

2022 results

Solid guidance execution with double-digit organic growth

Revenue: € 4,364 million, +10.7% organically
OMDA: € 1,133 million, 26.0% of revenue, +110 bps
Free cash flow: € 520 million, 45.9% OMDA conversion

Strategic roadmap in motion

Steady commercial successes and new merchant gains
Completion of the sale of TSS activities reinforcing Worldline flexibility
Expansion of Merchant Services in attractive geographies and verticals

2023 objectives*

8% to 10% organic revenue growth
Above 100 bps OMDA margin improvement vs. 2022 pro forma
46% to 48% OMDA conversion to FCF

Paris, La Défense, February 21, 2023 – Worldline [Euronext: WLN], a global leader in payment services, today announces its 2022 annual results.

Gilles Grapinet, CEO of Worldline, said: *“In 2022, while facing significant and unpredictable global and geopolitical headwinds, Worldline reached or exceeded all its objectives for the year. Our particularly strong revenue growth and commercial momentum clearly demonstrate the full benefit of Ingenico combination, despite us being only half-way through our four-year integration plan. It also highlights improvement of our profitability rate and solid free cash flow generation, despite the inflationary environment.*

In parallel to this strong operational performance, we executed our strategic roadmap with the disposal of TSS, simplifying our group structure and significantly deleveraging our balance sheet. We also continued to actively participate to the European market consolidation and to expand our Merchant Services business in attractive geographies. In line with our product strategy, we further enriched the Worldline value proposition through targeted acquisitions of technological companies on the marketplaces vertical and the micro-merchant segment.

Last, but not least, supported by our Trust 2025 program, we continued to make significant progress towards our 2025 targets in all CSR dimensions as is also reflected by tier-one external recognitions and ratings.

Based on this strong 2022 year, the Group reaffirms its 2024 ambition as well as its strategic project to establish itself as a premium global Paytech and the leading consolidator of the European payment industry.”

* 2023 objectives are based on unchanged macro-economic situation

2022 key figures

Worldline's **FY 2022 revenue** reached **€ 4,364 million**, representing a strong **+10.7% revenue organic growth**, above the objective to reach 8% to 10% revenue organic growth in 2022. This achievement was reached by a solid growth in Merchant Services reflecting the widespread and rapid shift towards digital payments as well as the Group's strong positioning following the acquisition of Ingenico. The Global Business Unit represented 70% of the total Group revenue in 2022. Mobility & e-Transactional Services (8% of 2022 Group revenue) also contributed to growth, delivering a strong +7.3% organic growth over the year thanks to several major projects and the recovery of the public transport sector. Financial Services (22% of 2022 Group revenue) were up by +2.5% in 2022 with solid revenue flows partly compensating the temporary impact from the price decrease conceded by the Group for the renewals of historical large contracts of Equens end of 2021.

Reaching **€ 1,133 million** in 2022, the Group's **Operating Margin before Depreciation and Amortization (OMDA)** was up by +15.7% at constant scope and exchange rates in 2022. It represented **26.0% of revenue**, an organic improvement by **+110 basis points**, in line with the objective of the year.

<i>In € million</i>	FY 2022	FY 2021*	Change
Revenue*	4,364	3,942	+10.7%
OMDA*	1,133	979	+15.7%
<i>% of revenue</i>	<i>26.0%</i>	<i>24.8%</i>	<i>+110 bps</i>
Net income Group share	299	-751	
Net income Group share from continued operations	211	191	+10.3%
<i>% of statutory revenue from continued operations</i>	<i>4.8%</i>	<i>5.2%</i>	<i>-40 bps</i>
Normalized net income Group share from continued operations	545	440	+23.8%
<i>% of statutory revenue from continued operations</i>	<i>12.5%</i>	<i>11.9%</i>	<i>+60 bps</i>
Normalized basic EPS Group share from continued operations	1.94	1.57	+23.4%
Normalized diluted EPS Group share from continued operations	1.88	1.53	+22.9%
Free cash flow	520	414	+25.5%
<i>OMDA to FCF conversion rate**</i>	<i>45.9%</i>	<i>44.3%</i>	<i>+150 bps</i>
Closing net debt	2,202	3,126	

* at constant scope and exchange rates

** FY 2021 conversion rate calculated on FY 2021 statutory OMDA from continued operations

Net income Group share from continued operations amounted to **€ 211 million**, increasing by +10.3%. **Normalized net income Group share** (excluding unusual and infrequent items, net of tax) reached **€ 545 million**, increasing by +23.8%.

Normalized basic EPS was up +23.4% to **€ 1.94** in 2022 compared to € 1.57 in 2021. On a **dilutive basis**, it was up +22.9% to **€ 1.88**.

Free cash flow reached **€ 520 million** in 2022, up by +25.5% compared to 2021, representing a 45.9% cash conversion of OMDA (free cash flow divided by OMDA), above the objective of the year to reach circa 45%.

Group **Net debt** amounted to **€ 2,202 million** at the end of the year, representing a Group leverage ratio at 1.9x OMDA. Decrease of Group net debt in 2022 resulted from the free cash flow generated over the year, the cash-in of c. € 1.1 billion net proceeds of the TSS disposal as well as the cash-out for the acquisitions closed in 2022.

Including the additional € 297 million net proceeds of the TSS disposal received on January 1st, 2023 as announced, the proforma net debt end of 2022 would be € 1,905 million, representing a Group leverage ratio at 1.7x OMDA.

Q4 2022 revenue by Global Business Line

<i>In € million</i>	Q4 2022	Q4 2021*	Organic change
Merchant Services	835	757	+10.3%
Financial Services	260	252	+2.9%
Mobility & e-Transactional Services	92	86	+7.0%
Worldline	1,186	1,095	+8.3%

* at constant scope and exchange rates

Worldline's Q4 2022 **revenue** reached **€ 1,186 million**, representing a **+8.3% organic growth**. This achievement was notably reached thanks to the strong commercial dynamics in Merchant Services which posted a +10.3% revenue organic growth, fueled by market share gains and volumes growth. Mobility & e-Transactional Services also contributed to growth with a positive underlying trend reflected in a +7.0% organic growth rate. Financial Services showed, as expected, a sequential improvement compared to Q3 2022 with +2.9% organic growth.

Merchant Services

Merchant Services' **revenue** in Q4 2022 reached **€ 835 million**, representing a solid **organic growth of +10.3%**, led by a strong commercial momentum and a steady growth in acquiring transaction volumes, up +13% year-on-year (+28% vs. Q4 2019). By division, the growth was mainly led by:

- *Commercial Acquiring* showed a high-teens organic growth with almost all geographies and customer segments contributing, in particular SMBs and international brands;
- *Payment Acceptance* grew at a low single digit rate, led by Global Sales & Vertical and digital customers with the recovery from the Travel vertical partly compensating for the stop of the Russian online corridor. Excluding this effect, Payment Acceptance activities would have been up low teens organically in Q4 2022; and,
- *Digital Services* delivered a low single digit organic growth rate with a strong performance at PAYONE compensating for delay in the roll-out of digital products in the digital healthcare market in Germany.

During the fourth quarter of the year, commercial activity in Merchant Services has been strong with numerous wins for both *Commercial Acquiring* and *Payment Acceptance*, in-store and online with new client wins and upsells with clients such as, among others, Wizz, Voidu, Rebtel, WEAT, Système U, Joom, Club Med, or Olimpia Parking.

Financial Services

Q4 2022 was still partially impacted by the price decrease on the large contracts with former Equens' shareholders. Nevertheless, Financial Services performance was in line with the trajectory expected for the full year and showed sequential improvement versus Q3 2022. The continued improving trend of volumes and new commercial developments led to a **+2.9% organic growth** with **€ 260 million revenue**.

All divisions contributed to the organic growth:

- Card-based payment processing activities (*Issuing Processing* and *Acquiring Processing* altogether) organic growth benefited from a reduced effect of the price decrease on large contracts and was driven by good dynamics and improved transaction volumes in Belgium, the Netherlands and in the DACH area, which more than offset the performance in Germany impacted by a high comparable basis;
- *Account Payments* organic growth came from volume increase in Germany as well as good level of activities in the Netherlands compensating for volumes stabilization and less project on large contracts now in run phase;
- *Digital Banking* positive trend was driven by solid volumes and project activity in Belgium as well as in the DACH region. The situation in France was more contrasted as the increase of authentications volumes related to e-commerce transactions was less pronounced than for previous quarters.

In Q4 2022, the commercial activity in Financial Services was marked in particular by the renewal and extension of a partnership with the Dutch international bank ING. Following the signature of this a multi-year deal, Worldline handles debit and credit card issuing and processing for ING in the Netherlands, Belgium and Germany. Relying on its technology and know-how, Worldline helps ING focus on its core expertise, ultimately supporting the bank's growth ambitions. By partnering with Worldline, ING can rely on top-quality cards issuing services backed by state-of-the-art technology, lower operation costs and best-in-class capabilities. This allows ING to provide its customers an enhanced range of issuing solutions that are fully compliant with all regulations, on a local and global level.

Mobility & e-Transactional Services

Revenue in Mobility & e-Transactional Services reached **€ 92 million** in Q4 2022, **up +7.0% organically**, with positive underlying growth on a high comparison basis, led by high project activity with existing and new customers and increasing transactional revenue. The performance by division was as follow:

- *Trusted Digitization*: High single digit growth driven by new projects signed and increased volumes in France in particular and in Germany to a lesser extent;
- *e-Ticketing*: Double digit growth fueled by increased volumes in transportation coupled with several development projects, notably for the new smart ticketing solution in the UK, and in France;
- *e-Consumer & Mobility*: Low growth with increasing project such as the supply of a call center solution for the CNAF (*Caisse Nationale des Allocations Familiales*) and volumes increase with clients such as EDF or France Televisions offsetting the effect of the re-insourcing of a Contact contract with a large telco operator.

Commercial activity in Mobility & e-Transactional Services was particularly strong in Q4 2022 with numerous wins such as with the West of England Combined Authority which appointed Worldline to develop and operate the region's customer focused Mobility as a Service (MaaS) solution, while Compañía Española de Petróleos and Worldline have reached an agreement to renew their contractual relationship until 2024 for the maintenance of the Payment Means Applications.

2022 performance per Global Business Line

In € million	Revenue			OMDA			OMDA %		
	FY 2022	FY 2021*	Organic change	FY 2022	FY 2021*	Organic change	FY 2022	FY 2021*	Organic change
Merchant Services	3,041	2,667	+14.0%	869	672	+29.4%	28.6%	25.2%	+340 bps
Financial Services	958	935	+2.5%	272	296	-8.0%	28.4%	31.6%	-320 bps
Mobility & e-Transactional Services	365	340	+7.3%	53	51	+4.9%	14.5%	14.9%	-30 bps
Corporate costs				-61	-39	+57.9%	-1.4%	-1.0%	-40 bps
Worldline	4,364	3,942	+10.7%	1,133	979	+15.7%	26.0%	24.8%	+110 bps

* at constant scope and exchange rates

Merchant Services

Benefiting of the steady growth of acquiring MSV acceleration and new merchants gained, Merchant Services' **revenue** in 2022 reached **€ 3,041 million**, representing an **organic growth by +14.0%**. *Commercial Acquiring* showed a strong double-digit growth in almost all geographies and customer segments with strong dynamics and a good cash-to-card conversion trend. Despite the impact of the stop of the Russian online corridor, *Payment Acceptance* also contributed to the growth of Merchant Services with a mid-single digit organic growth with strong volumes for SMBs and large retailers in all geographies and more particular in Germany with PAYONE, as well as strong volumes related to the recovery of the travel industry benefiting to Digital Commerce. Finally, *Digital Services* mid to high single digit growth was led by a strong recovery in Germany compensating as anticipated some limited delays in POS supply.

Merchant Services performance reflects a very strong development of market positions all along the year, notably in commercial acquiring, as illustrated by the following **business KPI**:

- In 2022, Worldline's acquiring merchant base experienced a steady growth with c. 85,000 new merchants onboarded on its platform over the year, led by a strong dynamic in both instore (c. +9%) and online merchants count (c. +15%). Reaching 1.25 million merchants as of end of 2022 (excluding recent acquisitions), it represents an increase of 200k net merchants compared to the end of December 2020.
- Worldline's acquiring MSV in 2022 reached c. € 320 billion*, up +22% versus 2021 and up +29% versus 2019. This performance has been fueled by market share gains in both instore (MSV c. +21% vs. 2021) and online (c. +27% vs. 2021).

Merchant Services' **OMDA** in 2022 amounted to **€ 869 million, 28.6% of revenue**, representing an improvement by **+340 basis points**. It was positively supported by the strong revenue performance and by the synergies from Ingenico integration program which is materializing as per plan.

Financial Services

Financial Services **revenue** reached **€ 958 million** in 2022 with a **+2.5% organic growth** over the year with solid revenue flows partly compensating the temporary impact from the price decrease conceded by the Group for the renewals of historical large contracts of Equens in Q4 2021. Card-based payment processing activities (*Issuing Processing* and *Acquiring Processing* altogether) delivered a soft organic growth with improved volume trends and level of project activities compensating the impact of price concessions of renewed large contracts. *Digital Banking* posted a low to mid-single digit growth while *Accounts Payments* delivered a solid high single digit driven by the significant level of project activity and continuous and increasing run volumes recorded in Germany as well as in the Netherlands.

* Rolling 3-week average transaction volumes on acquiring activities without any proforma effect from the recent acquisitions

Financial Services **OMDA** reached **€ 272 million** in 2022, representing **28.4% of revenue**. The overall profitability of Financial Services remained high despite the renewal of Equens contracts at a lower price and the cost inflation not yet compensated by the full impact of already launched measures in terms of cost base monitoring and workforce management.

Mobility & e-Transactional Services

Revenue in Mobility & e-Transactional Services reached **€ 365 million**, up organically by **+7.3%** over the year thanks to several major projects and the recovery of the public transport sector. *e-Ticketing* grew at a double-digit rate thanks to higher fare collection coupled with the robust pick-up in the transportation sector in Europe as well as several development projects in the UK and in France. *Trusted Digitization* also grew at a double-digit rate driven by new projects and improving volumes in France, higher volumes in Tax collection and digital healthcare, and a good momentum both on support and project activity in e-Health and e-Archiving solutions in Germany. Finally, *e-Consumer & Mobility* was stable year-on-year with increasing projects and volumes just offsetting the effect of the re-insourcing of a Contact contract with a large telco operator.

Mobility & e-Transactional Services' **OMDA** reached **€ 53 million**, representing **14.5% of revenue**. The Business Line has been able to improve its profitability by € 2 million thanks to the positive business trends and cost optimization plans addressing both fixed and variable costs helping to offset the overall cost inflation.

Corporate costs

Corporate costs amounted to € 61 million in 2022, representing 1.4% of total Group revenue compared to 1.0% in 2021 at constant scope and exchange rates. This increase reflects the implementation of a new centralized operating model following recent acquisitions.

Full execution of the strategic roadmap

Successful completion of the sale of TSS activities to Apollo Funds

As announced on October 3, 2022, Worldline completed the sale of its Terminals, Solutions & Services ("TSS") business line to Apollo Funds, in line with the contemplated timeline. The proceeds from this disposal allows Worldline to further accelerate its development and anchors the Group's leadership in payments services. This transaction generated a cash-in of € 1.1 billion, significantly contributing to the deleveraging of the Group. In addition, Worldline remains exposed to the future value creation of Ingenico through the preferred shares for an amount of up to € 0.9 billion.

Expansion of Merchant Services in attractive geographies through market consolidation

In 2022, Worldline continued to actively participate to the European market consolidation and expanded the footprint of its Merchant Services Business Line in attractive geographies through the completion of several acquisitions:

- 80% of Acepta Italy and set-up of a strategic partnership with BNL in Italy to expand Worldline's Merchant Services in one of the most attractive payment market in Europe with significant growth and synergies opportunities. The long-term commercial partnership with BNL aims at leveraging its strong banking network as a key commercial channel. A robust integration and development program has been implemented to further improve profitability rate through operating leverage and costs efficiency.
- controlling stake in the commercial acquiring business of ANZ and creation of a 51%-49% joint-venture controlled by Worldline to operate and develop commercial acquiring services in Australia, a highly attractive market for Worldline with favorable dynamics, a sizable and growing addressable market and a high level of readiness and receptiveness towards cashless payment methods.

- Eurobank Merchant Acquiring activities, a meaningful card acquirer in the very dynamic Greek market. The transaction includes a long-term commercial partnership with the selling bank, Eurobank, aiming to leverage its strong banking network as a key commercial channel in order to distribute best-in-class payment product and services to physical and online merchants in the country.

Finally, following the acquisition of Axepta Italy, the Group announced its project to acquire the merchant acquiring activities of Banco Desio and the planned set-up of a commercial partnership aiming to leverage the bank's network, in order to distribute Worldline's payment products and services to merchant customers of the bank in Italy.

Enrichment of Worldline value proposition in both instore and online

Worldline also significantly enriched its value proposition for both instore and online merchants, notably through the acquisitions of a 40% stake in Online Payment Platform B.V. and of 55% of SoftPos.eu.:

- Online Payment Platform (OPP) is a Dutch online Payment Service Provider with a dedicated payment solution for marketplaces and platforms and a specific focus in the C2C segment. Perfectly in line with Worldline's strategic roadmap as it expands its exposure into e-commerce, the transaction enriches the growth profile of Worldline, and enables synergy for both parties involved through Worldline's sale infrastructure. Worldline, through OPP, is then perfectly positioned to comprehensively target the C2C marketplaces' need to outsource their payment requirements and to focus on significant growth opportunities in the B2B and B2C marketplaces segments.
- As part of its strategy to explore new adjacencies through technologies and products acquisitions, Worldline also completed the acquisition of a 55% stake in SoftPos.eu, a fintech that converts Android devices into secure payment terminals, enabling merchants to accept card payments without the need for additional hardware. Based on SoftPos.eu, Worldline launched a new product internationally: *Worldline Tap on Mobile*. This unique end-to-end solution based on Android application that allows all merchants to accept payments using a smartphone, tablet, or enterprise device through one single tap. The solution is then fully in line with Worldline's objective to provide payment solutions that are adapted to all forms of commerce and serve the business ambitions of its clients.

Refocus of Mobility & e-Transactional Services in Latin America

Worldline has completed in Q4 2022 the disposal of its Mobility and e-Transactional services activities in Argentina and Chile to Bizland, a Lapachos Holding company. Lapachos Holding is an Argentinean group, owner and responsible for the management of multiple companies in the telecommunications, finance and retail sectors in Latin America. Worldline trusts Lapachos Holding, as a close player to the local business and its specificities, can provide Worldline's former activity with the most-suited expertise and support for their development, all that in the best interest of its customers and employees. This disposal will allow Worldline to focus on its core activities as a global payments leader as these divested activities of digital services for transportation, healthcare and public sectors were subscale activities, far from Worldline's payment services core activities, and without synergies with the Group.

2022 results of the TRUST 2025 Corporate Social Responsibility program

To ensure shaping the future of payments while creating sustainable value for all stakeholders, Worldline is committed to reach specific and measurable CSR targets at the horizon of 2025 covering all areas of its business, from people, ethics and the value chain to the environment and the support for local communities.

In 2022, significant progress was achieved towards these targets and the Group will soon report its achievement of the 19 KPIs defined as per the Group CSR program Trust 2025.

2023 objectives

- **Revenue organic growth:** +8% to +10%
- **OMDA margin:** Above 100 bps OMDA margin improvement vs. 2022 pro forma
- **Free cash flow:** 46% to 48% OMDA conversion rate

2023 objectives are based on unchanged macro-economic situation.

2024 Worldline ambition fully reiterated

The Group ambitions to deliver:

- **Revenue organic growth:** +9% to +11% CAGR* over the 2022-2024 period
- **OMDA margin:** above 400 basis points improvement over the 2022-2024 period, trending towards 30% of revenue by 2024
- **Free cash flow:** circa 50% OMDA conversion rate

* CAGR: Compound Annualized Growth Rate

Appendices

Reconciliation of Q4 2021 statutory revenue with Q4 2021 revenue at constant scope and exchange rates

For the analysis of the Group's performance, revenue for Q4 2022 is compared to Q4 2021 revenue at constant scope and exchange rates as presented below per Global Business Lines:

<i>In € million</i>	Revenue			Q4 2021*
	Q4 2021	Scope effect**	Exchange rates effect	
Merchant Services	693	+64.0	-0.3	757
Financial Services	251	-0.0	+1.9	252
Mobility & e-Transactional Services	91	-2.6	-3.2	86
Worldline	1,035	+61.3	-1.7	1,095

* at constant scope and December 2022 YTD average exchange rates

** at December 2021 YTD average exchange rates

Exchanges rates effect in Q4 were mainly due to the Euro depreciation vs the Swiss franc. Scope effects are related to the consolidation of ANZ, Acepta Italy, Eurobank, and Cardlink on the one side, and the divestments following the clearance from the European Commission for the acquisition of Ingenico and in Mobility & e-Transactional Services in Latin America on the other side.

Reconciliation of 2021 statutory revenue and OMDA with 2021 revenue and OMDA at constant scope and exchange rates

For the analysis of the Group's performance, 2022 revenue and Operating Margin before Depreciation and Amortization (OMDA) are compared to 2021 revenue and OMDA at constant scope and exchange rates. Reconciliation between 2021 reported revenue and OMDA and 2021 revenue and OMDA at constant scope and foreign exchange rates is presented below per Global Business Lines:

<i>In € million</i>	Revenue			FY 2021*
	FY 2021	Scope effect**	Exchange rates effect	
Merchant Services	2,416	+234.0	+17.0	2,667
Financial Services	927	-0.0	+8.1	935
Mobility & e-Transactional Services	347	-2.6	-4.2	340
Worldline	3,689	+231.3	+20.8	3,942

<i>In € million</i>	OMDA			FY 2021*
	FY 2021	Scope effect**	Exchange rates effect	
Merchant Services	629	+41.8	+0.5	672
Financial Services	291	+0.0	+4.6	296
Mobility & e-Transactional Services	52	-0.6	-0.7	51
Corporate costs	-39	-0.0	-0.2	-39
Worldline	933	+41.2	+4.3	979
Worldline	25.3%			24.8%

* at constant scope and December 2022 YTD average exchange rates

** at December 2021 YTD average exchange rates

In 2022, exchanges rates effect is mainly due to:

- the Euro depreciation versus the Swiss franc as well as, to a lesser extent, versus the Indian rupee, dollar related currencies (AUD, CAD, SGD, NZD), and the British pound, and
- the Euro appreciation versus the Turkish lira and Swedish krona.

Scope effects are related to the consolidation of ANZ, Axepta Italy, Eurobank, Handelsbanken, and Cardlink on the one side, and the divestments following the clearance from the European Commission for the acquisition of Ingenico and in Mobility & e-Transactional Services in Latin America on the other side.

FY 2022 estimated pro forma

For the analysis of the Group's organic performance, revenue and Operating Margin before Depreciation and Amortization (OMDA) in 2023 will be compared with 2022 revenue and OMDA at constant scope and exchange rates. FY 2022 estimated pro forma is presented below (per Global Business Lines):

In € million	Estimated proforma revenue							Estimated proforma OMDA			OMDA%		
	Q1	Q2	H1	Q3	Q4	H2	2022	H1	H2	2022	H1	H2	2022
Merchant Services	677	757	1,434	823	829	1,653	3,086	341	506	847	23.8%	30.6%	27.5%
Financial Services	222	235	457	241	260	500	958	128	155	283	28.0%	30.9%	29.5%
Mobility & e-Transactional Services	85	88	172	81	89	170	343	22	24	46	12.7%	14.1%	13.4%
Corporate costs	-	-	-	-	-	-	-	-32	-29	-61	-1.6%	-1.2%	-1.4%
Worldline	984	1,079	2,063	1,145	1,178	2,323	4,386	459	656	1,115	22.2%	28.2%	25.4%

* at December 2022 exchange rates

Main components of the estimated scope effect from 2022 reported to estimated 2022 pro forma:

- ANZ added contribution of 3 months (integrated for 9 months in 2022 reported)
- Eurobank added contribution of 6 months (integrated for 6 months in 2022 reported)
- Disposal of Mobility & e-Transactional Services activities in Latin America for 11 months (excluded for 1 month in 2022 reported)
- Impacts of the disposal of TSS

Conference call

The Management of Worldline invites you to an international conference call on the Group FY 2022 results, on Tuesday, February 21, 2023 at 8:00 am (CET).

The webcast will be available by following [this link](#).

Sell-side analysts wishing to participate to the Q&A session which will take place at the end of the conference need to pre-register through [this link](#) in order to receive by email the connection details (dial-in numbers and passcode).

After the conference, a replay of the webcast will be available on worldline.com, in the Investors section.

Forthcoming events

- April 26, 2023 Q1 2023 revenue
- June 8, 2023 Annual General Shareholders' Meeting
- July 26, 2023 H1 2023 results
- October 25, 2023 Q3 2023 revenue

Contacts

Investor Relations

Laurent Marie
+33 7 84 50 18 90
laurent.marie@worldline.com

Benoit d'Amécourt
+33 6 75 51 41 47
benoit.damecourt@worldline.com

Communication

Sandrine van der Ghinst
+32 499 585 380
sandrine.vanderghinst@worldline.com

Hélène Carlander
+33 7 72 25 96 04
helene.carlander@worldline.com

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About Worldline

Worldline [Euronext: WLN] is a global leader in payment services and the technology partner of choice for merchants, banks and acquirers. Powered by 18,000 employees in 40 countries, Worldline provides its clients with sustainable, trusted and innovative solutions fostering their growth. Services offered by Worldline include instore and online commercial acquiring, highly secure payment transaction processing and numerous digital services. In 2022 Worldline generated a revenue of 4.4 billion euros. worldline.com

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

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'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 2021 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 25, 2022 under the filing number: D.22-0342, its Amendment filed on July 29, 2022 under the filing number: D. 21-0342-A01.

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 2021 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. 2023 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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