Q3 2025 REVENUE

October 21st, 2025

WORLDLINE

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Revenue organic growth and Adjusted EBITDA improvement are presented at constant scope and exchange rate. Adjusted EBITDA is presented as defined in the 2024 Universal Registration Document. All amounts are presented in € million without decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables. 2025 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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Q3'25
Opening Remarks

Pierre-Antoine Vacheron

Group CEO

KEY HIGHLIGHTS

Q3'25 Performance & Guidance 2025

€1,149m revenue
(0.8%) organic

Merchant Services underlying performance stabilisation

FS and MeTS performance consistent with full-year expected trajectory

2025 guidance range narrowed

Organic Growth: Low-single digit percentage decline

Adjusted EBITDA: €830m to €855m

FCF: from €(30)m to €0m+

Clearing the ground ahead of the CMD

Significant delivery of 2025 actions

Churn stabilisation

NextGen POS deployment in our core countries

Successful ramp-up of our SoftPOS offering

Leveraging core product competencies in Travel & Hospitality

€50m cash costs savings for 2025 run-rate confirmed

Solid groundwork in execution

High Brand Risk merchant portfolio confirmed to be under control

Proper risk and compliance framework in place

Need for more consistent deployment and automation

Exclusive negotiations to sell Worldline North America

Expected c.€300-350m cash proceeds in 2026 from MeTS and Worldline NA disposals

Streamlined organisation

Accelerated ramp-up of the renewed executive team enabling streamlined organisation to drive transformation ahead

EXTERNAL REVIEWS - STRONG COMMITMENT TO ROBUSTNESS

Two external firms engaged to assess risk framework and review remaining HBR portfolio

	SCOPE OF REVIEW	KEY FINDINGS
Accuracy	**Analysis on the remaining High Brand Risk (HBR) portfolio**	**No need for material offboarding of merchants identified in the regulated entities of the Group** **Technical orchestration layer under review** Marginal impact in 2025
OliverWyman	**Overall assessment of compliance and risk framework and its implementation**	**Proper risk and compliance framework confirmed and considerable progress made but further improvements needed to harmonize framework, effective operationalisation and automation** **Comprehensive multi-year strategy already in execution** being updated to focus on accelerating progress especially using industrialisation, automation, technology and GCC

DIVESTMENT OF NON-CORE ACTIVITIES UNDERWAY

METS
announced in July-2025

Digital, mobility and e-transactional services activities

c.€410m EV*
corresponding to c.€250-300m cash proceeds subject to closing adjustments

c.€450m
Revenues in 2024**

c.€100m
Adj. EBITDA in 2024**

Q4’25
Expected signing***

H1’26
Confirmed closing***

WORLDLINE NORTH AMERICA
exclusive negotiations with Shift4

Online and In-Person payment services to SMBs across Canada and the US

c.€70m EV
corresponding to c.€70m cash proceeds subject to closing adjustments

c.€60m
Revenues in 2024

c.€8m
Adj. EBITDA in 2024

Q1’26
Expected closing***

** Including c.€10m Earn-Out to receive*
*** Divested scope includes activities reported within MeTS business line, as well as limited additional activities from MS and FS which were synergistic with the perimeter and with limited entanglements with the rest of the group. Additional resources have also been contributed to operate the scope on a standalone basis. Contribution from the MeTS perimeter to Group Adjusted EBITDA is expected to be c.€100m.*
**** Subject to customary approvals*

ANNOUNCING STREAMLINED ORGANISATION

to execute disciplined transformation and deliver performance

Chief Executive Officer (CEO)
Pierre-Antoine Vacheron

Technology & Operations
Candice Dillon

Processing & Fin. Institutions
Madalena Cascais

Merchants Go-to-Markets
3 Business Lines

- *SMB:* ***Joachim Goyvaerts***
- *Enterprise:* ***David Gebhardt***
- *Global Commerce:* ***Stijn Gasthuys***

Finances
Srikanth Seshadri

Human Resources
Anika Grant

Transformation & Performance
Maelle Lafont de Sentenac

Risks
Joe Katz

Compliance & Legal
Charles-Henri de Taffin

Members of the Executive Committee

Tight governance

All Go-to-Markets reporting directly to the CEO

Streamlining of the organisation and ownership focused

Increase in accountability and delivery

Q3’25 Financial Performance

Srikanth Seshadri
Group CFO

WORLDLINE

EXTERNAL REVENUE OVERVIEW

Q3 2025 Group Revenue

(in €m)	Q3 2025	Q3 2024*	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	862	863	**(0.1%)**	**(3.5%)**
Financial services	201	211	**(4.5%)**	**(4.5%)**
MeTS	85	85	**+0.6%**	**+0.7%**
Worldline	**1,149**	**1,159**	**(0.8%)**	**(3.3%)**

**at 2025 constant scope and exchange rates*

9M 2025 Group Revenue

(in €m)	9M 2025	9M 2024*	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	2,480	2,518	**(1.5%)**	**(4.8%)**
Financial services	611	664	**(8.1%)**	**(8.1%)**
MeTS	263	259	**+1.6%**	**+1.6%**
Worldline	**3,353**	**3,442**	**(2.6%)**	**(5.0%)**

**at 2025 constant scope and exchange rates*

MERCHANT SERVICES

Q3'25 highlights

€862m revenues

(0.1%) organic growth / +0.7% excl. Hardware base effect

Revenue reached **€ 862 million**, a **(0.1%)** organic

- **Enterprise:** Trend similar to Q2'25 with a weak performance in terminals, but a stabilized acquiring business. Good performance in the Nordics and in Italy with large merchants. Global online activities fueled by the Travel & Hospitality verticals (existing clients, new business and upsell) not compensating weaknesses in the Retail vertical (volume decrease).
- **SMB**: Quarter impacted by the base effect of POS availability, situation now fixed in our core markets such as in Belgium where deployment is ongoing. Recent actions start to pay-off with a churn rate stabilizing.
- **Joint Venture:** Strong performance in Italy (boosted by Credem and CCB merchant portfolio migration). Germany struggling in acceptance and Terminals, while the good dynamic in FMCG vertical is offset by HoreCA.

Commercial wins / upsells

BQA Budapest Quality Accommodations | HESPERIA | العربية للعود Arabian Oud

Worldline Red acquiring and VAS (DCC)

Emirates | Lufthansa Group: Lufthansa, Austrian, brussels airlines, Eurowings, germanwings, SWISS

New payment methods (CUP, Dinners, JCB)

avis budget group

Full omnichannel (POS, GTW, Acq., DCC)

YEEPAY

Partnership combining Worldline acquiring and Yeepay position in China's travel payment

FINANCIAL SERVICES

Q3'25 highlights

€201m revenues

(4.5%) organic growth

Revenue reached **€ 201 million**, a **(4.5%)** organic

- **Card-based payment processing:** Positive impact from new contract signed (licenses and project) as well as pricing and volume uplifts with various customers but offset by reduced volumes in Benelux and Italy.
- **Digital Banking:** growth impacted by iDeal volumes in the Netherlands as well as SMS activity in France, despite a higher demand in Sanction Securities Monitoring Services.
- **Account Payments:** quarter impacted by lower transformation projects with key clients and some contractual scope evolution, while France and the Netherlands shown a slight growth

Commercial wins / upsells

GarantiBank

Merchant plug-in for eCommerce acquiring services

Large bank in Italy

High-volumes contract for Verification of Payee

handwave

Connection to instant payment rails for palm payments use cases

Large bank in the Netherlands

Client migration to the target issuing platform and Wero processing

MOBILITY & E-TRANSACTIONAL SERVICES

Q3'25 highlights

€85m revenues
0.6% organic growth

Revenue reached **€ 85 million**, up **+0.6%** organic

- **Transport & Mobility**: steady performance driven by higher volumes and incremental Mobile ticketing solutions in the UK and activities in mobility projects and ticketing systems in France.
- **Omnichannel interactions:** Increased project activities and volumes ramp-up with certain customers in France not offsetting the base effect from license deal in Q3'24
- **Trusted Services:** challenging performance in France mainly due to lower volumes and some end of contracts anticipated

Commercial wins / upsells

Rail Delivery Group
National Rail

Cornerstone project of train tickets retailing in the UL supported by Google could-based services

ASP
Agence de Services et de Paiement

Management, coordination and functional design of agricultural aids payment solution in France

OUTLOOK 2025 RANGE NARROWED

	Initial FY'25 guidance*	Updated FY'25 guidance*
Organic growth	Low-single digit percentage decline	Low-single digit percentage decline
Adjusted EBITDA	€825-875m adjusted EBITDA	€830m to €855m
FCF	Neutral FCF at mid-point of EBITDA guidance (or at €850m adj. EBITDA)	€(30)m to €0m+

** FY'25 guidance at current scope including MeTS*

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Key take-aways

Pierre-Antoine Vacheron

Group CEO

MANAGEMENT IN ACTION TO UNLOCK WORLDLINE'S POTENTIAL

Clearing the ground underway

Committed to deliver 2025 guidance

Tighter governance in place to drive transformation

Capital Markets Day confirmed in Paris on November 6th, 2025

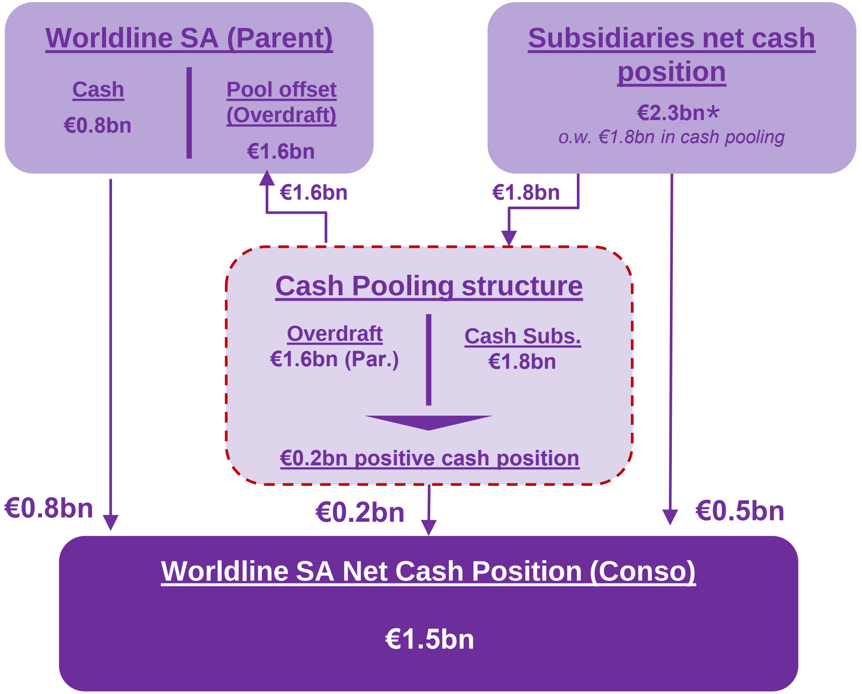
Q&A

Appendices

NOTIONAL CASH POOLING MECHANISM

Location of cash for liquidity management

Notional cash pooling structure (Dec. 2024)



*** Net of €258m in local overdraft***

Key take aways

BMG notional cash pooling structure

Multi-currency, multi-entity notional cash pool operated by BMG in the Netherlands

Cash from each subsidiary is centralized into individual accounts at BMG, without comingling

Balances are converted to euros and aggregated as a net cash pool balance, which is available to Worldline SA for overnight investment or debt repayment

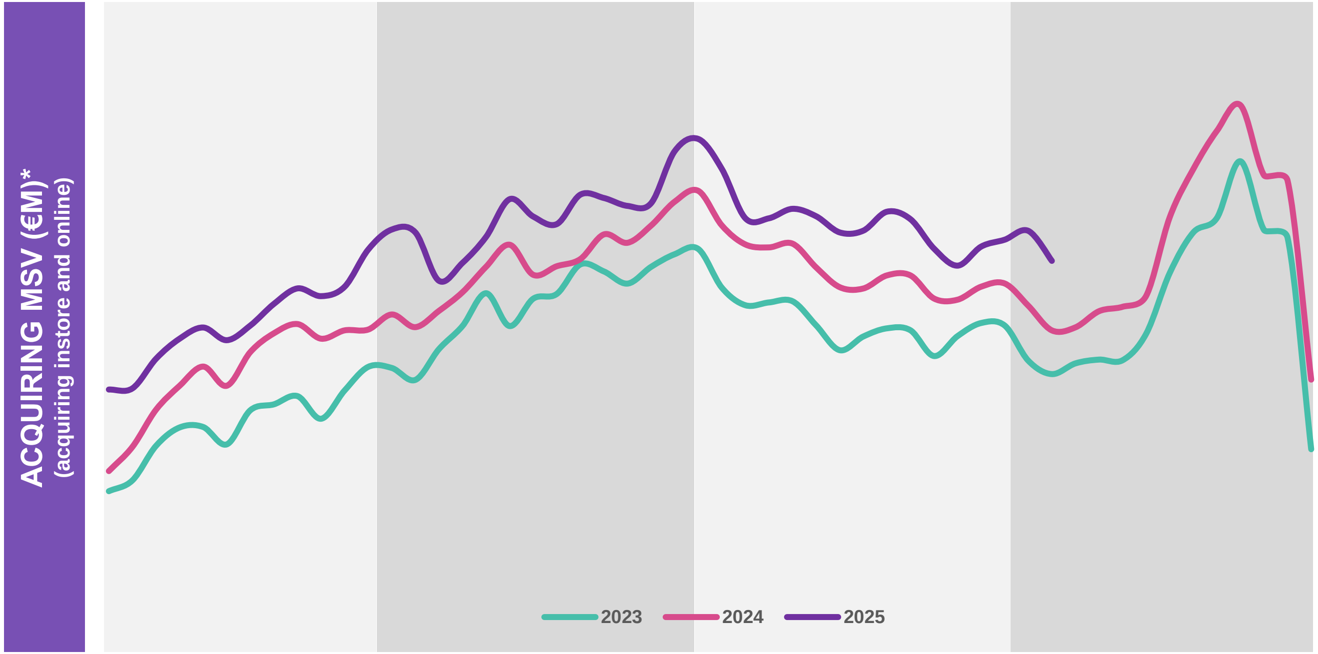
Bank balances monitoring

94% of corporate bank accounts managed with electronic bank statements

100% of the bank accounts audited annually including all BMG balances

Consolidation of cash positions / reconciliation performed every day by BMG in all legal entities participating to the cash pool

Q3’25 ACQUIRING MSV DEVELOPMENT



* Rolling 3-week average transaction volumes in euro millions on acquiring activities

c.€145bn MSV
in Q3’25

c.+3% in Q2’25
MSV growth vs Q2’24

c.€425bn MSV
in 9M’25

NR TO NNR BRIDGE ON REVENUE

In € million	Revenue							
	Q3 2025 Published	**Schemes & Partners fees**	**Q3 2025 Net Net**	**Q3 2024 Published***	**Schemes & Partners fees**	**Q3 2024 Net Net**	**OG% Q3 Published**	**OG% Q3 Net Net**
Merchant Services	862	(257)	605	863	(236)	627	(0.1)%	(3.5)%
Financial Services	201	(2)	199	211	(2)	209	(4.5)%	(4.5)%
Mobility & e-Transactional Services	85	0	86	85	0	85	+0.6%	+0.7%
Revenue	**1,149**	**(259)**	**890**	**1,159**	**(238)**	**921**	**(0.8)%**	**(3.3)%**

In € million	**Ytd Q3 2025 Published**	**Schemes & Partners fees**	**Ytd Q3 2025 Net Net**	**Ytd Q3 2024 Published***	**Schemes & Partners fees**	**Ytd Q3 2024 Net Net**	**OG% Ytd Q3 Published**	**OG% Ytd Q3 Net Net**
Merchant Services	2,480	(708)	1,772	2,518	(656)	1,862	(1.5)%	(4.8)%
Financial Services	611	(6)	605	664	(7)	658	(8.1)%	(8.1)%
Mobility & e-Transactional Services	263	0	263	259	0	259	+1.6%	+1.6%
Revenue	**3,353**	**(714)**	**2,640**	**3,442**	**(663)**	**2,779**	**(2.6)%**	**(5.0)%**

** at constant scope and exchange rates*

Schemes & Partners fees = scheme fees + kickbacks PM03 + full buy-rate

THANK YOU

For more information, please contact:

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