



CAPITAL MARKETS DAY 2025

November 6th, 2025 - Paris

Financial Institutions

Madalena Cascais
Chief Processing and
Financial Institutions Officer

CAPITAL
MARKETS
DAY 2025

Financial Institutions at a glance

320+

Financial
Institution clients

80%

Of top-20
banks served

47B+

Transactions
processed

156M+

European
cards

4,900

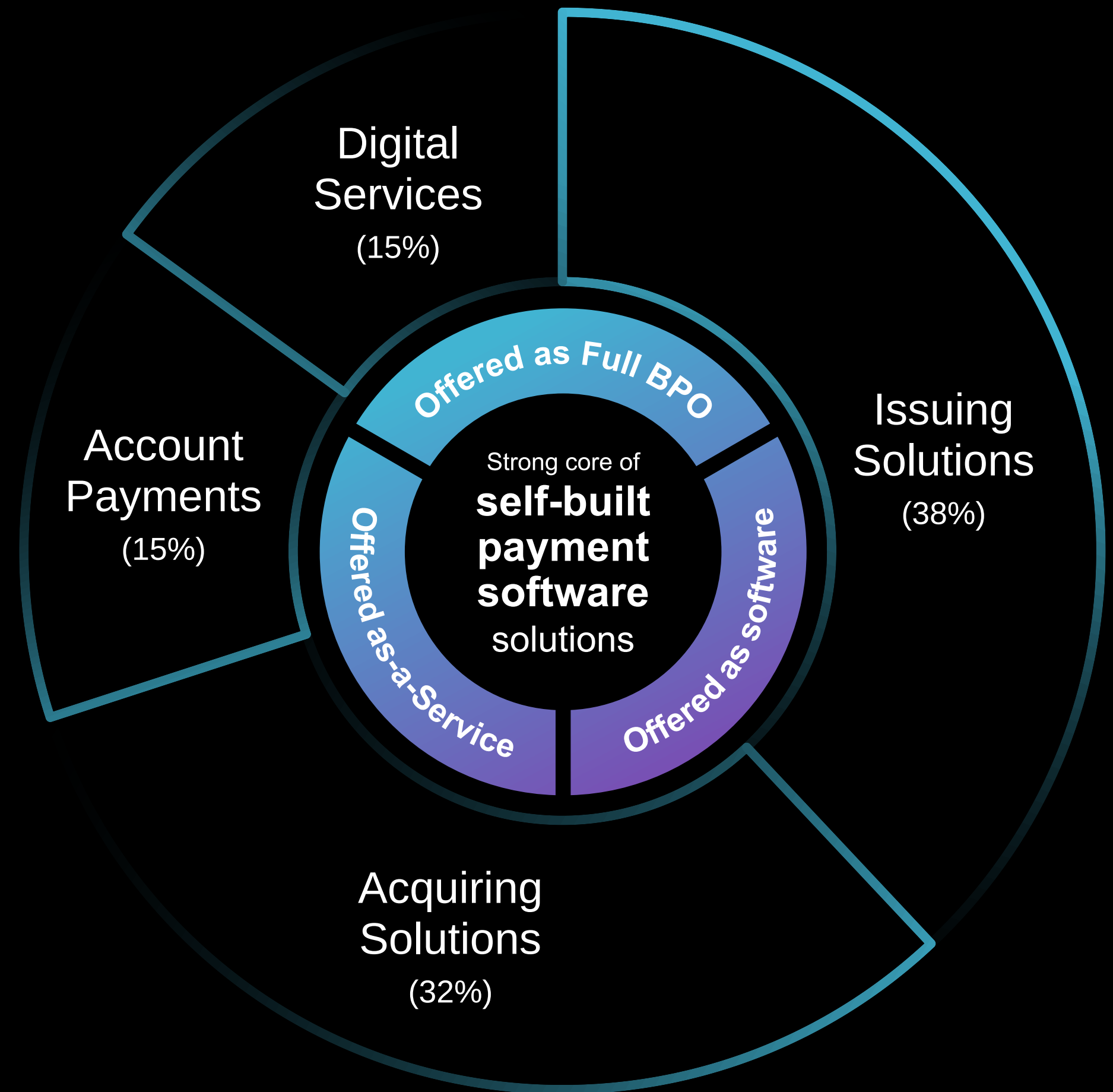
Payment experts with
diverse capabilities

**Critical payment
infrastructure
provider**
in 10 countries

c. €800M¹

Revenue

Industrial scaled payment processing with innovative multi-rail solutions



Starting from strong positions in Europe and Asia

Solid client base

Credit Institutions



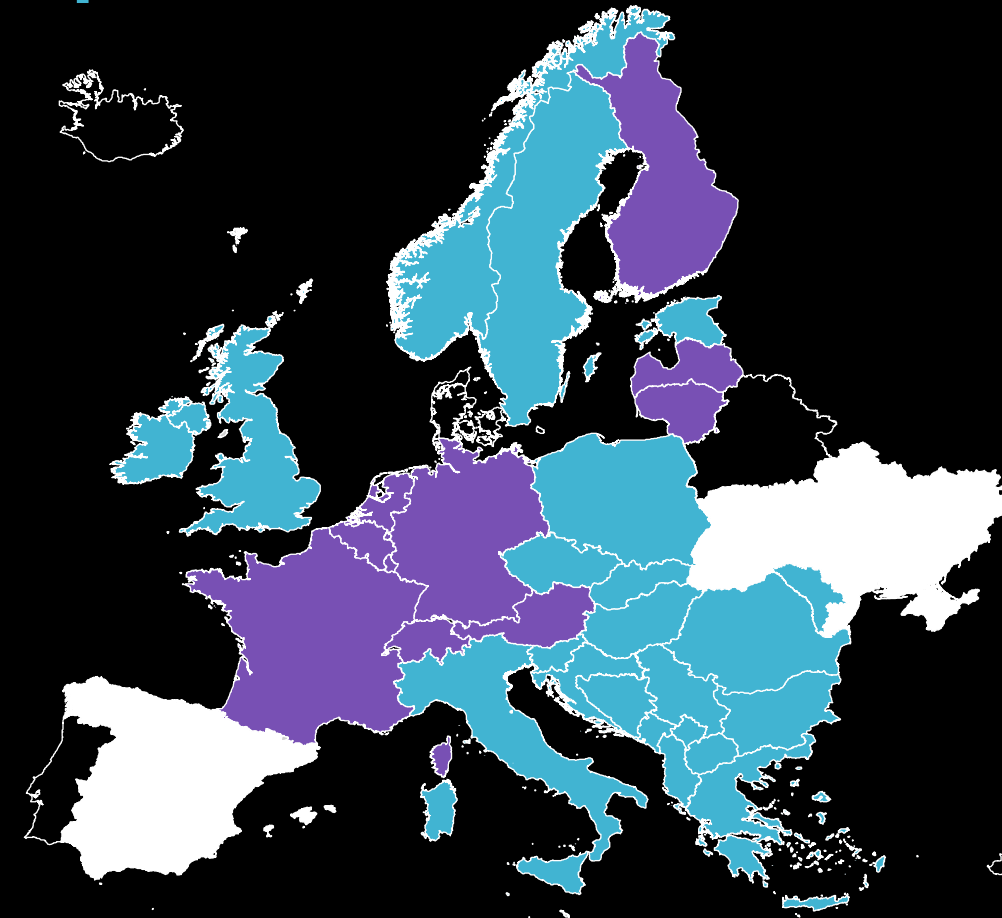
Communities and central banks



PSPs, Fintechs and corporates



Europe

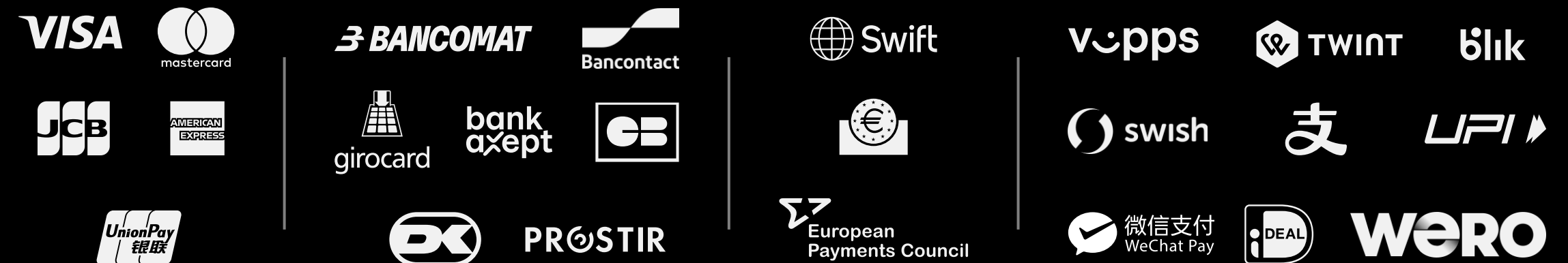


Asia



● Leader ● Challenger ● Active player

Supporting global, regional and local schemes and networks



Comprehensive multi-rail serving current and future client needs

WORLDLINE Multi-rail and interoperability

Seamless operations across product silos
SEPA and non-SEPA payments
Multi-currency enabled
Connecting local, regional and global solutions

Issuing processing

Commercial &
white label card issuing
Wallet enablement
Card control & stand-in services

Acquiring processing

Omni-channel acceptance
Online & Mobile acquiring
ATM solutions

Account & Instant payments

Instant enablement
Open banking
Backoffice processing
Cross border, High value
payments & CSM

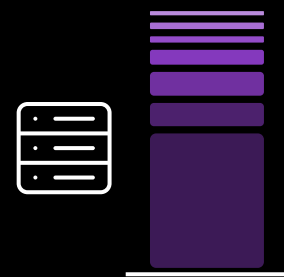
Digital Services

Mobile wallets
Tokenised assets,
stablecoins and CBDC
Agentic AI

Fraud & Identity (end-to-end solutions, digital identity, fraud risk management, trusted authentication, ACS, verification of payee)

Support client's transformation to modern solutions at their own pace

Supporting our clients
on their current platforms...



Well established and stable

.... assisting gradual payment
technology transition ...

Our distinctive capabilities
enable clients'
**modernisation and
technology transition**

Tech transitions at client pace

...consolidating on modern
European cloud-based solutions



2 target
Payment suites

Enterprise

Issuing

Acquiring

Account Payments

PaaS / Software

Issuing

Acquiring

Account Payments

Channels and ancillary services

Ready to go and complete

from Legacy...

...to Next-gen

Successfully addressing our challenges

Performance challenges

Lack of **strategic focus**

Persistent impact of
historical contract loss

Long sales cycles, **delaying
new revenue impact**



Significant improvements already visible¹

Order entry new business
From **14%** to **29%**

Share of new clients in new business
From **15%** to **46%**

Contract renewal rate
From **87%** to **97%**

Cost efficiency
+3% cost reduction p.a.

Three focus areas to reinforce our core role as trusted partner

Ramp-up sales and growth

Streamline sales execution
Provide additional services
Expand target segments

Improve quality of service and delivery

Enhance service with expertise
Use AI & Automation in delivery

Accelerate innovation and target platforms

Evolve to flexible and efficient
future-proof tech stack
Accelerate innovation



Increase growth
in new business

Improve
client satisfaction

Reduce
time-to-market

Snapshots of innovations shaping today and tomorrow



**Multi-rail
Fraud control**



**QR code payment
scheme interoperability**



**Tokenised
payments**

What our clients are looking for

Advice and expertise to
simplify growing complexity

Help navigate constant
regulatory change

Reduce reliance on
non-European solutions



Find new and differentiating
revenue pools

Ensure full chain
reliability and resilience

Unlock new value propositions to
compete with new digital native players

A serene night landscape featuring a calm lake that perfectly reflects the starry sky above. In the background, dark, silhouetted mountains rise from the water's edge. The sky is a deep, dark blue, densely populated with stars of varying brightness. A bright, out-of-focus light source, likely the moon, is visible on the horizon, its glow creating a soft, ethereal atmosphere. The overall scene conveys a sense of vastness, tranquility, and timeless beauty.

**Be the trusted partner to financial
institutions, delivering tailored,
modern and global solutions at scale.**