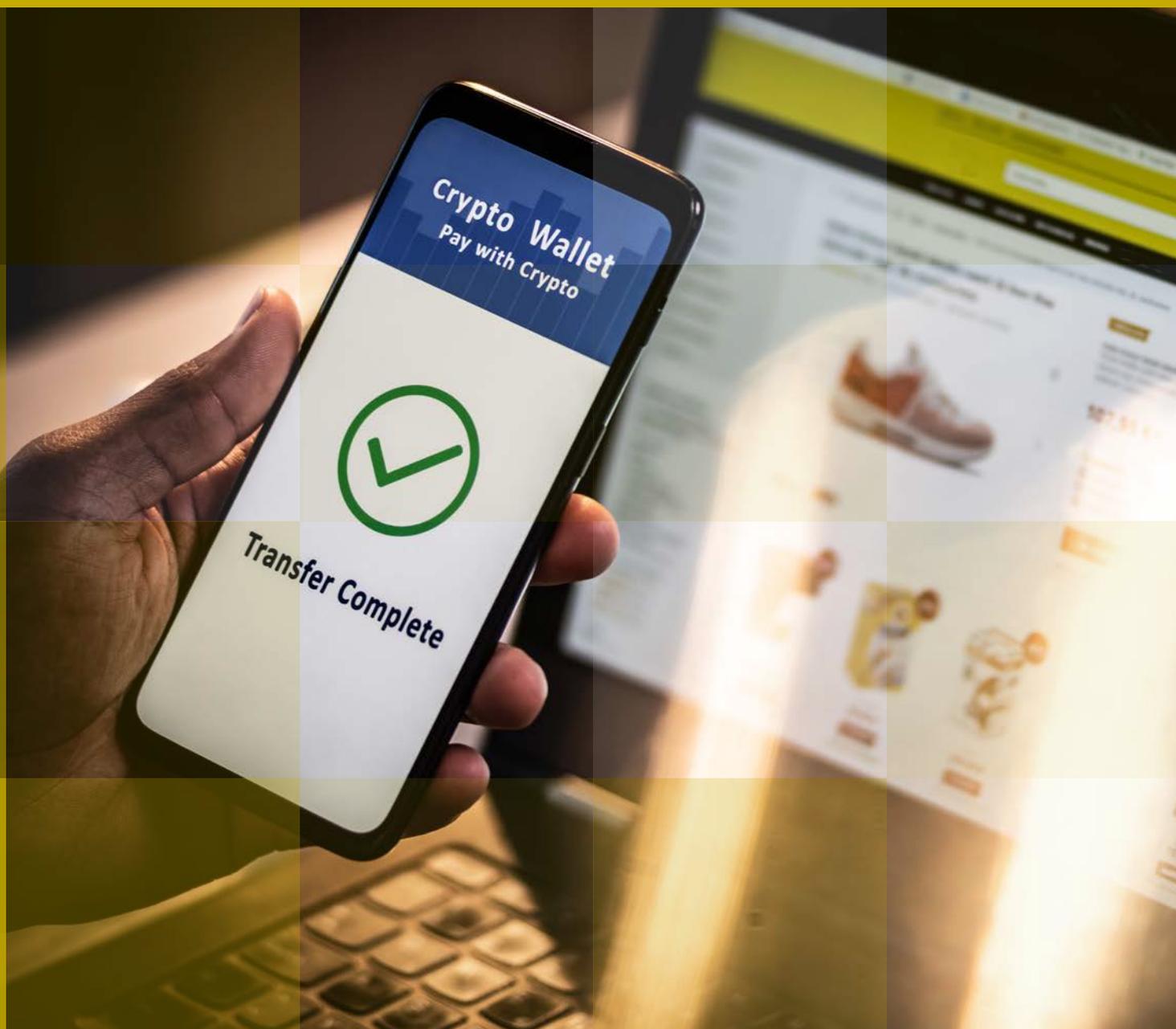


# How to Tap into Crypto Payments and Web 3.0 for Banks, Merchants, and PSPs

An Essential Guide on Accepting Crypto and the Cash Management around It



Endorsement partners:



# Worldline

## Crypto Acceptance at the Point of Sale and in Ecommerce



**Sascha Münger** is currently working as Head Competence Centre Crypto Related Products & Metaverse within the Global Business Division Commercial Acquiring at Worldline Global. In this role, he is responsible for products related to crypto payments at the point of sale and in ecommerce as well as future commerce scenarios in the Metaverse. Previously, he was responsible for the implementation of the payment processing module within the TWINT system at SIX Payments Services (predecessor organisation of Worldline).

Sascha Münger ■ Head Competence Centre Crypto Related Products & Metaverse ■ Worldline

*Worldline payments expert Sascha Münger, Head Competence Centre Crypto Related Products & Metaverse explains how crypto acceptance works at both the point of sale and in ecommerce, and the benefits this new payment method can bring to merchants and consumers.*

### How popular are crypto payments among merchants?

According to our surveys, merchants across the board (from micro merchants to key accounts) see their customers interested in paying with cryptocurrencies and are willing to accept them as a means of payment, as long as there are no disadvantages in terms of risk, costs, or complicated processes. So, from our point of view, crypto payments are enjoying increasing popularity on the consumer and merchant side.

Moreover, crypto payments are becoming increasingly popular at the point of sale (POS) in the luxury sector, the hotel industry, and in restaurants. We also see a positive development in ecommerce as well as among merchants in the tech sector and charities. On the other side, the retail sector (grocery stores and supermarkets) is probably the slowest to accept this new payment method on a large scale.

### What could be challenging for merchants when trying to tap into these new ways of paying?

The biggest acceptance hurdles include the volatility risk, the speed of transaction processing, and the integration of blockchain processes within the existing payment infrastructure. With our solution Worldline Crypto Payments, jointly developed with

Bitcoin Suisse, we enable merchants to accept crypto payments like any other payment method (such as credit cards or mobile payments) with the same payments and reconciliation processes. This simplifies the acceptance and merchants can integrate crypto payments in an easy and uncomplicated way.

Overview of Worldline Crypto Payments:

### How to overcome these, to enjoy the benefits?

It is important for payment service providers to integrate crypto payments seamlessly into existing payment processes in an easy and user-friendly way for both merchants and their customers. Various factors, such as the time required for the transaction confirmation in the blockchain, must be solved by the payment processor. With Worldline Crypto Payments, merchants can accept cryptocurrency payments (Bitcoin, Ethereum, and the 2nd Layer protocol Bitcoin Lightning) risk-free, both at the POS and in ecommerce and can, thus, attract potential new customers with this innovative means of payment. →

## What is a cryptocurrency POS system?

A cryptocurrency PoS system is a solution for deploying a cryptocurrency payment gateway. The PoS system enables merchants to accept cryptocurrencies. It is important for merchants not to be exposed to any acceptance hurdles and to be able to accept crypto payments like any other means of payment. For this reason, Worldline has opted for a simple 'Bring your own device' app for the integration of cryptocurrencies at the PoS. This app can easily be downloaded from the Google Play or Apple App Store on any of the merchant's devices. The merchant can accept crypto payments immediately after a brief onboarding process. Worldline also plans to integrate this App on Android-based POS terminals in the future. In addition, there is already an innovative solution for micro-merchants live, which enables crypto payments for merchants like farm shops or craft markets through a QR code sticker.

## What other solutions are out there enabling crypto payments?

In ecommerce, Worldline offers the payment solution Worldline Crypto Payments as 'yet another payment means' integrated into the ecommerce solution Saferpay. This means that Worldline merchants can easily integrate crypto payments into their webshop directly or via a web shop plugin and enjoy all the benefits mentioned earlier. At Worldline, we believe that we are very well positioned with our POS and ecommerce solution and that we can react flexibly to the further development of the crypto market. For example, we'll be able to integrate new cryptocurrencies into Worldline Crypto Payments in a very short period of time or support new payment channels such as the Metaverse. Here, Worldline is already represented with its own showroom in Decentraland and is gaining experience along with its customers.

## Besides payment processing at the POS, what other activities can crypto payment solutions enable?

We believe that the current form of crypto payments (e.g. Bitcoin or Ethereum) is only the beginning and that cryptocurrency payments

will be an essential part of the adoption of cryptocurrencies, as they can not only be held but also used for the purchase of goods and services in the same way as traditional fiat currencies. This will also help, for example, when central banks issue Central Bank Digital Currencies as Worldline Crypto Payments is already rolled out within the merchant base of Worldline, and new coins can be easily added to our payment solution. This will also help to establish new use cases (e.g. invoice payments with cryptocurrencies) around crypto payments quickly and efficiently, while at the same time achieving a wide adoption among Worldline merchants.

## What are the next steps needed for merchants to adopt crypto payments at the point of sale and in ecommerce? How are Worldline's products and services supporting this evolution?

The payment solution Worldline Crypto Payments is a first step towards making cryptocurrencies available as a payment method at the point of sale and in ecommerce. Currently, this new payment mean is available for Swiss merchants and will be rolled out in other Worldline markets in 2023. In addition, education of merchants and consumers on cryptocurrencies is another important element Worldline will facilitate, as payments with cryptocurrencies are still in their initial phase of adoption and the advantages must be demonstrated to all players under real-life conditions. Being Europe's largest payment service provider, Worldline believes in the potential of crypto payments and is actively working on solutions to make cryptocurrency payments accessible to the broader public.

More Information about Worldline Crypto Payments can be found here:



**WORLDLINE** 

[worldline.com](https://worldline.com)

**Worldline [Euronext: WLN]** is a global leader in the payments industry and the technology partner of choice for merchants, banks, and acquirers. Powered by 18,000 employees in 40 countries, Worldline provides its clients with sustainable, trusted, and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2021 Worldline generated a proforma revenue close to 4 billion euros.

Company	Worldline
	<p>Worldline is a global leader in the payments industry and the technology partner of choice for merchants, banks, and acquirers. Powered by 18,000 employees in 40 countries, Worldline provides its clients with sustainable, trusted, and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing, and numerous digital services.</p>
<b>Background information</b>	
<p>Year founded</p> <p>Website</p> <p>Target group</p> <p>Supported regions</p> <p>Contact</p> <p>Company's motto</p> <p>Member of industry association and/or initiatives</p>	<p>1973</p> <p><a href="https://worldline.com/en/home.html">https://worldline.com/en/home.html</a></p> <p>Banks/FS, Fintech, Brokers, Crypto exchange/Blockchain and Crypto Companies, Merchants/Marketplaces (regulated entities), PSP/Acquirers, Telecom</p> <p>Europe</p> <p><a href="mailto:nicolas.kozakiewicz@worldline.com">nicolas.kozakiewicz@worldline.com</a></p> <p>Digital payments for a trusted world</p> <p>EMVCO, W3C, FIDO Alliance, EDPIA, EPI, MAG (ECB)</p>
<b>Core solution</b>	
<p>Crypto Rails B2B</p> <p>Crypto Rails B2C</p> <p>Crypto Rails B2B &amp; B2C</p> <p>Crypto Exchanges</p> <p>DEX-Decentralized Exchanges</p> <p>Crypto Native PSPs</p> <p>Non-Crypto Native PSPs</p> <p>Crypto Card Issuers</p> <p>Crypto Wallets</p> <p>Custody</p> <p>Crypto Money Transfer</p> <p>DeFi Protocols</p> <p>Bitcoin ATMs</p> <p>KYC, AML Providers for Crypto</p> <p>Blockchain Analytics</p> <p>Borrowing and Lending</p> <p>Core solution/problems the company solves</p>	<p>Crypto infrastructure for financial institutions</p> <p>Crypto Rails B2B &amp; B2C</p> <p>Non-Crypto Native PSPs</p> <p>Crypto Wallets</p> <p>Worldline proposes several services around digital currencies and payments: CBDC services (infrastructure, integration, online payments, offline payments), Stablecoin services (infrastructure, integration, online payments, offline payments, FYC, Acquiring, Issuing), Crypto acceptance (online, physical, and in the metaverse), Identity services, Service/Utility Token services.</p>
<b>Service Provider Type</b>	
<p>Crypto payment Service Provider - Gateway/Merchant Acquirer/Processor</p> <p>Banking product infrastructure</p> <p>Payments Infrastructure</p> <p>Settlement networks</p> <p>B2B payments</p> <p>POS/mPOS</p> <p>Liquidity and execution solutions</p> <p>Exchange</p> <p>Wallet functionalities</p> <p>On-chain analytics</p>	<p>x</p>

Custody (vendor hosted custody, on-premise custody with multiple key handling solutions, hybrid key sharded solutions held by both the financial intermediary and the third-party vendor)	x
<b>Info regarding how does your blockchain solution work</b>	
Speed of transaction processing per second – TPS	Up to several thousands
Do you generate a token?	Yes
Related work – is your blockchain infrastructure designed/inspired from other infrastructures?	Yes
How is consensus reached (– relevant for sustainability/ electricity, etc.)?	Round robin, no energy waste.
<b>Business model</b>	
Funding rounds/Investors	Listed company
Pricing model	All business models are supported.
Investors	Please refer to our corporate investor page <a href="https://investors.worldline.com/en/home.html">https://investors.worldline.com/en/home.html</a>
Year over year growth rate	34.2%
Number of employees	18,000
Future developments	For more details, please contact our sales team.
<b>Customers</b>	
Customers reference	Worldline and Bitcoin Suisse launch WL Crypto Payments in Switzerland. Worldline operates several Private Stablecoins for different customers, like Da Vinci, PayFoot, and some non-disclosed big actors. Worldline is part of the Digital Euro prototyping with the European Central Bank.
	View company profile in online database*
	*The data present at the time of publication might be subject to changes and updates. For the latest stats and information, we invite you to check the profile in our <a href="#">online company database</a> .

# **A Glimpse of the Future**

## Privacy and Identity in the Metaverse



### **What is the metaverse?**

To answer this question as well as concerns on privacy and identity, Worldline has reunited a panel of expert speakers in Digital Trust and Emerging Tech.

Watch the session to gain insights into what the future of metaverse will bring us.

