



H1 2021 RESULTS

TUESDAY JULY 27, 2021

DISCLAIMER

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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

FIRST HALF 2021

GILLES GRAPINET

Chairman & CEO

MARC-HENRI DESPORTES

Deputy CEO

H1 2021 HIGHLIGHTS

SOLID H1 2021 RESULTS IN LINE WITH FULL YEAR TRAJECTORY



Organic growth of 0.1% (10.1% in Q2'21)
OMDA margin up 130 bps
50% OMDA conversion in FCF

FY 2021 GUIDANCE CONFIRMED



H1 2021 trends validating Worldline
central scenario for strong organic growth in H2

STRONG RECOVERY OF TRANSACTION VOLUMES IN Q2 2021



Transaction volumes* up 14% in Q2 and
steadily above 2019 volumes since March 2021

STRONG STRATEGIC FOCUS WITH 3 ACQUISITIONS EXECUTED IN H1'21



Expansion of MS activities in South of Europe
with Cardlink and Acepta Italy and in the Nordics
with Handelsbanken Card Acquiring

H1 2021 KEY FINANCIAL HIGHLIGHTS

PERFORMANCE SOLIDLY ON TRACK



€2,272m revenues

0.1% organic growth



€531m OMDA

23.4% OMDA margin (+130 bps)



€268m free cash-flow

50.3% of OMDA



€276m net income

Group share*

12.1% of revenues



€0.96 diluted EPS*

vs. €0.62 in H1'20 (+54.8%)

* Normalized figures adjusted for (Group share): staff reorganization, rationalization, integration & acquisition costs, equity based compensation, and customer relationships & patents amortization

SUCCESSFUL STRATEGIC DEVELOPMENTS

REINFORCING WORLDLINE GLOBAL REACH AND SCALE

cardlink

- **Acquisition of 92.5% of Cardlink in Greece**, partnering with the CEO keeping 7.5% ownership
- **Unique access to the leading Network Services Provider (NSP) with:**
 - Long-term relationship with major systemic banks in Greece
 - Up to 243,000 merchants served
 - c. 500 million transactions managed per year
- **c. €40m revenue** growing double-digit and **c. 35% OMDA margin** with potential upside

AXEPTA Italy

- **Joint venture with BNL banking group** through the **acquisition of 80% of Axepta Italy** (20% owned by BNL)
- **Strategic opportunity to partner with a significant bank acquirer with:**
 - Commercial partnership leveraging BNL's banking network
 - c. 30,000 merchant portfolio (o.w. 60% SMBs)
 - c. 200 million transactions acquired per year from c. 220k POS
- **c. €50m revenue** growing double-digit and **mid-to-high teens OMDA margin** with upside from operating leverage and **c. €15m synergies**

Two consolidation platforms to expand Merchant Services footprint in fast-growing markets with high cashless penetration potential

ACQUISITION OF HANDELSBANKEN CARD ACQUIRING

A STEP FURTHER TO OUR EUROPEAN EXPANSION

An attractive payment market

- Nordic regions offer a strong macro-economic backdrop with **GDP growth among the strongest in Europe**
- Favorable environment with **digital payments expected to grow double-digit** in the coming years
- Strong opportunity in **eCommerce, growing 2 to 3 times faster than physical retail** accelerated by Covid pandemic

A compelling merchant acquiring activity

- A **pan-Nordic addressable market** with exposure to the 4 main Nordic countries (Sweden, Norway, Denmark, Finland)
- **> 550m transactions processed** per year representing **c. €20bn total payment volumes**
- **> 20k merchant portfolio**

Handelsbanken Card Acquiring

Strategic rationale

- **Increase Worldline market share across the Nordic markets**, particularly in Sweden
- **Strong commercial partnership** with the leading Swedish bank fostering growth opportunities
- **Strong complementarity with Bambora and significant synergies potential**

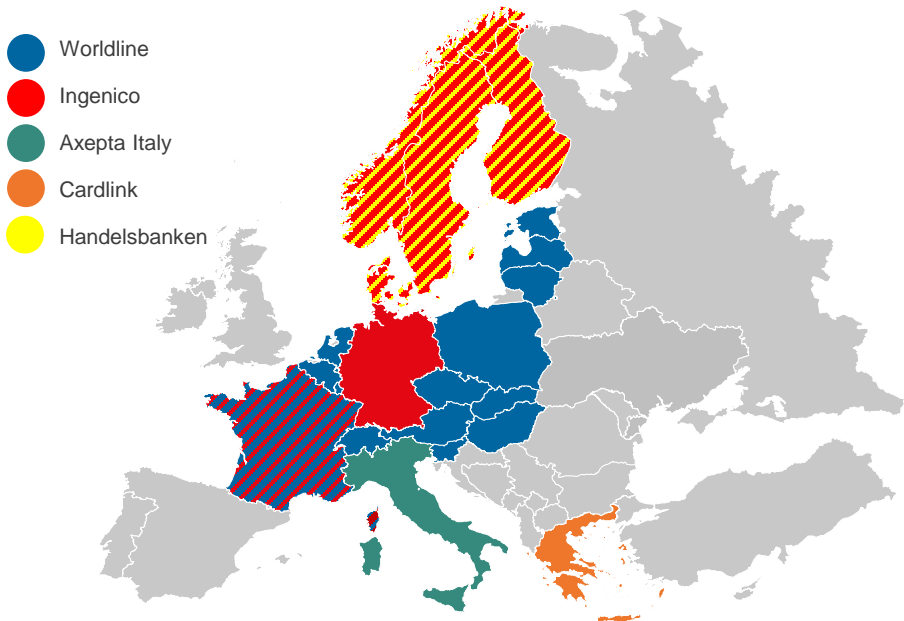
Impact of the transaction on Worldline

- **c.€35m revenue** at closing with expected **double-digit organic CAGR** over the next 4 years
- **OMDA margin >30%** aiming expand further fueled by **c.€10m synergies by 2025**
- Acquisition of 100% based on **€195m enterprise value** with a **closing expected by year end 2021**

UNMATCHED EUROPEAN SCALE EXPANSION

WORLDLINE, THE KEY PAYMENT ECOSYSTEM ENABLER

Worldline European expansion over the last 18-month

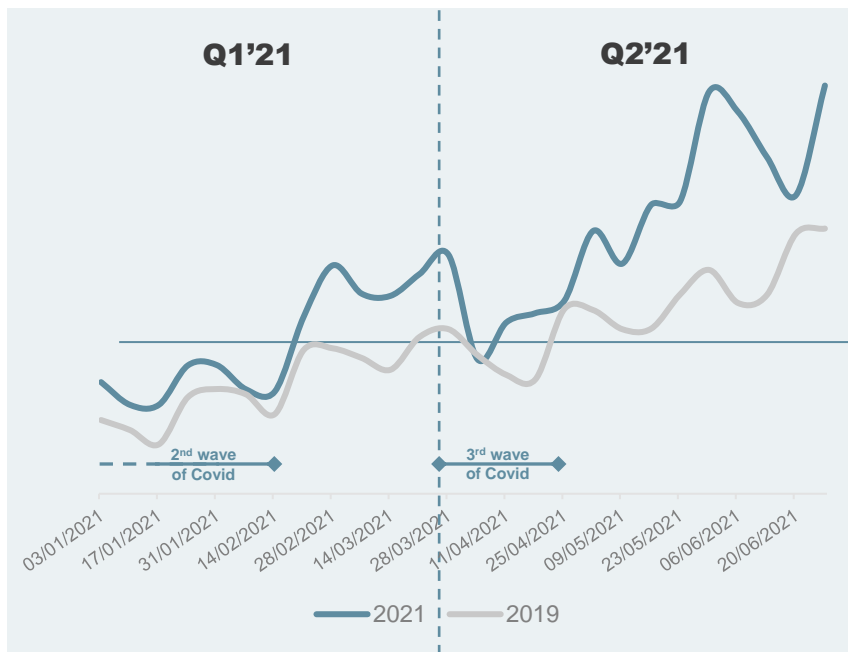


Meaningful scale offering added growth opportunities

- **Best-in class global omnichannel solutions for cross-border merchants** with significant pipelines opportunities
- **Compelling scale and offering matching bank requirements for large outsourcing deals** to be initiated
- **Partner of choice to enrich the payment ecosystem** providing full suite of solutions to merchants at scale (Partnerships with Klarna on BNPL solutions, Tustly A2A embedded in our online platforms among others)
- **Active and prominent stakeholder for pan-European and regulatory initiatives** (EPI, Digital Euro, PSD2, ...), **shaping the future European payment market**

TRANSACTION VOLUMES

STRONG RECOVERY WITH ECONOMIES REOPENING



- **Strong adaptation of merchants over the past 12-month** to face to potential restriction waves
- **Volumes pick-up since March 2020** with the ease of restriction
- **Acceleration of transaction volumes across the second quarter** with first positive signs for intra-European travel vertical and DCC end of June
- **Market still driven by digital and online segments** keep growing at a solid double-digit rate
- **In-store activities being back to growth** with a strong support of contactless transactions

COMMERCIAL ACTIVITY

FOCUS ON Q2 2021 ACHIEVEMENTS

Merchant Services

- Implementation of a **user-friendly payment solution for Bofrost* direct sales channel** representing c.130 distribution drivers in Switzerland
- **Deployment of payment gateway and acquiring offering** (credit card processing for online ordering) **for RezPlus**, a Canadian online food ordering platform
- **Development of several partnerships:** IATA travel vertical (IATA Financial Gateway), Microsoft (fraud Protection) and fintechs such as A3BC (2FA and biometric protection)

Financial Services

- **Five-year agreement with Luminor Bank** in the Baltics
 - Contract covering the implementation of a **unify and upgrade of Luminor's current ATM network**
 - Offering of a more **customer-friendly and newer ATM network** for Luminor customers
- **Strong reinforcement of FS pipeline of commercial opportunities** over the semester with a **higher share of new businesses vs. renewals** and **several large outsourcing deals**

Worldline

Terminals, Solutions and Services

- **Strong traction on the TaaS offering**
 - **8 important contracts signed** since Ingenico closing
 - **Long term contracts (3-5 years)** representing a **TCV above €100m**
 - **TaaS annual recurring revenue above €70m**
- **Several new deals won** since beginning of the year with major banks and acquirers **to be delivered in H2'21**
- **Significant pipeline** covering end of 2021 and 2022

Mobility and e-Transactional Services

- **Five-year contract** with a large UK train operator for **eTicketing solutions**
 - **Seamless integration** of systems and data-flows
 - **Real-time crew visibility and crew management** through mobile apps
- **Four-year contract renewal** with the **French** administration for subsidy management

INGENICO INTEGRATION PROCESS

2021 SYNERGIES ROADMAP IN FULL MOTION

- **Merger of headquarters ongoing** and to be completed in Q4'21, and numerous other **real estate convergence programs launched**
- Deployment of **successful internal mobility program**, enabling reskilling of staff to new positions
- **Harmonization of key internal IT processes and systems:**
 - Application landscape (central ERP roll-out, employee portal and payroll systems)
 - PC workspace
- **Launch of payment platform harmonization** program, focusing on:
 - Infrastructure (datacenter consolidation program, network unification)
 - Acquiring and acceptance platforms convergence
- **Definition of the new CRM solution to foster efficiency** of the end-to-end sale process, for implementation in 2022

**€66m positive
OMDA impact
in 2021
fully confirmed**





RESULTS
FIRST HALF 2021

ERIC HEURTAUX
Group CFO

H1 2021 FINANCIAL PERFORMANCE





GLOBAL BUSINESS LINES OVERVIEW

In € million

Merchant Services	
Financial Services	
Terminals, Solutions & Services	
Mobility & e-Transactional Services	
Worldline	

* At constant scope and exchange rates

In € million

Merchant Services	
Financial Services	
Terminals, Solutions & Services	
Mobility & e-Transactional Services	
Corporate	
Worldline	

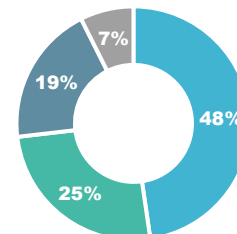
* At constant scope and exchange rates

** Proforma including 6 months of Ingenico

H1'21 Group Revenue

H1 2021	H1 2020*	Organic Growth
1,083	1,044	+3.8%
442	438	+0.8%
579	627	-7.6%
168	161	+4.3%
2,272	2,270	+0.1%

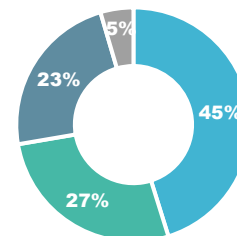
H1'21 Group Revenue / GBL



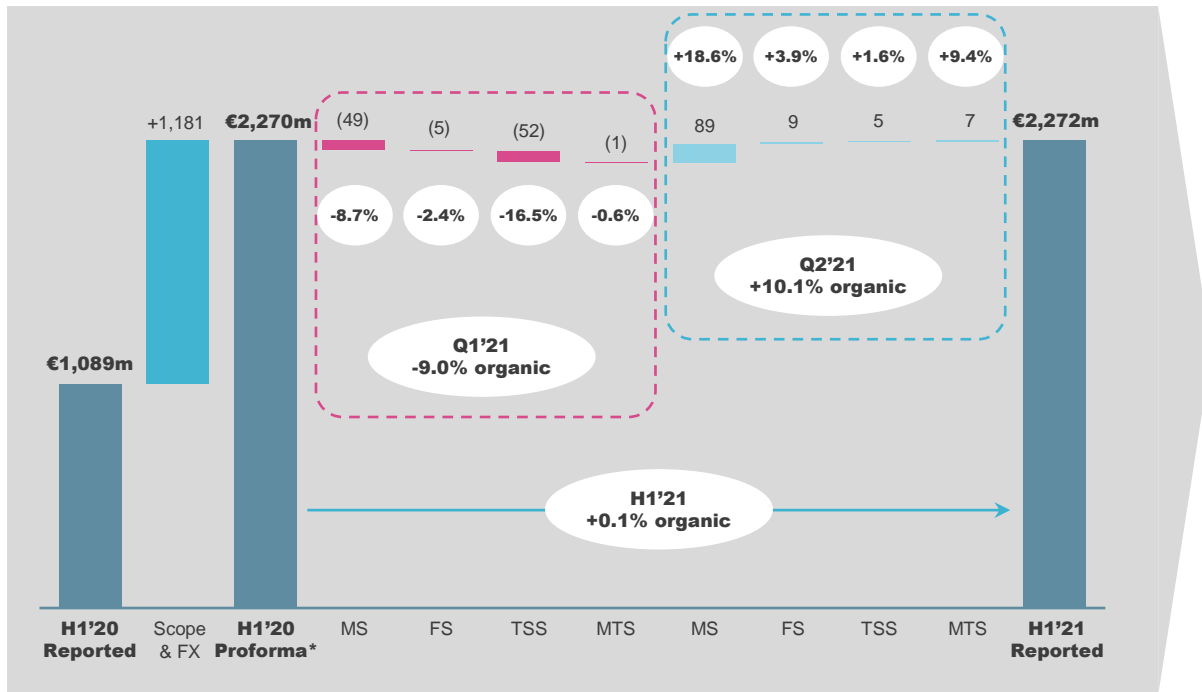
H1'21 Group OMDA

H1 2021	H1 2020*	H1 2021 margin	H1 2020 margin**
248	219	22.9%	21.0%
127	130	28.8%	29.6%
149	157	25.7%	25.0%
25	23	14.8%	14.2%
(17)	(28)	-0.8%	-1.2%
531	501	23.4%	22.1%

H1'21 Group OMDA / GBL



H1 2021 REVENUE BUILDING BLOCKS



Strong growth acceleration in Q2'21

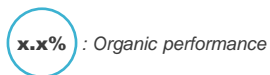
Merchant Services accelerating strongly in Q2 fueled by transaction volumes recovery related to the reopening of economies

Financial Services recovering driven by payment flows pick-up as expected and ongoing ramp-up of large outsourcing contracts

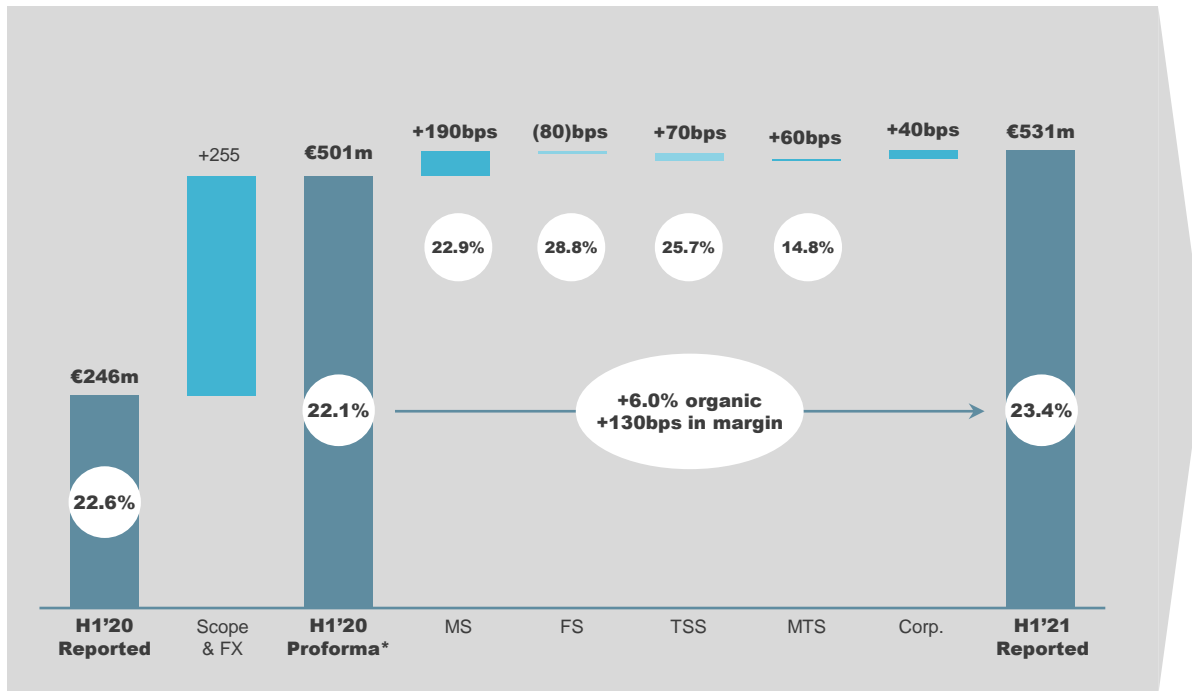
TSS back to organic growth in the second quarter driven by Western Europe, LatAm and Australia

MTS benefiting from strong growth in trusted digitization and e-Ticketing

* Reported at constant scope and FX (incl. 6 months contribution of Ingenico)



H1 2021 OMDA BUILDING BLOCKS



OMDA fueled by Q2'21 growth and synergies

Merchant Services ability to deliver strong margin improvement (+190bps) benefiting from growth acceleration in Q2 and synergies

Financial Services profitability impacted by the soft start of new projects but remained high though the ramp-up of new contracts

TSS benefiting from a positive product mix and the transformation and cost savings plan initiated in 2020

MTS impacted by the positive business trend in e-Ticketing and ongoing productivity improvement

Ongoing action plans at the **Corporate** level and effects of the first synergies delivery

* Reported at constant scope and FX (incl. 6 months contribution of Ingenico)

INCOME STATEMENT

In €M	H1'21	H1'20
OMDA	531	246
Operating Margin	394	165
Other operating income and expenses	(250)	(83)
<i>o.w. integration and acquisition costs</i>	(51)	(32)
<i>o.w. Customer relationships and patents amortization</i>	(151)	(37)
Operating income	144	82
Net finance costs	(13)	(13)
Income tax expense	(31)	(16)
Non-controlling interests & share of associates	2	0
Net Income – Group share	102	53
Normalized Net income – Group share	276	115
Normalized diluted EPS (€)	0.96	0.62

INCOME STATEMENT

- **Operating income impacted by Ingenico consolidation** (integration costs and customer & patent amortization) and ongoing SPS integration:
 - €51m of integration and post-acquisition costs
 - €151m Customer relationships and patents amortization (3/4 from Ingenico activities)
- **Net finance cost stable**, including an increase in net cost of financial debt related to bonds issued in 2020, mitigated by a profit from the fair value on Visa shares
- **Stable effective tax rate at 23.3%** vs 23.4% in H1'20
- **Normalized net income group share representing 12.1% of revenue** compared to 10.5% in H1'20
- **Normalized diluted EPS of €0.96** up 54.8% vs. H1'20

FREE CASH-FLOW

In €M	H1'21	H1'20
OMDA	531	246
Lease obligations	(42)	(20)
Working capital change	58	28
Capex	(108)	(65)
Integration and transaction costs	(51)	(23)
Reorganization, rationalization & associated costs	(10)	(3)
Interest paid	(14)	(2)
Tax Paid	(69)	(14)
Others	(28)	(16)
Free Cash-Flow	268	132
<i>OMDA conversion rate (%)</i>	50.3%	53.5%

FREE CASH-FLOW

- **Increase in OMDA** contribution
- **€108m capex or 4.7%**, set to pick-up in H2'21 with expected growth acceleration in the 5% to 6% range on a full year basis
- **Positive change in Working Capital** reflecting the alignment of contractual T&Cs notably for acquired companies and that should normalize in H2'21
- **Integration costs** mainly related to Ingenico post-acquisition and integration costs
- **€268m Free cash-Flow** vs. €132m in H1'20
- **OMDA conversion rate of 50.3%** in line with full year objective

NET DEBT EVOLUTION

In €M	H1'21*	H1'20*
Net debt / (cash) as of January 1 st	3,211	687
Free Cash-flow	268	132
Acquisition net of disposals	(7)	49
Capital increase	23	3
Amortization of interests on convertible bonds	(6)	(3)
Others	(5)	(9)
Change in net debt	(272)	(172)
Net debt / (cash) as of December 31 st	2,939	515

NET DEBT

- **€268m positive effect from free cash-flow generation**
- **€23m of capital increase** related to the implementation of **employee shareholding program BOOST** and **stock-options exercise**
- **€272m deleveraging** in line with the free cash-flow generation and Ingenico acquisition plan
- **€2.94bn of net debt as of end H1'21** excluding €288m debt related to IFRS 16

FY 2021 REVENUE SCENARIO REMINDER

H2 2021 UNDERLYING TRENDS FULLY CONFIRMED

H1'2021

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

Flat to slightly negative organic growth

H2'2021

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

c. Double-digit organic growth

CONCLUSION
FIRST HALF 2021

GILLES GRAPINET
Chairman & CEO

H1 2021 KEY TAKE-AWAYS

STRONG EXECUTION OF WORLDLINE STRATEGIC PATH



STRATEGIC INITIATIVES

Continuous progress in TSS strategic review in the successful development of recurring activities

Strong strategic execution over the past 8-month with **4 acquisitions signed** revealing the **relevance of our new MS for Financial Institution** (MS-FI)

ANZ, Cardlink, Acepta Italy and Handelsbanken Card Acquiring: **a meaningful combined contribution to MS**

- **c. 3.3bn transactions** managed or acquired
- **c. 375,000 merchants** managed or served
- **c. €300m revenue** growing double-digit
- **c. 24% avg. OMDA** margin with upside potential from **c. €50m synergies** and operating leverage

H1 2021 KEY TAKE-AWAYS

SOLID GROUP ORGANIC PERFORMANCE



GROUP PERFORMANCE

Solid H1 2021 results on all parameters, 8 months after the closing of Ingenico transaction, highlighting the relevance of the combination

Ingenico synergies roadmap in strong execution mode confirming our €66m objective in 2021 coming on top of the 3rd year of SPS synergy plan (€27m in 2021)

Worldline fully ready to capture the strong post-Covid growth momentum from H2 2021 onward with margin expansion and solid free cash-flow conversion

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 19

** Proforma OMDA margin of 23.9% (Worldline + Ingenico on a full year basis)

WORLDLINE INVESTOR DAY 2021

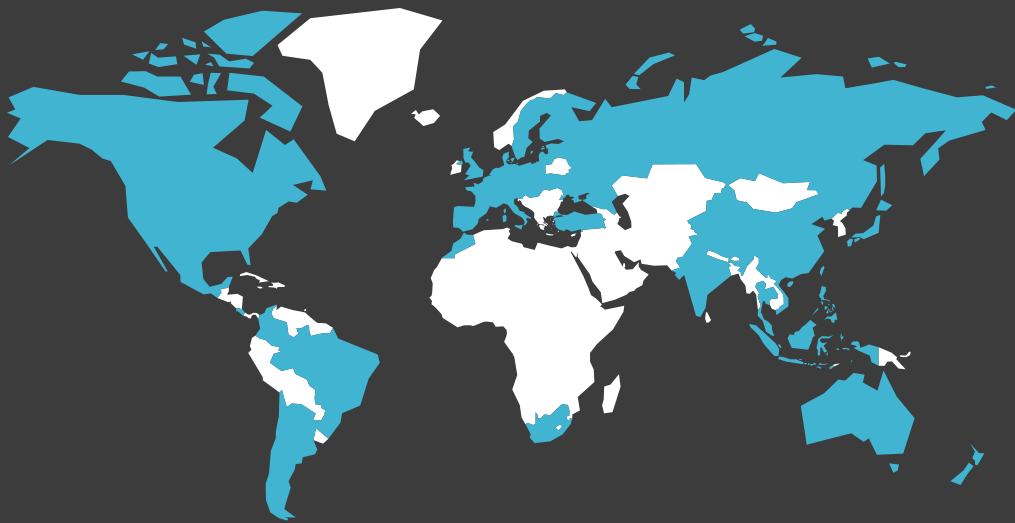
OCTOBER 27TH, SAVE THE DATE

**WORLDLINE IS PLEASED TO ANNOUNCE
THE PRESENTATION OF ITS NEW 3-YEAR PLAN
ON OCTOBER 27th, 2021 IN PARIS**

(all details will be provided in the months to come)

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)

c. € 5 bn
REVENUE

20,000+
WORLDLINERS

50+
COUNTRIES

c. 1,200
FINANCIAL INSTITUTIONS
CLIENTS

>1 m
MERCHANTS
SERVED

c. 35 m
POS TERMINALS
DEPLOYED

c. € 400 bn
VOLUMES ACQUIRED

Sources: based on company public information

25 | Tuesday July 27th, 2021 | Worldline H1 2021 results | © Worldline

Worldline

APPENDIX

CONSTANT SCOPE AND EXCHANGE RATES FIGURES RECONCILIATION

<i>In € million</i>	Revenue			
	H1 2020	Scope effects**	Exchange rates effect	H1 2020*
Merchant Services	483.6	+569.7	-9.4	1,043.9
Terminals, Solutions & Services	0.0	+657.1	-30.5	626.6
Financial Services	442.7	-2.5	-1.8	438.4
Mobility & e-Transactional Services	163.0	-	-1.6	161.3
Worldline	1,089.2	+1,224.4	-43.4	2,270.2

<i>In € million</i>	OMDA			
	H1 2020	Scope effects**	Exchange rates effect	H1 2020*
Merchant Services	103.3	+117.8	-2.1	219.0
Terminals, Solutions & Services	0.0	+162.0	-5.0	157.0
Financial Services	130.9	-	-1.0	130.0
Mobility & e-Transactional Services	23.0	-	-	22.9
Corporate costs	-10.9	-16.7	-	-27.6
Worldline	246.3	+263.1	-8.2	501.2

H1'21 FINANCIAL PERFORMANCE OVERVIEW

In € million	Revenue			OMDA		OMDA %		
	H1 2021	H1 2020 *	% Organic Growth	H1 2021	H1 2020 *	H1 2021	H1 2020 *	Delta Pts
Merchant Services	1,083.3	1,043.9	+3.8%	247.7	219.0	22.9%	21.0%	+1.9 pts
Financial Services	441.7	438.4	+0.8%	127.3	130.0	28.8%	29.6%	-0.8 pts
TSS	579.0	626.6	-7.6%	149.0	157.0	25.7%	25.0%	+0.7 pts
Mobility & e-Transactional Services	168.3	161.3	+4.3%	24.9	22.9	14.8%	14.2%	+0.6 pts
Corporate costs	-	-	-	-17.5	-27.6	-0.8%	-1.2%	+0.4 pts
Worldline	2,272.4	2,270.2	+0.1%	531.5	501.2	23.4%	22.1%	+1.3 pts

* At constant scope and June 2021 YTD average exchange rates

H1'21 PERFORMANCE PER BUSINESS LINE



Merchant Services

In € million	H1 2021	H1 2020*	% Organic Growth
Revenue	1,083.3	1,043.9	+3.8%
OMDA	247.7	219.0	+13.1%
% OMDA	22.9%	21.0%	+190 bps

* At constant scope and June 2021 YTD average exchange rates

Revenue: €1,083.3m with a 3.8% organic growth

- **Strong acceleration of revenue organic growth in Q2** (+18.6% organic) fueled by the ease of restrictions in Worldline key countries
- Major trends during Q2'21:
 - **Strong recovery in commercial acquiring**, benefiting from a solid ramp-up over Q2 with a strong growth in almost all geographies and customer segments driven by acceleration in transaction volumes
 - **Steady performance in Payment acceptance** driven by SMB and large retailers recovering with the ease of restrictions and online still growing double-digit fueled by non-Travel verticals
 - **Digital services**: double-digit growth with a good dynamic in our key countries such as Belgium and Switzerland related to retailers activities

OMDA: €247.7m, or a 22.9% margin (+190 bps)

- Benefit of growth acceleration in Q2 and **cost control actions implemented early during the year**
- Execution **synergies** (SPS and Ingenico)



Financial Services

In € million	H1 2021	H1 2020*	% Organic Growth
Revenue	441.7	438.4	+0.8%
OMDA	127.3	130.0	-2.0%
% OMDA	28.8%	29.6%	-80 bps

* At constant scope and June 2021 YTD average exchange rates

Revenue: €441.7m with a 0.8% organic growth

- **Strong improvement of revenue performance in Q2** after a 2.4% organic decline in the first quarter driven pick-up in payment flows overall, authentication volumes related to eCommerce and ramp-up of large outsourcing contracts
- Major trends during Q2'21:
 - Good level of growth on **Account Payments** despite a strong comparison basis from licenses with the Unicredit contract despite the ramp-up of the contract running successfully combined with significant level of activities
 - **Ongoing double digit growth in Digital services** driven by eCommerce authentication (ACS transactions) and e-brokerage platform
 - **Card based payment processing & acquiring** significantly improving compared to Q1'21 as a consequence of higher transactions

OMDA: €127.3m, or a 28.8% margin (-80 bps)

- OMDA impacted by the **soft start of new projects** despite a significant improvement of the cost base
- **Investments embedded in OMDA** on key transformation projects to maintain structural profitability improvements

H1'21 PERFORMANCE PER BUSINESS LINE



Terminals, Solutions & Services

In € million

	H1 2021	H1 2020 *	% Organic Growth
Revenue	579.0	626.6	-7.6%
OMDA	149.0	157.0	-5.1%
OMDA%	25.7%	25.0%	+70 bps

* At constant scope and June 2021 YTD average exchange rates

Revenue: €579.0m with a 7.6% organic decline

- **Solid Q2'21 performance** in a challenging environment
- Major trends during Q2'21:
 - **EMEA:** The region is back to growth in the second quarter benefitting from a **good momentum in Western Europe** fueled by the delivery of significant projects while **Eastern Europe and MEA** suffered from a lower level of activity
 - **APAC:** Strong momentum in APAC **driven by the Pacific region** while SEA remains soft but with a strong pipeline of projects to be materialized in the coming quarters. **China still suffering from lack of market dynamism** due to low investment level from banks
 - **LAR: Solid performance** with Brazil delivering a strong growth and other countries fueled by contract signed and projects' pipeline
 - **NAR:** Activity **fully in line** stabilizing sequentially after several quarters of strong growth and with Canada suffering from high comparison basis

OMDA: €149.0m, or a 25.7% margin (+70 bps)

- OMDA performance partly driven by the **positive product mix**
- Remaining margin improvement driven by **transformation and cost savings plan initiated in 2020**



Mobility & E-Transactional Services

In € million

	H1 2021	H1 2020*	% Organic Growth
Revenue	168.3	161.3	+4.3%
OMDA	24.9	22.9	+8.4%
% OMDA	14.8%	14.2%	+60 bps

* At constant scope and June 2021 YTD average exchange rates

Revenue: €168.3m with a 4.3% organic growth

- **Revenues acceleration in Q2'21** after a flat Q1 driven by all business lines and more specifically trusted digitization and e-Ticketing growing strong double-digit during the quarter
- Major trends during Q2'21:
 - **Steady double digit growth on Trusted Digitization** new projects and improved volumes in France and Latin America tax collection activities
 - **Strong pick-up in E-Ticketing** activities driven by activities in the United Kingdom with higher onboarding and overall dynamic across European transportation verticals in France, Germany and Latin America.
 - **E-Consumer & Mobility** performance mainly driven by volumes growth in Connected Living

OMDA: €24.9m, or a 14.8% margin (+60 bps)

- **OMDA impacted by the positive business trend in e-Ticketing**, mainly in the UK and Latam market fueled by transaction recovery post-Covid
- **Productivity improvement** through the scalability of product investments plans and a tight costs management

THANK YOU

FOR MORE INFORMATION,
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