

weRO IMPLEMENTATION

Technical solutions
enabling the use of the
Wero wallet



ENABLING THE USE OF **WERO**



WERO
WALLET

WERO
ISSUING

WERO
ACQUIRING

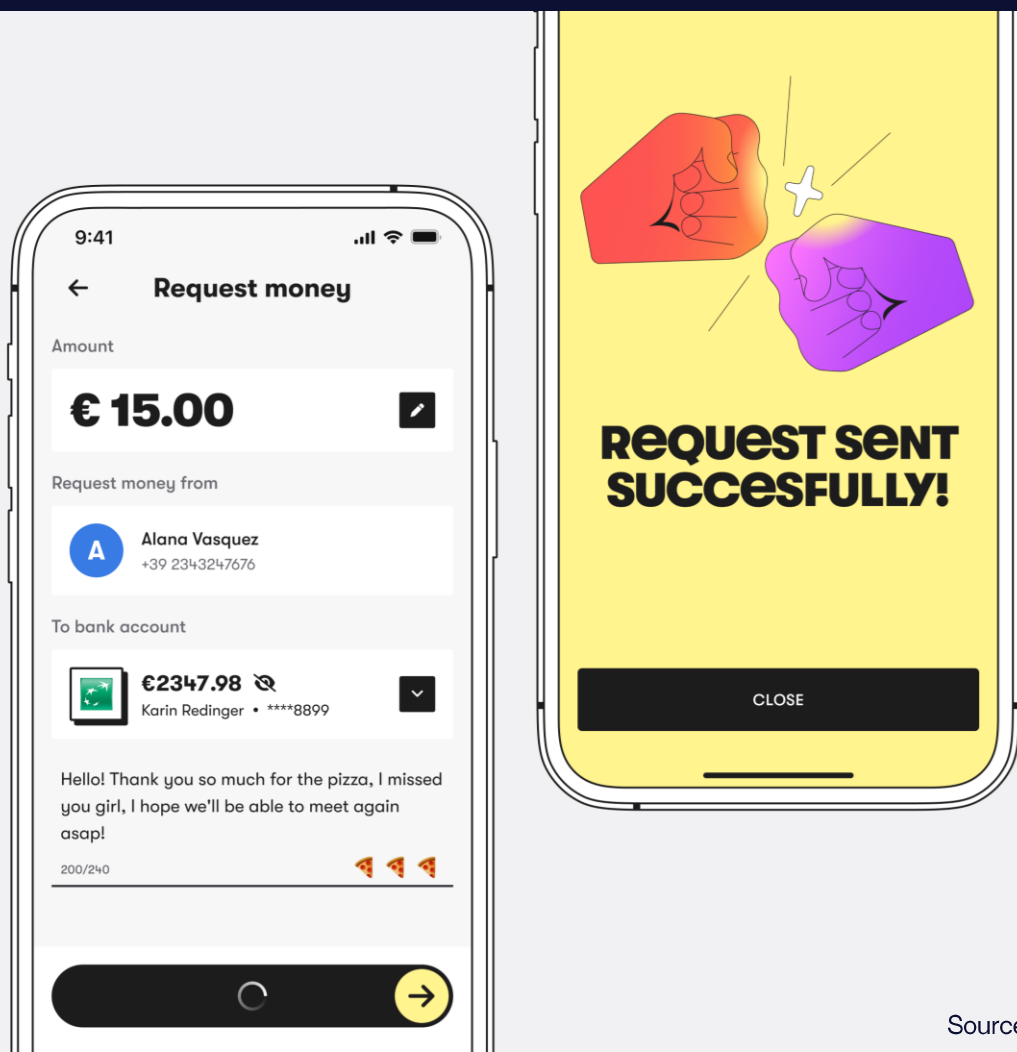
WHY
LUXHUB

WERO WALLET

Wero is a pan-European digital payment system launched by the European Payments Initiative (EPI). Designed to offer a simple, secure and fully European alternative to existing payment methods, it provides a modern, account-to-account digital payment experience for consumers and merchants alike.

Since its launch in 2024, Wero has already reached more than 52 million users across several EU countries, and it is constantly expanding with the service soon available in new countries.

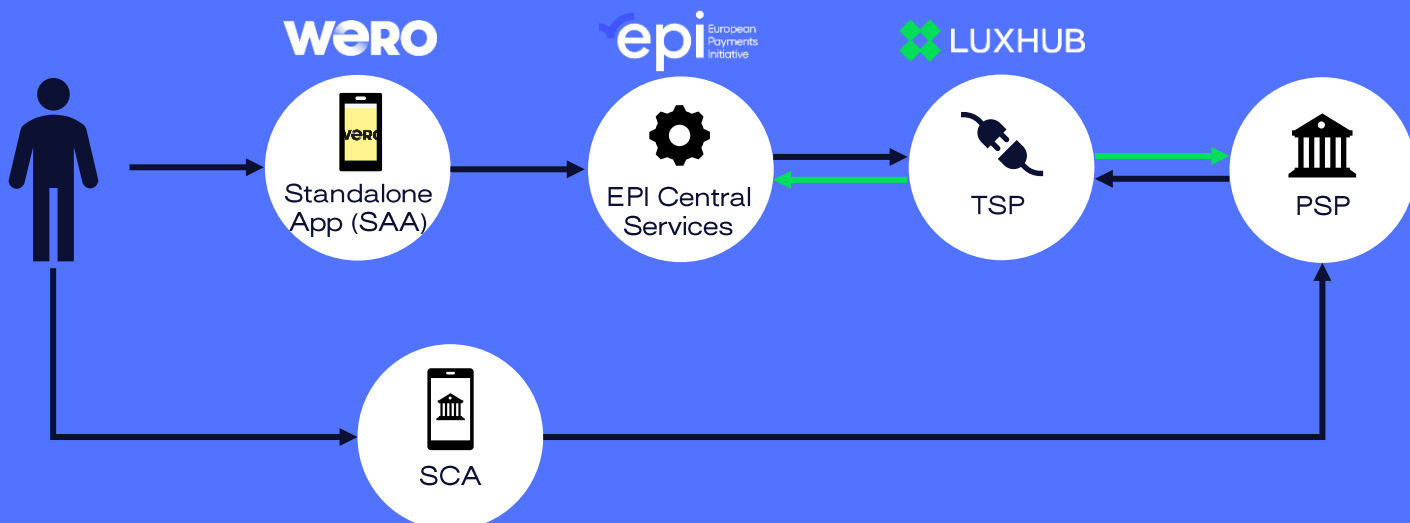
Consumers can pay instantly and directly from their bank accounts using either the Wero app or their regular banking app. Wero's rollout began with peer-to-peer transfers and is steadily expanding. For merchants, Wero offers a straightforward way to sell across borders or to visitors from other countries through a single integration with their payment service provider.



WERO SOLUTION FOR ISSUING PSPs

The **Wero Integration Layer (WIL)** provided by LUXHUB – acting as Technical Service Provider – aims at supporting issuing PSPs. It includes all technical exchanges from and to EPI Company, and leverages existing or modified banks' interfaces as well as PSD2 APIs. For PSPs, this means:

- ❖ MUTUALIZED TECHNICAL INVESTMENTS to expose and consume interfaces with EPI Company
- ❖ REDUCED ROLLOUT TIME of the Wero wallet
- ❖ FUTURE-PROOFED from technical changes required for the evolution of Wero



Banks have selected LUXHUB to take care of the integration and to build only one interface between LUXHUB and Wero. By doing so, all the banks will be connected and there will be a direct connection between Wero and the back-office systems of the five [Luxembourg] banks.

This arrangement reduces the technical burden on banks. It reduces the effort on the bank side to spend time, effort and resources on the integration.

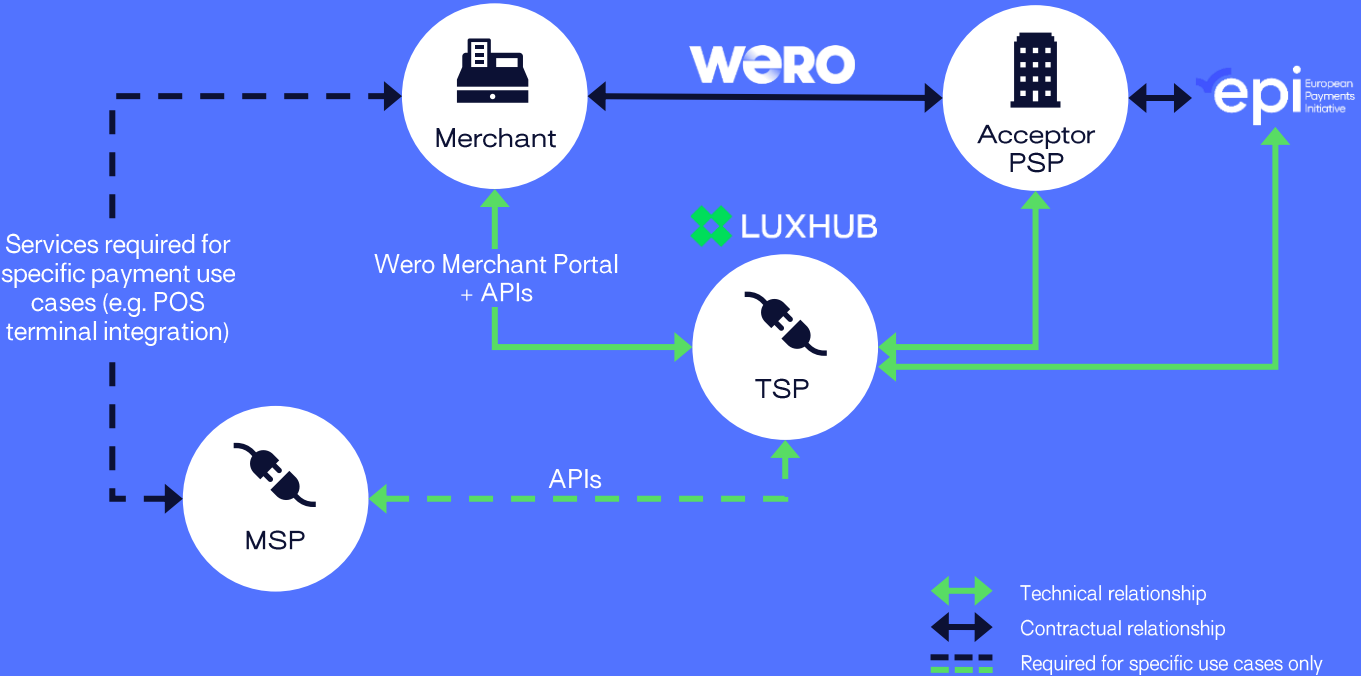
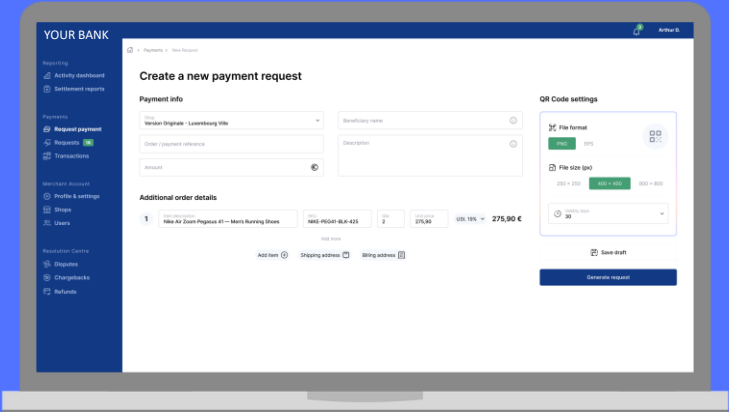
RALF HAMAL,
COUNTRY RELATIONSHIP
MANAGEMENT LEAD
FOR BELGIUM AND LUXEMBOURG



WERO SOLUTION FOR ACCEPTOR PSPs

Or the other side of the coin. PSPs leveraging the **Wero Acceptor Solution (WASO)** will be able to provide their “merchant clients” with a new means of payment (from the customer’s account to the merchant bank account in seconds), as well as different management capabilities through a dedicated portal, such as automated refunds, chargebacks, disputes handling, etc.

- ❖ **EASY INTEGRATION:** little to no technical effort required on the PSP side, enabling the PSP to concentrate on the business side
- ❖ **PORTAL:** empowering merchants to self manage own users, shops and payment & post-payment operations
- ❖ **USER CENTRIC:** centered around simplified “payment request” and payment lifecycle concepts
- ❖ **FULL-FLEDGED:** supporting various single immediate payment use cases and technical integration modes available with Wero



WHY LUXHUB

- ❖ A renowned payments and regulatory solutions provider, founded by 4 major Luxembourgish banks
- ❖ 90+ customers from 10 different countries are already trusting our connectivity and mutualization solutions
- ❖ A unique market position, being supervised by the Luxembourg financial supervisory authority as provider of the financial sector ("Support PFS") and AISP / PISP under PSD2
- ❖ Flexible deployment options to better accommodate the customers' needs
- ❖ 24/7 support and maintenance of the solutions, delivered by seasoned payments and connectivity experts
- ❖ A three-time REGTECH100 Company

ISO 27001

BUREAU VERITAS
Certification



LET'S START YOUR **weRO** JOURNEY WITH LUXHUB



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