Q3 2022 Revenue

October 25th, 2022

Digital Payments
for a Trusted World

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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 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. 2022 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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Q3'22 Highlights

Gilles Grapinet

Group CEO

Digital Payments
for a Trusted World

Q3 2022 highlights

Strong Growth in MS reaching +13.6% in Q3'22

4th quarter in a row delivering a solid double-digit organic growth

Strong commercial dynamics (market share gains and volumes growth)

FS and MeTS performance in line with H1'22 trends

FS delivers in line with anticipated full year trajectory

Positive underlying growth for MeTS on a high comparison basis

TSS closing executed

Closing announced on Oct. 3rd, 2022

€1.4bn cash-in*

Up to €0.9bn in preferred shares**

Acquisition of technology assets enhancing Worldline portfolio

SoftPos
New micro merchants value proposition

Online Payment Platform
C2C marketplace solution

2022 guidance confirmed

** Of which c.€1.1bn received in 2022 and c.€0.3bn to be received in January 2023*
*** exposure to the future value creation of Ingenico through the preferred shares and linked to Apollo exit*

Deep dive on Merchant services dynamics

Marc-Henri Desportes

Group Deputy CEO

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Q3’22 focus on MS commercial activity

Market share gains with existing and new large clients and offering & solutions enlargement with key partnerships signed

MS wins & upsells with large clients

FIVE ▶

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MSC CRUISES

Lufthansa

LODZ METROPOLITAN RAIL

HRVATSKE AUTOCESTE

RTL

swedavia SWEDISH AIRPORTS

EW EUROWAG

UTA | Edenred

MS Key partnerships signed

ZEBRA

Worldline Tap-on-Mobile payment app certification by Zebra allowing specialized integrators and partners to add payment on their Android devices

UpStream Pay

Single API integration dedicated to eCom merchants allowing connection to a vast and full suite of payment methods boosting conversion rate

BIGCOMMERCE

Single native integrated solution allowing BigCommerce merchants to enable Worldline end-to-end acceptance & acquiring solutions on all their eCom stores

Enrichment of Worldline value proposition in both instore and online

Addressing new market segments with SoftPos and OPP

55%*

SoftPos

Strong value-added Tech offering

Technology allowing payment acceptance on Android devices
off-the-shelves devices like smartphone & tablets

Security certified by PCI Board, Visa and Mastercard
contactless cards & digital wallets, PIN on glass

Stand-alone App or integrated with 3rd party Apps

SaaS plug & play solution or hosted on customer premises

Cross-sell opportunities leveraging Worldline scale

Small & micro merchants
Full digital UX
High compatibility
Low recurring costs
VAS

Large merchants
Easy to integrate
Highly secured
Customization / VAS
Fast payments

Partners
Easy to integrated
Smart API
White label
Traceability (for billing)

40%*

ONLINE PAYMENTPLATFORM

Strong value-added Tech offering

Native platform covering all the needs of marketplaces
Specific focus on C2C
B2C readiness

Full suite of payment features
Payment splits, pay-in, instant pay-out, escrow, virtual IBAN

Strong onboarding know-how, API based
Automated consumers KYC
Live support
Dispute management

Proven Tech track-record serving >100 marketplaces
Marktplaats, ebay Kleinanzeigen, PayPal, Gumtree, Royal Flora Holland

Opening new opportunities for Worldline eCom

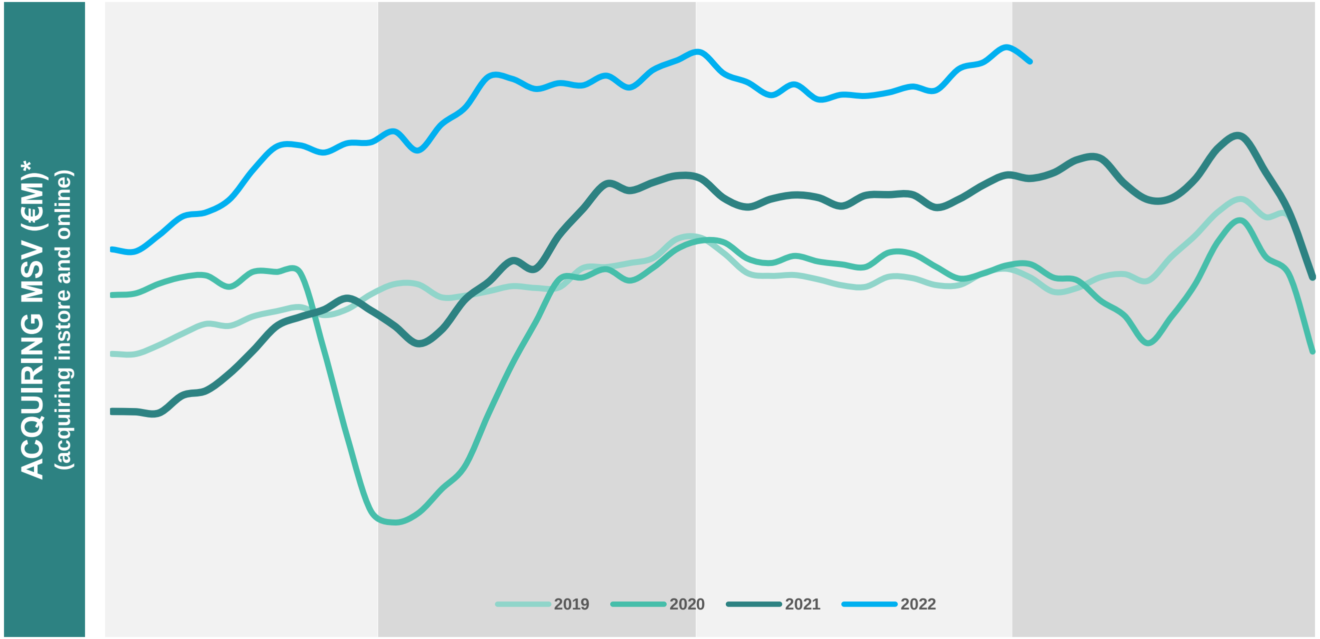
Address the fast-growing C2C marketplace market
95% of volumes still in cash

Perfect fit with OPP leveraging WL scale and reach
WL acquiring and S&M coupled with OPP Tech know-how

** Call options to reach 100% of ownership in FY'24 for SoftPos and in FY'26 for OPP*

Steady acquiring MSV growth in Q3 2022

Double-digit growth vs. Q3'19



Strong MSV growth in Q3'22

Worldline own acquiring MSV Q3'22

€90bn

+17% vs. Q3'21

+33% vs. Q3'19

Transaction volumes fueled by both instore and online

Instore MSV +16% vs Q3'21

Online MSV +23% vs Q3'21

Beginning of Q4'22 still in a solid trajectory driven by instore and online

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

Q3’22 Financial performance

Gregory Lambertie

Group CFO

Q3 2022 and 9M 2022 revenue performance

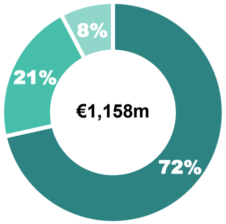
Global business lines overview

Q3 2022 Group Revenue

(in €m)	Q3 2022	Q3 2021*	Organic Growth
Merchant services	828	729	+13.6%
Financial services	241	237	+1.5%
MeTS	89	86	+3.4%
Worldline	**1,158**	**1,053**	**+10.0%**

** At constant scope and March 2022 YTD average exchange rates*

Q3 2022 Group Revenue / GBL

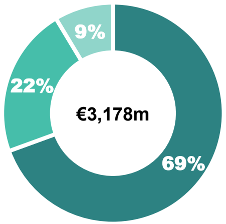


9M 2022 Group Revenue

(in €m)	9M 2022	9M 2021*	Organic Growth
Merchant services	2,206	1,910	+15.6%
Financial services	698	682	+2.3%
MeTS	274	255	+7.3%
Worldline	**3,178**	**2,847**	**+11.6%**

** At constant scope and March 2022 YTD average exchange rates*

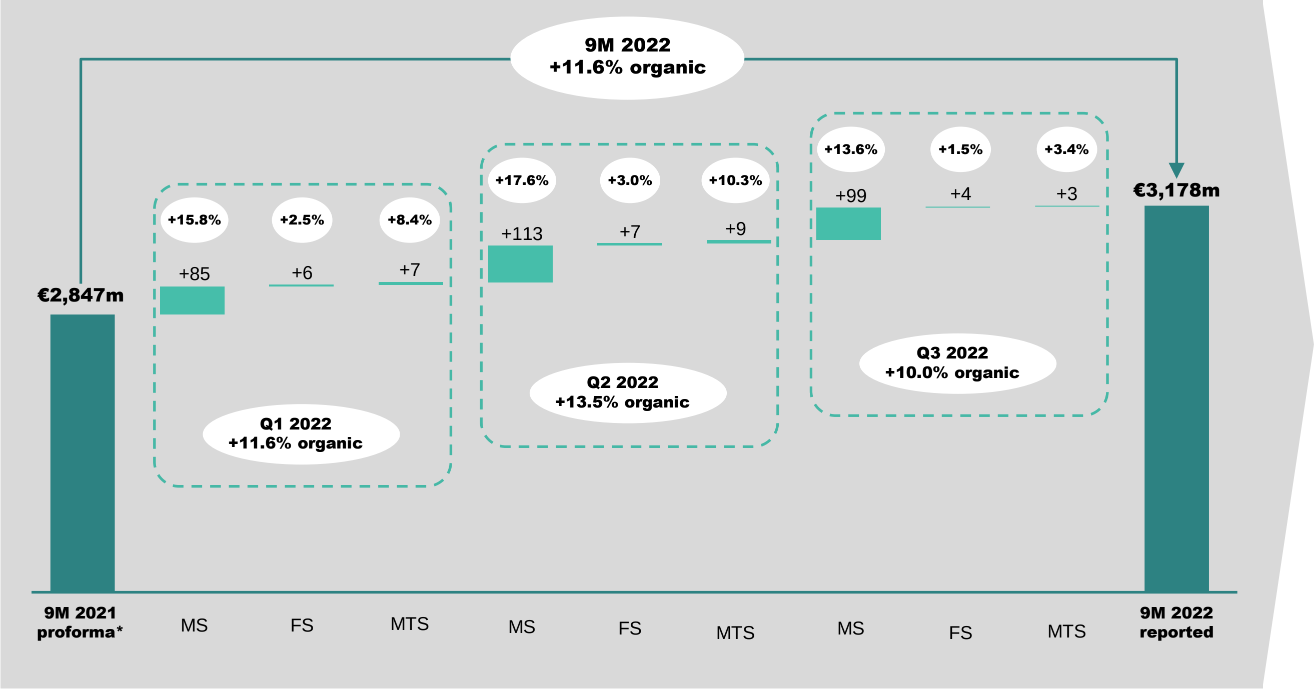
9M 2022 Group Revenue / GBL



** Q3 & 9M 2021 revenue at constant scope and exchange rates*

9M 2022 revenue building blocks

Steady growth in Merchant Services



** 9M 2021 revenue at constant scope and exchange rates*

Focus on Q3 2022 dynamics

Q3 2022 organic growth of 10.0%

Strong 13.6% growth in Merchant Services fueled by a steady growth in commercial acquiring across all geographies and customer segments

Financial Services up 1.5%, still impacted by the effect of historical contract renewals but compensated by several commercial developments

3.4% growth in Mobility & e-Transactional Services supported by a good commercial dynamics in Trusted Digitization and e-Ticketing

Merchant Services
Q3 2022 highlights

€828m revenues
+13.6% organic growth

COMMERCIAL ACTIVITY: Q3 2022 ACHIEVEMENTS

- **Numerous wins** and partnerships, **in-store and online,** with among others:

Lufthansa
FIVE ▶
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LODZ METROPOLITAN RAIL

Solid performance led by a steady growth in transaction volumes on instore, while online volumes remains very high

- **Commercial Acquiring:** High-teens organic growth with almost all geographies and customer segments contributing, in particular SMBs and large retailers, a strong performance from DCC products and the solid trend experienced during the holiday period boosting travel and hospitality verticals
- **Payment Acceptance**: Mid-single digit growth led by Global Sales & Vertical and digital customers with the recovery from the Travel vertical mostly compensating the stop of Russian activities in March. Excluding the Russian effect, Payment Acceptance activities are up low teens organically in Q3'22
- **Digital Services:** Low-teens organic growth with contrasted situation per geography, particularly a strong dynamic in Germany, France and UK, more than offsetting the low performance in the digital healthcare market

Financial Services
Q3 2022 highlights

€241m revenues
+1.5% organic growth

COMMERCIAL ACTIVITY: Q3 2022 ACHIEVEMENTS

DFM — FINANCIERT WAT MOBILITEIT BEWEEGT

5-years outsourcing back-office contract covering **Instant Payment and Clearing & Settlement** mechanism for DFM via its payment license partner Volkswagen Bank

Q3 performance in line with expected full year trajectory with good volumes and new commercial developments offsetting the temporarily effect of large historical Equens contract renewals that have been successfully extended end of 2021 and impacting both Issuing and Acquiring processing activities

- **Card-based payment processing & acquiring:** Positive growth vs. Q3'21 driven by good dynamics in APAC as well as improved transaction volumes mainly in Belgium and Finland, offsetting the effect of large historical contract renewals that impacts the performance since end 2021
- **Digital Banking:** Soft performance, despite higher authentications volumes related to eCommerce transactions due to the enforcement of PSD2 regulation and country expansion
- **Account Payments:** Soft growth with less project activity this quarter, but still good developments on the Unicredit contract, now in run phase
- Overall **significant pipeline of new projects**

Mobility & e-Transactional Services

Q3 2022 highlights

€89m revenues

+3.4% organic growth

COMMERCIAL ACTIVITY: Q3 2022 ACHIEVEMENTS

ALLOCATIONS FAMILIALES

8 years contract to supply a **call center solution** setting up and rolling out **Worldline Contact solution** for the management of incoming and outgoing calls

Positive underlying growth on a high comparison basis led by **high project activity with existing and new customers** and **solid transactional revenue** from increased volumes

- **Trusted Digitization:** Double-digit growth driven by new projects signed, increased volumes on Tax collection and Digital Healthcare and good momentum on support and project activity on eHealth solutions
- **e-Ticketing:** Double-digit growth fueled by increased volumes in transportation and higher fare collection in Latin America, coupled with several development projects
- **e-Consumer & Mobility:** Contact activity impacted by the re-insourcing of a secured mail telco operator contract partially offset by the ramp-up of newly signed contract and increased activities of our new cloud solutions, while connected living was impacted by high comparison basis

Q3'22
Key take-aways

Gilles Grapinet

Group CEO

Digital Payments
for a Trusted World

Key take-aways

Solid execution in a volatile and adverse macro environment

Resilience of Worldline growth profile

4th quarter in a row of solid double-digit growth at MS fuelled by market share gains

FS and MeTS growth in line with their full-year trajectories

Product innovation as a key differentiator

In-house innovation
(Lufthansa / TravelHub solution)

Tech acquisitions
(SoftPos / OPP)

WL innovation as a compelling asset for banking partners

Market consolidation

Strong flexibility after TSS sale

Focus on European merchant books

Tech investments as a growth enabler

Active pipeline of M&A opportunities

FY 2022 guidance confirmed

FY 2022 guidance

Revenue	**8-10% organic growth**
OMDA	**100-150 bps improvement**
FCF	**c.45% OMDA conversion rate**

Q&A

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Thank you

For more information,
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