



CAPITAL MARKETS DAY 2025

November 6th, 2025 - Paris

Merchant Services

Enterprise & Global Commerce

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CEO

CAPITAL
MARKETS
DAY 2025

A market leader in tier 1 retailers, kiosks and self-service

Current market positioning

Retail (70%)

Leader in retail in Europe for Tier 1 retailers



Key metrics

Challenger markets targeted for growth



Kiosks & self-service (30%)

Leader in vending, public transport and energy



Challenger in



and Eastern Europe

Merchants

2,500 merchants o/w 12% omnichannel and 12% multi country

Acceptance

c. 19B transactions in 2025

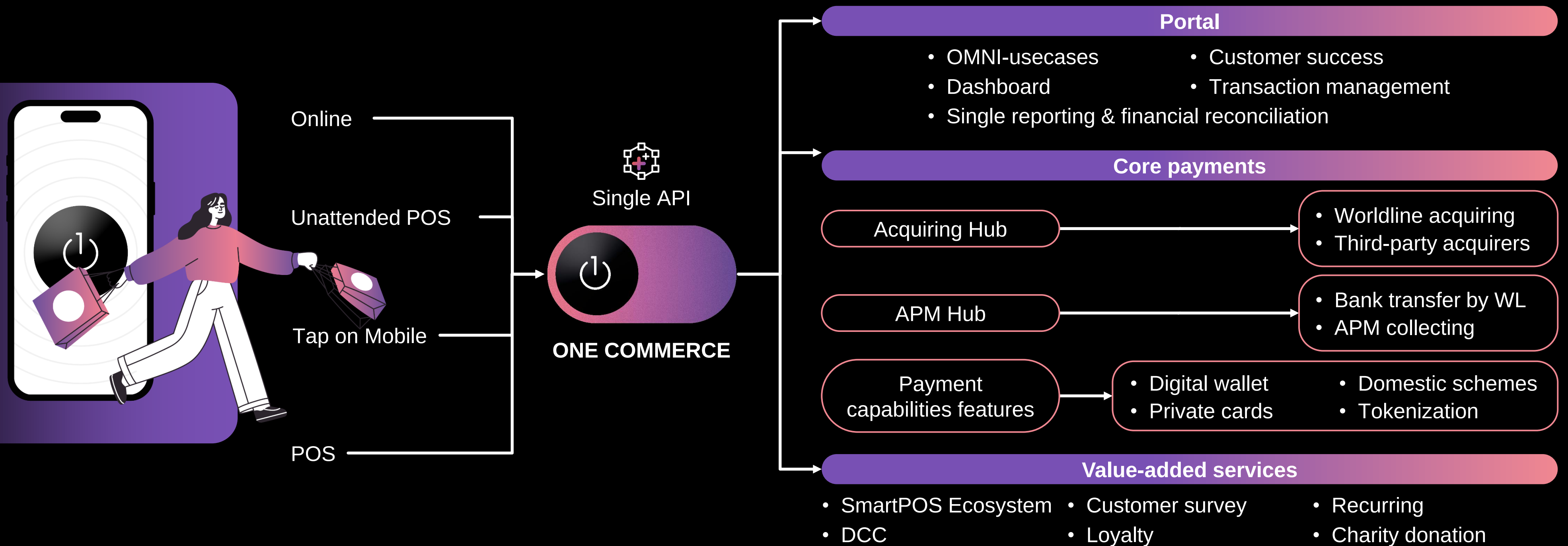
MSV processed

c. €600B in 2025

MSV in acquiring

c. €200B in 2025

Worldline One Commerce: a modular approach



Enabling large merchants to manage omnichannel payments complexity

Retail wallet share gains and expansion in kiosks & self-service

Our ambition

Become the European champion in omnichannel enterprise, leveraging our omnichannel upgrades and in-house acquiring

Initiatives

1. Cross sell acquiring
2. Deliver the convergence of platforms
3. Bring instore and online acceptance to the next level
4. Upsell additional services



2026 Targets

Increase

our acquiring share
of wallet

Increase

penetration of Omnichannel
in our installed base

Global Collect: at the edge of next gen commerce

Our **full-service model**
gives access to **150+**
countries via

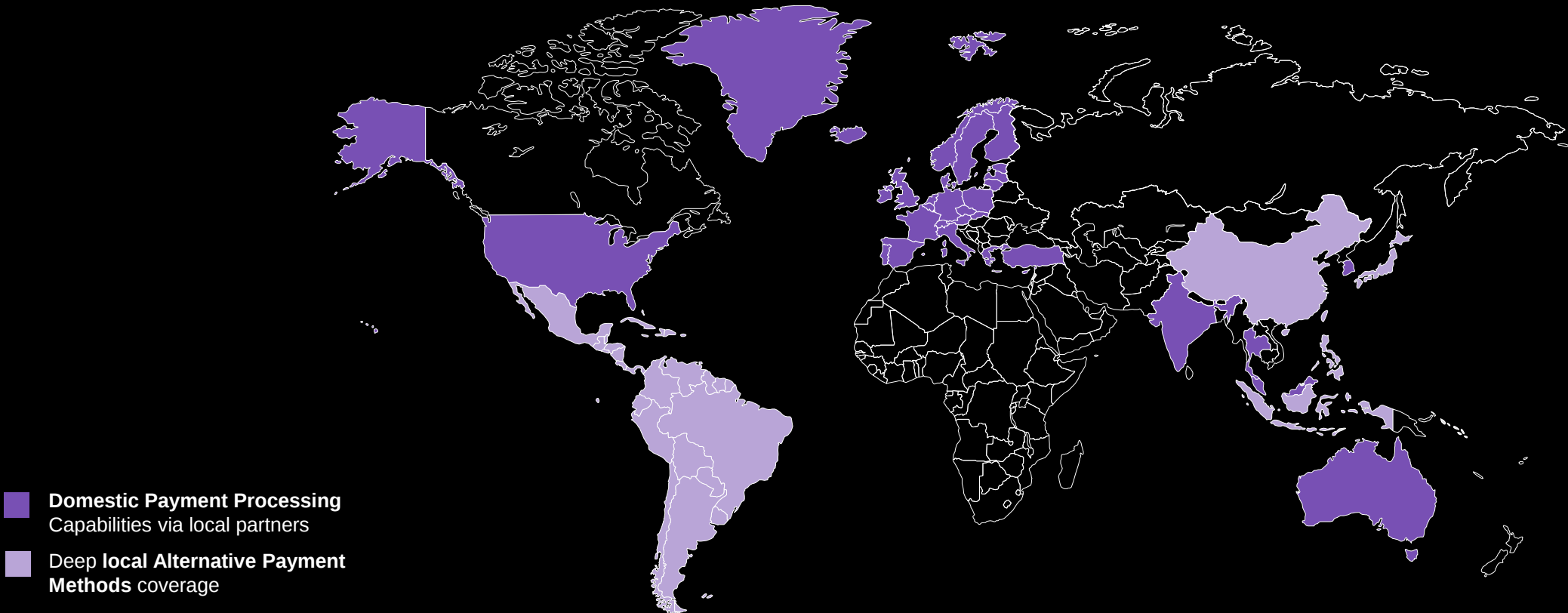
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Contract

API Integration

Financial flow & reporting

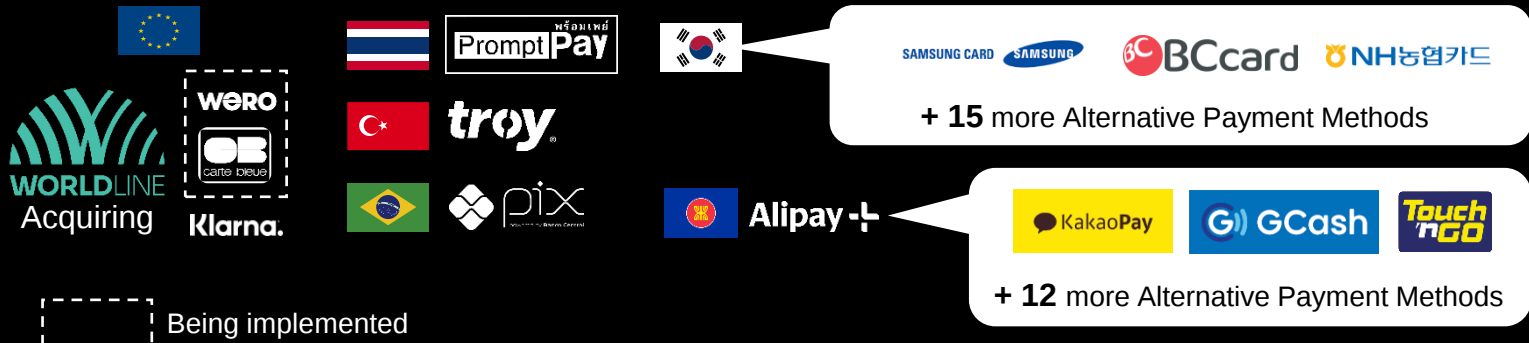
and **domestic payment processing**
at leading authorisation rates in
selected markets through local partners



Global



Recently added popular payment methods



Focus on segments where we have a strong position to grow further

	Travel & Hospitality		Digital
Market positioning	Airlines/OTAs¹ • Top 2 PSP² • Strong ecosystem integrations	Hospitality • 22,000 hotels covered • 12% market share in Europe • Strong historical relationships	Strong portfolio of digital goods and services
	Key differentiating capabilities	Global reach Strong product offering	Unified payment integration Digital guest journey Leading partners
	 Lufthansa  ANA  ETIHAD AIRWAYS  Fly Emirates  AIR CHINA 中國國際航空公司  TURKISH AIRLINES  Booking.com  airbnb	 ACCOR  Hilton  IHG HOTELS & RESORTS  MARRIOTT  SHANGRI-LA HOTELS and RESORTS  MINOR HOTELS	 Google  Pearson  BLIZZARD ENTERTAINMENT  ZeniMax MEDIA INC.  JOOM

1. Online Travel Agencies
2. Payment Service Provider

Finalise the full modernisation by mid-2026, paving the way for greater focus on innovation & growth

Finalising our full tech stack modernisation...

- Fully modernised API now
- Digitalised & modern merchant portal live
- Back-office renewal well underway
- Significant investments in digital subscriptions and recurring payments

... innovate at faster pace our global payments solutions

- Virtual Pay¹ live
- AI smart-routing live with merchants
- Stablecoin payouts 2026 ready
- Agentic commerce proof of concept live

VISA

 **fipto**

 **Google Cloud**



North Star 2030 for Merchant Services

Radical step-change in
SMB digital experience

Converge
platforms

Integrate
operations through GCC

Expand
through acquiring upsell
and differentiate by accelerating
innovation