large retail chains with mobility needs



# Worldline eComm Gateway

With Worldline eComm Gateway, your shop is always open.

## Omnichannel acceptance

Unified architecture integrating e-commerce, in-store (Axis/EP2), and mobile (Tap on Mobile) with consolidated reporting.

## Advanced fraud controls and payment processing

Alignment with the latest security standards.

## Multi-currency & global reach

Multi-market acceptance across 150+ markets with single integration.

## Tokenisation & recurring billing

Subscription, recurring transactions, and customer data management support.



### Flexibility & Integration

Hosted Payment Page, APIs, Pay-by-Link

Plugins for major web shops

Modular setup for simple to complex use cases

Certified for all leading platforms



### Security & Compliance

PCI-compliant platform

3-D Secure / SCA orchestration

Integrated fraud prevention

AI driven risk management



### Efficiency & Control

Payment reports

Automatic daily closing statement

Transactions overview and payment search



### Features

Dynamic currency conversion

Tokenisation solution

Optimised checkout pages

Payment links



### White-Label Capability

Tailored to your needs

Fully brandable front- and back-office

Banking-grade reliability and scale

## Our solution for your customers

All your merchants

# Worldline Alternative Payments Hub

Enable your merchant base to operate seamlessly across European and international markets. Our APM Hub reduces acquisition friction and increases average transaction value per merchant, supporting your growth in competitive acquiring markets.

## Single API layer

A unified API connection for multiple payment engines and acceptance platforms.

## Centralised backend connectivity

A shared service that reduces maintenance efforts and integration complexity by centralising backend.

## Flexible integration modes

Easy interfaces to use in any business application.

## Rapid APM onboarding

Extendible API architecture that simplifies and accelerates the process of integrating new alternative payment methods (APMs) to market.

Worldline's APM HUB & Front Office, your single point of access to all alternative payment methods.



## Support for all digital channels

### In-shop



POS  
Terminals



MPOS  
Terminals

### Web shops



E-commerce channels/web shops  
(via tablet, laptop or smartphone)

### Our solution for your customers

Luxury retail omnichannel  
Travel & hospitality online  
Major multi-channel retail brands  
Digital services & SaaS  
And more...

## Worldline key customer benefits



No extra  
payment  
hardware  
required



Easily integrate  
our solution  
into an existing  
workflow



Single vendor  
relationship:  
one Partner,  
one negotiation



Unified compliance  
and risks  
One governance  
framework for all  
channels.



High  
scalability  
and low  
monthly  
costs



Streamlined  
and easy  
set-up  
process

## Why work with us.

Industrial scale, portfolio  
and expertise make us leaders.

- Omnichannel acceptance capabilities. In-store, online, and mobile payment channels
- Support for all payment methods solutions
- Compliance & regulatory framework
- Scalable platform for growing acceptance Volumes

Around **13,1 bn** acquiring  
and processing transactions per year.

**Trusted partner** for major European  
acquirers and issuers.

Significant presence **across Europe**.

**+30 years of expertise** in acceptance  
services and transaction processing.



# About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by c. 18,000 employees in more than 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include in-store and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue close to 4.4 billion euros.

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



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