

WL • Digitization solutions

absolute trust
secure, simple & seamless
digitization services



worldline
e-payment services

••••• an atos company

Secure, simple and seamless digitization services



Digitization is nothing new, but the pace of change is accelerating. People are now accustomed to banking online—and on the move—whilst coins, notes and PIN-based transactions are beginning to be replaced by contactless payments using cards or even mobile phones. However, this transformation of the way individuals and businesses manage their day-to-day finances has yet to be matched by similar advances across the corporate ecosystem. The challenge is to deliver the advantages of speed, efficiency, reliability and user-friendliness whilst maintaining, or even improving, levels of security and trust for all paperless purposes.

With 40 years of experience in transactional services and a proven track record of innovation, Worldline has the expertise and technology to help you **implement seamless digitization solutions** across your entire organization and to give you the **opportunity to innovate and grow new revenue streams!**

Building confidence, delivering certainty

To Worldline, trust means creating services that **customers will find easy to use and have confidence** in, ensuring that they are readily adopted. It also means that businesses must have **absolute confidence in the day-to-day operation** of their systems. That's why Worldline's solutions and services are designed and implemented to meet the specific needs of the individual business—its existing technology, ways of working, compliance rules and commitments. The focus is on solutions that are both better than existing paper-based processes and easier to use. By digitizing documentation, identity and access systems, Worldline transforms performance whilst removing many of the onerous and time-consuming activities that employees have to perform today.

Worldline is the only organization able to deliver the full, enterprise-level digitization of paper, processes, behavior, relationships and communication, covering identity, transactions, payments, preservation and data integrity.

Improving the customer experience

Worldline deploys a variety of technology solutions to support and enable enterprises to **digitize their entire value chain**, so that everything they do—from customer or end user interactions, through document production, to storage—is digitally driven.

The result is faster, more reliable transactions, lower costs and much higher levels of security and traceability. In addition, the greater flexibility of digitization supports the effective and rapid launch of new products, generating new revenue streams and make business services more modern. At the same time, confidentiality and preservation of data is ensured with robust audit trails that can be interrogated much more quickly and accurately. This is achieved in compliance with the appropriate legislation using Worldline's Trust Services regarding identification, authentication, integrity and preservation of documents.

Proven technology, relentless innovation

Worldline's pursuit of innovation has shaped the business for four decades. In fact, in the past five years alone, Worldline has received 11 awards for product and service design in recognition of its work in areas such as e-commerce, NFC payments and loyalty programs.

More specifically, Worldline invests in digital transformation services and builds innovative solutions such as

- **Biometric Authentication** with fingerprint, palm vein or iris recognition to speed up and secure the process,
- **Digital Certificate** in the Adobe Approved Trust List suppliers to enhance end-user experience having his signature automatically verified, certified and embedded into Acrobat Reader,
- **Qualified Electronic Signature** on the server side for an easier deployment and with the same legal value as paper handwritten signature.

However our solutions are always designed to integrate with existing technologies, reducing business disruption whilst also preserving the existing investment. Every element that Worldline designs is built around proven assets and is **compliant with industry standards**, giving it the solid foundation upon which to customize specific applications, creating a solution that can scale to any size of deployment.

Worldline's core offerings



WL e-Government services *speeds up processes for citizens*

Delivers online services for citizens with **fully compliant** and binding end-to-end paperless processing, reducing costs, increasing security and providing long-term preservation of documentation.

- Give citizens access to the innovative services they demand
- Implements paperless, low-cost online delivery
- Creates legally binding digital documentation
- Reduces waiting time to process documentation
- Ensures security, traceability, authenticity, integrity and durability

They trust us

France: National Agency For Secured Title

Delivering a biometric passport in seven days rather than 3 weeks before! Reducing costs and greatly enhancing security for French government and enhance citizen satisfaction.

Argentina, France, Germany, Spain: Offence Processing Centers for road safety

More safety on the roads by processing all the offences in a digital way, within a few days, and in legal compliance.



WL e-Contract *supports customers' round-the-clock operation*

Places fully **digital end-user agreements** within business workflows across multiple channels (web, mobile, tablet), using digital signatures and time-stamping to comply with European standards.

- Opens all digital channels
- Improves revenue and accelerates sales cycle
- Creates legally admissible documents
- Increases reliability and security
- Ensures regulatory compliance

They trust us

France: Allianz (An international insurance company)

Providing digital legal protection contract for B2B and B2C for prospects in remote mode. Costs reduction due to paper manipulation and storage.

France: Oney Banque Accord (100% Group Auchan's branch)

Supporting partners activities providing digital consumer credit to increase the transformation rate at least by 2. International roll-out scheduled in Spain.



WL Digital Preservation solutions *guarantees integrity of customers' stored data*

A **secure storage** suite offering levels of security suitable for enterprises, individuals or highly regulated organizations, providing a scalable resource with reduced risk and low costs.

- Ensures privacy of all information
- Ensures the safety of the service
- Retains the legal value of digital document
- Provides additional features with easy access to information
- Controls costs and supports transition towards paperless transactions

They trust us

Belgium: Doccle (Cooperative of senders like Acerta, MC, Telenet, KBC/CBC...)

One central place for secure storage in the Private Cloud for all Belgian Citizens to reduce the cost for sending paper and providing value added services like alerting and payment.

Austria: cyberDOC for Austrian Notaries

cyberDOC guarantees the lasting legal quality of notarial deeds including a strong authentication using digital certificates on smart cards as well as cyphering for the storage of data.



WL e-Invoicing *cuts the cost of low-value activities*

Takes inbound and outbound invoices out of the paper-chain and moves them to **multi-channel**, multi-lingual electronic processing.

- Increases speed of execution and automate processes
- Reduces errors and increase process control
- Ensures legal and financial policies and adhered to
- Reduces paper consumption and lowers physical storage requirements
- Increase dispute resolution speed, find documents more quickly

They trust us

Worldwide: Shell

Roll-out in more than 30 countries in accordance with the legal compliance. At least 50% savings compare to paper invoice, higher security and faster bill presentment for quicker payment.

France: Majuscule (Alkor group)

Exchanging electronic and paper invoices with booksellers and stationery shops.

This shift away from paper and towards electronic documentation and digitized processes is how Worldline helps you transform your organization. However, it's essential to maintain the legal standing of the documents within the system and Worldline has the experience and accreditation to see that you remain fully compliant at all times.

• **Certification Authority**
ETSI 102 042, Adobe
Approved Trust List

• **Certification Digital**
Signature EAL3+
Common Criteria

• **Archiving Agreement**
for Public and Health
data

1.2 billion
e-documents

30
million
digital
signatures

10
million
electronic
invoices

400
million
legal
archives

50 million
mailboxes

For further information
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The mark of
responsible forestry