WORLDLINE

How can issuers respond in the most efficient way

Card issuing: top 4 trends and challenges

Cards: the most widely used electronic payment instrument in Europe

52% of non-cash transactions are done by cards

Source: ECB Statistical Data Warehouse, 2019

Card volumes are increasing in Europe:
Number of cards by 2% annualy
Number card transactions grows by 6% annualy

Timescale: 2017-2022. Source: Worldline estimate based on from GlobalData, 2019

#1 Fully digital customer journey finally takes off

Trend #1 (coming from #5) in retail banking:
Increasing customer adoption of digital channel

Source: CGI, 2019

84% of companies who claim to be customer-centric are now focusing on the mobile customer experience
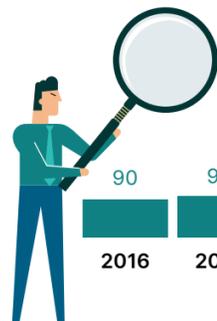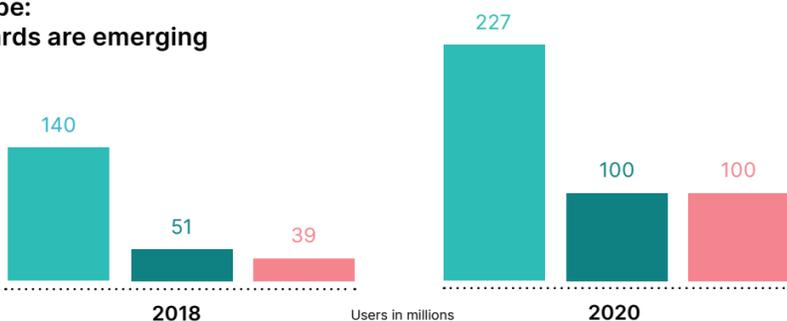
Source: 2020 https://www.superoffice.com/blog/customer-experience-statistics/

#2 Cards are changing shape: next to plastic, digital cards are emerging

Global wallet
Number of global wallets users in 2018 & 2020

Source: Statista

- Apple Pay
- Samsung Pay
- Google Pay

2018: 140, 51, 39
2020: 227, 100, 100

Users in millions

2016	2017	2018	2019	2020	2021	2022	2023
90	94	121	142	165	192	226	260

Millions of Units. Source: Paymentsource & CCS insights

Wearables
The global wearables market **is booming**

#3 To meet the increasing demand for innovation, an api-based modular approach is the way forward

API focused
93% of banks will be sharing APIs with trusted partners by the end of 2020

Source: Capgemini, World Fintech Report WFTR, 2019

Modular approach
Through a modular approach, banks can establish well-orchestrated ecosystem of services

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#4 Fraud management is among the top issuer priorities

Card fraud channels in Europe
The major part of fraud losses are caused by online card transactions

- 6% ATM
- 17% Point of sale
- 77% Card not present (online card transactions)

The loss caused by card fraud in Europe:
is increasing by 7% annually Will reach € 2.5 billion **in 2021**

Source: forecast by Worldline based on ECB Fifth report on card fraud

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Numerous challenges... One solution

Worldline provides a complete end-to-end card issuing solution that enables issuers to:

Billion of issuing transactions
Proved capacity to run online real-time transactions from different channels in a trusted, secured and high availability solution

Make use of advantages coming from the API native and modular card issuing processing solution

100% digital customer journey
- Management of card limits and full lifecycle
- Provide cards in all shapes:
  On top of plastic, we propose Virtual, In App (Apple Pay, Google Pay, Samsung Pay), Wearables cards

Use ML and AI based fraud and risk management solution, as a result:
- Improve fraud detection rate and speed
- Reduce false positive rate

Contact us

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Digital Payments for a Trusted World