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's beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline’s 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 2020 Universal Registration Document filed with the Autorité des marchés financiers (AMF) on April 13, 2021 under the filling number: D.21-0303.

Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2019 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. 2021 objectives are expressed at constant scope and exchange rates and according to Group’s accounting standards.

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The audit procedures have been completed and the auditors' report on the financial statements is in the process of being issued.
HIGHLIGHTS
Q1 2021

GILLES GRAPINET
Chairman & CEO

MARC-HENRI DESPORTES
Deputy CEO
Q1 2021 HIGHLIGHTS

Q1’20 FULLY IN LINE WITH EXPECTATIONS

Organic growth of –9.0% impacted by 3rd wave of Covid-19 lockdowns in Worldline key countries as anticipated

Q1 2021 FULLY IN LINE WITH EXPECTATIONS

FY 2021 GUIDANCE CONFIRMED

Central underlying scenario maintained with a progressive relief of restrictions allowing growth acceleration from Q2 onwards

TSS STRATEGIC REVIEW ON TRACK

Targeted completion by end 2021

INGENICO INTEGRATION ON-TRACK TO DELIVER EXPECTED SYNERGIES

2/3rd of Ingenico €66m planned synergies in 2021 already secured
COVID-19 SITUATION
IMPACT ON WORLDLINE TRANSACTION ACTIVITIES

Stores
Pre-Covid situation

Wave 1
Strict overall lockdowns and borders closure

Stores
Non-essential retail and bars & restaurants opened

Wave 2
More differentiated and flexible lockdowns

Wave 3
Reintroduction of tighter lockdowns

Q1’20
Q2’20
Q3’20
Q4’20
Q1’21

Stores

WITH INCREASED SHARE IN ONLINE AND CONTACTLESS TRANSACTIONS

B100
(Tx*)

March back to positive growth

* Transaction volumes in EURm on combined perimeter (acceptance and acquiring volumes instore and online)
# Worldline European Exposure

## Current Status in Our Key Countries

<table>
<thead>
<tr>
<th>Country</th>
<th>Q1 2021</th>
<th>Q2 2021 Current Status</th>
<th>Q1-Q2 Trend</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Lockdowns</td>
<td>Non-essential Retail</td>
<td>Lockdowns</td>
</tr>
<tr>
<td>France</td>
<td>🔒</td>
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</tbody>
</table>

*Sources: official statements from governments to date*
Vaccinations supporting progressive recovery

End 2020 | 0-1% | +c.40m people
April 18th 2021 | c.18% | +c.100m people
June-August 2021 | 60-70%

**Vaccination rate** (% of population having received 1st dose in Worldline key countries)

**Acceleration of vaccination campaigns as per EU governments’ targets**

- **18% of population** already vaccinated in Worldline key countries
- **Strong acceleration** expected in the coming 4-month period
- **Herd immunity** expected in **summer 2021 with 60-70% of population vaccinated**
- **Scenario fully in line** with Worldline central case

Sources: Official data from Covid-tracker and targeted vaccination campaigns from EU member states to date
FY 2021 REVENUE SCENARIO CONFIRMED
GRADUAL RECOVERY IN H1, ACCELERATION IN H2

### H1 2021

- Severe governmental domestic restrictions during Q1’21 including lockdowns of non-essential merchants, curfew and border restrictions
- Partial relief of restrictions in the course of H1’21, in particular in Q2’21
- No significant intra-European travel
- No intercontinental travel
- Ramp-up of vaccination campaigns

### H2 2021

- Ease of domestic restrictions with end of lockdowns for non-essential merchants, end of curfews and border restrictions
- Intra-European travel fully allowed and progressive return to normal level of travel flows
- No significant intercontinental travel

Flat to slightly negative organic growth

c. Double-digit organic growth
FY 2021 GUIDANCE CONFIRMED

**ORGANIC REVENUE**
A least mid-single digit growth*

**OMDA**
c. +200 bps improvement vs proforma OMDA margin**

**FREE CASH FLOW**
c. 50% OMDA conversion rate

---

* Organic revenue guidance based on business assumptions presented on slide 22
** Proforma OMDA margin of 23.9% (Worldline + Ingenico on a full year basis)
Q1 2021 REVENUE
BUSINESS LINES PERFORMANCE

ERIC HEURTAUX
Group CFO
# Q1 2021 REVENUE PERFORMANCE

## GLOBAL BUSINESS LINES OVERVIEW

### Q1’21 Group Revenue

<table>
<thead>
<tr>
<th>Business Line</th>
<th>Q1 2021</th>
<th>Q1 2020*</th>
<th>Organic Growth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Merchant Services</td>
<td>517</td>
<td>566</td>
<td>-8.7%</td>
</tr>
<tr>
<td>Financial Services</td>
<td>216</td>
<td>221</td>
<td>-2.4%</td>
</tr>
<tr>
<td>Terminals, Solutions &amp; Services</td>
<td>266</td>
<td>318</td>
<td>-16.5%</td>
</tr>
<tr>
<td>Mobility &amp; e-Transactional Services</td>
<td>82</td>
<td>83</td>
<td>-0.6%</td>
</tr>
<tr>
<td><strong>Worldline</strong></td>
<td><strong>1,080</strong></td>
<td><strong>1,188</strong></td>
<td><strong>-9.0%</strong></td>
</tr>
</tbody>
</table>

*At constant scope and exchange rates*

### Q1’21 Group Revenue / GBL

- **48%**: Merchant Services
- **25%**: Financial Services
- **8%**: Terminals, Solutions & Services
- **20%**: Mobility & e-Transactional Services
€517m revenues
-8.7% organic growth

REVENUE: €517M WITH A 8.7% ORGANIC DECLINE

- Overall performance impacted by the difficult context of the Covid crisis with a fast improvement end of Q1
- Commercial acquiring: Strong impact from the new Covid-19 measures in our key countries mainly in the German market overall and in the Swiss market with lower high value transaction and DCC. Other regions still suffering from severe restrictions implemented in Q1’21
- Payment acceptance: Stable activity vs. last year with:
  - Lower activity on SMBs acceptance due to lockdowns
  - Dynamic on large retailers, mainly in France and Germany,
  - Online activities excluding Travel that continue to grow double digit
- Digital services: Stable relative performance of digital services activities thanks to a good dynamic in our key countries such as Belgium or Switzerland relating to retailers activities though SMBs still remaining under pressure in Q1 due to restrictions implemented in Germany, Belgium or the Netherlands

Commercial activity: Q1’21 achievements

Competitive acquiring service in Benelux, France and Germany based on Worldline’s pan-European solution

Reporting and system connectivity supported by advanced Nexo integration
**REVENUE: €216M WITH A 2.4% ORGANIC DECLINE**

- **Resilient performance overall** despite the difficult context of the Covid crisis with a **progressive improvement over Q1**
- **Issuing processing:** Lower volumes related to Covid-19 on a high comparison basis, partially compensated by the ramp-up of new projects as Comdirect
- **Acquiring processing:** Lower transactions due to restrictions in key countries despite the start of the run in new contracts signed that should continue to contribute in 2021
- **Digital banking:** Strong growth across all geographies driven by higher authentication volumes and growth acceleration in online transactions coupled with higher order volumes processed on our e-brokerage platform
- **Account payments:** Solid performance benefiting from the ramp-up of the UniCredit contract combined with significant project activities

**COMMERCIAL ACTIVITY: Q1’21 ACHIEVEMENTS**

- **5-year extension of the current service agreement** for processing of the new Visa debit card via its API based WL Extended Issuing service
- **Value-added services offering** based on a multi-stage switchover and efficient real-time and digitalized card processing

**€216m revenues**
-2.4% organic growth
TERMINALS, SOLUTIONS & SERVICES

€266m revenues
-16.5% organic growth

COMMERCIAL ACTIVITY: Q1’21 ACHIEVEMENTS

- 16 foundational partners onboarded in the PPaaS project to co-design and test the solution, with:
- 4 Top acquirers of global PSPs
- 12 payment players and Fintechs

REVENUE: €265.9M WITH A 16.5% ORGANIC DECLINE

- Challenging environment leading to a low dynamism in key markets, while preserving profitability, thanks to a favorable geographical mix
- EMEA: Western Europe, particularly France, UK and DACH, suffering from lockdowns implemented in Q1 and a slowdown in Eastern Europe with several orders postponed. Middle East and Africa impacted by high comparison basis while the project pipeline remains strong
- APAC: Overall good traction with strong momentum in Australia with our main customers, first signs of recovery in India and resilient performance in SEA, while China suffered from high comparison basis (APOS project in Q1’20) and lack of market dynamism
- Latin America: Strong performance with a solid momentum in Brazil on the back of project execution with key customers and market share gains in a new equipment phase of countries such as Argentina, Chile and Peru
- North America: Despite the strong level of pipeline for 2021, the quarter has been impacted by difficulties of our client to deploy terminals in the first two months of the year on top of a high comparison basis. Sequential increase is expected for the coming quarters
REVENUE: €82M WITH A 0.6% ORGANIC DECLINE

- **Solid performance** in the difficult Covid context **with new projects contributing**
- **Trusted digitization:** Activity impacted by end of specific contracts partially offset by new projects and volumes coming from new contracts and higher volumes from existing contracts as tax collection services in regions such as LATAM
- **E-Ticketing:** Beginning of the quarter affected by health constraint on transportation in our key countries but progressively recovered on the back of new project development (France) and a better activity on the passenger onboarding rate (UK)
- **E-Consumer & Mobility:** Steady performance with strong momentum in contact solutions, increased volumes and eHealth activities in France regarding consumer cloud solutions and new projects on connected living & mobility solutions
CONCLUSION
Q1 2021

GILLES GRAPINET
Chairman & CEO
SUCCESSFUL CSR TRANSFORMATION PROGRAM

### RECOGNITION FROM 3rd PARTY STAKEHOLDERS

- **TOP 1%** of the best sustainable companies in all sectors
- **14th position** out of 86 companies within the IT, payment & Software industry
- **4th position** out of 74 in the French Climate Champion awards

### TRUST 2020 EXECUTION

Strong execution of TRUST 2020 with key achievements

- Quality management
- Security Reliability
- Customer Satisfaction
- Employee Satisfaction
- Supply Chain
- CO2 Emissions

### LAUNCH OF TRUST 2025

- **New 5-year CSR Transformation programme**
- **19 ambitious targets** addressing long term objectives for customers, people, the environment, partners and local communities for a **sustainable development**
- Full presentation during Worldline Investor Day in H2’21
Q1 2021 KEY TAKE-AWAYS

ROADMAP 2021 IN EXECUTION

GUIDANCE EXECUTION

- Accelerate strongly organic growth upon normalization of the health situation
- Deliver our synergies roadmap as fast as possible, with 2/3rd of Ingenico 2021 synergies already secured

STRATEGIC INITIATIVES

- Complete the strategic review of the terminal activities by end 2021 in line with the plan
- Seize consolidation opportunities
THE EUROPEAN LEADER IN PAYMENTS

Q&A SESSION

#1
MERCHANT ACQUIRER IN CONTINENTAL EUROPE

#3
EUROPEAN PROVIDER OF E- & M- PAYMENT SOLUTIONS

#1
EUROPEAN PAYMENT PROCESSOR

#4
GLOBAL PLAYER (in revenue)

Sources: based on company public information

19 | Wednesday April 21st, 2021 | Worldline Q1 2021 revenue | © Worldline
THANK YOU
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