

COMPETITIVE CITIES

Worldline delivers tomorrow's digital experience through its **Innovation and Management Hub** in Greater KL

ts services are widely used by local and international banks in Malaysia and serve an importance to our daily activities. Worldline, a global player and a European leader in the payment and transactional services industry rightly identified Greater Kuala Lumpur (KL) as the optimal city to establish its Asia Pacific Innovation and Management hub.

Worldline is headquartered in France and present in 17 countries including UK, Spain, Germany, Argentina and Asia Pacific of which 70% is owned by Atos, an international leader in digital services covering managed services and systems integration. Worldline has been operational since July 2013, when it was carved out to provide specialised services and maximise opportunities for growth in the payment and merchant transaction sector.

With over 40 years of experience, the company supports and contributes success to businesses across various industries such as banking, financial services and insurance, retail, telecommunications and media by offering innovative developments and flexible business models. In 2014, Worldline generated 1.15 billion euros in revenues through its three pillars of business: merchant services and terminal, eMobility and eTransactional services and financial processing.

GREATER KL, AN ATTRACTION FOR KEY PLAYERS

In tandem with the rapid growth and progress of the financial services sector, Greater KL is rising prominently as Asia's regional financial centre making it only natural for key players to locate their businesses and operations in the city.

"There are many international financial services in Greater KL and due to favourable factors of doing business, the country now hosts the largest number of payment solution companies in South East Asia" says Worldline Asia Pacific chief executive officer, Tee Kee Ming.

"We saw a great amount of potential for business growth in Greater KL some 20 years ago. Then as *SEMA, we first set up an office in 1992 and have since evolved to establish the APAC Innovation and Management hub to further reap the benefits of our foresight as Worldline. Over the years, we have seen many of our industry peers follow suit. They too have set up their offices in Greater KL to partake in the potential here," he says.

SETTING UP WORLDLINE'S CENTRE OF INNOVATION AND MANAGEMENT

In line with the company's vision towards creating a futuristic digital experience, Worldline established its Asia Pacific Innovation and Management hub in Greater KL to expand on Merchant services, eMobility and 'connected-of-things' offerings that will enhance consumer experience with the service provider across several business verticals.

"To ensure a smooth execution of our mission in Greater KL, one of the components that required a re-alignment was our marketing function – essential to expanding our reach and results in the region. The role was centralised in the Greater KL office to support marketing and sales in the different offices across the region. With the success of its centralised marketing function, Worldline is also looking to locate its Asia Pacific operational and sales function to Greater KL as well. The operational head office was established in early 2015," says Tee.

He goes on to add that Greater KL has the vital elements for Worldline to operate. The city is centrally located in Asia with barely a few hours to the region's key business centres. It offers world-class infrastructure, sound investor and business policies for easy business transactions, a British influenced legal system and most importantly produces high skilled talent in the required field.

Malaysia is well known for its generous appetite for innovation and creativity in the commercial sector. "The local payment industry has benefited from the available platforms for us to innovate new offerings for the market and one of the critical offerings in today's climate would be fraud counter measures and solutions. We are advocates for anti-fraud as such our think tanks are constantly reviewing and assessing the regional business environment to anticipate and prevent such cases.

DIVERSIFIED HIGH SKILLED TALENT

Worldline employs 7,300 people worldwide, in which 200 are located in Greater KL and 90% of the positions are held by Malaysian talent. "We embrace diversity and our people travel regionally to work with various clients thereby the need to recruit the right talent with good command of various languages is very important."



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"In Greater KL, our employees speak Mandarin, English and Bahasa Malaysia, which fits well for our regional roles. Greater KL is great sourcing ground for such multi-lingual employees" he says

The high number of IT graduates has worked favourably for Worldline. The demand for IT graduates in the country have risen rapidly in recent years and public universities alone are producing over 6,000 IT graduates yearly – making it one of the most popular courses in Malaysia.

"We provide hands on training and development programs for fresh graduates so they'll be nurtured into the highly advanced IT role in Worldline. We also have a team of consultants doing Payment Card Industry Data Security Standard (PCI DSS), a proprietary information security standard for organisations that handle branded credit cards such as Visa, MasterCard and American Express," says Tee.

"Our talent provide assessments and compliance reports as required by PCI council to enable banks and large merchants to obtain their PCI DSS certification in managing processes for areas such as security, fraud prevention and data protection etc."

Worldline's managed card service centre too serves as a one



stop centre that provides IT services and application support to regional customers to help manage their payment business efficiently by outsourcing their IT requirements eliminating the need for further investment while expediting their go-to market strategies.

"The average consultant for the technical solution team is paid close to RM 10,000 a month and these are highly specialised jobs contributing towards a high income nation which is aligned to the vision of the Malaysian government," Says Tee.

A CATALYST FOR GROWTH

Expansion plans for two business segments are already in the pipeline – Merchant Services and eMobility & eTransactional services. "Merchant services involve creating point-of-sales (POS) terminals, loyalty programs and value added services which are already in the planning stages," says Tee.

eMobility and eTransactional services is considered one of Worldline's top priority for Malaysia and the rest of the region. "The world is experiencing a flurry of activities around digital transformation and it's surely the way for people to connect and interact, which we'll be implementing as part of the company's growth strategy.

In the near future, Worldline plans on utilising InvestKL's resources and network to execute their growth and expansion plans. According to Tee, working with InvestKL and the Malaysian government have helped the company make this decision, making its move to Greater KL seamless.

"They helped established the Innovation and Management hub by securing incentives from the government which allowed us to reinvest and build our business in Greater KL," concludes Tee. We're always looking into new ways to help our customers further build their businesses, so we're excited to work with InvestKL as our catalyst for future growth and hope that many partnerships will flourish from this.

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InvestKL is a government initiative to attract and facilitate global multinationals investment into Greater Kuala Lumpur

Note: SEMA was the first company established in Malaysia, later on acquired by Atos Origin in 2004. In 2013, Atos Worldline was established as a subsidiary of Atos Group and subsequently in 2014 carved out from Atos and listed on the Paris stock exchange as Worldline.