

Connecting the World: Exploring the Future of Digital Payments with Worldline



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**Acting VP of Direct Sales at
Worldline and Head of Gaming & Media**

Worldline

#4
worldwide

#1
in Europe

18,000+
Payment Experts

Rise
2023

€ 4.4B

2022 Revenue

+1M

Merchants

+85,000

New Merchants in 2022

A

CDP Rating (CSR)

Helping businesses realise their ambition since 1973

Rise
2023

We win the first-ever contract for processing card transactions

1973

We create internet payment solutions

1990'S

We are listed on the French stock exchange

2014

We acquire SIX Payment Services and expand to 11,000 people in 30+ countries

2018

We make acquisitions in Greece, Italy and the Nordics

2021

1980'S

We become a pioneer in online services

2006

We acquire Banksys and BCC

2016

We acquire Equens and launch Trust 2020, our CST programme

2020

We complete the acquisition of Ingenico and create a global leader in digital payments and transactions

Worldline's dedicated Global Business Lines



Merchant Services

Energising commerce with advanced payment services

c. €3.0 BN
(c. 70%)

1.25 M
merchants
served



Financial Services

Engineering the most trusted and advanced payment processing solutions

c. €1.0 BN
(c. 22%)

320+
financial
institutions



Mobility & e-Transactional Services

Bringing payment and regulation expertise to new markets

c. €0.4 BN
(c. 8%)

350+
clients in
various industries

Digital Commerce

Rise
2023

700+

Employees Globally

100+

Payment Methods

Global

Coverage



c. 40 BN

Processed Flow Value

500+

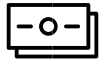
Enterprise e-commerce
merchants and websites

150+

Transaction Currencies

WORLDLINE 

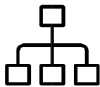
What we offer



**Worldline
Global Collect**



**Worldline Travel & Airline
Payments Suite**



**Worldline Payment
Orchestration**



**Worldline Payment
Consulting Services**

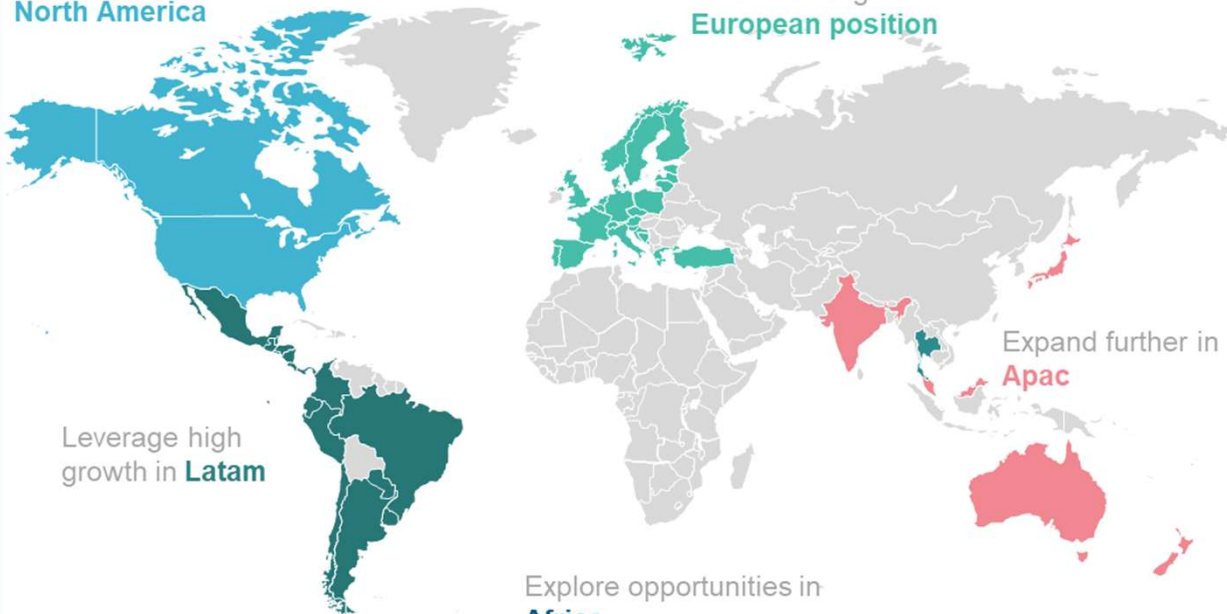


Worldline's expansion

Rise
2023

Enhance offering in
North America

Further strengthen
European position



Leverage high
growth in **Latam**

Expand further in
Apac

Explore opportunities in
Africa



Geographic expansion

3 markets per annum



Vertical expansion

- Web3
- Crypto
- Metaverse



Solution expansion

- Payment Orchestration
- Consulting Services

Innovation – the key to grow all areas of business

Innovation in payments allows businesses to:

- Not only meet, but *shape* the needs of a digital-first emerging demographic
- Create a experience that drives conversion and CLV
- Create a more secure and trusted environment for consumers to pay
- Provide scale and cost benefits to merchants without sacrificing UX
- Reduce fraud and chargeback exposure
- Enhance the overall brand and image of the business



Examples of Worldline Innovation

Live shopping

How can we serve retailers' needs in a fast-growing ecommerce trend?

Create interactive shopping experiences via livestream videos and integrated payments

New shopping experience

Merchants / influencers host live videos, interact with consumers, and enable consumers to purchase in real-time

Growing eCommerce trend

Lives commerce has grown rapidly in China (\$300 billion volume in 2021, 15% total retail ecommerce), expanding in Europe and US with global brands

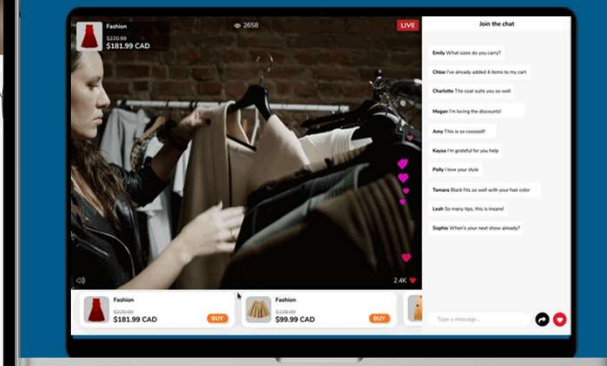
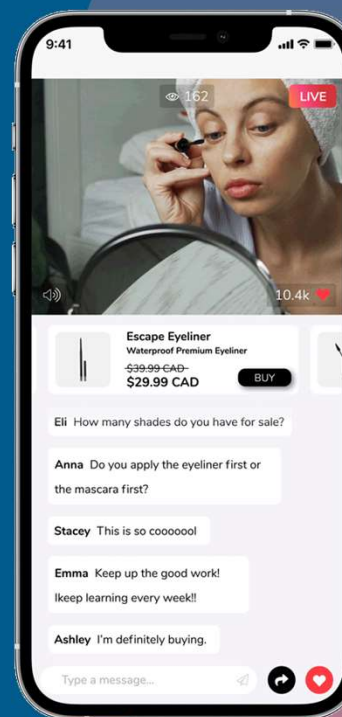
Integrated live shopping solution

While-label enabling in-video checkout with Worldline payments - pilot success with L'Oréal.

In partnership with



Video: <https://youtu.be/IMhh5fVWWuk>



What we offer

How might we offer a better authentication experience for gamers?

Exploring behavioral biometrics as a means of authentication on video gaming platforms

Seamless authentication

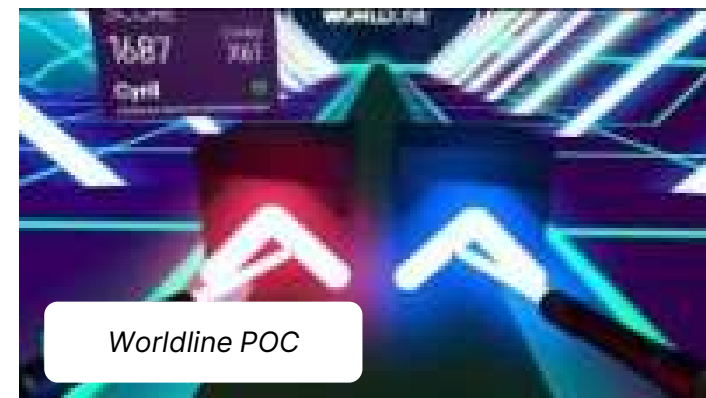
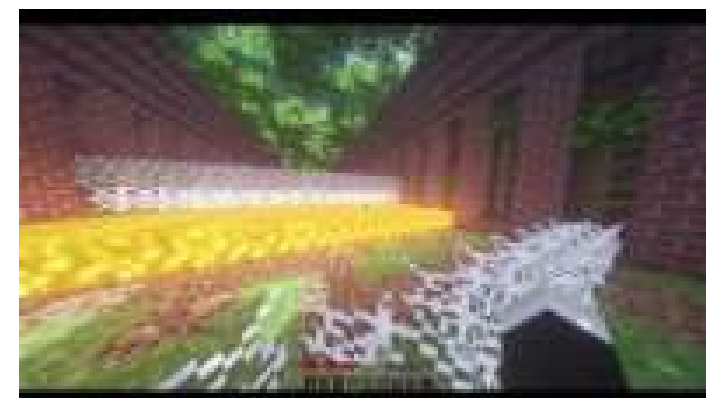
Remove the friction of using virtual keyboards and passwords;
Provide seamless authentication in immersive experiences: video gaming, metaverse

Optimize in-game payments

Video games are increasingly monetized via in-game transactions (~up to 60% for major publishers) and free-to-play games. Behavioral biometrics authentication can improve gameplay experience and sales conversion

Drive R&D innovation

Proprietary technology - continuously identify & authenticate player through in-game behaviour. Patent pending.



Open app store payments

Rise
2023

How can we help app developers tap into a new market opportunity?

Pursuing new market opportunities opening in mobile gaming as a result of regulation changes

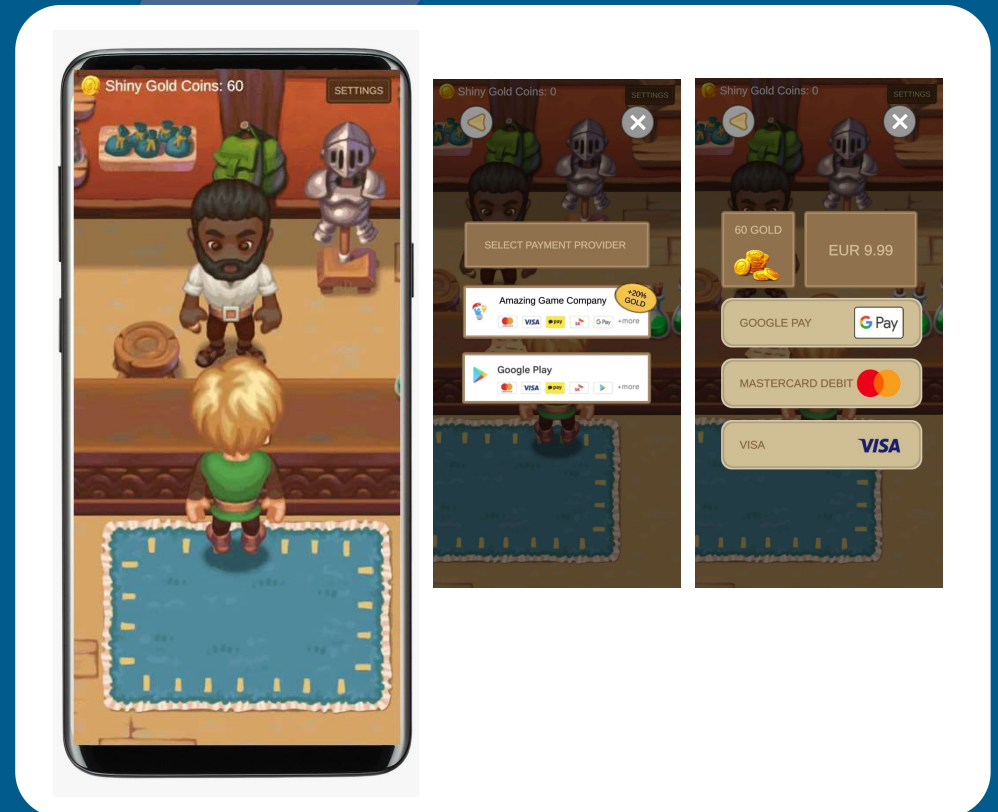
New market opportunity

In-app payments are monopolized by Google and Apple with high fees (15~30%). However, EU, Korea and Japan have passed regulations to open up in-app payments market. Other markets are following (e.g. US)

Help developers grow with their payments

Help app developers understand the best ways to position their payment strategy and use payments to accelerate their growth on mobile channels in the new market dynamics.

Video: <https://youtu.be/IMhh5fVWWuk>



Group Payment

How might we improve the customer experience of group buying?

Offering a new way to organize payments for group buying/bookings in travel and ticketing, and even retail

The challenge

Consumers (especially young consumers like GenZ) making group bookings/purchases often face the challenge of insufficient credits or funds, or the hassle of collecting payments

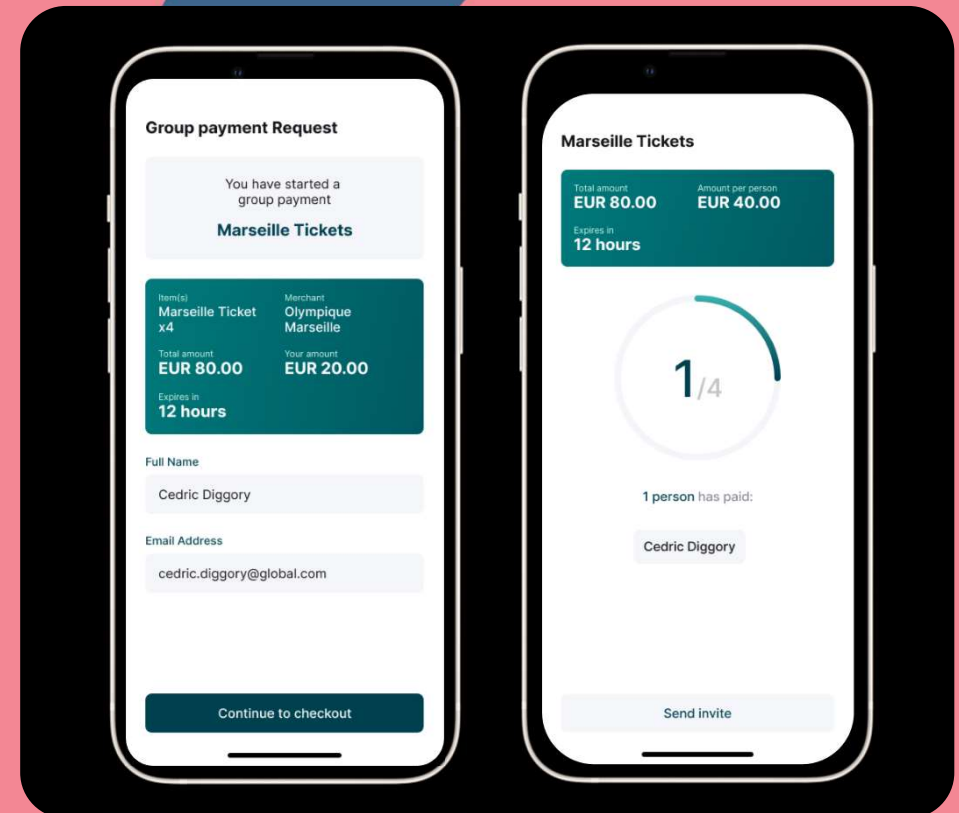
A better way to pay

Offer an easy way to facilitate group payments through generating a group payment request and individual payments, simply - Request, Share and Pay

Flexible integration

Merchants decide how the UI appears in the checkout flow and the payment expiration time

Demo Video: <https://youtu.be/7ug0CTgt4V4>



Immersive experiences in Metaverse

How might we serve the new customer experience in the metaverse?

Exploring new ways for our merchants to engage with their customers in the metaverse and testing new payment experiences

Commerce in Metaverse?

The global AR,VR and MR market will roughly reach \$250 billion by 2028. Besides gaming, commerce is predicted the industry that will be the most impacted

Virtual shopping mall solution

Worldline launches a new shopping mall in Decentraland, offering virtual shopping mall as a white-label solution

VR Commerce

Exploring new customer payment experience in virtual reality, with Pin On Palm and voice authentication.



Worldline POC

Payments to grow your world

Rise
2023

Rise Travel 2023



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