Ingenico Group is shaping the future of payments for sustainable and inclusive growth.

As a global leader in seamless payments, we provide merchants with smart, trusted and secure solutions to empower commerce across all channels.

We are the trusted and proactive world-class partner for financial institutions and retailers.

Ingenico supports all merchants, from small players to the world’s best-known global brands, indirectly through its B&A business unit, or directly through its Retail business unit.

Our international community of payment experts anticipates the evolutions of commerce and consumer lifestyles to provide our clients with leading-edge solutions wherever they are needed.
A 40-YEAR TECH HISTORY

1980
Ingenico is founded in France

1984
Deployment of the first EMV payment terminal

1985
Ingenico is listed on the Paris stock exchange, now known as Euronext Paris

2001
Acquisition of IVI Checkmate Corp in the US

2005
Ingenico is the first to obtain online/offline PCI-SSC PIN Entry Device (PED) certification

2008
Ingenico becomes the world leader in payment terminals - Acquisition of Sagem Monetel - Investment in Fujian Landi (China)

2011
Ingenico's revenues to exceed 1 billion euros - Indexed in the Stoxx Europe 600 Index

2013
Acquisition of Ogone - Leading pan-European online payments service provider

2017
Acquisition of Bambora (Sweden) - Creation of 2 global customer-centric business lines B&A and Retail

2018
2 strategic transactions completed: Paymark (New-Zealand) and BS Payone (Germany)

2019
Turnaround under new governance and management - Launch of new value added solutions (Taas and PPaaS) for banks and acquirers

2020
February: creation of a new world-class leader in payment services, Worldline to acquire Ingenico (tender offer, closing planned for Q3 2020)
ORGANISATION

INGENICO GROUP’S EXECUTIVE COMMITTEE

- **Nicolas Huss**  
  Chief Executive Officer

**Gabriel de Montessus**  
EVP, Retail Business Unit

**Eglantine Delmas**  
EVP Audit, Risk and Compliance

**Matthieu Destot**  
EVP, B&A Business Unit

**Paula Felstead**  
Chief Technology Officer

**Stéphanie Fougou**  
Group General Counsel

**Jacques Guérin**  
EVP, Strategy & Transformation and EVP, HR & Communications

**Michel-Alain Proch**  
Chief Financial Officer

**Niklaus Santschi**  
CEO, PAYONE
OUR GLOBAL FOOTPRINT

46 offices

A commercial presence in 170 countries

Almost 9,000 employees

+90 nationalities
**KEY FIGURES**

**GROUP**

- **2019**
  - €2.9bn net revenue
  - €606m EBITDA
  - 9,000 people
  - 46 countries
  - >300 payment methods
  - >550,000 merchants
  - >€400bn processed transactions online and instore
  - >30m POS terminals

**RETAIL**

- Payone (28.5%)
- Enterprise (28.5%)
- Global Online (26%)
- SMB (17%)

**B&A**

- EMEA (33%)
- APAC (32%)
- North America (13%)
- Latin America (22%)

- **2019 net revenue**
  - €1.4bn
  - €1.5bn

*ingenico GROUP*
OUR B&A BUSINESS UNIT

“Be the most trusted technology partner in the new world of payments acceptance”

Leader in providing innovative solutions to banks and acquirers through tools and leading-edge technology.

Focus on offering new channels and customized software solutions.

New partnerships and platforms to establish the “as a service” model.

Market innovator with Android capacity.

Be the ecosystem enabler through the Payment Platform as a Service model.

1,000 banks & acquirers.

+4,000 employees.
OUR RETAIL BUSINESS UNIT

“Become the growth accelerator in the new world of commerce”

A fast-moving payment provider with global scale, local presence and a passion for our customers’ business.

End-to-end full service capabilities covering instore, online & omnichannel.

Deep insights on consumer behaviors & industry trends.

Vertical solutions that wow consumers & optimize merchant performance.

Fully customized solutions based on client’s unique needs.

550,000 merchants.

+4,000 employees.
INNOVATION AT INGENICO

OUR DOMAINS OF EXPLORATION

Personal Payment Terminal
Data Services
New Payment In Store
New Payment Platforms
Social & Voice Commerce
New Offers
New Regulations Opportunities
Digital Ticketing
New Offers

USER CASE

Ingenico Labs has developed a Voice Commerce solution allowing users to:

- Build a shopping cart with their voice;
- Interact with their favorite brands on all types of connected speakers (Google Home, Alexa...);
- Finalize the payment in a simple and secure way thanks to ultrasound technology.

A new sales channel allowing brands to respond to societal trends:

- Instantaneity
- Personalization
- Conversational commerce
We strongly believe **value creation goes beyond economic aspects** and we have a role to play in building tomorrow’s world.

Our ambition is to provide our customers and partners with the most trusted and innovative payment solutions so that we generate, **ethical, transparent and inclusive growth**.

To support this ambition, manage our activities in the most responsible way and increase our positive impact on society, **we have designed SHARE an ambitious CSR program in line with the United Nations’ Sustainable Development Goals**. SHARE encompasses all the Group’s activities and drives our actions until 2023.

**GOVERNANCE & MANAGEMENT**
- Keep EcoVadis Gold level
- Code of Ethics acknowledged by 95% of employees and 95% of tier 1 production suppliers

**PEOPLE**
- Ingenico’s Leadership Model deployed, with 80% employee awareness
- 35% women in the workforce
- 30% women and 70% non-French in managerial positions

**ENVIRONMENT**
- End-of-life product recycling solutions in 75% of all countries where we operate
- 100% of Retail European data centers powered by renewable energies

**CORPORATE CITIZENSHIP**
- 20 million donation transactions processed every year
- 80% high and severe risk suppliers assessed on their CSR performance and corrective action plans in place where needed

**2023 Objectives**
EMPLOYER OF CHOICE

INGENICO IS A GREAT PLACE TO LEARN AND GROW

We believe our people power our business, sharing values and behaviors to best work together and serve our customers.

With our Ingenico “Leadership Model”, we: Think Customer, Focus Forward, Inspire, Team Up and Drive.

With 95 nationalities around the world, we believe in a diverse and inclusive workplace, where all employees can thrive, supported by initiatives like employee engagement PeopleIn or gender-diversity program “We at Ingenico” (WIN), including our CSR initiatives and Work/Life balance programs.

We support our employees throughout the employee life cycle, with Ingenico careers, continuous learning (Ingenico University) and a performance-based culture. It’s what makes Ingenico a great place to learn and grow.