

Investor Day

27 October 2021

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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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Mobility & e-Transactional Services

Marc-Henri Desportes,
Deputy Chief Executive Officer

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La Défense, Paris

Mobility & e-Transactional Services

Bringing payment and regulation expertise to new markets

Industry leaders trust



Key business highlights

> 350
clients in various
industries

> 3 m
connected
objects

> 1 bn
SMS sent
per year

> 2.2 bn
calls
per year

3,500+ Worldliners In **10** countries



Customers / users in **Europe, Latam, USA, Russia and APAC**

Priorities

Vertical enabler for Merchant Services and Financial Services

Grow our **Key Products**

MTS development with **business mix transformation**

Innovation

Vertical enabler for Merchant Services and Financial Services

E-Ticketing & Mobility

Trusted Digitization for regulated sectors

Vertical enabler for Merchant Services and Financial Services

Leveraging expertise in Digital and payment integration

Mobile apps, Fuel Card, Pay&Drive

Support to MS and FS in their clients' interaction

WL Contact supporting hundred of European banks and MS customer services

Product combinations with payment capabilities

Bill Pay&Match, Scan & Pay

Secure product add-ons

Digital ID, traceability, digital signature, secured messaging

IOT services

IOTP developments



WL Scan & Pay



WL Bill Pay & Match



WL Contact



WL Digital Identity

While leveraging value proposition in core go-to-markets

E-Ticketing & Mobility



> 450

MTS experts
in transport
and payments



€16 bn

Tickets sold
per annum



8.2/10

Client NPS scores
from transport
clients in the UK

Key products

Digital
Ticketing

Mobile
Solutions

Open
Payment

Operation
Control

Mobility
as a Service

Growth levers

Leverage post-Covid recovery

Contactless, volume growth, UK railway
opportunity

Expand market footprint

New geographies and new customers segments

Digitization of mobility and transports

Secure cashless, data & AI, innovative payment
experience

Sustainable mobility

Open Payments, MaaS solutions, EV charging

While leveraging value proposition in core go-to-markets

Trusted Digitization for regulated sectors



5.8 m

of beneficiaries of energy vouchers in France



> 20 bn

Products tracked per year in Europe



> 10 m

patient files within the French Shared Medical Record



> 10 m

secured ID and passports generated per year

Key products

Digital ID

Digital programs for Governments

Digital Preservation

Traceability for authorities

Digital Signature

Growth levers

Grow Traceability activities

Leveraging existing verticals and develop new segments

Farming existing niches and create new ones

e-Health, Social solution in France, post Brexit services in the UK

New trust services under regulation

eiDAS, B2B Payments

Focus on critical infrastructure

Transactional systems, security certification

MTS – The vertical enabler



Strong momentum of business fundamentals on our 3 main focuses



Innovate at the core of the convergence of historical payment markets and selected highly regulated sectors



Leverage further global footprint to pursue international roll-out



Gradual benefit on OMDA from successful continuous transformation

Mid-to-high single digit organic growth CAGR 2022-2024

Thank you

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