



Your Partner Across the Entire Card and Payment Value Chain



Digital Payments
for a Trusted World

Ernest Püspök
Business Development Director
Worldline Financial Services CEE
ernest.puspok@worldline.com

30 March 2023

Who we are

Worldline is a global leader in digital payments and transactional services. We are at the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships.

Leadership and scale

Our truly global capabilities

c. €4.3 BN
2022 revenue

18,000+
Worldliners
in **40+**
countries

Commercial
presence
in **170+**
countries

#1
European
payment
processor

#1
Merchant acquirer
in continental Europe

320+
financial
institutions

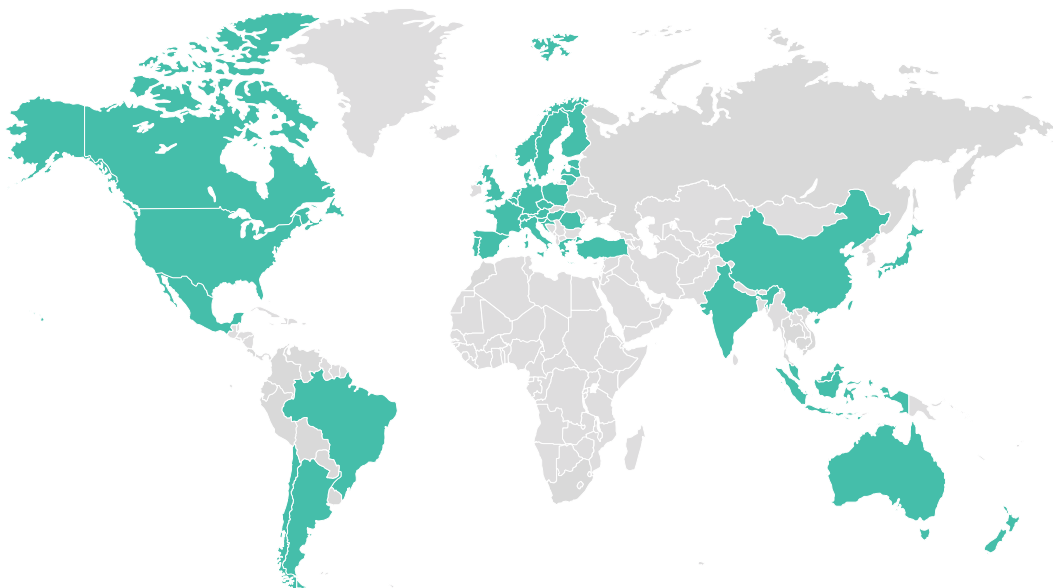
c. 22 BN
Card
transactions
per year

c. 21 BN
Account
Payments
transactions
per year

c. € 250 M
spent
in R&D

Global presence

with a strong local expertise



Europe

Austria
Belgium
Croatia
Czech Republic
Denmark
Estonia
Finland
France
Germany

Greece
Hungary
Italy
Latvia
Lithuania
Luxembourg
Malta
Norway
Poland

Portugal
Romania
Slovenia
Spain
Sweden
Switzerland
The Netherlands
Turkey
United Kingdom

America

Argentina
Brazil

Canada
Chile

Mexico
USA

Asia Pacific

Australia
China
Hong Kong
India

Indonesia
Japan
Malaysia
New Zealand

Singapore
Taiwan

Dedicated global business lines

for specialised solutions



Merchant Services

Energizing commerce with advanced payment services

c. €2.4 BN
(c. 65%)

1.1 M
merchants
served

c. 22 BN
acceptance and acquiring
transactions per year



Financial Services

Engineering the most trusted and advanced payment processing solutions

c. €0.9 BN
(c. 25%)

320+
financial
institutions

c. 21 BN
account payments
transactions per year



Mobility & e-Transactional Services

Bringing payment and regulation expertise to new markets

c. €0.3 BN
(c. 10%)

350+
clients in
various industries

1.9 BN
SMS sent per year



Introducing Financial Services

We enable sustainable economic growth
and reinforce trust and security
in all our societies.

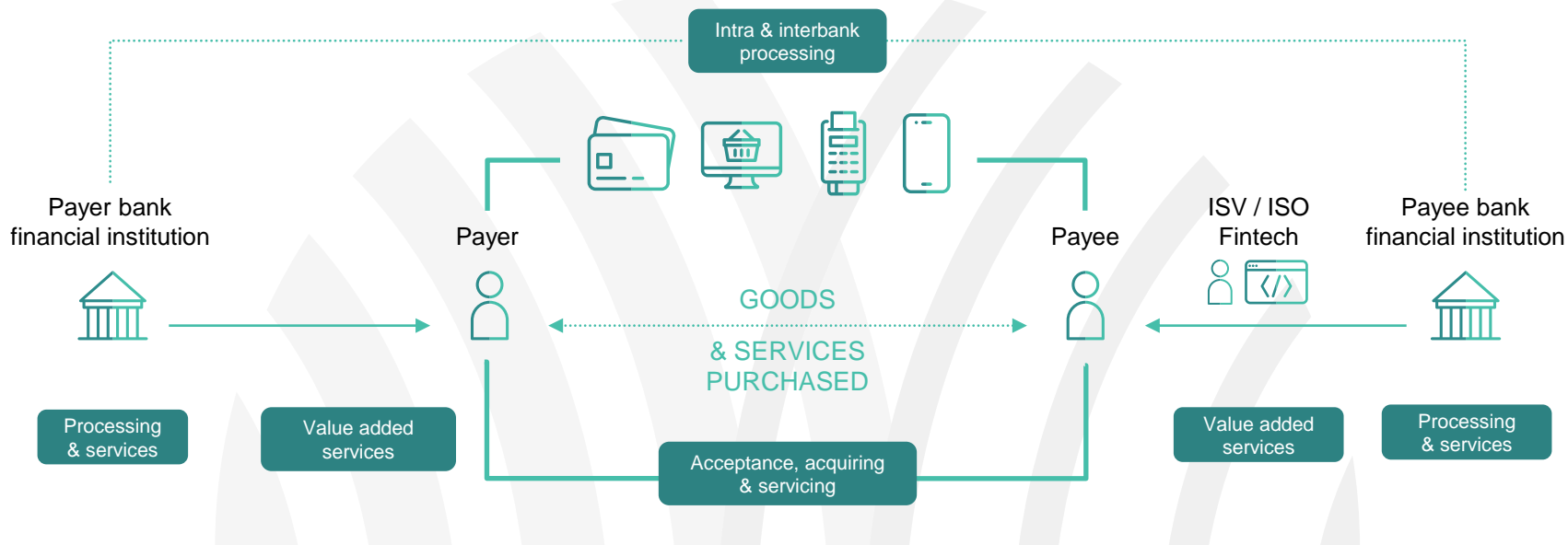


Who we serve

Our clients include financial institutions such as banks, fintech's, neo-banks, insurance companies and TPP's who rely on us to meet and exceed the expectations and shifting requirements of their customers.

Covering the whole payment value chain

Worldline enables transactions that create a network of trust between financial institutions, businesses and their customers




Card Issuing and Acquiring solutions

What we offer

Our wide range of services for issuers and acquirers can give you a competitive advantage in the fast-changing issuing market. And if you want to accelerate your acquiring business, our multi-channel, multi-brand, multi-country, and multi-currency processing solutions allow you to offer a complete and efficient payment value chain to your retail customers.

Our solutions

-  Issuing solutions
-  Acquiring solutions
-  Issuing processing
-  Fraud risk management
-  Acquiring processing
-  ATM management
-  Payment software licensing

c. 126 million
cards under
management

c. 10 billion
issuing processing
transactions

c. 11 billion
acquiring processing
transactions



Benefits

- End-to-end value chain coverage
- Flexible & innovative
- Multi-channel, brand, country and currency



[White paper
Revitalising card issuing](#)
>

[Blog article
Stay relevant by rethinking your
business models](#) >

[Solutions
Payment software licensing](#) >

Account Payments

What we offer

We help you to transform your existing infrastructure and enable you to handle all kinds of payments for your customers, including Instant Payments. Our solutions support other types of transactions such as e-payments, e-mandates, and e-identity. You can rely on our fast clearing services and benefit from economies of scale.

Our solutions



Instant payments



Messaging and connectivity services



Payments processing back-office



Payment & liquidity hub



Clearing & settlement

21 billion

account payments transactions per year



Benefits

End-to-end view on payments value chain

Economies of scale

Compliant with regulatory requirements



White paper

[Enabling innovation through payments platform transformation >](#)

Blog articles

[Outsourcing: a viable option >](#)

[Unlock the potential of Open Banking >](#)

Solutions

[Account payments portfolio >](#)

Digital Services

What we offer

The world of banking is unrecognisable from a decade ago as customer lifestyles, new technologies and new forms of competition continue to influence the sector. We help you strengthen your digital position and engage your customers with advanced and innovative digital banking services.

Our solutions



Open banking and PSD2



Identity and authentication



Conversational platform & secure messaging



Payment services tokenization



Mobile banking



Trading system and financial information



Digitization, onboarding & push notification

2+ billion

API calls on digital platforms per year

1+ billion

mobile push notifications per year

3+ billion

Authentication transactions per year

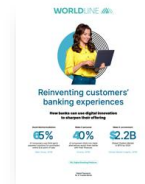


Benefits

Agile, omnichannel and open solutions

Meet new norms on customer interactions

Scalable, secure and compliant requirements



Brochure
Reinventing customer's banking experiences >

Video

Reinventing Digital Experiences across channels >

Whitepaper

Leveraging AI in human-centered banking customers services >

Our portfolio

Servicing Financial Institutions on the complete payment and card value chain



Issuing solutions

- Issuing processing
- Digital enablement services
- Fraud risk management
- Payment software licensing



Acquiring solutions

- Acquiring processing
- Fraud risk management
- ATM management
- Open financial API services
- Payment software licensing
- Sensitive data protection



Account payments

- Instant payments
- Payments processing back-office
- Clearing & settlement services
- Payment & liquidity management
- Messaging and connectivity services (SWIFT)

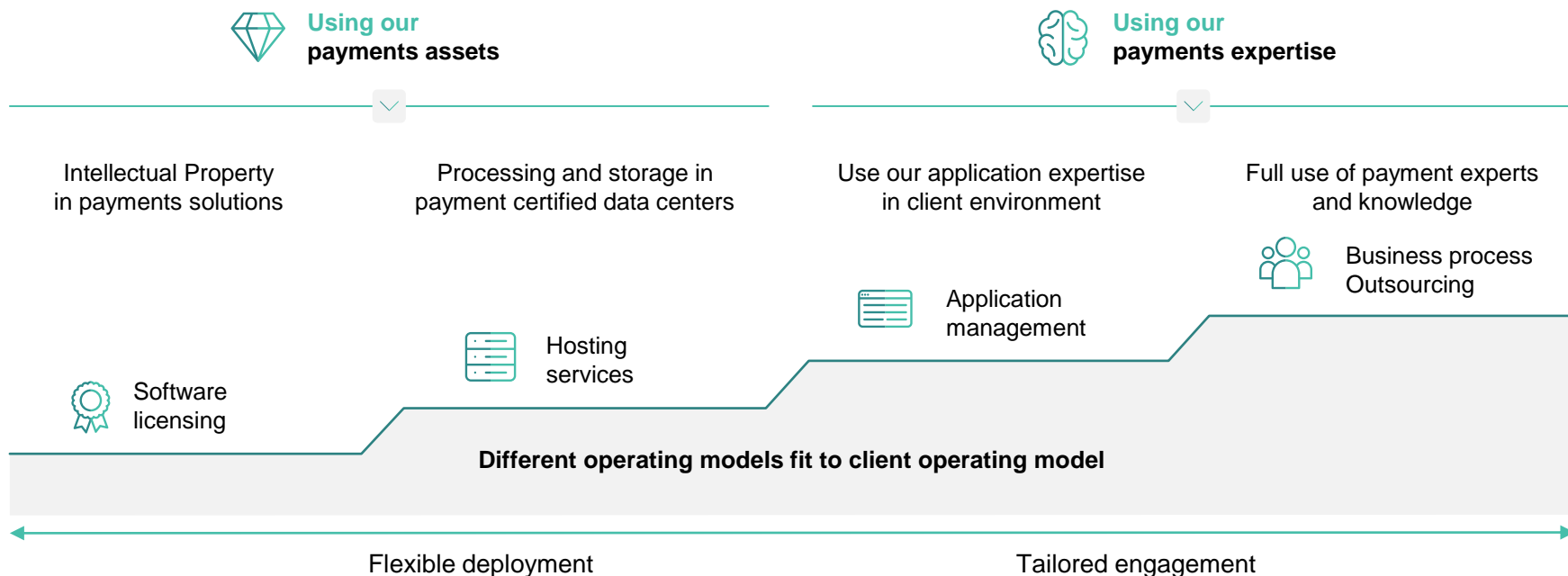


Digital services

- Open banking & PSD2
- Conversational platform & secure messaging
- Mobile banking
- Digitization, onboarding & push notification
- Identity & authentication
- Payment services & tokenization
- Digital Currency (CDBC, Stablecoins)
- Trading system & financial information

Various deployment models

Balancing do-it-yourself and outsourcing



What makes us different

Industrial scale, portfolio and expertise makes us a leader



Innovation

Europe's #1 in transaction processing
Leading positions in several key markets
Unique pan-European reach



Portfolio

Unrivalled end-to-end value chain coverage both horizontally and vertically
Technology enabled (intellectual property, technical engineers)
Fully fitting all client delivery models (from software licensing to full BPO)



Expertise

Thought leader with own payment experts
A connected ecosystem of universities, R&D centers, start-ups leveraging decades of operational excellence to satisfy our clients



Governance

A systemically critical infrastructure provider closely supervised by central banks
Fully part of stock listed European company
Market leader in Corporate Social Responsibility (CSR)

Find out more online

Financial Institutions





Press release

Worldline and Printec Group sign a strategic partnership for financial institutions and merchants

Paris, 06 March 2023 - Worldline [Euronext: WLN], a global leader in payment services, and Printec Group, a leading payment technology integrator in the CEE region, have signed a strategic partnership agreement. Focusing on two main areas, financial institutions and merchants, the partnership will enable Printec Group and Worldline to expand the range of payment services in 16 countries in Central and Eastern Europe.

Thank you
for your attention



Name: **Ernest Püspök**
Position: Business Development Director CEE
Department: Financial Services
Phone number: +36 30 311 6841
E-mail: ernest.puspok@worldline.com