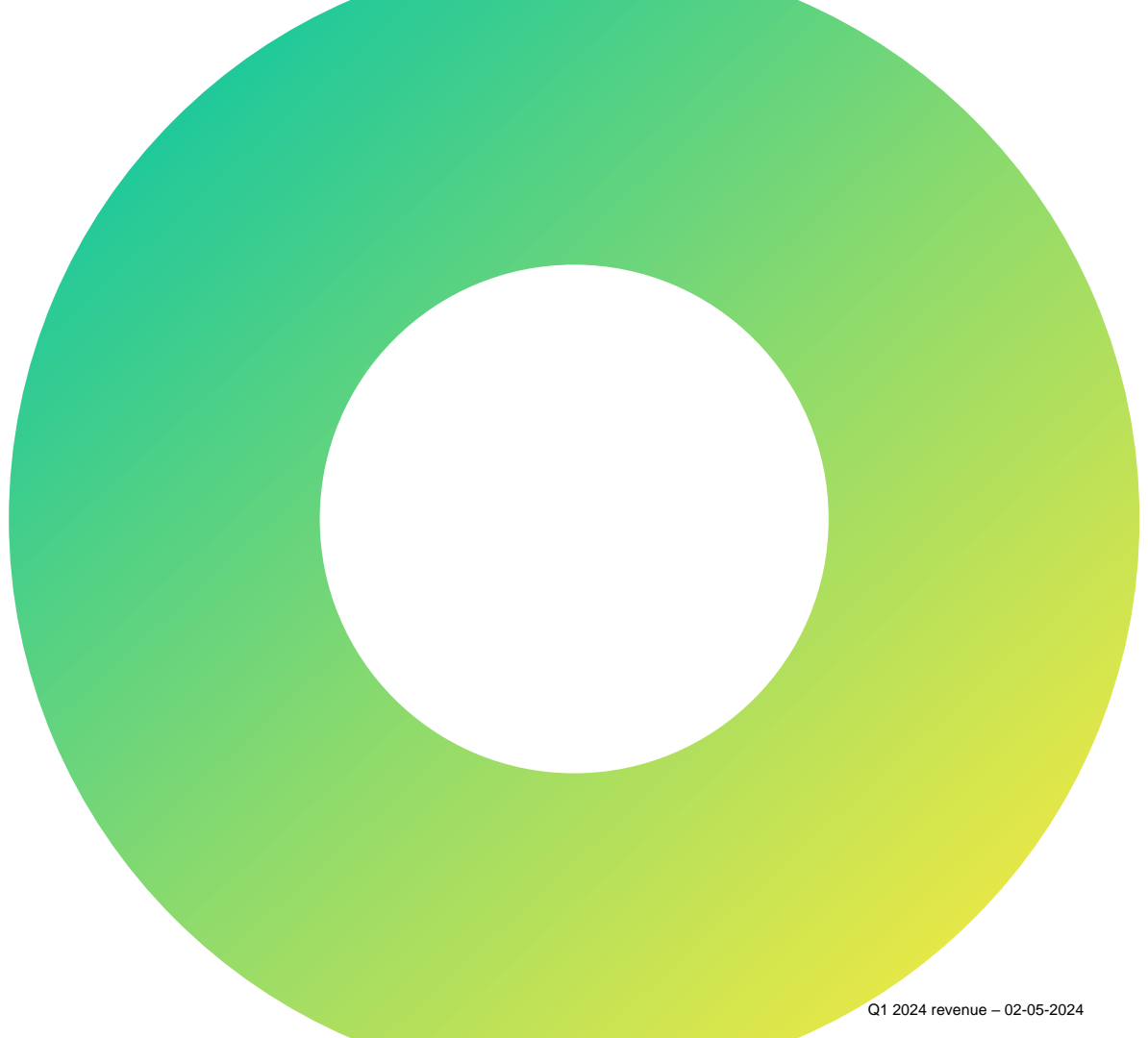


Q1 2024 Revenue

May 2nd, 2024



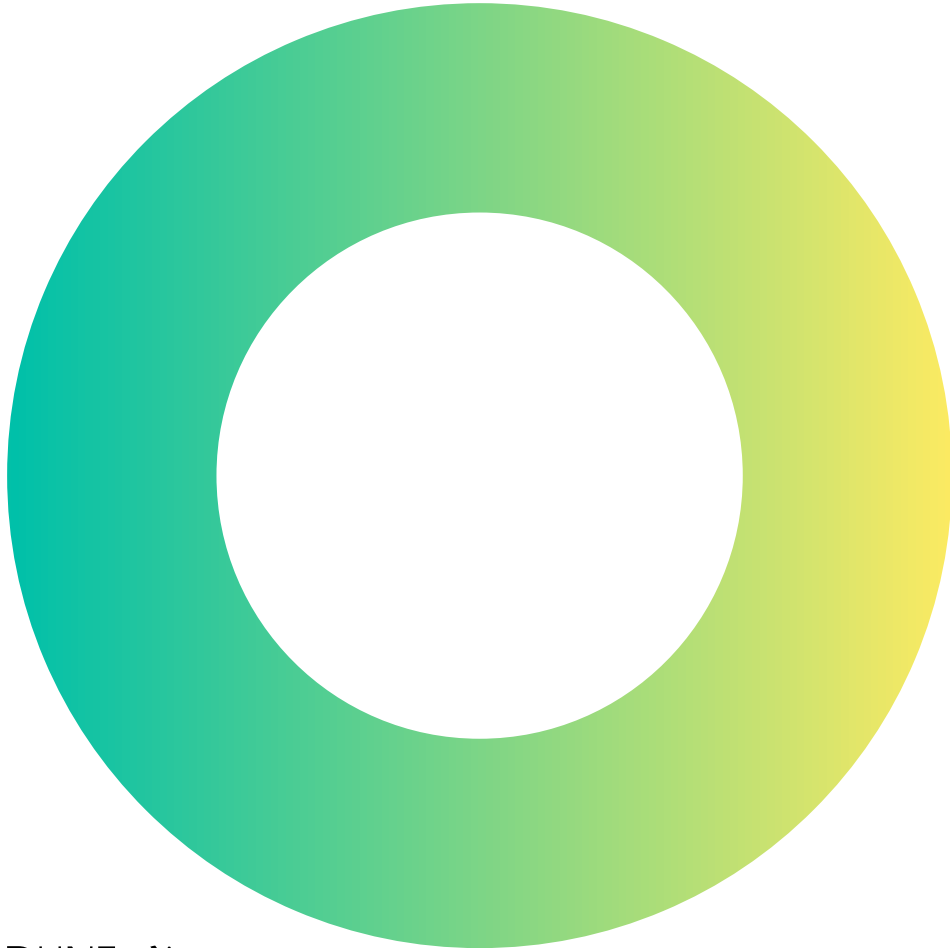
Disclaimer

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' behaviours. 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 2023 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 30, 2024 under the filing number: D.24-0377.

Revenue organic growth and Adjusted EBITDA improvement are presented at constant scope and exchange rate. Adjusted EBITDA is presented as defined in the 2023 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. 2024 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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Q1'24 highlights
Gilles Grapinet
Group CEO

Q1'24 highlights

In full motion to execute Worldline 2024 roadmap



Q1'24
performance

Q1'24 performance: on-track to meet FY'24 outlook
€1,097m revenue, +2.5% organic growth (+4.4% excluding merchants' termination)

Merchant Services underlying performance developing as per plan with strong commercial successes
FS and MeTS performance consistent with budgeted trajectory



Tight execution
on key
initiatives

Immediate key actions taken end-2023 in full execution

Portfolio termination process completed*
global €130m impact as a maximum confirmed for the entire portfolio (German & non-German)
Power24 roll-out in full motion with reorganization initiated in targeted countries
€200m savings confirmed in 2025 with c.€250m one-off implementation costs in 2024-2025**


















Strategic
developments

Crédit Agricole / Worldline JV – important milestones reached

Unconditional anti-trust approval obtained in March 2024
Launch of the new brand under the name of CAWL and **leadership team in place**
Payment Institution (PI) licence obtention on-track for a JV to be live early 2025

Renewed and tightened Board to be submitted to 2024 AGM

New governance proposal in place with a reduction from 15 to 12 Board members in line with Group's commitment*







 <p>Chairman</p> <p>Wilfried Verstraete*</p>	 <p>CEO</p> <p>Gilles Grapinet</p>	 <p>Director</p> <p>Aldo Cardoso*</p>	 <p>Director</p> <p>Mette Kamsvåg*</p>	 <p>Director</p> <p>Nazan Somer Özelgin*</p>	 <p>Director</p> <p>Agnès Park*</p>	 <p>Director</p> <p>Sylvia Steinmann*</p>	 <p>Director</p> <p>Olivier Gavalda</p>
 <p>Director</p> <p>Daniel Schmucki</p>	 <p>Director</p> <p>Giulia Fitzpatrick</p>	 <p>Director</p> <p>Thierry Sommelet*</p>	 <p>Director</p> <p>Michael Stollarz</p>	 <p>Director</p> <p>Marie-Christine Lebert</p>	 <p>Director</p> <p>Stephan Van Hellemont</p>	 <p>SEC representative</p> <p>Vincent Danten</p>	

12 Members (excluding employee directors and SEC representative)

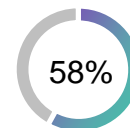
2 Employee directors

1 Social and Economic Committee (SEC) representative (no voting right)

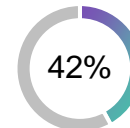
* Independent director

-  Directors upon proposal of SIX Group AG
-  Director upon proposal of Bpifrance
-  Director upon proposal of DSV Group
-  Director upon proposal of Crédit Agricole
-  Employee directors
-  Social and Economic Committee (SEC) representative (no voting right)

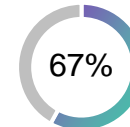
Independence¹



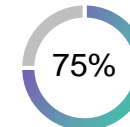
Gender Diversity¹



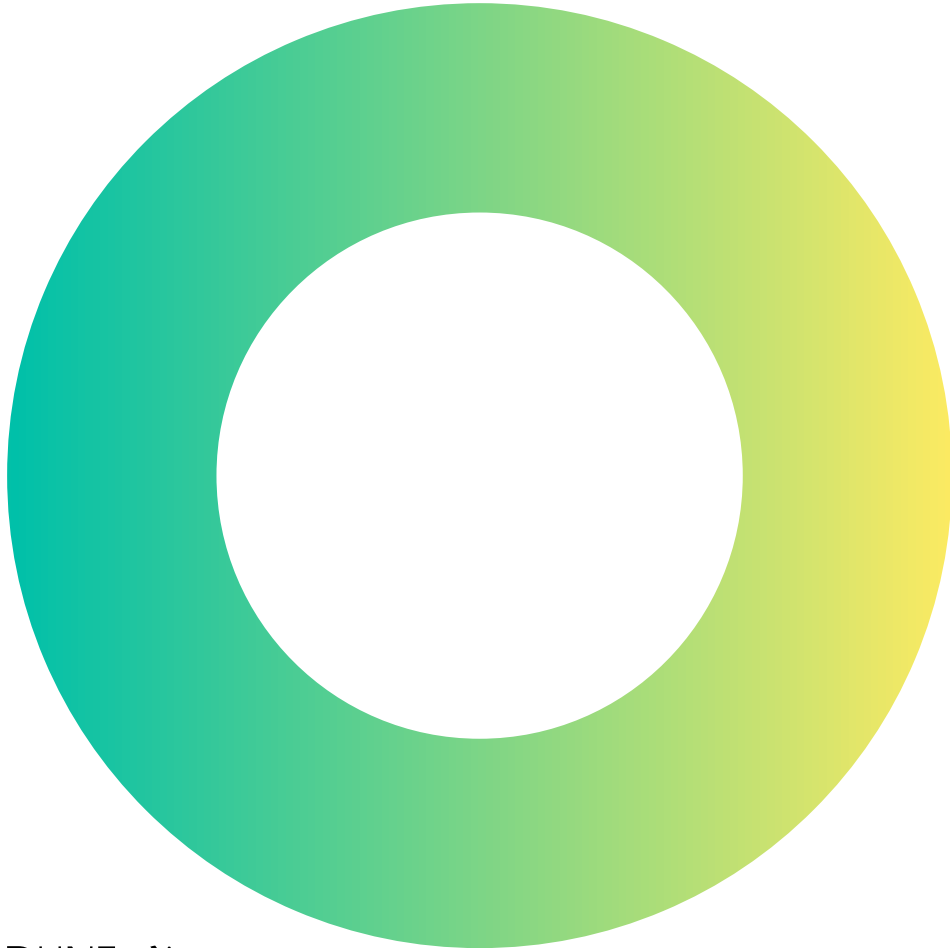
Foreign Directors¹



International profile¹



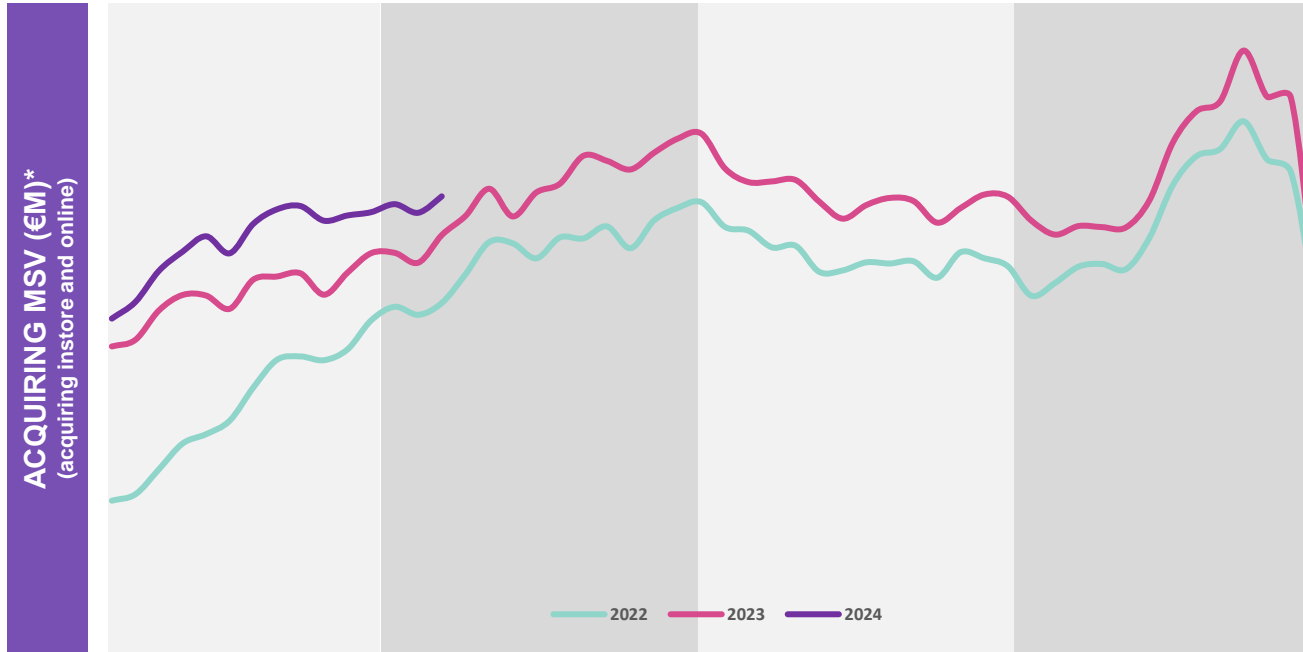
⁽¹⁾ Excluding directors representing employee for the independence and gender diversity



**Business and
Commercial Dynamics**
Gilles Grapinet
Group CEO

MS Q1'24 acquiring MSV

MSV development fully in line with expectations underlying our FY guidance



* Rolling 3-week average transaction volumes in euro millions on acquiring activities

c.€110bn MSV
in Q1'24

c.+4%
MSV growth vs Q1'23
(c.+3% instore / c.+10% online)

Beginning of Q2'24
in the same pattern
as Q1'24

MS – SMB go-to-market development

Strong traction in Italy with a footprint reinforced through CCB partnership



Italian franchise build since early 2022



Creation of a strong Italian footprint in a market combining cash-to-card tailwind and high foreign consumers exposure

c.€29bn of MSV managed end 2023
up double-digit vs 2022 PF

c.160,000 merchants' portfolio
growing double-digit



Acceleration of our go-to-market



Strategic organic partnership with Worldline providing exclusive acceptance and acquiring capabilities

c.€6bn added expected MSV*

c.60,000 merchants' portfolio*
reached through the Worldline offering

Strong increase in Worldline Italian footprint following CCB partnership

MSV +c.20%**

Number of local merchant locations +c.37%**

* Incremental MSV and merchants' add

** Net impact on existing MSV and merchant locations as of end-2023

MS – Enterprise go-to-market development

Important wins relying on product differentiators and dedicated offerings



Online GtM expansion: partnership in Türkiye



1st online payment service provider authorized
by the Turkish central bank for international payments

Breakthrough offering for global eCom players willing to
expand e-commerce activities in the **\$72bn Turkish market**

Direct access to local payment schemes (Troy cards)
decreasing costs and increased payment performance



ISV Verticalization: restaurants focus



ISV development partnering with Tabesto in 36 countries

All-in-one ordering and payment kiosk solutions

SoftPOS worldline tap on mobile technology

Full suite of APMs (cards, meal vouchers, e-wallets)



Q1'24 wins and upsells

ELECTRA

End-to-end
EV charging solutions

Preferred
HOTELS & RESORTS

Full suite of payment solutions
integrated within PMS systems

ASDA

Omnichannel solution leveraging
payment orchestration offering

road

Acquiring EV charging solutions
for 150,000 companies and
individuals throughout Europe

outpayce
from AMBADEUS

Coupling of AirportPay solution
for airlines to Worldline
full-service offering

+ KEMPOWER

Acceptance solution embedded
into Kempower fast charging
devices

FS and MeTS – Solid commercial activity

Leveraging Worldline core products know-how

FINANCIAL SERVICES



Best-in-class issuing solution

Conorsbank!

BY BNP PARIBAS

Successful migration of Visa card portfolio
from existing legacy mainframe

Cutting-edge and customer-centric
issuing processing solution

Optimized digital customer experience



Q1'24 wins and upsells



澳門國際銀行
LUSO INTERNATIONAL BANKING LTD.

Contract extension on issuing
software license maintenance



Extension of issuing and
acquiring services in Italy

MOBILITY & E-TRANSACTIONAL SERVICES



Dedicated solution for the eHealth vertical

secunet

Partnership with Secunet
simplifying digital health services over a 5-year contract

Securing digitally patient records and interactions
based on Telematic Infrastructure gateway

Leveraging our solid track-record
with more than 350k eHealth acceptance points already managed



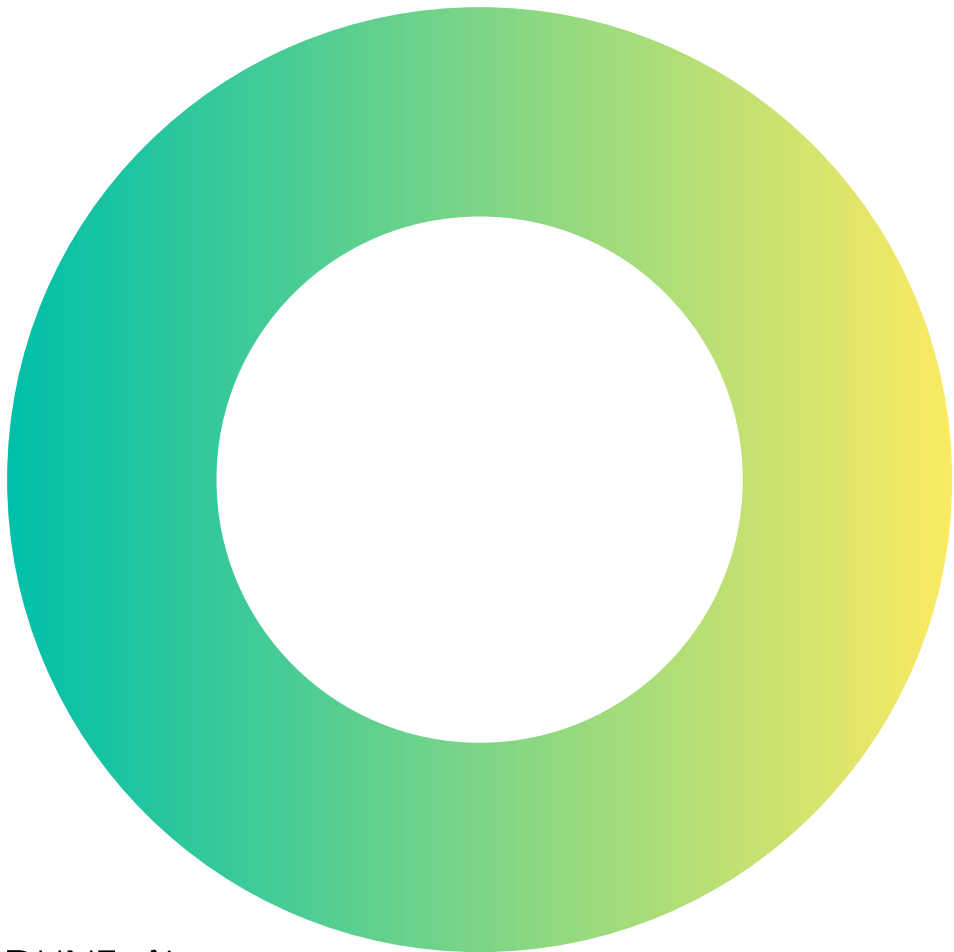
Q1'24 wins and upsells

MAJOR NATIONWIDE
RAIL OPERATOR

APM offering based on Worldline
payment orchestration &
messaging capabilities

MAJOR INTEGRATED
ENERGY COMPANY

Full offering covering billing,
invoicing and card management
for fleet management






Q1'24
Financial performance
Grégory Lambertie
Group CFO

Q1 2024 financial performance

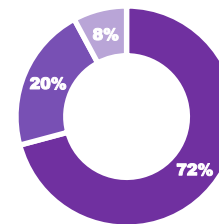
Global business lines overview and revenue building blocks

Q1 2024 Group Revenue

(in €m)	Q1 2024	Q1 2023*	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services 	787	757	+3.9%	+2.9%
Financial services 	225	229	-1.4%	-0.6%
MeTS 	85	84	+0.7%	+0.7%
Worldline	1,097	1,070	+2.5%	+1.7%

* At constant scope and March 2024 YTD average exchange rates

Q1 2024 Group Revenue / GBL

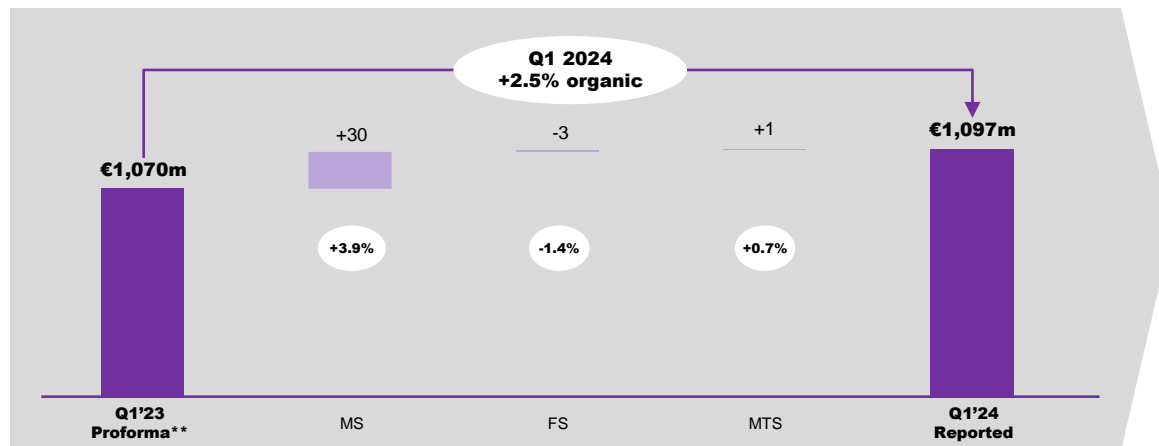


Q1 2024 dynamics

Merchant Services to 3.9%
 (+6.5% excluding merchants' termination)
 good underlying performance in the current macro context and the termination of merchant contracts

Financial Services -1.4%,
 mixed performance despite a good dynamic in acquiring and issuing processing

Mobility & e-Transactional Services up +0.7%
 driven by new business solutions in Trusted Services activity and increased ticketing volumes



** Q1 2023 revenue at constant scope and exchange rates

Merchant Services

Q1 2024 highlights



€787m revenues

+3.9% organic growth (+6.5% excl. contract terminations)

Resilient performance in the current macroeconomic context and termination of merchant contracts slightly offset by higher online volumes in Travel and Gaming sectors as well as solid commercial momentum in Italy.

- **Commercial Acquiring:** Growth impacted by soft macro environment since the beginning of the year and by merchants' termination process as per plan, compensated by a good underlying growth driven by commercial momentum in Italy and resilient activity in Switzerland.
- **Payment Acceptance:** Good performance led by Travel and Gaming transactional online volumes benefitting from the good ramp-up of contracts signed last year.
- **Digital Services:** Robust results thanks to sustained business in Germany and Türkiye.

Financial Services and Mobility & e-Transactional Services

Q1 2024 highlights

Financial Services



€225m revenues
-1.4% org. growth

Q1 2024 **revenue** reached € 225 million, a -1.4% organic growth. Mixed performance despite a good dynamic in acquiring and issuing processing.

- **Card-based payment processing:** Good level of performance fueled by the project activity, in particular with ING, and improved volumes in Belgium and Netherlands.
- **Digital Banking:** Stable overall despite higher customer demand for Sanctions Securities and Monitoring solutions in Belgium and Luxembourg.
- **Account Payments:** Activity was impacted by lower volumes in certain countries, which were not offset by deliveries on EPC projects.

Mobility & e-Transactional Services

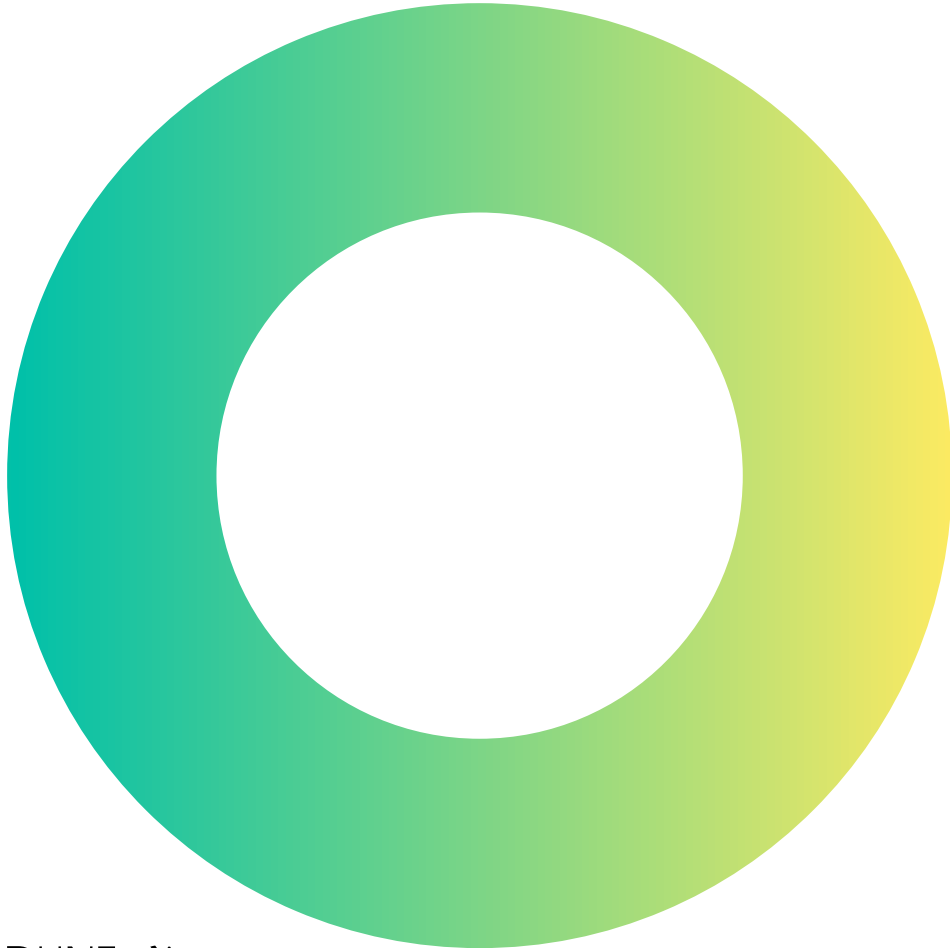


€85m revenues
+0.7% org. growth

Mobility & e-Transactional Services **revenue** reached € 85 million, up +0.7%, driven by a good dynamic on our security and cryptographic solution as well as ticketing volume increase.

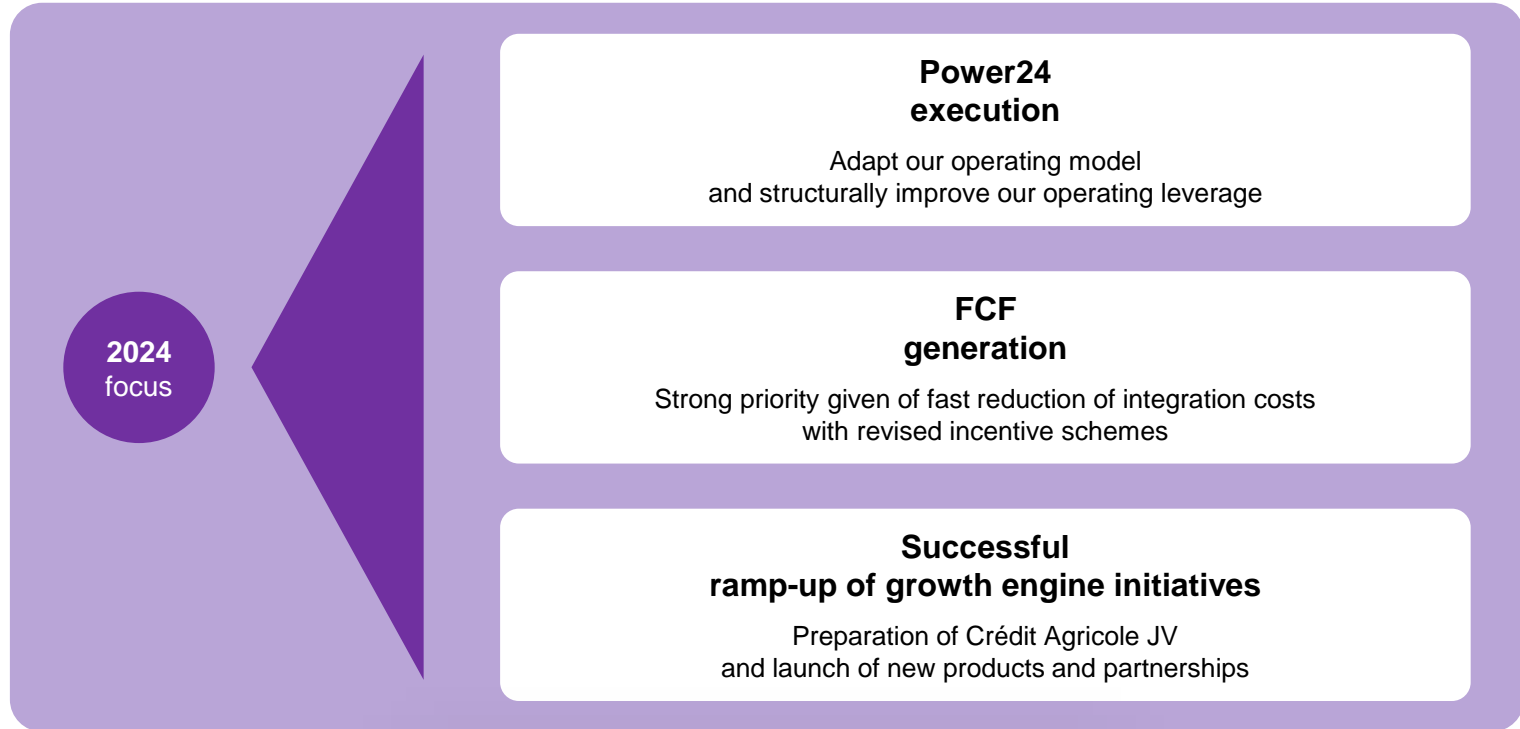
- **Trusted Services*:** Good momentum driven by new sales of security hardware, additional licenses and business with our cryptographic solution for e-health in Germany.
- **Transport & Mobility*:** Significant performance led by project activity in rail industry and increased volumes on e-ticketing in the UK.
- **Omnichannel interactions*:** Solid pipeline but impacted by projects delivery delays in France.

* MeTS new Go-to-Market organization



Key take-aways
Gilles Grapinet
Group CEO

Board and management team fully focused on execution



Capital Market Day planned in H2'24

FY 2024 guidance confirmed

At least 3%
Organic growth (*)

*at least 5% implied
excl. Merchants' termination*

At least €1.17bn
Adjusted EBITDA (**)

At least €230m
Free Cash-Flow (***)

(*) Assuming current unchanged macro environment in our core geographies with softer growth in H1'24 mainly due to merchants' termination impact

(**) First benefits of Power24 ramp-up associated to operating leverage mainly at play during H2'24

(***) Including c.€150-170m one-off Power24 implementation costs



Q&A



Appendices

Revenue bridge from published to NNR

	2022							2023							2024
	Q1	Q2	H1	Q3	Q4	H2	FY	Q1	Q2	H1	Q3	Q4	H2	FY	Q1
REVENUE PUBLISHED (€m)	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue
Merchant Services	673	749	1 421	807	823	1 630	3 052	758	849	1 607	868	849	1 718	3 325	787
Financial Services	223	235	458	239	259	498	957	228	236	464	232	248	480	944	225
Mobility & e-Transactional Services	84	87	171	81	89	170	341	84	87	171	81	89	171	342	85
Worldline Published	980	1 071	2 051	1 128	1 171	2 299	4 350	1 070	1 172	2 242	1 182	1 187	2 368	4 610	1 097
ORGANIC GROWTH PUBLISHED	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%
Merchant Services	+12,6%	+13,5%	+13,1%	+11,4%	+12,1%	+11,7%	+12,4%	+12,6%	+13,5%	+13,1%	+7,6%	+3,1%	+5,3%	+8,9%	+3,9%
Financial Services	+2,3%	+0,2%	+1,2%	+0,4%	+0,3%	+0,3%	+0,8%	+2,3%	+0,2%	+1,2%	-2,9%	-4,4%	-3,7%	-1,3%	-1,4%
Mobility & e-Transactional Services	-0,0%	-0,3%	-0,2%	+4,5%	+4,8%	+4,7%	+2,2%	-0,0%	-0,3%	-0,2%	-0,2%	+0,8%	+0,3%	+0,1%	+0,7%
Worldline Published	+9,2%	+9,4%	+9,3%	+8,6%	+8,9%	+8,7%	+9,0%	+9,2%	+9,4%	+9,3%	+4,8%	+1,3%	+3,0%	+6,0%	+2,5%
SCHEMES & PARTNERS FEES (€m)	Q1	Q2	H1	Q3	Q4	H2	FY	Q1	Q2	H1	Q3	Q4	H2	FY	Q1
<i>In € million</i>	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue
Merchant Services	-158	-167	-325	-186	-194	-380	-705	-188	-213	-401	-218	-203	-421	-822	-202
Financial Services	-1	-2	-3	-2	-2	-4	-7	-4	-1	-5	-2	-1	-3	-9	-2
Mobility & e-Transactional Services	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Worldline NNR restatements	-159	-169	-328	-188	-196	-384	-712	-192	-214	-406	-220	-205	-425	-831	-204
NET NET REVENUE (€m)	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue	Revenue
Merchant Services	515	581	1 096	621	629	1 250	2 347	570	637	1 207	650	646	1 296	2 503	585
Financial Services	222	233	455	237	257	495	950	225	234	459	230	247	477	936	223
Mobility & e-Transactional Services	84	87	171	81	89	170	341	84	87	171	81	89	171	342	85
Worldline NNR	821	902	1 723	940	975	1 915	3 638	878	958	1 836	962	982	1 943	3 780	893
ORGANIC GROWTH NNR	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%	OG%
Merchant Services	+10,6%	+9,5%	+10,1%	+4,7%	+2,7%	+3,7%	+6,7%	+10,6%	+9,5%	+10,1%	+4,7%	+2,7%	+3,7%	+6,7%	+2,9%
Financial Services	+1,1%	+0,4%	+0,8%	-2,9%	-4,2%	-3,6%	-1,5%	+1,1%	+0,4%	+0,8%	-2,9%	-4,2%	-3,6%	-1,5%	-0,6%
Mobility & e-Transactional Services	-0,0%	-0,3%	-0,2%	-0,2%	+0,8%	+0,3%	+0,1%	-0,0%	-0,3%	-0,2%	-0,2%	+0,8%	+0,3%	+0,1%	+0,7%
Worldline NNR	+7,0%	+6,2%	+6,6%	+2,3%	+0,7%	+1,5%	+3,9%	+7,0%	+6,2%	+6,6%	+2,3%	+0,7%	+1,5%	+3,9%	+1,7%

Schemes & Partners fees = scheme fees + kickbacks PM03 + full buy-rate



Thank you
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