



Investors Presentation

NOVEMBER 2014

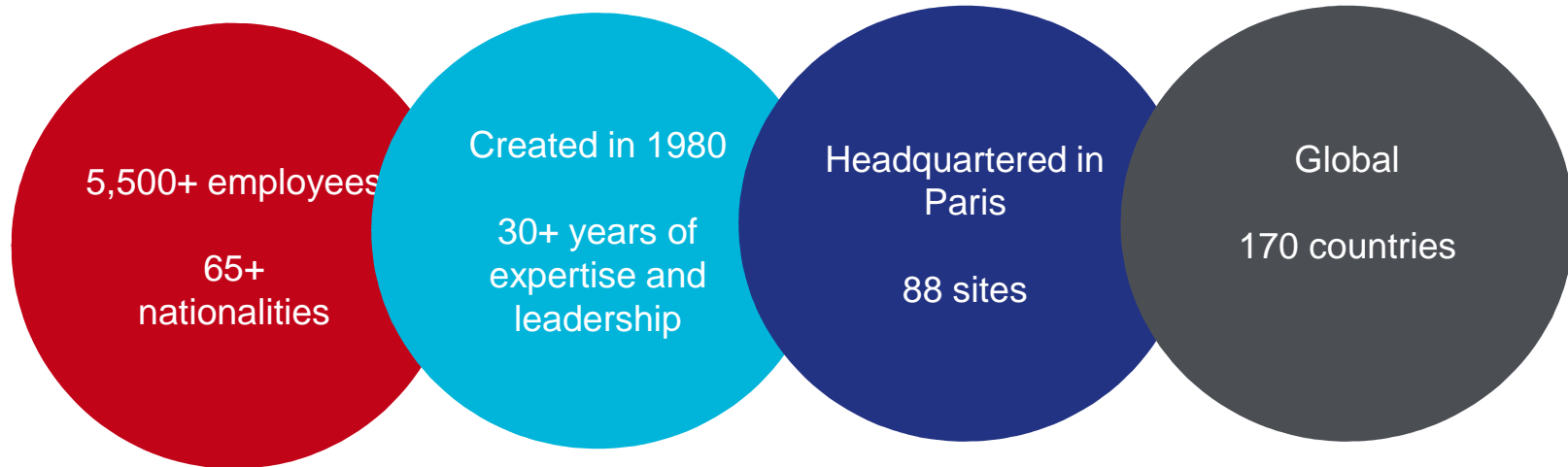
GLOBAL
LEADER
IN SEAMLESS
PAYMENT

ingenico
GROUP

We provide smart, trusted and secure solutions whatever the channel, empowering in-store, online and mobile commerce.

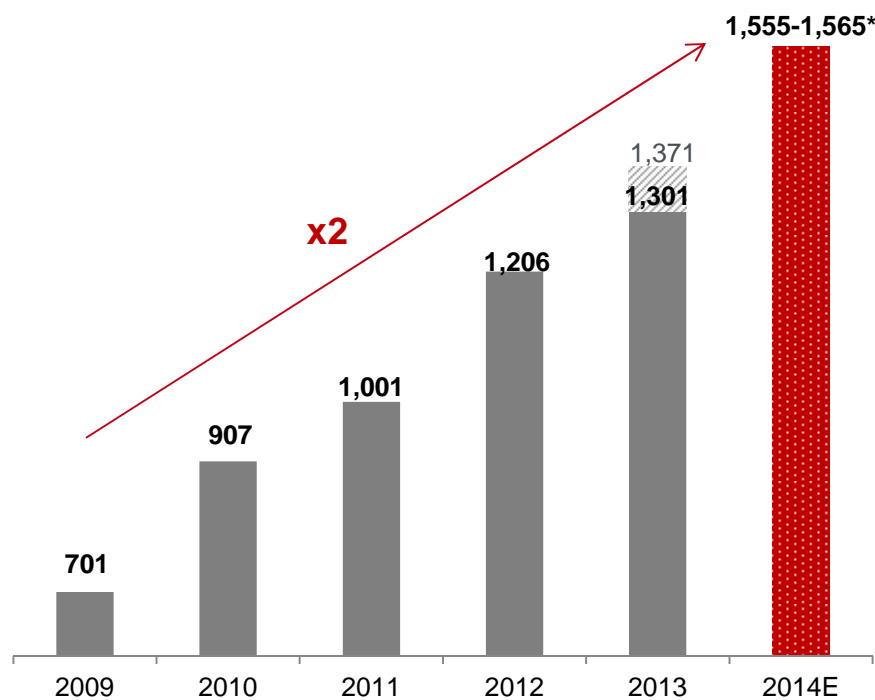


Ingenico Group / Global leader in seamless payment



Ingenico Group / A proven track record in executing strategy and generating profitable growth

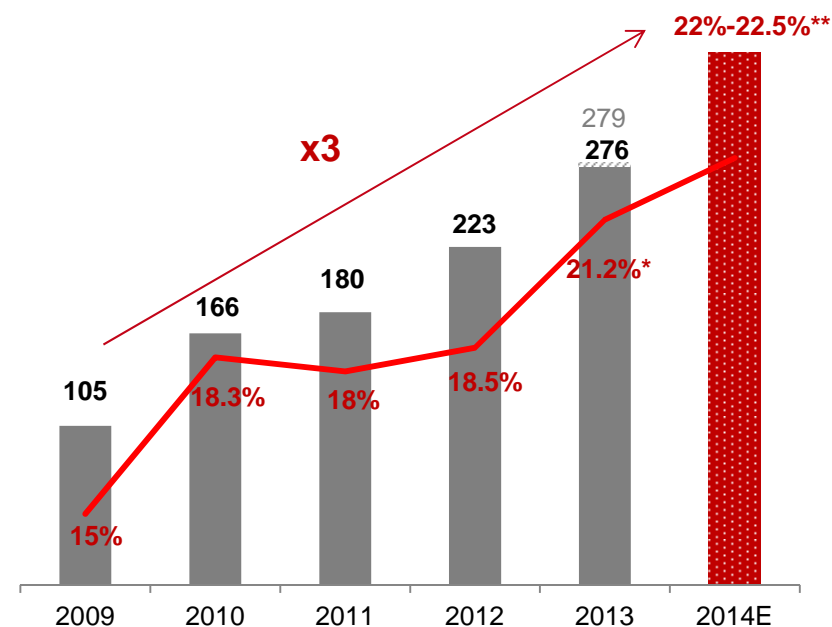
- Revenue (in €M)



⌘ TransferTo contribution

* including €90m revenue from GlobalCollect in Q4 2014

- EBITDA (in €M)



⌘ TransferTo contribution

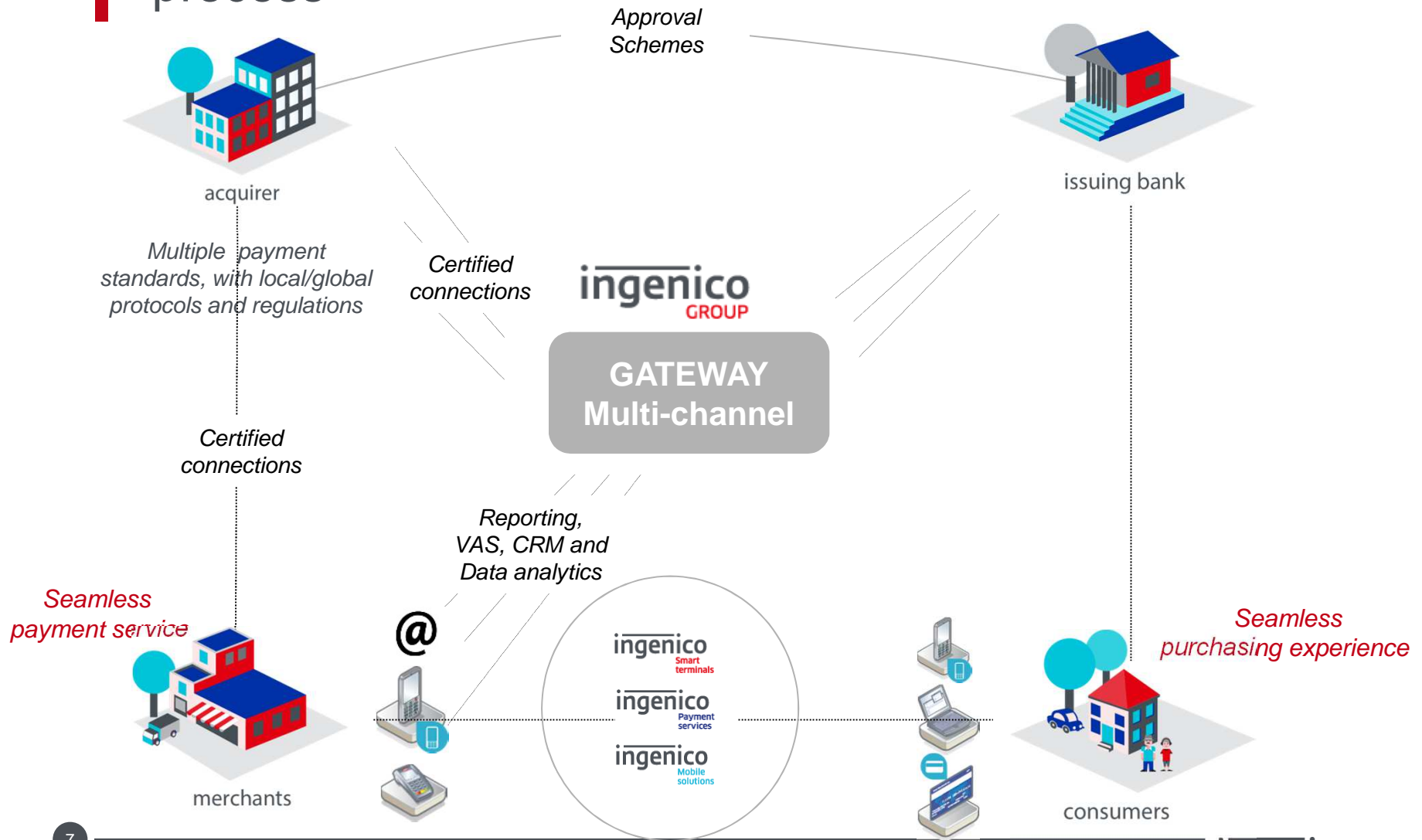
* FY13PF EBITDA margin excluding TransferTo as of January 1st, 2013

** EBITDA margin between 22.5%-23% excluding GlobalCollect in Q4

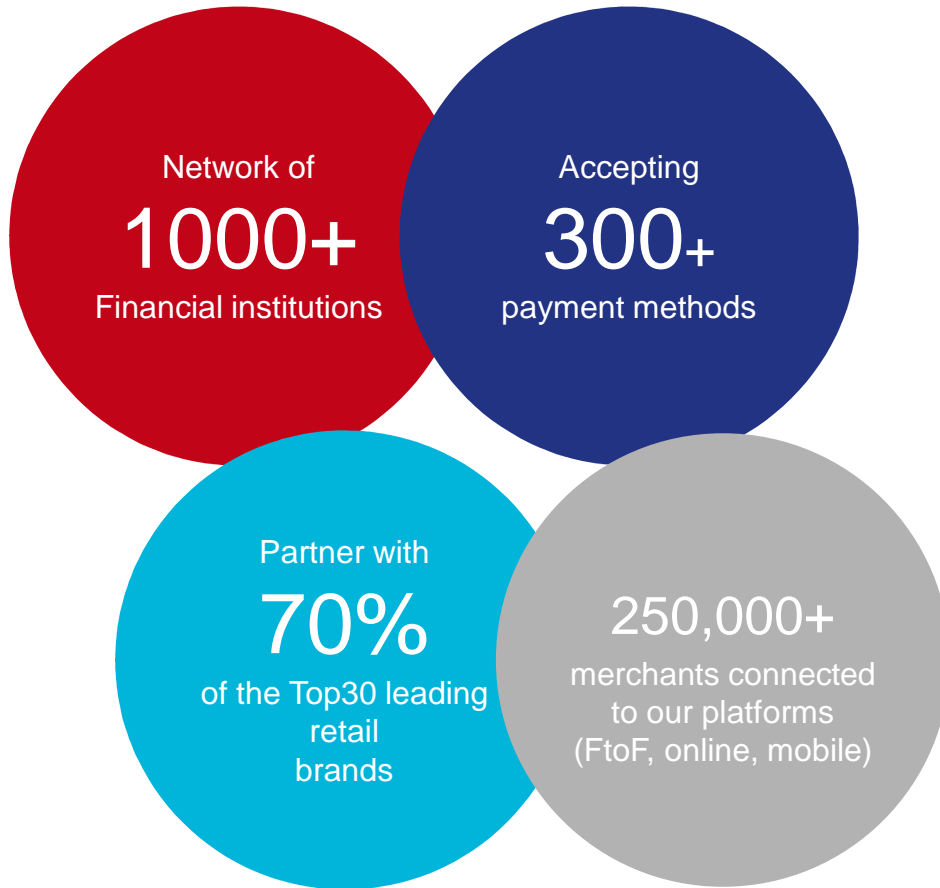
Ingenico Group / a unique positioning across the payment value chain

- **Unrivalled acceptance network**
- **Across all channels:** in-store, on line and mobile
- **EMV / NFC native**
- **Global**
- **Agnostic**

Ingenico Group / at the centre of the payment process



Trusted partner / From small merchants to global brands



Deploying our strategy / 3 key pillars

Providing smart, trusted and secure payment solutions whatever the channel

multi-local

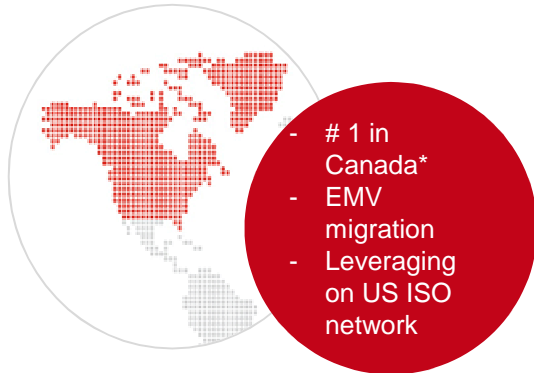
innovative

comprehensive



Multi-local approach / driving strong performance

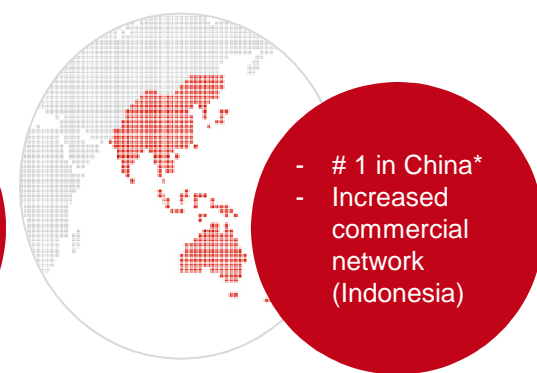
North America



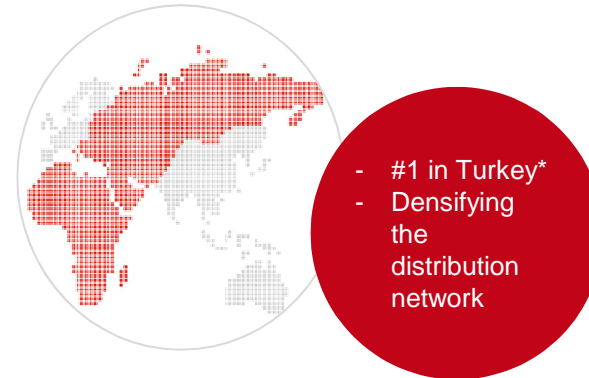
Europe SEPA



Asia Pacific



Latin America

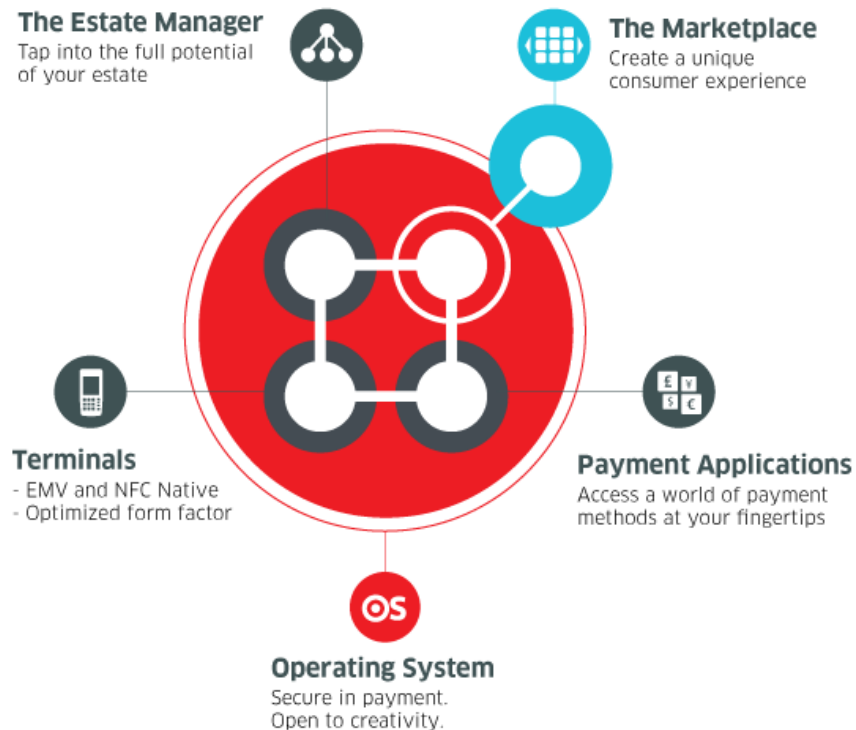


EMEA

*Ranking for terminal business

Innovation / fuelling future growth

Telium Tetra / Our new global offer, creating a fully integrated commerce ecosystem around the Point of Sale



Paving the way for payment acceptance in connected devices

A comprehensive offer / building a seamless agnostic offer, whatever the channel

IN-STORE



- #1 in payment terminals worldwide
- 110K+ terminals connected to our platform

ONLINE



- Adding new on-line payment methods for merchant to enrich the retailer-consumer relationship: Slimpay (Sepa Direct Debit), SEQR (Seamless/QR code),...

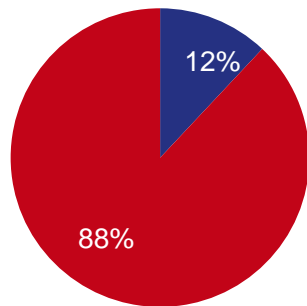
MOBILE



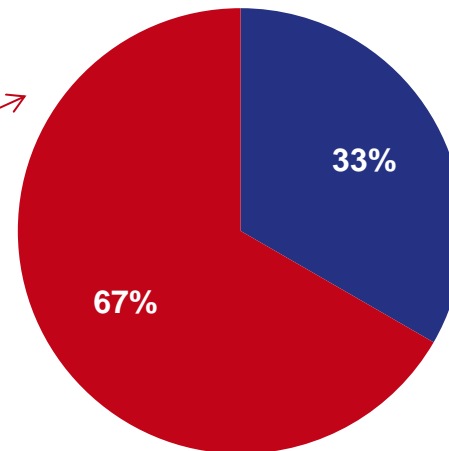
- 100K merchants connected to our platform
- Operating in 14 countries

Accelerating towards software and services / GlobalCollect acquisition

2009 Revenue



2013PF* Revenue with GlobalCollect



- 2013 PF* revenue from payment services exceeding €500M

■ Payment services
■ Smart terminals

**2013PF revenue excluding TransferTo contribution*

GlobalCollect / at a glance

- Leading global online full service payment provider
- Created in 1994
- Headquartered in Amsterdam, with 8 regional offices
- 500+ employees / 35 nationalities
- A solid business model
 - Revenue based on % of transaction in value
 - 2013 gross revenue: €305 million
 - 2013 adjusted EBITDA*: €50 million
- A global reach
 - 170 countries / 150+ currencies



globalcollect™
payments. knowledge. growth.

Key transaction highlights:

- **Purchase price of €820 million**
- **Financed with available cash (€220m) and bank debt (€600m)**
- **Closed end of September 2014**

**EBITDA adjusted of management fees and some non recurring items*

GlobalCollect / adding to Ingenico Group's strength

Enhancing access to global customer base

- More than 550 tier-1 cross-border merchants



ESTÉE LAUDER



Complementing geographical footprint

- ~60% of GlobalCollect's revenue outside of Europe
- Significant increased presence in North America
- Access to high growth markets: APAC and LATAM

Enriching value proposition

- Including electronic cash collection, settlement capabilities, FX and reporting reconciliation for transnational transactions
- Significantly reinforcing its presence in the card not present space

GlobalCollect / the perfect fit with Ingenico Payment Services

To accelerate the deployment of one-stop-shop payment solutions across all channels / globally / covering the whole payment value chain

	Merchant	Transaction « gateway »	Collecting	Acquiring	Reporting/ Fraud
In-store				<p>Mainly financial institutions</p> 	
Online			 	<p>Mainly financial institutions</p>	 
Mobile		 	 	<p>Mainly financial institutions</p>	 

2014 / another year of strong growth

FY14 guidance raised

excluding GlobalCollect contribution

- Organic growth > 15%*
- Which should translate into revenue between €1,465M and €1,475M
- EBITDA margin: between 22.5 and 23%

GlobalCollect

contribution in Q4 2014

- Q4 revenue: approx. €90M
- EBITDA margin > 15%

FY14 guidance

including GlobalCollect in Q4 2014

- FY revenue: between €1,555M and €1,565M
- EBITDA margin: between 22 and 22.5%

* At constant exchange rate and based on FY13 pro forma revenue at €1.301bn (excluding TransferTo disposed on December 1, 2013)

Towards 2016 / ambition plan

Revenue target
>€2.2bn*

EBITDA margin
>20%*

45-50%
EBITDA/FCF
conversion ratio

35%
Pay out ratio

** At constant exchange rate and including GlobalCollect acquisition*

Ingenico Group / a strong platform for the future

- A truly global player, with strong scale effect
- Positioned all across the payment value chain
- Stronger into software and services
- An unrivalled combination of geographical coverage, network of acquirers/banks and payment methods
- A well-balanced presence in mature and emerging markets
- A large and diversified customer base
- A proven track record in executing strategy and generating profitable growth