

2018 BANQUE & INNOVATION AWARDS

WORLDLINE RECEIVES 3 2018 BANQUE & INNOVATION AWARDS FOR INNOVATIVE BANKING AND PAYMENT SERVICES SOLUTIONS

Bezons, 19th October 2018 – Worldline [Euronext : WLN], the European market leader in payment and transaction services, won 3 awards for its WL digital Customer Onboarding, WL Mobile Intrusion Protection and WL 1-Click Card Issuing Solutions at the 2018 Banque & Innovation fair which just took place in Paris. This event gathered banking and retail professionals to study the current trends in banking and evaluate the latest technological innovations which will impact customers.

Worldline's solutions have been rewarded in 3 categories: "E-banking et M-Banking" (WL Digital Customer Onboarding), "Cybersecurity" (WL Mobile Intrusion Protection) and "Neo-banks" (WL 1-Click Card Issuing Processing).

First of all, Worldline has been awarded for its WL Digital Customer Onboarding offer. This end-to-end solution covers new products' subscription as well every step of a fully digital account creation, from identity check to account creation and associated payment methods' emission. Worldline integrates the best market solutions into a configurable and dynamic workflow, ensuring a seamless journey and an optimal client experience for each new subscription journey (for ex. adapted to the geography, the chosen product, and the regulatory constraints). This solution can be deployed through existing bank interfaces (via APIs or SDKs) or through Worldline's white-label application, offering all the functionalities of a mobile banking app (accounts, money transfers, subscription with signature, messaging...).

Worldline's modular and scalable platform enables the acceleration of the banks' digital transformation, allowing them to offer fully digital experiences via their choice of channel (mobile, web, voice, etc) in order to adapt to their customers' new uses. Worldline enables banks to overcome the complexity associated with the development of this type of journey by covering the whole remote contact process.

Worldline also received an award for WL Mobile Intrusion Protection, its security solution for mobile apps. It protects end users against frauds and attacks like sensitive data hacking, which meets GDPR requirements. Easy to set up, it allows users to refine the security policies dynamically, according to the evolution of smartphone attacks.

When it comes to the app supplier, WL Mobile Intrusion Protection diminishes frauds' financial impacts, helps to reinforce the client and bank relationship through highly secured mobile services, increases end users' trust and their loyalty. They are protected against attacks and frauds such as phishing or hacking attempts. This solution is non-intrusive and completely for app users.

Worldline received a third prize for its WL 1-Click Card Issuing Processing solution. This is the first market solution to offer all card-based payment services in real time such as the emission, the activation and the management of payment cards based on 100% real time APIs. The WL 1-Click Card Issuing Processing solution's innovative functionalities are the immediate emission of a dematerialized bank card, the real time management of a card's lifecycle, the personalized steering of its payment method by the user and purchases notifications. The card can be used immediately online or in-store thanks to the NFC technology on Android and iOS.



Pascal Dehaussy, CEO equensWorldline France, states: "We are proud to receive these 3 awards. The Banque & Innovation awards select innovating services according to technical excellence, commercial potential and uniqueness criteria. Thanks to Worldline's work, banks will have innovating, easily integrable and secured payment solutions to simplify their end customers' uses."



About Worldline

Worldline [Euronext: WLN] is the European market leader in payment and transaction services. Worldline's forward-looking innovations and services enable companies to reach their end customers in a targeted way and to offer them modern and seamless services. With more than 45 years' experience, Worldline is a major player in the B2B2C field. Worldline supports all companies and public administrations in this ever-changing market and makes a major contribution to their success. Worldline offers a unique and flexible business model based on a growing global portfolio and which includes comprehensive support. Worldline's activities are divided into three business areas: Merchant Services, Mobility & e-Transactional Services, and Financial Services including equensWorldline. Worldline employs more than 9,400 people worldwide and generates an annual turnover of €1.6 billion. Worldline is an Atos subsidiary. worldline.com

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