

WL • Payments Acceptance solutions • Sips

Payments Acceptance develop your e-business simply, efficiently, securely



worldline
e-payment services

an atos company

Take control of your transactions and surpass your objectives

As an e-merchant, you face multiple challenges in a highly competitive environment, due to the globalization of e-commerce. To remain competitive and boost your sales, you need to reach a global audience while meeting your customers' local expectations in terms of payments.

Offering a streamlined shopping experience is now crucial in a context where the multiplication of touchpoints is eased by the growing use of mobile devices.

WL Sips, the online payment solution, enables e-merchants to fulfill their need for payment channel convergence, providing an efficient answer to these new usages.

WL Sips is your unique entry point for online payment management and security.

Secure your activity and your customers' data



Increase customer loyalty and your conversion rate



Efficiently manage your e-business



Enhance and simplify the user experience

Develop your e-business abroad

Engage your customers through a streamlined user experience and develop their customers' loyalty



A quicker checkout process

WL Sips enables you to securely store your customers' data in a merchant wallet to ease the purchasing process through one-click payment. Your customers benefit from a quicker checkout, which improves customer loyalty as well as your conversion rate (up to 15%) at this critical phase: payment.



A cross-channel purchasing journey

Customers are empowered with technology and merchants need to meet their expectations by offering them an optimized user experience, no matter what device is used (web, mobile, tablet, in-store payment terminal...).

WL Sips allows merchants to create synergies between all channels thanks to:

- Customization of payment pages
- Responsive design
- In-app payment option

More than a simple payment gateway, WL Sips is a business enabler for your online activity



Deferred payment

(on delivery, by the end of the day...)



Recurring payment

(subscription)



Consumption-based pricing

(taxi, food...)



Guarantees and refunds

(total or partial)

Secure your activity and reassure your customers

WL Sips is PCI DSS-certified to ensure the security of your payments and your customers' payment data. Worldline is familiar with all of the threats against merchants' activity and has therefore integrated end-to-end security tools into WL Sips :



Thanks to the **3D Secure** reinforced authentication solution, protect your activity against fraudulent attempts and transfer the responsibility to the cardholder's bank.

This way, your payments are guaranteed.

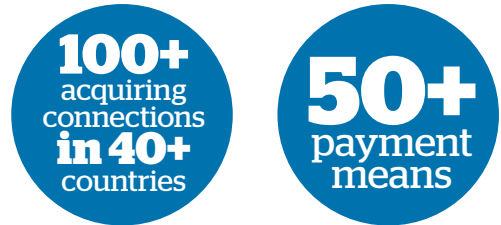


WL Fraud Risk management for e-merchants is a solution enabling you to detect fraud risk before, during and after the payment. Each transaction is analyzed, and the tool evaluates a wide range of criteria, generating a score. Depending on the level of tolerance you have chosen, the transaction is either accepted or rejected.

Simply develop your business abroad

As Europe's leading cross-channel payment gateway, Worldline has the expertise to assist merchants in their cross-border activity.

• Make the most of our international networks:



• Improve the interaction with your international customers:

- Multiple currencies with eDCC (Dynamic Currency Conversion)
- Multiple languages
- Multiple collection methods adapted to local habits

• Our teams support your projects all around the world

A single tool to control your transactions and follow up your activity

A simple management of your transactions...

For e-merchants, an easy-to-use transaction management tool is a key asset in their activity management, enabling them to offer value-added services to customers:

- Transaction creation by phone or email
- Validation
- Cancellation
- Partial refund in case a product is unavailable
- Duplication for recurring payments

...with a clear view of your activity.

WL Sips provides you with a comprehensive reporting tool enabling a precise follow-up of your activity thanks to:

- Transactions and operations reports,
- Payments reconciliation reports,
- Cancellation
- Payments confirmation
- An intuitive research tool.

