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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: 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

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**

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

* €130m run-rate impact. All merchants scope reviewed and termination letters sent
** Run-rate cash costs savings with strong ramp-up in H2’24 and one-off implementation costs of c.€150-170m in 2024 and c.€60-80m in 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*

### Board Structure

**Chairman**
- Wilfried Verstraete*

**CEO**
- Gilles Grapinet

**Directors**
- Aldo Cardoso*
- Mette Kamsvåg*
- Nazan Somer Özelgin*
- Stephan Van Hellemont
- Marie-Christine Lebert
- Vincent Danten

**Director on proposal of SIX Group AG**
- Daniel Schmucki

**Director on proposal of Bpifrance**
- Giulia Fitzpatrick

**Director on proposal of DSV Group**
- Thierry Sommelet*

**Director on proposal of Crédit Agricole**
- Michael Stollarz

**Director on proposal of Crédit Agricole**
- Giulia Fitzpatrick

**Director**
- Agnès Park*
- Sylvia Steinmann*
- Olivier Gavalda

**SEC representative**
- Olivier Gavalda

**Directors (excluding employee directors and SEC representative)**
- 12

**Employee directors**
- 2

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

* Independent director

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* Board size excluding the 2 employees’ representation and SEC representative. Board structure to be approved during the AGM in June 13th, 2024

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| Independence | 58% |
| Gender Diversity | 42% |
| Foreign Directors | 67% |
| International profile | 75% |

(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

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**Strong increase in Worldline Italian footprint following CCB partnership**

- MSV +c.20%**
- Number of local merchant locations +c.37%**

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* 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

<table>
<thead>
<tr>
<th>Company</th>
<th>Solution</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ELECTRA</strong></td>
<td>End-to-end EV charging solutions</td>
</tr>
<tr>
<td><strong>Preferred</strong></td>
<td>Full suite of payment solutions integrated within PMS systems</td>
</tr>
<tr>
<td><strong>ASDA</strong></td>
<td>Omnichannel solution leveraging payment orchestration offering</td>
</tr>
<tr>
<td><strong>road</strong></td>
<td>Acquiring EV charging solutions for 150,000 companies and individuals throughout Europe</td>
</tr>
<tr>
<td><strong>outpayce</strong></td>
<td>Coupling of AirportPay solution for airlines to Worldline full-service offering</td>
</tr>
<tr>
<td><strong>KEMPOWER</strong></td>
<td>Acceptance solution embedded into Kempower fast charging devices</td>
</tr>
</tbody>
</table>
FS and MeTS – Solid commercial activity
Leveraging Worldline core products know-how

**FINANCIAL SERVICES**

Best-in-class issuing solution

- 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

- 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

- 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

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

*At constant scope and March 2024 YTD average exchange rates

Q1 2024 Group Revenue / GBL

- 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-Transaction 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

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 leaded 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

2024 focus

- **Power24 execution**
  Adapt our operating model and structurally improve our operating leverage

- **FCF generation**
  Strong priority given of fast reduction of integration costs with revised incentive schemes

- **Successful ramp-up of growth engine initiatives**
  Preparation of Crédit Agricole JV and launch of new products and partnerships

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

- At least €230m Free Cash-Flow (***) (**) Including c.€150-170m one-off Power24 implementation costs

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

Q1 2024 revenue | 02-05-2024 | © Worldline | 17
Q&A
## Revenue bridge from published to NNR

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

### Revenue Published (€m)

<table>
<thead>
<tr>
<th></th>
<th>Q1 2022</th>
<th>Q2 2022</th>
<th>H1 2022</th>
<th>Q3 2022</th>
<th>Q4 2022</th>
<th>FY 2022</th>
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<tbody>
<tr>
<td>Merchant Services</td>
<td>673</td>
<td>749</td>
<td>1 421</td>
<td>807</td>
<td>823</td>
<td>1 630</td>
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<tr>
<td>Financial Services</td>
<td>223</td>
<td>235</td>
<td>458</td>
<td>239</td>
<td>259</td>
<td>498</td>
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<tr>
<td>Mobility &amp; e-Transactional Services</td>
<td>84</td>
<td>87</td>
<td>171</td>
<td>81</td>
<td>89</td>
<td>170</td>
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<tr>
<td><strong>Worldline Published</strong></td>
<td><strong>980</strong></td>
<td><strong>1 071</strong></td>
<td><strong>2 051</strong></td>
<td><strong>1 128</strong></td>
<td><strong>1 172</strong></td>
<td><strong>2 242</strong></td>
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### Organic Growth Published

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<th></th>
<th>Q1 2022</th>
<th>Q2 2022</th>
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<th>Q3 2022</th>
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<tr>
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<td>+12.6%</td>
<td>+13.5%</td>
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<tr>
<td>Financial Services</td>
<td>+2.3%</td>
<td>+0.2%</td>
<td>+1.2%</td>
<td>+0.3%</td>
<td>+0.3%</td>
<td>+0.8%</td>
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<tr>
<td>Mobility &amp; e-Transactional Services</td>
<td>-0.0%</td>
<td>-0.3%</td>
<td>-0.2%</td>
<td>+4.5%</td>
<td>+4.8%</td>
<td>+4.7%</td>
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<tr>
<td><strong>Worldline Published</strong></td>
<td><strong>+9.2%</strong></td>
<td><strong>+9.4%</strong></td>
<td><strong>+9.3%</strong></td>
<td><strong>+9.6%</strong></td>
<td><strong>+9.2%</strong></td>
<td><strong>+8.7%</strong></td>
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### Schemes & Partners Fees (€m)

<table>
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<th>H1 2022</th>
<th>Q3 2022</th>
<th>Q4 2022</th>
<th>FY 2022</th>
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<tr>
<td>Merchant Services</td>
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<td>-167</td>
<td>-325</td>
<td>-186</td>
<td>-194</td>
<td>-380</td>
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<td>-3</td>
<td>-2</td>
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<td>-4</td>
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<tr>
<td><strong>Worldline NNR restatements</strong></td>
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<td><strong>-169</strong></td>
<td><strong>-328</strong></td>
<td><strong>-188</strong></td>
<td><strong>-196</strong></td>
<td><strong>-384</strong></td>
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### Net Net Revenue (€m)

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<th>Q1 2022</th>
<th>Q2 2022</th>
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<th>Q3 2022</th>
<th>Q4 2022</th>
<th>FY 2022</th>
</tr>
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<tbody>
<tr>
<td>Merchant Services</td>
<td>515</td>
<td>581</td>
<td>1 096</td>
<td>621</td>
<td>629</td>
<td>1 250</td>
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<tr>
<td>Financial Services</td>
<td>222</td>
<td>203</td>
<td>455</td>
<td>237</td>
<td>257</td>
<td>495</td>
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<tr>
<td>Mobility &amp; e-Transactional Services</td>
<td>84</td>
<td>87</td>
<td>171</td>
<td>81</td>
<td>89</td>
<td>170</td>
</tr>
<tr>
<td><strong>Worldline NNR</strong></td>
<td><strong>821</strong></td>
<td><strong>902</strong></td>
<td><strong>1 723</strong></td>
<td><strong>940</strong></td>
<td><strong>975</strong></td>
<td><strong>1 915</strong></td>
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### Organic Growth NNR

<table>
<thead>
<tr>
<th></th>
<th>Q1 2022</th>
<th>Q2 2022</th>
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<th>Q3 2022</th>
<th>Q4 2022</th>
<th>FY 2022</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Services</td>
<td>+10.6%</td>
<td>+9.5%</td>
<td>+10.7%</td>
<td>+4.7%</td>
<td>+2.7%</td>
<td>+3.9%</td>
</tr>
<tr>
<td>Financial Services</td>
<td>+1.7%</td>
<td>+0.4%</td>
<td>+0.8%</td>
<td>+2.9%</td>
<td>+4.2%</td>
<td>+3.6%</td>
</tr>
<tr>
<td>Mobility &amp; e-Transactional Services</td>
<td>-0.0%</td>
<td>-0.3%</td>
<td>-0.2%</td>
<td>-0.2%</td>
<td>+0.8%</td>
<td>+0.3%</td>
</tr>
<tr>
<td><strong>Worldline NNR</strong></td>
<td><strong>+7.0%</strong></td>
<td><strong>+6.2%</strong></td>
<td><strong>+6.6%</strong></td>
<td><strong>+2.3%</strong></td>
<td><strong>+0.7%</strong></td>
<td><strong>+1.5%</strong></td>
</tr>
</tbody>
</table>

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**Q1 2024 revenue | 02-05-2024 | © Worldline | 20**
Thank you
For more information, please contact:

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