WORLDLINE

Payments to grow your world



Brochure

Unlocking the potential of the Commercial Cards Markets

Worldline Commercial Cards Processing



The Commercial Cards Issuing Business is a high-demand, growing market in Europe. In addition, the favorable Interchange Fees, regulated for this market, makes it a highly attractive business for issuers.

Commercial Cards are defined by the European Commission as a payment card, used for professional expenses addressing commercial organisations and its employees.

This growing issuing segment is supported by traditional issuers partnering with specialized players, who offer new propositions focused on customer experience.

The corporate card issuing business is a specialized segment compared to traditional retail, demanding specially-adapted solutions and services.

With Worldline Commercial Cards Issuing, banks can enrich their offerings towards their corporate clients of different sizes, in particular SMEs and corporates.

Key benefits of our modular solution

Authorize and process transaction efficiently thanks to proven technology already processing more than 11.5 billion of issuing transactions per year.

End-to-end coverage of the card issuing value chain with value-added services such as virtual card accounts, business portal, and comprehensive expense management solutions to enrich your customer journey.

Accommodating your preferred delivery model from on-premise to Software-as-a-Service (SaaS) in the cloud and up to full Business Process Outsourcing (BPO).

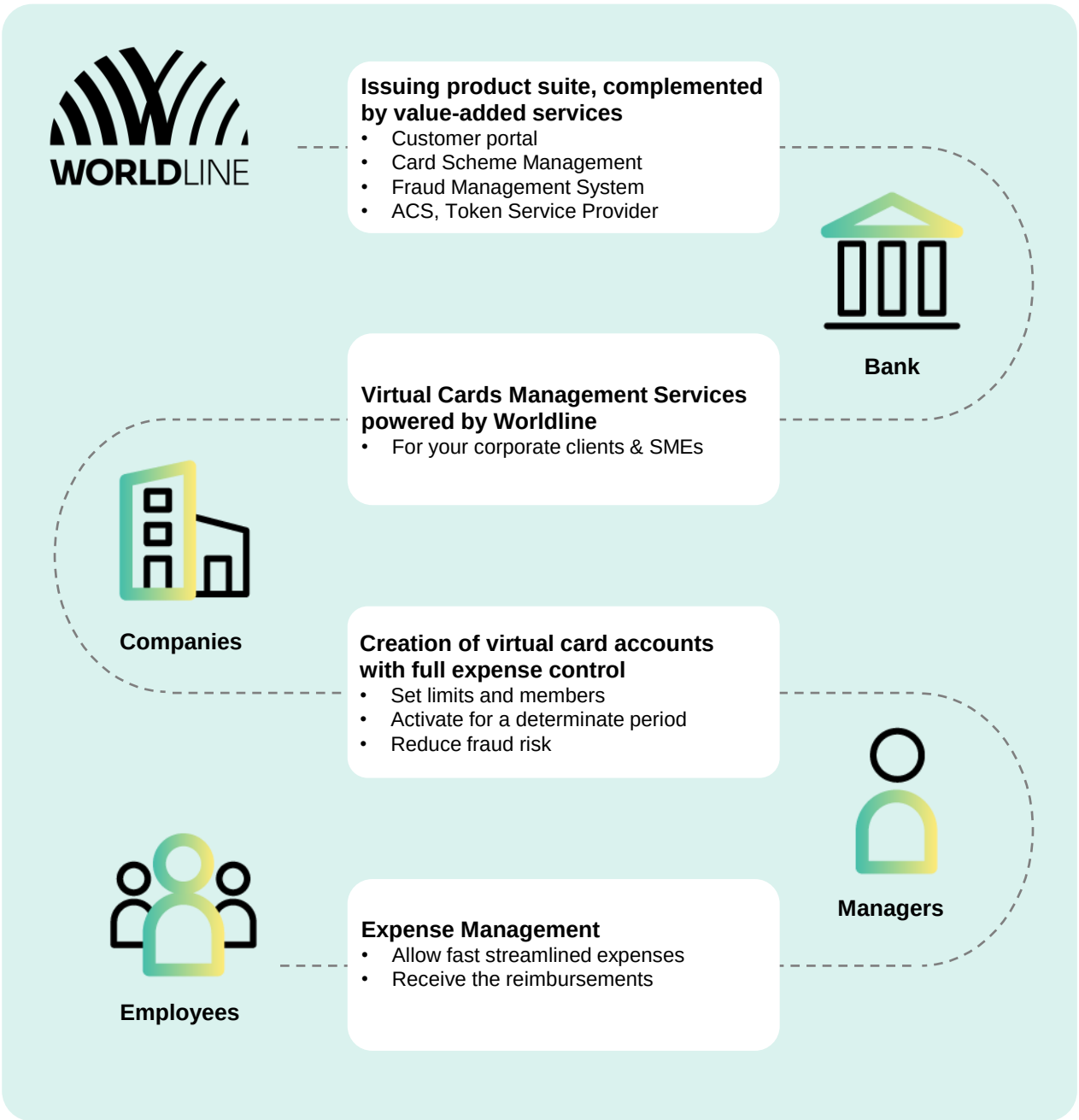
Reduce fraud and give employees the forefront tools they need with use of our leading fraud management system and innovative digital services to enhance your clients' user experience.

Account tools for optimization of invoicing and data exports that help take your clients' business to the next level.

Industry leading tooling that provides streamlined expense management with customized spending limits, ensuring budget and spending of SMEs can be effectively managed.

Worldline Commercial Cards Processing

Stay close to the latest market developments and introduce innovative data-driven solutions that your clients can trust. Worldline covers the commercial card value chain, as shown in the use case below, with a leading proposition that meets your needs as well as end user expectations.



Interested in learning more about Worldline's card issuing services? **Click here and let's meet!**

Why Worldline?

Expertise: Our customers can focus on their core business and competencies and optimize their cost of ownership on non-differentiating back-offices. Our data centers and operations teams are located in Europe.

Trust: We have hundreds of strategic partnerships, showing significant trust in our business. We are also proud to balance this with a leading Corporate Social Responsibility (CSR) program.

Innovation: As a forerunner in developing and adapting new payment developments, we have an established innovation ecosystem. Check out our Innovation and Experience Centre in Paris. We also work as part of our “hackathon” with fintechs.

Resilience: As an active participant in international regulatory and compliance bodies,
Worldline shapes the payments industry and contributes to sustainable economic growth. We also offer best-in-class risk and security management.

Partnerships: Solutions are shared through client workshops for a joint roadmap definition. We already work and continuously invest in agile, especially on joint delivery with our customers. With our interactive working approach, know-how sharing is expedited and solutions are enhanced.

Your trusted partner in payments

126 M
Cards under management

21.3 BN
Account payment transactions per year

11.5 BN
Issuing processing transactions per year

12.1 BN
Acquiring processing transactions per year



About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by c. 18,000 employees in more than 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include in-store and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue close to 4.4 billion euros.

worldline.com



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