PRESENTATION TO INVESTORS

November 2018

FINANCIAL COMMUNICATION

Worldline

Disclaimer

- This document contains forward-looking statements that involve risks and uncertainties, including references, concerning the Group's expected growth and profitability in the future which may significantly impact the expected performance indicated in the forward-looking statements. These risks and uncertainties are linked to factors out of the control of the Company and not precisely estimated, such as market conditions or competitors behaviors. Any forward-looking statements made in this document are statements about Worldline' beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline' plans, objectives, strategies, goals, future events, future revenues or synergies, or performance, and other information that is not historical information. Actual events or results may differ from those described in this document due to a number of risks and uncertainties that are described within the 2017 Registration Document filed with the Autorité des Marchés Financiers (AMF) on March 21, 2018 under the filling number: D.18-0163, and its update filed with the AMF on August 1, 2018 under the registration number: D.18-0163-A01. Worldline does not undertake, and specifically disclaims, any obligation or responsibility to update or amend any of the information above except as otherwise required by law.
- Revenue organic growth and OMDA are presented at constant scope and exchange rates, and restated for the impacts of IFRS 15. 2018 objectives have been considered with exchange rates as of December 31, 2017.
- Global Business Lines include Merchant Services (in Argentina, Belgium, Brazil, Czech republic, France, Germany, India, Luxembourg, Malaysia, Poland, Spain, Sweden, The Netherlands, United Kingdom, USA), Financial Services (in Belgium, China, Estonia, Finland, France, Germany, Hong Kong, Indonesia, Italy, Latvia, Lithuania, Luxembourg, Malaysia, Singapore, Spain, Taiwan, The Netherlands and the United Kingdom.), and Mobility & e-Transactional Services (in Argentina, Austria, Belgium, Chile, China, France, Germany, Spain, The Netherlands and United Kingdom).

- This document does not contain or constitute an offer of Worldline's shares for sale or an invitation or inducement to invest in Worldline's shares in France, the United States of America or any other jurisdiction.

Presentation of the Worldline Group (FY 2017)

€1.6 bn revenue

MS
34%
of Group revenue

80% of which in Commercial Acquiring, Acceptance and related services

FS
44%
of Group revenue

MTS
22%
of Group revenue

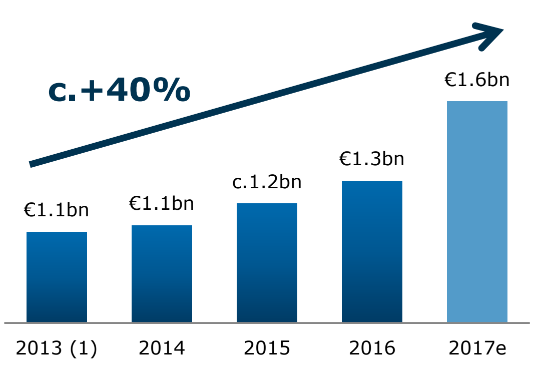
Worldline

- **Merchant Services** — 100%
- **Financial Services**
  - **Equens + FS** [Benelux/FR/GE] = **equensWorldline** — [36.4%] [63.6%]
  - **FS** [APAC / Spain / Baltics & Diamis] — 100%
- **Mobility & eTransactional Services** — 100%

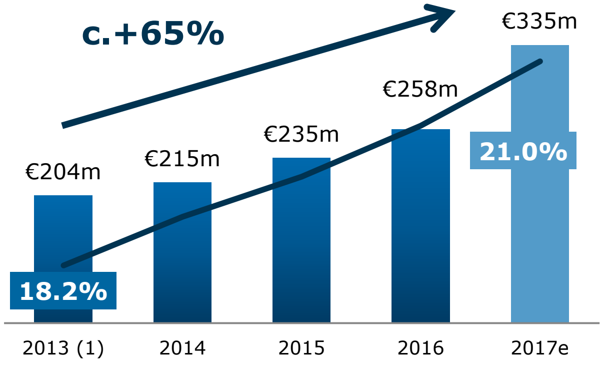
Worldline ownership
Equens shareholders ownership

Substantial improvement of Worldline’s financial profile since the IPO

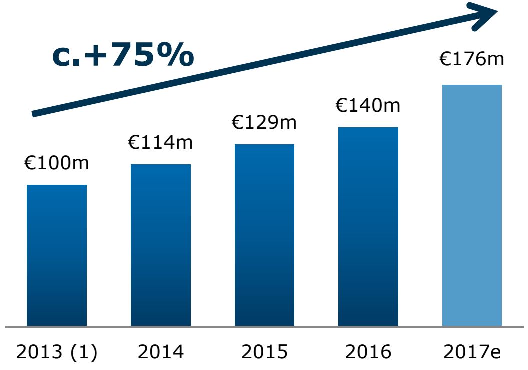
Revenue expansion



OMDA



Free Cash Flow



Same number of shares: c. 133 million

Net cash position: €309m end of Dec. 2017

Full leverage capability kept intact

M&A was a strong component of the IPO equity story and has significantly contributed to Worldline development

		Reinforcement of Our Portfolio				
	Industrial Scale	Global Online Payment	New offers	Bank Alliances for Commercial Acquiring	Strengthen Our European Position	Enter Higher Growth Countries
equens	✓		✓	✓	✓	
PaySquare				✓	✓	
KB SmartPay				✓	✓	✓
Digital River World Payments		✓	✓		✓	
First Data Baltics					✓	✓
MRL Posnet			✓	✓		✓
diamis			✓			
SIX Payment Services	✓		✓		✓	✓

c.€0.7bn cash invested since 2016 (incl SIX PS)

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Payment Market continues to experience solid volume growth and outsourcing forces

e-payment trends

- **Consistent growth in card payments volume in Western Europe as well as in CEE/Asia**
- Technological pressure and **diversification of payment means** (e.g. instant payments)
- **PSD 2 disruption** in Europe

For merchants

- Solutions with **European reach**
- **Omni-channel**
- **Technological** innovations
- **Payment means diversity**

For banks

- Banks payments in a **squeeze:** rising compliance costs and price pressure
- **Strategic dilemma around PSD2**
- Expected increase of **divestments / partnerships**
- Will to **focus on digital strategy** and **differentiating** offers / solutions

STRATEGIC MERGER BETWEEN WORLDLINE AND SIX PAYMENT SERVICES CONSOLIDATING EUROPEAN PAYMENTS

Closing planned for November 30th, 2018

-

SIX to become a major shareholder of Worldline

SIX PAYMENT SERVICES (SPS)

one of the largest payment service providers in Europe and the DACH* payment champion

MERCHANT SERVICES

c. €430m

2019e net** revenue

9

Key countries

c. € 530m

2019e net** revenue

c. € 20% OMDA

number of staff

c. 1,600

FINANCIAL SERVICES

c. €100m

2019e net revenue

6

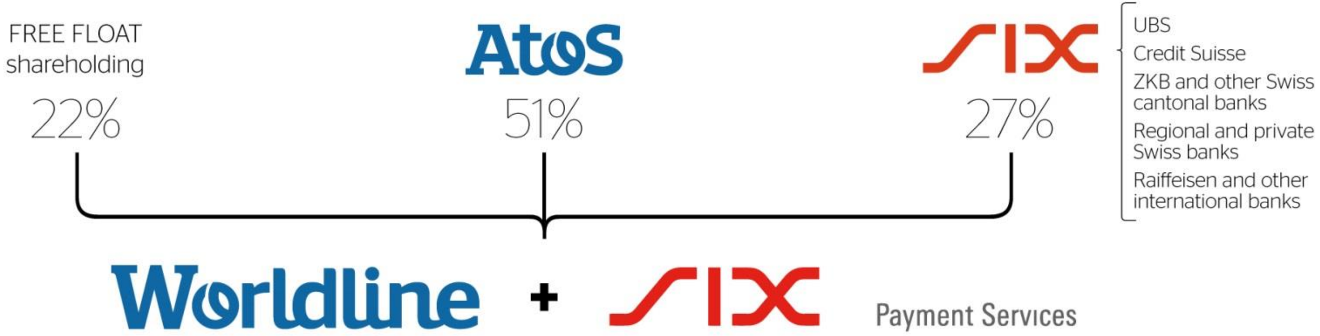
Key countries

**: Germany, Austria, Switzerland*

***: net of bank interchange fees*

1 EUR = 1.194 CHF

WORLDLINE SHAREHOLDING STRUCTURE & GOVERNANCE POST TRANSACTION



- 49.1 million of new shares + € 283 million in cash against SIX Payments Services contribution into Worldline
- Worldline Board of Directors enlarged from 9 members to 12 members and 1 censor, of which:
  - 2 new Board Members and 1 censor proposed by SIX Group; and
  - 1 new independent Director
- Corporate governance adapted with SIX representatives in each committee

WORLDLINE TO ACQUIRE SIX PAYMENT SERVICES TO CREATE A PAN-EUROPEAN PAYMENT POWERHOUSE

1. The scope of the transaction covers:
   - **Merchant services (81% of 2019e net revenue)**: all SPS Merchant Services activities;
   - **Financial Services (19% of 2019e net revenue):** all Financial Services activities outside of Switzerland and in Switzerland through SIX.

2. The **+30% size increase of the Worldline Group** thanks to the combination with SIX Payment services comes from **c.+65% in Merchant Services** and **c.+12% in Financial Services**.

3. **Major rebalancing of Worldline European geographic presence**, thanks to the acquisition of many new leading positions in the DACH region.

4. A quantum leap allowing establishing Worldline as the **n°1 non-bank acquiring platform in Continental Europe.**

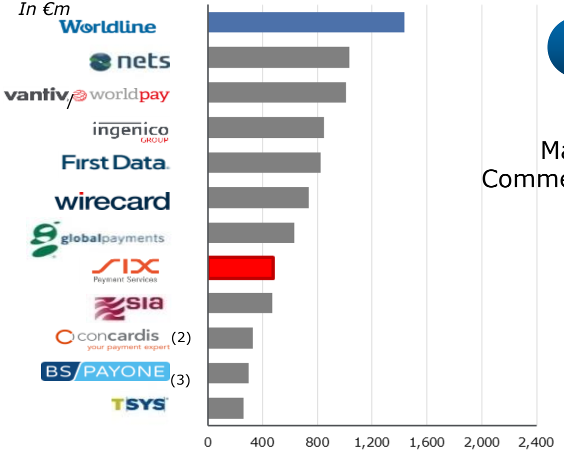
5. Through additional scale, massive **value creation** opportunity with total estimated annual **run-rate OMDA synergies of €110 million**.

A TRANSACTION THAT REDEFINES THE EUROPEAN PAYMENT INDUSTRY

Worldline + SIX = The Undisputed Pan-European Leader

Independent PSPs Net Revenue in Europe[1]

In €m



#1

10%

Market Share in Commercial Acquiring (3)

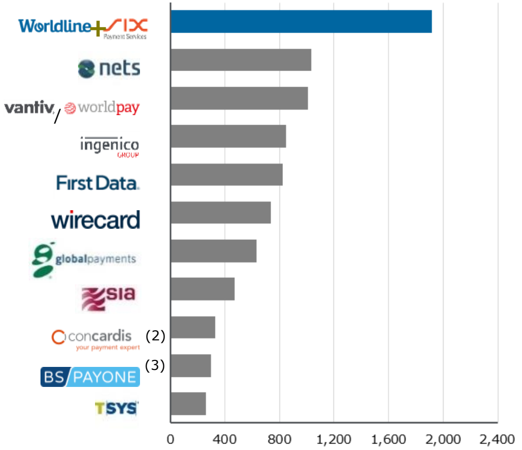
#1

20%

Market Share in Financial Processing (4)

#3

European e-com. PSP (5)



Worldline + SIX Payment Services = 2019e combined revenue of **c.€2.3bn**

1 EUR = 1.194 CHF

(1) Latest available (converted at respective current FX rate).

(2) Worldline's estimates. (3) Figures from B+S Card Service only.

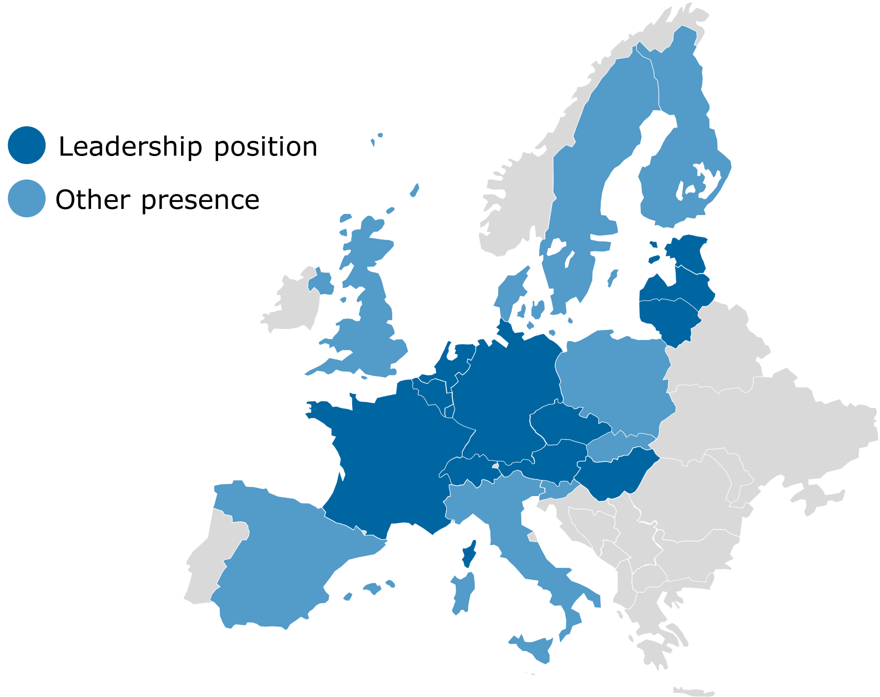
(3) in continental Europe excl. Russia – source: BCG

(4) in number of transactions processed in UE– source: ECB

(5) online acceptance in number of transactions – source: Nilson Report 2017; company information and BCG analysis

UNIQUE GEOGRAPHIC FOOTPRINT

With leadership positions in all the key continental European countries



Market leader positions in:

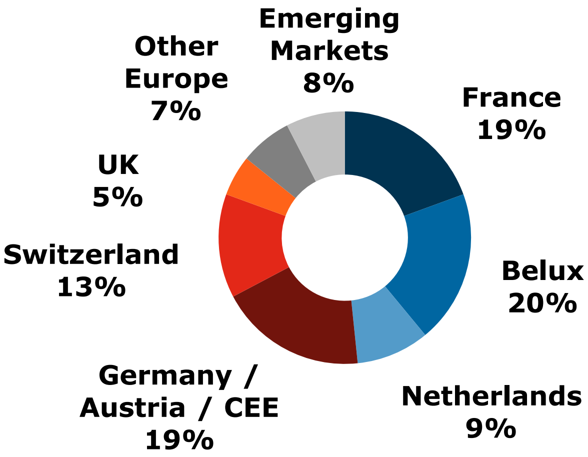
- **Austria**
- **Baltics**
- **Belgium**
- **Czech Republic**
- **France**
- **Germany**
- **Luxemburg**
- **Switzerland**
- **The Netherlands**

- **Perfect geographic match**
- **Only player truly able to deliver a continental platform**

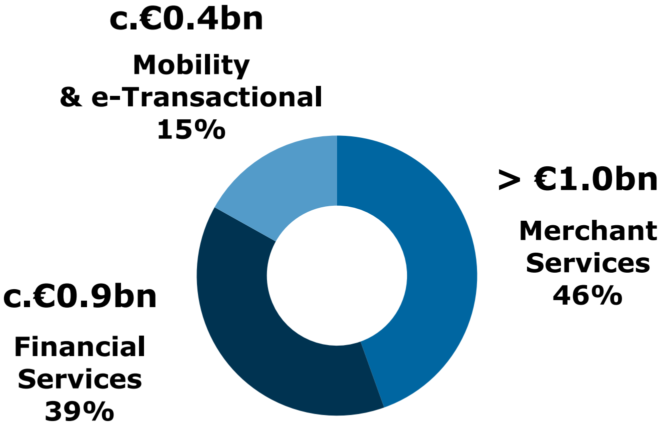
Worldline + SIX Payment Services

A UNIQUELY DIVERSIFIED BUSINESS PROFILE
with a mix rebalanced towards merchant services

Worldline + SIX Payment Services = 2019e combined net revenue of **c.€2.3bn**



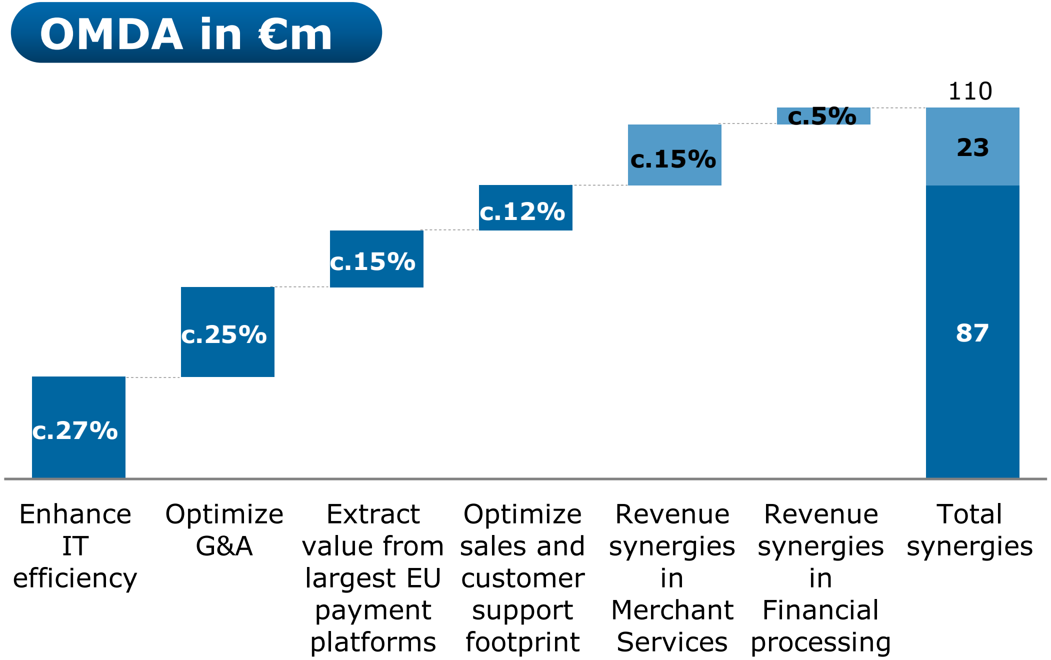
Major rebalancing of Worldline's geographies (1)



New Business Profile(2)

1 EUR = 1.194 CHF
(1) Based on 2017A Financials.
(2) Based on 2019e combined revenue

A STRONG AND SECURE SYNERGY PLAN



c.€ 110 million OMDA savings in 2022

- c.25% delivered in 2019
- c.50% in 2020

Synergy implementation costs estimated at c.€ 110 million, on top of pre-closing costs of €15-20 million

Execution secured by alignment on synergy nature and level

c.5% of combined cost base

Progressing on SIX Payment Services integration readiness

Using Worldline integration know-how and methods

Program to prepare day 1 readiness on track for Q4 closing

22 integration preparation streams

- **10 business streams**
- **9 functional streams**
- **3 strategic projects**

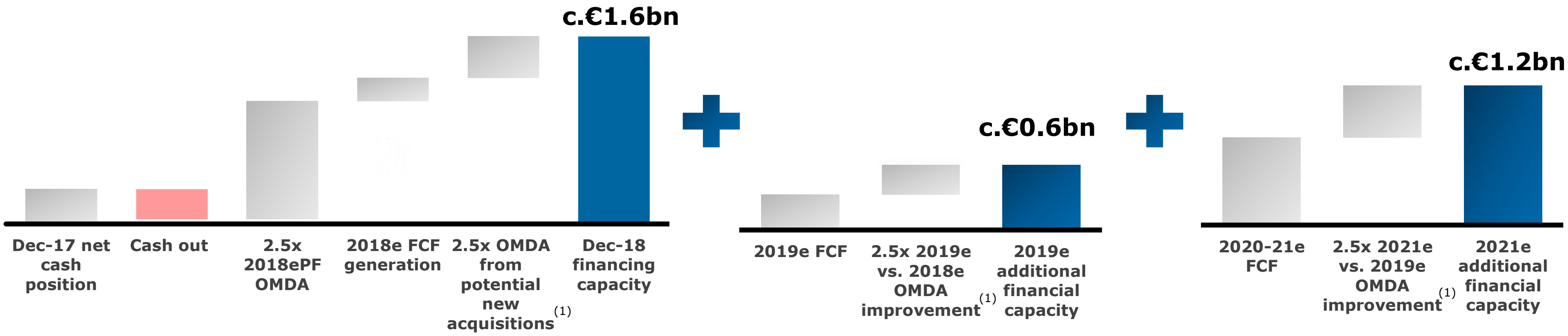
Supported by a dedicated organization

- Amount of **identified synergies confirmed**
- **Organizational blueprint** designed
- **Day 1 readiness** ensured
- **Regular Joint committee** to oversee integration preparation

TRANSACTION STRUCTURE PRESERVES FIREPOWER

Mid-term leverage target of 1.5x to 2.5x net debt/EBITDA

Financing capacity available at the end of 2018 | **Additional financing capacity over 2019** | **Additional financing capacity over 2020-21**



Estimated **M&A firepower** of more than €2bn by the end of 2019 without capital increase to **further consolidate** the European payment market

Note: (1) Max leverage

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HIGHLIGHTS

THIRD QUARTER 2018

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A VERY SOLID THIRD QUARTER

Very solid Q3 2018 revenue growth €411m, +6.3% organically

All 2018 objectives confirmed

Worldline & SIX

After 5 months of market feedback, recognition of the **SIX Payment Services and Worldline merger** as:

- **A game changing combination** for cross border acquiring
- A clear **proof point of the market consolidation acceleration**
- A **step change** for the **Merchant Services business of Worldline.**

Continued **robust commercial activity:**

- Many **mid-size to very large** outsourcing **opportunities**

ALL 2018 OBJECTIVES CONFIRMED

(these 2018 objectives do not include any impact from SIX Payment Services)

		REMINDER 2019 AMBITION
REVENUE	**Between 5% and 7% organic growth for the full year**	**6% to 8% for 2019**
OMDA	**Between 22% and 23%**	**Above 23% in 2019**
FREE CASH FLOW	**Between €200 million and €210 million** (1)	**€230 million** to **€245 million**

(1): including c.€20 million of synergy implementation costs and excluding SIX transaction costs

THANK YOU

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