
Financial Services & Insurance

Secure and high performance “Ready-To-Go Payment Platform”

Powered by **BullSequana**

Atos

The payments industry is undergoing a profound and fast transformation, with not only the rise of new technologies, such as contactless cards, mobile wallets and instant payments, but also with the explosion of the number of transactions due to new electronic payment methods, strong development of e/m-commerce, and of course ever-stricter regulations. In addition, customer expectations for value-added services are also an important factor driving global change in the payment market.

Although this provides an excellent opportunity for financial services institutions, payment processors and FinTechs to innovate by fulfilling new client demands through new and better services, this also is opening the door to more competition. Thus, to be successful, clients must focus investments on proven and scalable high-volume processing platforms from a skilled vendor, with a critical emphasis on efficiency, total cost of ownership and relevant services over the expected lifespan of the investment.

Differentiating in the market with “Ready-To-Go Payment Platform” co-designed by Atos and Worldline





Today’s financial services institutions, payment processors and FinTechs request fully packaged and certified end-to-end solutions enabling innovation without compromising performance, reliability and scalability.

As an integrator and a global leader in digital transformation, Atos has partnered with Worldline, a European leader in the payment and transactional services industry, to provide an all-in-one payment platform. It combines the proven BullSequana S systems from Atos and Worldline Pay Software Suite with the benefits of a unique commercial ownership, a simplified procurement and support relationship with the guarantee of the highest performance and security, in a cost-effective manner.

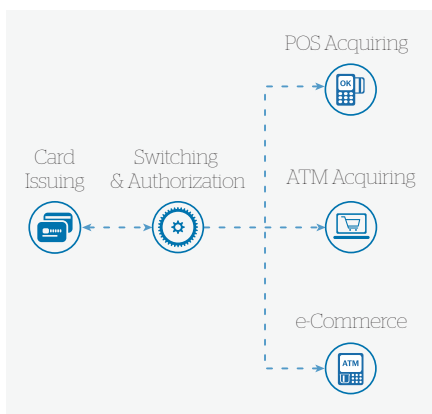
Additionally, Atos provides the needed IT Integration Services, covering both transition and transformation services resulting in a risk-controlled journey to the future operating model. Atos’ Financial Services Industry expertise, specifically with payment transformation services, complement the market leading payment processing strength of Worldline.



Addressing various use cases

 <p>Financial institutions Issuing credit or debit cards and providing ATM networks</p>	 <p>Merchant acquirers Providing multi-channel POS and e/m commerce payment processing for digital payments</p>	 <p>Third-party payment processors Providing services to financial institutions and merchant acquirers</p>	 <p>Large fuel retailers Wanting to manage their own payment network and Fleet card issues to provide secure cards authorizations</p>
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WL Pay, a proven end-to-end integrated Payment Software Solution from Worldline



WL Pay is the proven end-to-end Integrated Payment Software Solution designed to address all your needs, to support the evolving industry standards for channels, schemes and card products, to meet consumers increasing expectations, and fulfill your demands regarding increasing card and transaction volumes, fast implementation of innovative functionality and high availability requirements:

- Debit, Prepaid and Charge Card Issuing
- Exception Management
- Switching and Authorization
- Online Fraud Detection
- ATM and Point of Sale (POS) Acquiring
- e-Commerce
- PCI PA-DSS certified and EMV compliant

Designed around service-oriented architecture (SOA), WL Pay combines functional flexibility through parametrization and self-customization capabilities with proven production stability. WL Pay can be leveraged by Financial Services Institutions, Payment Service Providers and Retailers to create a complete end-to-end payment infrastructure.



Worldline ADYTON Hardware Security Module (HSM)

The ADYTON HSM from Worldline protects the authenticity, confidentiality and integrity of your data by offering a revolutionary solution, with a radically new hardware-based cryptographic accelerator providing unprecedented security, speed and user-friendliness. Meeting all current international standards such as FIPS 140-2, ADYTON is also ready to match future regulatory requirements. It combines the strongest security, performance and reliability features with a user-friendly operation and useful cloning capabilities.

Atos BullSequana S series

With the accelerating demand for computing power in every public and private sector enterprise, Atos has designed and developed BullSequana S, a full range of enterprise servers delivering both performance, reliability and scalability up to 32 processors to actively support data-driven business and high-processing mission-critical applications, such as payment processes.

BullSequana S servers have been performance-optimized for specific workloads, especially to accelerate Oracle database operations. Equipped with very fast processors (2nd Gen Intel® Xeon® Scalable Gold or Platinum processors), a virtualization solution - Oracle VM®, they are fully certified by Oracle, which is a prerequisite for WL Pay software.

BullSequana S delivers impressive performance for WL Pay, as shown by the [results of the benchmark](#) carried out. It highlights outstanding processing capability under very high transaction loads, with over 4,000 transactions per second (TPS), in line with the expected processing capacity of the ADYTON HSM devices.



Benefits of “Ready-To-Go Payment Platform”

For performance, security, regulation compliance or other important concerns, some financial services require an on-premise infrastructure, in their own or in hosted datacenters. It is therefore essential to have enough speed to operate the software correctly, at the risk of having latencies and making the solution inefficient.

Nevertheless, on-premise deployments usually are not simple to deploy and require longer implementation and more people. The good news is that “Ready-to-go Payment Platform” allows overcome these drawbacks.

Looking beyond the platform with Atos

It is imperative to understand each client’s unique context and mode of operations in order to define the future model and establish a roadmap for success. Atos’ industry expertise, combined with integration services at scale, ensures the definition of the clear journey ahead and the right value to deliver.

Atos has the unique capability to cover the entire value chain for “Ready-to-Go Payment Platform”, providing all the necessary skill sets to run a smooth and risk-controlled transition, as well as a transformation program.

About Atos

Atos is a global leader in digital transformation with over 110,000 employees in 73 countries and annual revenue of over € 11 billion.

European number one in Cloud, Cybersecurity and High-Performance Computing, the Group provides end-to-end Orchestrated Hybrid Cloud, Big Data, Business Applications and Digital Workplace solutions. The group is the Worldwide Information Technology Partner for the Olympic & Paralympic Games and operates under the brands Atos, Atos | Syntel, and Unify. Atos is a SE (Societas Europaea), listed on the CAC40 Paris stock index.

The purpose of Atos is to help design the future of the information technology space. Its expertise and services support the development of knowledge, education as well as multicultural and pluralistic approaches to research that contribute to scientific and technological excellence. Across the world, the group enables its customers, employees and collaborators, and members of societies at large to live, work and develop sustainably and confidently in the information technology space.

Find out more about us
atos.net/banking
atos.net/BullSequanaS

Let's start a discussion together

