



A seamless payment experience on Subway®'s strategy menu

Case Study

Digital Payments
for a Trusted World

“Worldline offers a single payment platform for our Franchisees across Europe, for both the in-restaurant and e-commerce payments. Having just one platform for all our restaurants provides efficiencies in our technology development, support and maintenance. Worldline truly demonstrates a “think global, act local” attitude by offering global and local payments throughout Europe, as well as supporting our Franchisees in their native language during the registration process and for technical support. The in-restaurant payment solution offers our guests a fast and seamless experience. The platform also gives our Franchisees a one-stop-shop solution, with simpler operation, for both in-restaurant and e-commerce reporting and settlement.”

Thomas Boonstra, Country technology lead - Europe at Subway®

Challenges

Putting all the blocks together

With a network of thousands of Franchisees in Europe and globally, Subway®'s challenge was to build a homogenous ecosystem to offer an omnichannel solution to manage information, consolidate payment reports and deliver crucial insight, as well as assist in the decision-making process to its constantly growing number of business partners.

Worldline integrated their payment solution with the Subway® POS infrastructure for Franchisees to address these needs. Deploying a cohesive payment solution across 16 European markets is still underway; it is complex both logistically and technologically, not least to ensure that each market is provided with a localised solution. Key stakeholders at

Worldline and Subway® are working in partnership to agree the commercials, resulting in an added value and a tailor-made pricing model.

Considering the magnitude of the project, Worldline incorporated time and project management to be able to plan, test, and implement both hardware and software across several markets at the same time. The readiness of terminals was of crucial importance as these had to be paired with the availability of language-specific hotlines to be able to address ad-hoc problems in the early stages of implementation. The specificity of local payment markets such as Germany, brought compliance challenges, problems with settlement currencies, and different scheme fees to add to the complexity in this major undertaking.



“The restaurant industry is an extremely interesting sector, that is constantly changing and in need for customised payment solutions. During the global pandemic, restaurant owners had to become extremely flexible during these difficult times, both in terms of mitigating the consequences of government limitations, but at the same time still being able to offer food to their guests. Working with Subway® is an excellent example of how great project management and a tailor-made set of financial solutions can address diverse expectations, irrespective of the scope and complexity of the project.”

**Lee Jones, Managing Director Northern Europe,
GSV at Worldline**



Solutions

Payment tools for the job

At the end of 2019, the partnership was agreed with IPC Europe¹, an independent non-profit making organisation owned by Subway® Franchisees across Europe. As well as the purchasing, management and supply of Subway® approved food, packaging and equipment, IPC Europe also provides support with commercial services and technology solutions.

As a result, Worldline is incorporating several software and hardware-based solutions to address Subway®'s challenges across 16 European countries, starting with Integrated in Subway® ECR: YOMANI XR Pinpad and YOXIMO Mobile Flex as portable

backup terminals, paired with an excellent user interface and a new advertising opportunity at the POS. To target guests ordering from home to have their food delivered or pick it up by themselves, in September 2021, Worldline is piloting an integrated e-commerce solution into the Mobile Order solution, which allows guests to choose from a variety of local and international payment options, to pay for their meals. For Subway® Franchisees, the Worldline implementation team created an onboarding Portal that operates in 8 languages. Finally, Franchisees can use the myPortal reporting tool that grants them access to customised transaction reports, dashboards, financial reconciliation, and the

overview of the entire terminal infrastructure.

Full support

With its global presence and vast expertise, Worldline offers pre-implementation support to Subway® Franchisees to help guide them through the process itself. Coupled with support team experts, it ensures the right knowledge is on hand to answer any burning questions regarding terminals, generating reports or invoices, and providing information about suspicious or problematic transactions. Additionally, Worldline offers a consultation team in conjunction with GSV to address all financial needs of Franchisees.

Key benefits

Reliability and know-how

The cooperation between Subway® and Worldline brings about massive improvements in the customer journey, adding in reliability and performance. With its innovative terminals, guests can now finalise their transactions in seconds using various payment options as part of Worldline's Omnichannel offering. Incorporating the nexo Retailer Protocol enabled terminals provides full interoperability for all cash registers compliant with this standard and guarantees a smooth rollout in each market. So, what does it mean for Subway® guests and Franchisees? Smooth operation during lockdowns, close to zero downtimes, more successful transactions and perfect visibility on all transactions. Furthermore, it standardises Subway®'s payments infrastructure, with all services delivered by one provider. Finally,

Worldline supports Subway® within the fields of acquiring, terminal support, DCC, reporting, expanding card coverage and offering e-commerce solutions.

Expanding the payments offering to Subway® guests

With its massive infrastructure and immense experience in the payments industry, Worldline has the capacity to serve customers around the world and to provide a seamless payment experience.

Bringing in a comprehensive e-commerce and payment solution to Subway® across 16 European countries was logistically challenging but is set to boost Subway®'s customer base and ultimately allow their guests to buy food easily.

¹ <https://www.ipceurope.org/>



About Subway®

As the world's largest quick service restaurant chain, Subway® serves freshly made-to-order sandwiches, wraps, salads and bowls to millions of guests, across more than 100 countries in nearly 40,000 restaurants every day.

Every restaurant is owned and operated by Subway® Franchisees – a network of more than 20,000 dedicated entrepreneurs and small business owners – who are committed to delivering the best guest experience possible in their local communities.

For more information, please visit www.subway.com

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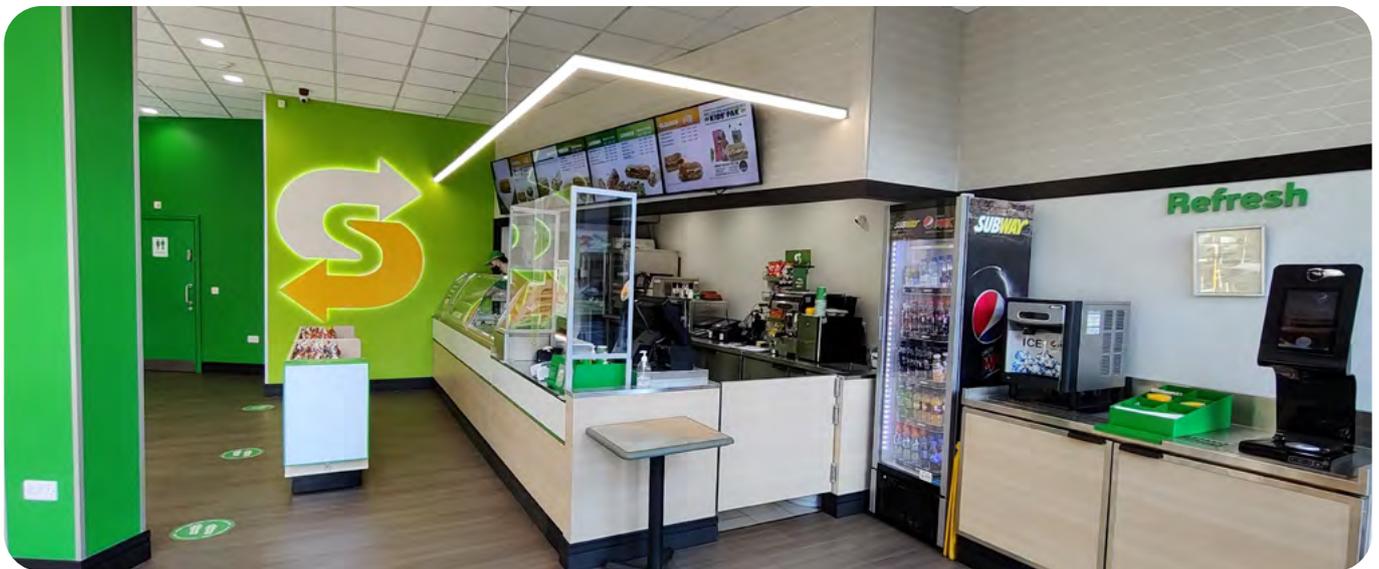


About IPC Europe

IPC Europe is an independent non-profit organisation owned by Subway® Franchisees in Europe that was established in 2001 to allow Franchisees to benefit from discounts on high volume purchasing and supplying products.

IPC Europe's mission is to help Subway® Franchisees be more profitable and competitive - today and for the future.

For more information, please visit www.ipceurope.org



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.

worldline.com



For further information
WL Franchisee Solution



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