WORLDLINE

Payments to grow your world

One pan-European ecosystem for secure digital transactions.

Complete identity verification, security orchestration, and payment optimisation built for EU regulation resilience.



A scalable portfolio for your processes.

We are shaping the future of European finance by delivering innovative, secure and scalable payment solutions that connect every participant and every transaction in the value chain. Drawing on decades of banking experience, we help **banks, merchants and fintechs** modernise payments, strengthen security and enhance the customer journey with sovereign European solutions.

Fraud & Authentication

End-to-end protection across the entire payment journey whatever the payment rail, from initiation to monitoring up to dispute management. Our authentication and identity services verify who the customer is at onboarding, login and payment, while our AI-driven platform analyses more than 15 billion transactions per year in real time across cards, accounts and instant payments, with three times fewer false positives than the industry average.

European Payment Rails

A central processing platform providing AIS & PIS services to TPPs in more than 3,000 European banks in 20 countries through a single API connectivity, surrounded by value added services. With over 10 years of experience in open banking, we're leveraging a proven platform that processes millions of PIS and iDEAL transactions yearly.

Digital Wallets

A unified wallet experience that brings every payment method into a single, consistent journey across evolving European and domestic payment rails. Built on sovereign European infrastructure and connected to the Wero scheme, our platform enables banks and merchants to launch new payment experiences quickly and at scale.

Virtual Tokenised Assets

A platform preparing banks for the next generation of regulated digital money, from the digital euro to stablecoins, covering insurance, distribution and settlement. Designed for compliance with the evolving European framework, it brings the security and reliability of traditional payments to tokenised value.

Trading and Financial Information

A global and open brokerage platform that connected to all major markets, providing solutions for trade order management and stock market data, enhanced by AI that reduces manual effort for buy-side companies. Backed by decades of market experience, it serves financial institutions across Europe and beyond.



How will your financial capabilities expand?



We stop fraud before it costs you

One layer of protection is never enough. That is why our multi-layered defence covers every stage of the transaction, while our multi-rail approach extends that protection across your whole value chain, from issuing to acquiring and account payments. Dedicated fraud experts monitor emerging patterns across Europe and adapt your controls as the threat evolves. You lose less to fraud and turn away fewer legitimate customers.



We connect you to the European Open Banking through a single integration

One connection to thousands of European banks, maintained and updated on your behalf as PSD3 and the Instant Payments Regulation take effect. You launch account-to-account services in new markets in weeks rather than years.

We bring every payment method into one experience

Instant payments, cards, account-to-account and European scheme payments are added to your existing wallet rather than rebuilt around it. You keep pace with the market without a new project every time.



We keep you ready for what comes next

PSD3, eIDAS 2 and the digital euro are all arriving, each with its own deadline. We build the capabilities in advance, so the groundwork is done before the rules take effect. You approach regulated digital money prepared, rather than under pressure.

We give your teams an edge in the markets

One platform, every major market, and AI where it saves the most time. You act faster, with better information behind you.



Benefits that align with your resolution.

Compliance with EU regulations

EU sovereign, bank-owned solutions

End-to-end fraud protection combined with powerful authentication and identity services

Interoperability and cross-border readiness

Seamless integration with core banking through ready-to-use APIs

A unified wallet experience across evolving payment rails



Our pillars of expertise.

3BN
authentication transactions per year

1BN
API calls on our platforms per month

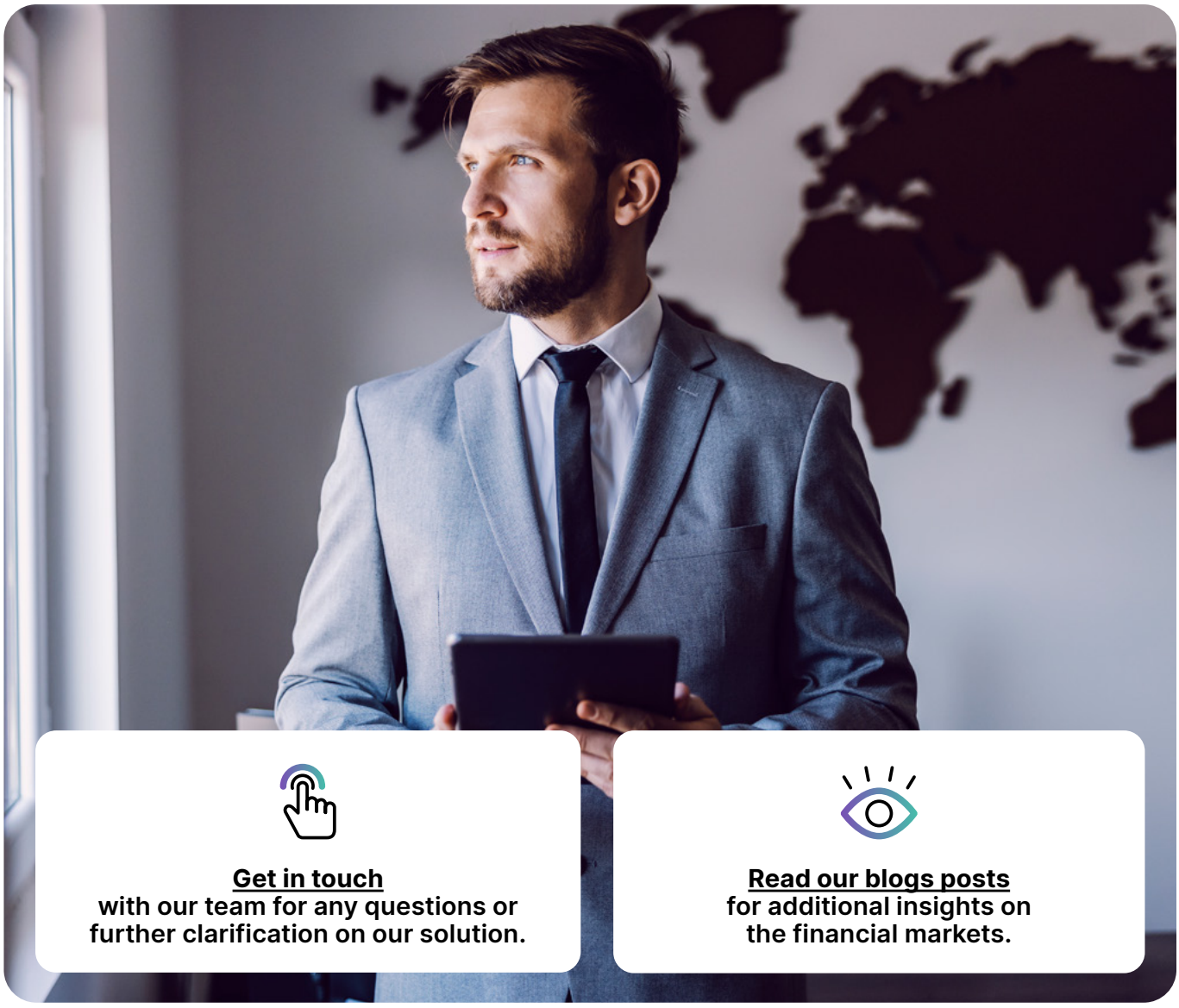
20M
active users on mobile apps

400
experts dedicated to digital and fraud



Partners that grow with us.

How can you climb your industry ladder?



Get in touch
with our team for any questions or further clarification on our solution.

Read our blogs posts
for additional insights on the financial markets.

About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025.

worldline.com

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