Roadshow Presentation

December 2025

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Revenue organic growth, adjusted EBITDA and free cash flow data are presented at constant scope and exchange rate. Adjusted EBITDA is presented as defined in the 2024 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. Financial objectives are expressed at constant scope and exchange rates and according to Group’s accounting standards.

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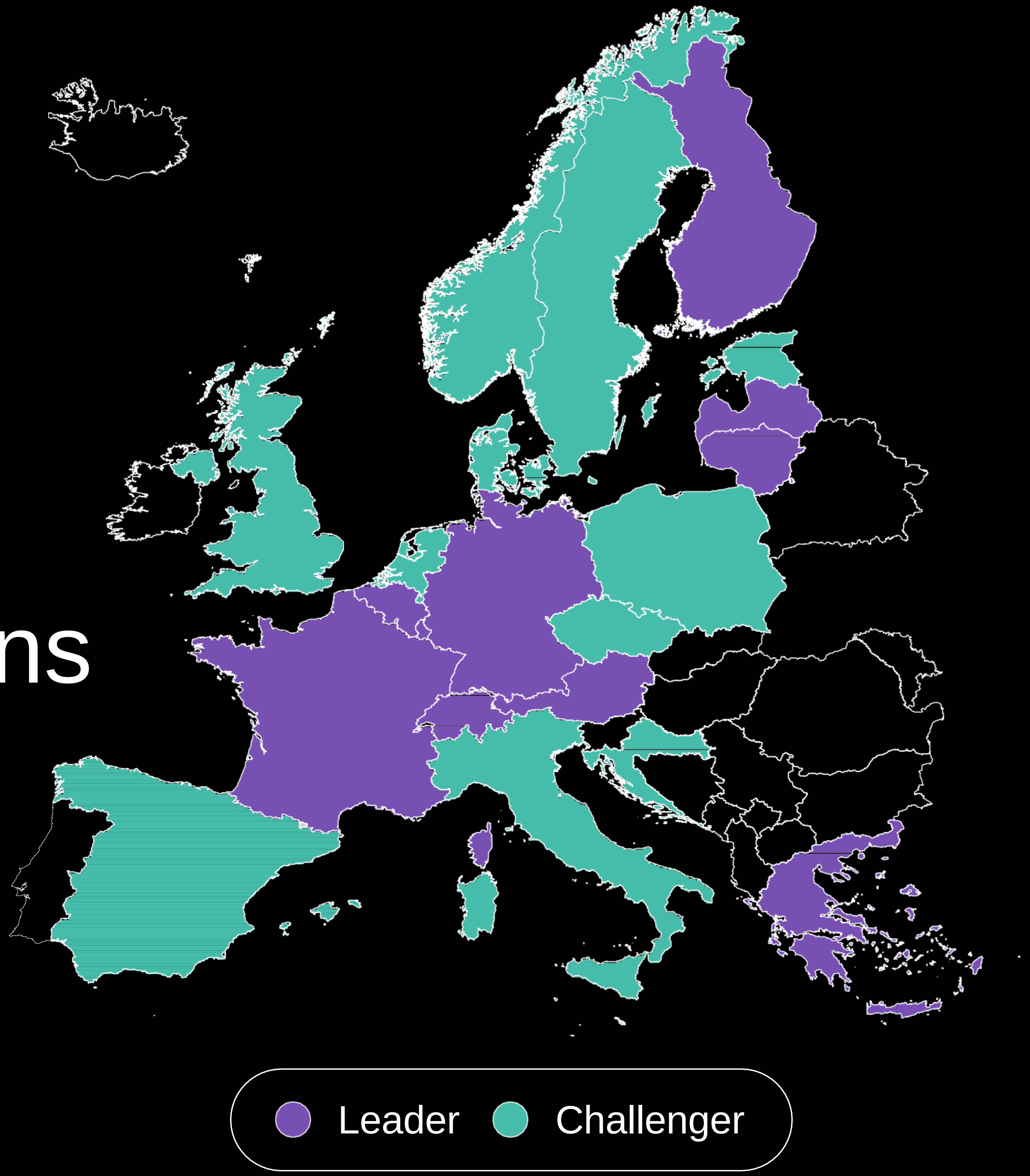
Worldline is

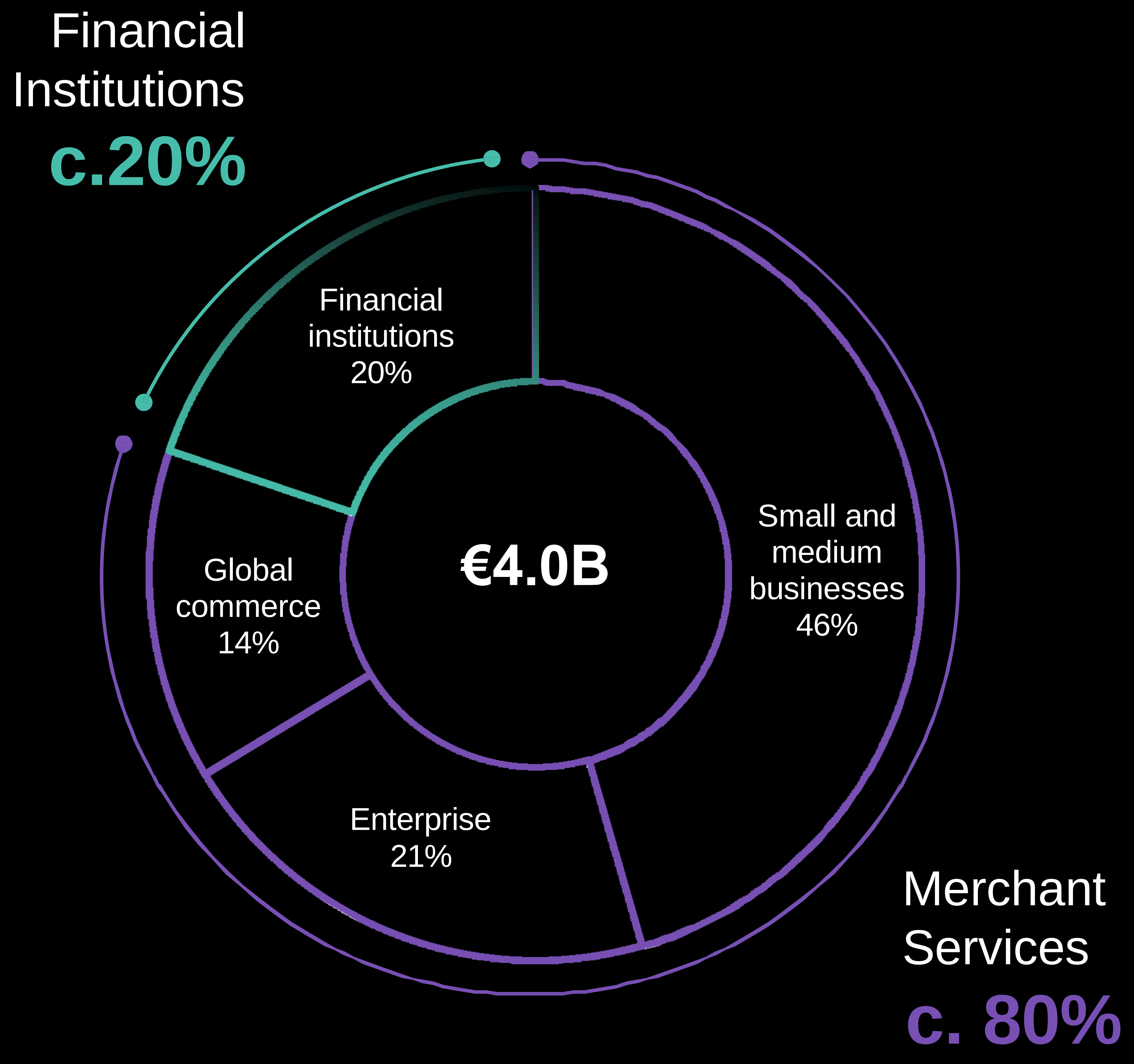
a leading pan-European acquirer and operator of critical infrastructure

for merchants and financial institutions



A strong and diversified foundation

with shared assets between go-to-markets



REVENUE BY GO-TO-MARKET[1]

1. Figures are based on FY 2025e proforma scope

2025 actions
building momentum

- **New management** team
- Assessment of **merchant portfolio**
- **€50M cash** cost savings
- **4** new Android devices
- **3** divestments announced for €350M-€400M cash proceeds[1]
- **5** platforms decommissioned

Challenges to address

Commercial

- Decision to reduce HBR[2] exposure
- Dip in Financial Institutions revenues
- Merchant mix

Internal

- Delayed platform convergence
- Fragmented operating model
- Lack of automation

1. Year to date divestments announced: MeTS, Worldline North America and Cetrel
2. High Brand Risk

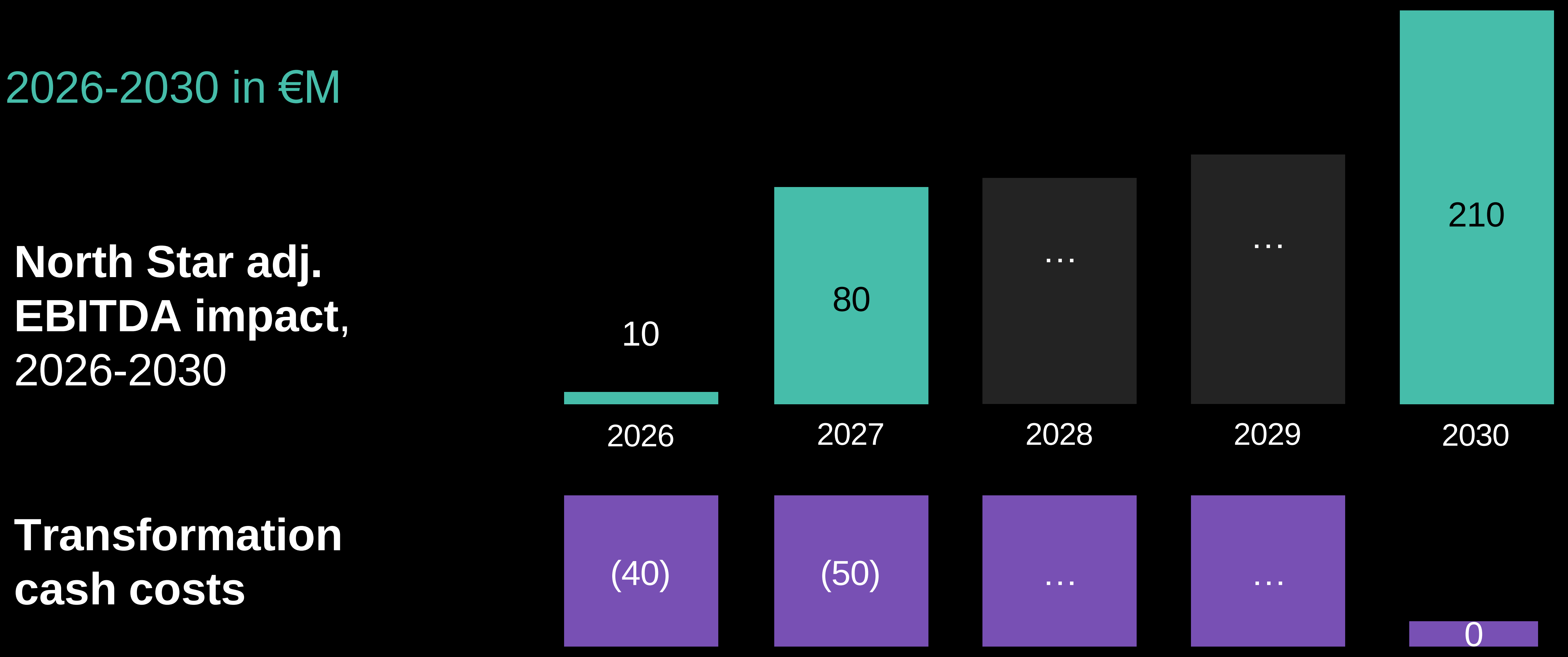
North Star 2030: four drivers of transformation

Simplify and streamline the operating model	Converge platforms and automate operations	Integrate operations through GCC	Grow through efficiency and revenue management
5% of North Star 2030 Adj. EBITDA Contribution	**55%** of North Star 2030 Adj. EBITDA Contribution	**20%** of North Star 2030 Adj. EBITDA Contribution	**20%** of North Star 2030 Adj. EBITDA Contribution

North Star to deliver €210M of additional recurring Adj. EBITDA

North Star transformation plan is expected to deliver €210M of additional recurring EBITDA in 2030

2026-2030 in €M



For North Star
c. €620M
Adj. EBITDA Cumulative contribution

Accelerated value creation as of 2027

Ongoing transformation initiatives are paving the way for a new Worldline

2025-2026

Reset and lay the new foundation

2027-2030

Scale the new Worldline

Ongoing Transformation initiatives

Simplify and streamline the operating model	Converge platforms and automate operations	Integrate operations through GCCs	Grow through efficiency and revenue management

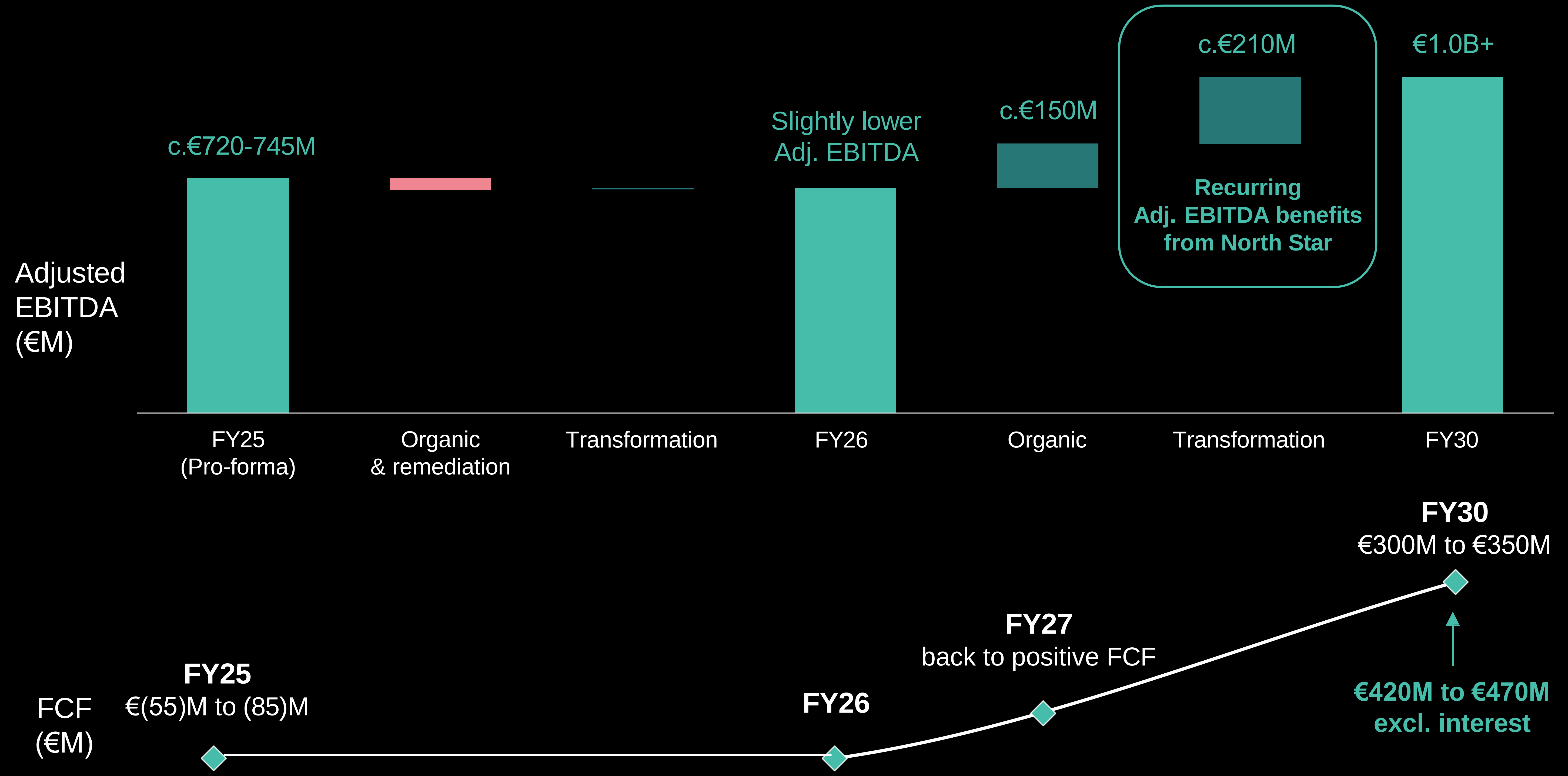
Target 2030

	2025 Pro-forma		Target 2030
Revenue/ growth	**c.€4.0B**	>	**Match and beat market revenue growth** (c.4% CAGR 2027-30; 5% in 2030)
Adjusted EBITDA	**€720M to €745M**	>	**Full benefit of North Star 2030 plan** (€1B+ Adj. EBITDA)
Free cash flow	**€(85)M to €(55)M**	>	**30-35% FCF conversion[1]** (€300M to €350M FCF)

2026 - reset, consolidate and transition

1. Adjusted EBITDA conversion into FCF

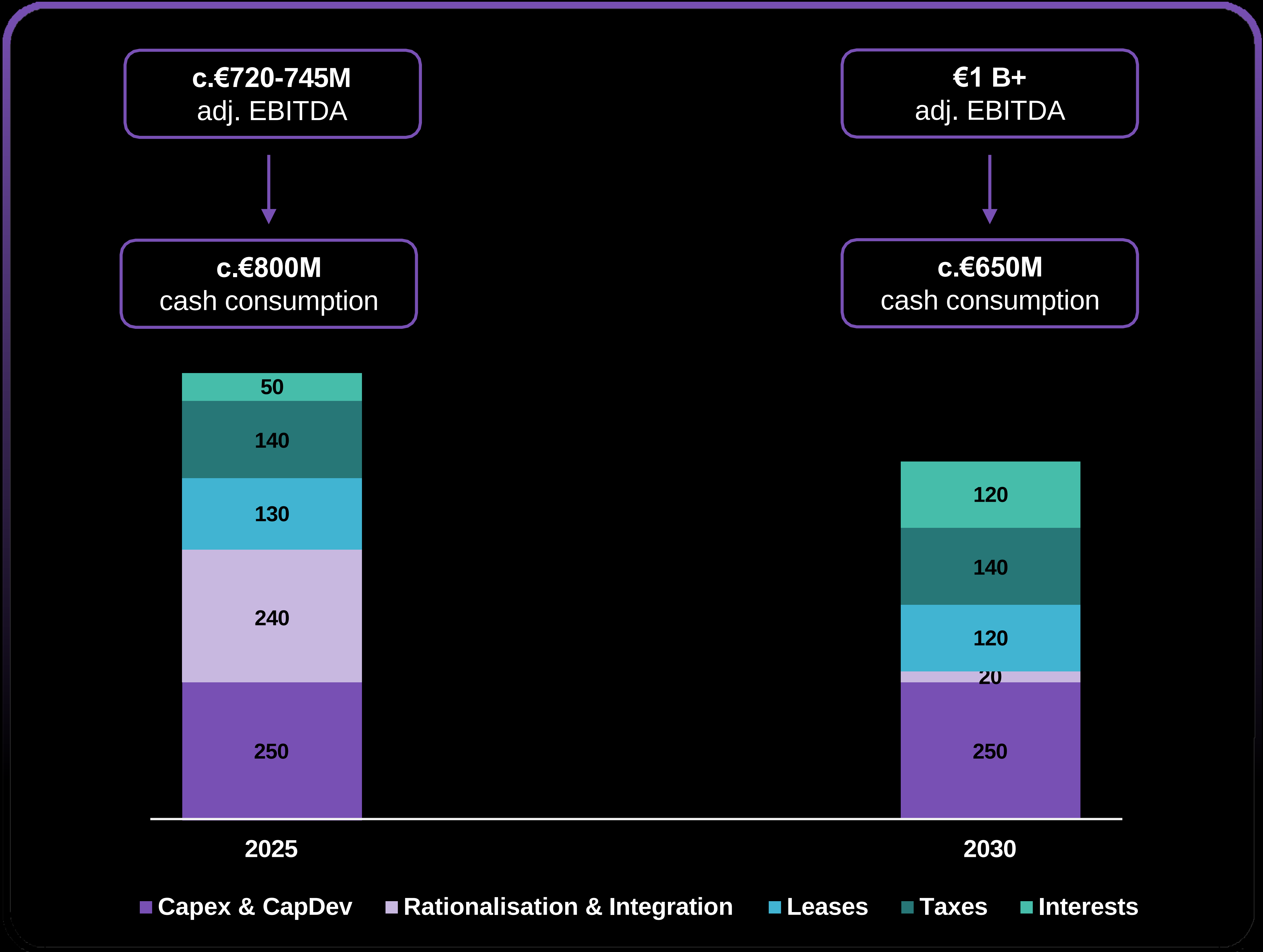
2025-2030
adjusted EBITDA and FCF building-blocks



2026 transition year

By 2030:
€1.0B+ adj. EBITDA
&
€300-350M FCF

Strong cash costs management
to uplift free cash flow conversion



Cash costs drivers

- **Capex & CapDev intensity from 6% to 5% of revenue**
- **c.€220M reduction in RI** (from €240M to €20M)
- **Lease costs optimised**
- **c.€70M increase in cash interests** (c.€120M factored in the trajectory in 2030)

2026-2030:
Capital allocation strategy

Invest in Worldline transformation

Balance sheet strengthening and deleveraging

Portfolio streamlining

By 2030,
Worldline will have achieved…

Profitable organic growth acceleration

Efficient and agile operating model

Renewed FCF generation

Capital allocation optionality

Creating value for all stakeholders

Contemplated €500M capital increase

enhancing strategic flexibility for the new Worldline

Transaction structure

- **€500m equity capital increase, in the form of a c.€110m Reserved Capital Increase (RCI) with an issue price per share of €2.75,** and a subsequent **c.€390m Rights Issue (RI)**
- Reserved Capital Increase and Rights Issue to be anchored by **Worldline's strategic investors (Bpifrance, Crédit Agricole SA and BNP Paribas)**
- For information purposes**, a shareholder holding 1% of the Company before the RCI and who has not participate to the RCI, would hold 0.88% after the RCI and can participate pro-rata to the rights issue without incurring any additional dilution. If he does participate neither in the RCI nor the RI** (selling all its DPS thereby monetizing its dilution), he **would hold 0.22% following completion of both operations**[2]

Transaction rationale

- **Combined capital increase size of €500m designed to strengthen** Worldline capital structure, offer financial flexibility and secure strategic ambition
- **Will also anchor** a stable base of reference financial institutions as shareholders

Investors Commitment[1]

- **The transaction has received unanimous approval from the Board, including Six**
  - Six will however not participate to the operation as per its capital-allocation priorities, and its growth strategy
- **Commitment from RCI investors to maintain their share ownership until the launch of the Rights Issue and to subscribe up to c.€135m to the Rights Issue**[3]
- **Lock-up for RCI investors for 180 days following closing of the RI, subject to customary exceptions**
- **Ongoing dialogue and communication strategy in place with investors regarding transaction structure and rationale**

Timings and approvals

- Subject to **Worldline shareholders' approval** at an **extraordinary shareholders' meeting** to be held on 8 January 2026
- Expected to **be completed by the end of Q1 2026**[4]

1. Such commitments are subject to, inter alia, shareholders' approvals at an EGM to be held during Q1 2026, customary regulatory approvals
2. Based on a €1.50 share price and an indicative 40% discount to TERP
3. Pro rata participation and c.€30m of additional commitment
4. Rights issue is subject to market conditions

Resolutions

In order to implement the transaction, the Company is seeking approval at an extraordinary shareholders meeting of resolutions authorizing:

Resolution 1
A share capital reduction to reduce the share nominal value to 2ct in order to secure the execution of the Rights Issue

Resolutions 2 to 7
The 3 Reserved Capital Increases

Resolution 8
The Rights Issue

Resolution 9
Restating of the nominal cap on capital increases and the overall nominal cap for issuances of debt securities or equivalent instruments giving access to the Company's share capital

Resolution 10
A reverse share split by exchange of forty (40) existing shares for one (1) new share, to be implemented after the completion of the Rights Issue

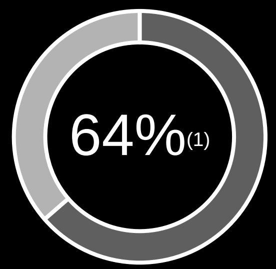
Resolutions 11 and 12
Delegations of competence to the Board to increase the share capital with waiver of preferential subscription rights in the context of employee shareholding operations

Resolution 13
Powers of attorney to carry out registration and legal formalities

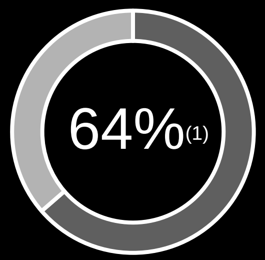
Governance

Composition of the Board at January 8 EGM

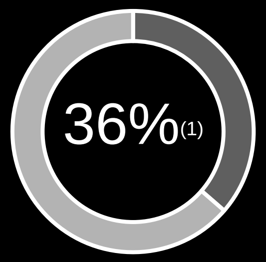
Independence



Foreign directors



Gender diversity



(1) Excluding the employee directors

Wilfried Verstraete
Chairman*

Aldo Cardoso
Director*

Jérôme Grivet
Director

Mette Kamsvåg
Director*

Agnès Park
Director*

Rodolfo Savitzky
Director*

Daniel Schmucki
Director

Nazan Somer Özelgin
Director*

Thierry Sommelet
Director

Sylvia Steinmann
Director*

Michael Stollarz
Director

Marie-Christine Lebert
Employee director

Stephan Van Hellemont
Employee director

SEC representative

- Director upon proposal of SIX Group AG
- Director upon proposal of Bpifrance
- Director upon proposal of DSV Group
- Director upon proposal of Crédit Agricole
- Emloyee directors
- SEC representative (no voting right)
- Independent director

Appendix

North Star 2030

Simplify
and streamline the operating model

5% of North Star 2030
Adj. EBITDA Contribution

Converge
platforms and automate operations

55% of North Star 2030
Adj. EBITDA Contribution

Integrate
operations through GCC

20% of North Star 2030
Adj. EBITDA Contribution

Grow
through efficiency and revenue management

20% of North Star 2030
Adj. EBITDA Contribution

North Star to deliver €210M of additional recurring Adj. EBITDA

Simplify and streamline the operating model

Go-to-market unit enhancement

- Simplified go-to-market organisation
- Agile multi-skilled product and tech teams

Boosted tech operating model

- Strong enterprise architecture
- Centralised critical operations
- Unified AI organisation

Corporate functions simplification

- Simplified group structure
- Impactful shared services

Unlock

20% time-to-market improvement by 2028

20% increase in productivity of tech teams by 2029

5% of North Star 2030
Adj. EBITDA Contribution

Making Worldline more agile, efficient and better positioned to deliver value to our stakeholders

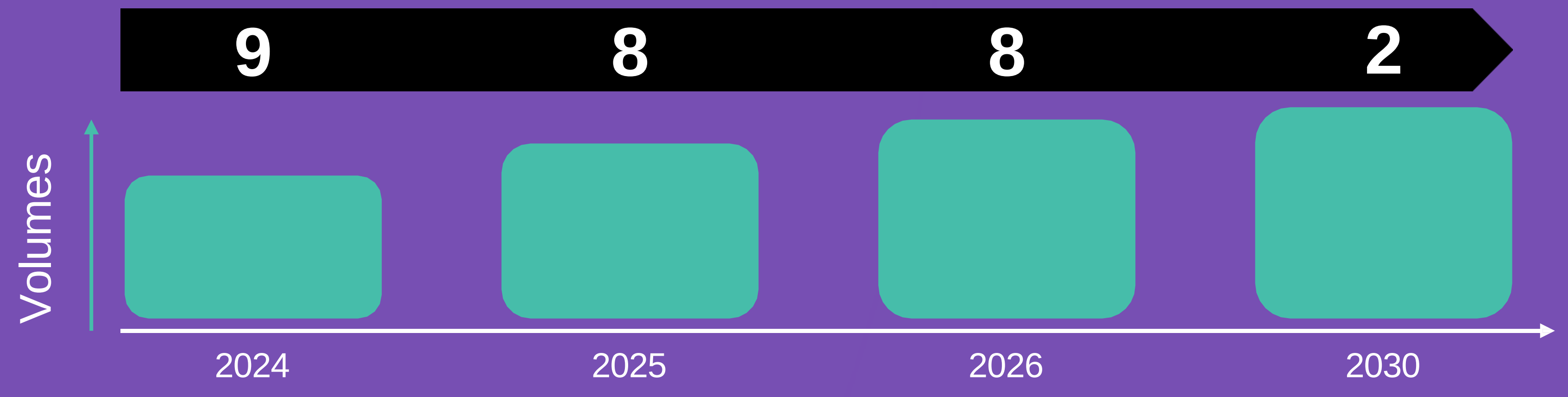
Converge platforms and automate operations

Rationalisation of digital, acquiring and processing platforms

Merchant Services

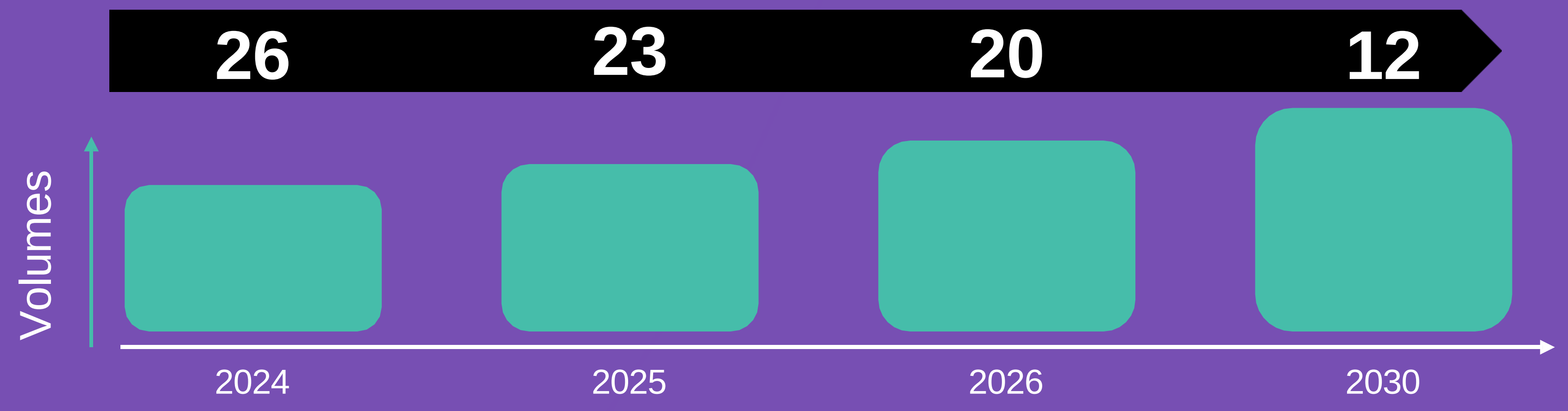
Acquiring platforms

+



Acceptance platforms

+



Merchant portals 15 3

40% of North Star 2030
Adj. EBITDA Contribution

2030 targets

- **€80M recurring savings in 2030** (in-flight initiatives delivering €15M savings in 2025/26)
- Enhanced time-to-market
- Achieved operational scale
- Rationalised digital environment

Converge platforms and automate operations

Gen & Agentic AI: automate, innovate, accelerate

Strong foundation Today → **AI Driven Payments Company Tomorrow**

CORE
- Employee Gen AI and Agentic AI platform
- GitHub Copilot
- Trained 35% of employees on AI

STRONG PRODUCT LAUNCHES IN 2025
- AI-based transaction routing
- Predictive fraud & incident detection with AI

FOCUS 2026
- Build a company wide agentic AI platform
- Automation in operations, risk and development
- Proactive observability and risk monitoring

BY 2030
- Agent assisted merchant journeys
- Collaborative agentic AI ecosystems
- AI-driven deployment, quality control & monitoring

10% of North Star 2030
Adj. EBITDA Contribution

Integrate operations through GCCs

From GCC as pure delivery

Achieved **16% overall near-shore and offshore** in 3 centres

Successful migration of projects

- Transfer of some payments solutions to India
- Merchant onboarding consolidated in Poland
- Accounting / cyber operations in Romania

20% of North Star 2030
Adj. EBITDA Contribution

To GCC as an innovation hub

- Develop **critical payment talent pools**
- Build a **robust services catalogue**
- Become the **driver of Gen AI and Agentic AI**

Target to achieve c. 25%-30% of overall FTEs within our GCC

Grow through efficiency and revenue management

Product & services simplification

- Streamlined product
- Digital journey
- State-of-the-art converged payments solutions
- Localisation by nature

Commercial productivity

- Next gen sales tooling
- Improved sales practices
- Targeted advice

Revenue management

- Scheme fee optimisation
- Value-based pricing

20% of North Star 2030
adj. EBITDA Contribution

Delivering simplicity and speed at every touchpoint to accelerate growth

2025 guidance confirmed and illustration based on pro-forma perimeter as a starting point to mid-term trajectory

		Scope Adjustments	
	Our 2025 Guidance	**Sale of MeTS[1], North America[2], etrel[3]**	**Illustrative 2025 Pro-forma** (updated pro-forma perimeter post-estimated impact of divestments and accounting changes)
Revenue/ growth	**Low-single digit percentage decline (c.€4.5B)**	**c.€0.5M** →	**c.€4.0B**
Adjusted EBITDA	**€830M to €855M**	**c.€110M** →	**€720M to €745M**
Free cash flow	**€(30)M to €0M+**	**c.€55M** →	**€(85)M to €(55)M**

Cash in from Disposals is €350-400M expected in 2026

1. Closing of sale of MeTS business expected in 1H26
2. Closing of sale of North America business expected in 1Q26
3. Closing of sale of Cetrel business expected in 1H26

2025-2026

adjusted EBITDA and FCF

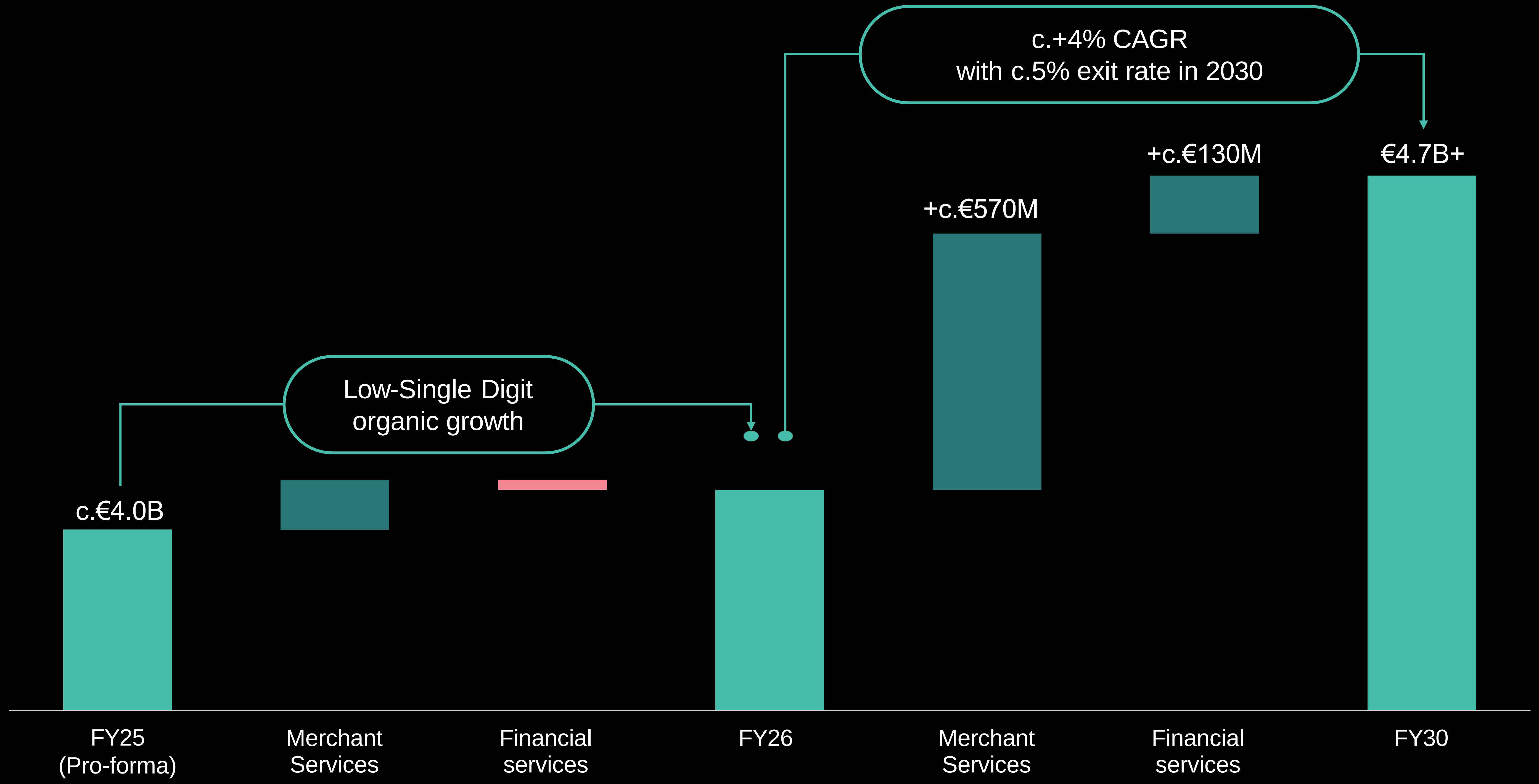
Adj. EBITDA drivers

- \+ − Financial Institutions overhang partially offset by Merchant Services delivery
- − Investment in remediation measures
- \+ Marginal transformation benefits

FCF drivers

- \+ Capex containment
- \+ + End of Power24 cash cost
- − North Star 2030 investment
- − Increased interest costs
- − Increased tax costs

2025-2030 revenue
building-blocks



2026:
Low single digit organic growth

2027-2030:
c.**4% organic growth CAGR**

2027-2030
Growth accelerating above market in our core segments

WORLDLINE