

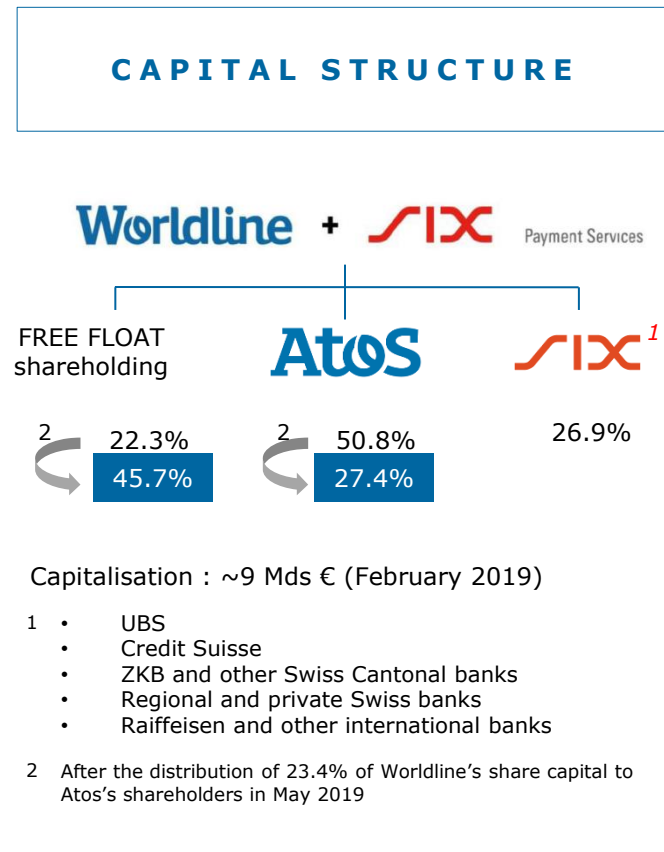
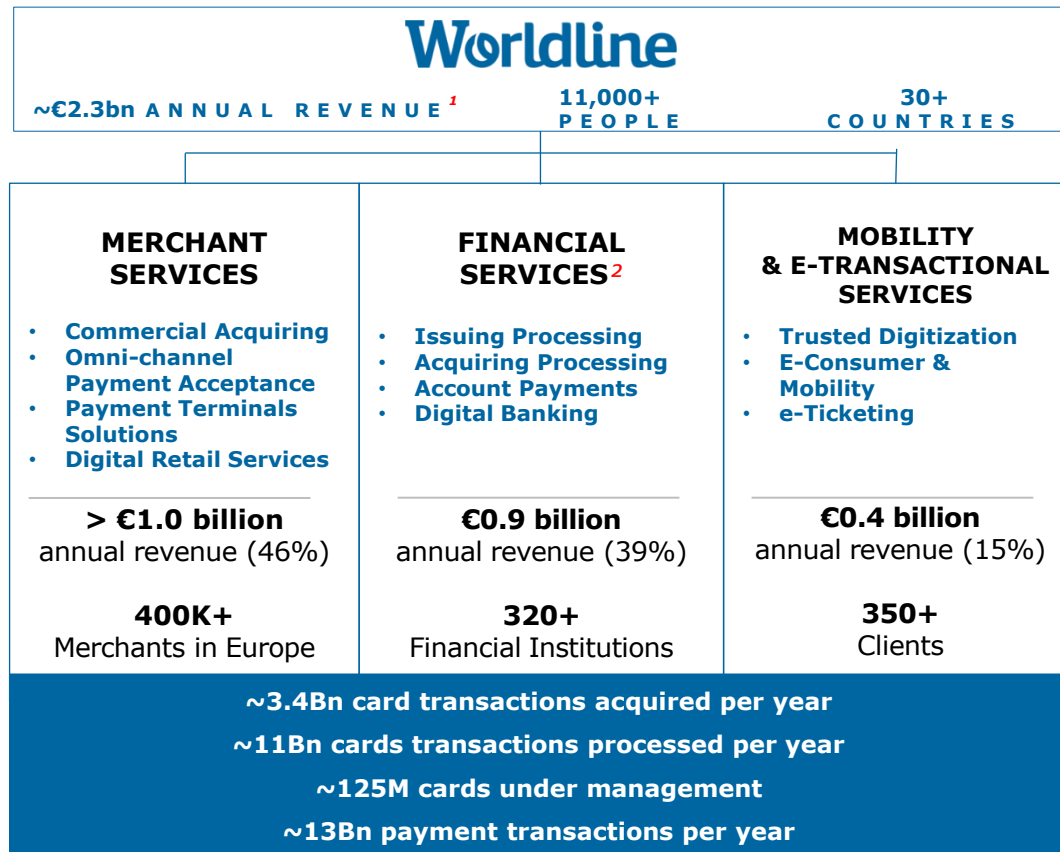
Merchant Services

Presentation during the EXANE Payday

Vincent Roland

Paris, June 14th 2019

Worldline, following the acquisition of SPS and the carve-out from ATOS





Merchant Services

Energizing commerce with advanced payment services



- **Commercial Acquiring Services**
- **Omnichannel Payment Acceptance**
- **Payment Terminal Solutions**
- **Digital Retail Services**

400K+
MERCHANTS

c. 2,2M
TERMINALS
MANAGED
WORLDWIDE

c.3.4BN
CARD
TRANSACTIONS
PER YEAR

c. 80K
E-COMMERCE
PAYMENTS
WEBSITES MANAGED



Reinforce
customer
engagement



Simplify & secure
payments



Support
new payment
means



Increase
average
basket



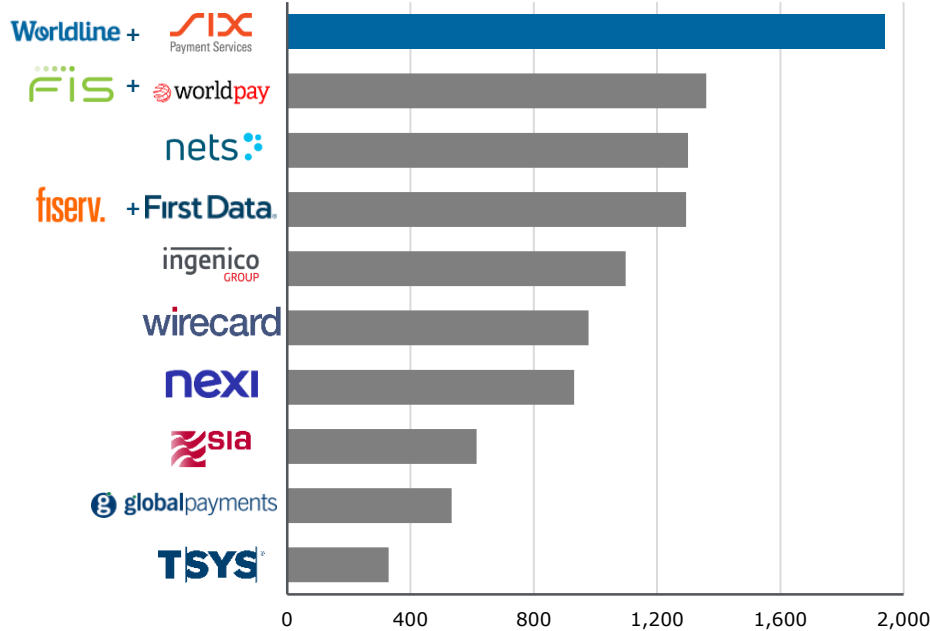
Personalize
customer
journey



Empower
your staff

#1 Acquirer in Continental Europe (by purchase volume)

PSP ranking in the EU (European revenue in €m)



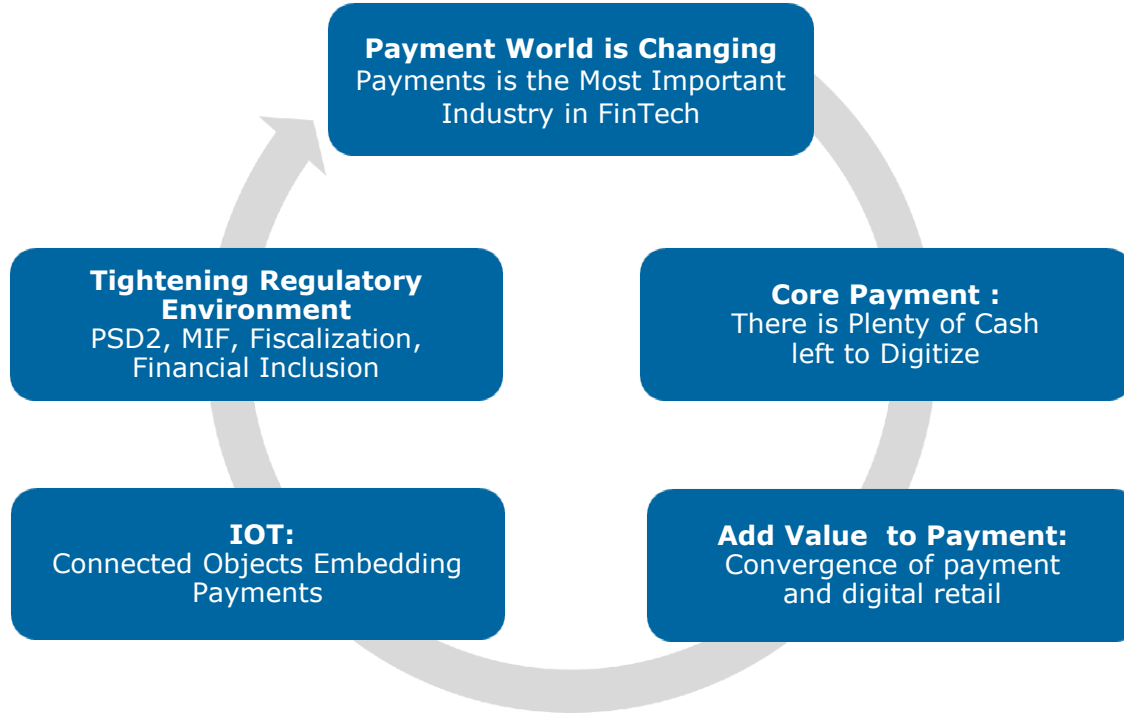
Source : Latest company filings

- Worldline: 2018PF European revenue excluding terminals
- Wirecard based on previous year split by geography
- Ingenico: "Transactions" revenue
- First Data: EMEA revenue; Fiserv: revenue outside the USA

- + 10% Market share
- + Most complete products suite
- + Becoming a credible EU alternative to US global players
- + Large markets still to conquer (Fr, UK, Spain, Nordics..)

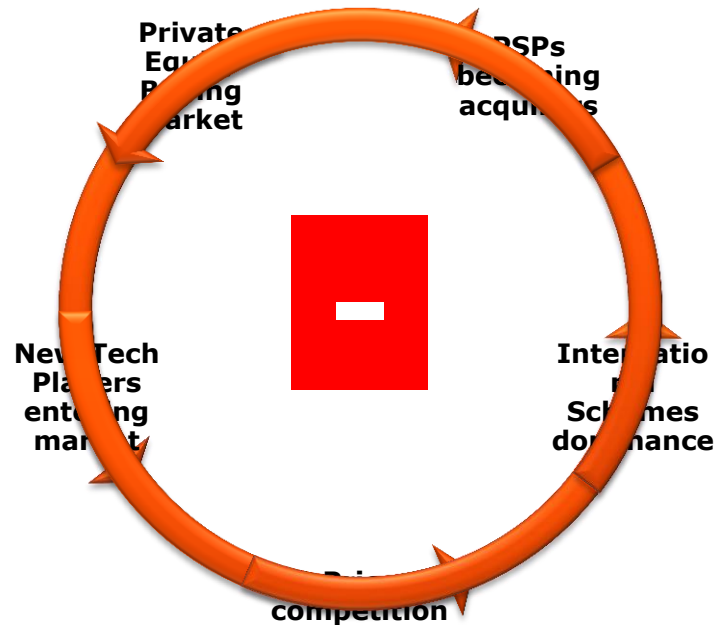
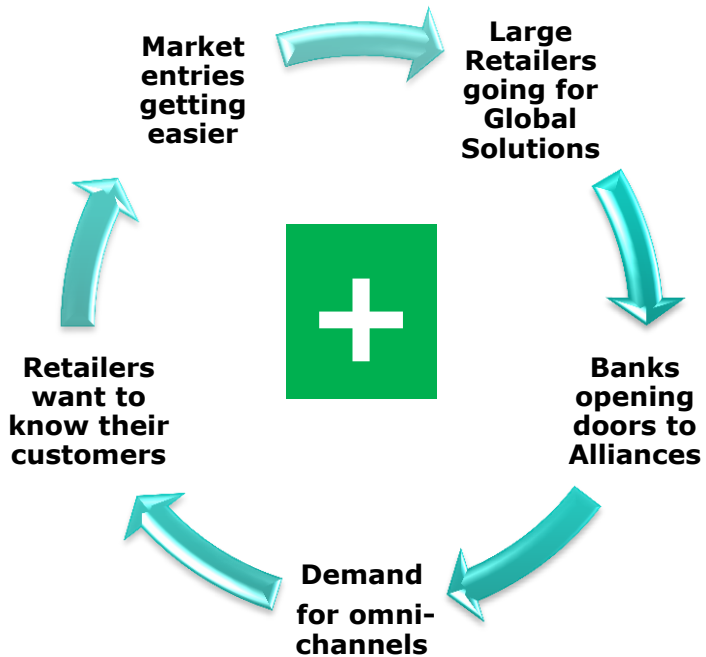
Market context

Multiple market trends are in support of Worldline Merchant Services growth strategy



Growing in a changing world

Several Forces continue to drive changes in our markets



Market Trends

Digitalization

Making POS & digital experience consistent, convenient and customized

New customer behaviors

Offering new services, new concepts at diverse points of interaction

Globalization

Standardizing and Expanding while optimizing transaction processing

Increasing # Payment methods

Mobile, Wallet, Instant...

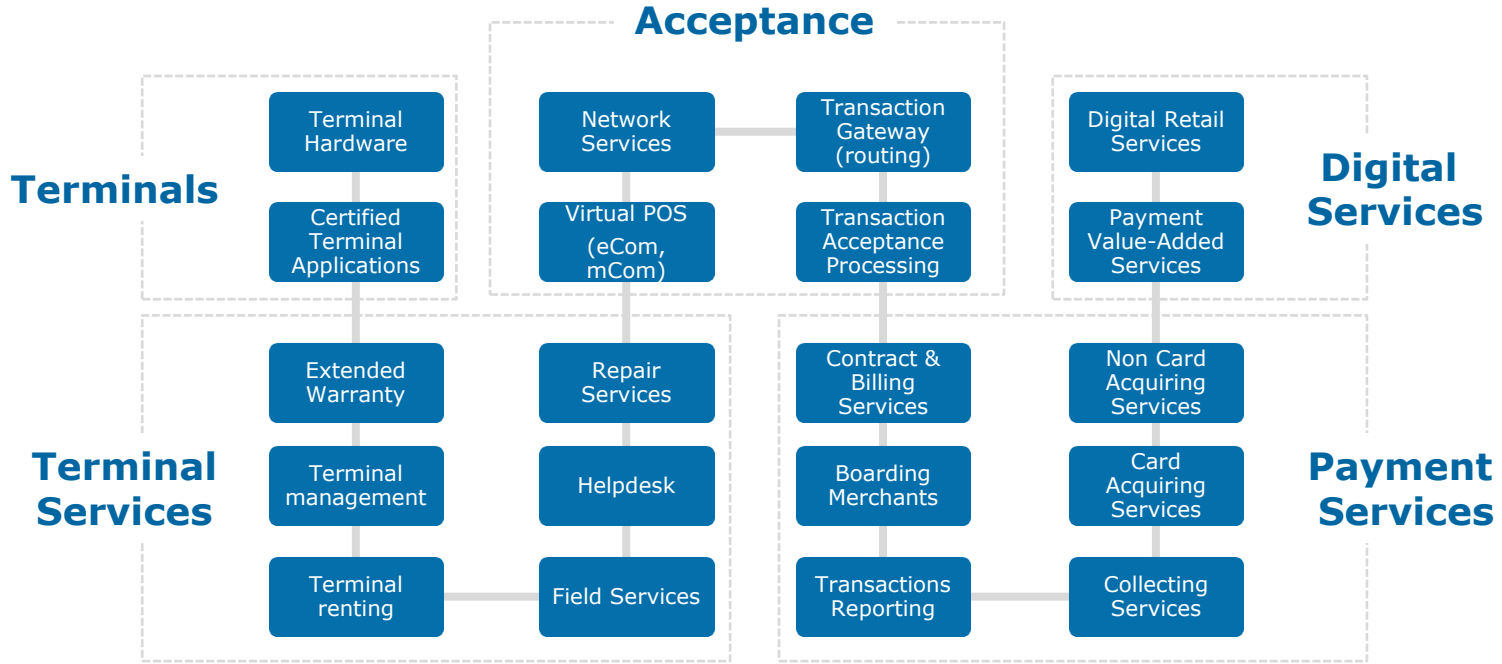
Cash to Cashless to Seamless commerce



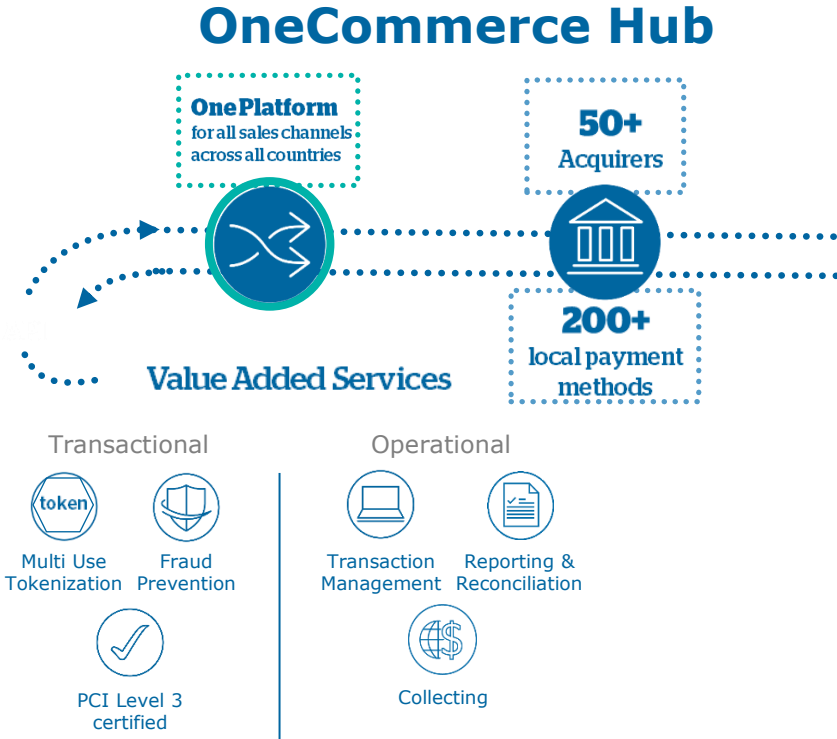
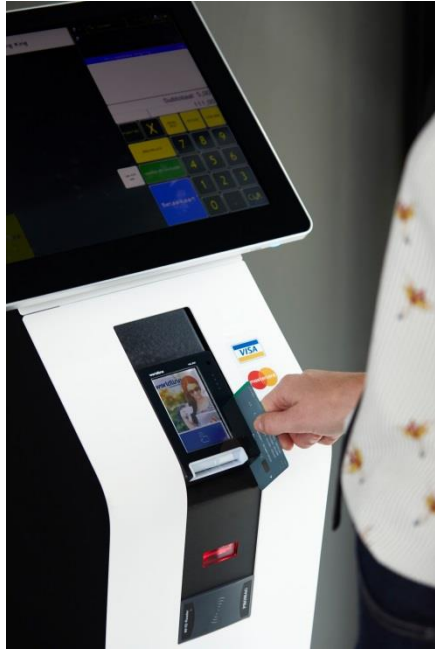
Merchants looking for new avenues of growth while keeping control of their costs

Merchant Services

Worldline covers the full Digital Payments value Chain



Next Generation products coming to market



Products and Innovation to sustain growth

1 Acquirer for Union Pay and JCB in Europe
with ~20% acquired transactions



Uniquely Yours

One Commerce Hub,
a single platform for
omni-channel acceptance

In-house

DCC solution

100% automated self-onboarding solution

YUMI to better interact with Consumers



First acquirer to have implemented Alipay in Europe
WeChatPay soon available



Global e-commerce and Collecting solution
to enable localized payments in key markets around the world


857M
Transactions


€51B
Volume processed


200+
Payment methods


50+
Local Acquiring bank connections


175
Countries & currencies

Early adoption of Visa tokenisation services on WL gateway

Successful launch at NRF in January 2019

WL vertical approach to Corporate & International merchants

6 Main Global Verticals :



Mission statement

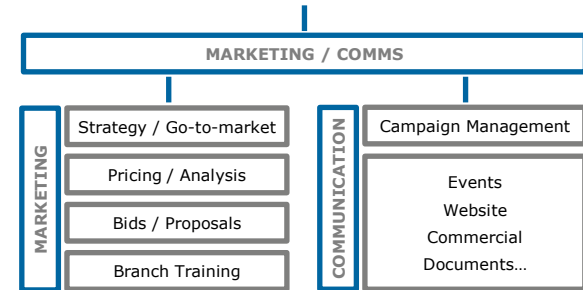
Core value propositions/solutions

Petrol		One-Stop-Shop payment solution provider for the petrol industry. Be the first choice for petrol companies in our target markets regarding cashless payment .	<ul style="list-style-type: none">• One-Stop-Shop Petrol solution for our target markets• Strong consulting competence• Long-term dedicated Key Account Managers
Digital Business		Grow global merchants' e-commerce business. Country-specific technical and regulatory expertise enabling design of the best solution.	<ul style="list-style-type: none">• Global capabilities & reach with a single integration• Unified reporting & dedicated account management• Knowledge to take a global customer local everywhere in the world
Large Retail		Provide leading omni-channel, plug&play payment solutions for retail customers. Build long-term profitable & trusted partnerships with our clients across all retail outlets.	<ul style="list-style-type: none">• Precise reporting from detailed internal data resources• Scalable enabling and acquiring solutions• Dedicated Premium Customer Support for daily business
Hospitality		Combine internal hospitality industry know-how with dedicated PSP solutions expertise . Provide best-in-class Payment Services for Hospitality Customers	<ul style="list-style-type: none">• State of the art solution combining SIX services and solution from partner 3CP• Excellent existing network within the industry
Travel		Follow our merchants with their expansion strategy to other countries. Be the first choice for travel retail, travel agencies, destination management, car rental and cruises.	<ul style="list-style-type: none">• One stop shop with acquiring services, DCC, and value added services• Multi & Omnichannel solutions (One Commerce Hub)
Value-Added Resellers Parking/Vending		Become the first point of contact for the Vending & Parking industry in Europe with an E2E-Solution . Provide best-in-class Payment Services for the Vending & Parking industry.	<ul style="list-style-type: none">• VALINA• Customised E2E-Solution in Europe• Dedicated Global Account Managers and experienced Presales

Strategic Alliances with Banks channels

Dedicated Marketing to fuel the business growth

DEDICATED TO THE ALLIANCE	Playing a critical role in the initiative
MARKETING	Strategy and Go2Market including market research, linking the brand to KB business
CAMPAIGNS	<p>Fuelling the funnel – segmented and vertical approach</p> <ul style="list-style-type: none"> • Acquisition and switching campaigns • Retention and activation campaigns • Cross sell and packs campaigns
COMMUNICATIONS	<p>Building and promoting the brand</p> <ul style="list-style-type: none"> • Specific web site • Digital channels and social media • Events
TELESALES	Following up on campaigns and events to fuel the pipe



Thank you



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The Worldline logo is displayed in a white, bold, sans-serif font. The letter 'o' in 'Worldline' is stylized with a white circle inside it, creating a unique visual element.