

# Why modern acquiring matters.

This brochure is designed for acquiring institutions and fintech leaders seeking to modernise their payment infrastructure, and it explains how our Acquiring Processing solution combines European regulatory expertise, API-first architecture, flexible hybrid cloud deployment, and dual service models: Licensing and Acquiring as a Service to accelerate innovation and market responsiveness.





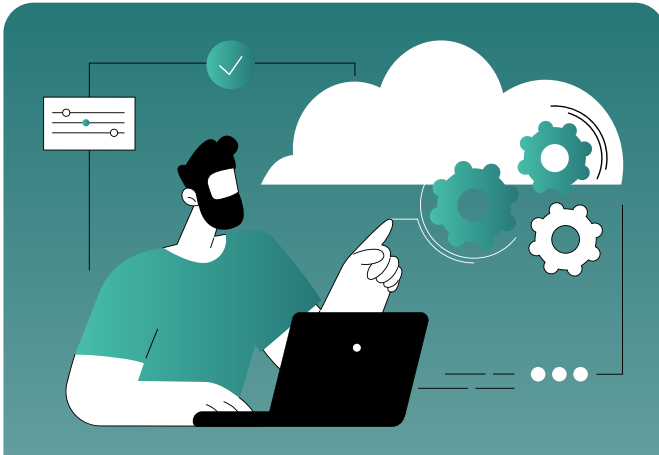
## Market drivers and trends

| Challenges                                | Impact                                                                                                     | Solution                                                                                                                                                                                     |
|-------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Multiplication of payment methods</b>  | Merchants innovate with diverse payment options: cards, digital wallets, QR codes, mobile money, and more. | <b>Worldline's Acquiring Processing enables acquirers to integrate and support every payment channel seamlessly, so their merchants can accept all methods their customers prefer.</b>       |
| <b>Real-time processing as standard</b>   | Merchants expect seamless transaction processing and settlement across all payment methods.                | <b>Worldline provides acquirers with cloud-ready architecture that guarantees fast, reliable real-time processing at scale.</b>                                                              |
| <b>Cybersecurity and fraud prevention</b> | Merchants need robust protection against sophisticated fraud threats.                                      | <b>Worldline's Acquiring Processing delivers enterprise-grade security and advanced fraud detection built into every transaction, giving acquirers the tools to protect their merchants.</b> |
| <b>Regulatory compliance evolution</b>    | Merchants operate in complex, changing regulatory environments across markets and payment schemes.         | <b>Worldline brings deep European regulatory expertise to help acquirers maintain compliance and stay future-ready across all jurisdictions.</b>                                             |
| <b>Payment processing profitability</b>   | Merchants require competitive rates and transparent pricing across all channels.                           | <b>Worldline's dual service models: Licensing and Acquiring as a Service give acquirers the flexibility to structure solutions that keep both parties profitable and competitive.</b>        |

# Worldline Acquiring Processing

Our Acquiring Processing Solution represents a significant platform advancement from traditional processing systems, delivering modern cloud-ready capabilities, advanced API integration, and operational efficiency to meet evolving business requirements in the digital payments environment.

**With two options and complete flexibility, you gain one strategic partner committed to your success:**



## Acquiring as a Service

**“API-first technology for flexibility and innovation”**

### Key benefits:

- Rapid onboarding – get to market faster
- Streamlined merchant onboarding: activate merchants in days, not weeks
- Self-service merchant portal: empower merchants with real-time visibility and transaction control
- Starter Pack extensible with selectable Premium Options
- Standardised solution with cloud-first strategy backed by proven expertise
- Reduce operational complexity, let our experts manage the EU sovereign infrastructure and updates
- Benefit from continuous platform improvements and innovation without managing updates yourself

### Why this model:

**Choose Acquiring as a Service when you want a fully managed, cloud-hosted solution that accelerates your time-to-market with proven technology and minimal operational overhead.**



## Licensing

**“Enterprise-grade control meets proven innovation”**

### Key benefits:

- Enterprise-grade, standardised solution
- Composable APIs and cloud-ready architecture
- Deploy on your infrastructure, manage your roadmap
- Scale at your pace while owning your competitive advantage
- Proven technology solution backed by ongoing innovation support
- Starter Pack and Premium Options available
- Seamless integration with your existing systems through flexible APIs tailored to your specific needs

### Why this model:

**Choose Licensing when you need maximum control, want to leverage your existing infrastructure, and prefer to manage your own technology evolution while benefiting from Worldline’s proven expertise.**



# Overview



## Scalability without compromise

Whether you license our cloud-ready platform or choose Acquiring as a Service, the architecture adapts seamlessly to your growth requirements. Acquiring Processing by Worldline delivers unmatched speed, real-time insights, and intelligent automation—keeping operations ahead of market demands.

## Simple, fast, ready to go

With standardised APIs and comprehensive documentation, Licensing customers gain immediate access to a self-service sandbox environment for rapid development. Acquiring as a Service customers go live within weeks, not months - resulting in faster revenue realisation and quicker market entry for acquiring businesses.

## Intelligent integration

The open architecture and comprehensive developer portal ensure seamless integration into existing ecosystems for both models. Integration occurs with full visibility and control - eliminating painful migrations and vendor lock-in, whether you manage the platform or partner with us.

## Security & reliability built in

Developed with high availability, advanced fraud detection, and compliance at its foundation, the solution protects every transaction while maintaining the operational resilience that modern payment businesses require—across both Licensing and Acquiring as a Service.

## Build your perfect solution

Our starter pack delivers everything you need - complete processing chain, major card schemes, and fraud protection out of the box. Enhance your platform with premium options including dispute management, risk management, local schemes and premium schemes to maximise your competitive advantage

## Expert partnership for success

Our dedicated client success team partners with customers throughout their entire journey - from initial discovery through ongoing optimisation. Proactive support, expert guidance, and continuous innovation ensure maximum value realisation at every stage, whether you license or outsource.

### Client success team

Discover & try

Evaluate & validate

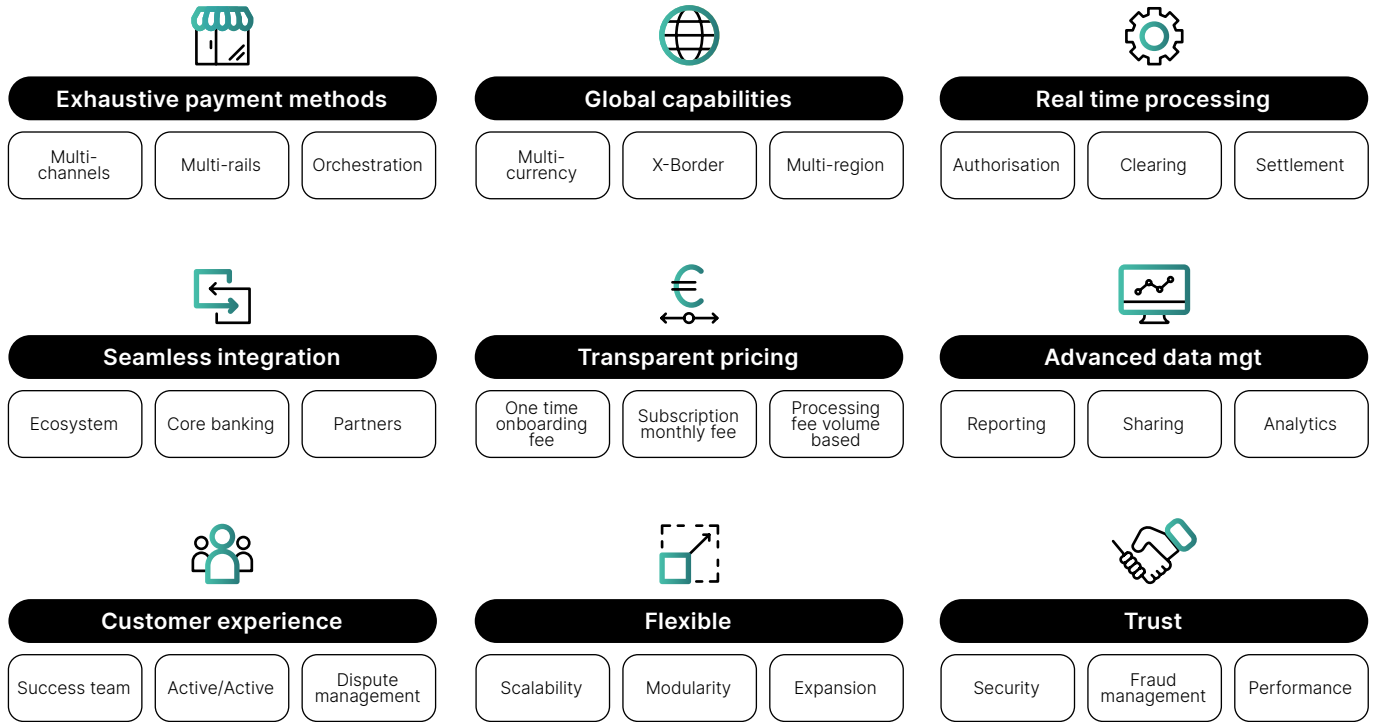
Onboard & integrate

Operate & optimise

Grow & retain

# Main features

Whether you choose Acquiring as a Service or Licensing, these nine pillars provide the foundation for success—delivering the speed, security, and flexibility your acquiring business demands in today's digital payments environment.



## Partner with us



**Choose Licensing or Acquiring as a Service to match your strategy and unlock growth.**

- ✓ **Deploy in weeks, not months** - rapid implementation for faster revenue realisation and competitive advantage.
- ✓ **Advanced fraud detection**, real-time processing, and intelligent automation across all payment channels.
- ✓ **Powerful platform** backed by Worldline's industry expertise, proven market reputation, and enterprise-grade security.
- ✓ **Your expert guide** in navigating evolving payment technologies and regulatory requirements.
- ✓ **Dedicated client success** partnership with proactive support and continuous optimisation for sustained competitive advantage.

# 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](https://worldline.com)

## Corporate purpose

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.



For further information  
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