



# Transforming your Issuing Payment Platform with Worldline



## Backdrop

Over recent years, the global economy has been shaped by the disruptive competitive gains introduced by new business models, new products and new services built on modern IT technologies and architectures. The financial industry is one of the most affected sectors, with the growth of Fintechs and fully online Neo Banks creating new businesses and revenue streams, and increasingly taking some of the long-established market shares of traditional Financial Institutions.

Technology has always been a key success-factor in the Financial industry, in different ways. Through the years, helped by trusted technology providers, it allowed institutions to grow in a trusted and secure way, automating transaction processing, back-office book-keeping, reporting and optimizing branch-based activities.

More recently, technology drives customer-centric business models, based on 24/7 and real-time transacting, relevant offers and information while securing privacy, all built on a true multi-channel infrastructure for a seamless shopping experience.

Moreover, new banking regulations, aimed at fostering competition through Open Banking, have enabled new technology-based businesses that require strong coordination, even close cooperation, between Fintechs and traditional Financial Institutions.

Under these conditions, technology-lead ventures have enabled Fintechs and Neo Banks to enter what was once seen as crowded, traditional and highly regulated markets, with high entry barriers, and introduce highly competitive services, both expanding the market with innovation as well as taking market from established players.

## Technology challenges for a consumer-centric Issuing service

Over recent years, the global economy has been shaped by the disruptive competitive gains introduced by new business. Customer-centric business models operate on top of the traditional issuing business, often involving multi-party or aggregation services that require integration and simple connectivity using modern interfacing technology.

To meet the challenges ahead, Financial Institutions are making technology investments in modern platforms, aligning with Fintechs and other tech-based businesses. Investments are made on digital transformation projects to replace legacy platforms and implement cost-effective distributed systems.

Open services-oriented architectures with standard APIs are favoured, with seamless channel connectivity, secure authentication and multi-party integration to merchants, marketplaces, Fintechs, among others.

Accelerated product and service lifecycles demands flexible technology with the ability to fine-tune and differentiate over iterative and incremental deployments.

For this, the software platforms must have rich parameterization capabilities using for example rules-based business logic for speed-to-market.

Increasing competition from new entrants into the issuing business creates pressure on the overall margins as well as higher customer churn.

Consequently, IT departments are challenged to create lasting savings by reducing the total cost ownership (TCO), often through the replacement of legacy platforms, with expensive out-dated support contracts and tied to old technologies and skillsets hard to find on the job market.

Sustained TCO reductions can be achieved through the partnership with software vendors that use their own platforms to offer processing services. Such partners are strongly motivated to optimise the overall TCO and to reduce operational risk through the efficient use of hardware and careful selection of third-party software.

Finally, the use of Cloud Technologies for payments processing, promises great benefits in terms flexibility and speed-to-market, combined with operational efficiency and cost optimizations made possible via dynamic allocation of resources. It is therefore an important consideration for future-proof implementations, especially for large volume issuers.



# Worldline approach - What we offer

## Modern Platform

Migrating away from expensive legacy solutions introduces a degree of risk and short-term costs making it critical to find a credible vendor to collaborate with, to reduce migration risks, and ensure the sustained reduction of the TCO. The cost benefits of removing underlying legacy platforms, and the dependency on an ever-diminishing resource pool of legacy programming languages and operating systems, is a significant justification but this still requires a credible platform and supplier to reduce the overall risk. Worldline has the solutions, skills and experience to ensure the risk is minimised for a successful outcome.

## Proven Scale

Whether at entry-level or industrial volumes Worldline can support your requirements with an open platform that can scale technically and commercially to support your requirements today and importantly to grow with you, allowing you to focus on creating products and building your customer base without worrying about capacity or reliability.

## Assured Roadmap

At Worldline we depend on our products to support our own processing business, covering billions of transactions and many millions of cardholders. Our roadmap reflects our own need to stay competitive and is therefore significantly funded by our own requirements. It includes a broad range of innovative features, integration to new market players and continuing technology improvements, among which a roadmap for cloud transformation for our payments products.

## Long-term partnership

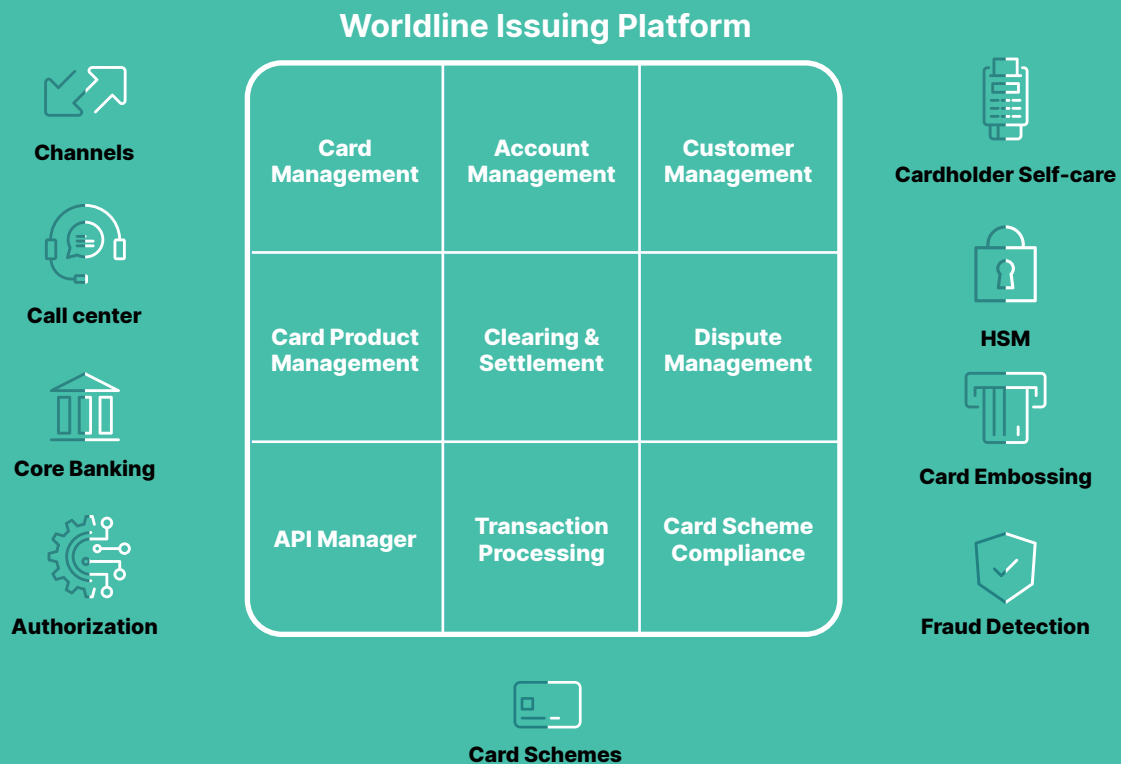
Our wide range of products and services are developed under a common development framework, loosely coupled, giving our customers access to a large set of Value-Added Services such as 3D Secure authentication, Cardholder Mobile apps, Trusted Authentication, Tokenization Services, integration to x-Pay (e.g. Apple Pay, AliPay), Fraud analysis and consultancy, integration to SEPA Instant Payments, among many others.

# Worldline Issuing Platform

<b>Solution functions</b>	← API		Authorization	Fraud Management	Clearing & Settlement	Dispute Management	→ API
			Card Issuing	Account Management	Product Management		
<b>Product types</b>	Credit		Prepaid		Deferred Debit		
			Installments			Debit	Charge
<b>Consumer offering</b>	Virtual Card		Instant Issuance		Dynamic Card Control		Salary Card
			Digital Wallet			Promotions	Forex Card
<b>Delivery model</b>	Processing	Software as a Service	Hosting	Cloud	Licensing		
<b>Partner ecosystem</b>	Open APIs		Ecosystem integration	Digital use cases	Value-added services		
<b>Business benefits</b>	Speed to Market	Differentiation	Competitive edge	Customer Retention	Customer Growth		

# Issuing Backoffice

The Issuing Back-Office module supports the life-cycle processing for multiple card types, both proprietary as well as international card scheme brands. It supports all current payment standards such as magnetic stripe, EMV, contactless and virtual cards, as well as other key features such as product and contract management, customer management, flexible address management, account lifecycle management. It is multi-institution, multi-language and multi-currency system developed under a modern Services Oriented Architecture platform, with loosely coupled services for flexible integration within existing environments.



## Key Features

- Rules-based configuration through own scripting language
- Card products and Contract Management
- Card Management: technology, personalization data, relationship to customers and accounts, activation, renewal, re-issue
- Customer data
- Account Management - support debit, prepaid, charge and revolving credit
- Service definition: type of transactions allowed, restrictions and exceptions
- Card and Account issuing fees
- Open Architecture – Linux
- Multi-node distributed clustered architecture at application level as well as database level for High Availability and Scalability
- Support for International Card Schemes Clearing processing and Dispute Management

# Issuing Authorisation

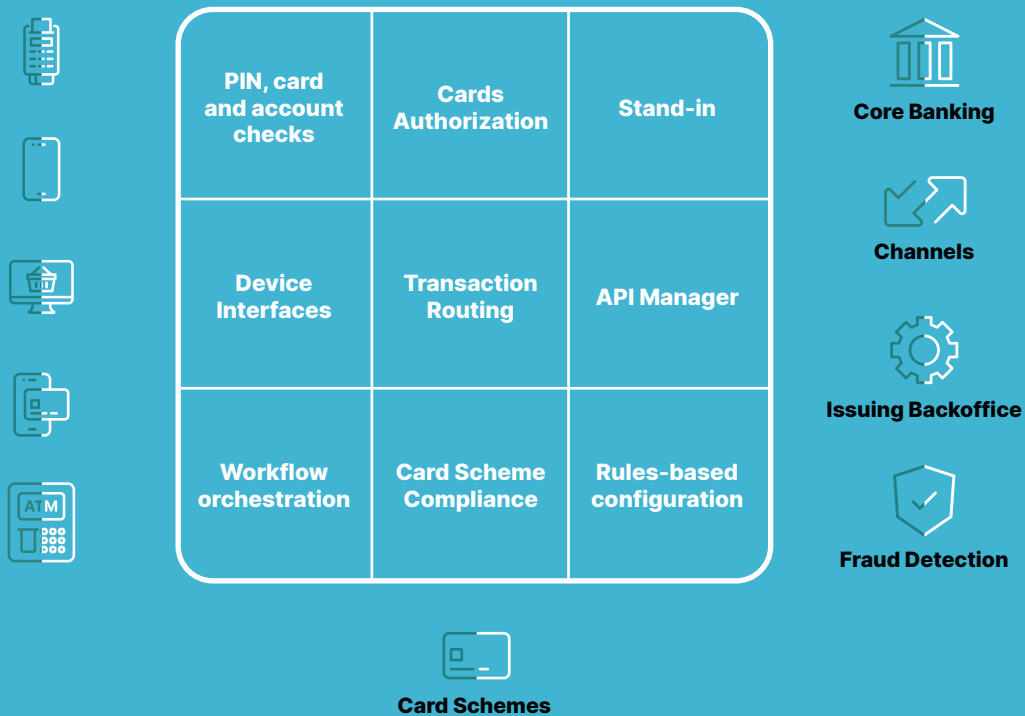
The authorisation module delivers a robust switching and authorization component for processing transactions for Financial Institutions and Payment Service Providers.

It supports multiple card types, proprietary international card scheme brands, as well as all current payment standards such as magnetic stripe, EMV, contactless and virtual card. It is a modern Open-Systems Architecture platform, multi-institution, multi-language and multi-currency, and it is PA-DSS compliant.

A flexible transaction workflow configuration mechanism allows users to define new types of transactions without need for custom development - a crucial feature for a mission-critical system where availability, reliability and performance are key, and any disruption to the production environment should be minimized.

Our customers leverage this extensive product configuration and parameterization to deliver flexibility and responsiveness to market demands. In addition, this module provides a rich list of incoming and outgoing interfaces for international and national schemes including Visa, Mastercard, UnionPay, America Express, Diners, JCB as well as a variety of national schemes and protocols.

## Switching and Authorisation



## Key Features

- Support for International Card Schemes
- Rules-based configuration through own scripting language
- Configurable Transaction Workflow
- Flexible Authorization methods - Stand-alone Authorization, Stand-in to host with Store and Forward and fully online authorization
- Open Architecture – Linux
- Multi-node distributed clustered architecture at application level as well as database level for High Availability and Scalability
- Active-Active deployments
- PA-DSS compliant

# Issuing Fraud Management

The WL Global Fraud Risk Management Service Centre provides an advanced set of software solutions, services, methodologies and expertise to combat fraud. The core of the Worldline fraud management suite includes WL Pay Online Watcher, WL Pay Fraud Case Management and WL Instant Score as a Licensed offer to our customers.



## Online Watcher

Transaction processing  
Rules-based checks  
Route to Machine Learning engine



## Instant Score

Real-time  
Machine Learning engine  
Transaction Scoring



## Case Manager

Fraud Alert processing  
Case Management

### Online Watcher

WL Pay Online Watcher is a real-time fraud detection and prevention engine for integration with any payment authorization system to reduce the client's exposure to financial losses in real-time. It has flexible parametrization capabilities allowing clients to control their specific business rules and thresholds for declining suspicious authorization or generating alerts for later review.

### Instant Score

WL Instant Score is an advanced real-time fraud scoring component based on Machine Learning (ML) models that include industry-specific optimised features. It analyses online payment transactions against highly tuned ML models that are developed by our fraud Data Scientists and in collaboration with our R&D departments. The models incorporate Worldline's knowledge and experience in combating fraud and have the inherent capability for continuous automated learning based on the specific target environment.

### Case Manager

Worldline has many years of experience in actively combating fraud, both as issuing processor as well as acquiring processor. The WL Pay Fraud Case Management module encapsulates our expertise in practical day-to-day alert management and investigation. It supports different user roles and strict data segregation.

# 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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