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Worldline **Digital Identity Hub**

Simplify Digital Identity adoption

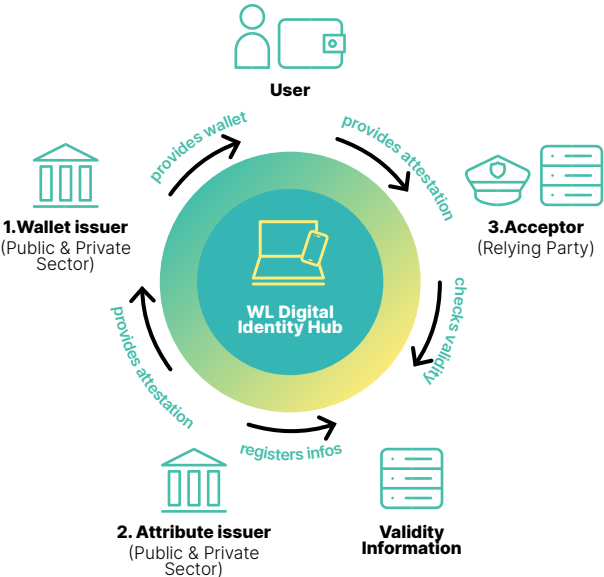
Digital Payments
for a Trusted World

The introduction of the EU Digital Identity Wallet through eIDAS 2.0 is a game changer in the way EU citizens will interact online with businesses and public authorities. It aims to restore trust and confidence they are lacking with a set of digital identity credentials located in one place.

This harmonized European Digital Identity framework will also help businesses provide their customers with faster digital onboarding process and reduce the risk of online fraud.

As a leader in payment services, Worldline brings its expertise in digital identity and payments to make it a reality.

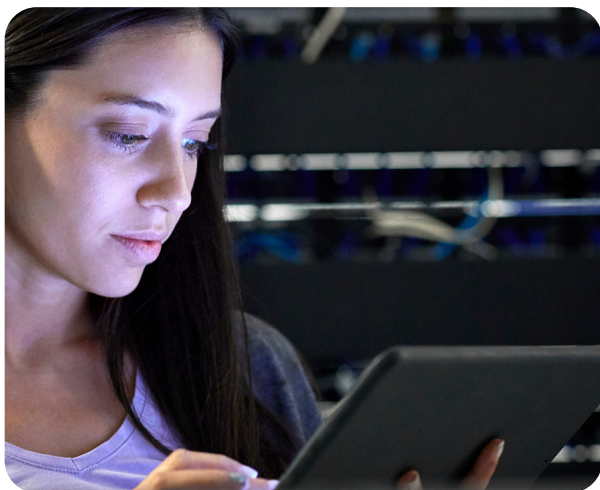
Worldline's role in the eIDAS 2.0 ecosystem to enable and expand adoption of digital identity in the EU



WL Digital identity Hub

is at the heart of this ecosystem to provide a one-stop shop for enabling digital identity-based use cases (payment, service subscription, age verification...):

- Leverage the potential of digital identity without facing the complexity of its ecosystem (e.g. upcoming EU Digital identity wallet, private identity wallets, ID providers, trust service providers...) and interoperability requirements.
- Enable compliance with the upcoming EU regulation for identifying end-users.
- Provide end users with a seamless digital experience.
- Provide relying parties with reliable and verifiable digital data.

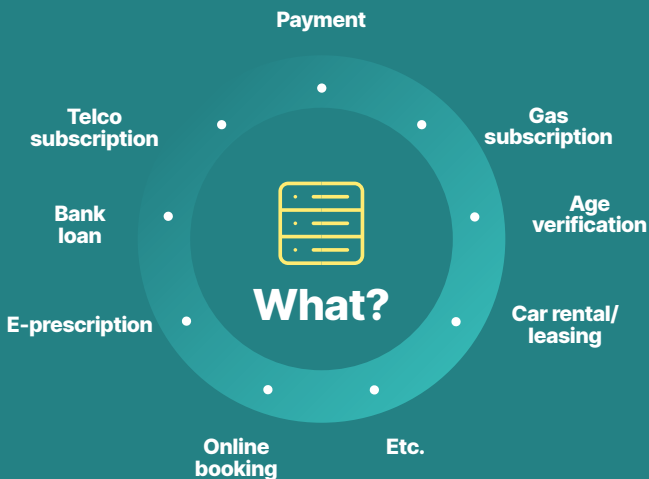


What are the Hub features?

- Access to multiple digital IDs:
 - European Digital Identity wallets
 - Private identity wallets
 - ID providers
- Extend the value of the wallets with the reach to attribute and trust service providers
- Bring additional value added services with access to open banking APIs (for wallet providers and relying parties) and legal archiving
- Autonomous activity management:
 - Self-onboarding
 - Developer portal for supporting direct integration
 - Statistics and reporting on digital identity transactions, compliant with GDPR and eIDAS
 - Settlement and invoicing



It is everyone's business



Benefits of the EU Digital Identity Wallet:

Cost reduction due to process optimization/automatization (no staff involvement in age verification)

Revenue increase due to additional product portfolio and increased conversion rate

Accelerate checkout: more baskets per hour due to speed up checkout process

Benefits of the WL Digital Identity Hub:

One integration to manage multiple Digital IDs

Direct access to a large list of banks and merchants

Legal compliance as a Service

New means for enabling payment

New business opportunities with the integration of new qualified trust services (e.g. electronic archiving)

Why is Worldline a trusted partner ?

Digital identity and payment landscapes are converging

#1

european payment processor

#1

merchants acquirer in continental Europe

#3

European provider of e- & m- payment solutions

580M

authentication transactions per year

25M

users with a Strong Customer Authentication smartphone

20M

users of biometric ticket validation

About Worldline

Worldline [Euronext: WLN] is a global leader in the payments industry and the technology partner of choice for merchants, banks and acquirers. Powered by 18,000 employees in more than 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue close to 4.4 billion euros.

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