WORLDLINE

Payments to grow your world



Worldline @Scale Card Issuing

Reinventing your digital card journey.

In the ever-evolving landscape of digital payments, adapting to change is not just an option — it's a necessity.

At Worldline, we recognise the challenges you face in modernising your payment landscape. We are here to help you transforming those challenges into opportunities based on our strong expertise in complex migrations, scalability, wide customer base, and regional and local knowledge.

Your trusted partner in card payments.

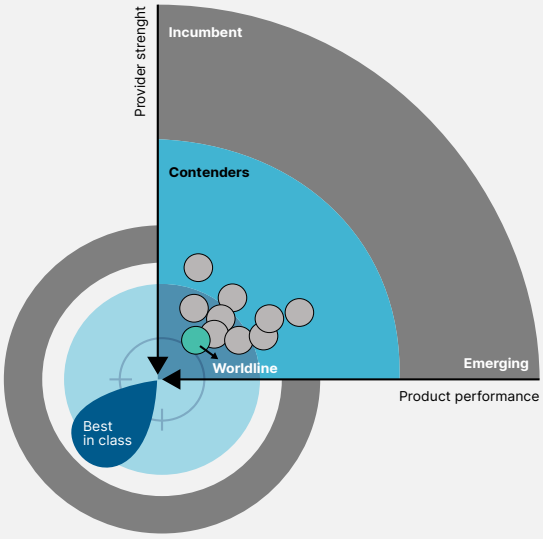
126 M
Cards under management

12.5 BN
Issuing processing transactions per year

30 M
Cards migrated

2000
Dedicated issuing experts

Worldline has been rewarded as best-in-class debit card provider 2023 by Datos Insights.



Source: Datos Insights

Provider stability	Client strenght	Client service	Product features
94%	92%	92%	88%

Source: "Best in class debit card provider for 2023" - Datos Insights.



Wordline @Scale Card Issuing.

Worldline @Scale Card Issuing is our full outsourced end-to-end debit card processing solution for large and medium card issuers that need to modernise legacy systems and want to externalise and lower the cost as much as possibible.

Embrace digital (r)evolution with Worldline @Scale Card Issuing.

Scaling to meet expectations

- **Cardholder expectations:** Align your requirements transparently with today's consumers.
- **Technical requirements:** Our commitment to clients and ambition never stands still, and we constantly move forward to be able together to address the challenges of tomorrow.
- **Cost reduction goals:** Streamline operations and optimize costs without compromising on quality based on our Business Process Outsourcing service (including reducing CAPEX to zero and reduce operational risk).

Benefits of adopting API-based & cloud solutions

- **Competitive edge:** Stay relevant and competitive in the fast-changing market.
- **Scalability & cost efficiency:** Reduce costs, increase scalability, and ensure data security.
- **Seamless implementations:** Facilitate multiple features and add-ons, enabling a tailored user experience based on the comprehensive Worldline Ecosystem.
- **Simplified dispute management:** Accelerate dispute resolutions for both cardholders and issuers.



Building on the strengths of our premier product, Worldline Card Issuing

- **Convenience & variety:** Fully customizable modules, plug-and-play services, and interactive analytics with self-service business intelligence, ensuring business flexibility.
- **Full coverage & support:** Flexible upgrades with the award-winning, state-of-the-art system, based on the Worldline Ecosystem Services, including Fraud Services, Trusted Authentication, Strong Customer Authentication, Token Management.
- **Experience & trust:** Backed by 2000+ payment experts, ensuring compliance, scheme mandates and regulatory requirements (e.g. PSD2 & upcoming PSD3).
- **All-in-one end-to-end issuing solution:** Everything you need - fully modular and configurable.

Seamless migration with Worldline @Scale Card Issuing

- **Modernising legacy systems:** Transition from outdated legacy systems to intuitive, real-time API-based solutions, facilitating your bank's digital transformation.
- **Worldline Fraud Services, Trusted Authentication (Strong Customer Authentication, 3DS) & more:** Fortify your security measures to gain consumer trust and prevent fraud.
- **Real-Time Customer Satisfaction:** Enhance customer satisfaction with instant, real-time services and self-service options based on the comprehensive Worldline Ecosystem.

Why choose Worldline as your partner for digital payments?

- **Trusted partner:** With our Issuing experience of nearly 50 years in our core markets in Europe and Asia, we understand your unique challenges and are able to adapt quickly to adjust to evolving challenges.

  Ensure operational excellence with Worldline as your strategic partner.
- **Innovation at its core:** Utilise our technologies and innovative solutions to stay competitive in the market and to allow your focus to remain on your business and economic priorities.
- **Future-ready approach:** Prepare your business for the challenges of tomorrow with Worldline's forward-thinking solutions.

At Worldline, we don’t just offer solutions; we provide pathways to unparalleled success.

By choosing Worldline @Scale Card Issuing, you’re not just modernising your infrastructure; you’re future-proofing your business.



About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.4 billion euros revenue in 2022.

worldline.com

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