

Next-generation payment processing

How Neobanks reshaped the
payments landscape

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The Neobank Customer Experience: Raising the Bar

Neobanks have redefined expectations across every touchpoint. Here's what seamless looks like today.

ISSUING

→ Account & IBAN Opening

Fully digital onboarding in minutes, no branch visit required.

→ Card Contracting, Delivery & Activation

Contract, receive, activate, and set your PIN, all from a mobile app.

→ Transaction Monitoring & Limits

Real-time notifications, instant limit changes, and full spend visibility.

→ Disputes & Personalised Campaigns

Instant dispute filing and AI-driven offers, referencing Finshape-powered targeting.

ACQUIRING

→ Merchant Onboarding

Digital signing of acquiring agreements, no paperwork, no delays.

→ POS & eCommerce Setup

From terminal delivery to eCommerce platform integration, rapid and self-serve.

→ Reporting & Analytics

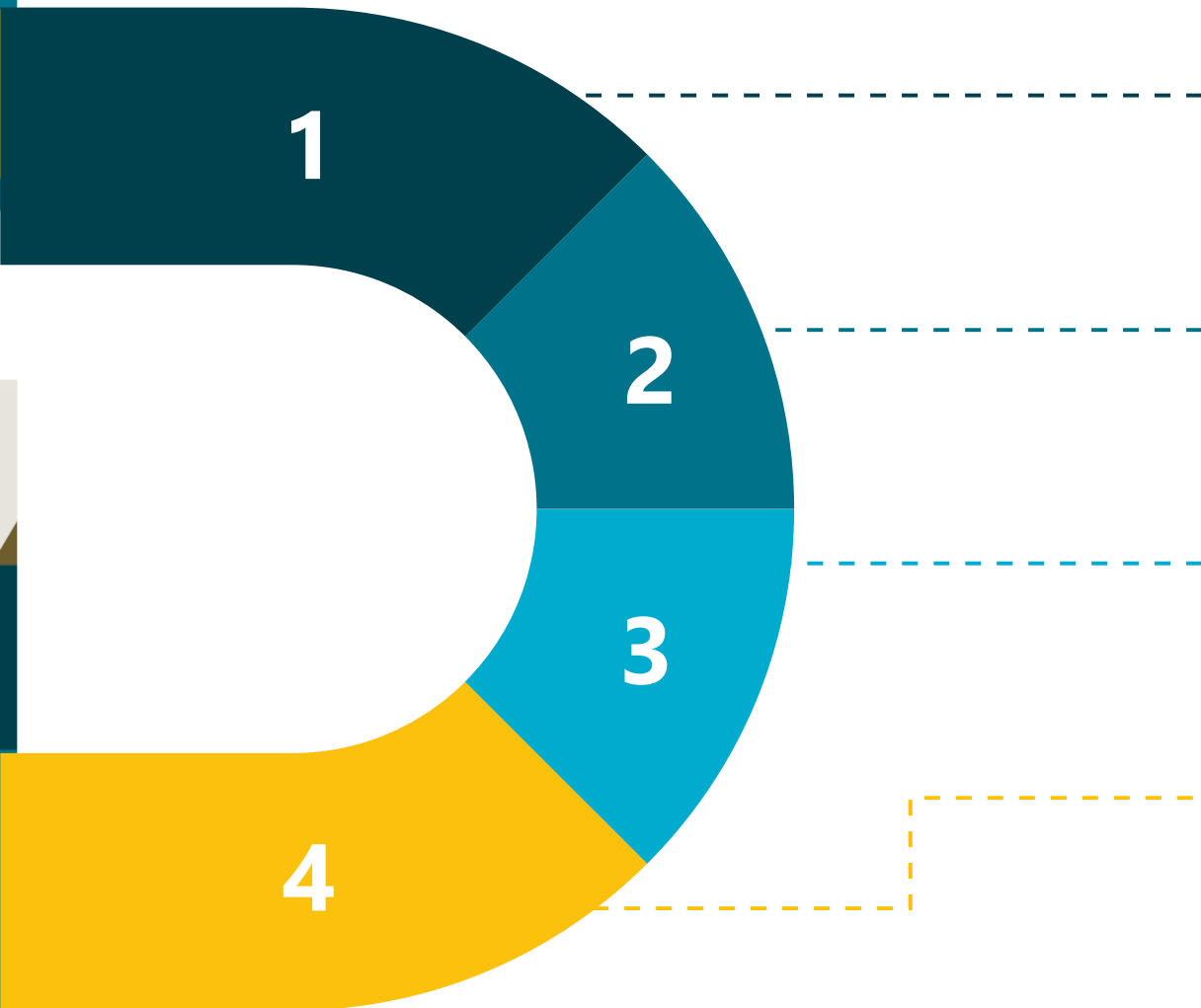
Clear dashboards for transaction data, reconciliation, and business insights.

→ Transparent Pricing & Invoicing

Clarity on fees from day one, powered by Printec/Worldline NSP infrastructure.

Adapt or Disappear

Neobanks didn't just launch new products. They reset customer expectations entirely. Traditional banks now face a stark choice.



SPEED

Customers expect instant onboarding, real-time payments, and same-day card issuance.

TRANSARENCY

Clear pricing, instant notifications, and zero hidden fees are now table stakes.

PERSONALISATION

Data-driven campaigns and contextual offers, not mass marketing.

MODERN INFRASTRUCTURE

Legacy core systems must be modernised or complemented with best-in-class middleware and APIs.

Who is Printec?

We believe that great technology should feel invisible, smooth and secure, **making life easier, every minute.**

That's what we deliver at Printec. As a leader in **business-to-customer transaction** technologies and a **trusted technology partner** across 17 countries in Central and Eastern Europe, we help businesses deliver better, safer, and simpler transactions, seamlessly and at scale.

For over 35 years, we're helping organizations build meaningful customer connections by blending **innovation, efficiency, and a human-first mindset.** Our solutions and services span payments, self-service, automation, logistics, e-commerce, security, and compliance, supported by repair and after-sales services.



17

Countries



1000+

Employees



1988

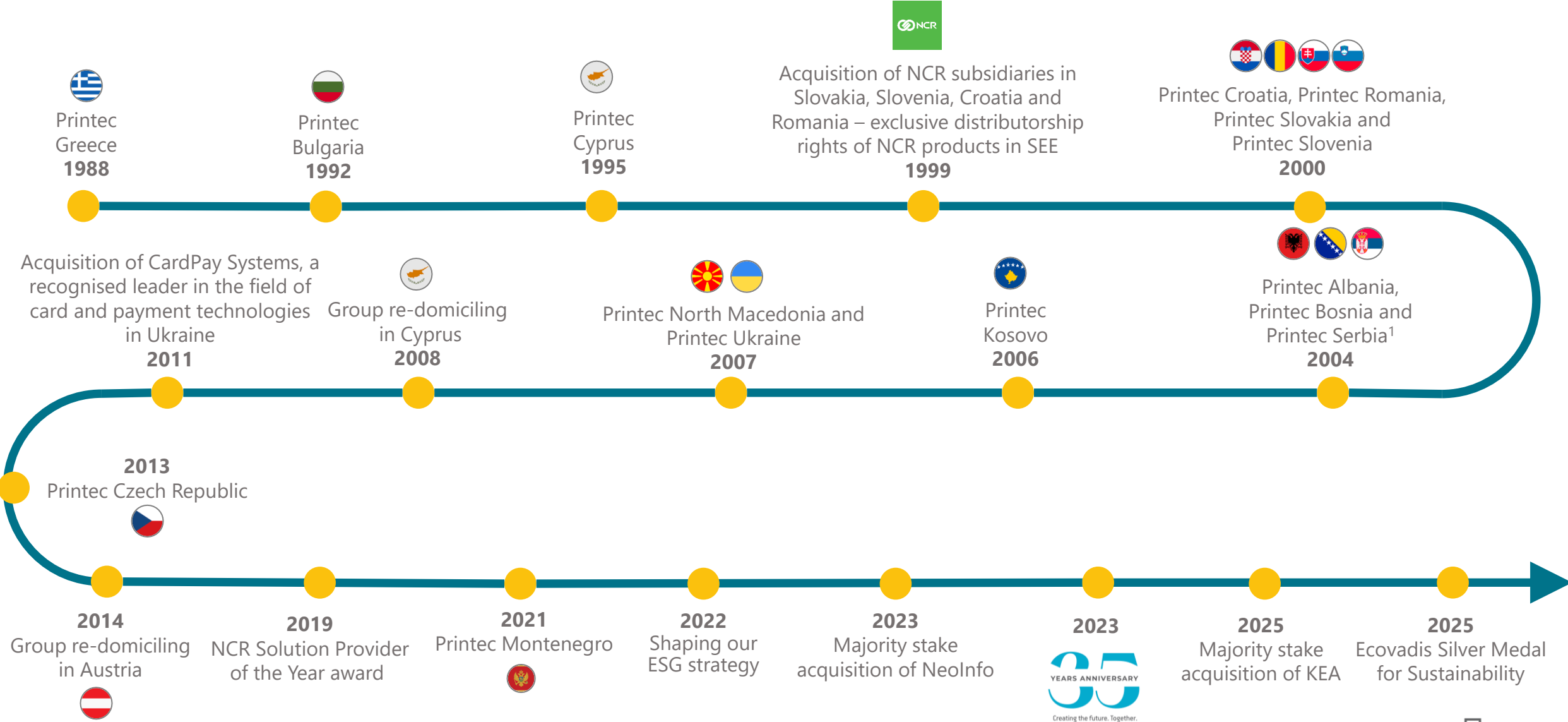
Founded



500+

Customers

35+ years of business



Note: (1) The Serbia office also serves clients in Montenegro

Who is Worldline?

Worldline is Europe's largest payment technology company, processing billions of transactions annually for banks, merchants, and governments worldwide.

Operates in 50+ countries, serving tier-1 banks and global merchants across all payment segments. From issuing processing to acquiring, digital banking, and open banking, all on a single, certified platform.



170

Active countries



1.4m

Merchants



#4

Largest PSP
Worldwide



47bn+

transactions
processed

Our partnership



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

La Défense, Paris — 06 / 03 / 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.

Issuing Products

A comprehensive, modular issuing platform designed to help banks and fintechs compete at neobank speed.

Card Management

Full lifecycle management: issuance, activation, PIN management, and instant controls, all via API.

3DS Server & Merchant Plug-In

Strong Customer Authentication built-in, reducing fraud while preserving conversion rates.

Transaction Processing & Monitoring

Real-time authorisation, dispute workflows, and enriched transaction data for cardholder apps.

Personalised Campaigns

Finshape-integrated targeting to deliver the right offer to the right customer at the right moment.



Acquiring Products

From merchant onboarding to settlement, the NSP platform gives acquirers and PSPs a full-stack, scalable infrastructure.



Merchant Onboarding

Digital KYC, agreement signing, and automated risk checks, merchant-ready in hours, not weeks.



EFT Terminals & Payment App

Printec-managed terminal estate with certified hardware, remote updates, and SLA-backed support.



Reporting, Reconciliation & Invoicing

Transparent fee structures, real-time settlement dashboards, and merchant-facing self-service portals.



eCommerce Integration

Plug-and-play payment gateway with full 3DS2 support for online merchants across the EU.



Digital Services



Video <https://youtu.be/W8TEUxgfj20>

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.



Open banking and PSD2



Identity verification and authentication



Mobile banking integrations



Payment services tokenization



Digitization of onboarding processes

Benefits

- Agile, omnichannel and open solutions
- Meet new norms on customer interactions
- Scalable, secure and compliant requirements

2+ billion
API calls on digital
platforms per year

1+ billion
mobile push
notifications per year

3+ billion
Authentication
transactions per year

Covering the whole payment value chain

Enabling transactions that create a network of trust between financial institutions, businesses and their customers.



Various deployment models

Balancing Do-It-Yourself and Outsourcing (Modular Approach)



Using our payments assets



Using our payments expertise



Intellectual Property
in payments solutions

Processing and storage in
payment certified data centers

Use our application expertise
in client environment

Full use of payment experts
and knowledge



Business process
Outsourcing



Hosting
services



Application
management



Software
licensing

Different operating models fit to client operating model

Flexible deployment

Tailored engagement

Use Case #1: Digitalization-driven



The challenge

- The bank struggles to compete with new players due to limited flexibility & low prioritization from its in-house Card Management System provider
- Slow processes lead to a poor user experience
- The bank reacts slowly to new market standards
- Compliance demands consume resources and limit innovation

The setup

- Mid-sized bank operating in Romania for over 20 years
- Over 300k credit and debit cards in circulation
- More than 10k active EFTPOS and VPOS terminals
- Over 8 million transactions processed monthly
- Complex loyalty scheme in place

The solution

Printec, in partnership with Worldline, delivers end-to-end Card Management System migration, enabling seamless integration of digitalized user experiences across all customer channels.

Use Case #2: Profitability-driven



The challenge

- High cost-driven by reliance on third-party card acquiring services
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The setup

- E-commerce platform operating in Southeast Europe
 - Over 50M transactions processed annually via third-party payment providers
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The solution

- The company obtained a payments' institution license and a Visa/Mastercard membership to enable direct card acquiring
- Printec, in partnership with Worldline, delivered the full processing infrastructure, including VPOS, MPI, front- and back-end processing, and clearing and settlement services

Use Case #3: Scalability-driven



The challenge

- Holding the required European licenses and having a card management system, the company needed a full turnkey solution for the new markets
- Required a single partner to deliver all hardware, software, and services across multiple countries

The setup

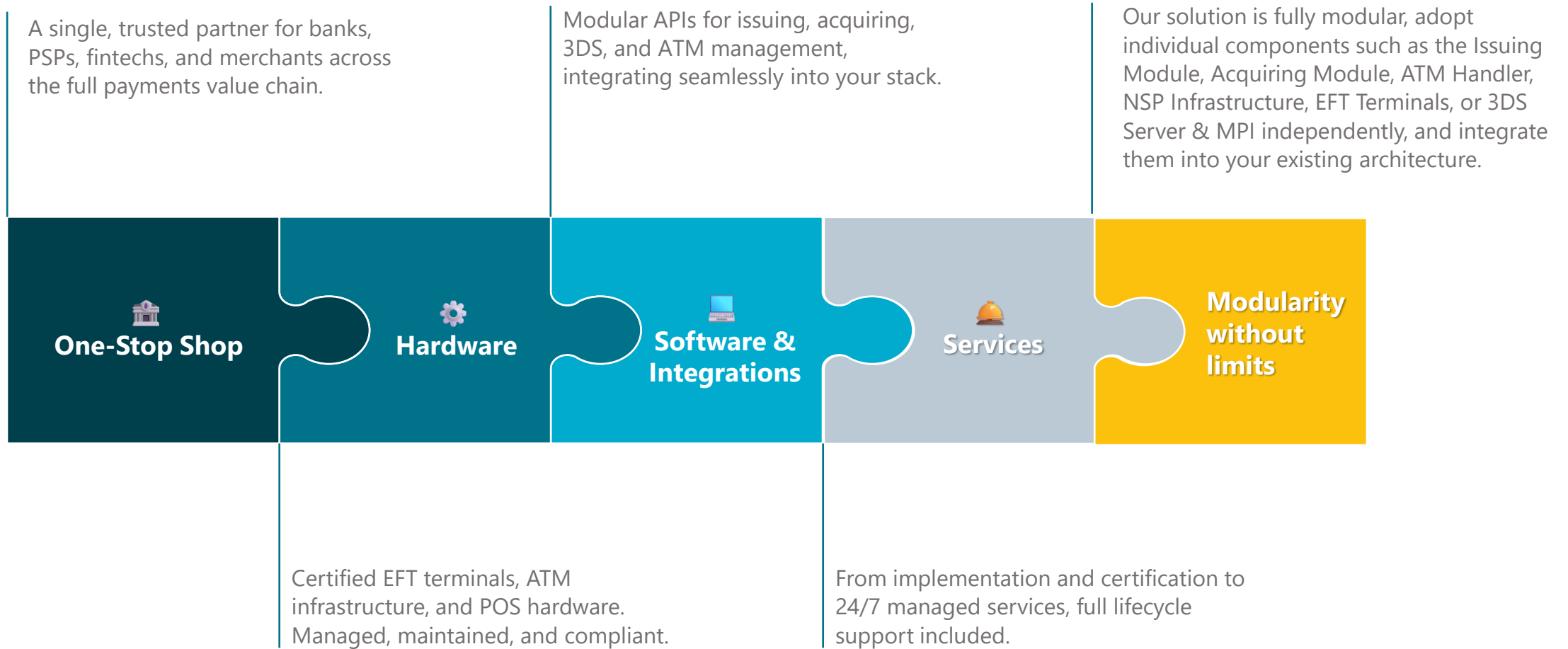
- Card acquiring company active in Northern Europe, primarily focused on e-commerce
- Expanding into South/Eastern Europe, starting with offline/EFTPOS merchant services

The solution

- Printec delivered a complete merchant acquiring solution, including:
- EFTPOS terminals
 - Payment application & Payment gateway/switch
 - Local services (key injection, TMS, terminal deployment, training)
 - Customer support and maintenance

Key takeaways

One partner. Three pillars. Complete coverage, from card to merchant, from hardware to cloud.





Thank you!

Viorel Marculescu
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 Let's connect!
Scan the QR code to access my digital business card!

