CAPITAL MARKETS DAY 2025

November 6th, 2025 - Paris

Worldline in motion

Pierre-Antoine Vacheron
CEO

CAPITAL MARKETS DAY 2025

Our executive team

Pierre-Antoine Vacheron
CEO

Madalena Cascais Tomé
Processing
& Financial Institutions

Candice Dillon
Technology
& Operations

Anika Grant
People

Joe Katz
Risk

Maëlle Lafont de Sentenac
Transformation
& Performance

Srikanth Seshadri
Finance

Charles-Henri de Taffin
Legal & Compliance

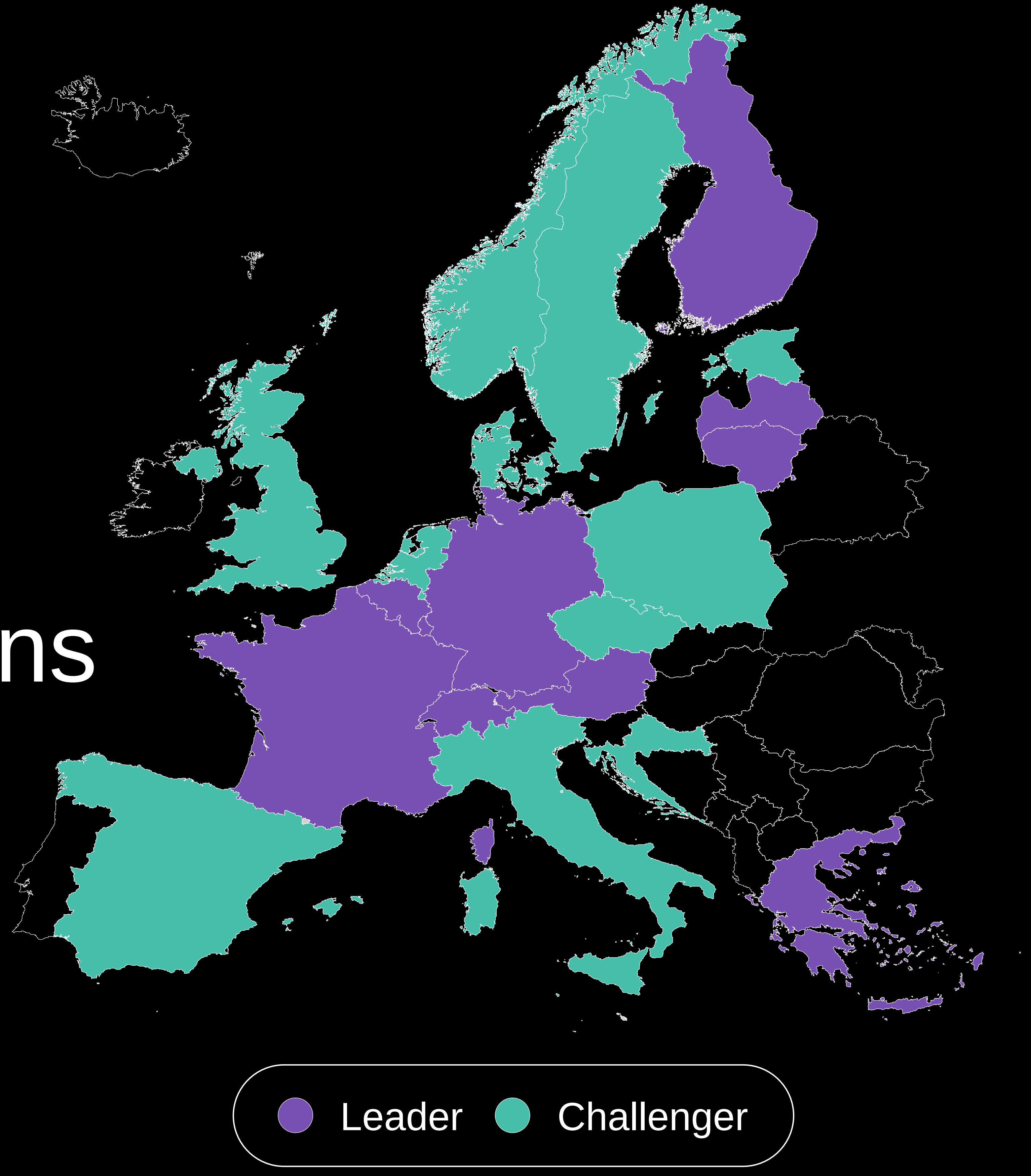
A renewed management team with the expertise and drive to deliver our transformation plan

Target assets in place.
Plan underway.
Momentum building.

Worldline is

a leading pan-European acquirer and operator of critical infrastructure

for merchants and financial institutions



Worldline today: **2025 pro forma based on latest guidance**

c. €4.0B[1]
Total revenues

€720M to €745M[1]
Adj. EBITDA

16,000[2]+
Employees

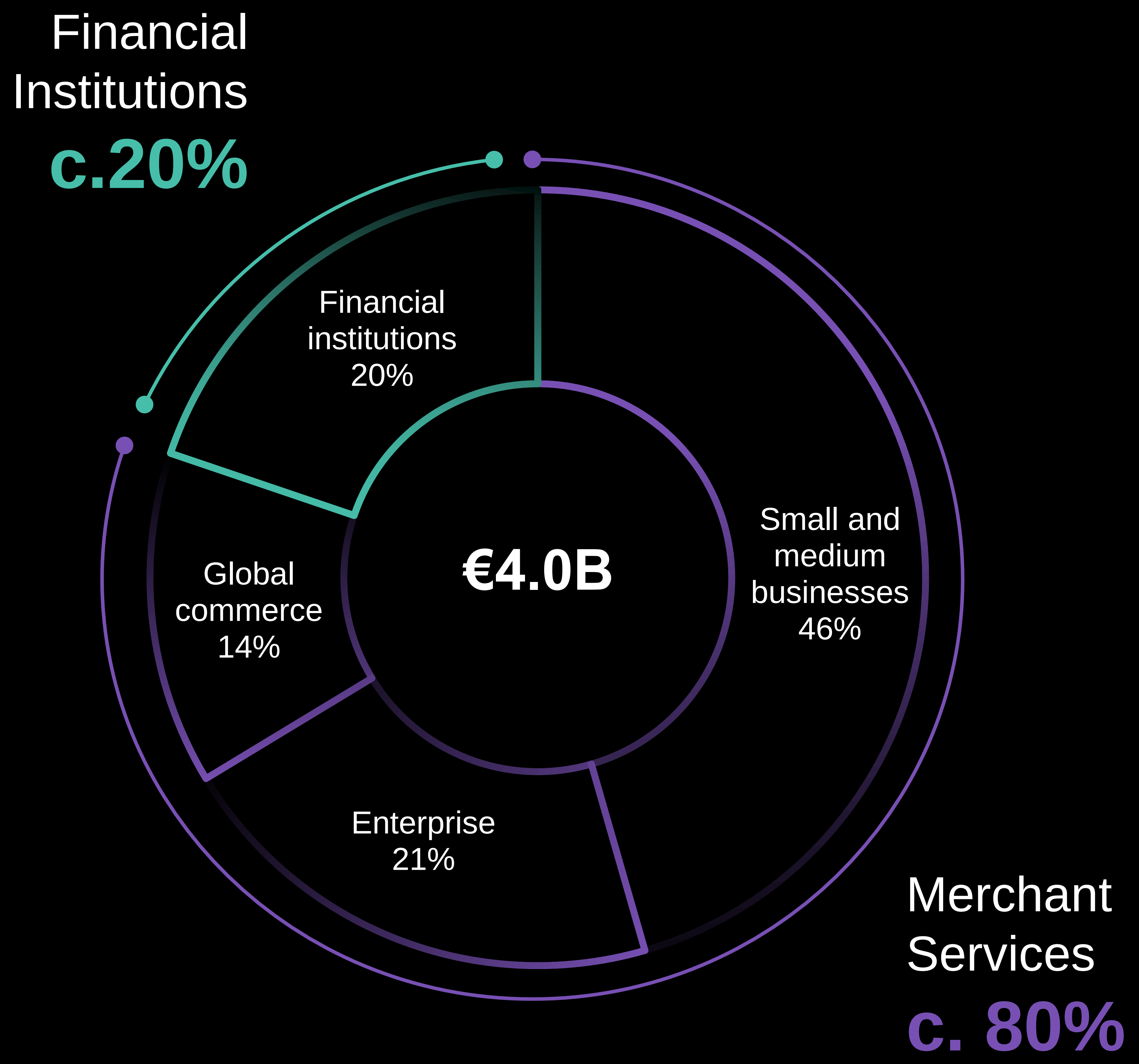
47B+
Transactions processed

€480B
Acquiring MSV[3]

1. Excl. MeTS Worldline North America NA and Cetrel (Source: 2025 Worldline guidance)
2. Including subcontractors, employees expressed as FTEs
3. MSV: Merchant Sales Value

A strong and diversified foundation

with shared assets between go-to-markets



REVENUE BY GO-TO-MARKET[1]

1. Figures are based on FY 2025e proforma scope

A modern target infrastructure

that serves all types of merchants and financial institutions

Invested target infrastructure

Comprehensive hosting set up

Diverse talent pool

Scaled GCCs[1]

Proven deployment of GenAI capabilities

1. Global Competence Centres

Worldline is acting on innovation fronts

AI/Smart Routing

Tap on Mobile

SmartPOS

Worldline for Platforms

One Commerce

Stablecoin settlement

Agentic Commerce

Verification of payee

Issuing / Acquiring as a Service

A2A and instant payments

Keeping CSR embedded in our business model

2024 extra-financial ratings

MSCI AA | ISS ESG B- | CDP A-

10+ years of ESG engagement

CSR Commitment is a **key differentiator valued by customers**

CSR driven by programs and **linked to bonus targets**

Study on **Decarbonisation of Payments**

Publish **Plan for Climate & Transition** (scope 1 & 2)

Deliver **Carbon Footprint metrics** per customer

Offer **low carbon solutions**

A unique footprint in Europe

Merchants

c. 1.2M merchants

€480B acquiring MSV[1]

ACCOR · MARRIOTT · BLIZZARD ENTERTAINMENT · Carrefour · Sainsbury's · ALDI · Lufthansa · BOOKING.COM

Partners

23K branches distribution

400+ ISV[2] and ISO[3]

Payment · 易宝支付 YEEPAY.com · EUROBANK · ORDERMAN · PayPal POS · amadeus · BNL BNP PARIBAS · CASSA CENTRALE BANCA CREDITO COOPERATIVO ITALIANO · WiX · bk POS Kassensysteme

Financial Institutions

156M+ European cards

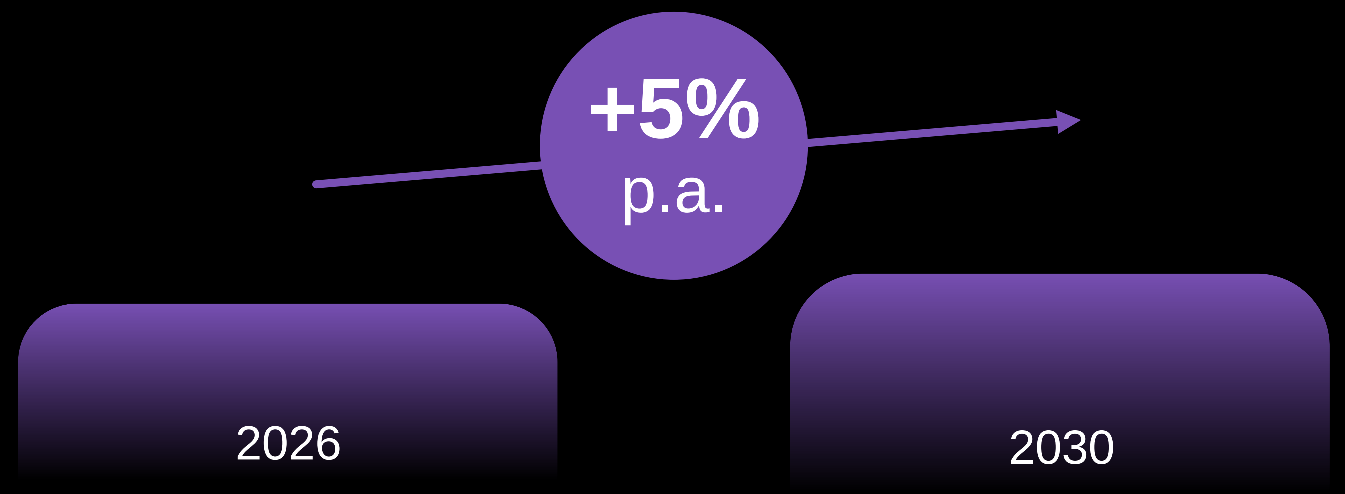
320+ banks

47B+ transactions processed

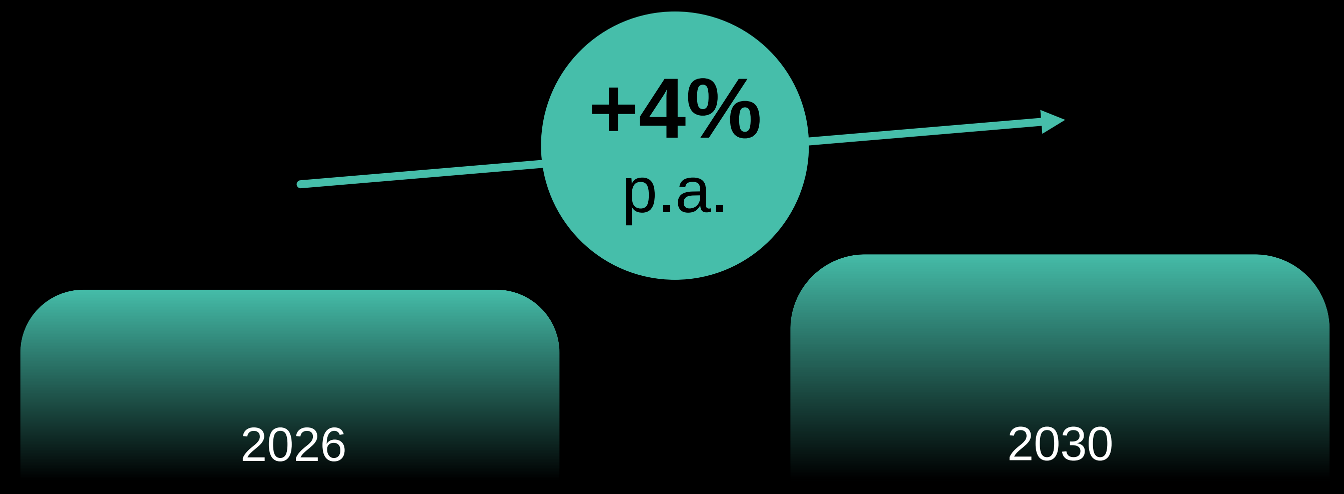
ING · UniCredit · PSA · Volksbank · Raiffeisen · Belfius

1. MSV: Merchant Sales Value
2. ISV: Independent Software Vendor
3. ISO: Independent Sales Organisation

Our selected markets are expected to grow at 4-5% p.a.



Merchant Services
Worldline core addressable markets[1], €B



Financial Institutions
Worldline core addressable markets[2], €B

Drivers

SMBs
- Gig economy and micro merchants
- Digitalisation

Enterprise
- Omnichannel
- Kiosks & self-service expansion
- Fragmentation of payments

Global Commerce
- Growth of digital & travel
- Agentic commerce
- Verticalisation & performance

Financial Institutions
- Payments strategic for banks
- Push towards sovereignty
- Increasingly complex
- Diversifying service models

Source: Global Management Consulting
1. Includes SMB, Enterprise and Global Commerce addressable markets, countries scope (Worldline countries), acquiring, acceptance and hardware revenues
2. Includes acquiring processing, issuing processing and account payments countries in scope: Belgium, DACH, Finland, France, Italy, Netherlands, Norway, Sweden

2025 actions
building momentum

- **New management** team
- Assessment of **merchant portfolio**
- **€50M cash** cost savings
- **4** new Android devices
- **3** divestments announced for €350M-€400M cash proceeds[1]
- **5** platforms decommissioned

Challenges to address

Commercial

- Decision to reduce HBR[2] exposure
- Dip in Financial Institutions revenues
- Merchant mix

Internal

- Delayed platform convergence
- Fragmented operating model
- Lack of automation

1. Year to date divestments announced: MeTS, Worldline North America and Cetrel
2. High Brand Risk

North Star 2030

Back to growth alongside sustainable and increased free cash flow generation

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OUR NORTH STAR

Be the

European payments partner of choice

for merchants and financial institutions

What we strive to be

Innovative, multi-local, end-to-end value chain

Integrated & efficient operating model

Scaled, robust & sovereign

North Star 2030:
four drivers of transformation

Simplify
and streamline the operating model

Converge
platforms and automate operations

Integrate
operations through GCC to access talent and drive GenAI deployment

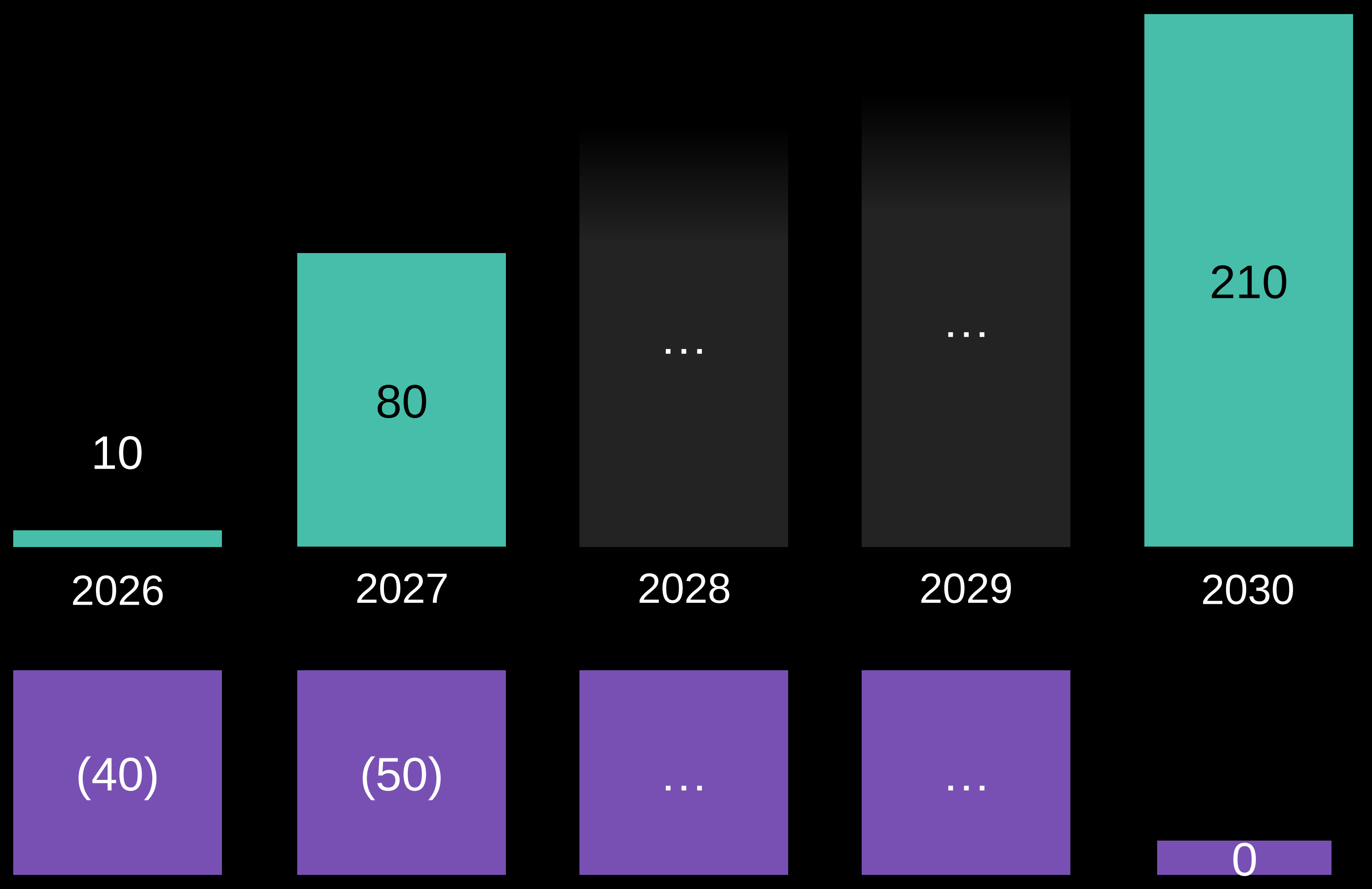
Grow
through efficiency, sales productivity and revenue management

North Star transformation plan is expected to deliver €210M of additional recurring EBITDA in 2030

2026-2030 in €M

North Star adj. EBITDA impact, 2026-2030

Transformation cash costs



For North Star
c. €620M
Adj. EBITDA Cumulative contribution

Accelerated value creation as of 2027

Why we will succeed

Phased transformation

Focused perimeter

Already proven execution

Committed management team

North Star 2030

Be the European payments partner of choice for merchants and financial institutions

4
transformation drivers

2025
showing we are in full motion

Plan to deliver €210M of additional recurring Adj. EBITDA

Worldline 2030
Growth targets

Revenue : 4% CAGR 2027-2030
€1B+ Adj. EBITDA / €300M-€350M FCF in 2030

	2030 targets
North Star additional recurring Adj. EBITDA	€210M
Organic growth additional Adj. EBITDA	€150M