

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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Worldline's technology strategy as a performance enabler

Christophe Duquenne,
*Group Chief Technology
& Operations Officer*

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La Défense, Paris

Two-fold technology strategy delivering global performance



Consolidation onto our target platforms

Best-of-breed platforms in portfolio
Tech landscape **rationalisation**
Scale effect through consolidation

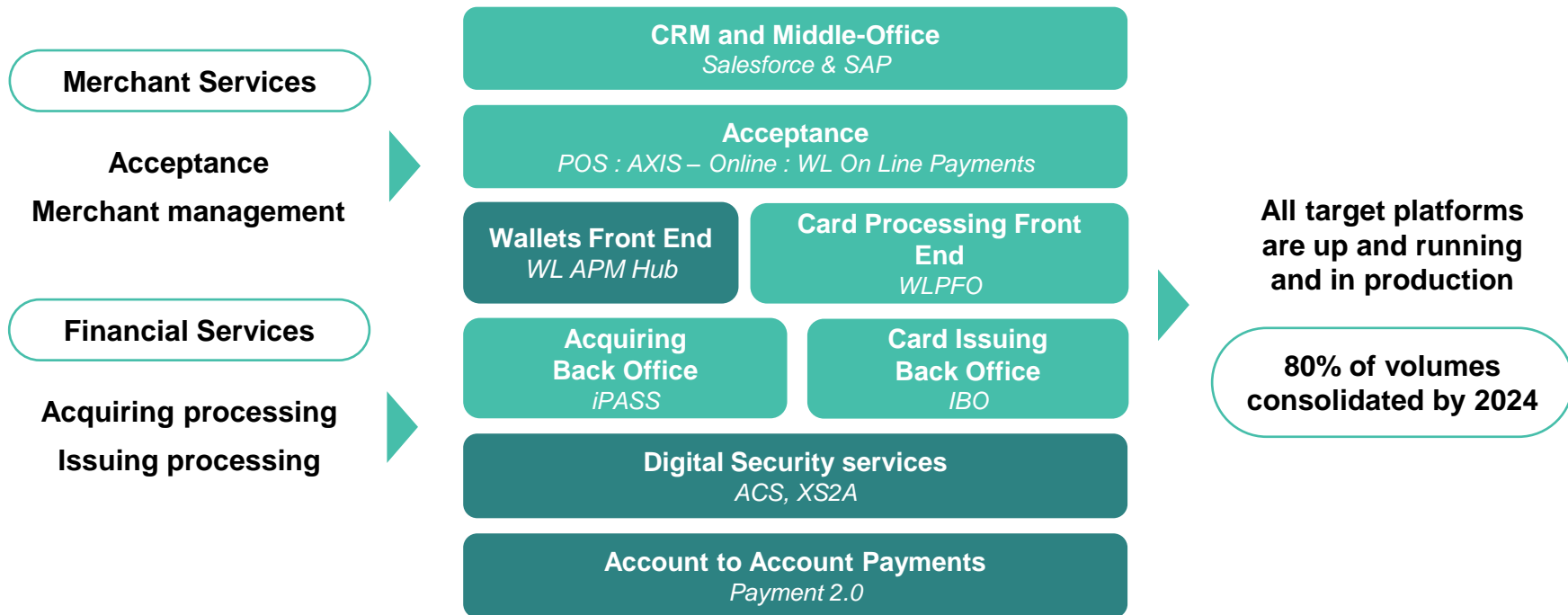
Efficiency enabler

Cloud technology transformation

Native APIs and automation
Continuous **integration and deployment**
Accelerated time-to-market on products

Growth enabler

Payment platform consolidation at the core of our integration and synergies plans



Move to Cloud – leverage cloud technologies in our targeted platforms

Leverage cloud technologies in our targeted platforms

Merchant Services

Front-end, back-end and digital touch points
Acceptance, acquiring and digital services

Financial Services

Card payments (issuing & acquiring processing)
Account payments and digital banking

Mobility & e-transactional services

Contact & consumer Cloud
Connected living & mobility
Trusted digitisation and eTicketing

Micro-services, rest APIs, Containers, automation, orchestration
Improve time-to-market, costs, agility, innovation, geographical reach, talent attractiveness

Worldline Cloud
With availability zones



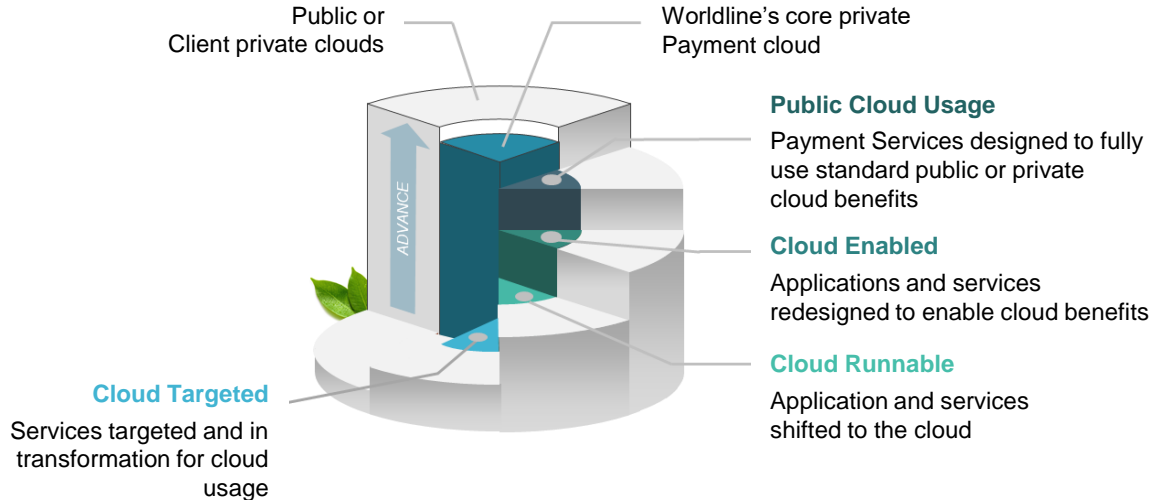
Client Private Cloud
With customized deployment plan



Public Clouds
With flexibility & innovation



Move to Cloud programme as a growth enabler

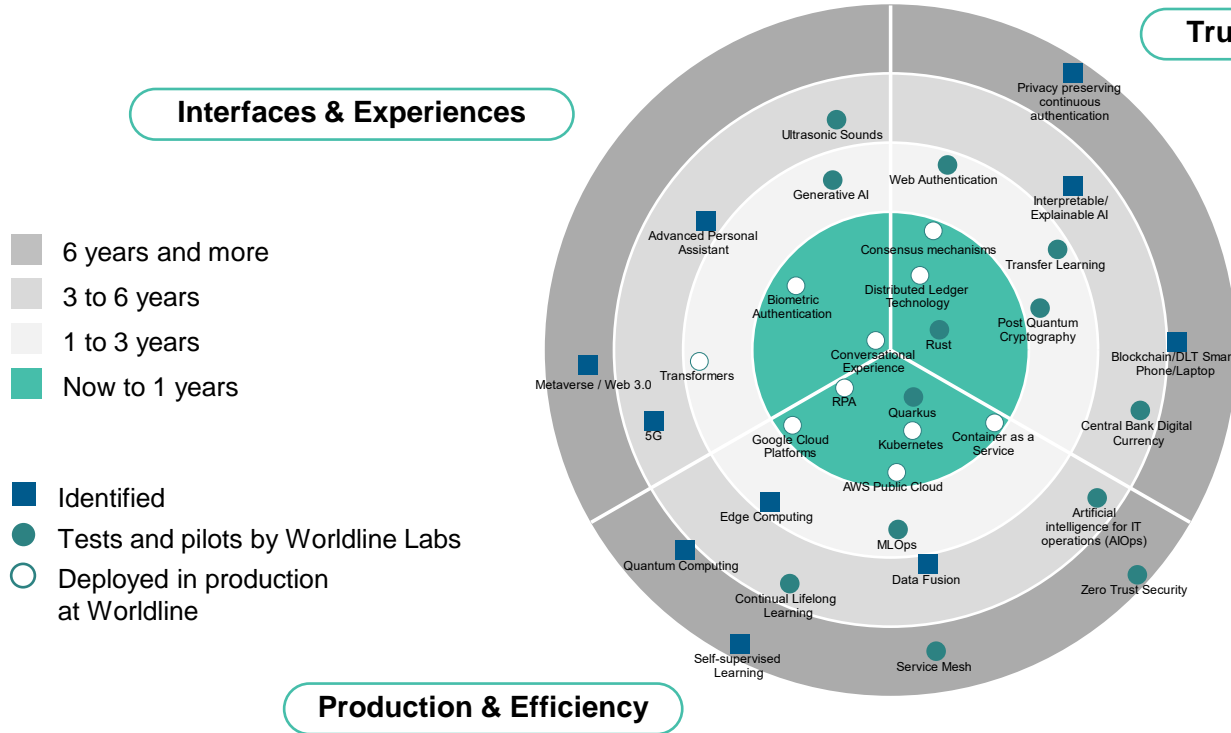


Iterative transformation
of our key platforms

Powerful private cloud
capitalising Ingenico assets

API easing the integration
with clients' Information
Systems and Fintechs
ecosystem

Innovation at the heart of Worldline Tech strategy



Based on technology domains that impact our way of making business

Fed by diverse internal and external sources

Refreshed twice a year

Focus on trends of major interest

Monitored by Worldline Labs and Experts' community



Trusted AI



Distributed Ledger



Advanced Virtual Assistant



Self-Sovereign Identity

Bringing value through technological transformation

One Platform



Move to cloud transformation

Up to **40%**

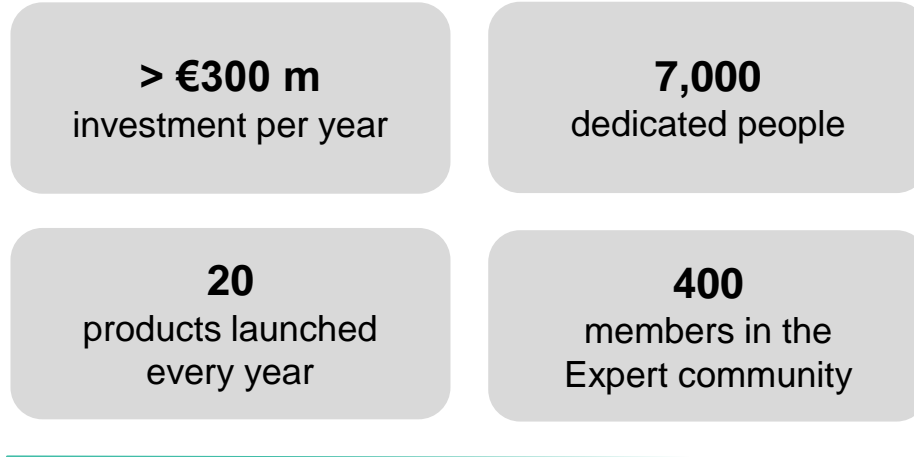
**Faster
time-to-market**

+25%

**Increase in scalability,
productivity and efficiency**

**A transformed technological architecture
bringing value and a seamless experience to our clients**

Supported by a strong company focus and investment



**Paytech
company**

Thank you

For more information, please contact

Laurent Marie

Group Head of Investor Relations

M +33 7 84 50 18 90

laurent.marie@worldline.com

Benoit D'amécourt

Deputy Head of Investor Relations

M +33 6 75 51 41 47

benoit.damecourt@worldline.com

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