Press release

WORLDLINE

Worldline Q3 2026 revenue: North Star 2030 execution delivering tangible progress across all businesses

Confirmed 2026 outlook

Q3 2026 revenue in line with expectations

- **€946M External revenue (+2.5% y/y organic growth) on a fully pruned basis[1]**
- **Merchant Services[1]:** +4.0% y/y organic growth with net-net revenue flat for the first time since Q2 2024
- **Financial Services:** -3.3% y/y organic

€967M Group revenue on a published basis[2] up 2.0% y/y organically

Continued operational progress, execution of North Star 2030 and innovation drive

- NPS[3] improving to 40 (+10 pts vs 2025) and reduction in churn
- Strong year-to-date bookings momentum across Financial Services (+91%), Global Commerce (+20%) and Enterprise (+4%)
- Platform convergence progressing according to plan, with Ogone SMB to GoPay migration at 98% complete. Italy progress on track. Western European headcount down c. 4% year-to-date
- Innovation milestones achieved in various areas of the company: Availability of Universal Commerce Protocol to e-commerce merchants, successful roll out of MiniPOS Cube in our core SMB markets based on Worldline's proprietary Tap on Mobile solution

Confirmed outlook for 2026

On a fully pruned basis,

- **Revenue** flat to marginally positive 2026 **confirmed**
- **Adj. EBITDA** outlook of €630M to €650M **confirmed**
- **Free cash flow of** €(60)M–€(40)M **confirmed**

Paris, La Défense, October 27 2026 – Worldline [Euronext: WLN], a European leader in payment services, today announces its revenue for the third quarter of 2026.

Pierre-Antoine Vacheron, CEO of Worldline, said: *"Q3 confirms the continued progress in Worldline's operating trajectory. We are executing with discipline our strategy across our markets, reflected in sustained improvements in customer satisfaction, further churn reduction, and commercial momentum. Merchant Services delivered solid growth across most geographies and verticals, while the recovery in Financial Services continues to build. With a strengthened balance sheet, sustained*

1 Fully pruned scope excludes MeTS, Worldline North America, PaymentIQ, Cetrel, Worldline New Zealand, Worldline Merchant Services India and JV ANZ Worldline for the entire period.
2 Published scope excludes MeTS, Worldline North America, PaymentIQ, Cetrel and Worldline New Zealand for the entire period, as well as Worldline Merchant Services India and the JV ANZ Worldline from August onwards.
3 NPS: Net Promoter Score - Yearly Worldline NPS campaign

innovation and the North Star 2030 transformation advancing according to plan, we remain on track to deliver our 2026 outlook."

Q3 2026 revenue by Global Business Line

	Revenue (fully pruned)			
in euros 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%**

** at constant fully pruned scope and exchange rate*

On a **fully pruned basis, Q3 2026 revenue reached € 946 million, up 2.5% vs Q3 2025**. Published Q3 2026 revenue reached € 967 million, up 2.0% vs Q3 2025.

By division, on a fully pruned basis:

Merchant Services

In Q3 2026, Merchant Services' **revenue** reached **€ 759 million**, **up 4.0% vs Q3 2025**. Worldline's Merchant activities have shown **continued growth** in Q3, driven by both in-store and online channels. In Q3 2026, Merchant Sales Value has been growing 3.4% y/y.

The performance by market was as follows:

- **SMB**: Low-single-digit growth, with continued strong momentum in Greece, Italy, the Nordics, CEE and Germany. Switzerland stabilised with lower churn and successful launch of a cost-effective solution for micro-merchants. The Benelux turnaround plan has been fully activated and NPS is improving across all geographies;

- **Enterprise**: High single-digit growth, with continued momentum in Mobility and Self-Service, supported by geographic expansion. Retail delivered growth, driven by improved customer satisfaction, ramp up of signings of the previous quarters and later than expected churn materialisation with normalization expected in Q4'26. Enterprise pipeline continues to build, as per plan, in a competitive environment. Mobility and Self-Service (MSS) continued to deliver strong growth, leveraging Worldline's deep vertical expertise across transportation, parking, vending, EV charging and fuel retail. MSS delivered c. 10% year-on-year revenue growth in Q3, with orders up 15% year-to-date, supported by successful launches in the UK and Ireland, strong traction in Italy and wins with three of the top ten European EV charging operators;

- **Global Commerce**: Returned to low-single-digit growth. The Travel vertical growing double-digit, and the Digital vertical returned to growth, all driven by wallet-share gains on strategic customers. Within Global Commerce, Global Collect witnessed 10%+ growth, offsetting the impact of anticipated churn and de-risking in the acquiring-only portfolio.

This accelerated momentum at Global Collect is supported by measurable improvements in authorisation rates and customer satisfaction linked to finalised platform modernisation. The business is now expanding its geographic reach through its launch in Latin America with a leading local acquirer, while continuing to develop additional levers to enhance profitability over time.

Financial Services

Q3 2026 revenue reached **€186 million**, representing an organic decline of **3.3%** or **5.1% excluding positive non-recurring revenue**. Revenue continued to be impacted by the effect of legacy contract terminations, while underlying commercial dynamics are positive in certain regions with order entry in line with expectations and up 91% year to date.

The performance by segment was the following:

- *Issuing***:** Revenue decline reflects previously announced contract terminations. This impact was partly mitigated by improving transaction volumes in the Benelux;

- *Acquiring:* Recorded increased activity across several markets, notably in Belgium. Worldline continued to expand product penetration with existing customers while the division secured its first new customer 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 fueled by increased activity in fraud detection services, wallet transactions, trusted authentication and Access Control Server. The unit had good presales activity around Digital Euro, FIDO and Digital Identity.

Further progress in the North Star 2030 transformation plan

One year after the presentation to investors, North Star 2030 has moved from plan to execution, across performance, operations and innovation:

- **Operational performance is improving**, with higher NPS, lower churn, strong infrastructure availability and increasing bookings across Financial Services, Global Commerce and Enterprise;

- **Platform convergence is progressing according to plan**, including merchant migrations in Italy and the migration of 98% of the Ogone SMB portfolio to GoPay, while migrations to target authorization and acceptance platforms enabled to close 4 platforms since the beginning of the year;

- **Structural simplification** is translating into a leaner organisation, with Western European headcount down 4% year-to-date, with a confirmed target of 500 fewer FTEs at the end of the year.

Continued product innovation in Q3 2026

Worldline launched its Universal Commerce Protocol payment handler, enabling AI-initiated purchases through Global Collect; continued the rollout of its One Commerce omnichannel proposition in Europe; expanded Wero acceptance to Luxembourg; and launched MiniPOS Cube in Belgium and Switzerland, extending its payment offering for micro and small merchants.

In Belgium and Switzerland, Worldline launched the MiniPOS Cube, which is a standalone Android-based payment device powered by Worldline's Tap on Mobile solution. It provides an easy and cost-effective entry point into cashless payments and does not require a separate smartphone or tablet.

In Financial Services, the Stablecoin Hub was presented at Sibos which has driven some pre-sales activities.

Pruning program now completed

As expected, Worldline completed the final two transactions of its pruning program in Q3.

On July 31, 2026, Worldline completed the divestment of its 51% stake in Worldline Australia Pty Ltd (trading as ANZ Worldline Payment Solutions), to its joint venture partner ANZ. Worldline will continue to provide technology and software services to ANZ during a transitional period to ensure operational continuity.

On August 3, 2026, Worldline completed the divestment of its Indian payment activities to BillDesk, a leading Indian payments provider. In parallel, Worldline entered into a long-term technology and software agreement under which BillDesk will continue to leverage Worldline's advanced payment software.

2026 Outlook confirmed on a fully pruned basis

- **Revenue: flat to marginally positive organic growth** reflecting the normalization of churn in Enterprise and the Nordics, with no positive non-recurring revenue in Financial Services
- **Adj. EBITDA outlook of €630M to €650M confirmed,** supported by strong cost discipline and continued North Star execution
- **Free cash flow of €(60)M–€(40)M confirmed**

Appendices

RECONCILIATION OF Q3 2025 STATUTORY REVENUE WITH Q3 2025 REVENUE AT FULLY PRUNED SCOPE AND CONSTANT EXCHANGE RATES

For the analysis of the Group's performance, revenue for Q3 2025 is compared to Q3 2025 revenue at fully pruned scope and constant exchange rates as presented below per Global Business Lines:

	Revenue (fully pruned)			
	Q3 2025	Scope effects**	FX effects	Q3 2025*
Merchant Services	862,3	-131,0	-1,4	729,9
Financial Services	201,1	-9,6	+1,1	192,6
Mobility & e-Transactional Services	85,5	-85,5	+0,0	0,0
Worldline	**1 148,8**	**-226,1**	**-0,3**	**922,5**

* Fully pruned scope and September 2026 average exchange rates
** At 2025 average exchange rate

Q3 2025 figures have been restated to reflect the fully pruned scope and YTD September 2026 exchange rates. Accordingly, the Q3 2025 fully pruned scope presented in the table above excludes MeTS, Worldline North America, PaymentIQ, Cetrel, Worldline New Zealand, Worldline Merchant Services India and JV ANZ Worldline for the entire period.

RECONCILIATION OF Q3 2025 STATUTORY REVENUE WITH Q3 2025 REVENUE AT CONSTANT SCOPE AND EXCHANGE RATES

For the analysis of the Group's performance, Q3 2025 revenue is compared to Q3 2025 at constant scope and exchange rates as presented below per Global Business Lines:

	Revenue			
	Q3 2025	Scope effects**	FX effects	Q3 2025*
Merchant Services	862,3	-107,7	+0,8	755,4
Financial Services	201,1	-9,6	+1,1	192,6
Mobility & e-Transactional Services	85,5	-85,5	+0,0	0,0
Worldline	**1 148,8**	**-202,8**	**+2,0**	**948,0**

* At constant scope and September 2026 average exchange rates
** At 2025 average exchange rate

Q3 figures have been restated to reflect changes in scope and YTD September 2026 exchange rates. Accordingly, the Q3 2025 scope presented in the table above excludes MeTS, Worldline North America, PaymentIQ, Cetrel and Worldline New Zealand for the entire period, as well as Worldline Merchant Services India and the JV ANZ Worldline from August 2025 onwards.

RECONCILIATION OF Q3 2026 STATUTORY REVENUE WITH FULLY PRUNED Q3 2026 REVENUE.

For the analysis of the Group's performance, revenue for Q3 2026 is compared to Q3 2026 revenue at fully pruned scope (ie. excluding MeTS, Worldline North America, PaymentIQ, Cetrel, Worldline New Zealand, Worldline Merchant Services India and JV ANZ Worldline).

Reconciliation between the Q3 2026 published revenue and the fully pruned Q3 2026 revenue is presented below by Global Business Lines:

	Revenue			
	Q3 2026 Published	Scope effects	FX effects	Q3 2026 Fully pruned
Merchant Services	780,3	-21,1		759,2
Financial Services	186,3	+0,0		186,3
Worldline	**966,6**	**-21,1**	**+0,0**	**945,5**

REVENUE TO NET NET REVENUE

Net Net Revenue information excluding schemes' and partners' fees, showing growth and margin levels from an NNR perspective to enable better comparison with peers.

	Revenue (fully pruned)							
	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	759,2	-242,1	517,1	729,9	-212,9	516,9	4,0%	0,0%
Financial Services	186,3	-2,7	183,6	192,6	-1,7	190,9	-3,3%	-3,8%
Worldline	**945,5**	**-244,8**	**700,7**	**922,5**	**-214,7**	**707,8**	**2,5%**	**-1,0%**

* Fully pruned scope and September 2026 average exchange rates

	Revenue							
	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	780,3	-251,4	528,9	755,4	-226,3	529,1	3,3%	0,0%
Financial Services	186,3	-2,7	183,6	192,6	-1,7	190,9	-3,3%	-3,8%
Worldline	**966,6**	**-254,1**	**712,5**	**948,0**	**-228,0**	**720,0**	**2,0%**	**-1,0%**

* At constant scope and September 2026 average exchange rates

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

UPCOMING EVENT

- February 24, 2027 : FY 2026 results

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ABOUT WORLDLINE

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn revenue in 2025. 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.

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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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