

WL ONE COMMERCE HUB

LEVEL UP

YOUR PAYMENT

GAME

PAYMENT SOLUTIONS FOR DIGITAL MERCHANTS

In the digital industry, the only constant is change. To successfully monetize digital goods and expand internationally, you therefore need a payment service provider that understands your business, masters risk and legal complexities, and can consult on strategic directions for the future.

Worldline helps fuel growth for global providers of music, software and other digital goods, from startups to industry behemoths. Whether you operate on a download-to-own, subscription-based or free-to-play business model, we have the payment options you need and the experience it takes to help you navigate the global payment landscape.



LOCALIZE THE PAYMENT EXPERIENCE

In order to compete effectively in global markets, digital merchants must offer the right local payment methods to the right buyers for the right usages. But which payment methods are compatible with recurring payments, for example, and what risks are associated with them?

Thanks to decades of experience and established relationships with financial institutions worldwide, Worldline makes it easy for digital merchants to enter new markets. Our portfolio supports more than 200 different payment methods, a wide range of acceptance and settlement currencies, and payment pages in multiple languages.

RETAIN YOUR BUYERS

Acquiring a new customer can cost up to five times more than keeping an existing one. Because your payment platform needs to support customer loyalty and reduce involuntary churn, Worldline offers a range of value-added services. These are for instance, OneSource, our merchant portal tracking all transactional activities, a top-ranked fraud solution and a tokenization functionality, helping you offer subscribers and repeat buyers a frictionless experience.

Our industry-leading tokenization technology keep your card on file data safe and ready for recurring payments, and facilitates one-click checkouts. An account updater service keeps card numbers automatically updated, improving your successful authorization rates. Our transaction lifecycle management tools make it easy to cancel, capture or refund transactions, manage chargebacks, and handle disputes.

KEEP FRAUDSTERS AT BAY

When you sell internationally, online fraud complexities and concerns can multiply very quickly. Even a single weak link in the risk management chain can jeopardize your revenue streams.

To meet digital merchants' needs for a robust, flexible fraud prevention system, Worldline has partnered with ACI Worldwide to offer the industry-leading ACI ReD Shield fraud management solution. Integrated with the Worldline platform, ReD Shield provides instant, accurate decisions on all transactions.

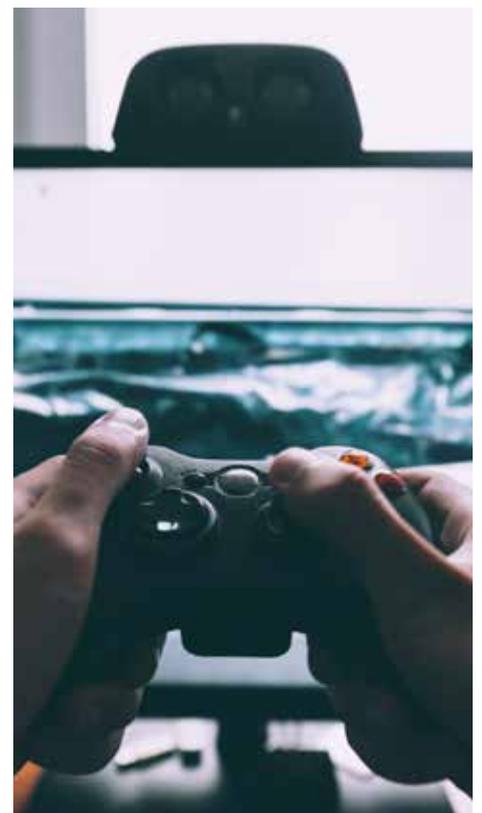
ReD Shield is constantly enhanced with information from internal and external sources globally, including hot card files, chargeback data and information traded on the dark web. The result? Everyone using the platform can detect and prevent fraud faster.

FLEXIBLE SERVICE OPTIONS

Because no two digital goods businesses are alike, Worldline offers a set of very flexible service options. Mix and match our services to suit your current needs, and adapt along the way as your business expands and grows. Connecting with Worldline grants easy access to all our solutions and payment options.

- **Gateway:** As your technology gateway partner, we facilitate the flow of payments between your business and the acquiring bank, both local and cross-border. With a single gateway processing partner and a single integration, you can accelerate and optimize your global growth.
- **Gateway^{Plus}:** As your online business grows into new markets, your lineup of payment methods and partners will grow, too—and so will the costs of managing reports, disputes and reconciliation. We help you match orders with payments, consolidate your reports, and eliminate accounting errors. We also deliver extensive reports.
- **Full Service^{Premium}:** Simplify your global payment processing and minimize business and back-office responsibilities. We manage many of the complexities for you including underwriting, contracting, reporting, reconciliation and settlement funding, both local and cross border.
- **Local Money Remittance:** By partnering with Worldline, you can trade cross-border with all the benefits of domestic processing. Reach higher acceptance rates by offering your customers their preferred payment methods, and transact and settle locally while receiving funds in USD or EUR to your domestic bank account — all without having to set up a local entity. All merchants get a dedicated onboarding contact and Account Manager supporting them through the process.

In addition to our off-the-shelf solutions, Worldline can also work with your company in dedicated project mode.



WHY TOP DIGITAL BRANDS CHOOSE WORLDLINE



BEST-IN-CLASS STABILITY AND SCALABILITY

with 99,999% uptime and 22.5 million transactions processed per month



A STRATEGIC PARTNERSHIP

with the local knowledge, regulatory expertise and R&D vision you need in a trusted advisor



QUICK ACCESS TO NEW MARKETS

with a single Worldline integration and without the obligation to set up local entities



SIMPLER REPORTING AND RECONCILIATION

with unified reports for multiple markets, acquirers and service levels

ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2019 Worldline generated a proforma revenue of 5.3 billion euros.

worldline.com

Contact us

To learn more about our online payment solutions, visit <https://onecommercehub.worldline.com>

To start exploring how Worldline can help level up your digital goods business, contact us at onecommerce@worldline.com

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The mark of responsible forestry