

H1 2025 performance
reflects challenges encountered over the last months
€2,205m revenue, 3.4% organically below H1 2024
€401m adjusted EBITDA (18.2% adj. EBITDA margin)
€40m free cash flow

Establishing robust foundations
Focus on Payments - proposed disposal of MeTS to Magellan Partners
Liquidity secured through a €550m bond issuance
Reassuring interim results of merchant portfolio external audit
Impairment of assets for €4.1bn reflecting the transformation journey ahead
Renewed management team to transform and restore growth and cash flow generation

Outlook 2025¹
Low-single digit percentage decline in FY25 organic revenue
Adjusted EBITDA of €825-875m
FCF neutral at the mid-point of EBITDA guidance

Capital Markets Day confirmed for November 6, 2025

Paris, La Défense, July 30, 2025 – Worldline [Euronext: WLN], a global leader in payment services, today announces its first-half 2025 results.

Pierre-Antoine Vacheron, CEO of Worldline, said: *“Beyond the results of the period that reflect our current challenges, H1 was a defining period for Worldline. We laid the groundwork for the future, by restoring project delivery, strengthening our brand through independent portfolio audits, consolidating our financial position, and executing on our commitment to focus on our core portfolio. As a first step, the contemplated divestment of MeTS will enable the organization to operate more efficiently and focus on its leading positions in payments.*

The extensive renewal of our leadership team, with international and diverse profiles selected for their ability to transform, demonstrates the attractiveness of Worldline and the trust in the Company's potential. Moving forward, we are focused on boosting short-term momentum while engaging the transformation required to unleash Worldline's growth and cash flow potential.

I am looking forward to sharing more details at our Capital Markets Day on November 6”.

¹ FY25 guidance at constant scope including MeTS

H1 2025 performance

In € million	H1 2025	H1 2024	change
Published Revenue*	2,205	2,283	-3.4%
Net Net Revenue**	1,749	1,858	-5.8%
Adjusted EBITDA*	401	513	-21.9%
% of Published revenue	18.2%	22.5%	
% of Net Net Revenue	22.9%	27.6%	
EBITDA	324	282	+15.1%
% of Published revenue	14.7%	12.3%	
% of Net Net Revenue	18.5%	15.2%	
Net income Group share	(4,218)	(29)	
Normalized net income Group share	121	210	-42.6%
% of statutory revenue	5.5%	9.2%	
Free cash flow (FCF)	40	82	-51.6%
Adjusted EBITDA to FCF conversion rate	9.9%	16.0%	
Closing net debt	2,125	2,072	

*at constant scope and exchange rates ytd 2025

** Revenue excluding schemes and partner fees

In € million	Revenue			Adjusted EBITDA			Adjusted EBITDA %		
	H1 2025	H1 2024*	Organic change	H1 2025	H1 2024*	Organic change	H1 2025	H1 2024*	Organic change
Merchant Services	1,617	1,655	(2.3%)	311	387	(19.5%)	19.3%	23.4%	(4.1) pts
Financial Services	410	454	(9.8%)	92	126	(27.0%)	22.4%	27.7%	(5.3) pts
Mobility & e-Transactional Services	178	174	2.1%	30	30	0.1%	16.8%	17.1%	(0.3) pt
Corporate				(32)	(29)		-1.5%	-1.3%	
Worldline	2,205	2,283	(3.4%)	401	513	(21.9%)	18.2%	22.5%	(4.3) pts

* at constant scope and exchange rates

Worldline's **H1 2025 revenue** reached **€2,205 million**, 3.4% below H1 2024 (+0.8% excluding merchant terminations and the hardware base effect).

In the context of soft consumer spending, **Merchant Services** recognised **€1,617 million** in external **revenue**, 2.3% lower than H1 2024 (5.5% on a net net basis). The continuous off-boarding of the high brand risk (HBR) portfolio, along with remaining challenges in POS terminals, negatively impacted performance. SMB still suffered net churn in core geographies but encountered robust growth in several markets where it holds challenger positions, such as Australia, Greece, Italy, and Poland. **Adjusted EBITDA** totalled €311 million, representing 19.3% of revenue, and was impacted by lower revenue and a less favourable client and sector mix.

Financial Services' H1 2025 performance (€410 million in revenue, representing a 9.8% organic decline) reflected the impact of re-insourcing specific contracts, which overshadowed the stability of issuing processing and good performance of our licensing activity. **Adjusted EBITDA** reached **€92 million**, or 22.4% of revenue, reflecting the impact of lower sales.

Lastly, **Mobility & e-Transactional Services** achieved **€178 million in revenue**, with organic growth of 2.1%, supported by strong momentum in the UK for Ticketing solutions and Business Pay, as well as by new business developments in France. **Adjusted EBITDA** reached **€30 million**, representing 16.8% of revenue.

Corporate costs amounted to **€32 million** in H1 2025 (€29 million in H1 2024) in relation to the enhancement of the Group's legal and compliance activities, as well as the reinforcement of strategic and financial steering.

The Group's **adjusted EBITDA** therefore reached **€401 million** in H1 2025 (18.2% of revenue), as the impact of lower revenue, unfavorable client and sector mix, and underlying cost inflation outweighed the benefits of the Power24 program.

Given recent underperformance and challenges, as well as the acknowledgement that the change in environment in Europe and the payment market is long-lasting, the Group has recognised **impairments on goodwill for an amount of €4.1 billion**, exclusively attributed to the Merchant Services activity. This impairment has no impact on the Group's cash position or its normalized net income. It has a direct effect on **the net income Group share**, which comes to **-€4,218 million**, also affected by a €142 million lower fair value of TSS preference shares based on a prudent approach to terminal market prospects. Following this impairment, Worldline equity amounts to €4.9 billion. On a **normalized basis** (excluding other operating income, net of tax, and asset impairments), the Group's net income share reached **€121 million**.

Normalized basic and diluted EPS were both **€0.43** in H1 2025, versus €0.74 in H1 2024.

Free cash flow was **€40 million**, equating to **9.9% cash conversion of adjusted EBITDA** (free cash flow divided by adjusted EBITDA). Excluding Power24 cash costs, free cash flow stands at €102 million, representing a 25.4% cash conversion of adjusted EBITDA. It reflects:

- o Restructuring costs, excluding Power24, of €58m (vs. €56m in H1'24);
- o Capex of €135m, below last year's level of €160m;
- o A working capital inflow of €25m following normalization throughout 2024.

At the end of H1 2025, the Group's **net debt** totalled **€2,125 million**, including leases under IFRS 16, representing **2.2 times the LTM EBITDA**.

Q2 2025 revenue by Global Business Line

In € million	Revenue			
	Q2 2025	Q2 2024*	Organic growth (Published)	Organic growth (NNR)
Merchant Services	841	871	(3.4%)	(7.3%)
Financial Services	206	230	(10.6%)	(10.6%)
Mobility & e-Transactional Services	91	89	2.1%	1.8%
Worldline	1 137	1 190	(4.4%)	(7.3%)

*at constant scope and exchange rates

Worldline's Q2 2025 revenue reached **€1,137 million**, down **4.4% vs Q2 2024**. By division, the performance was the following:

Merchant Services

Merchant Services' **revenue** in Q2 2025 amounted to **€841 million**, a decline of **3.4% vs Q2 2024**, and -7.3% on a net net revenue basis. Revenue was impacted by the effects of regulated merchant terminations which started in 2023, as well as delivery issues in terminals and client churn. Excluding merchant terminations and the hardware base effect, revenue declined 0.3%.

The performance by go-to market was the following:

- *Enterprise*: Good growth in transaction volumes in travel & hospitality and self-service verticals, but weak in digital services and acceptance. Positive commercial dynamic in a number of sectors, notably in EV charging with a number of new signings;
- *SMB*: Impacted by a decline in terminal sales and lower performance in some key markets, although growing in Central Europe and Switzerland. First improvements observed in client satisfaction and churn trends towards the end of the quarter;
- *Joint-Ventures*: Strong performance in Italy, boosted by Credem and CCB merchant portfolio migration, and in Greece. Germany was impacted by a high comparison base in terminal sales and a less dynamic underlying performance, notably in acceptance.

In Q2, Worldline signed several partnerships, including with Petrolifera Adriatica in Italy to provide fuel card recharging services and acquiring for both in-person and eCommerce transactions, expanding the business with Xiaomi as an acquirer and terminal provider in some critical markets, and with Mobile Locker as a single payment supplier to support the deployment of lockers across Europe. In the EV sector, Worldline signed new customers, including EV Spots, Connekt Charging, and Korttelilataus, to provide an end-to-end online payment solution to its customers. In Airlines, the Group also expanded its business with Etihad Airways in South Korea. Several improvements were observed during the quarter in terms of deliveries, with the launch of Wero in Germany, the distribution of e-commerce solutions in the Crédit Agricole branches through CAWL, the launch of Worldline acquiring in the UK and the successful end-to-end testing of Carte Bancaire for CAWL, as well as the successful pilot at a large brand for the next version of the Axis acceptance gateway.

Financial Services

Q2 2025 **revenue** reached **€206 million, a 10.6% decrease compared to Q2 2024**, primarily due to previously identified client terminations. Excluding those terminations, revenue declined 4.1%, reflecting delays in project delivery. The performance by segment was the following:

- *Card Issuing and Acquiring Processing*: Negative performance of the quarter linked to negative base effect on issuing and lower project activity;
- *Digital Banking*: Performance impacted by lower iDeal volumes in the Netherlands as well as SMS activity in France;
- *Account Payments*: A significant negative impact on revenue as expected from the one-off re-insourcing of a large client, coupled with lower transformation projects, which more than offset increased activity in the Netherlands and Italy.

In the 2nd quarter, Worldline entered into an exclusive 10-year contract with BFF, a prominent company listed on the Milan Stock Exchange, to manage A2A payments, reaffirming our commitment to delivering innovative payment solutions in the Italian market. For its French branches, Worldline's issuing business has extended its relationship with Visa Europe Limited for 3-D Secure capabilities to enable cardholder authentication for online payments with its cloud-based Access Control Server

Mobility & e-Transactional Services

Revenue in Mobility & e-Transactional Services was up **+2.1% vs Q2 2024 to €91 million**, thanks to new business developments in France and strong momentum in the UK. The performance by division was the following:

- *Trusted Services*: Positive momentum in Spain offset by lower activity in France despite the benefits from some projects with Caisse Nationale Assurance Maladie;
- *Transport & Mobility*: Very strong performance driven by growth in the UK (mobile ticketing solutions in rail and business pay solutions in retail) and France (mobility projects and ticketing systems);
- *Omnichannel interactions*: Good growth is primarily driven by volume increases in France, notably with BNL, LCL, and SNCF.

The commercial dynamic remained positive in Q2, notably in the rail industry. Worldline partnered with TransPennine Trains Ltd (TPT), a publicly owned train operator under the Department for Transport Operator (DfTO) to provide its Rail Operations suite, including Crew Planning and Integrale for Control. This will help TPT achieve greater efficiency, accuracy, and flexibility in managing train crews and rolling stock for on-the-day management and in times of disruption. Worldline also signed a five-year contract extension with publicly owned train operator Southeastern to roll out Integrale for Control to achieve the same results.

2025 financing update

On June 3, 2025, Worldline successfully placed a €550 million bond maturing in June 2030 and bearing a coupon of 5.5% per annum. The offering attracted significant interest and was oversubscribed by a highly diversified investor base, confirming the market's confidence in Worldline's business model and credit profile.

On June 4, 2025, Worldline announced it had accepted, via a reverse bookbuilding process, the repurchase of 3,221,238 2026 OCEANEs in a principal amount of €332,431,762, representing approximately 41.6% of the number of 2026 OCEANEs initially issued. The repurchase price, as per this process, was set at €99.40 per 2026 OCEANE, representing a total consideration of approximately €320 million. The repurchased OCEANEs were cancelled thereafter.

These transactions are part of Worldline's global financing strategy to manage its debt maturity profile and maintain strong liquidity actively.

Liquidity update

As of June 30, Worldline had cash of €1.57bn. Net of the July 2025 convertible bond repayment, **Worldline's cash is €1.17bn**. The vast majority of the cash remains available at the Group level for upcoming bond maturities, with €69 million located in geographies subject to local regulatory restrictions that prevent immediate access (mainly in India and the APAC region).

Furthermore, in Q2 2025, the maturity of Worldline's €1.125 billion RCF was extended by one year to July 2030, with the unanimous support of our pool of 17 international banks. The RCF includes another one-year extension option at the lenders' discretion.

Management is in full motion, with actions starting to bear fruit

Worldline has made active progress on various facets of the key priorities outlined in April:

Accelerating the value-added product rollout

At the end of May, Worldline began delivering Android-based next-generation POS terminals to clients in Belgium, followed by deliveries in other key markets, including Germany, France, and Switzerland. CAWL, the joint venture with Crédit Agricole, has started distributing the e-commerce offer within the network, and new offerings will continue to be rolled out in the coming quarters, with the end-to-end testing of Carte Bancaire acquiring having been achieved.

In June, Worldline announced the launch of the new Wero payment method, enabling e-commerce merchants to accept it in Germany starting this summer, in Belgium in October, and in France in early 2026.

Progress on the simplification of the Group's operating model

As part of our rationalization strategy, the SMAC platform and ACI Base24 software were shut down during H1, and the merchant portfolio was migrated accordingly. Six entities were merged or liquidated in H1 2025.

Simplification of the MS operating model and management additions are driving positive change

The target operating model for Merchant Services has been finalised, with appointment of country heads and increased end to end accountability at the proper level.

Following the recent nominations of a new Chief technology officer for the Group and new heads for SMB and risk management in Merchant Services, several additional management changes have been implemented (technology operations, POS terminals, center of excellence) to bridge the gaps within the organisation and optimise operational performance, while ensuring best-in-class risk management and compliance.

Cash cost savings plan on track

The initiative announced in April to reduce cash cost expenses by €50 million in 2025 is being implemented as planned. Savings of around €10 million were achieved in H1, with the remainder to be recognised during H2.

MeTS divestment: a significant step in our portfolio pruning process towards a refocusing on our core activities

In line with management's commitment to shape a more focused company, the Group announced on July 29, 2025, the divestment of MeTS activities for an enterprise value of up to €410 million to Magellan Partners after a competitive process, representing an approximative 11x pro-forma standalone adjusted operating income for 2024. The divested activities generated revenue of around €450m in 2024, employing some 3,800 people. The deal is expected to be finalised in mid-2026.

For reference, the contribution from the contemplated MeTS perimeter to Group adjusted EBITDA is expected to be c.€100m on a full year basis.

Some of the Group's other businesses which may be classified as non-core are still under strategic review.

2025 Outlook

For 2025, Worldline expects a low single digit percentage organic decline in Group sales, with an improvement in H2 compared with H1, thanks notably to the tapering off of one-off items.

EBITDA is expected to be in the range of €825-875m, impacted by lower revenue and a continued negative client and sector mix, while being supported by our cost savings program.

As a result, at the mid-point of EBITDA guidance, free cash flow is expected to be neutral, with strict control over capital expenditure. Restructuring cash outflow, excluding Power24, is expected to amount to around €150m, including costs driven by the portfolio pruning in progress and workforce optimisation.

Update on external audit

On July 2nd, the Group announced that, as part of its commitment to complete transparency and dissipate any residual doubt following the EIC press allegations, an audit (Accuracy) had been commissioned to verify the validity of the remaining High Brand Risk (HBR) portfolio. Additionally, Oliver Wyman has been engaged to conduct a separate external assessment of the compliance and risk framework and its implementation. Accuracy and Oliver Wyman are working jointly with the external legal counsel retained by the Group.

Based on the preliminary findings of Accuracy, which will continue their audit over the coming weeks, no material need for offboarding of merchants has been identified so far in the regulated entities in

addition to the offboarding already performed since 2023 and the Group remains confident that no such material additional offboarding should be required. This confidence is reinforced by the fact that the cases referenced in recent press campaigns were rather not in our portfolios or already addressed by previous actions as part of ongoing reviews with very limited exceptions for which appropriate measures (such as offboarding) have been taken.

As shared in the June 25th press release, the Group also continues its review of the technical orchestration layer activity to assess and where necessary initiate appropriate measures for merchants lacking proper gambling licences in the jurisdictions they operate. Final conclusions of audits and assessments will be communicated alongside the Group Q3 2025 revenue report on October 21, 2025.

Asset impairment

Given recent underperformance and challenges, as well as the acknowledgement that the changes in the European environment and the payment market are long-lasting, the Group recognised an impairment on goodwill of €4.1 billion, exclusively attributed to its Merchant Services activity. This impairment has no impact on the Group's cash position or normalised net income, but it has a direct effect on the Group's net income share, which amounts to -€4.2 billion. Following this impairment, Worldline equity amounts to €4.9 billion.

Appendices

RECONCILIATION OF Q2 2024 STATUTORY REVENUE WITH Q2 2024 REVENUE AT CONSTANT SCOPE AND EXCHANGE RATES

For the analysis of the Group's performance, revenue for Q2 2025 is compared to Q2 2024 revenue at constant scope and exchange rates as presented below per Global Business Lines:

In € million	Revenue			
	Q2 2024	Scope effects**	Exchange rates effects	Q2 2024*
Merchant Services	871.3	+4.0	-4.8	870.5
Financial Services	231.6	-2.2	+0.7	230.2
Mobility & e-Transactional Services	88.7	+0.0	+0.1	88.9
Worldline	1 191.7	+1.8	-4.0	1 189.5

* At constant scope and June 2025 YTD average exchange rates

** At December 2024 YTD average exchange rates

Exchange rate effects in Q2 were primarily driven by the depreciation of the Australian dollar, the Turkish lira, and the Indian rupee, as well as the appreciation of the Swiss franc. Scope effects are related to the contribution from the merchant portfolio of Credito Emiliano S.p. in Italy. A (Credem), acquired by Worldline on January 13, 2025, and a scope adjustment within the Financial Services division.

RECONCILIATION OF H1 2024 STATUTORY REVENUE AND ADJUSTED EBITDA WITH H1 2024 REVENUE AND ADJUSTED EBITDA AT CONSTANT SCOPE AND EXCHANGE RATES

F For the analysis of the Group's performance, revenue, and adj. EBITDA for H1 2025 is compared with H1 2024 revenue and adjusted. EBITDA at constant scope and exchange rates. Reconciliation between the H1 2024 reported revenue and adjusted revenue. EBITDA and the H1 2024 revenue and adj. EBITDA at constant scope and foreign exchange rates is presented below by Global Business Lines:

In € million	Revenue			
	H1 2024	Scope effects**	Exchange rates effects	H1 2024*
Merchant Services	1 658.4	+4.0	-7.6	1 654.8
Financial Services	456.9	-4.5	+1.4	453.9
Mobility & e-Transactional Services	173.6	+0.0	+0.6	174.2
Worldline	2 288.9	-0.4	-5.6	2 282.8

* At constant scope and June 2025 YTD average exchange rates

** At December 2024 YTD average exchange rates

<i>In € million</i>	Adjusted EBITDA			
	H1 2024	Scope effects**	Exchange rates effects	H1 2024*
Merchant Services	386.4	+1.1	-0.7	386.7
Financial Services	126.3	-1.7	+0.8	125.5
Mobility & e-Transactional Services	29.7	+0.0	+0.1	29.8
Corporate	-28.6	+0.0	+0.0	-28.5
Worldline	513.9	-0.6	+0.2	513.5

* At constant scope and June 2025 YTD average exchange rates

** At December 2024 YTD average exchange rates

Exchange rates affected in H1 were mainly linked to the appreciation of the Swiss franc and the depreciation of the Turkish lira. At the same time, scope effects on the H1 2025 reported data are related to the contribution from the merchant portfolio of Credito Emiliano S.p. in Italy. A (Credem), acquired by Worldline on January 13, 2025, and a scope adjustment within the Financial Services division.

RECONCILIATION TABLES

1/ Published Revenue to Net Net Revenue reconciliation and impacts on adjusted EBITDA margin

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

In € million	Revenue						OG% Q2 Published	OG% Q2 Net Net
	Q2 2025 Published	Schemes & Partners fees	Q2 2025 Net Net	Q2 2024 Published*	Schemes & Partners fees	Q2 2024 Net Net		
Merchant Services	841	(236)	604	871	(218)	652	-3.4%	-7.3%
Financial Services	206	(2)	203	230	(3)	227	-10.6%	-10.6%
Mobility & e-Transactional Services	91	0	90	89	0	89	+2.1%	+1.8%
Revenue	1,137	(239)	898	1,190	(221)	969	-4.4%	-7.3%

In € million	Revenue						OG% H1 Published	OG% H1 Net Net
	H1 2025 Published	Schemes & Partners fees	H1 2025 Net Net	H1 2024 Published*	Schemes & Partners fees	H1 2024 Net Net		
Merchant Services	1,617	(451)	1,166	1,655	(420)	1,235	-2.3%	-5.5%
Financial Services	410	(4)	405	454	(5)	449	-9.8%	-9.7%
Mobility & e-Transactional Services	178		178	174		174	+2.1%	+2.0%
Revenue	2,205	(455)	1,749	2,283	(425)	1,858	-3.4%	-5.8%

* at constant scope and exchange rates

In € million	Adjusted EBITDA						OG% H1 Published	OG% H1 Net Net
	H1 2025 Published	% margin (on Published Revenue)	% margin (on Net Revenue)	H1 2024 Published*	% margin (on Published Revenue)	% margin (on Net Revenue)		
Merchant Services	311	19.3%	26.7%	387	23.4%	31.3%	(4.1) pts	(4.6) pts
Financial Services	92	22.4%	22.6%	126	27.7%	27.9%	(5.3) pts	(5.3) pts
Mobility & e-Transactional Services	30	16.8%	16.8%	30	17.1%	17.1%	(0.3) pt	(0.3) pt
Corporate	(32)	(1.5%)	(1.8%)	(29)	(1.3%)	(1.5%)		
Adjusted EBITDA	401	18.2%	22.9%	513	22.5%	27.6%	(4.3) pts	(4.7) pts

* at constant scope and exchange rates

2/ Adjusted EBITDA to EBITDA reconciliation

<i>(In € million)</i>	6 months ended June 30, 2025	6 months ended June 30, 2024
Adjusted EBITDA	401	514
Rationalization and associated costs (from other operating income and expense)	(44)	(186)
Integration and acquisition costs	(32)	(47)
EBITDA	324	282

3/ Operating margin to Adjusted EBITDA reconciliation

<i>(In € million)</i>	6 months ended June 30, 2025	6 months ended June 30, 2024	Change
Operating margin	208	343	(135)
+ Depreciation of fixed assets	183	163	21
+ Net book value of assets sold/written off	1	4	(3)
+/- Net charge/(release) of pension provisions	3	5	(2)
+/- Net charge/(release) of provisions	5	(1)	6
Adjusted EBITDA	401	514	(113)

4/ Net income to normalized net income reconciliation

<i>(In € million)</i>	6 months ended June 30, 2025	6 months ended June 30, 2024
Net income - Attributable to owners of the parent	(4 218)	(29)
Other operating income and expenses (Group share)	4 239	320
Financial loss on fair value of preferred shares (Group's share)	142	-
Tax impact on other operating items	(42)	(81)
Normalized net income - Attributable to owners of the parent	121	210

FORTHCOMING EVENTS

- October 21, 2025: Q3 2025 revenue
- November 6, 2025: Capital Markets Day

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ABOUT WORLDLINE

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payment technology, local expertise, and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses worldwide. Worldline generated a 4.6 billion euros revenue in 2024. 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 2024 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. 2025 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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