CAPITAL MARKETS DAY 2025

November 6th, 2025 - Paris

North Star 2030

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Chief Technology & Operations Officer

CAPITAL MARKETS DAY 2025

Ongoing transformation initiatives are paving the way for a new Worldline

2025-2026

Reset and lay the new foundation

2027-2030

Scale the new Worldline

Ongoing Transformation initiatives

- Simplify and streamline the operating model
- Converge platforms and automate operations
- Integrate operations through GCCs
- Grow through efficiency and revenue management

Ongoing transformation initiatives are paving the way for a new Worldline

Ongoing Transformation initiatives

Simplify and streamline the operating model	Converge platforms and automate operations	Integrate operations through GCCs	Grow through efficiency and revenue management

Simplify and streamline the operating model

Go-to-market unit enhancement

- Simplified go-to-market organisation
- Agile multi-skilled product and tech teams

Boosted tech operating model

- Strong enterprise architecture
- Centralised critical operations
- Unified AI organisation

Corporate functions simplification

- Simplified group structure
- Impactful shared services

Unlock

20% time-to-market improvement by 2028

20% increase in productivity of tech teams by 2029

5% of North Star 2030
Adj. EBITDA Contribution

Making Worldline more agile, efficient and better positioned to deliver value to our stakeholders

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Converge platforms and automate operations

Platform
Convergence

Hosting
Transformation

AI
Excellence

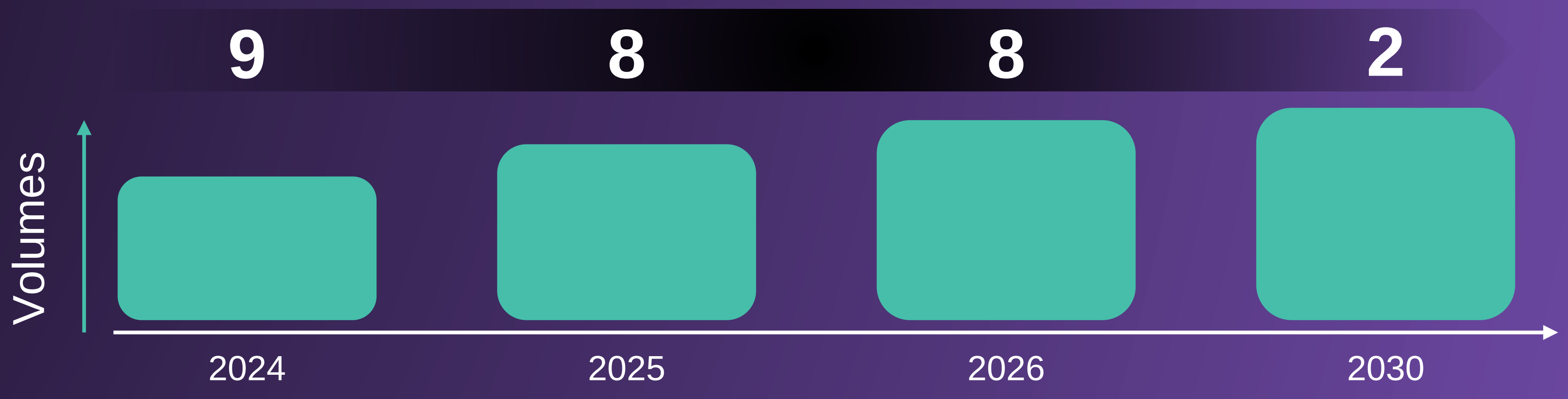
Operationalise
Compliance

Converge platforms and automate operations

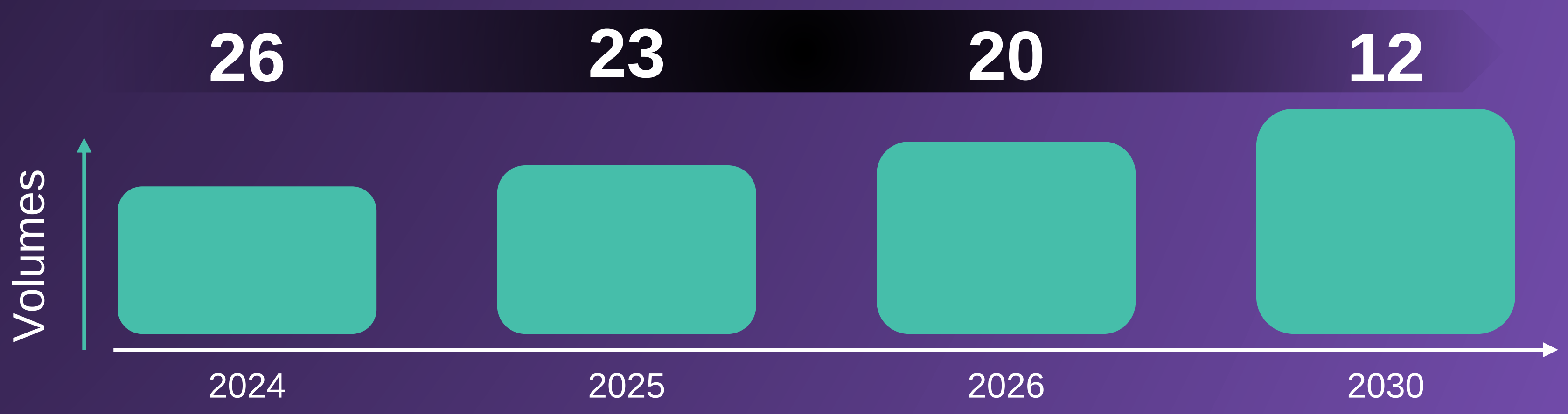
Rationalisation of digital, acquiring and processing platforms

Merchant Services

Acquiring platforms



Acceptance platforms



Merchant portals 15 3

40% of North Star 2030
Adj. EBITDA Contribution

2030 targets

- **€80M recurring savings in 2030** (in-flight initiatives delivering €15M savings in 2025/26)
- Enhanced time-to-market
- Achieved operational scale
- Rationalised digital environment

Converge platforms and automate operations

Optimise our hosting services

OUR CURRENT POSITION

Traditional infrastructure data centres

Worldline Sovereign Private Cloud

Public cloud services

SHIFTING TO MODERN HOSTING

Consolidate and optimise data centres

Scale and enhance Worldline Sovereign Private Cloud

Leverage public cloud for scale and innovation

5% of North Star 2030
Adj. EBITDA Contribution

2030

Reduced data centre footprint (-28% m^2) in 2030

80% of all transactions on modern infrastructure

Converge platforms and automate operations

Gen & Agentic AI: automate, innovate, accelerate

Strong foundation Today

CORE

- Employee Gen AI and Agentic AI platform
- GitHub Copilot
- Trained 35% of employees on AI

STRONG PRODUCT LAUNCHES IN 2025

- AI-based transaction routing
- Predictive fraud & incident detection with AI

AI Driven Payments Company Tomorrow

FOCUS 2026

- Build a company wide agentic AI platform
- Automation in operations, risk and development
- Proactive observability and risk monitoring

BY 2030

- Agent assisted merchant journeys
- Collaborative agentic AI ecosystems
- AI-driven deployment, quality control & monitoring

10% of North Star 2030
Adj. EBITDA Contribution

Converge platforms and automate operations

AML operations through more automation and technology

Automate first line AML operations

- ▲ Smart and faster decisioning
- ▲ Accelerated monitoring
- ▲ End-to-end compliance workflows embedded into systems
- ▲ Reviews in line with alerts
- ▼ Manual touchpoint

Enhance harmonised operationalisation

- ▲ Align and strengthen compliance operating model and processes across platforms
- ▲ Simplify and streamline processes
- ▲ Harmonise balance of control in risks between central/local

Proof Points

- **60%** faster decision cycles
- Enhanced incident detection

- From **detective** controls to **preventative compliance-by-design** operating model
- Customer and stakeholder **satisfaction improvement**

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Integrate operations through GCCs

From GCC as pure delivery

Achieved **16% overall near-shore and offshore** in 3 centres

Successful migration of projects

- Transfer of some payments solutions to India
- Merchant onboarding consolidated in Poland
- Accounting / cyber operations in Romania

20% of North Star 2030
Adj. EBITDA Contribution

To GCC as an innovation hub

- Develop **critical payment talent pools**
- Build a **robust services catalogue**
- Become the **driver of Gen AI and Agentic AI**

Target to achieve c. 25%-30% of overall FTEs within our GCC

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Grow through efficiency and revenue management

Product & services simplification

- Streamlined product
- Digital journey
- State-of-the-art converged payments solutions
- Localisation by nature

Commercial productivity

- Next gen sales tooling
- Improved sales practices
- Targeted advice

Revenue management

- Scheme fee optimisation
- Value-based pricing

20% of North Star 2030
adj. EBITDA Contribution

Delivering simplicity and speed at every touchpoint to accelerate growth

North Star 2030

Simplify
and streamline the operating model

5% of North Star 2030
Adj. EBITDA Contribution

Converge
platforms and automate operations

55% of North Star 2030
Adj. EBITDA Contribution

Integrate
operations through GCC

20% of North Star 2030
Adj. EBITDA Contribution

Grow
through efficiency and revenue management

20% of North Star 2030
Adj. EBITDA Contribution

North Star to deliver €210M of additional recurring Adj. EBITDA