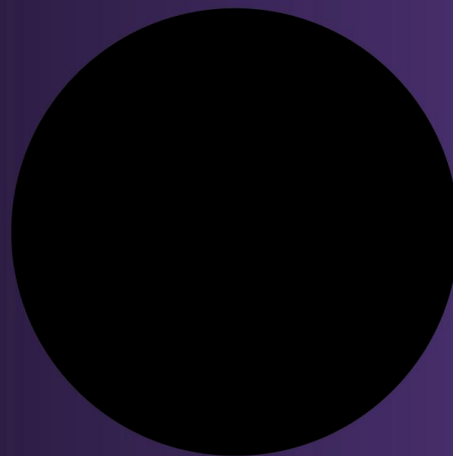


Q1 2025 REVENUE

April 23rd, 2025



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' behaviours. 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 2024 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 14, 2025 under the filing number: D.25-0257.

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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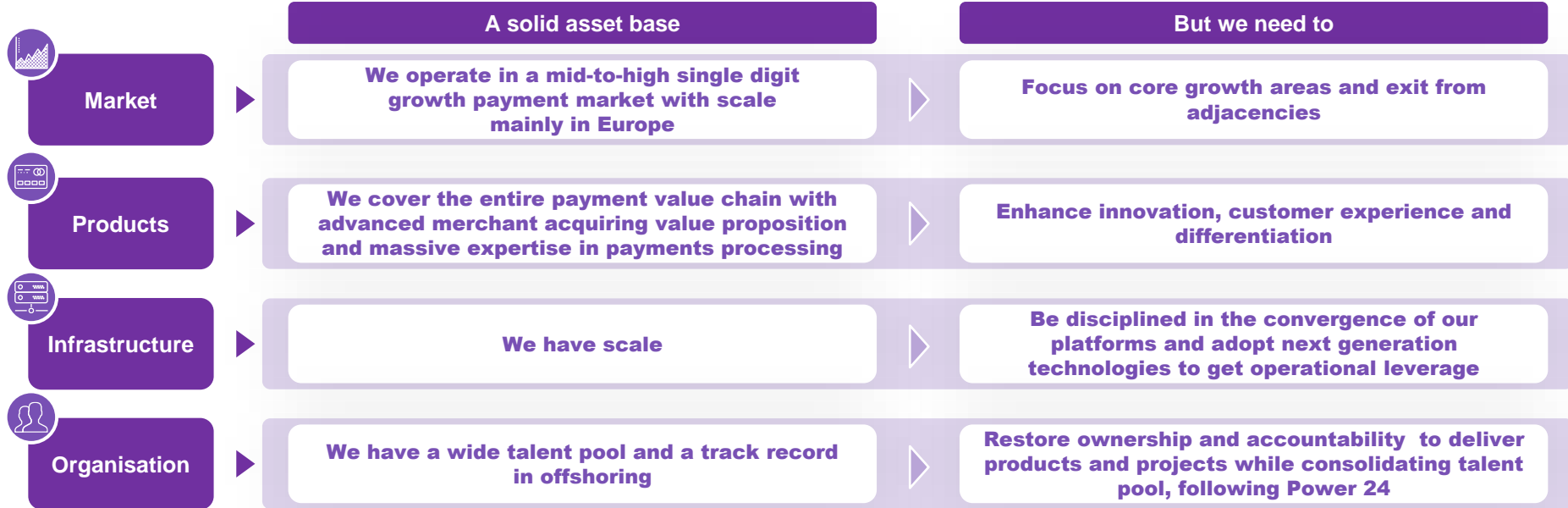
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Opening Remarks

Pierre-Antoine Vacheron
Group CEO

INITIAL FINDINGS

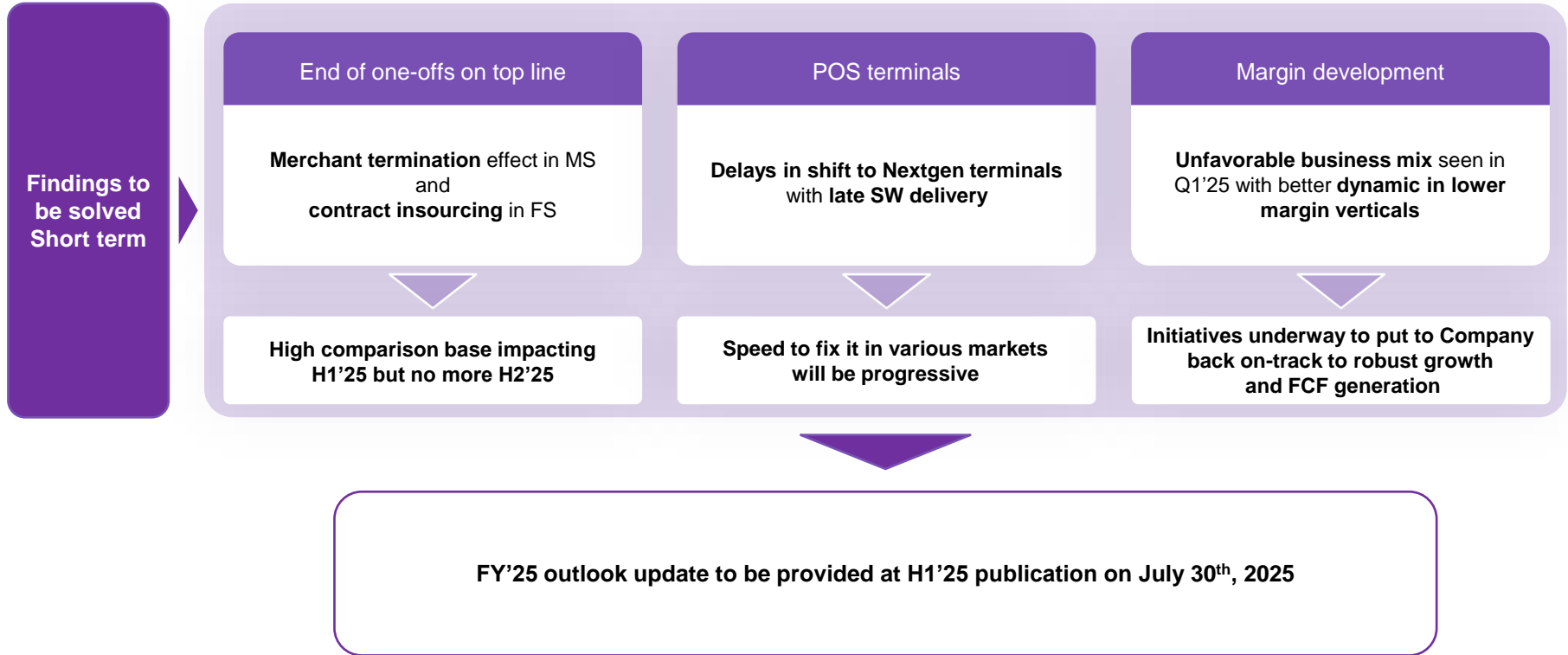
We have a direction to unlock Worldline's potential



PUT THE COMPANY BACK ON-TRACK FOR ROBUST GROWTH & FREE CASH-FLOW GENERATION



2025 OUTLOOK



Q1'25

Financial Highlights

Grégory Lambertie

Group CFO

Q1'25 external revenue in line with initial expectations

Q1 2025 Group Revenue				
(in €m)	Q1 2025	Q1 2024*	Organic growth (Published Revenue)	Organic growth (NNR)
Merchant services	777	784	(1.0%)	(3.5%)
Financial services	204	224	(8.9%)	(8.8)%
MeTS	87	85	+2.2%	+2.2%
Worldline	1,068	1,093	(2.3%)	(4.3)%

*at 2024 constant scope and exchange rates

Merchant Services

Stable revenue excluding leap year, despite impact of merchant terminations

Lag in NNR vs published revenue driven by merchant and product mix

Financial Services

Close to stable revenue excluding remaining impact of contracts re-insourcing

MeTS

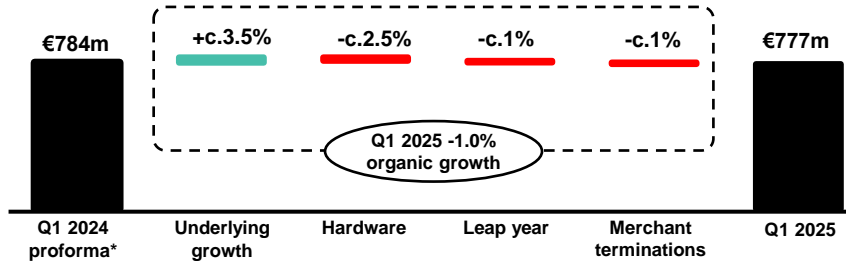
Good organic growth performance

MERCHANT SERVICES

Q1'25 performance highlights

KEY HIGHLIGHTS

Revenue bridge



Commercial wins / upsells

LUFTHANSA GROUP
Implementation of ApplePay and OTAs booking via their own NDC platform



Enlargement of additional currencies available

FREEDOM.PAY
Integration of Worldline acquiring and DCC into FreedomPay Host2Host connection


Inspiration of JAPAN

Implementation of ApplePay and OTAs booking via their own NDC platform


Pearson

SEPA Direct Debit scheme implementation

*at 2024 constant scope and exchange rates

BUSINESS DYNAMICS

Challenge on terminal and related software availability impacting revenue by c.2.5%

3.6% underlying acquiring MSV growth vs. Q1'24 and acceptance transactions volumes up 5.4%

ENTERPRISE

Good dynamic driven by global ecommerce in travel and in acquiring and acceptance in retail and self-service verticals

SMB

Negative impact of terminal sales drop and poor performance in core markets

JOINT-VENTURES

continuous market share gains in Southern Europe and improved performance in Australia Germany impacted by high comparison base in terminals and by customer mix

FINANCIAL SERVICES

Q1'25 performance highlights



€204m revenues

(8.9%) organic growth / (1.0%) excl. contract re-insourcing effect

Revenue reached € 204 million, a (8.9%) organic growth. Soft performance impacted by one-off effect of the re-insourcing process. (-1%) excluding that impact.

- **Base effect from licenses deals signed Q1'24**
- **Card-based payment processing:** Very good momentum with a mid single digit growth leveraging next generation card issuing platform
- **Account Payments:** Performance penalized by the re-insourcing process
- **APAC :** Strong performance driven by build

Commercial wins / upsells



Swift Connectivity to
TARGET Instant
Payment Settlement



Long-term partnership
extension in issuing
services



Partnership extension in
Open Banking

MOBILITY & E-TRANSACTIONAL SERVICES

Q1'25 performance highlights



€87m revenues
2.2% organic growth

Revenue reached € 87 million, up +2.2%. Decent growth with continued momentum.

- **Transport & Mobility:** solid performance driven primarily by growth in France through new mobility projects and ticketing systems, as well as in the UK (higher volumes)
- **Omnichannel interactions:** strong momentum largely driven by volume growth in France with key clients such as SNCF and EDF
- **Trusted Services:** contrasted performance despite some good dynamics in Spain, Belgium, and Germany, not offsetting the difficult base effect from Track & Trace solution deployed last year

Commercial wins / upsells



Roll-out of Telematics Infrastructure
Gateway connecting all service providers in
the German healthcare sector



Go-live of our CX Suite solution
for Engie Home Services

FY'25

Key take-aways

Pierre-Antoine Vacheron
Group CEO

IN MOTION

to restore robust growth and free cash-flow generation

PRIORITIES

Fix the gaps in the organisation

Empower and make accountable

DELIVERIES

Fix short term product issues to restore competitiveness

Deliver features to ease convergence of platforms

€50m cash cost savings

Deliver on portfolio pruning

ROBUST GROWTH

Assess and test our best right to wins

Define our capital allocation strategy

OVERARCHING GOAL



Margin

Cash generation

Customer satisfaction

Asset turn

#1

SHORT TERM

Strengthening and Energize

#2

SHORT-TO-MEDIUM TERM

Focus on our strengths and reinforce core business activities

#3

LONG TERM

Full Plan and Objectives will be announced at Capital Markets Day

DRIVE HIGHER RETURNS

Delivering value for stakeholders

SUMMARY

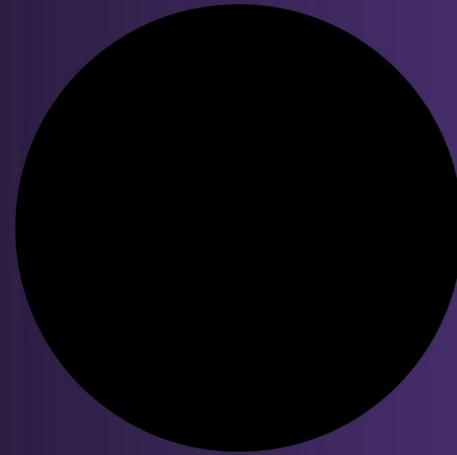
Put the company back on-track to deliver robust growth and free cash-flow generation

Significant addressable market opportunity remains

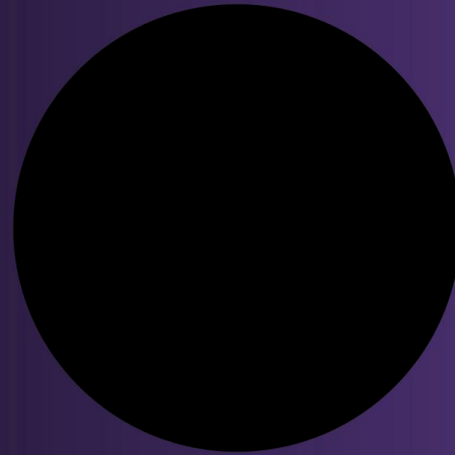
Established operating model and footprint

Challenges to address – but actions underway

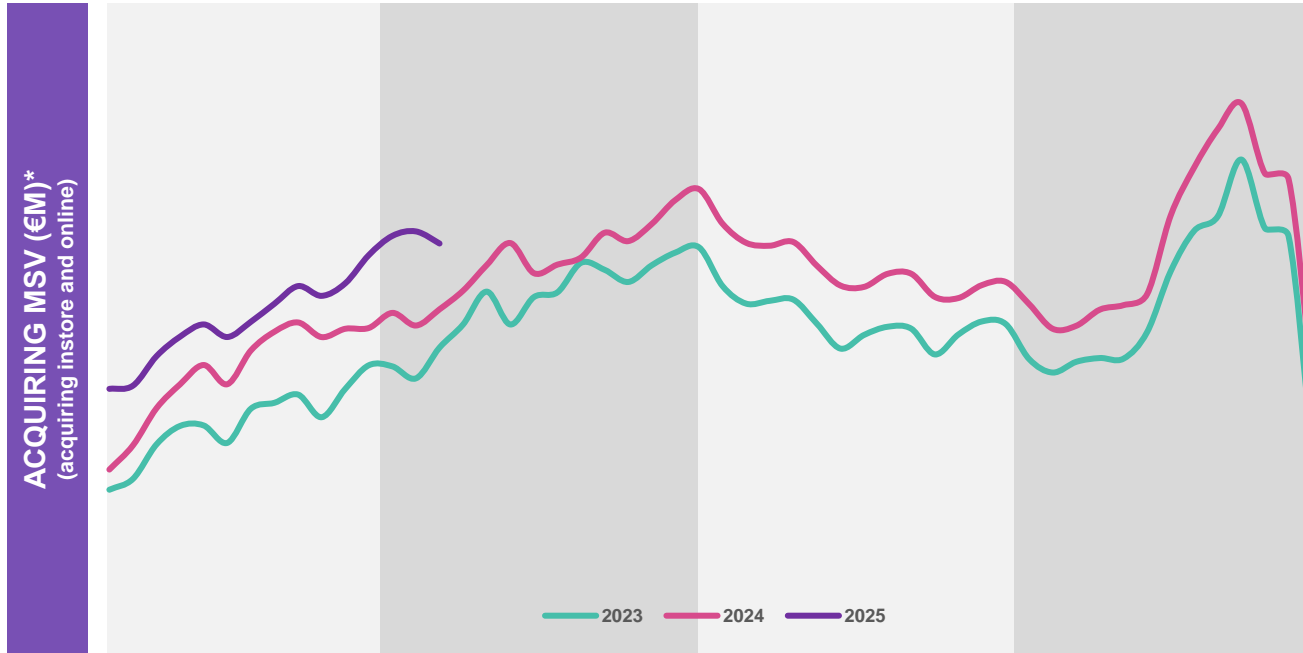
Q&A



Appendices



Q1'25 ACQUIRING MSV DEVELOPMENT



ACQUIRING MSV (€M)*
(acquiring instore and online)

— 2023 — 2024 — 2025

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

c.€134bn MSV
in Q1'25

c.+3.6% in Q1'25
MSV growth vs Q1'24

Scope evolution:

Integration of Banco Desio

Integration of Girocard
acquiring volumes
(previously excluded)

Q1'25 NR TO NNR BRIDGE

In € million	Revenue							
	Q1 2025 Published	Schemes & Partners fees	Q1 2025 Net Net	Q1 2024 Published*	Schemes & Partners fees	Q1 2024 Net Net	OG% Q1 Published	OG% Q1 Net Net
Merchant Services	777	(215)	562	784	(202)	582	(1.0%)	(3.5%)
Financial Services	204	(2)	202	224	(2)	222	(8.9%)	(8.8%)
Mobility & e-Transactional Services	87		87	85		85	+2.2%	+2.2%
Revenue	1,068	(217)	851	1,093	(204)	889	(2.3%)	(4.3%)

* at constant scope and exchange rates

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

THANK YOU

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