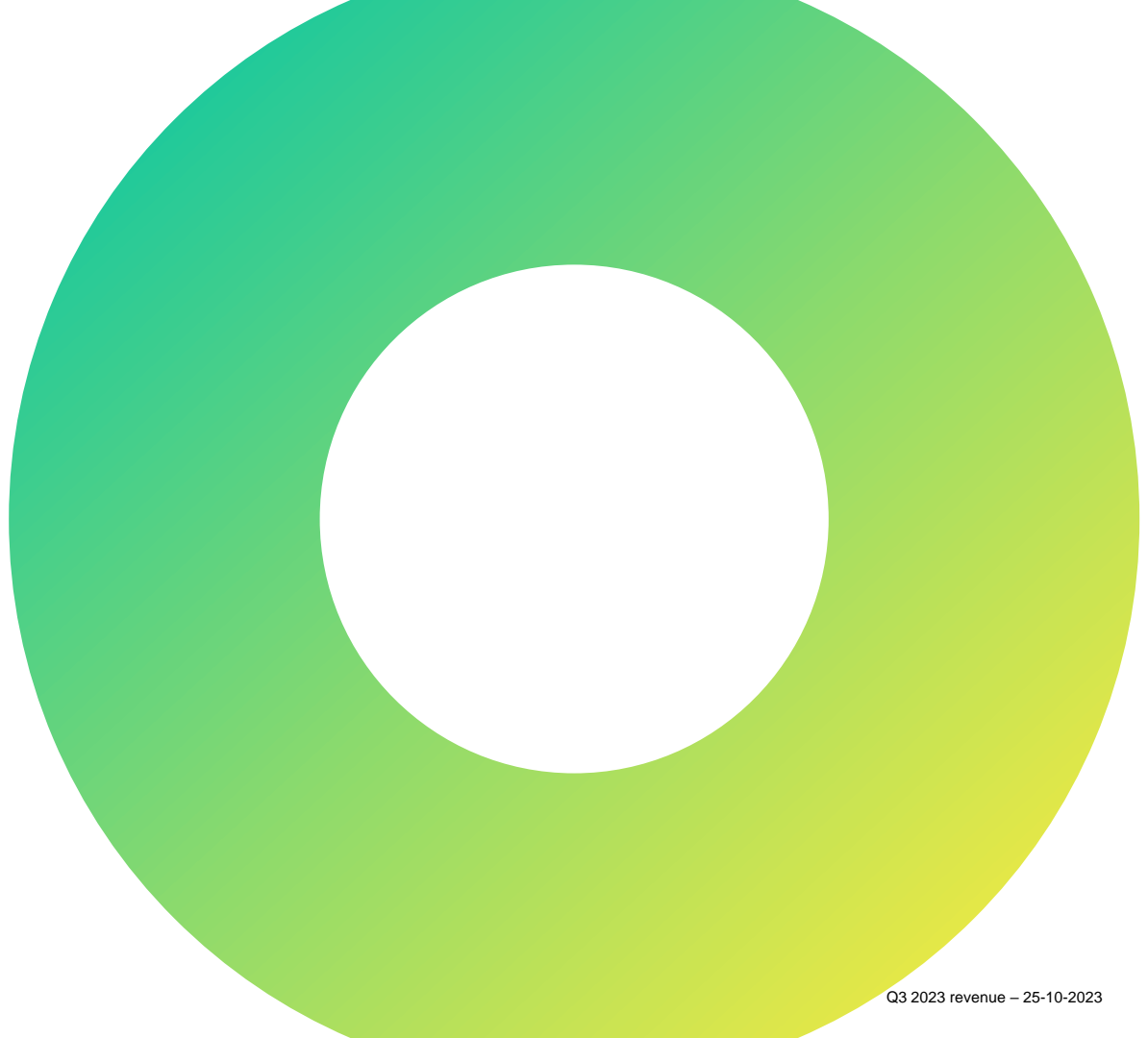


Q3 2023 Revenue

October 25th, 2023



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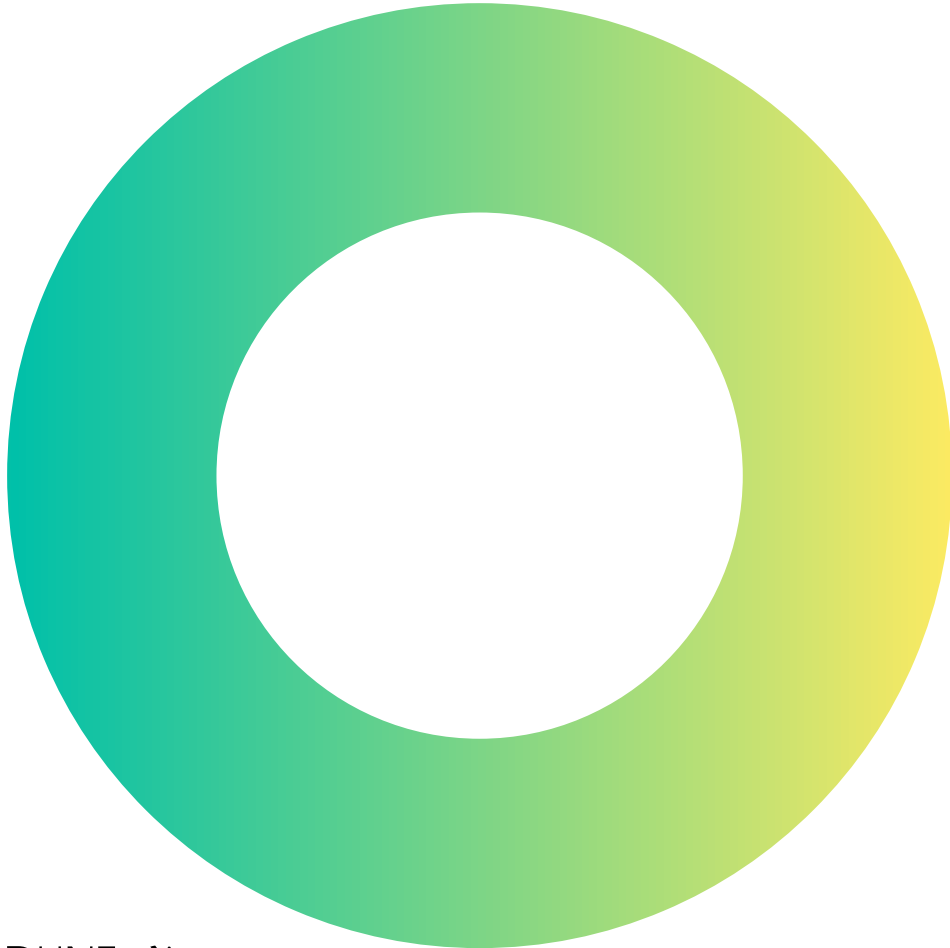
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Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2022 Universal Registration Document. All amounts are presented 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. 2023 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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Q3'23
Highlights
Gilles Grapinet
Group CEO

Opening remarks

A much tougher macro context in H2'23 and temporary challenges

External macro factors

Economic slowdown in some of our core geographies impacting particularly Germany

Shifts in consumer behavior from discretionary to non-discretionary spendings

Worldline temporary challenges

Termination of some of specific merchants' relationships on our revised risk appetite framework and regulation tightening

Low conversion of FS opportunities' pipeline

Based on this new environment, we update our guidance with a more cautious FY'23 expectations

Revenue 2023

6% to 7% organic growth

OMDA 2023

Stable OMDA in absolute value vs. FY'22 OMDA**
(OMDA margin decrease of 150 bps)

Free Cash-Flow 2023

30% to 35% OMDA conversion in free cash-flow

Power24

Power24:

Acceleration of our post-integration transformation ambition

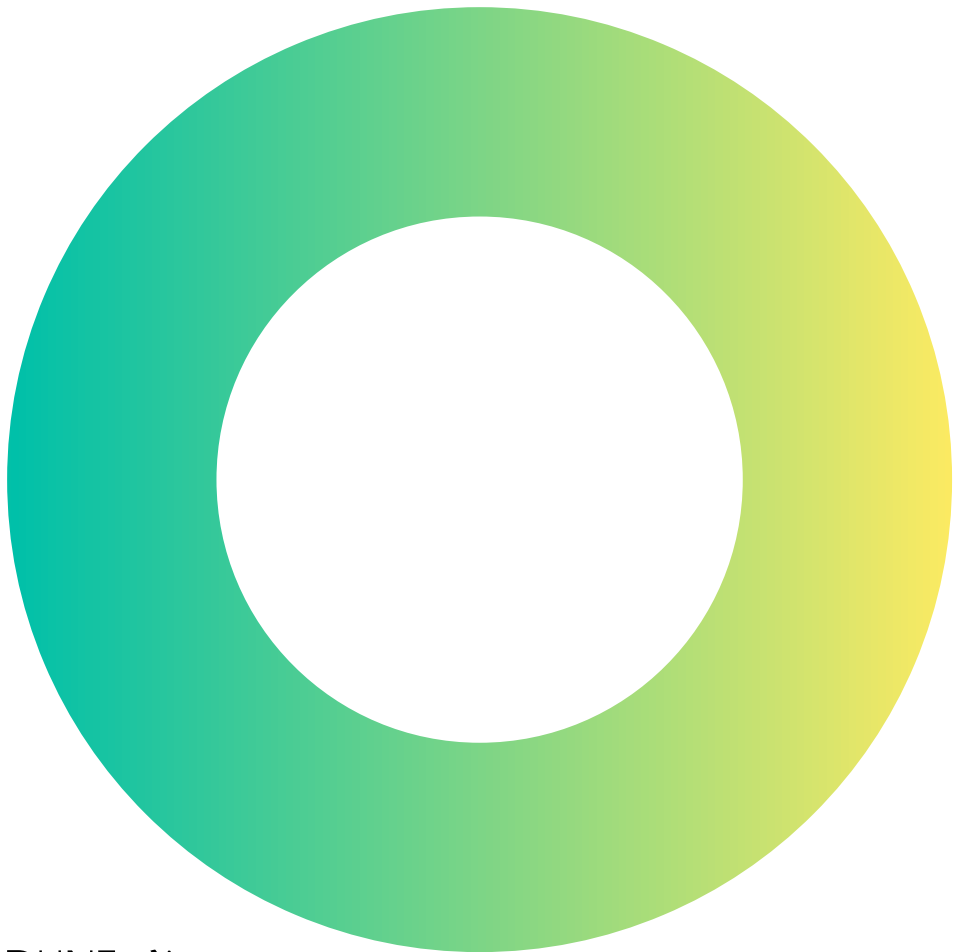
€200m run-rate envisaged cash costs savings in 2025*

Fast ramp-up during 2024

2024:

Focus on growth & OMDA improvement***

Revenue growth acceleration as of H2 2024
c.€100m OMDA improvement as soon as 2024



Q3'23

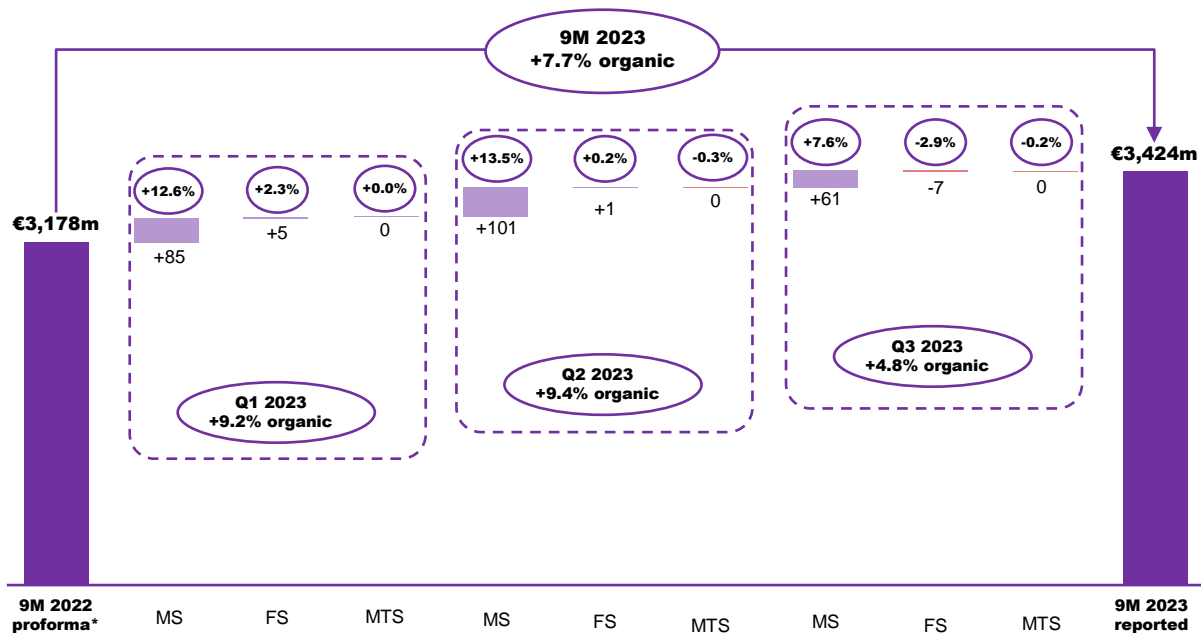
Financial performance

Gregory Lambertie

Group CFO

9M 2023 revenue building blocks

Quarterly revenue development



* 9M 2022 revenue at constant scope and exchange rates

Q3'23 Revenue

Group
 +4.8% organic growth
 (€1,182m revenue)

MS	FS	MTS
+7.6% OG (€868m rev.)	-2.9% OG (€232m rev.)	-0.2% OG (€81m rev.)

9M'23 Revenue

Group
 +7.7% organic growth
 (€3,424m revenue)

MS	FS	MTS
+11.1% OG (€2,475m rev.)	-0.2% OG (€696m rev.)	-0.2% OG (€252m rev.)

Q3'23 key highlights and lowlights

Merchant Services

+7.6% organic growth
(€868m revenue)

+10.0% organic growth excluding Germany

Key highlights

Good overall performance on the mass-market segment
in almost all geographies

Solid commercial wins on the large accounts
in both instore and online

Double-digit growth in Digital Commerce
benefitting from customers signed the previous quarters

Key lowlights

Economic slowdown in some of our core countries
driving shift in consumer behavior from discretionary to non-discretionary spendings impacting particularly Germany

Termination of some existing merchants' relationships, starting with Germany,
based on our new risk appetite framework

Financial Services

-2.9% organic growth
(€232m revenue)

Key highlights

Growth improvement in Digital banking
with a good momentum in France and Belgium

Strong dynamic in Account Payment
Fueled by increased volumes in Germany

Key lowlights

Soft commercial dynamic
driving to low conversion of pipeline of opportunities

Non-materialization of repricing actions

Mobility & e-Transactional Services

-0.2% organic growth
(€81m revenue)

Key highlights

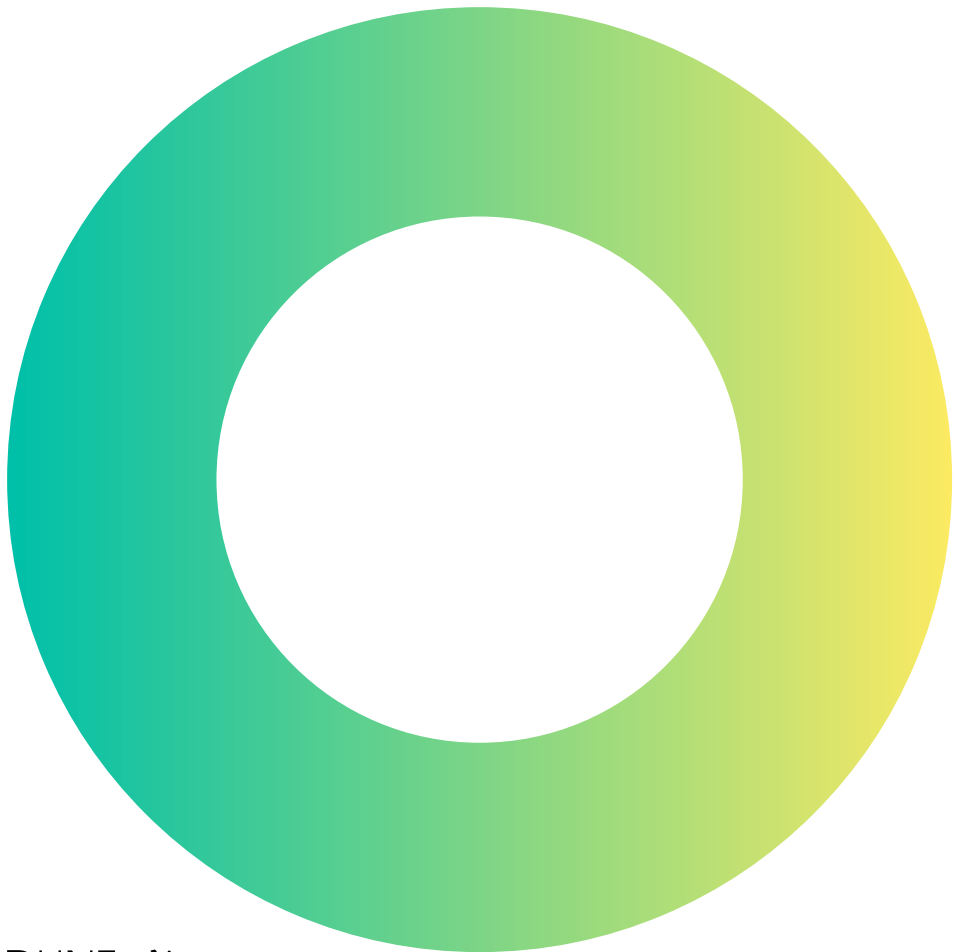
Steady growth in Transport & mobility
fueled by project activities in the UK and increased volumes

Strong commercial developments
with new wins signed in Q3 such as Irish Rail or Drager

Key lowlights

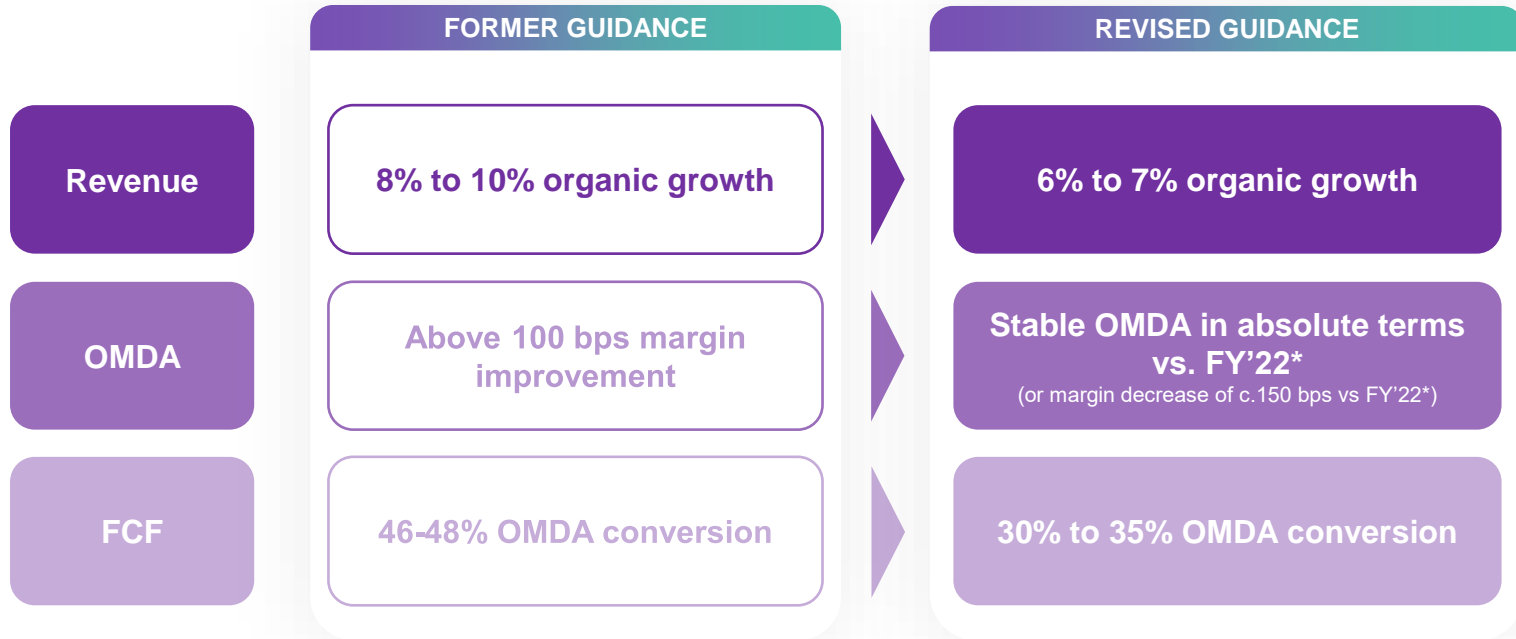
Temporarily ramp-up phasing gap of newly signed contracts
delaying growth contribution

Lower than expected fertilization
on existing contracts



2023
Updated guidance
Gregory Lambertie
Group CFO

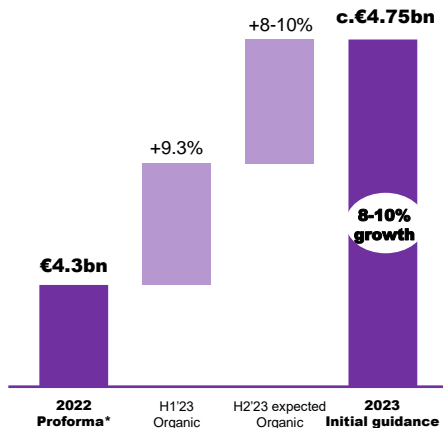
2023 revised guidance



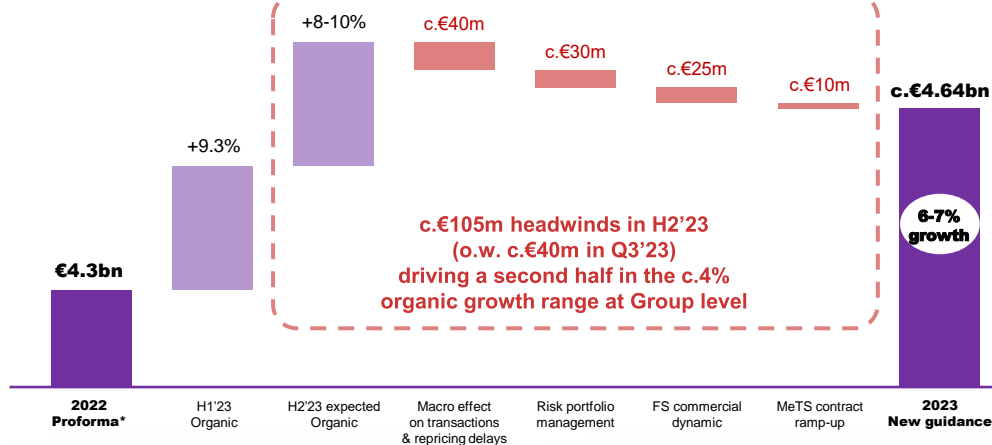
Revenue building-blocks from former guidance to new guidance

New guidance: 6-7% organic growth

Former revenue guidance



New revenue guidance



MS: 6-7% organic in H2'23

c.€30m impact of macro softness, (1/3 in Q3 and 2/3 in Q4) and less repricing than expected (c.€10m) equally split due the current macro context

c.€30m related to implementation of new risk appetite framework, o.w. c.€20m expected in Q4'23

The two impacts are mainly concentrated in Germany

FS: (3)-(4)% organic in H2'23

€20m impact related to lack of pipeline execution broadly well shared Q3 and Q4 while H2'22 was relatively dynamic

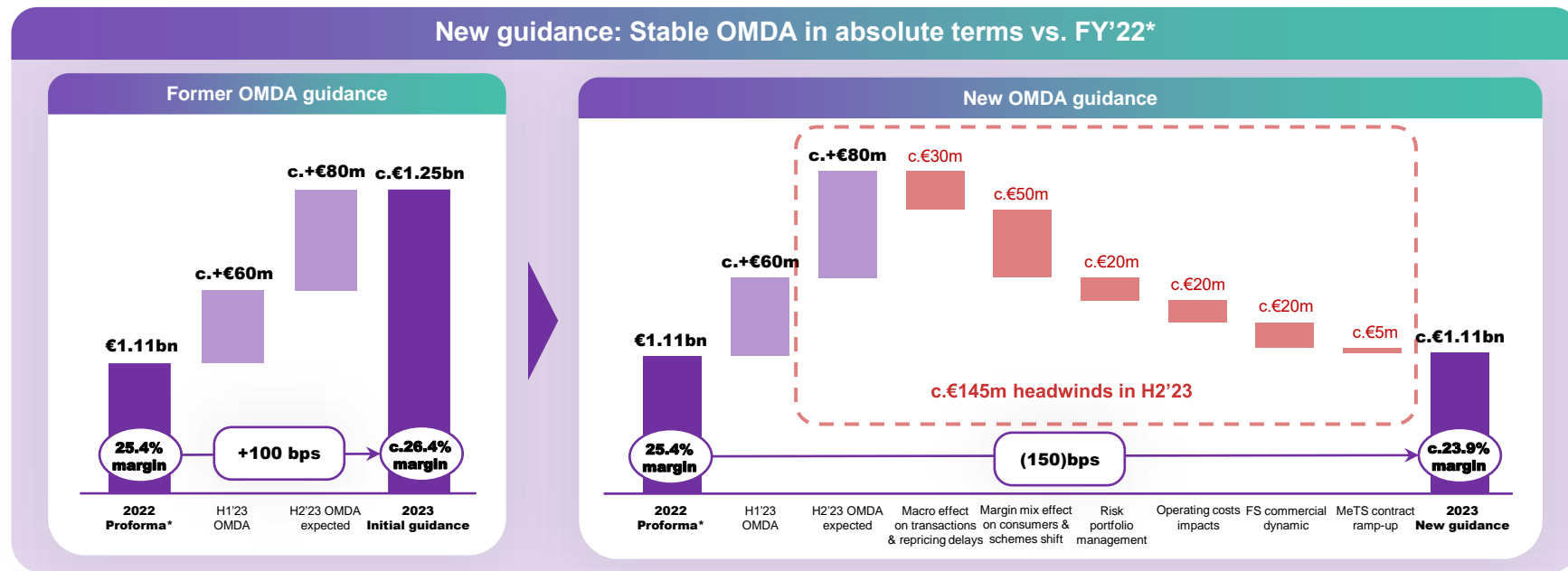
€5m related to the non-materialization of the expected repricing of existing contracts

MeTS: 0-1% organic in H2'23

c.€10m impact related to a softer than expected ramp-up of contracts signed and fertilization and equally shared between Q3 and Q4

OMDA building-blocks from former guidance to new guidance

New guidance: Stable OMDA in absolute terms vs. FY'22*



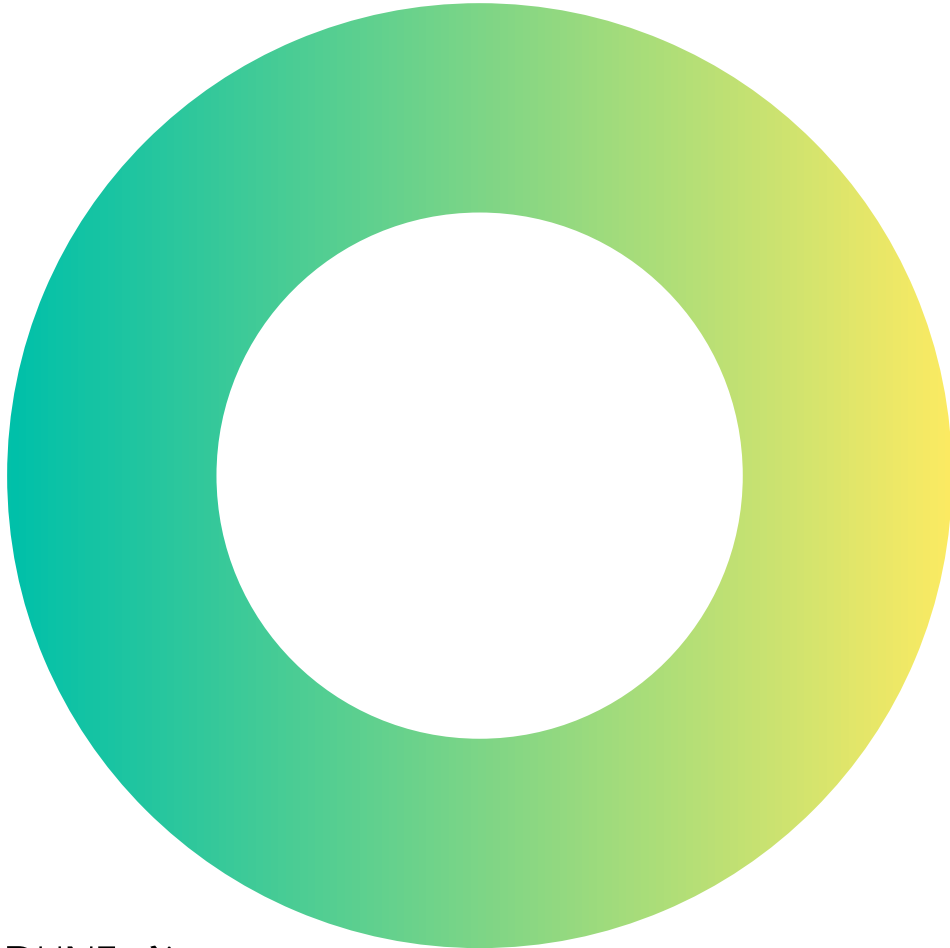
* FY'22 OMDA PF

FCF building-blocks from former guidance to new guidance

New guidance: 30% to 35% OMDA conversion to FCF

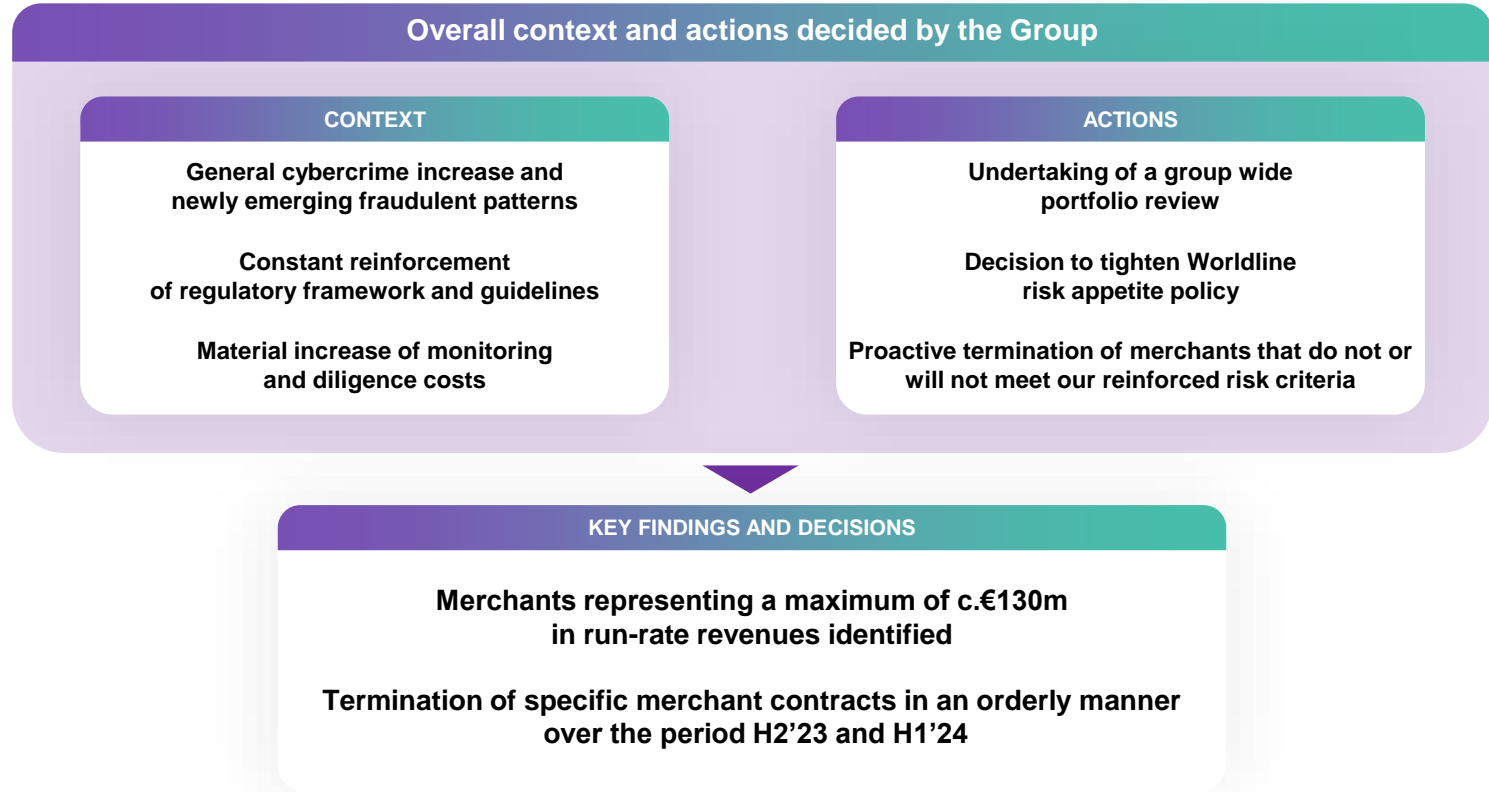


- Free cash-flow mainly impacted by the €145m OMDA H2'23 headwinds
- Conversion rate after OMDA new impacts on guidance at c.40% vs 46-48% previously
- €50 to €90m other impacts corresponding to strategic initiatives (Power24, Crédit Agricole JV, M-t-C acceleration) and lower working capital contribution



**Global action plan
& MS dynamics**
Marc-Henri Desportes
Group Deputy CEO

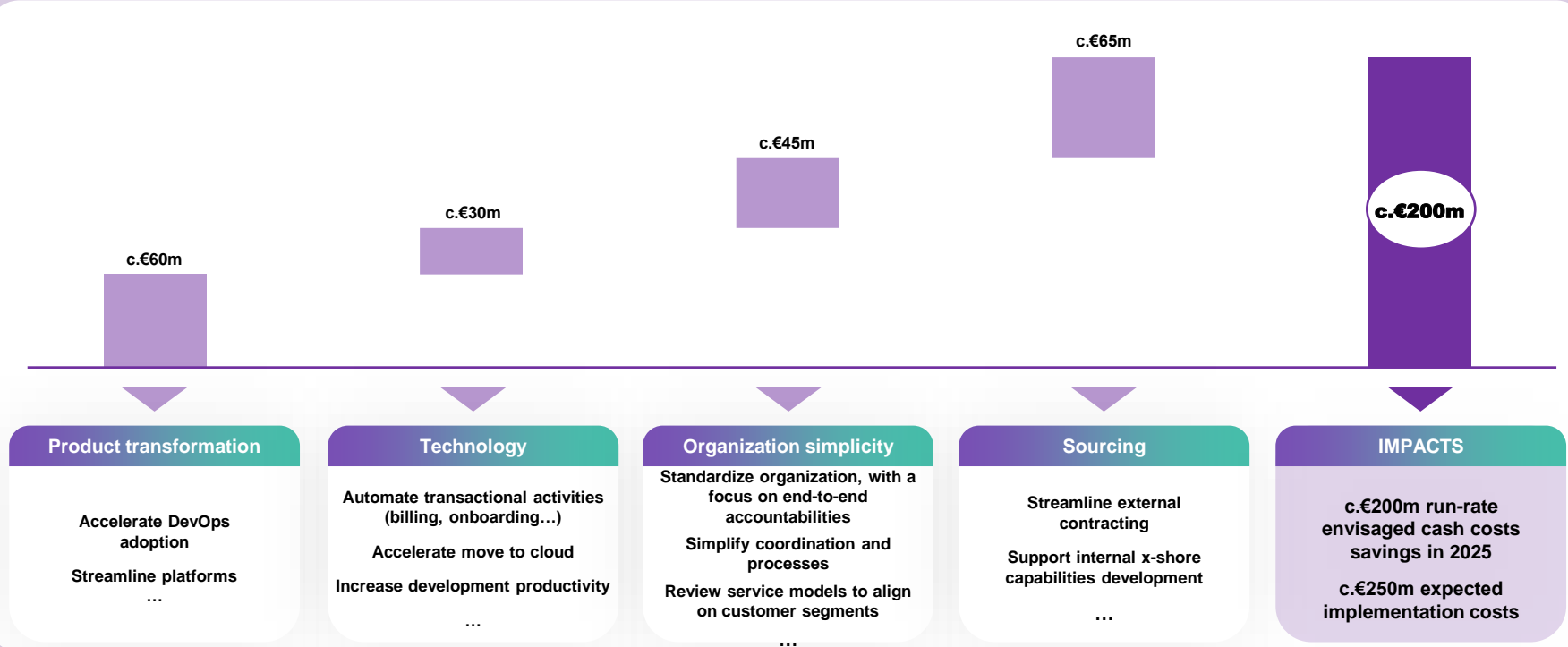
Decision to tighten Worldline Merchant Services risk appetite policy



Planned launch of the Power24 accelerated transformation ambition

Accelerating our transformation efforts to secure our financial trajectory and support stronger future business growth

c.€200m run-rate cash costs savings in 2025



Q3'23 MS commercial activity

Ongoing instore and online dynamics in merchants wins and upsells

Wins with large new clients and partners

Upsells with existing clients and new activity booster

Instore
Omnichannel



Partnership with Worldline including acquiring capabilities coupled with connected vending system



Partnership leveraging Worldline's acquiring solution through payment terminals, mobile payment and QR code payment solution



E-commerce payment gateway and Android terminals linked to Worldline's acquiring services



VOYAGEURS
Full e-commerce solution with Worldline Online Payments



WL Tape on Mobile including acquiring services for the dematerialization of electronic payment in Italy



Omnichannel payment experience for Spanish travelers and beyond

Online
X-Border



One platform solution coupled with multi currency capabilities



Strategic partner to provide global payment solution for their online platform



Card processing in the EU based on Worldline's Smart Routing solutions



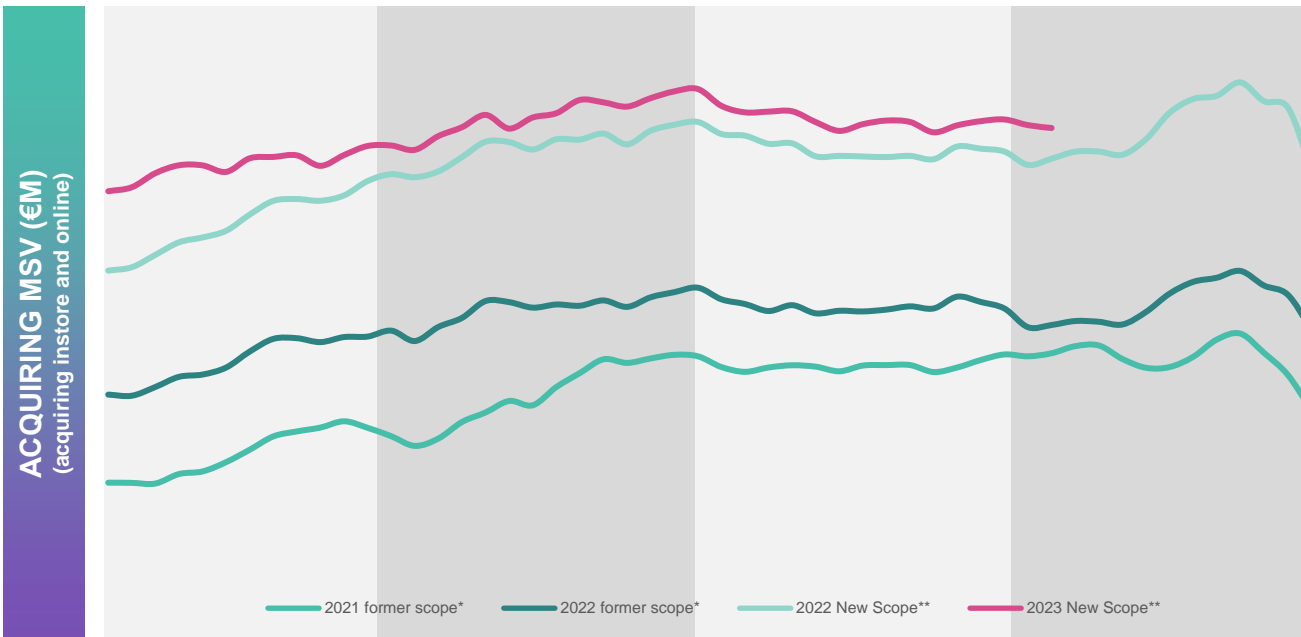
New activity booster

Consulting Services

for e-commerce customers to improve conversion rate

Acquiring MSV growth in Q3 2023

Normalization of second-quarter trends confirmed



MSV growth in Q3'23

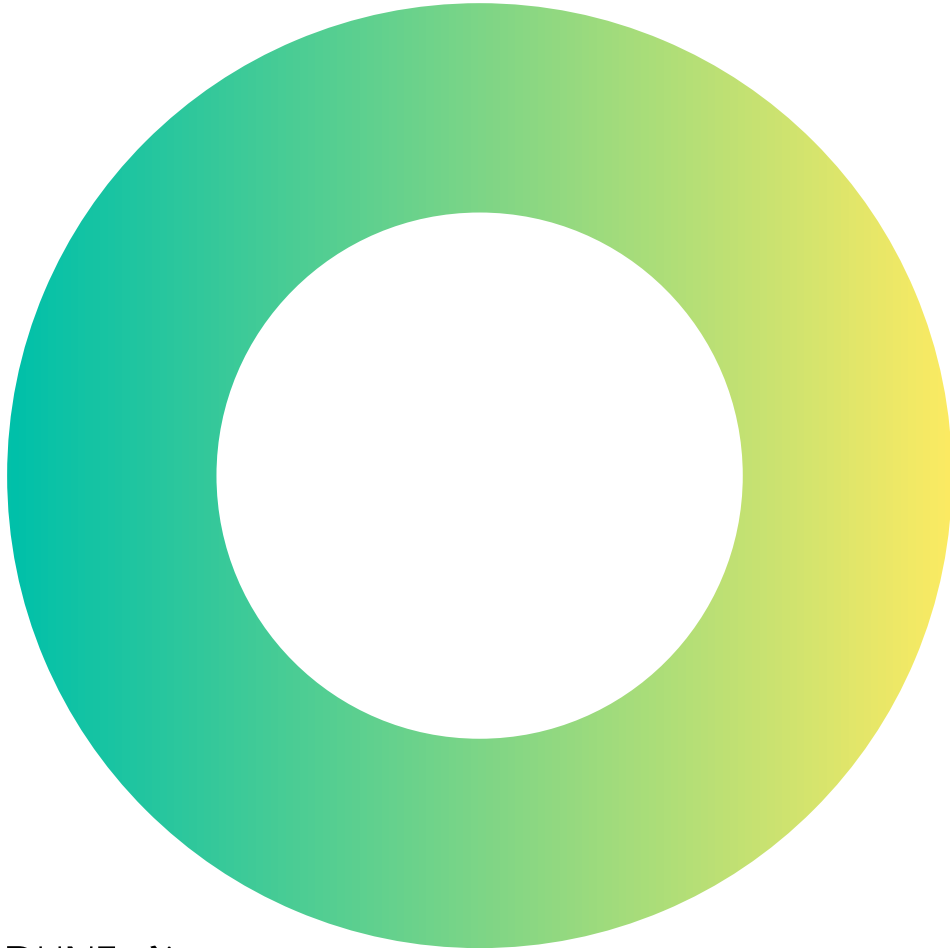
Worldline own acquiring MSV Q3'23
€130bn
c.+7% vs 2022

Transaction volumes supported by both instore and online
Instore MSV c.+6% vs 2022
Online MSV c.+15% vs 2022

NB: Rolling 3-week average transaction volumes in euro millions on acquiring activities

(*) Former scope: Excluding ANZ, Axepta and Eurobank

(**) New scope: Including ANZ, Axepta and Eurobank



Q3'23

Key Take-aways

Gilles Grapinet

Group CEO

Key take-aways

ACKNOWLEDGE

**Macroeconomic environment
has changed**

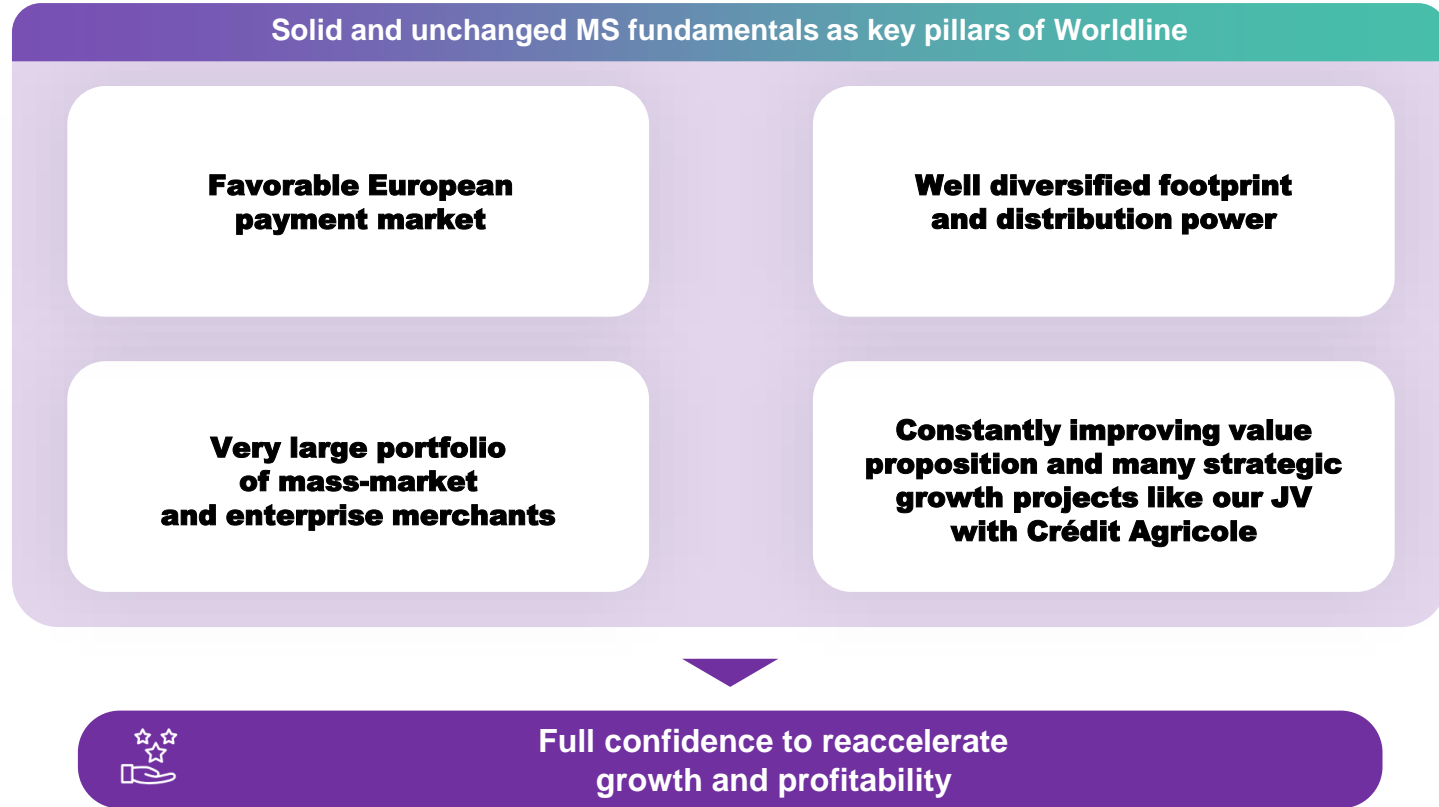
ACT

**Planned launch of Power24
accelerated transformation ambition**



**Management focused on cost base during 2024
securing minimum €100m OMDA improvement**

Key take-aways





Q&A






Appendices

Q3 2023 and 9M 2023 revenue performance

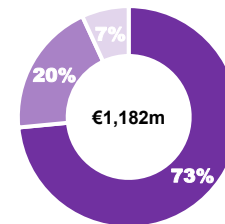
Global business lines overview

Q3 2023 Group Revenue




(in €m)	Q3 2023	Q3 2022*	Organic Growth
Merchant services 	868	807	+7.6%
Financial services 	232	239	-2.9%
MeTS 	81	81	-0.2%
Worldline	1,182	1,128	+4.8%

* At constant scope and September 2023 YTD average exchange rates

Q3 2023 Group Revenue / GBL

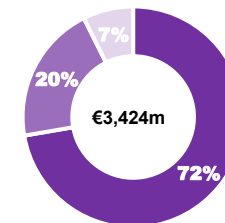


9M 2023 Group Revenue

(in €m)	9M 2023	9M 2022*	Organic Growth
Merchant services 	2,475	2,229	+11.1%
Financial services 	696	697	-0.2%
MeTS 	252	253	-0.2%
Worldline	3,424	3,178	+7.7%

* At constant scope and September 2023 YTD average exchange rates

9M 2023 Group Revenue / GBL



Merchant Services

Q3 2023 highlights



€868m revenues
+7.6% organic growth

Good performance based on c.7% growth in transaction volumes, with macroeconomic slowdown impacting consumer spendings patterns in particular in Germany and by the implementation of our revised risk appetite framework

- **Commercial Acquiring:** Good overall high single-digit growth with almost all geographic regions contributing, but impacted by the decision to terminate some of our MS activities based on our revised risk appetite framework
- **Payment Acceptance:** Double digit growth mainly fueled by the strong performance of Digital Commerce division, particularly thanks to the new customers signed the previous quarters such as Lufthansa and Pearson
- **Digital Services:** Globally stable, with Germany impacted by macroeconomic headwinds

Financial Services and Mobility & e-Transactional Services

Q3 2023 highlights

Financial Services



€232m revenues
-2.9% org. growth

Q3 performance contrasted by the delays in pipeline execution in the Issuing business

- **Card-based payment processing & acquiring:** Contraction in growth driven by lack and delays of new signings in most of the geographies
- **Digital Banking:** Growth improving with a good momentum in Belgium and France
- **Account Payments:** Solid growth with strong activity in Germany

Mobility & e-Transactional Services



€81m revenues
Flat org. growth

Overall flat performance in Q3'23 despite Solid underlying growth mainly led by good volumes in e-ticketing activity

- **Trusted Digitization:** Broadly stable driven by new projects signed in France and volumes development on electronic bracelets and & energy subsidies activities
- **e-Ticketing:** Solid growth driven by increasing projects activity (Network Rail, Lennon) as well as increasing volumes on rail ticketing solutions in the UK
- **e-Consumer & Mobility:** Organic decline mainly due to lower volumes on existing contract and despite contribution of the new contracts signed in Iberia and in France



Thank you
For more information,
please contact:

Laurent Marie

Group Head of Investor Relations

laurent.marie@worldline.com

Guillaume Delaunay

Investor Relations Officer

guillaume.delaunay@worldline.com