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PSD2, a source of business opportunities

Worldline

Supporting digitization of the payment market

To support the digitization of the economy and the payment market, the update of the European Payment Services Directive (PSD2) came into force on 13 January 2018.

Banking is entering the platform economy

Since its birth, Internet has opened systems and industries to the creativity of new players. Innovation is, in essence, what PSD2 is about. PSD2 is much more than making an API to connect to the core banking system. PSD2 is a way to shape and create what we believe will be the platform economy of retail banking and payments.

“PSD2 is such a disruption to the way we traditionally have been thinking about the roles in the value-chain that I am observing that every player is reassessing their strategies around banking and payments,” says Gilles Grapinet, Worldline CEO.

Blowing on the fire of banking services competition

Although complying with PSD2 requires a massive effort in itself for the banks, it also offers them a fantastic opportunity as PSD2 gives the bank account, and thereby the banks, a whole new center position in future services.

PSD2 also creates an attractive situation for thousands of organizations, like merchants, FinTech and potentially governments - and even banks themselves - that will want to benefit from the options of acting as TPPs.

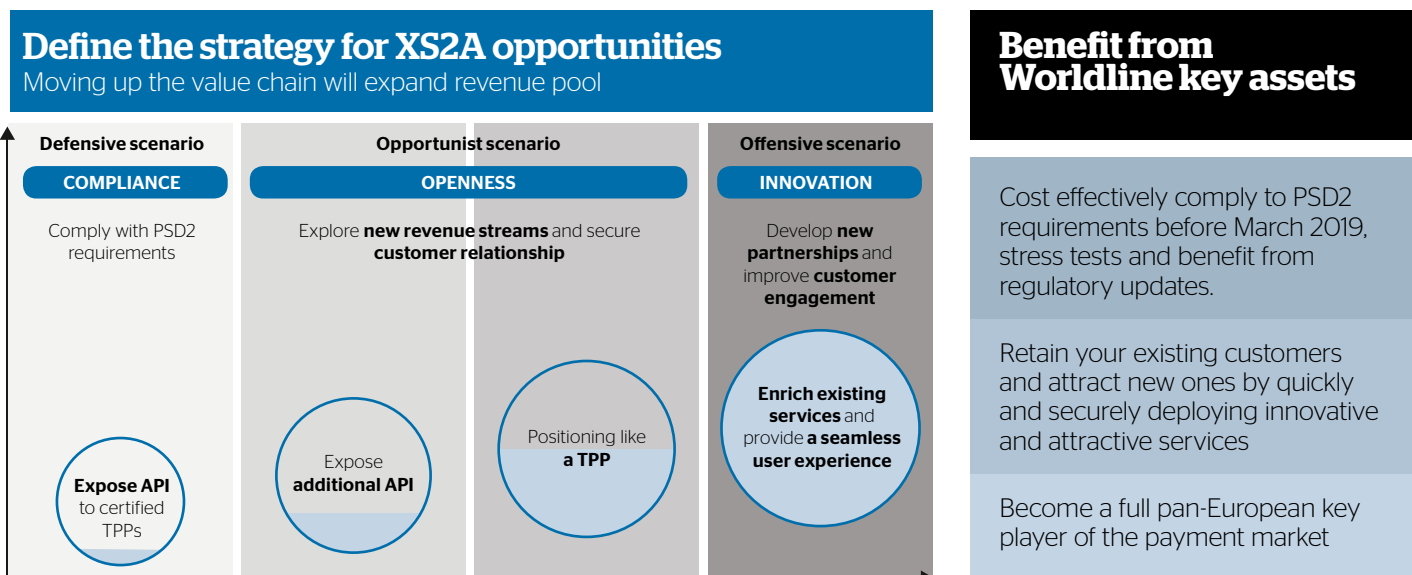
From Banks' Services to Open Banking

Open access to bank accounts has the potential to lead to an explosion of innovation, competition and new services. New revenue streams will evolve and the banks themselves could even be one of the main beneficiaries from this dynamic environment - if they position themselves in a timely and proactive manner.

This development has already been explored long before any European bank started thinking about Open Banking. Companies like Amazon (2002), Twitter (2006), LinkedIn (2009), and IBM (2013) realized the value of opening up to the outside world some time ago.

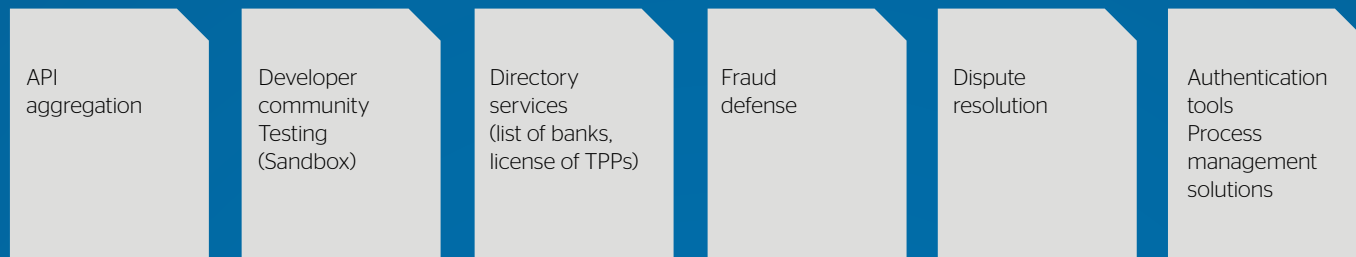
How can Worldline help banks turn PSD2 into an opportunity?

Take advantage of Worldline's expertise to position yourself as an Account Servicing Payment Service Provider (ASPSP) or Third-Party Provider (TPP) and take advantage of this new ecosystem full of opportunities.



Whether your Open Banking strategy is defensive, opportunistic or offensive, you can rely on Worldline's expertise and solutions to support you.

Beyond APIs, the PSD2 is revealing many business opportunities



Technical



Functional



Operational



Legal

Rely on Worldline solutions to support your PSD2 Strategy

WL Access 2 Account

provides you with a full PSD2 package:

- to comply with the regulation through APIs
- to become a TPP with a European reach

Both Banks (ASPSPs) and TPPs can benefit from a developer portal, the processing of the messages and transactions between the ASPSP and the TPP, and all necessary administration and back-office tools.

And to provide its customers with best-in-class API services, Worldline integrates Apigee Edge software.

WL Authentication Process Management

supports banks in implementing Strong Customer Authentication (SCA) in e-commerce and XS2A use cases in a common authentication platform PCI-DSS compliant. This package also includes RTS exemption management and Risk-Based Authentication (RBA).

WL Trusted Authentication

is a software-type strong authentication solution intended for banks and any type of organization that needs to secure the remote access to its services by its users.

WL Digital Banking

helps you renew the interest of your customers in a fast-paced environment where competition is fierce. Our Digital Banking Platform provides you with innovative solutions to enhance the user experience and engagement on all channels with a fast time to market and improve the intimacy with them.

WL Open Financial API Services

further than PSD2, enables you to create an easy and fast access to your data using standardized interfaces. In addition our innovative API developer portal will help you to cater for your customers' needs today and in the future.

Worldline, a recognized expertise on the market

For regulators

For years, Worldline's experts have been involved in numerous European regulations and standards working groups, such as the European Banking Authority (EBA) RTS about PSD2 authentication.

For working groups

Additionally, Worldline actively contributes to different working groups such as the Berlin Group, the Convenient Access to PSD2 Services (CAPS) market initiative or the Euro Retail Payments Board (ERPB).

For its customers

For instance, Worldline has been processing iDeal transactions since 2006 with new services such as:

- iDIN to provide identity service
- QR Code to provide in-store credit transfer



About us

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline's core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline's activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with estimated pro forma revenue of circa 2.3 billion euros on a yearly basis. Worldline is an Atos company.

Expertise by equensWorldline

equensWorldline provides Europe's most extensive end-to-end service portfolio both for payments and cards transactions. As Europe's leading payment service provider, we combine long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Our unparalleled footprint allows us to benefit from synergies and to accelerate our clients' time-to-market, making us a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions.

**Interested?
Let's get in touch!**

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The mark of
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