



beyond
payment

Q4'09 & FY09 Revenue

January 21 2009

Disclaimer



All forward-looking statements are Ingenico management's present expectations of future events and are subject to a number of factors and uncertainties that could cause actual results to differ materially from those described in the forward-looking statements.



2009 revenue at a glance



- 2009 revenue: €700.6m
 - In line with expectations on core business: -7%*
 - Contribution of Easycash in December 09: €9.2m
- Confirmed POS technological leadership
- Easycash integration process: in line with expectations
- Confirming 2009 operating margin guidance
- Back to growth in 2010

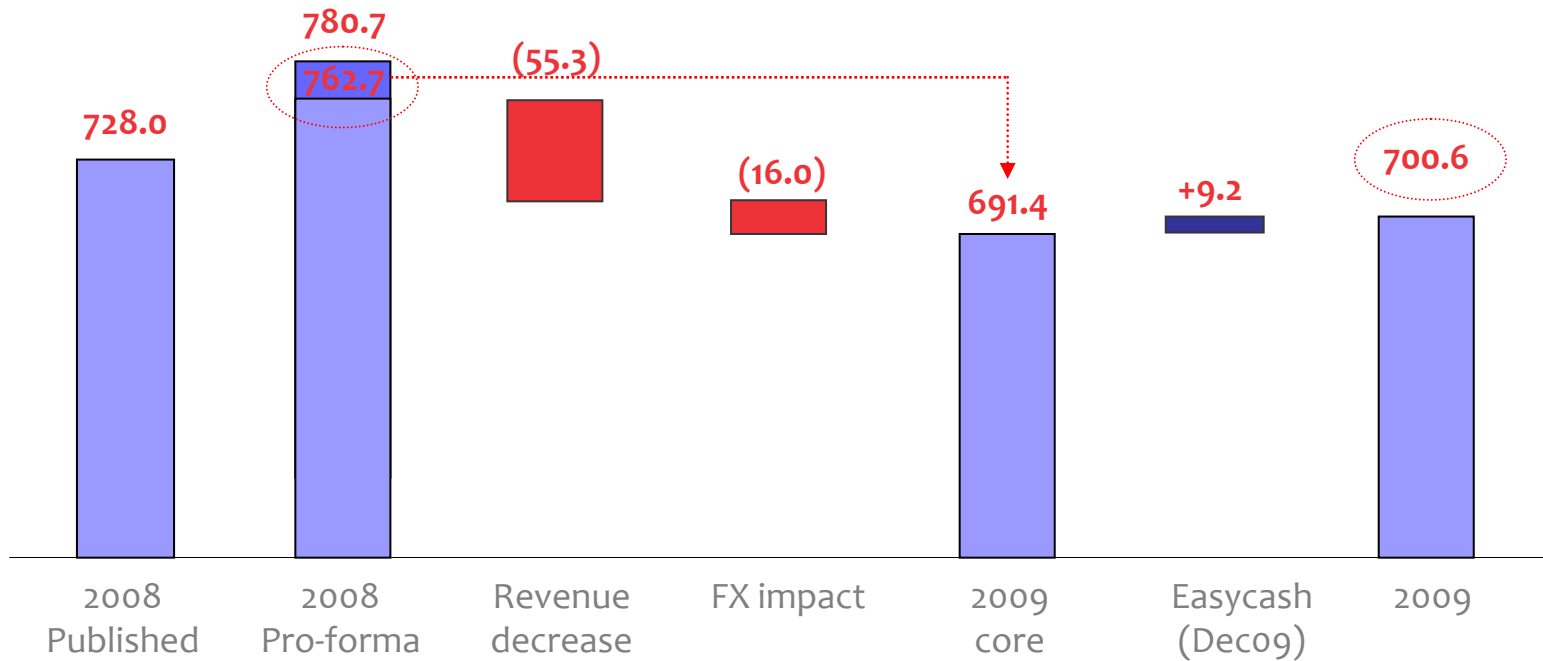
*Growth at constant exchange rates & Group perimeter (excluding contribution of Sagem Denmark and Manison Finland in H2'08)

2009 revenue on historic business in line with expectations: -7%*

Limited revenue decline in a difficult environment



Revenue in million euros



- 2009 revenue impacted by volume contraction of terminal sold
- Overall, good ASP behavior

*Growth at constant exchange rates & Group perimeter (excluding contribution of Sagem Denmark and Manison Finland in H2'08)

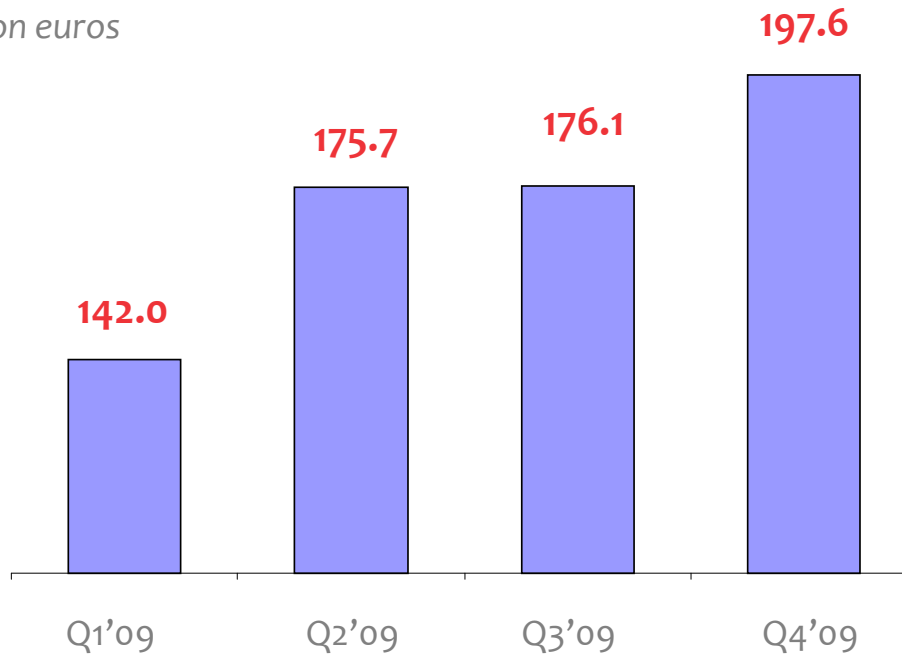
Revenue excluding Sagem Denmark & Manison Finland in H2



2009 revenue on historic business impacted by Q1'09 performance



Revenue in million euros



CAGR



Unfavorable comparison basis in Q4'08 in Brazil & China

*Growth compared to last year period based at constant exchange rates & perimeter (ie. excluding contribution of Sagem Denmark and Manison Finland disposed on June 30 09)

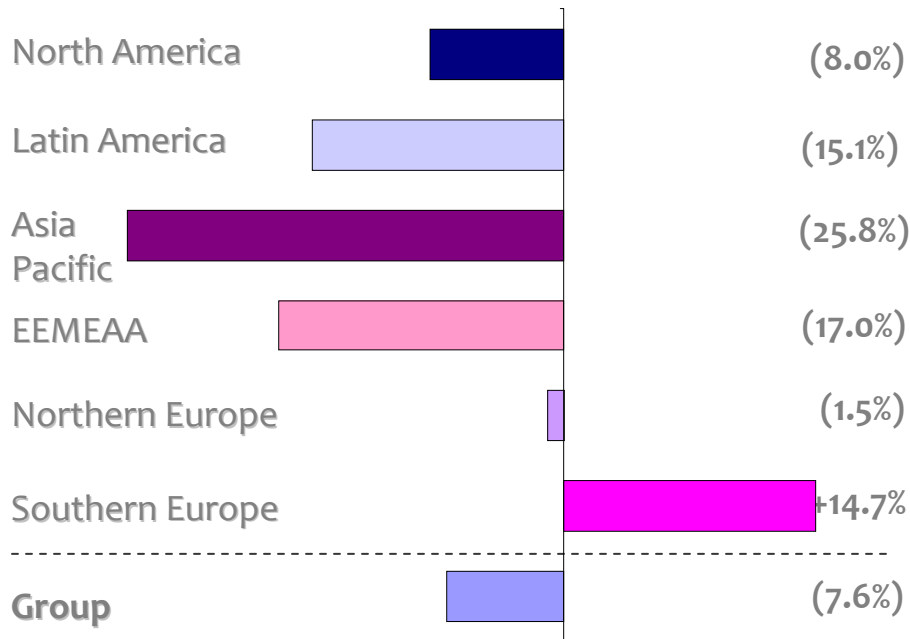


Q4 2009 historic business performance impacted by unfavorable comparison basis

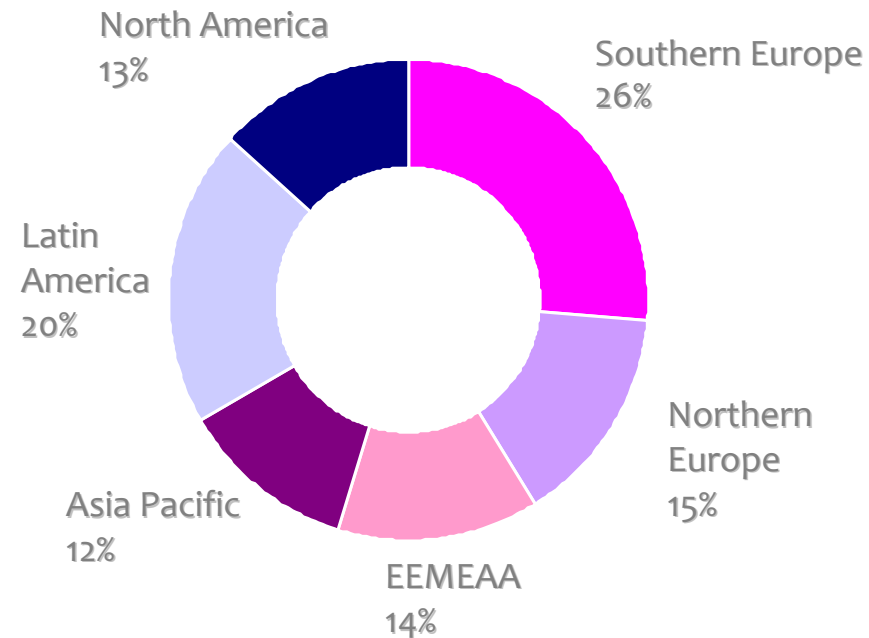


Q4'09 revenue performance by region

at constant FX rates



Q4'09 revenue contribution by region

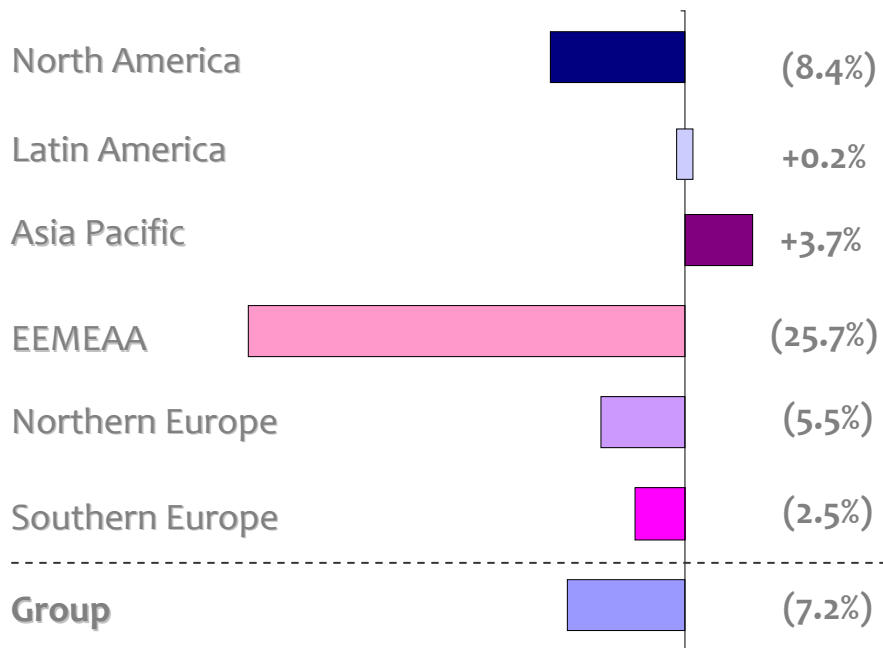


- Growth in Germany, France – Good performance in the UK and Spain
- Unfavorable basis of comparison with Q4'08: Latin America, Asia Pacific
- Downturn impact in EEMEEA (Turkey, Eastern Europe)

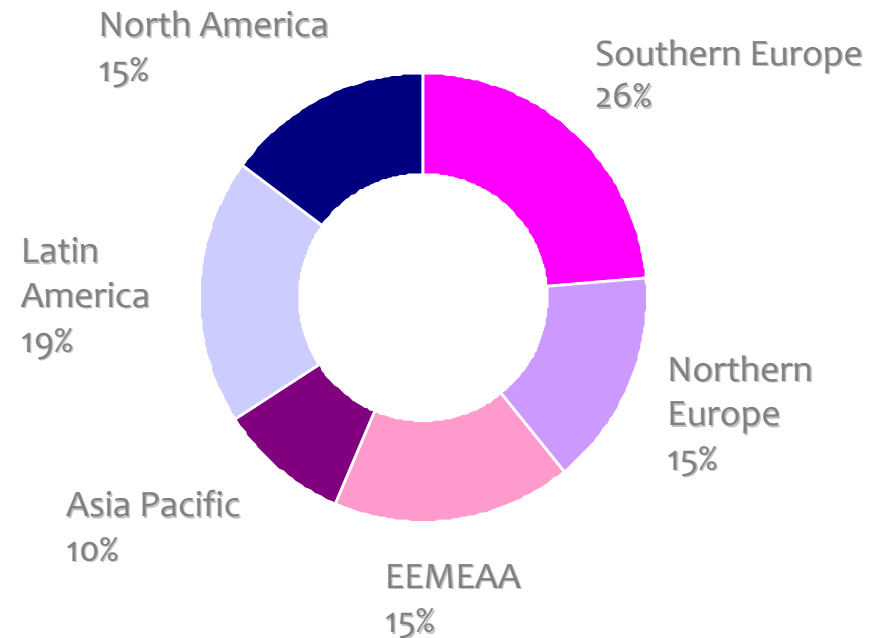
2009 historic business revenue performance mostly impacted by downturn impact in EEMEA region

2009 revenue performance by region

at constant FX rates



2009 revenue contribution by region



- Growth in China, France, Germany, US
- Resilience in Brazil, Australia
- Downturn impact in EEMEA (Turkey, Eastern Europe), Spain and UK

Maintained POS technological leadership



- **Maintained POS technological leadership**
 - Next generation range: Full PCIPED 2.0, Telium 2, color enabled, integrated contactless
 - From countertop (ICT220, ICT250) to “beyond payment” terminals (IPA280)
- **Recent RFP wins in France secured thanks to POS technological leadership**
 - Contactless function embodied in the terminals
- **2010 Product launch: on track**
 - Build wireless differentiation
 - Offensive on retail: pin pad
 - Renew US signature capture & unattended
- **Telium terminals representing 2/3 of terminals sold in 2010**

Managed services ramp up



- **International services infrastructure successfully deployed**
 - Completed deployment of PCI-DSS hubs services infrastructure
 - Successfully internationalized AXIS and TMS solutions
- **Market development supporting Ingenico managed services strategy**
 - Major wins with key accounts confirming trends towards managed services for Tier 1 customers
 - PCI DSS & end-to-end security driving interest for outsourcing of payment services (particularly in the UK and US)
 - Ongoing discussions confirming interest for managed services for both retailers & banks
- **Promising signs of easycash's integration process**
 - Integration project launched on Day 1
 - Synergies currently assessed with involvement of easycash's management
 - Group organization to be adjusted to evolution of Group's profile

2010: back to growth



- **Maintaining leadership in hardware/terminal**
 - Anticipating favorable market trends overall
 - Recent RFP wins secured in France thanks to POS technological leadership
 - Continued launch of new products: US signature-capture, mobile/wireless terminals, Webpos
- **Accelerating strategic move acceleration towards services**
 - Easycash integration
 - Opportunity to provide cross-border integrated services around the terminal in Europe
- **Increasing visibility & profitability**
 - More services/More recurring revenue