

# Digital Banking catch all the digital moments of your customers

Expert Paper

# Being innovative in a fast-paced and changing ecosystem

**Banking has clearly challenges in terms of regulatory compliance (PSD2, EBA Guidelines, MIF, GDPR etc.), evolving customer needs, the technologies profusion, the disruptive pressure of new entrants creating a new level of competition, and agility in time to market through continuous innovation. Mastering the digital transformation, while taking into account all these challenges, is the key of a successful bank while leveraging the trust customers have in banks**

## PSD2 compliance as a starting point

In a regulation point of view, digital banking is highly impacted by PSD2. So banks have to turn PSD2 into opportunity.

Banking IS is shaken by the need for digital immediacy, so it is necessary to have a digital banking platform between the production banking IS and the customer front-end, aggregating services from third parties to Value added from other IS (exchange, strong authentication, e-safe, PFM, etc ...) or even services with connected objects.

## Create new business models

Banks need to extend their traditional activities to differentiate themselves, and compete with agile non-financial entrants.

By becoming TPP, banks will be able to offer additional services to customers to complete their purchases and their digital experience in a secure and already known environment.

## Identity and security

Identity management combined with strong multichannel authentication is paramount for remote operations and e-signature is at the heart of the PSD2 issues on the Accounts Receivable and Initiation of Payment by Approved Third Parties.

Many use cases can be enabled with the use of digital identity: use of banking identities to initiate payments, rely on already registered personal data to get access to new digital services, prove personal attributes to TPP by querying the bank.

## Reshape customer journey

Get a deeper customer engagement: banks can extend their services beyond payments and account management to increase their customer engagement. They need to adapt the relationship with the customers to better adapt to their new expectations.

Get a 360° view of their customers: being at the center of all customers' interactions, banks will get to know them better through their behaviors. The access to these richer and cleaner customer data needs to be leveraged to offer them valuable and adapted services. Thanks to XS2A, banks will be able to consolidate much account information, and can leverage their dominant position to become the primary point of contact and not to lose the customer relationship and the revenues generated from it.

Think mobile first, but not only: leveraging the success of mobile, banks can develop an integrated customer experience with the mobile as a key touchpoint in a cross-channel journey.

## Worldline is strongly involved in digital banking transformation

**Rich of 40 years' experience in payment ecosystem and digital services, Worldline has the ability, the competences and the experience to act as trusted strategic advisor as well as technical service provider to be with you all the way.**

### For regulators

For years, Worldline has been involved in European regulations and standards, one of the latest being EBA RTS about PSD2 authentication.

### For its customers

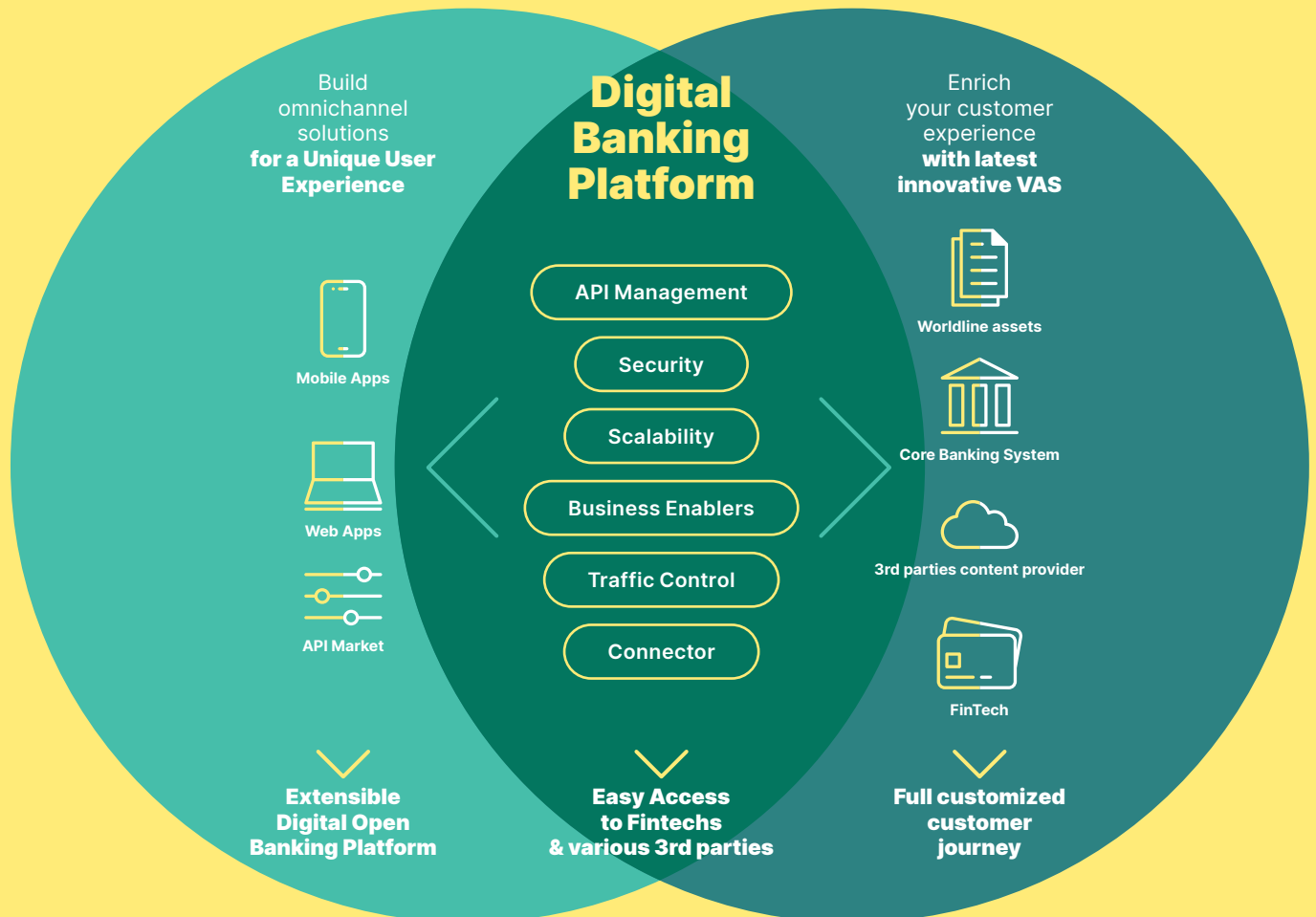


### For the market

WL Digital Assistant awarded in 2015  
WL Connected Piggy Bank awarded in 2016  
WL Trusted Interactions awarded in 2017

# A digital banking platform to support your digital strategy

**Worldline offers a flexible digital banking platform providing a large range of services to face up to 3 main challenges and maintain your competitiveness: innovate faster while reducing costs to enrich your existing services, partner with the best fintechs to renew customer interest and generate new revenue streams.**



### Evolute

Embrace easily TPP role later and Support the best PSD2 APIs (Open Banking, Berlin Group, CAPS,...)



### Leverage your assets

Reuse your existing development to serve AIS & PISservices (Group, CAPS,...)



### Openness

Use your own solution for SCA, Fraud, dispute or rely on ours



### Secure traffic overflow

Thanks to micro service architecture and API management



### Predictable costmodel

Flat all included fee (Group, CAPS,...)

## Rely on Worldline solutions to enrich you existing digital channels

### Boost your business with PSD2

WL Access 2 Account  
WL Open Financial API Services  
WL Trusted Authentication

### Secure your digital interactions

WL Trusted Interactions  
WL Fraud Risk Management  
WL Authentication Process Management

### Engage your customers

Personal Finance Management  
WL eContract  
Digital Assistant  
WL Mobile Banking  
WL Payment Modulator  
Mobile App Factory

# Preparing for disruption

**New fintechs are already disrupting the payment landscape and working closely with European banks. 91% of banks and 75% of fintechs say they expect to partner with each other in the future. In this new competitive environment, banks will have to adopt shorter development cycles and business models which incorporate revenue sharing and different pricing models.**

Meanwhile, tech giants such as Apple, Google or Amazon are leveraging their client access and financial power to revolutionize the payment sector through specific technologies and end-to-end services (including Google Wallet and Amazon Go).

Chinese disruptors such as Alipay and WeChat Pay are also entering Europe, focusing at first on Chinese tourists. Their impact on the European market will depend on their level of adoption by users and the depth of acceptance of local merchants.

Large banks in Europe clearly understand that the platform economy is the new normal for their business, and they have started to move accordingly. For their part, challenger banks and new specialist banks, which were born in this new world of digital services, are in prime position to take advantage of the changing landscape.

## Award-winning innovation

In March 2018, Worldline's Digital Banking Platform solution won the PayFORUM Award 2018 in the API category.

Whether a financial institution's strategy is defensive, with the presentation of regulated APIs, or offensive, aimed at generating new revenue through the monetization of proprietary APIs, the WL Digital Banking Platform solution will enable them to benefit from this new and stimulating environment.

This solution, developed and deployed since 2011 by Worldline, currently processes more than 100 million API calls per month and includes a PSD2 regulatory module: the WL Access 2 Account module.

Beyond basic compliance, Worldline's goal is to support financial institutions in their Open Banking strategy and in the design and launch of new use cases.

## Our Digital Banking services

Delivered through our Digital Banking Platform

- Access 2 Account
- Mobile Banking
- Personal Financial Management
- Digital Assistant
- Trusted Interactions
- Open financial APIs
- Authentication Platform



**Chatbot**



**IoT**



**Biometrics**



**Open API**



**Artificial Intelligence**



**Wearable Technologies**



**Blockchain**

# 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.

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