

## Worldline continues to build its “Payments Platform as a Service” (PPaaS) solution, at the heart of its Terminals, Solutions & Services transformation roadmap

**Bezons, April 22, 2021 – Worldline [Euronext: WLN], the European leader in the payments and transactional services industry, today announces that it has completed the second phase of development of its new “Payments Platform as a Service” (PPaaS) solution. The commercial launch of PPaaS is scheduled for the second half of 2021, supporting the Group’s Terminals, Solutions & Services division’s (TSS) transformation towards being an ecosystem enabler and trusted technology partner in the new world of cloud-based payments acceptance. As of today, Worldline has onboarded 16 foundational partners to co-design and test the solution with its TSS business line.**

PPaaS will enable Worldline partners to orchestrate state-of-the-art payment solutions for their merchant customers across all commerce channels. The solution is an open ecosystem combining natively built services with connections to third-party applications. Designed to be device and partner agnostic, PPaaS will allow Worldline partners to easily activate features in order to create or enhance the experience of their merchants’ offerings through open APIs.

Banks and acquirers will be able to significantly simplify their payment acceptance operations and provide their end-customers with a variety of value-added services. In parallel, banks and acquirers will be able to offer their services to Independent Software Vendors (ISVs), gateways and integrators connected to the PPaaS platform, developing new partnerships and gaining access to new merchant customers.

ISVs and solution integrators can incorporate payment solutions into their products through a single integration process, benefiting from connections with regional and international payment processors through PPaaS. Solution providers of a broad range of services such as Buy Now Pay Later (BNPL), loyalty, data intelligence, fraud management, and merchant onboarding digitization, will be able to seamlessly access new routes to market and extend their reach to new geographies and merchant categories. Acquirers, gateways, and ISVs can easily enable these services through PPaaS, enriching their own offering to their end-merchant customers.

**16 foundational partners** have already chosen to be part of the PPaaS journey. These include leading acquirer, **Bambora**; global PSP, **PayU**; the leading mobile payment and daily life services platform, **Alipay**; **Discover Global Network**, BNPL and consumer credit global providers, **Afterpay** and **Fiizy**; leading eCash and digital wallet provider, **Paysafe**; fraud prevention specialist, **Forter**; loyalty services provider, **CardGenY**; hospitality solutions integrator, **Shiji**; risk and compliance technology provider, **Sphonic**; Brazilian ISV, **POS Controle**; AI-based identity technology provider **Onfido**; and enterprise-grade blockchain solution provider, **nChain**.

**Giulio Montemagno, SVP and Managing Director PPaaS at Worldline, TSS**, said: *“We build the core capabilities as well as the connections to a variety of players in different fields of the commerce ecosystem, so that whether you’re a payment processor or a solutions integrator, when you join the PPaaS ecosystem, you can pick and choose the elements that you want in order to design and deliver the best experience to your merchant customers”.*

*“As a leader in payment and credit services in emerging markets, we are delighted to be part of this journey. Our focus is to consistently provide the most relevant payment options to our merchants and their customers in every market and we see a clear strategic opportunity to create exciting new offers across multiple channels in partnership with PPaaS”,* said **Mario Shiliashki, CEO of PayU Global Payments**

*“Consumers are increasingly looking for flexible and innovative ways to pay. With the Afterpay platform and increased consumer loyalty and frequency, merchants experience a higher number of new and returning consumers via referral traffic, higher conversions, increasing basket size and lower return rate of goods. In partnering with PPaaS, we will continue to expand the ways we serve merchants instore and online”,* said **Carl-Olav Scheible, CEO Clearpay and EVP Afterpay International.**

*“As the world's leading mobile payment and digital daily life services platform, we are constantly looking for ways to accompany Alipay consumers wherever they shop as well as enable merchants to expand their business by exposing them to millions of potential new customers and by providing a high performing, safe and trusted shopping experience. We are excited to partner with PPaaS on this initiative and we strongly believe PPaaS can help us deepen our strategic cooperation with Worldline/Ingenico”,* said **Roland Palmer, Director Alipay North-West Europe at Ant Group.**

*“Working with Worldline will present the opportunity for Discover Global Network to play a key role in driving forward new developments in acceptance creating new innovative digital pathways in the industry. It will give us a unique view into the digital transformation taking place in the industry, resulting in learnings that we can use to simplify, streamline and improve the adoption of services for our global partners. We look forward to a fruitful collaboration”* said **Alisa Ellis, global Head of Innovation and emerging products at Discover.**

## **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](http://worldline.com)

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