



PAYMENT SERVICES – REINVENT YOUR PAYMENTS VALUE CHAIN »»

End to end services for business critical processes

The current global economic crisis is making the whole area of Payments a real focal point for all enterprises. Businesses are looking to reduce costs and enhance service by outsourcing non-core processes. Consumers are increasingly using non-cash payment methods and the rise of mobile payments is likely to accelerate this trend and lead to increasing volumes which require scalable solutions. In Europe, new regulations such as the Single Euro Payments Area (SEPA) are introducing new standards which will require businesses to adopt more efficient business models necessitating enhanced technology platforms and partnering to access industrial strength payment services. Through Atos Worldline, the largest European end-to-end payment services provider, we are able to offer a proven portfolio to address these challenges. This includes innovative solutions covering: terminals, issuing processing, acquiring processing, CRM and e-Services (internet, voice and mobile). Atos Worldline card offerings are already in extensive use in Europe and leading finance and business organizations across all sectors use the solutions, including major clients such as BNPP, Commerzbank and ING. In Asia Pacific, our solutions cover some 70% of credit cards in the region. So discover what we can do for you!

DEDICATED FOCUS, DIFFERENTIATION AND FLEXIBILITY PROVIDING FAST AND EFFICIENT PAYMENT PROCESSES

Together Atos Origin and Atos Worldline represent a leading payment services provider worldwide. Our unrivalled mix of payments services cover the full spectrum of design, build and operate/BPO activities. The solutions are combined according to specific client requirements creating unique client centric solutions that add real value to a business and allow clients to focus on their core business and product innovation. The solutions are applicable to all sectors e.g. Finance, Oil & Gas, Telecom, Transport, Retail, Public and Press & Media.

LEADING EDGE SOLUTIONS

Our payment solutions help to manage the complete payments value chain for any kind of business. They also cover the full functional scope for Issuers and Acquirer organizations including ATM management, authorization server, payment gateways and security server and span the worlds of electronic and mobile banking and e/m-commerce. This is illustrated in the solution functional overview at the right:

Value Chain	Front Office	Back Office
Accepting	Terminal Management POS & Acq Interface Management Online/Offline POS Transaction Processing Internet Payments Processing Transaction Routing Online Fraud & Merchant Risk Management	Merchant Contract Management Dispute Management End of Day Processing Merchant Settlement Merchant Accounting & Billing
Acquiring	ATM Management Acq & Network Interface Management ATM & Payment Transaction Routing Online Fraud Detection STIP Authorization Authentication	Merchant Management Dispute Management Fraud & Risk Management Merchant History & Reporting Clearing & Settlement Interchange Management
Issuing	On-us Authorization Authentication Online Fraud & Risk Management	Cardholder Management Card & Application Management Personalization & PIN Management Card Transaction Management Billing & Settlement Dispute Management

Our core solution offering in card payments and processing is Worldline Pay which can be delivered via license integration or BPO modes. The solution covers both acquirer and issuer processes. It is a comprehensive payment solution that offers secure, real time transaction processing for the front and back office. The flexible management of cardholders, customers, products and merchants means that it is adaptable to individual market situations.

Through Atos Worldline we also offer two distinct services to cover remote payments.

- » The Secure Internet Payment Services (SIPS) is specifically designed for online merchants, internet service providers and acquirers.
- » Our mail order and telesales ordering service is a dedicated service for large volumes of transactions. In France alone we handle over 3,500,000 transactions per month, enabling merchants to increase revenue whilst reducing risk.

Overall we provide a comprehensive service through the use of modular building-blocks to deal with payment processing, reconciliation, accounts receivable, reminder and risk management. We also offer innovative payment schemes. For example, in the Netherlands with iDEAL we have supplied a solution for securely paying on the Internet through a credit

transfer. The customer is able purchase online using a link between his Internet bank and the payment service provider. The payment is direct, transparent and guaranteed.

STRONG INDUSTRIAL PROCESSING CAPACITY

All offerings are developed together with leading clients and are therefore unique to Atos Origin and Atos Worldline.

For example they can optimize the efficiency of payment business processes through the use of leading edge solutions, technologies and services (e.g. BPO), meet changing business and compliance requirements, or create new payment business models. An additional benefit is the enhanced business flexibility to support new products and increased customer service.

Between Atos Origin and Atos Worldline we assist our customers in building and leveraging a strong industrial payments capacity to ensure business growth is not constrained and potential market demands can be exploited. We have over 25 year experience in Designing, Building and Operating Transaction processing services and can offer clients increased agility from innovative solutions and a unique combination of Payments, CRM and eServices.

PROCESSING CAPABILITIES

Atos Worldline offers strong industrial processing capabilities handling billions of electronic transactions on its main highly secured technical centers in Europe.

Payment services:

- » 2 billion acquiring payment transactions
- » 205 million remote payments
- » 145 million withdrawals
- » 130 million Mon€o/Proton transactions
- » 38 million mobile prepaid transactions
- » 22 million credit and payment cards
- » 6 million fuel cards
- » 400,000 Terminals

Other related services:

- » 45 billion emails
- » 1 billion calls (IVR & Contact centers)
- » 38 million loyalty cards
- » 34 million email boxes

For more information: Payments@atosorigin.com