WORLDLINE

The real-time end-to-end solution

WL 1-Click Card Issuing Processing

Digital Payments
for a Trusted World

The need for flexibility and speed

The world of payments is changing at an unprecedented pace. In an era of digital disruption, tech-savvy mobile-first consumers have come to expect more from their financial institutions in terms of user convenience, customization, choice and speed.

In their strive to sustain profitability and keep up with the competition, financial institutions are challenged by **intricate legacy systems** which impede their ability to meet consumer demands and to react swiftly to market changes. Another challenge they face is the **growing number of regulations and legislative initiatives** which force them to invest a large portion of their budget in pure compliance. Meanwhile, new players in the card market seek to go-live quickly and add more services later on, following their customer needs. These market players seek to focus on their core business rather than card issuing, which is usually just a mean to strengthen customer relations.

In response, many financial institutions choose to outsource their card issuing business to a third-party provider, as part of their strategy to keep up with the fast pace of change of the financial industry today.

Innovate at speed

To enable financial institutions to handle the challenges in the market and turn them into business opportunities, we provide the **WL 1-Click Card Issuing Processing**. It consists of two main components, namely WL Pay Issuer Back-Office as **Card Management System** and WL Pay Front-Office as **Authorization Server**.

Together, they provide financial institutions with an efficient, flexible, reliable and fully compliant real-time card issuing platform consisting of end-to-end issuing processing and additional value-added services. This complete and modular solution enables issuers to **reduce product development cycle time and to focus on innovation and differentiating value-added services** rather than on non-differentiating core card operations.

Quick time to market

Outsourcing your card issuing to us, will immediately enable you to benefit from our long-standing proven expertise in the area of traditional mass payment systems and innovative e-commerce and mobile payment solutions.

Enjoy the benefits - WL 1-Click enables you to:

Improve time-to-market for new products

Rely on an industrialized cost-effective technical foundation

Comply with the tightening regulatory landscape

Rely on secure core card payment functionalities at a competitive price

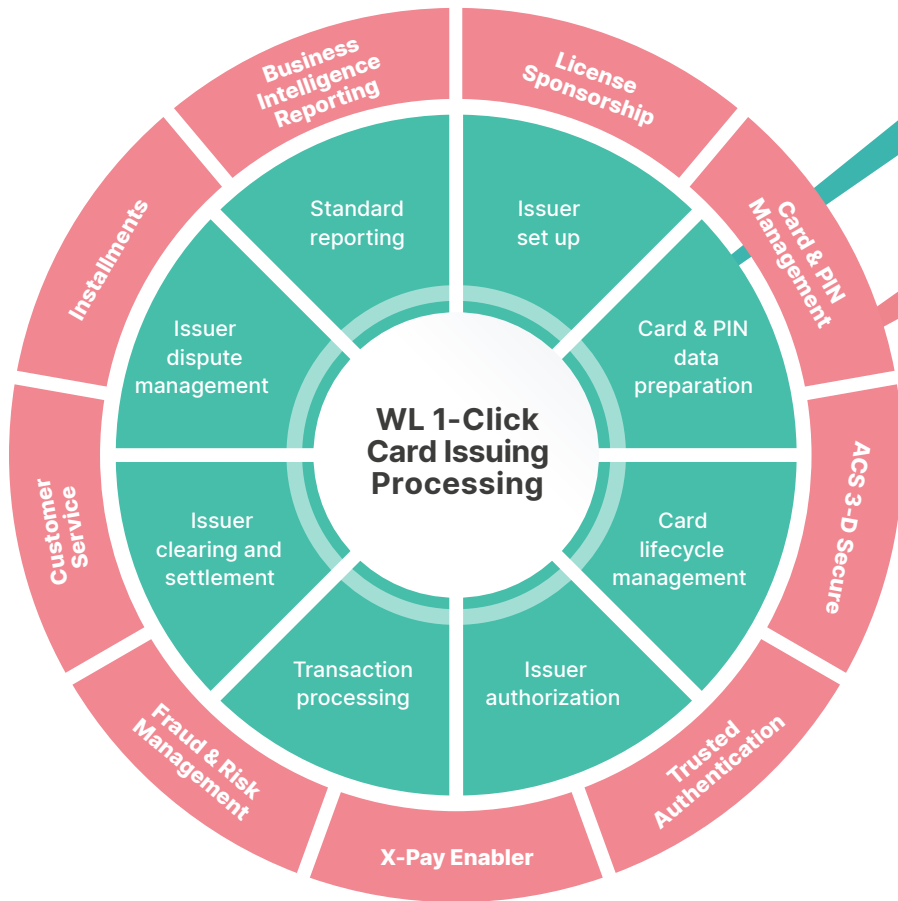Choose various innovative plug-&-play value-added services

Make a seamless transition to a real-time card issuing platform

Free up resources to invest in innovation

A full range of services

All of the core services are designed and developed to ensure operational excellence and continuous compliance for all financial institutions utilizing WL 1-Click Card Issuing Processing. To ensure flexibility issuers are, at any time, able to enhance the core functionalities with additional value-added services to address the specific needs of their clients.

The core services

WL 1-Click Card Issuing Processing provides end-to-end and realtime processing by managing debit, credit and prepaid cards.

The core services allow you to launch your card product quickly and easily. At any time, you can enhance these core processing functionalities with **your choice of value-added services**.

Core services wheel:

- Business Intelligence Reporting
- License Sponsorship
- Card & PIN Management
- ACS 3-D Secure
- Trusted Authentication
- X-Pay Enabler
- Fraud & Risk Management
- Customer Service
- Installments

Inner ring (core services): Standard reporting, Issuer set up, Card & PIN data preparation, Card lifecycle management, Issuer authorization, Transaction processing, Issuer clearing and settlement, Issuer dispute management

Center: **WL 1-Click Card Issuing Processing**

Value-added services

License Sponsorship - relationship management with a scheme, compliance fulfillment, settlement, reconciliation, reporting

Card & PIN self-management - financial and geographical card limit setting, card block, PIN set-up / reminder / change

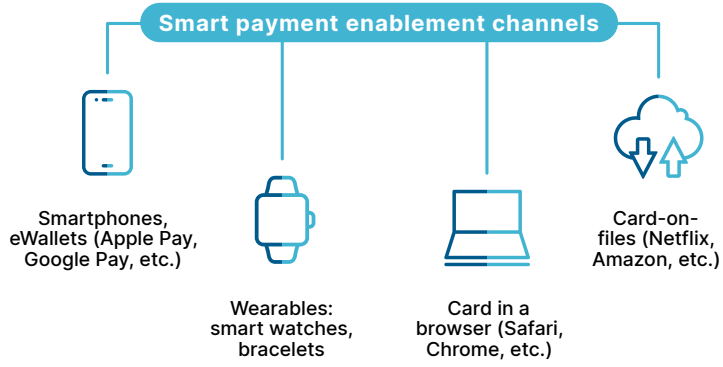**ACS 3-D Secure** - a security layer for online card payment transactions

Trusted Authentication - Strong Customer Authentication solution, multi-factor, including biometrics

X-Pay enabler – card provisioning into wallets such as Apple Pay, Google Pay, Samsung Pay, etc.

Fraud & Risk Management - real-time fraud detection, prevention and fraud case management

Customer Service – 1st, 2nd, 3rd line support for end-customer, issuer support and operational support on strategic level

Installments - to finance purchases or to restructure balances on revolving credit accounts

Smart payment enablement channels

- Smartphones, eWallets (Apple Pay, Google Pay, etc.)
- Wearables: smart watches, bracelets
- Card in a browser (Safari, Chrome, etc.)
- Card-on-files (Netflix, Amazon, etc.)

Modular issuing solutions

The size and scope of the modern payment landscape mean that financial institutions have different prerequisites and requirements to consider. Consequently, the days of 'one size fits all' payment solutions are long gone.

The modular set-up of WL 1-Click provides financial institutions with the freedom and flexibility to choose from a variety of different modules and to adopt them in a stepped approach. No matter which solution is opted for, financial institutions will benefit from the value propositions offered across all types of payment-enabled smart devices.

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

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