

- » BOOST PERFORMANCE
- » REDUCE COST
- » INCREASE AGILITY
- » ENHANCE CRM
- » SHORTEN TIME TO MARKET
- » DRIVE INNOVATION
- » IMPROVE EFFICIENCY
- » INCREASE ADAPTIVITY
- » ENABLE BUSINESS TRANSPARENCY
- » ENSURE REGULATORY COMPLIANCE



CONSULTING > SOLUTIONS > OUTSOURCING

## Transactions Processing

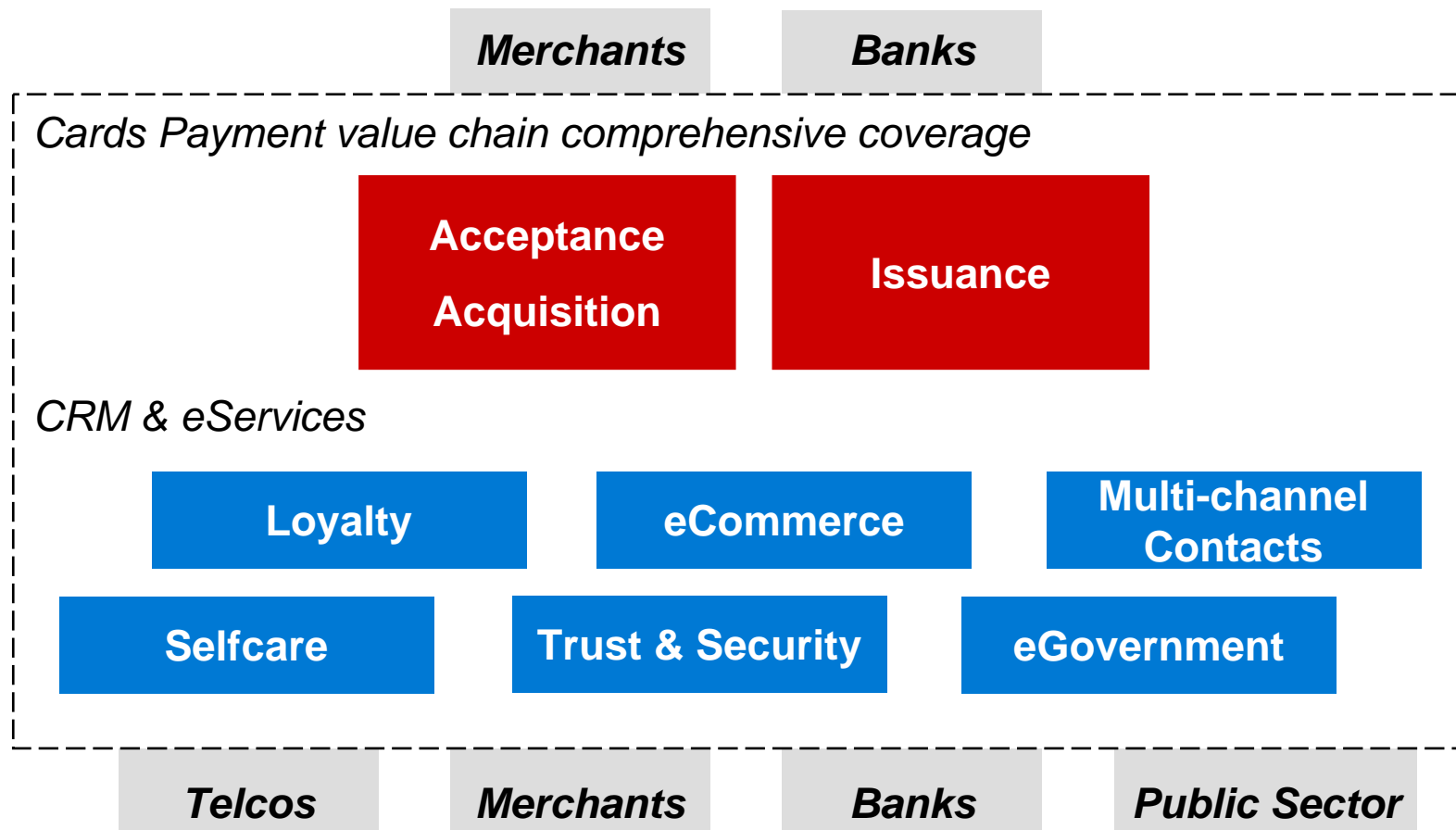
Providing end-to-end services for business-critical processes

Christophe Duquenne, Atos Worldline EVP Operations France

December 2007

# Transactions Processing

Providing end-to-end services for business-critical processes



# Transactions Processing

Specific business model and capabilities

## » Transaction-based revenue:



2 bn acquired transactions  
21 m credit cards



100 m Internet payments



410,000 POS terminals



30 m email boxes



250 m SMS operated



50 billion served pages

## » Design, Build and Operate services, relying on highly customizable solutions:

- » Home-made solutions  
Independence from vendors
- » SOA
- » Object Oriented Language
- » Model Driven Architecture
- » Open source

# TOTAL BeNeLux

A highly secure and flexible acceptance network



**Acceptance  
Acquisition**

- » **Wide scope of payments acceptance:**
  - » Debit Bancontact/MisterCash card transactions (secured by PIN)
  - » Credit card transactions
  - » Electronic purse transactions
  - » Fleetcard transactions
  - » Total BeNeLux offers the highest level of payment security across its entire network
- » **Reliable infrastructure and operations:**
  - » Delivery and maintenance of payment terminals (set-up, call center, technical operations)
  - » Telecom network service
  - » Integration with Atlas authorization host (Total fleet cards)

» **Mutualization and customization**

# Commerzbank

## Credit card programs with Loyalty management



COMMERZBANK 



**Issuance**

- » Important cost reductions achieved by processing high volumes of cards:
  - » Successful migration of 450 K credit cards in 2005
  - » 1 million credit cards processed in 2007
- » Flexible platform, flexible products:
  - » Processing platform supporting the major card programs:
    - MasterCard World Signia, MC Gold, MC Standard
    - Visa Gold, Visa Standard, Young Visa
  - » Design of specific functionalities:
    - Revolving Credit
    - Loyalty Program
    - Card Application Processing

» Industrial capacities with a wide portfolio of functions

# Automated road law enforcement

Full dematerialization of complex legal processes



eGovernment

- » Road transport safety is a French national priority:
  - » Sharp decrease in the number of accidents
- » Improved efficiency at each stage of the process:
  - » National Processing Centre design, build and operate
  - » Quick tickets' processing time
  - » 1.000 tickets sent every day
  - » Surge in the fines' recovery ratio
  - » 18% ePayments

Exemplary model for a successful modernization

## Market trends

CRM & eServices: sustained growth and fast changes

- » More channels: from 1 bn PC to 2,7 bn “always on” mobile handsets
- » Booming storage needs: from 161 to 988 Exabytes in 2010
- » eBanking: need for top level security
- » eCommerce: from € 100 bn to 300 bn in 2011 (70% for FR+GY+UK)
- » eGovernment : dematerialization and fraud fighting

# Market trends

Payment: from local markets to SEPA, a sizeable domestic area

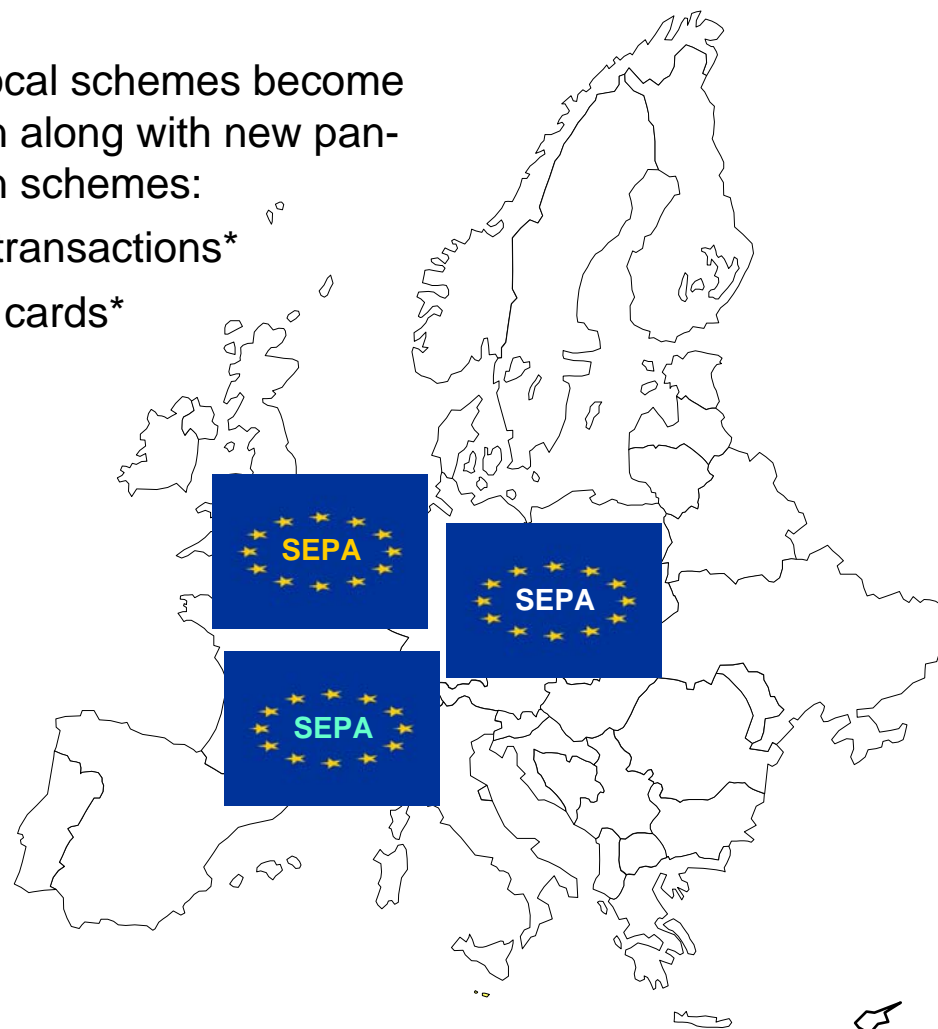
2005 - Local schemes prevail within National borders:

- » 20 bn transactions\*
- » 600 m cards\*



2010 - Local schemes become European along with new pan-European schemes:

- » 27 bn transactions\*
- » 725 m cards\*

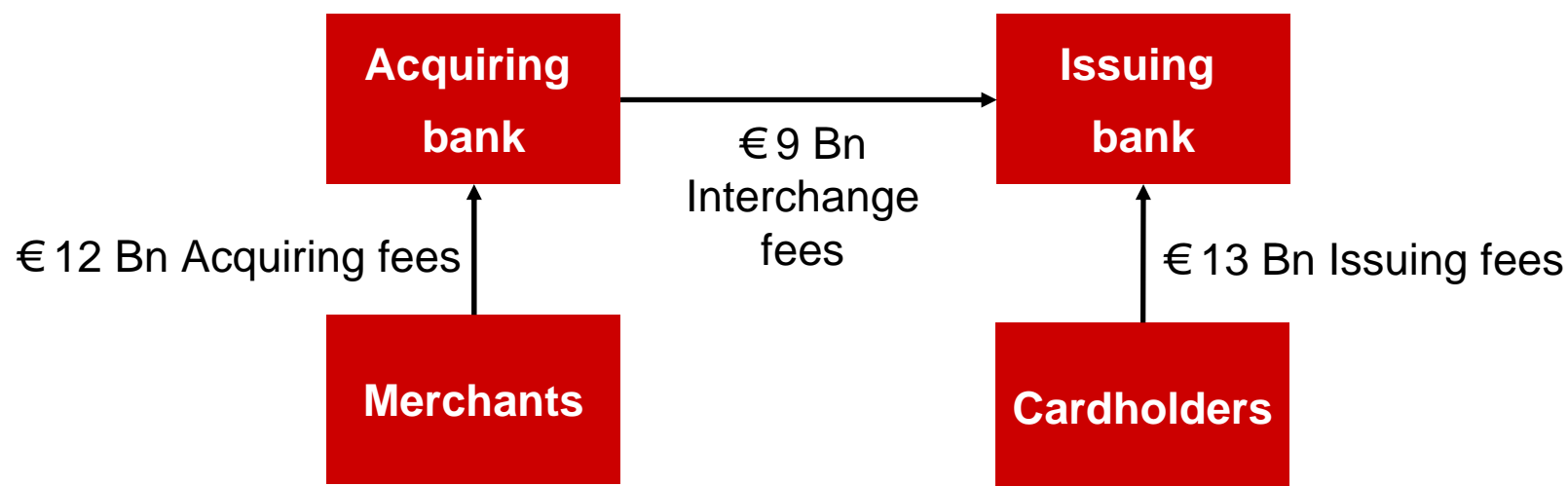


\* In Austria, Belgium, Finland, France, Germany, Italy, Netherlands, Poland, Spain, UK

# What SEPA means

A strong market disruption

- » EC decision about Interchange is key to trigger the Banks' strategic moves and to set up the pace of the changes:



Snapshot of fees balance on Cards payment transactions

- » Merchants are quicker for change (Central Acceptance and Acquiring)

## Our strategy in Cards Payment

To take advantage of the SEPA potential...

- » SEPA lowers barriers and questions the current economic fundamentals, thus triggering big changes,
- » These changes result in external growth opportunities
- » Scale and international presence are necessary but not sufficient:
  - » Scale benefits are expected through our IT Globalization program
  - » Differentiation and agility come from a perfect command of our SW solutions

# Our strategy in Cards Payment

...while remaining at the leading edge of new payment usages



- » SEPA is not the sole driver in the Payment market (r)evolution:
  - » Contactless Payments basically pave the way for Mobile Payments
  - » eCommerce requires Multichannels Payments
- » Combining Payment with CRM & eServices capabilities brings usage and business synergies



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## Summary



- » Atos Worldline has built strong industrial capacities to grow business in high potential markets
- » Atos Worldline offers its clients
  - agile solution management
  - a unique combination of Payments, CRM and eServices

**25 year experience in Designing, Building and Operating Transaction processing services**

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