

# delivering digital payments

simply, quickly and securely



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# Smart, smooth, secure

Today's connected consumers want to order and pay for goods and services when and where it suits them. They expect smartphone convenience for travel, hotels, events, meals, drinks, and everyday shopping items, to ease and speed their busy lives.

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**WL Wallet gives them what they want: an all-in-one digital toolkit for online, in store and face-to-face and contactless payments, using their connected devices (PC, smartphone, tablet) with total privacy and convenience.**

Mobile payments is a burgeoning marketplace for merchants and banks. WL Wallet is the only wallet you need to reach out to connected consumers, because it provides a complete end-to-end, secure and proven payment solution:

#### Face-to-face payment wallets

Use near-field communication, Bluetooth and other technologies to transmit authorization information from the customer's smartphone to a POS terminal

#### Cloud based wallets

Store customer card data on servers in the cloud, making it easy to pay for services

#### Online banking enabled payments

Debit or transfer from bank accounts, for e-commerce, m-commerce, and e-SEPA.

You can build your digital business on WL Wallet:

- Integrate with your existing payment infrastructure
- Protect customers with highest levels of security for personal data (PCI-DSS compliant and secured solution)
- Incorporate value added services of your own, such as loyalty programmes and couponing
- Meet key global security and compliance standards
- Implement and budget on a pay-as-you-go basis as your business demands
- Rely on Worldline's own proven, market neutral business technology
- Increase security in choosing Europe's no.1 payment process business.
- The WL Wallet platform is compliant with MasterPass specifications for partner-hosted wallet.

## Payments on the move

#### Imagine this...

WL Wallet represents a whole new experience for connected consumers. It's free, quick, and easy to use, and critically, personal data is secure and safe from online fraud because WL Wallet uses highest industry standards of identity and data authentication.

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It also adds immense potential value to purchases.

Quick and easy customer enrolment through wallet identity sharing



**A quicker check-out process**



**Potential savings through use of coupons and offers**



**Tracking of past spending**



**Rewards**



**Choice of payment methods**



**Access to new services**



**Multi-channel payment for a cross-channel experience**

**“We expect global mobile transaction volume and value to average 35 percent annual growth between 2012 and 2017, and we are forecasting a market worth \$721 billion with more than 450 million users by 2017.”**

**Sandy Shen**, Research Director at Gartner



## Making your wallet vision a reality

WL Wallet is created by Worldline, Europe's leader in business payments, leveraging more than 40 years' experience of working with customers all over the world, and the capabilities of 7,300+ people in 17 countries.

Worldline is unique in the payment value chain, delivering an unmatched combination of payment services, merchant services, and engagement systems drawn from our own technologies. We provide cutting edge innovation, but always rooted in the real world.

In the fast developing mobility and e-transactional services space, we enable strategic business transformations for our merchant and banking customers, with payment as the single point of truth.

WL Wallet provides proven, scalable, secure, and market neutral business technology to help you achieve that transformation, and create value for your distinctive business.

We know how important flexible purchasing is for many of our customers. Pay-as-you-go purchasing models for WL Wallet help you budget for your growing mobility business. With total confidence in our solution, we can discuss shared risk with you, and broker arrangements with other partners.

**Combination of Worldline's 3 key expertises: web/mobile, merchant services, payment and security.**

## What you can achieve with WL Wallet

- Increased transaction volumes
- New business
- Cost-effective delivery
- Better customer intelligence
- Improved loyalty
- Faster and more accurate reporting
- Excellent fraud security
- New partnership opportunities.

One unique central platform providing services in any payment context



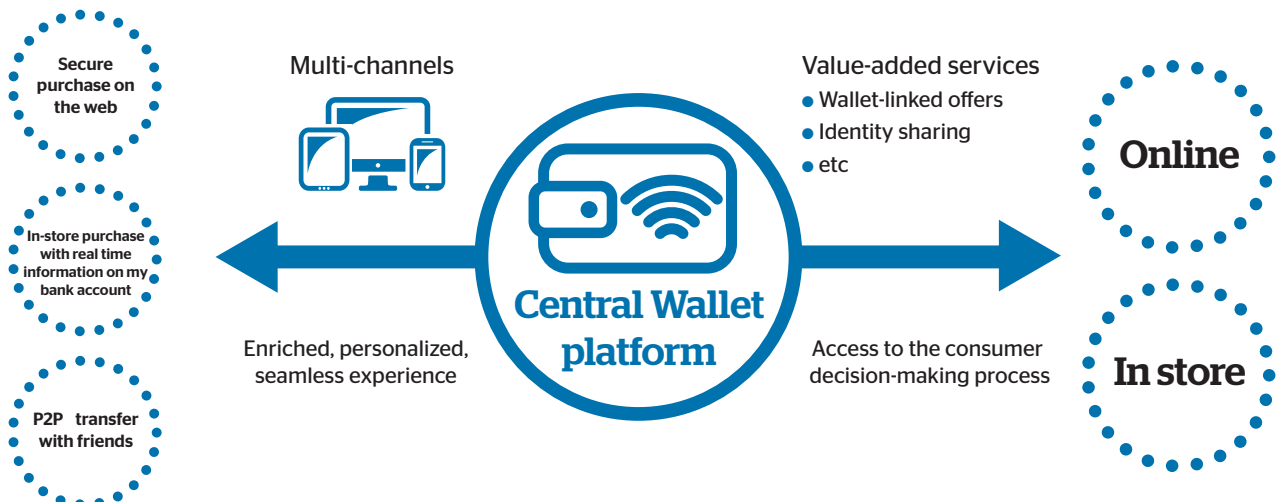
Customer

Reinforce purchase experience



Merchant

Purchase context comprehension





# About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with over 40 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services & Terminals, Mobility & e-Transactional Services, Financial Processing & Software Licensing. Worldline employs more than 7,300 people worldwide and generated 1.15 billion euros revenues in 2014. Worldline is an Atos company.

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