

Puteaux, 19 December 2025

Letter to Shareholders

A message from Wilfried Verstraete, Chairman, and Pierre-Antoine Vacheron, Chief Executive Officer

Dear Shareholders,

At the 2025 Capital Markets Day as part of the continuation of the changes in management and governance, we presented the North Star 2030 Plan and our ambitions to transform Worldline (the « **Company** »):

- Become the European Payments partner of choice around for Merchants and Financial Institutions;
- Launch an integrated plan founded on platform convergence, integration and automation of operations, organisational simplification and focus on commercial performance.

Financially speaking, we seek c.4% revenue CAGR between 2027 and 2030, c.€1.0bn EBITDA fueled by run-rate savings from transformation plan of c.€210m, as well as a positive free cash flow as early as 2027 and targeting €300m to €350m free cash flow by 2030.

To ensure the execution of the transformation plan and strengthen the Company's financial flexibility, we are proposing to shareholders to grant the Company permission to proceed with a €500m capital increase via:

- A reserved capital increase of c.€110m at a price per share of €2.75 which shall be anchored by Bpifrance Participations, Crédit Agricole SA and BNP Paribas (together the “**Reference Shareholders**”), and
- A capital increase with preferential subscription rights maintained of c.€390m open to all shareholders in proportion to their existing shareholding. Bpifrance Participations, Crédit Agricole SA and BNP Paribas have committed to subscribe €135m of the capital increase.

The Board's unanimous approval and the commitment of the Reference Shareholders demonstrate the crucial role that Worldline plays in the European payments' ecosystem and the robustness of its strategic plan and transformation.

Why this capital increase?

To:

- Anchor a stable base of reference financial institutions as shareholders.
- Reinforce the Group's capital structure and financial flexibility, as well as our capacity to generate reliable cash flow, for the benefit of all shareholders.
- Support our strategic ambitions and our transformation to accelerate long-lasting growth to serve better our clients and strengthen our position in Europe.

After a 2025 rich in progress (recentring of our core businesses, a return to confidence, technological acceleration and a simplification of the organisation), the management team has planted the seeds of the Group's transformation plan. These accomplishments constitute a solid foundation for this first execution phase of the new Worldline and are the tangible proof of the positive dynamics in which the Group finds itself today.

Your vote matters

The vote that you exercise at the general assembly which will occur on **8 January 2026** will determine Worldline's trajectory.

We encourage you to become involved and actively participate. Your Board of Directors unanimously recommends that **you vote FOR all the resolutions**.

Worldline is committed to direct dialogue with its shareholders to answer your questions and explain the key elements of our transformation plan.

Transparency and dialogue

We have made available to you on our internet website the contact details of the team dedicated to respond to all your questions. You will find all the useful information as well to vote at the **Extraordinary General Meeting on 8 January 2026** on the dedicated page on our website:

[General meeting of shareholders | Worldline Global](#)


We thank you for your trust and your commitment.

Sincerely,



Wilfried Verstraete

Chairman



Pierre-Antoine Vacheron

Chief Executive Officer