

Investor Day

27 October 2021

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Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2020 Universal Registration Document. All amounts are presented in € million without decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables. 2021 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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Merchant Services

Vincent Roland,
Head of Merchant Services

Thomas Heldner,
Chief Product Officer of Merchant Services

Roger Niederer,
Chief Market Officer of Merchant Services

Niklaus Santschi,
Chief Executive Officer of PAYONE

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La Défense, Paris

Merchant services

Leader in Europe, India, Australia and New Zealand

#1

Merchant acquirer in continental Europe
European PSP-Collector

€2.5 bn

2020 proforma revenue

Leadership & Scale

c.1 million
merchants

€400 bn
merchant Sales
volume processed

6,500
contributors

50+
countries

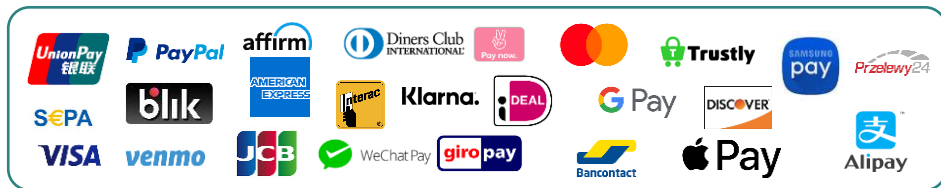
11 bn
POS acceptance
transactions


3 bn
eCom acceptance
transactions

6 bn
Acquiring
transactions

Merchant Services

The payment ecosystem orchestrator



One **WORLDLINE**  Modular platform
Single-entry point
orchestrating the payment ecosystem



Single entry point value proposition

Connect and simplify
access to the growing complexity
of payment methods and VAS

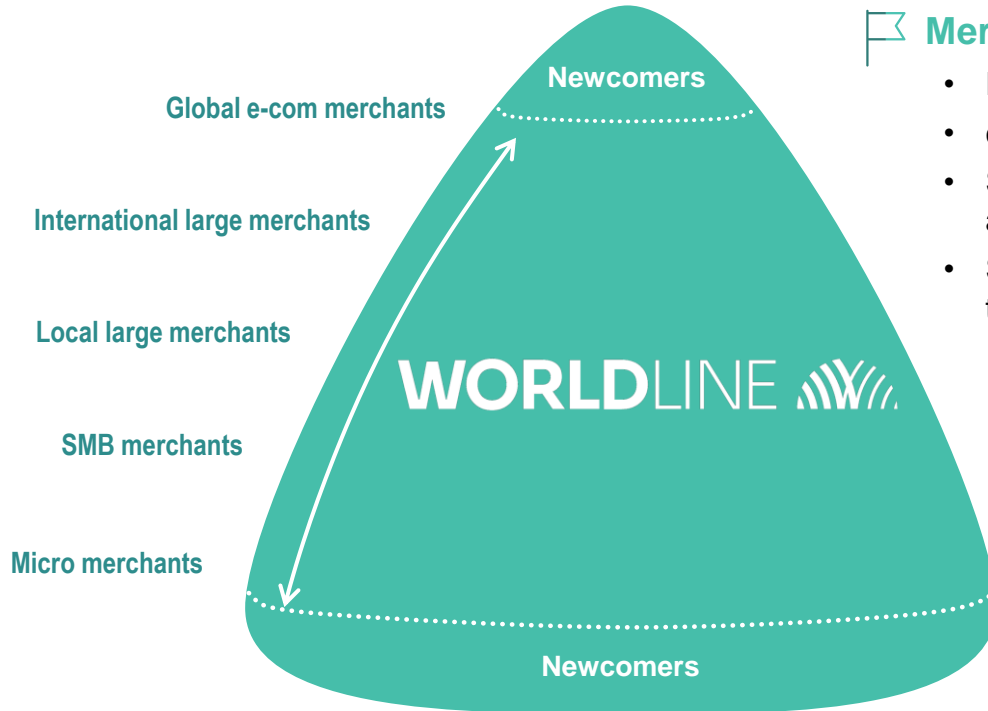
Less cash society and local payments
continue to drive growth

**Omnichannel, mobile, x-border and
international services**

Dedicated sales channels
to SMBs, specialized verticals and digital natives

Partner of choice for banks
to offer competitive solution to their clients
and extract value from their books

Our market position



Merchant Services is uniquely positioned

- European leader with global reach
- c. 1 million clients across all segments
- Supporting all local needs, currencies and languages
- Significant upselling and cross-selling potential to existing POS and E-com clients

>150
Payment methods
managed

>300
Partnerships with
ISVs and distributors

>50
Countries
with acquiring
capabilities

Client-centric organization

Offerings covering customer needs and complexity

Needs

Small Merchants - SMBs

- Provide **simple, cost-effective, all-in-one solution** for card and non card acceptance
- **Offer simple pricing, hassle-free on-boarding and a quick Go Live**

- **Standard packaged solutions with a monthly fee (Packs)**
- **Online simulation and subscription**
- **Easy and efficient on-boarding**
- **Cost-effective “Plug & Play” terminal installation**
- **Merchant Web Self-Care**
- **Digital commerce**

Dedicated Offerings

Large and Corporate Merchants

- Provide **unified omni-channel acceptance front end to support a seamless customer experience**
- Support **regional expansion** into new markets with unified integration

- **Tailored offers**
- **Omni-channel acceptance**
- **Global e-commerce & collection solution**
- **Integration into cash register systems**
- **International coverage**
- **Pricing flexibility**
- **Consultative approach** to boost sales and conversions

Leveraging the full payment value chain










Acceptance 

Acquiring 

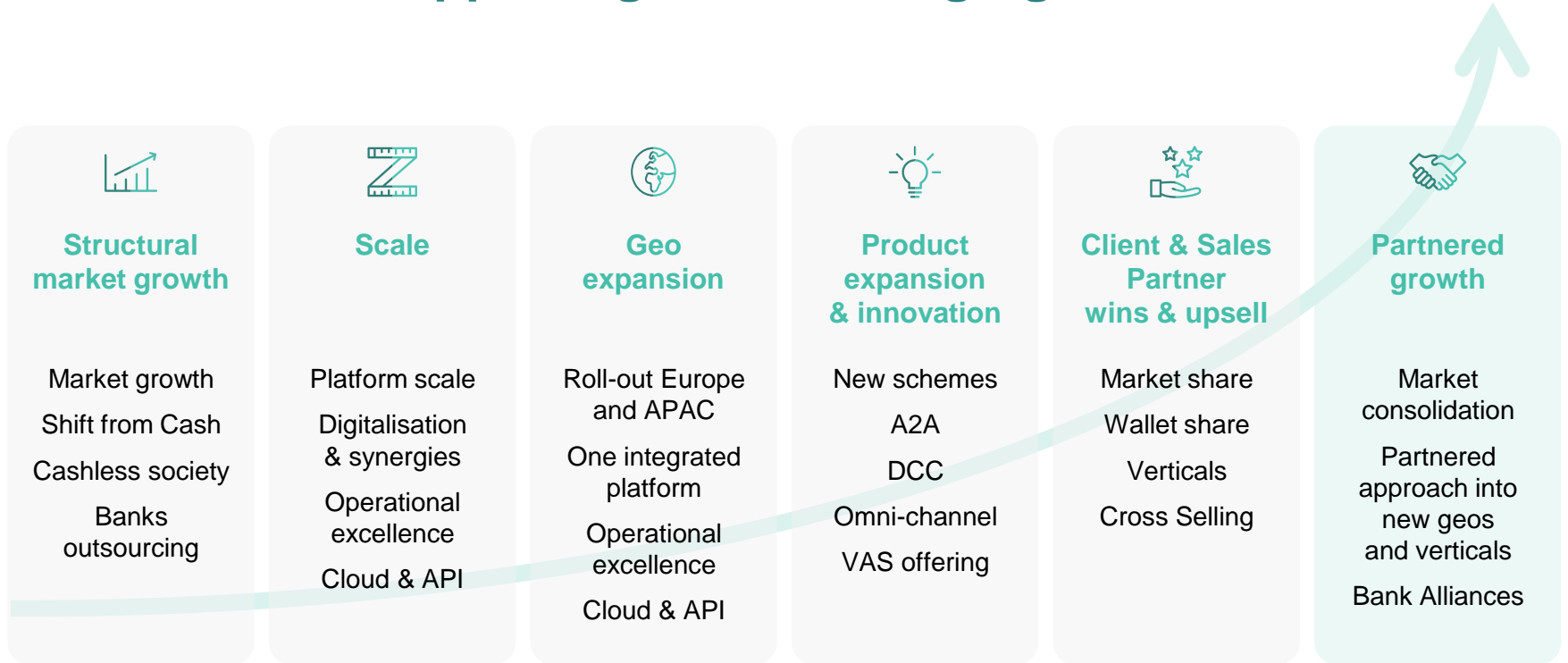
Collection 

Value Added Services 

Innovations that create more value for our merchants

YUMI More Applications	GENERIC QR More Mobile Wallets	LOCAL Open Banking Lower costs corridors	New ways to pay
	  Bitcoin Suisse  payconiq  WeChat Pay  TWINT  Alipay™ <p>.... And much more to come</p>	 <p>3 new Corridors after Russia : South Korea, Japan, Singapore</p> <p>Rule & AI-based routing More PSP's One integration</p>	 <p>Tap on Phone</p> <p>Biometrics</p> <p>Digital Currencies</p>

Large number of opportunities supporting a double-digit growth



Focus on four growth accelerators serving our go-to-markets


Regional
business


Digital
commerce


Global Sales
& Verticals


Financial
Institutions



Android

Take a leading position at the touchpoint between merchant and customer



Verticals

Deliver vertical-specific solutions and flexibly integrate best-in-class services



Omni-channel

Integrate all sales channels and a vast variety of payment methods, seamlessly



New Geos & corridors

Scale and optimize global merchants' payment flows



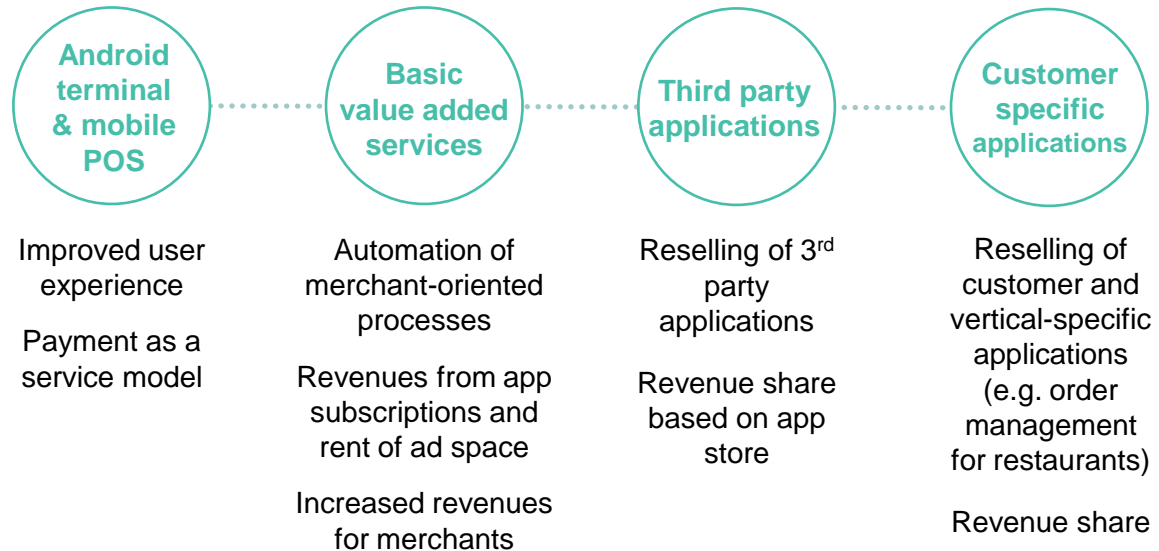
Android



- New standard in **next generation POS** environment
- Large potential in new **value added services**, open development and user value
- Great **added benefit for merchants consumers**

Merchant Services aims to take a leading position at the touchpoint between merchants and customers

- Turning the **terminal installed based** towards Android
- Developing **added value applications** including customization
- Providing services in a **modular and app store-based approach**



Verticals



AVIS



- Merchants increasingly demand **business-specific solutions**
- Payment services gradually **integrate into merchants' value chains**

Merchant Services delivers vertical-based solutions in an ecosystem with partners, ensuring proximity to our merchants and their markets



Omnichannel

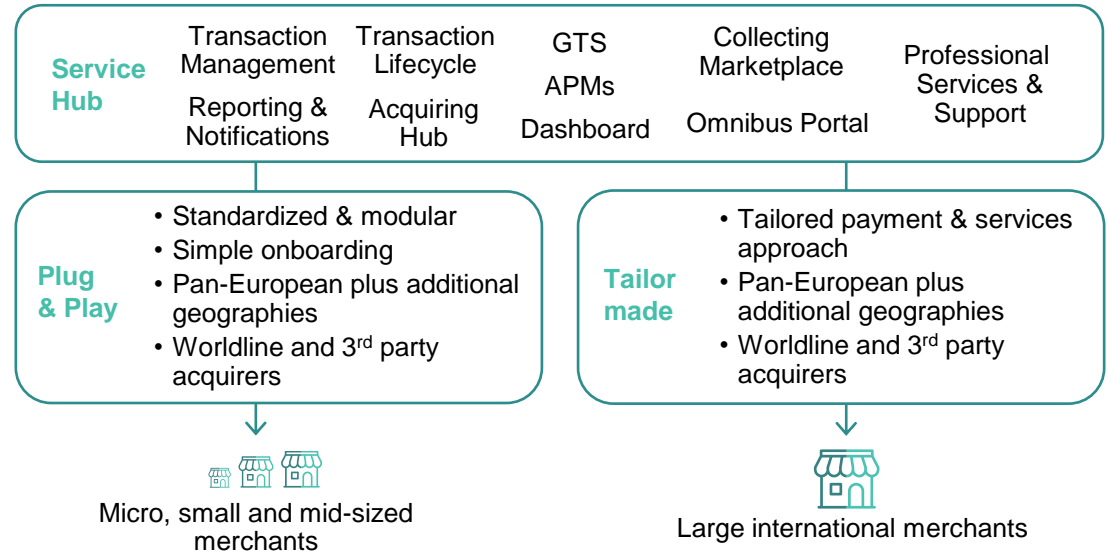


- Consumers expect a **seamless shopping experience** across POS, e-com, m-com and social commerce
- Management of electronic payments across all channels becomes a **generic merchant requirement**

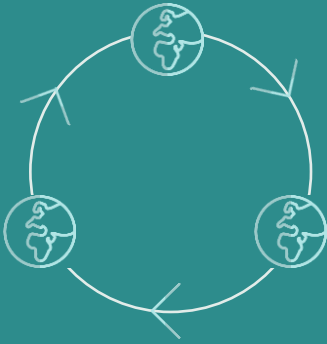
Worldline's One Commerce seamlessly integrates all sales channels and payment methods on a global scale

- Merchants flexibly manage payments across channels
- Substantial cross-selling potential for Merchant Services
- Partner friendly thank to smart APIs

Worldline One Commerce



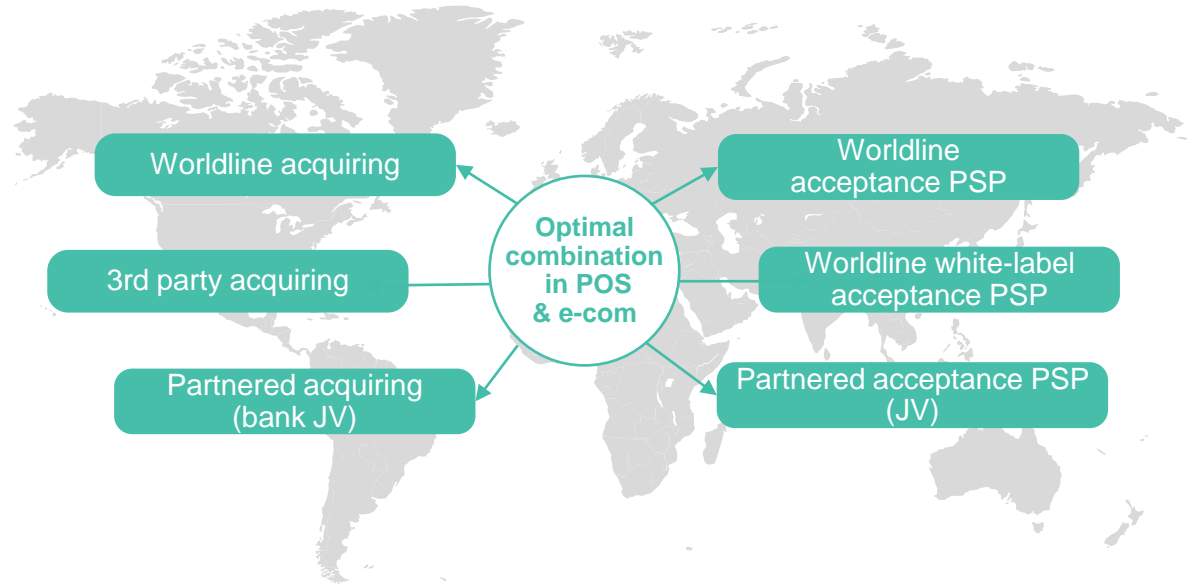
Geo expansion & corridors



- Global merchants face highly complex transaction flows and payment methods
- Look to optimise efficiency and costs across countless geographies

Worldline optimises global & regional players' payment flows

- Global scale and local customer intimacy
- Combination of in-house and partnered acquiring
- AI smart transaction routing
- Optimised set up for individual markets



Dedicated client-centric organization addressing specific merchant needs



Regional business

All-in-one simple solutions with local payment method coverage for instore and online



Global verticals

Omnichannel payment solutions partner for international and large players tailored to specific verticals



Digital commerce

Online payment solutions with a global reach designed for global vertical businesses



Financial institutions

Leading payment services to power financial institutions and tap into new markets

Regional Business



Worldline is the #1 provider of online, in-store and omnichannel solutions



>550k direct merchants
2022-2024: +190k



Largest European
payments business



31
locations



800+ payment
specialists



Robust
payment platforms



~150 payment
types accepted

- **End-to-end offering, servicing merchants out of one hand**
 - In-store, online and omnichannel acceptance
 - Acquiring
 - Value added services
- **Service leadership**
- **Strong established positions in Germany, Belgium, Switzerland, Austria & Luxembourg**
- **Strong starting points in adjacent geographies to expand in mid/large merchant-segments**
- **Geographic expansion supported by Worldline's dynamic portfolio acquisition strategy**

Regional Business strategy



Maintain trajectory in existing markets

- Enlarge **partnership network** with ISVs, integrators etc.
- **DCC expansion**
- Reduce **churn**

Accelerate in growth markets

- Expand in **Western Europe & CEE**
- Address mid-tier segment in **Nordics & UK**
- **Cross-selling**

Extend product range

- Introduce next generation **Android terminals** (e.g., YUMi, Ingenico RX7000)
- Launch **MobilePOS**
- Coverage of all **payment methods**
- Further enhance **omni-channel solutions**

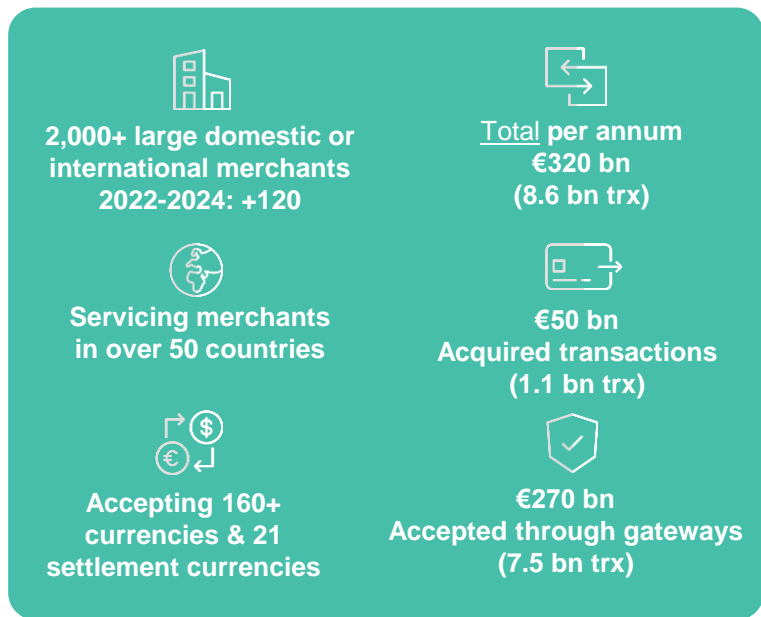
Enhance customer experience

- **Digitization of merchant lifecycle**
- Further improve **merchant service excellence**
- Reduce **churn**

Global Sales & Verticals



Target national & international enterprise omni-channel merchants in 9 selected verticals. Leading position in Europe and global expansion plan



- **End-to-end omni-channel portfolio**
Advanced full service omnichannel payment journey ready to serve merchant optimally and comprehensively out of one hand
Terminals | In-store and online Acceptance | In-store and online Acquiring & Collecting | Value added services
- **Best in class quality, time-to-market, TCO & performance**
Most secure solutions | Unique ability to serve global customers consistently across geographies | Maximising conversion, time-to-market; optimising cost of ownership
- **Trusted advisor to merchants** in their vertical, all along their lifecycle
- **Tailored high-touch sales, delivery & care** to match demand of enterprise grade merchants

Global Sales & Verticals strategy

Focused strategic direction – specified per vertical



Grocery Retail

- Penetrate new countries / regions
- Capture market share in E-com revolution
- Concentrate on full-service provision



Food Service

- Expand footprint
- Push Worldline franchise model
- Specific QSR program with local/global partners



Specialty Retail

- Extend Europe & go beyond
- Specialized team increasing client intimacy
- Payment digitization, process automation



Hospitality

- Worldline hospitality suite business launch
- Accelerate partner reselling program
- Strengthened focus on high margin regions



Travel

- Growth of portfolio
- Develop new resellers & partnership expansion
- Scale business solutions



Transport

- Intensify cooperation with integrators
- Position in Open Payments
- Push for Worldline group synergies



Parking & EV Charging

- Extension share of wallet with leading European operators
- E2E parking solutions towards top European integrators
- Leading position in vertical



Vending

- Full offer vending proposition
- Further develop towards Tier 2/3 across Europe
- Grow adjacent markets (car wash, laundry, amusement, etc.)



Petrol

- Grow home markets through full offer, including VAS and DCC
- Push Worldline Wallet Payment solution (Pay & Drive)
- Structured long-term partnerships for acquiring & incremental business

Digital Commerce



We focus on digital merchants with global reach and payment needs

~500 large international e-com merchants
2022-2024: merchant base x2

~€40 bn full service, gateway & acquiring flows

150+ transaction currencies supported

Global coverage

600+ staff in key locations around the globe

100+ global & local payment methods

- **Covering the full payments value chain**
Gateway & acquiring | Collecting & remitting | Reconciliation & reporting | Value added services (FX, consulting, fraud, data)
- **Unique market & vertical propositions**
Leading acquiring capabilities in EU | On-us processing in selected markets | Thought leader position in selected verticals
- **End-to-end verticalization**
Go-to-market organized around 6 verticals | Merchant centricity and proximity
- **Open platform across the ecosystem**
Agnostic towards 3rd party providers | Strong partnerships with incumbents and new-comers | Channel sales to engage with commerce platforms and distributors

Digital Commerce strategy



Consumer

DIGITAL COMMERCE

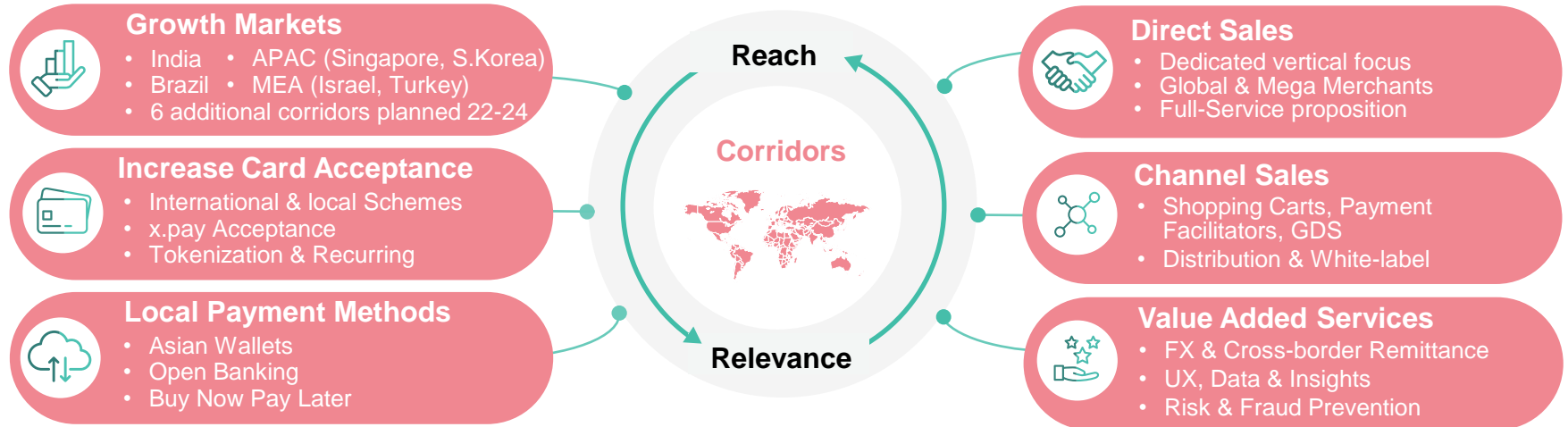
Merchant



60%+ of flows originated in growth markets
50%+ of flows from LPMs, incl. local cards

Ambition
Top 3 globally

>20% volumes growth p.a.



Financial Institutions



Worldline is the #1 partner for financial institutions in merchant services business

Commercial alliances and JVs

PAY/ONE



KB | SmartPay



Handelsbanken



White label partnerships (gateways & acquiring)



COMMERZBANK



PostFinance



Rabobank



SOCIETE GENERALE

... plus many more



Financial
Institutions



WORLDLINE 

Seeking partnerships to

- Attain scale economies
- Ensure broad and innovative offering
- Broaden geographic coverage
- Strengthen merchant relationship
- Increase value of partner-assets

#1 partner based on

- Payment expertise
- Global reach
- Integration & migration track record
- Expertise in bank alliances
- Proven governance framework

Financial Institutions - PAYONE



PAYONE is the #1 provider of online, instore and omnichannel solutions for Germany & Austria

Ambition 2024

PAYONE

Key differentiating factors to win



280k direct merchants



500k POS/POI



+25% sales partnerships



5 bn TRX p.a.



€150 bn MSV p.a.



>1300 Paytech experts



1 integrated payment platform

- **Strong German market opportunity** fueled by cash-to-Card shift
- **Leading position in the market** with opportunity to gain market share & extend value proposition
- **Strong distribution network with well-know brand** with savings banks as strategic partner
- **Established customer relationships and service network**
Service leadership based on broad know-how,
- **“Glocal” omnichannel product portfolio** with individual solutions and high reliability
- **Scale, state of the art technology and synergies** thanks to the integration into Worldline

Merchant Services unique value proposition



Broadest Portfolio of payment solutions for All types of Retailers



Largest European coverage extending Services and Global reach



Client Centric organization to deliver **More Business value** to our merchants



Multiple Growth Accelerators offering strong opportunities

Double-digit organic growth CAGR 2022-2024

Thank you

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