

Investor Day

27 October 2021

Disclaimer

This document contains forward-looking statements that involve risks and uncertainties, including references, concerning the Group's expected growth and profitability in the future which may significantly impact the expected performance indicated in the forward-looking statements. These risks and uncertainties are linked to factors out of the control of the Company and not precisely estimated, such as market conditions or competitors' behaviors. Any forward-looking statements made in this document are statements about Worldline's beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline's plans, objectives, strategies, goals, future events, future revenues or synergies, or performance, and other information that is not historical information. Actual events or results may differ from those described in this document due to a number of risks and uncertainties that are described within the 2020 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 13, 2021 under the filing number: D.21-0303 or its Amendment filed on July 29, 2021 under the number: D. 21-0303-A01.

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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Financial Services

Michael Steinbach,
Head of Financial Services

Alessandro Baroni,
*Chief Business Divisions Officer
and Deputy Head of Financial Services*

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La Défense, Paris

Financial Services

Engineering the most trusted and advanced payment processing solutions



Worldline provides modern payment solutions that help financial institutions meet their customers' needs. We offer a unique combination of payment processing on an industrial scale instead of innovative solutions for payment and card-related transactions.

Services

- Issuing Processing
- Acquiring Processing
- Account Payments
- Digital Services

We're trusted by industry leaders



320+
financial institutions

c. 126 m
cards under management

#1
European payment processor

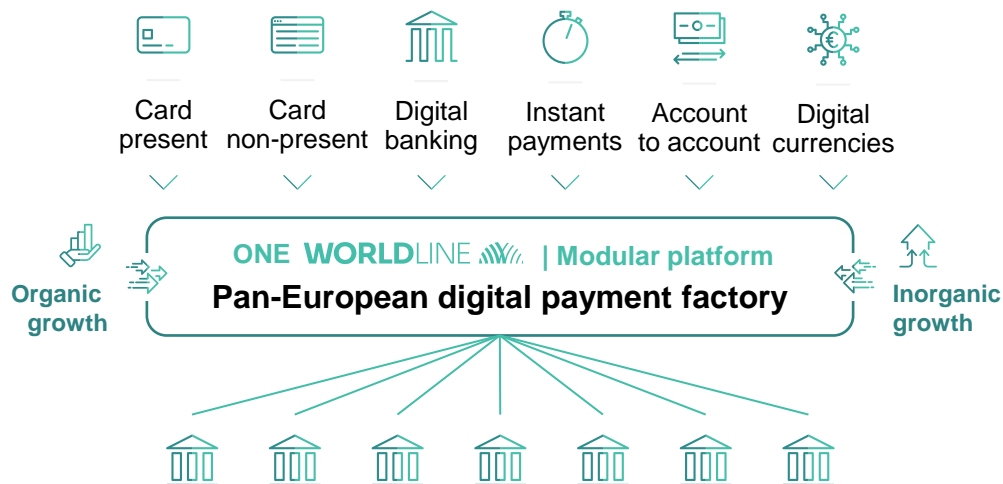
c. 9.6 bn
issuing processing transactions

c. 17 bn
payment transactions per year

c. 11 bn
acquiring processing transactions

Our aspiration

Building the undisputed digital payment factory for Europe and beyond via organic and inorganic growth



What we bring

True business value

Client solutions justifying value-driven prices

Economy of scale

Pan-European payment digital factory

Maximizing of efficiencies

Scale, compliancy and Opex/Capex optimization

Guaranteed innovation

At scale and in time

Our playing field

The partner of choice for providers of financial services

What is our business

We aim to be the partner of choice for financial institutions and non-bank providers of financial services in- and outside of Europe.

We design, deliver and operate a full range of payment services and solutions in the cards, account payments and alternative payment.

Who are our clients



Tier-1, 2
and 3
banks



Financial
institution
communities



New
financial service
providers

FS playing field

Payment processing services

- Issuing & Acquiring solutions
- Account Payments
- Alternative Payment Methods

Value added services

- Digital engagement, mobile payments
- Identification & Authentication
- Fraud detection and prevention

Trends in the financial services industry

Continuous transformation in the financial services landscape



Banks changing operating models



Continued regulatory change



Diversity of payment methods



Technological modernization



Exploration of digital currencies



Advanced analytics



European autonomy



Authorities sanctioning



Digital first real-time world



Open banking going next-level



FS Continual transformation

Consolidation and industrialization of our platforms

Evolution directed towards API-first, cloud-based solutions

We are well positioned to enable the continued growth of our clients

Our combined characteristics result in unique benefits for our clients

Key characteristics



Industrial scale services



Full value-chain coverage



Global expertise, local presence



Shaping the future

How we act



We deliver
business value to our clients

> c. 38 bn transactions representing 4x GDP in value (eurozone)



We build
a team of highly skilled people

> c. 5,500 FS payment experts of which 2,100+ craft solutions



We embrace
the use of ecosystems

> 3,500+ banks connected for open banking, interoperability with ACH counterparts








We improve
our systems continually

> €61m level of FS investment, of which €44m on new products and new features

Value-driven solutions for seamless, secure and efficient payments






Account payments solutions

Enabling our clients to handle all kinds of account payments for their customers

-  Instant payments
-  Payments processing back-office
-  Clearing and settlement
-  Messaging and connectivity services
-  Payment and liquidity hub






Issuing and acquiring solutions

Accelerating our clients' growth with scheme agnostic card processing solutions

-  Issuing solutions and -processing
-  Acquiring solutions and -processing
-  ATM management
-  Fraud risk management
-  Payment software licensing

Digital services

Helping our clients with secure digital customer engagement solutions

-  Open banking
-  Identity and authentication
-  Customer interactions and engagement
-  Smart payment services
-  Trading system and financial information

Unique industrial scale offering the highest competitiveness advantage

c. 17 bn
payments
per year

c. 126 m
cards under
management

c. 9.6 bn
Issuing
processing
transactions

c. 11 bn
Acquiring
processing
transactions

2+ bn
API calls on
digital platforms
per year

1+ bn
Mobile push
notifications per
year

1+ bn
3D secure
transactions

Dual growth engine with robust traditional trends accelerated by new market needs

Based on current trends, we see clear opportunities for growth



We shape the
future trusted
payments world



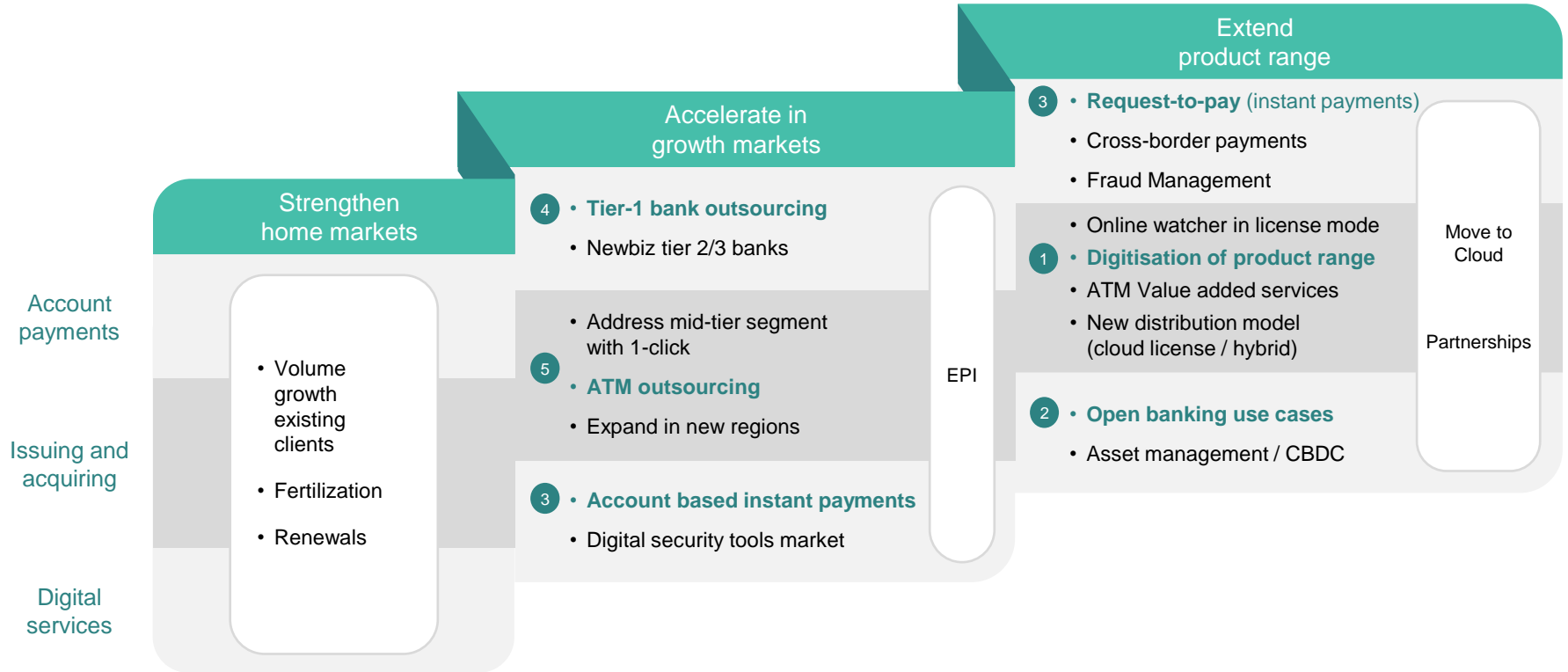
We consolidate and
transform incumbents'
payment environments

- 1 Digital first services**
Promote digital first issuing, unlock new market segments, propositions and use-cases
- 2 Open Banking**
Address more business use-cases, extend our open banking reach and eco-system
- 3 Account-based (instant) payments**
Drive momentum of account based (instant) payments as an addition to the payment mix

- 4 Unlock bank Back-Office processing outsourcing deals with banks**
Unlock opportunities via proactive sales, scale and standardize delivery capabilities
- 5 Capture ATM outsourcing opportunities**
Leverage current position, expand and invest in new regions

Our growth accelerators

Key growth drivers for Financial Services



Financial Services unique comprehensive value proposition

The foundations of our consistent growth



Leverage Financial Services' pan-European payment factory



Consolidate and transform incumbent's payment environments



Shape the future trusted payments world with meaningful innovation



Deliver growth through a mix of traditional and emerging opportunities

Mid-single digit organic growth CAGR 2022-2024

Thank you

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