



CAPITAL MARKETS DAY 2025

November 6th, 2025 - Paris

Merchant Services

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CEO

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CAPITAL
MARKETS
DAY 2025

Merchant Services at a glance

c. €3.2B

Revenues¹

(c. €2.3B NNR)

€480B

Acquiring MSV

c.1.2M

Merchants

>150

Local payment
methods in Europe

3.5M

Managed
terminals

28B

Transactions
per year²

1. Figures are based on FY 2025e proforma scope

2. Acceptance and acquiring

SMBs

Enterprise

Global Commerce

Customer specific needs

- Digital-first servicing
- Plug-and-Play product
- Bundled solutions

- Omnichannel journey
- Multi-acquiring, local EU payment methods
- Verticalised solutions

- Control of payment journey
- Multiple payment methods
- Seamless experience
- Verticalised solutions

Objectives

Outgrowing core markets with increased investments

Leverage strong position to upsell acquiring and omnichannel

Drive future innovation and upsell acquiring

Key metrics

- **c. €1.8B** revenue
- **c. 1.2M** merchants served
- **400+** ISV and ISO partners

- **€0.8B** revenue
- **2,500** merchants
- Top geographies



- **€0.6B** revenue
- **+800** Global e-commerce merchants
- Global reach in **150+ countries**

Partners



Merchants



Merchants



A strong leader with market share gain in challenger markets

Leading positions in a **17M** merchant market
with **1.2M merchants** served, and **14% market share in MSV**

Key differentiation

Mature, Western European countries

- Strong leader 

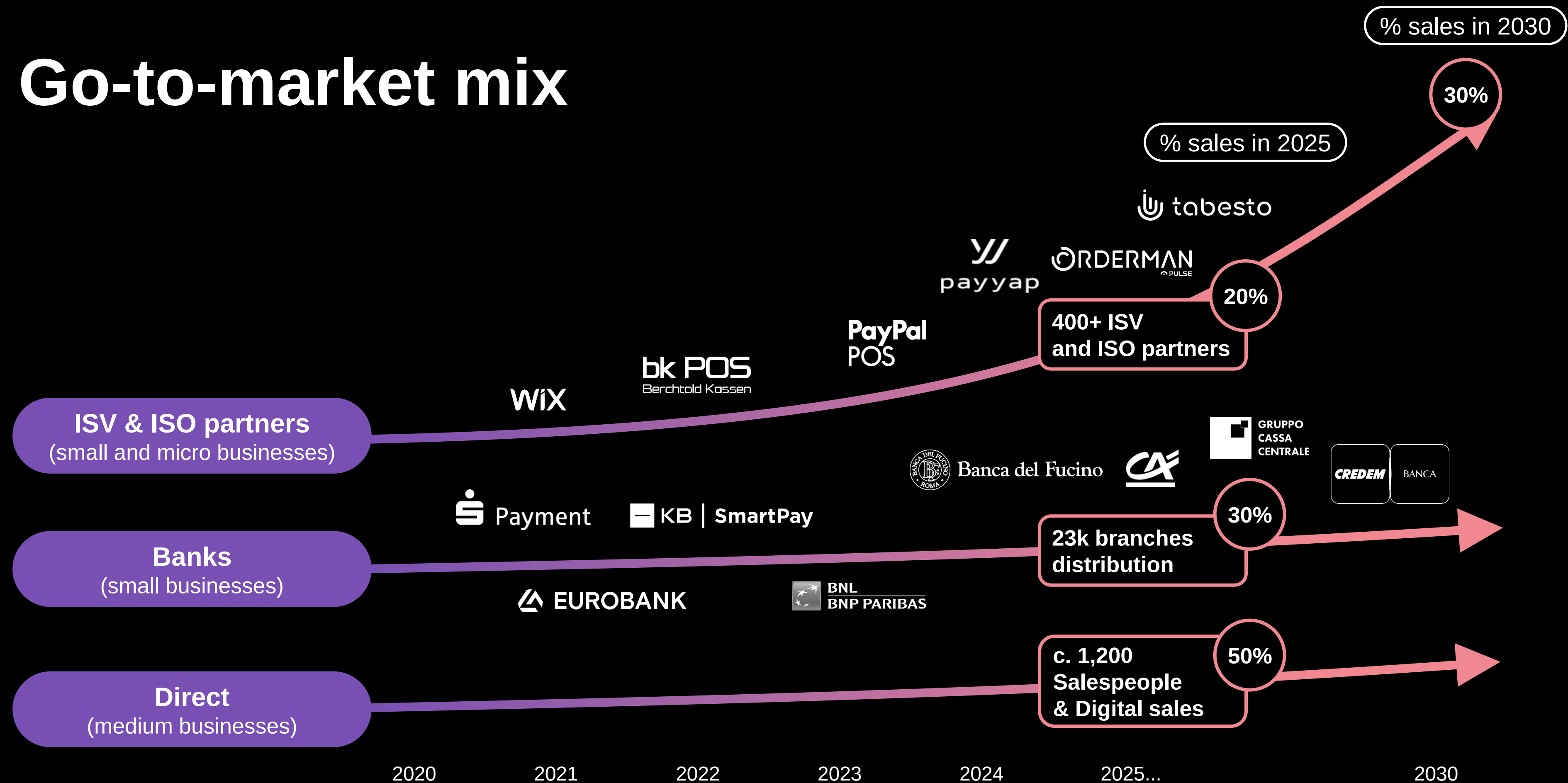
High growth markets

- Growing market share as challenger 
- Growing CEE markets with cash displacement 

Partnership markets

- Local **payment methods** at the checkout
- Local **best-in-class acquiring**
- Local **sales and support**

Go-to-market mix



Worldline is adapting its model to target ISVs

Our priorities

Payment
solutions

Android terminals

Tap on Mobile

Commerce
solutions

Worldline Web

Merchant Cash Advance

Digital merchant
experience

Launchpad

Digital partner
experience

Worldline for Platforms

Our priorities

Payment
solutions

Commerce
solutions

Digital merchant
experience

Digital partner
experience

Android terminals

Worldline Web

Launchpad

Worldline for Platforms

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State of the art Payment solutions

SmartPOS



- Live in 16 countries
- Worldline payment apps
- Android app store

Tap On Mobile



- Live in 23 countries
- Triple digit growth in MSV
- Multiplying payments touchpoints
- Worldline app

Enable merchants to run with a seamless, all-in-one point-of-sale solution

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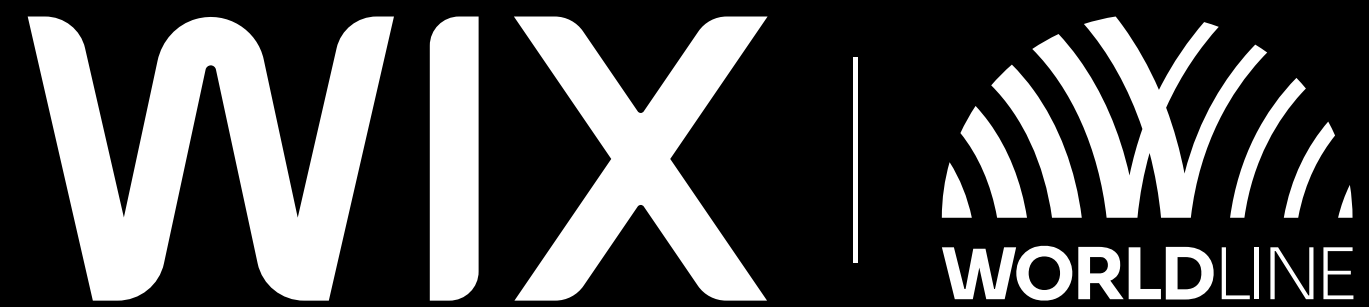
Digital merchant
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Digital partner
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Worldline for Platforms

Commerce solutions



One-stop web solution

- One solution
- One partner
- Ready from day one
- Worldline online payments



Worldline Web: Supporting merchants to expand online

Commerce solutions



Innovative merchant cash advance

Instant funding for SMB
merchants by leveraging
real-time payment data.

Worldline merchant cash advance: helping merchants grow and reducing churn

WORLDLINE

DE Login

Supercharge your business

Join **300.000+** merchants growing their businesses with cash advances from YouLend.

Excellent ★★★★★ Trustpilot

In partnership with YOULEND

Clear pricing
No interest - you only pay a fixed fee agreed upfront.

No big monthly bills
Pay automatically with a % of each sale you make.

You could be funded up to: **12.000 €***

You'll pay 12.000 €* + fixed fee

Your monthly revenue

You've been trading for

Apply now

*This is an indication. Apply to calculate your offer.

Faster than a bank
Safe, secure funding in as little as 48 hours.

Tailored offers
We offer up to 2x your monthly revenue from cards or online sales.

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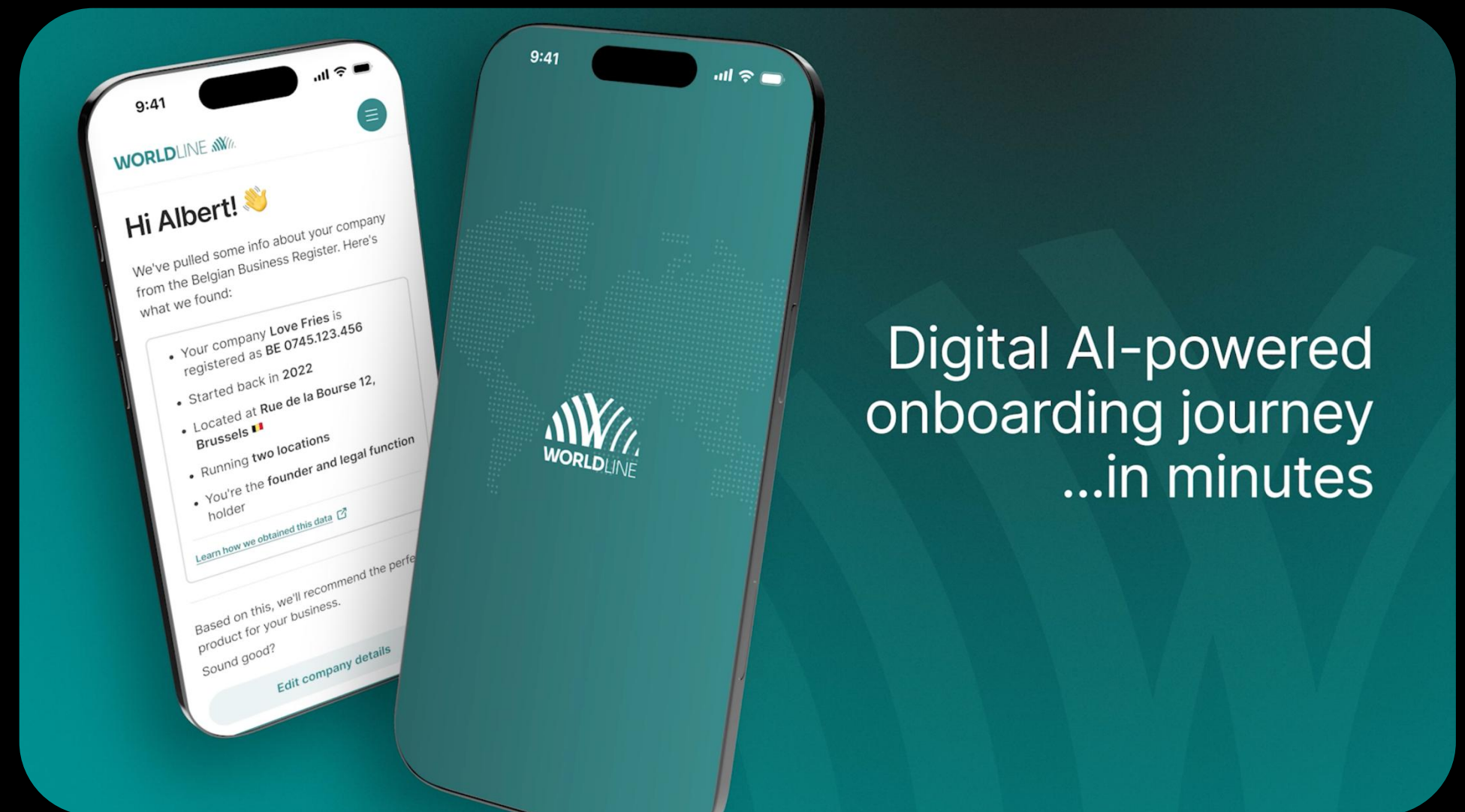
Digital partner
experience

Worldline for Platforms

A radical step-change in the Digital merchant experience

Worldline Launchpad

- From one market in 2026 to full scale
- Integration with 3rd parties
- Full agentic experience
- Demonstrably in control



Digital AI-powered
onboarding journey
...in minutes

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Digital Merchant
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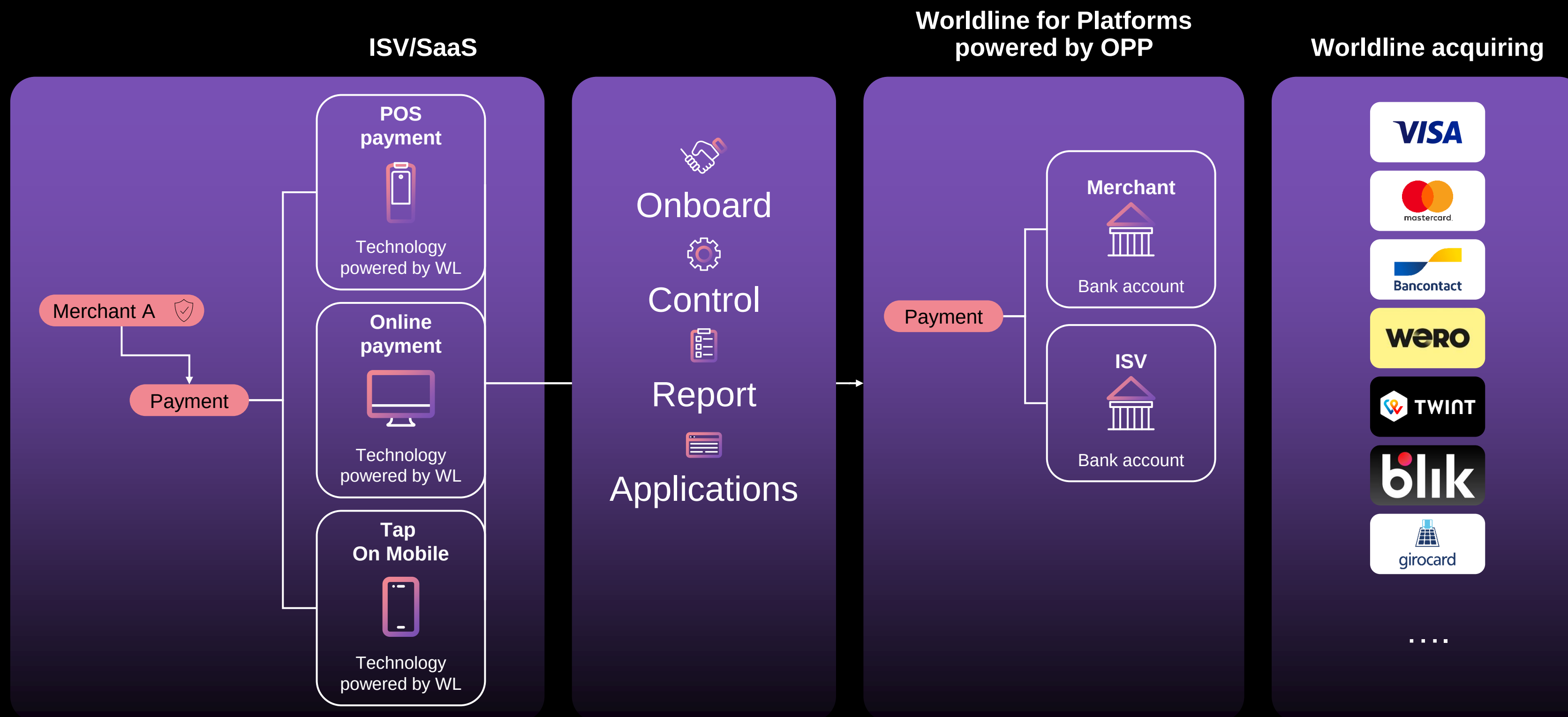
Launchpad

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Worldline for Platforms

A tailored solution for ISVs

Worldline for Platforms



Enabling digitalised merchants with Worldline payments embedded

Payment
solutions

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In the medium term, we will grow faster than the addressable market