

Worldline Acquiring Processing Fully Managed

**Expand your relationship  
with your merchants and  
delegate the processing  
to experts.**



# Market Drivers and Trends.



## Consumers are more demanding.

Consumers are “always online” and are researching more extensively on the internet before actually buying goods. They order things online in other countries and pay with their national debit or credit card.

## Merchants have to innovate.

To react to changing consumer behavior, merchants are offering new payment methods, trying to optimize check-out times and welcoming new developments that will speed up payments.

New technologies are drivers of change and innovation (e.g. cloud computing, pre-paid wallets and smart phone payments).

## Going International.

Increased cross-border business and regulations are preparing the ground for international acceptance and acquisitions.

By expanding their catchment area, merchants must support all digital channels and a growing number of card scheme protocols.

## Acquirers have to support their merchants.

More complex payment transactions are the new norm. To develop their acquiring business, acquirers need to support their merchants in their international development and innovation roll-out.

# Worldline Acquiring Processing Fully Managed.

Full service across the acquiring value chain: we offer end-to-end services and help you to choose services you need to outsource in a cost-efficient way.



ATM Acquiring



POS Acquiring



eCommerce Acquiring



**We support various business models fitting to your strategy on the same processing platform.**



**Acquiring processing Gateway Merchant.** Merchant facing activities performed by yourself.



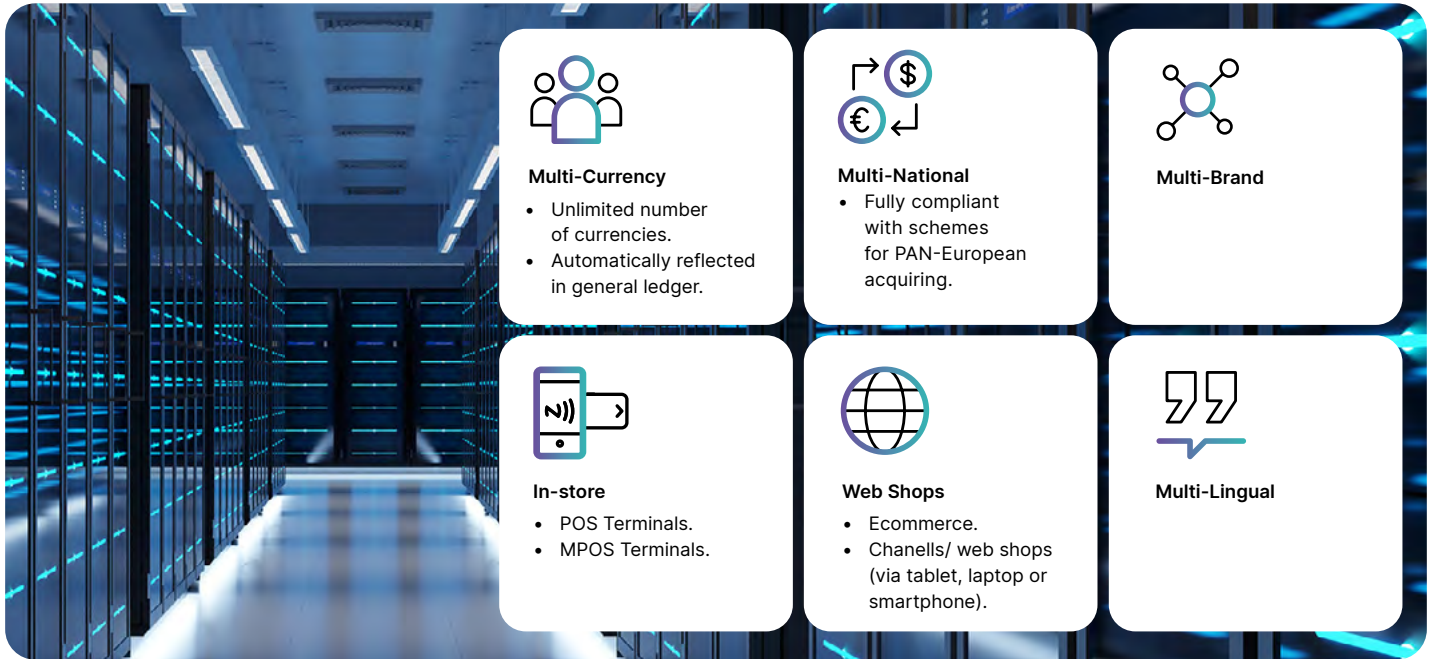
**Full Acquiring Processing using your BIN.** DCC with Worldline or Fexco as an option.




**Partner model:** Full Acquiring Processing using Worldline BIN.

We accompany your evolving strategic journey through a long-term collaborative partnership.


# Highlights.






**Multi-Currency**

- Unlimited number of currencies.
- Automatically reflected in general ledger.




**Multi-National**

- Fully compliant with schemes for PAN-European acquiring.




**Multi-Brand**




**In-store**

- POS Terminals.
- MPOS Terminals.



**Web Shops**

- Ecommerce.
- Chanells/ web shops (via tablet, laptop or smartphone).



**Multi-Lingual**

## Partner with us.

Expand your relationship with your merchants and delegate the processing to experts.

- ✓ Your expert guide in a constantly changing regulatory environment.
- ✓ Benefit from the economies of scale for your payment processing.
- ✓ Gain maximum business advantage from the best scheme fee model and outstanding currency conversion options.
- ✓ Flexibility with end-to-end or "À la carte" services.
- ✓ Powerful acquiring processing solution with own IPRs and excellent market reputation.



**Governance**



**Portfolio**



**Expertise**



**Efficiency**

## #1 European payment processor

**c. 126 M** Cards under management

**c. 12.5 BN** Issuing processing transactions per year

**c. 23 BN** Account payments transaction per year

**13.1 BN** Acquiring processing transactions per year

## 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)



### For further information

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