

# Investor Day

## 27 October 2021

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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*

**Investor Day**  
27 October 2021

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

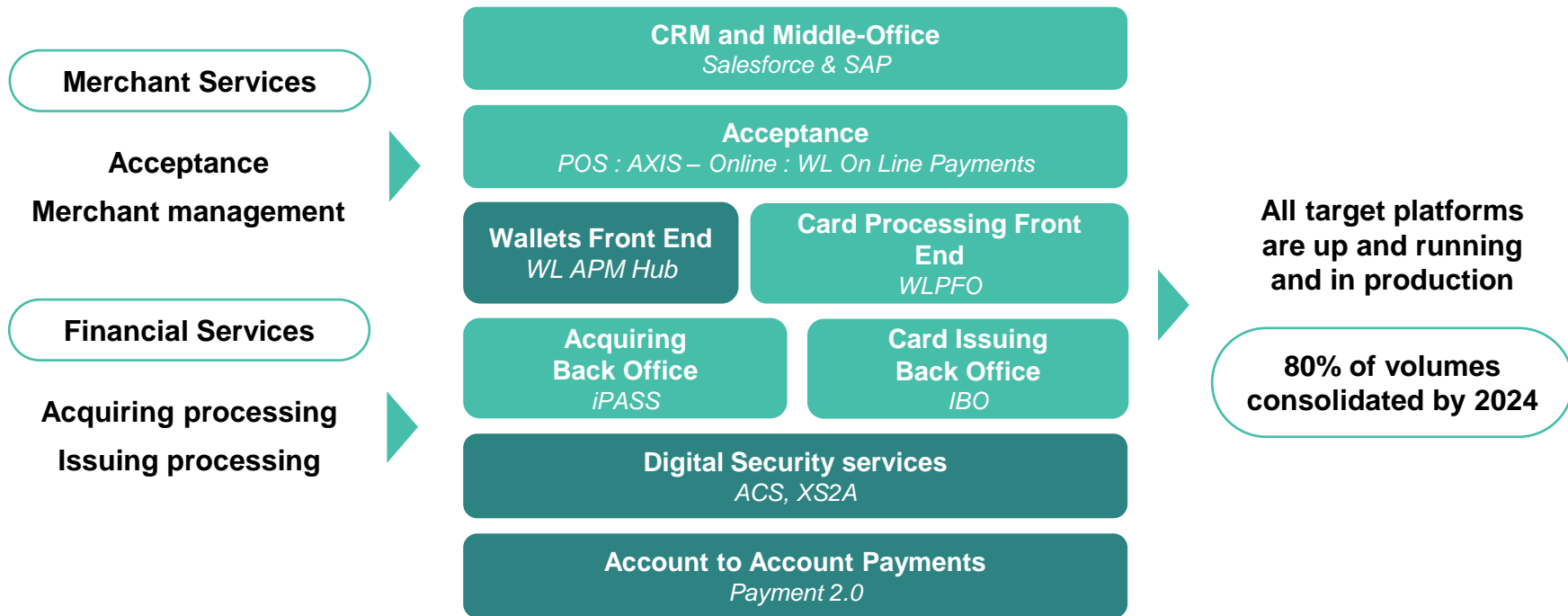
**Efficiency enabler**

## 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



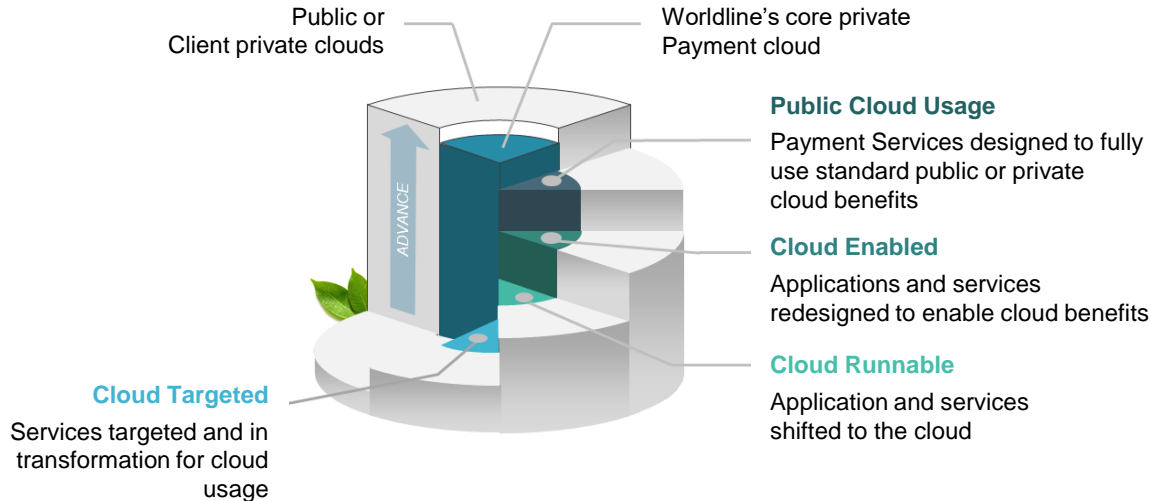
**Client Private Cloud**  
With customized deployment plan



**Public Clouds**  
With flexibility & innovation



# Move to Cloud programme as a growth enabler

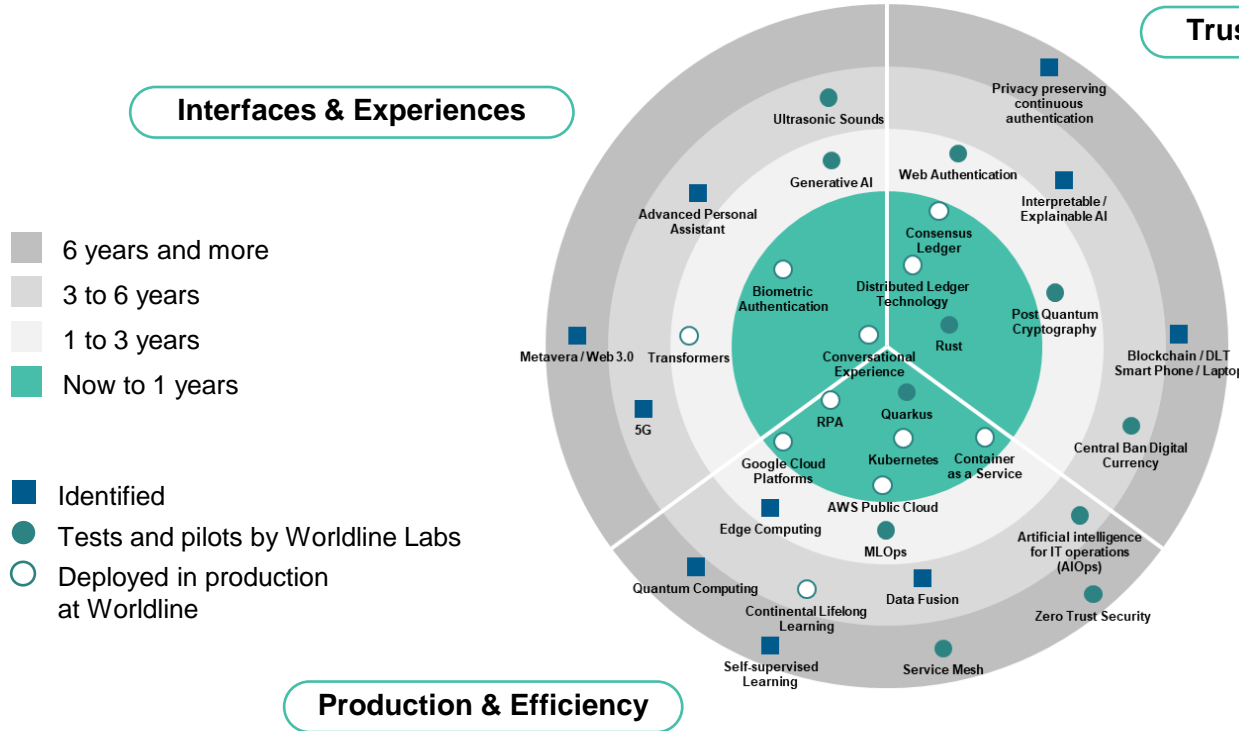


**Iterative transformation**  
of our key platforms

**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

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