



CAPITAL MARKETS DAY 2025

Thursday, 6th November 2025

Payments to grow your world

Okay. So I hope you're still alive. Just a quick closing remarks, and then we can have time for questions. So obviously, we have been in very challenging times over the last two years. The good news is that the way we have addressed them since spring have already brought very visible results, even operationally. And the motion that Joachim has demonstrated is really happening. And you've seen that already in the Q3 performance. And that shows, that demonstrates that the foundation of this company are there. And that's something which is very important. Second message; there is a very strong commitment to be back to sustainable growth and solid free cash flow generation. And we want as a team to fix this situation once and for all. Third message, one of the key topics of our strategy is to focus on our core markets in Europe payments, where we have a strong right to win and where we have the scale. We have a plan to build this robust operating model for drivers, very simple, very documented, progressive, simplified, converge, integrate and grow. We have a renewed management team which is committed on that. And my personal commitment is to debrief you on every quarter on the milestones that we have reached. Thanks to the capital increase, we are having a robust financial structure and Srikanth has demonstrated it. This is super-important for us. This is super-important for you as investors, equity and debt investors, because that gives us the peace of mind to navigate towards our North Star being this leading and European partner of choice in payments for banks, financial institutions and merchants.

Thanks a lot and happy to get your questions with Srikanth coming back. Thank you.