

Fund Disbursement Solution



Fund Disbursement Solution : Simplify public action, amplify impact.

For over 15 years, we support ministries, local authorities, and public agencies in the design and deployment of aid solutions, with a continuous focus on ethics, compliance, and impact.

Our **Targeted Aid** Platform streamlines multi-program distribution to households across employment, training, family support, and social inclusion initiatives.

Our **sovereign** end-to-end platform ensures complete transparency, auditability, and accountability across the entire beneficiary journey



In a context where the complexity of the system continues to grow, the goal is to preserve equity and efficiency.

We are developing for public institutions a turnkey aid distribution platform that combines the benefits of outsourcing (technical expertise, maintenance, security) with an open, hosting-agnostic architecture that preserves your sovereignty.

Outsourced Operations, Retained Sovereignty.

You delegate operational complexity while retaining full control over your data, your business rules, and your technology strategy.

This unified vision provides complete traceability across the entire journey, guaranteeing transparency, efficiency, and accountability to decision-makers and citizens.

A single platform.

Tailored to your rules and designed for sovereignty.

Public sector expertise by your side.



Gouvernance & Control

Full Governance & End-to-End Control"

- Comprehensive needs assessment: target populations, eligibility matrices, operational timelines, and regulatory requirements
- Clear governance framework: who decides, validates, controls
- Operational dashboards tracking: beneficiary reach, fund distribution, utilization rates, geographic equity analysis, and cost-per-beneficiary metrics
- Hands-on process implementation support and comprehensive user training across all stakeholder levels

You keep political and administrative control. We help you equip yourself.



Flexibility & sovereignty

Infrastructure shaped to your needs, not the other way around

- Infrastructure-agnostic: your data hosted where you decide (France, UK, EU zone...)
- Technology-agnostic: no vendor lock-in, modular architecture
- Multiple distribution channels: e-voucher, bank transfer, prepaid card, physical office
- Adaptable to local rules: eligibility criteria, amounts, schedules, controls

You remain master of your data and your business rules.



Sécurité & compliance

Public-Sector Grade Security & Compliance

- Infrastructure compliant data protection standards, public sector regulations
- Standard certifications ; with capability to pursue industry-specific certifications per tender specifications
- Security audits, access management, data encryption
- Complete audit logs: user access, timestamp, action details, and justification —enabling forensic review and regulatory compliance verification

Zero surprises during audits. Compliance integrated from the start.



Measurable impact

Turn aid programs into visible results

- Key performance indicators: population coverage, payment speed, usage rates
- Automated execution reports (weekly, monthly, annual)
- Territorial impact analysis: identify underserved populations, measure coverage equity, and assess regional penetration rates
- Optimization support: where do delays occur? Where can we improve awareness?

Justify your action to elected officials and taxpayers.

Main features.

Unified Programme & Beneficiary Management

Single control center for beneficiaries, merchants, eligibility rules, and funding cycles. Real-time visibility into program health, automated decision workflows, and reduced administrative overhead.

Multi-Channel Issuance & Adaptive Distribution

Deploy aid across multiple formats and channels—paper, prepaid cards, web portals, mobile wallets—each optimized for specific beneficiary demographics and territorial infrastructure. Ensures equitable access regardless of digital literacy or connectivity

Integrated Payment Engine: Closed-Loop & Open-Loop Capability

Single payment engine supports all aid types—housing, mobility, health, social allocations—without system silos. Delivers consistent beneficiary experience, streamlined merchant settlement, and unified operator controls.

Enterprise-Grade Security & Real-Time Settlement

Authorization, settlement, and real-time reconciliation, sovereign network. Guarantees payment integrity, end-to-end auditability, sub-second transaction processing, and native integration with treasury and beneficiary management systems.

Our Four-Phase Implementation Roadmap: From Assessment to Continuous Optimization

Phase 1: Assessment & Governance Design
Comprehensive needs analysis, stakeholder interviews, governance framework definition, and technology strategy roadmap validated with your leadership.

Phase 2: Solution Design (3-4 weeks)
Secure architecture blueprints, data protection standard compliance, roadmap, functional prototypes, and user acceptance workshops

Phase 3: Secure Deployment
Legacy system integration, end-to-end security testing (penetration & vulnerability scans), role-based user training, and zero-downtime production rollout with rollback procedures.

Phase 4: Operations & Continuous Improvement —
24/7 monitoring with 99.99% SLA, incident response (ITIL-aligned), monthly performance reviews, and quarterly roadmap planning sessions for platform evolution.



Unified Platform, Unlimited Aid Types



Mobility Aid

- > Transport tickets
- > Fuel
- > Sustainable mobility
- > Distribution via partners
- Consumption tracking



Housing Aid

- > Access support
- > Maintenance
- > Renovation
- > Direct payment to landlords or beneficiaries
- > Document flows



Food Aid

- > Food vouchers
- > Organic baskets
- > Partner retailer networks
- > Nutritional tracking available



Health Aid

- > Health vouchers
- > Prosthetics, medications
- > Enhanced privacy
- > Professional partnerships.



Social Allocations

- > Family allowances
- > Minimum income
- > Emergency aid
- > Multi-channel distribution
- > Built-in fraud prevention



Education Aid

- > Scholarships
- > School materials
- > meals
- > Income threshold management
- > Academic calendar integration

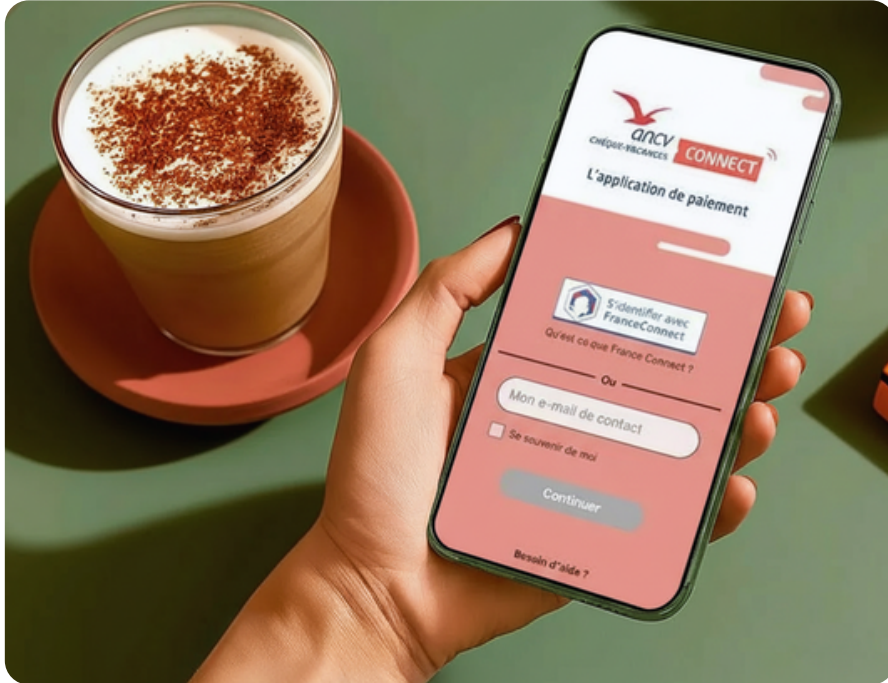
References

ANCV / ASP



ANCV - Agency for Holiday Vouchers (France).

Since 2018, Worldline has architected and operated the end-to-end digital transformation of ANCV's Holiday Voucher ecosystem, serving up to 1.9M beneficiaries annually



The Vacation Vouchers offered by ANCV are a payment solution used to fund vacations and leisure. They can be used in a wide range of establishments, such as hotels, campsites, restaurants, and leisure activities, thereby facilitating access to vacations for many French people.

Our Mandate: End-to-end platform development, deployment, and 24/7 operational management of the dematerialized voucher system.

- Design and development of the solution
- Development of mobile applications (iOS/Android)
- Management of updates and ongoing maintenance and improvements
- SecNumCloud hosting (French certification for digital sovereignty)
- Operational and security maintenance of the infrastructure
- First Level Support 24/7/365



€305M in Holiday Vouchers issued annually



1.9M Beneficiaries

ASP - Energy Voucher (France).

For over a decade, Worldline has designed, deployed, and continuously operated the Energy Voucher (ASP) platform to support the most vulnerable populations.



The Energy Voucher Program provides targeted financial support to households below income thresholds to cover energy costs (electricity, gas, biomass heating). Eligibility is determined via automated verification against tax authority data, with dynamic household composition analysis to ensure accurate, equitable distribution.

Our key commitments:

- Design and development of the solution
- Development of mobile applications (iOS/Android)
- Management of updates and ongoing maintenance and improvements
- SecNumCloud hosting (French certification for digital sovereignty)
- Operational and security maintenance of the infrastructure
- First Level Support 24/7/365



3.5M of vouchers per year



5.6M Beneficiaries

Our Differentiators

Mission-Critical Reliability.
Industry-Leading Expertise.



Our Differentiators

As an established government technology partner with 30+ years of public sector experience, Worldline leads mission-critical programs where operational reliability and data confidentiality are non-negotiable.

As Europe's leading payment & government technology provider, Worldline combines 30+ years of secure public-sector delivery with modern cloud architecture, ISO 27001 compliance, and sovereign hosting capabilities—guaranteeing data protection and operational resilience.

End-to-End Program Ownership.

We design, deploy, operate, and evolve your platform—eliminating finger-pointing, ensuring accountability, and guaranteeing results alignment with your strategic objectives.

Sovereignty by Design.

Your data, your rules, your infrastructure. We deliver SecNumCloud-certified (ANSSI) hosting with zero backdoor risk, ensuring French/European data residency and regulatory compliance. You retain full control over business logic, APIs, and roadmap decisions. Offboarding process will be define from the start and the project (data access, format, delay, process, data retention).

Worldline has developed strong hosting expertise over time.

According to your needs, we can offer sovereign hosting solutions in our data centers, on public clouds, or within your own infrastructure. In all cases, we guarantee service performance, supervision, and data security and protection levels in line with market standard

Operational excellence.

Our monitoring centers enable us to guarantee operational excellence, within high-availability SLAs, and to manage incidents and changes according to ITIL standards. Business Continuity Plan by design

Certifications & Standards

- ✓ Standard public sector certifications (ISO 27001, ISO 9001...)
- ✓ Data protection compliance (e.g. GDPR in EU)
- ✓ Ability to obtain specific certifications required
- ✓ Auditable by competent authorities



The Team

Public sector business consultants, infrastructure architects, senior developers, dedicated support – a complete chain of expertise.