



INNOVATIVE SOLUTIONS SERVING THE CARD BUSINESS »

MEDIAKIT CARTES 2008 TRADE SHOW

With more than 20 years' experience in the card and identification industry, Atos Origin helps its customers better anticipate the major changes and optimise the performance of their end-to-end electronic transactions.

INNOVATIVE SOLUTIONS

Two trends define the Card and Identification industry: growing interest in the **contactless interface** and the **changing payments market** in Europe.

Today, the card is mainly used in the telecoms, banking, industry, healthcare and transport sectors. **With over 20 years' experience in the card and identification industry, Atos Origin has been developing a strong expertise on these markets through its European subsidiary Atos Worldline.**

Atos Worldline **delivers innovative solutions that help its clients** keep pace with the constant market's changes and **face new challenges** such as 3D Secure, SEPA, contactless technologies, etc.

Mobility and NFC

> **Innovation at the terminal:** with the contactless reader based on **NFC Technology** (Near Field Communication) developed for XENTA. This enables consumers to pay with a payment card or NFC mobile phone, without any physical contact with the terminal. This new version is currently being tested at a European level, and is **expected to be launched on the market by the end of 2009.**

> **Innovation in loyalty** with NFC Loyalty - this integrated solution developed for retailers enables customer recognition, management of electronic discount vouchers and private payments with a single approach using a contactless card or NFC mobile phone. **Based on proven SoftPOS and Worldline Loyalty products**, it also includes an application for mobile NFC, enabling **electronic discount vouchers to be obtained simply via Smart Posters.**

> **Innovation in ground transport with Mobile BLS**, the self-service terminal on mobile. Transport tickets can be purchased, modified and cancelled by mobile phone ; a confirmation is sent via the mobile network, either as **secure 2D barcode** images, or loaded onto the telephone in internal or external smart card (thanks to NFC technology).

> **Innovation in air transport with paperless tickets on mobile phone:** Atos Worldline today offers a full range of services on mobile phones enabling airline companies to improve their customer service:

- **Payment by mobile:** Atos Worldline has developed a mobile payment solution, **SIPS mobile**, based on its SIPS secure internet payment solution.
- **Mobile Booking:** booking of airline tickets, with possibility to change itinerary and select seats ...
- **Mobile boarding passes**

Innovations on ATMs

A key communication and sales channel

> **"Fast booking on ATM"**
Online booking and purchasing of event tickets via ATMs. In just minutes, customers can select and pay for tickets and print a receipt with all the necessary information.

> **Integration of XENTEO into parking machines**

These past months, XENTEO has been integrated into many different types of terminals on the international market. The integration of XENTEO into a Sweden parking machine will be displayed at Cartes Trade Show. Specially developed for the Dutch market, this parking machine is compliant with the most stringent national PCI+ security standards and directives. These security requirements follow Currence's recommendations, the Dutch organisation which owns the PIN and Chipknip payment schemes. This parking machine is being implemented in the Netherlands.

Winner of the 2008 Innovation Awards



Atos Origin has won the 2008 Innovation Award in the "mobile & new technologies solutions" for its innovative paperless tickets solution delivered via mobile phone and developed for Air France KLM. The awards were organized by Orange Business Services and Syntec Informatique in partnership with French business daily La Tribune. This new mobile boarding passes solution offers

Air France KLM an innovative alternative to hard tickets for its customers on the move.

Atos Worldline designed, developed and implemented a mobile application for Air France KLM enabling its customers to check in, receive a boarding pass directly via mobile phone.

DEVELOPMENTS IN THE EUROPEAN PAYMENTS MARKET

From 2012, SEPA (Single European Payment Area) will enable the harmonisation of withdrawals and transfers throughout Europe. With a proven expertise in payment services, Atos Worldline is taking an active part in the following projects: 3D Secure, SEPA direct debit, e-mandate and EPAS (European Payments Application Software).

> **3D Secure:** as part of the 3D Secure regulations implemented by Visa and MasterCard, Atos Worldline offers European payment cards issuing banks an end-to-end solution that enable them to meet the 3D Secure requirements. Through this solution issuing banks offer strong authentication processes on the payment page of any online retailer's website, who have subscribed to the 3D Secure programme.

> **The SEPA direct debit will replace automatic withdrawals.**
Authorisation for automatic withdrawals is replaced by a "Mandate". The concept of "e-Mandate", is the possibility of **providing an electronic mandate signature from A to Z using the debtor's banking website.**

Easier, more secure and lower cost payment solutions.

Banks therefore have a critical role to play in supporting businesses towards SEPA ; with proven expertise **in e-banking** and on-line services, Atos Worldline is building a solution around SDD mandate management. This will enable all market players to migrate to **Seпа Direct Debit** with complete transparency.

> **Innovation in Protocol - EPAS protocol, one of the card payment standards by 2010.**

As a key European player in payment services, Atos Worldline is taking an active part in the implementation of the EPAS protocol.

Unification of the European payments market (SEPA) is hindered by the different local payment systems. In order to move towards some uniformity at the European level, the EPAS (European Payments Application Software) consortium has been created aiming at defining and developing the technical specifications required and their application, at local and international levels.

Strong authentication is a key challenge for on-line banking and payments

Atos Worldline offers its European banking clients a highly secure authentication platform which enables them to respond rapidly to security requirements when buying on the internet or accessing an on-line banking site. This highly flexible platform provides internet users with appropriate and strong authentication processes.

Innovations in payment

Innovations in payment cards, migrant cards, youth cards

Atos Worldline offers Europe's largest banks innovative cards enabling them to differentiate themselves from the competition, such as:

> **Migrant card:** a pre-paid card enabling migrants to transfer money to their family in a practical and secure way at lower costs.

> **Youth card:** a top-up pre-paid card enabling young people to enjoy using their money freely, yet under parental control.

Innovative credit card for eBay

Atos Origin and Commerzbank announce signing of a new contract to offer innovative online credit decision for eBay new credit card. Customers can apply online for the eBay credit card and use it immediately for their online purchases.

An innovative credit card that can be issued live and for immediate online purchasing.



Atos Origin presents its latest innovations on Booth 4N002

Conferences and Demos

- > 4 November from 14:30 to 15:00
"How can ATMs become key channels for communication and proximity sales?"
- > 5 November from 16:00 to 16:45
"Remote banking and payments: innovations around new uses"
- > 6 November from 14:30 to 15:00
"Light customer web architecture for electronic payment terminals"
- > **Demonstrations of latest innovative solutions on Atos Worldline booth**

French certification for Banksys terminals

Launch of XENTA® and XENTISSIMO® terminals in France

Atos Worldline has obtained French CB 5.2 certification for its complete range of Banksys electronic payment terminals. This recent certification follows that of the XENTEO terminal in July 2007.

This certification opens the way to marketing our ultra-secure solutions on the significant French market. The success of the Banksys terminals throughout Europe shows that Atos Worldline solutions definitely have a prime position to capture on this market.



Main references

- > BNP Paribas, Commerzbank, LCL, Société Générale
- > ANPE, CNAV, CNAF
- > Club Avantages / S'Miles, Club Dial, Carrefour, Casino, Darty, Ikea
- > SFR, Orange, Bouygues Telecom
- > M6, TF1, La Tribune
- > Air France, SN Brussels Airlines, SNCB/NMBS

Key figures

- > 350 million SMS
- > 38 million mobile pre-paid transactions
- > 40 million loyalty cards
- > 65 billion Internet viewed pages
- > 22 million credit and payment cards
- > 145 million withdrawals
- > 400.000 Terminals
- > 2 billion acquiring payment transactions

Atos Origin

Atos Origin is an international information technology services company. Its business is turning client vision into results through the application of consulting, systems integration and managed operations. The company's annual revenues are EUR 5,8 billion and it employs over 50,000 people in 40 countries.

Atos Worldline

Atos Worldline is a major European IT player in the processing of high-volume electronic transactions. It specialises in end-to-end payment services including issuing, acquiring and developing payment technology solutions ; card processing ; CRM & eServices (internet, voice and mobile services). With the focus on technological innovation, Atos Worldline implements its solutions in processing or integration mode. Atos Worldline generates annual revenues of EUR 654 million and employs over 4,000 people.

FOR MORE INFORMATIONS

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