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PSD2

the driver

of your business opportunities

worldline
e-payment services

Supporting digitization of the payment market

With the digitization of the economy and the payment market, it was becoming necessary to update the existing Payment Service Directive, thus leading to the PSD2 that will apply from 13th 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?

Worldline has developed for European banks fully functional proofs of concepts for the Payment Initiation Services (PIS) and the Account Information Services (AIS). These demonstrate both how these services work in practice as well as what the user experience can be.

Benefit from Worldline key assets

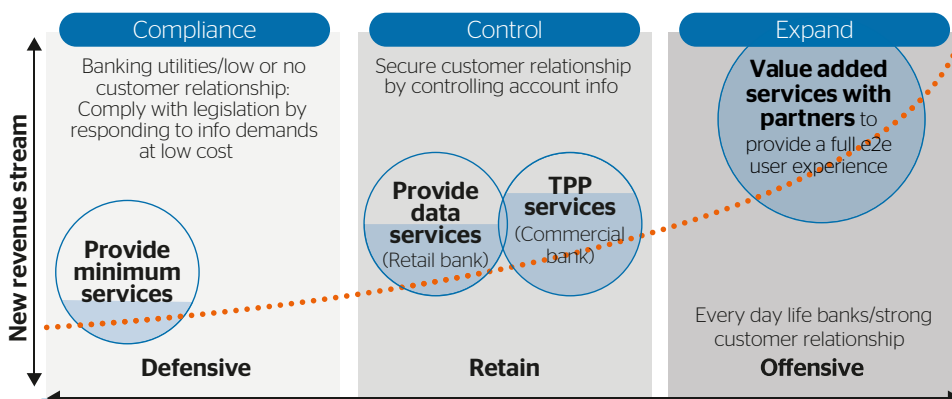
Cost effectively comply to PSD2 requirements. Banks, FinTech etc have to comply in Jan 2018 to PSD and in May 2018 to GDPR. While not all details of the regulation are final, most can - and must - be planned now.

Retain your existing customers and attract new ones by quickly and securely deploying innovative and attractive services

Become a full pan-European key player of the payment market

Define the strategy for XS2A opportunities

Moving up the value chain will expand revenue pool



Regardless of whether a bank aims just for basic compliance or wants to go much further, Worldline has the ability, the competences and the experience to act as trusted strategic advisor as well as technical service provider to be with you all the way.

Beyond APIs, PSD2 is revealing many business opportunities

API aggregation

Developer community
Sandbox
Testing
App store & tools

Directory services
(list of banks,
license of TPPs)

Fraud defense

Dispute resolution

Authentication tools



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

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 has been involved in European regulations and standards, one of the latest being EBA RTS about PSD2 authentication.

For working groups

Additionally, Worldline actively contributes to different working groups such as the Berlin Group, CAPS or 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 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 nearly 45 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, Mobility & e-Transactional Services and Financial Services including equensWorldline. Worldline employs more than 8,700 people worldwide, with estimated pro forma revenue of more than € 1.5 billion 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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