



Reinventing customers' banking experiences

How banks can use digital innovation to sharpen their offering

Avoid disintermediation

65%

of consumers use third-party payment solutions for purchases online & at point of sale.

(Bain Study, 2018)

Make it personal

40%

of consumers think non-bank alternatives assist them better with their finances.

(Oracle, 2018)

Make it convenient

\$2.2B

Global Chatbot Market in BFSI by 2024

(Global Market Insights, 2018)

WL Digital Banking Platform

The challenges ahead for the banking community

Rethinking digital strategies

While many banking incumbents are keen to embrace the fast pace of innovation in the consumer area, they are hampered by aging legacy systems and inadequate IT resources. To compete with new fintech challenger banks, they are now overhauling their digital strategies to ensure relevance and maintain customers' trust and loyalty.

Rethinking digital strategies

The transformative role of new technologies in the financial services market has prompted regulators in a growing number of countries and regions around the world to develop rules to harmonize standards and practises. In Europe, for example, the second Payment Services Directive (PSD2) aims to bring down barriers to competition, reduce fragmentation and support new digital services. Although this is opening up new opportunities in the market, there are challenges to ensure compliance, particularly when it comes to implementation of advanced technologies in areas such as customer authentication procedures.

Rethinking digital strategies

PSD2 sketched out the upcoming era of APIs (application programming interfaces) and open banking is becoming a defining characteristic of tomorrow's financial champions.

This changing landscape has seen digital platform models gain traction in the banking sector, with flourishing integrated ecosystems. In today's highly competitive environment, financial institutions need to come up with new services and products to meet changing customer needs and expectations. Whether it is by launching niche financial products or orchestrating integrated digital experiences for their customers, banks are actively exploring new revenue streams beyond their traditional products and services in a bid to deepen customer interaction.



Best open banking provider

Worldline recognized as 'Best Open Banking Provider' for its Digital Banking Platform at the PayTech Awards 2019.



Payforum award 2018

Our Digital Banking Platform solution won the PayForum Award 2018 in the 'API category'.



WL Digital Banking Platform our future-proof solution

The WL Digital Banking Platform empowers banks to accelerate their digital transformation and transform their customers' experience across all channels (mobile, web, social, IoT) while supporting new platform roles and business models.

The platform acts as a flexible and modular service layer enabling financial institutions to quickly and cost-efficiently overcome the limitations and constraints associated with their legacy systems thanks to a wide range of pre-packaged services designed to cater to the needs of innovative banks.

To accelerate our clients' pace of innovation, Worldline's solution is powered by the latest digital technologies such as artificial intelligence (AI) and new tools for customer engagement which enable financial institutions to react more quickly to market shifts and to anticipate future customers' needs.

Key outcomes

- Expand channel capabilities in a stepwise approach
- Develop new business models while generating revenues
- Improve customer services that adapt to channels and habits
- Increase regulatory compliance at low costs.

Opportunities for scaling up banking offerings



How Worldline can help you: go live fast, customize and extend

WL Digital Banking Platform is designed to help financial institutions address major industry challenges and innovation opportunities while laying the foundations for future business growth. The flexibility and high level of customization possible via the platform help to ensure that banks are able to design their own approaches relatively quickly and cost effectively.

Off-the-shelf products

Fill the gaps in your digital transformation promptly and profitably with ready-to-go solutions.

Fast-track your digital banking projects

Accelerate your digital strategy with a broad set of services provided by Worldline and its partners – ranging from identity to Personal Financial Management.

Tailored solutions

We can help to translate your specific business needs into efficient, end-to-end solutions, using our industry knowledge and our expertise in user experience.

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 2020 Worldline generated a proforma revenue of 4.8 billion euros.

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