

WL ONE COMMERCE HUB

WORLDLINE

INTEGRATION

SECURE, FLEXIBLE, EASY



Integrating with Worldline's highly secure platform is easy. Because no two businesses are alike, we offer three different methods for integrating with us. You can opt for a quick solution requiring minimum effort, or a more flexible and customizable checkout page. You can choose whether or not to handle customer cardholder data, and you have various options for reducing your PCI scope.

Below is a brief overview of our different integration options and their respective advantages, to help you determine which method best suits your business priorities, your particular setup, and the kinds of payments you want to process.

Choosing the right option: What to consider.

In order to choose the integration method that best suits your needs, here are some factors to take into account:

- The relative importance of speed and ease versus flexibility and control
- Whether you need to process only card payments, or other payment methods as well
- Readiness to accept responsibility for handling cardholder data
- Level of IT resources available to invest in the integration process
- Level of in-house know-how about online payment in the target markets

WORLDLINE INTEGRATION OPTIONS

PAYMENT PAGE

EASY INTEGRATION FOR RAPID EXPANSION

Our Payment Page option is a secure, web-based solution for accepting online payment via a wide range of payment methods worldwide. It allows you to collect payments without handling any cardholder data, which significantly reduces your PCI scope.

Payment Page enables you to enter new markets quickly without significant resource investments. The Worldline Payment Page supports local languages for most payment methods (for example, a Union Pay consumer will see a payment form in Chinese).

IDEAL IF YOU: have limited IT resources, want help with market insights, prefer speed and ease, and want to process both cards and other payment methods without handling cardholder data.

HOW IT WORKS: When they're ready for checkout, your customers will be redirected to the Worldline-hosted Payment Page. Here, they select between the payment methods you have chosen to support, enter their payment information, and process the transaction. The transaction result will then be sent back to you, so you can present your customer with the appropriate result page.

ADDITIONAL: Account updater, Tokenization, 3DSecure, Full fraud prevention services, SAQ-A

WEB SERVICE API

FULL CONTROL OF THE PAYMENT EXPERIENCE AND DATA

Our Web Service API option is a secure, web-based solution for accepting cards and alternative payment methods worldwide. It's designed to be easily integrated and scalable, and to enable secure and trusted transactions. It lets you process and collect payments with full control and flexibility.

IDEAL IF YOU: are able to invest IT resources, have in-house expertise on payment in your target markets, want to process both cards and other payment methods, and prefer flexibility and control, including control over cardholder data.

HOW IT WORKS: You create and host your own checkout page, which allows you to fully integrate the payment experience with your eCommerce site and add the billing fields to the checkout page. Based on your know-how about the markets you are entering, you can customize your checkout page to suit your customers' payment needs.

When customers are ready to pay, they are presented with your checkout page. The payment information is encrypted by you and sent to Worldline through you. We will authenticate the transaction and the transaction result will then be sent back to you, so you can present your customer with the appropriate result page.

ADDITIONAL: Account updater, Tokenization, 3DSecure, Full fraud prevention services, SAQ-D

CLIENT SIDE ENCRYPTION

SECURE OPTION FOR CARD PAYMENTS ONLY

Our Client Side Encryption option offers the same features and benefits as the Web Service API option, but for card payments only. It also offers an additional encryption feature which enables you to reduce your PCI scope.

IDEAL IF YOU: are using our Web Service API integration option for card payments only, and want to reduce your PCI scope.

HOW IT WORKS: When a customer enters payment information on your self-hosted payment page, the cardholder data are encrypted in the browser or application and sent to you as an encrypted payload before being sent to Worldline. This will lower your PCI scope. The transaction is then authenticated with the bank, and the transaction result will be sent back to you, so you can present your customer with the appropriate result page.

ADDITIONAL: Account updater, Tokenization, 3DSecure, Full fraud prevention services, SAQ-A EP

DEVICE PAYMENTS REST API

FLEXIBILITY AND CONTROL, WITHOUT THE FULL BURDEN OF PCI

Our Device Payments REST API option is a secure, web-based solution for accepting cards worldwide. You collect payments without passing the cardholder data through your servers, reducing your PCI scope. By investing in necessary IT resources and drawing upon in-house payment know-how, you gain flexibility and control over your customers' payment experience.

IDEAL IF YOU: are able to invest IT resources, have in-house expertise on payment in your target markets, prefer flexibility and control, and want to process only cards without handling cardholder data.

HOW IT WORKS: You create and host your own checkout page (a demo application is available), which allows you to fully integrate the payment experience with your eCommerce site and add the billing fields to the checkout page. Based on your know-how about the markets you are entering, you can customize your checkout page to suit your customers' payment needs.

When a customer enters cardholder data, it will be encrypted and sent directly to us, bypassing your servers. We will then authenticate the transaction and the transaction result will then be sent back to you, so you can present your customer with the appropriate result page.

ADDITIONAL: Account updater, Tokenization, SAQ-A EP

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, visit
<https://onecommercehub.worldline.com>

To start exploring how you can integrate with Worldline, contact us at
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