

Payments to grow your world

Q3 2026 Results

October 27th, 2026

WORLDLINE 



Disclaimer

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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 2025 Universal Registration Document. All amounts are presented in € million with one 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. 2026 objectives are expressed at constant exchange rates according to Group’s accounting standards. Following the finalisation of Worldline pruning program, the outlook for 2026 and 2030 is presented in post pruning scope excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, Worldline New Zealand and Worldline Australia.

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Agenda

01 Q3'26 Snapshot
Pierre-Antoine Vacheron
CEO

02 Q3'26 Revenue
Srikanth Seshadri
CFO

03 Conclusion
Pierre-Antoine Vacheron
CEO

04 Appendix



Q3'26 Snapshots

Pierre-Antoine Vacheron

Chief Executive Officer



Q3'26 Highlights



**Disciplined execution
delivering enhanced customer
satisfaction and results**



**North Star 2030 on track,
delivering as planned**



**Momentum building
Year-to-Date**



Full year guidance confirmed

Q3'26: improvement across all businesses

Fully pruned revenue: €946M¹ +2.5% organic y/y

Merchant Services Solid growth

Financial Services Turnaround progressing

SMB

- NPS improvement across all geographies driving reduced churn
- Growing traction with partners
- Continued momentum across most markets

Enterprise

- Solid booking momentum, supported by significant new merchant wins
- Pipeline expansion across Retail and Mobility & Self Service
- Benefitting from later-than-expected churn materialisation

Global Commerce

- Strong growth in Global Collect supported by increased share of wallet
- Geographic expansion into Latam
- Advanced deployment of Gen AI on the back of finalised platform modernisation

- Underlying recurring processing activity resilient across most markets
- Strong pipeline and expanding order book
- Non-recurring revenue tailwinds

One year into North Star 2030

Delivering on our commitments



Simplify

- 3 entities closed and one licence returned
- Merchant Services delayed
- Crédit Agricole partnership evolution
- Full ownership of WL Greece

Converge

- 3 legacy authorisation platforms decommissioned
- 98% of Ogone SMB portfolio migrated to GoPay
- 1/3 of Worldline's Italian merchants migrated
- Wopa platform successfully phased out

Integrate

- Acceleration of hosting infrastructure modernisation
- Global Collect successfully repositioned
- GenAI being deployed at scale
- Global Competence Center capabilities expanded

Grow

- YtoD bookings growth: Financial Services +91%, Enterprise +4%, Global Commerce +20%
- Tap on Mobile: expanded to ISVs and MiniPOS Cube
- Agentic commerce

Decreasing personnel expenses with 4% FTE reduction in Western Europe Year-to-Date

Customer excellence

Sustained improvement across most markets

Yearly Worldline
NPS¹ campaign

2025

Worldline **+30**

+10 pts

2026

Worldline **+40**

A key pillar of Worldline's competitive positioning

Accelerating growth at Global Collect

Modernisation

Replatforming in final phase of migration
GenAI enhancing Customer experience

NPS Improvement

Authorisation optimisation driving measurable uplift

Success

10%+ growth in Q3'26

Geographic expansion

Strategic partnership with a leading local acquirer establishes LatAm presence

Flows migrated to the Next-generation platform

85% BACK OFFICE

99% CONNECT API

100% NEW PORTAL

Refocusing plan on track:

Platform modernisation nearing completion and geographic footprint expanding

Mobility & Self-Service (MSS)

A growth driver built on deep vertical expertise

Transportation

Parking

Vending

EV Charging

Fuel retail

Value proposition

- Full service: terminal, Tap on Mobile, e-commerce and acquiring
- Scalable roll-out across Europe

Right to win

- Fully embedded in each of the vertical ecosystems

Key metrics

- **c. +10%** y/y revenue growth in Q3
- **+15%** bookings growth year to date

Achievements YTD

- Successful market launch in the UK and Ireland
- Strong traction in Italy
- 3 of top 10 EU EV Charging operators secured as clients

We are trusted

Transportation



Vending



Parking



EV Charging



Fuel retail



Establishing market leadership in Software-based acceptance

Tap on Mobile



- Launched in 2023
- Live across 24 countries
- +213% MSV growth year to date
- Value-added services including DCC, reservation, ...



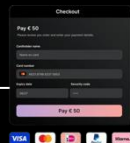
Tap on Mobile Android / iOS for SMB and Enterprise



MiniPOS Cube for micro-merchants

Ultra-compact & portable

- Standalone, Android, contactless, QR code
- Easy to use and cost-effective
- All payment methods, digital receipts
- 10K+ units sold in Germany
- Live in Germany, Switzerland and Belgium



Worldline for Platforms for partners



Kiosks for partners

Expanding across new use cases, geographies, merchant segments and partner ecosystems

Q3'26 Revenue

Srikanth Seshadri

Group CFO



Organic revenue growth

By Business Line

Q3 2026 Group Revenue fully pruned¹

In € million	Q3 2026	Q3 2025*	Organic growth	Organic growth (NNR)
Merchant Services	759	730	+4.0%	0.0%
Financial Services	186	193	-3.3%	-3.8%
Worldline	946	922	+2.5%	-1.0%

Q3 2026 Group Revenue published²

In € million	Q3 2026	Q3 2025*	Organic growth	Organic growth (NNR)
Merchant Services	780	755	+3.3%	0.0%
Financial Services	186	193	-3.3%	-3.8%
Worldline	967	948	+2.0%	-1.0%

* At constant scope and exchange rates

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

2. Based on the published scope (excl MeTS for H1'26 restated under IFRS 5, WL North America / PaymentIQ starting March 26, Cetrel starting May 26, WL New Zealand starting June 26, ANZ Worldline JV in Australia and MS India starting August 2026)

Merchant Services : Q3'26 revenue at €759M¹

4.0% organic growth / flat NNR organic growth

SMB - low single-digit growth:

- Continued momentum across **Greece, Italy, the Nordics, CEE and Germany**
- Switzerland** stabilised: improved NPS, reduced churn and cost-effective terminals
- Benelux**: lagging behind ; turnaround plan fully activated

Continued focus on VAS² development to drive NNR growth

Enterprise - growth accelerating high single-digit:

- Continued growth in **Mobility and Self-service**, supported by geographic expansion
- Retail**: returning to growth with an expanding pipeline
- Churn expected to normalise** in Q4'26 consistent with H1'26 guidance

Global Commerce - returning to low single-digit growth:

- Global Collect** delivering 10%+ growth, offsetting anticipated churn in the acquiring portfolio
- Travel** growing double digit driven by increased market share
- Digital vertical** returning to growth driven by wallet share gains

Q3'26 Commercial wins / upsells



Mix is impacting NNR

Take rate stable Year to Date

Customer segment

Lower FS

Vertical

**Higher growth in
FMCG¹, travel and
digital**

Geography

**Outperformance
in Italy and the
Nordics**

North Star 'Grow' initiatives and geographic/vertical rebalancing underway, supporting a progressive acceleration in NNR growth

Financial Services : Q3'26 revenue of €186M¹

(3.3)% organic decline / (5.1)% ex non-recurring items

Revenue continues to reflect the impact of contract terminations. Positive commercial dynamics in certain regions, with bookings in line with expectations

Issuing

- Better volumes in **Benelux**
- Revenue decline driven by previously announced **contract terminations**

Acquiring

- **Increased volumes across several markets, notably in Belgium**
- First customer secured for the **new cloud-based acquiring product**

Account & Instant Payments

- Good performance in payments **connectivity and messaging infrastructure**
- Existing customers show **solid volume levels and a steady flow of fertilisation**

Digital Services & Fraud

- Revenue growth fuelled by **fraud detection, trusted authentication and ACS²**
- Good presales activity around **Digital Euro, FIDO and Digital Identity**

Q3'26 Commercial wins / upsells



Acquiring & Issuing Processing



Authorisation acquiring processing back-up services



ATM Acquiring Processing Services



SaaS FIDO Server

1. Excluding Mets (restated under IFRS 5), Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

2. ACS : Access Control Server

3. FIDO : Fast Identity Online

2026 outlook confirmed¹



Revenue growth

Flat to marginally positive
organic revenue growth



Confirmed



Adj EBITDA

€630M-€650M



Confirmed



Free cash flow

€(60)M to €(40)M



Confirmed



Reported net leverage

<2x



Achieved

Conclusion

Pierre-Antoine Vacheron

Chief Executive Officer



Q3'26 execution producing tangible operational progress



**Sustained NPS improvement
reducing customer churn and
accelerating bookings
momentum**



**North Star 2030 commitment
delivered year to date**



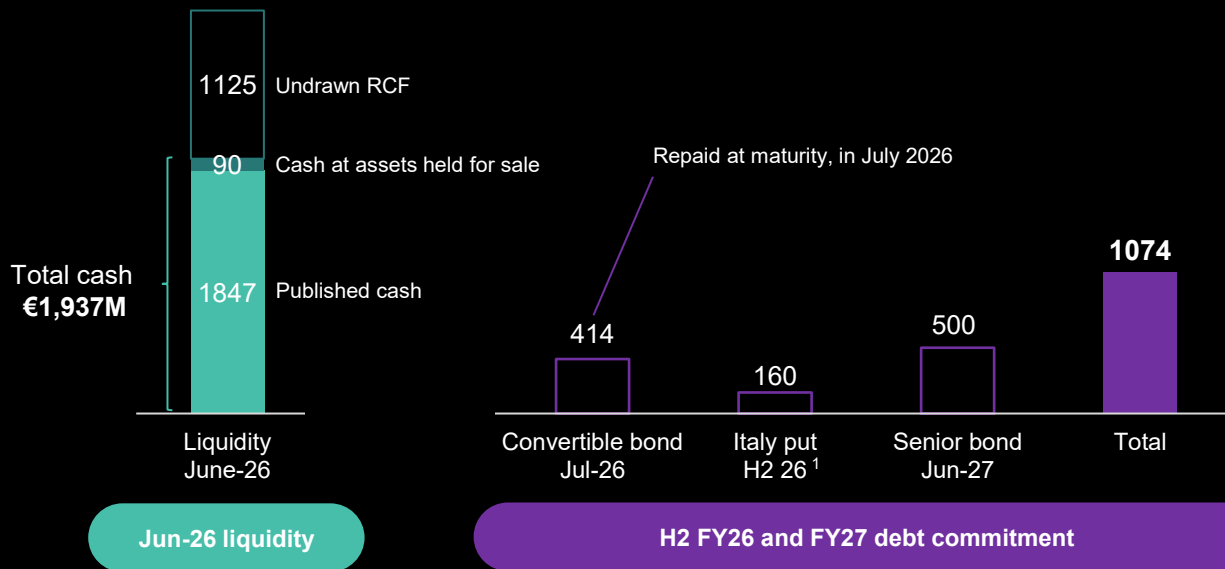
**2026 guidance on track
Q4'26 outlook in line with H1'26
expectations**



**Disciplined execution and
investments building strong
foundations for sustainable
growth**

Appendix

Sound liquidity ahead of upcoming debt commitment



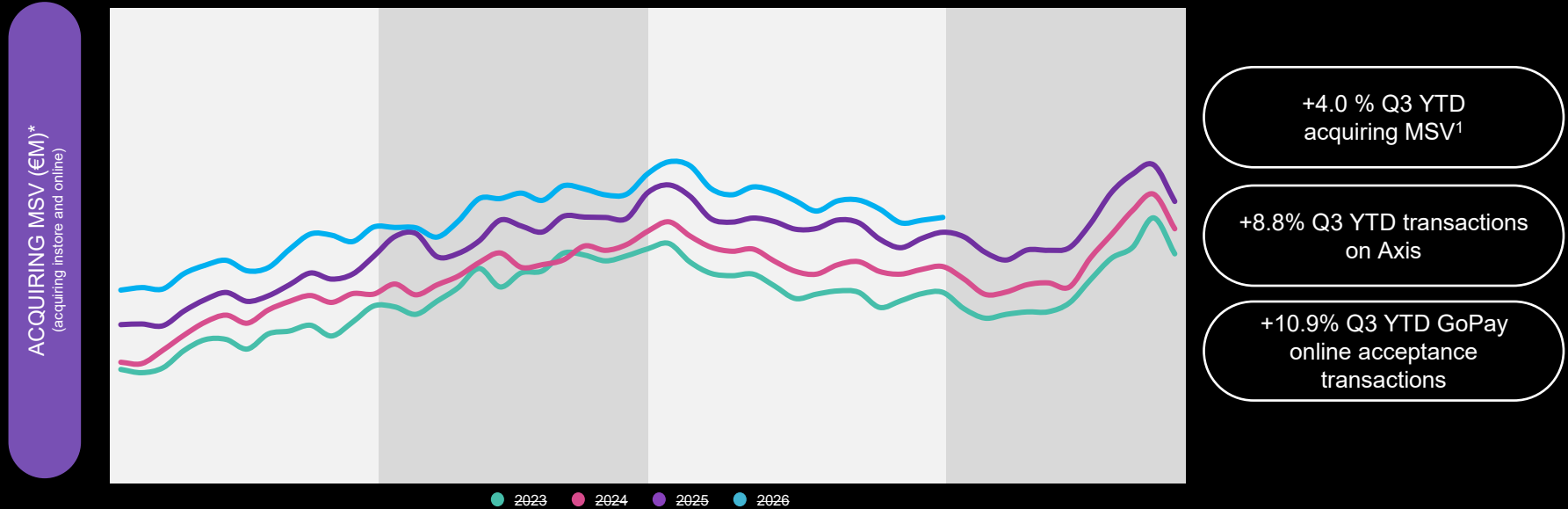
Cash towards debt service

Total cash Jun-26	Debt commitments H2 26 + FY27
€1,937M	> €1,074M

- ✓ **Strong liquidity** enhanced by 1,125m€ undrawn RCF – of which 2nd extension of the RCF from July 30 to July 31 approved for €900M in June 26
- ✓ **Proactive debt management** with '27 bond market buyback executed in Q3 for c. 32m€

On track to sustain net leverage less than 2x

Q3'26 Acquiring MSV development



* Rolling 3-week average transaction volumes in euro millions on acquiring activities, proforma of Girocard acquiring volumes (previously excluded)

1. MSV: Merchant Sales Value

NR to NNR bridge and impact on revenue

Q3 2026 Group Revenue fully pruned¹

In € million	Q3 2026	Schemes & Partners fees	Q3 2026 Net Net	Q3 2025*	Schemes & Partners fees	Q3 2025 Net Net	OG% Q3	OG% Q3 Net Net
Merchant Services	759	(242)	517	730	(213)	517	+4.0%	0.0%
Financial Services	186	(3)	184	193	(2)	191	(3.3)%	(3.8)%
Revenue	946	(245)	701	922	(215)	708	+2.5%	(1.0)%

*at constant scope and exchange rates

Q3 2026 Group Revenue published²

In € million	Q3 2026	Schemes & Partners fees	Q3 2026 Net Net	Q3 2025*	Schemes & Partners fees	Q3 2025 Net Net	OG% Q3	OG% Q3 Net Net
Merchant Services	780	(251)	529	755	(226)	529	+3.3%	0.0%
Financial Services	186	(3)	184	193	(2)	191	(3.3)%	(3.8)%
Revenue	967	(254)	713	948	(228)	720	+2.0%	(1.0)%

*at constant scope and exchange rates

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

2. Based on the published scope (excl MeTS, WL North America, PaymentIQ, Cetrel, WL New Zealand for the whole quarter and ANZ Worldline JV in Australia and MS India starting August 2026)

NR to NNR bridge and impact on revenue

9M 2026 Group Revenue fully pruned¹

In € million	9M 2026	Schemes & Partners fees	9M 2026 Net Net	9M 2025*	Schemes & Partners fees	9M 2025 Net Net	OG% 9M	OG% 9M Net Net
Merchant Services	2 132	(639)	1 494	2 079	(571)	1 508	+2,6%	(0,9)%
Financial Services	549	(7)	541	583	(7)	576	(5,9)%	(6,1)%
Revenue	2 681	(646)	2 035	2 662	(578)	2 084	+0,7%	(2,3)%

*at constant scope and exchange rates

9M 2026 Group Revenue published²

In € million	9M 2026	Schemes & Partners fees	9M 2026 Net Net	9M 2025*	Schemes & Partners fees	9M 2025 Net Net	OG% 9M	OG% 9M Net Net
Merchant Services	2 311	(713)	1 597	2 282	(663)	1 619	+1,3%	(1,3)%
Financial Services	553	(8)	545	587	(7)	580	(5,9)%	(6,0)%
Revenue	2 864	(721)	2 143	2 869	(670)	2 199	(0,2)%	(2,6)%

*at constant scope and exchange rates

1. Excluding Mets, Worldline North America, Cetrel, PaymentIQ, MS India, MS New Zealand and ANZ Worldline JV in Australia

2. Based on the published scope (excl MeTS for the whole period, WL North America / PaymentIQ starting March 26, Cetrel starting May 26, WL New Zealand starting June 26, ANZ Worldline JV in Australia and MS India starting August 2026)