



Investors Presentation

DECEMBER 2014

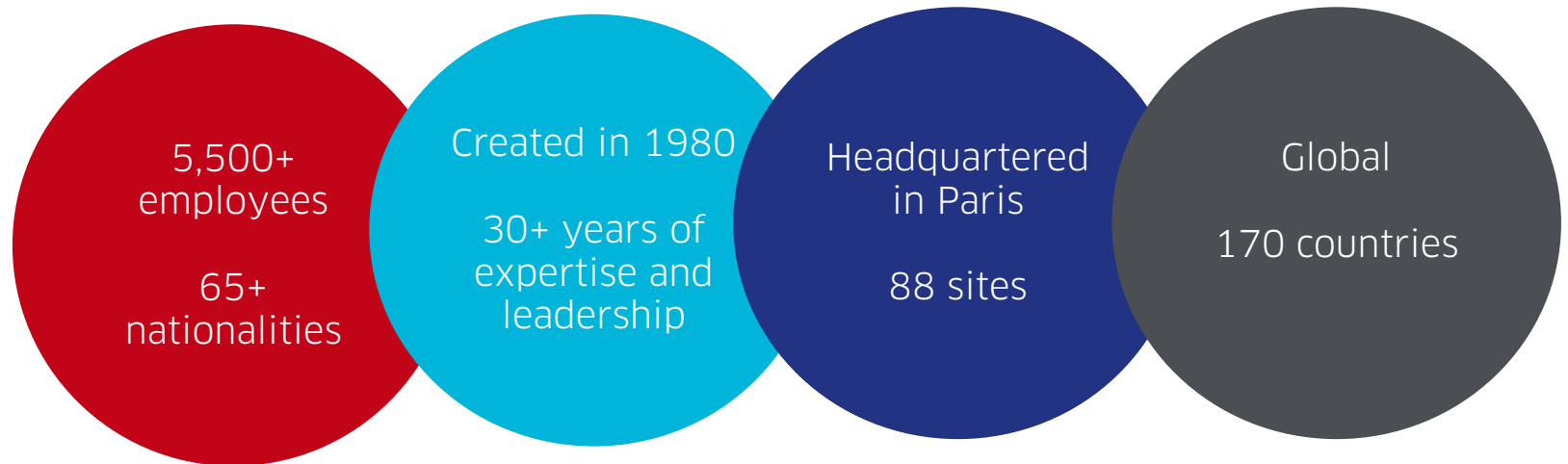
GLOBAL LEADER IN SEAMLESS PAYMENT



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

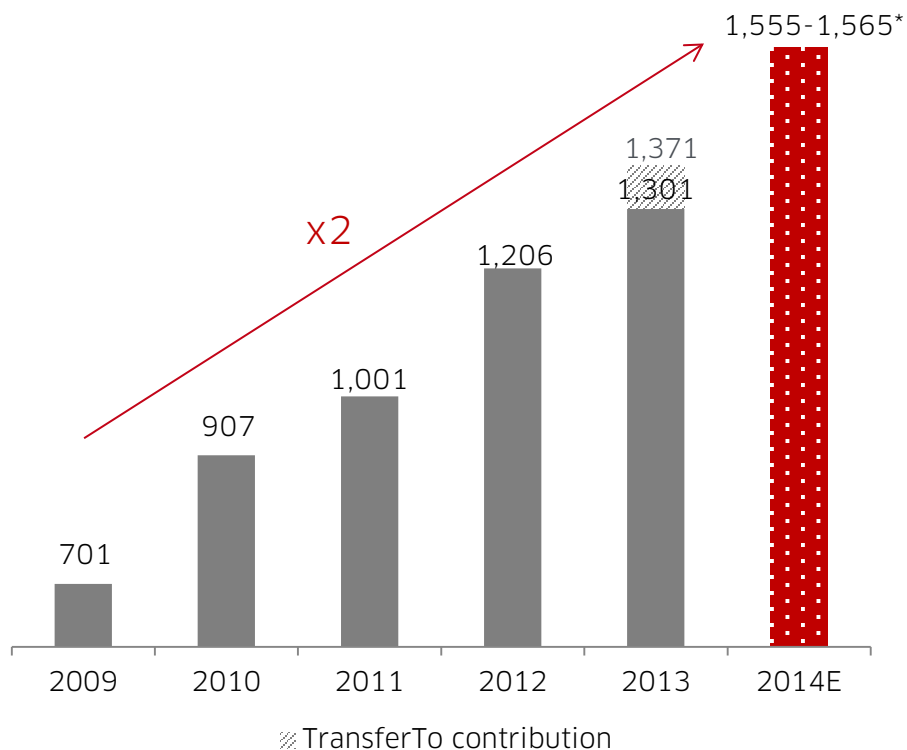


Ingenico Group / Global leader in seamless payment



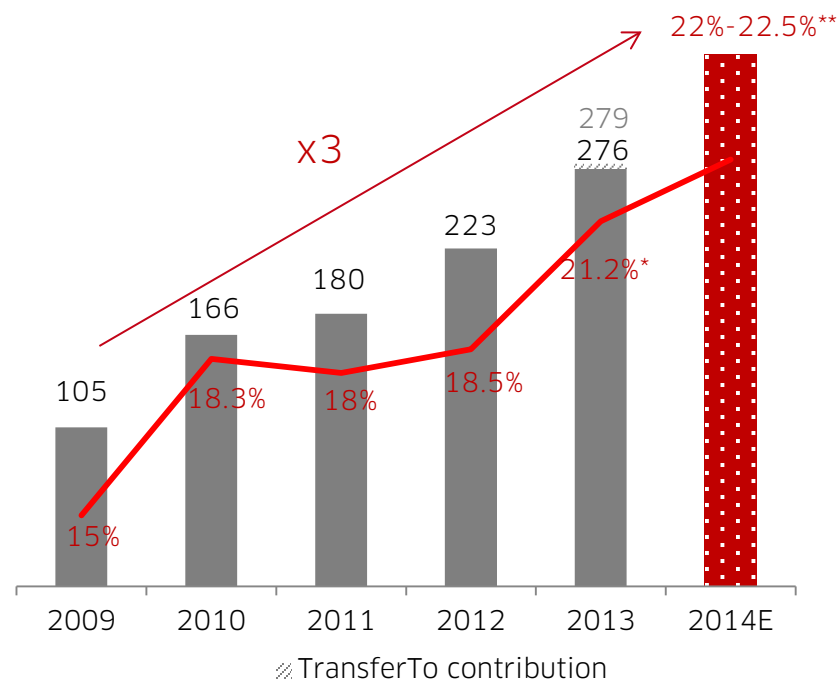
Ingenico Group / A proven track record in executing strategy and generating profitable growth

- Revenue (in €M)



* including €90m revenue from GlobalCollect in Q4 2014

- EBITDA (in €M)



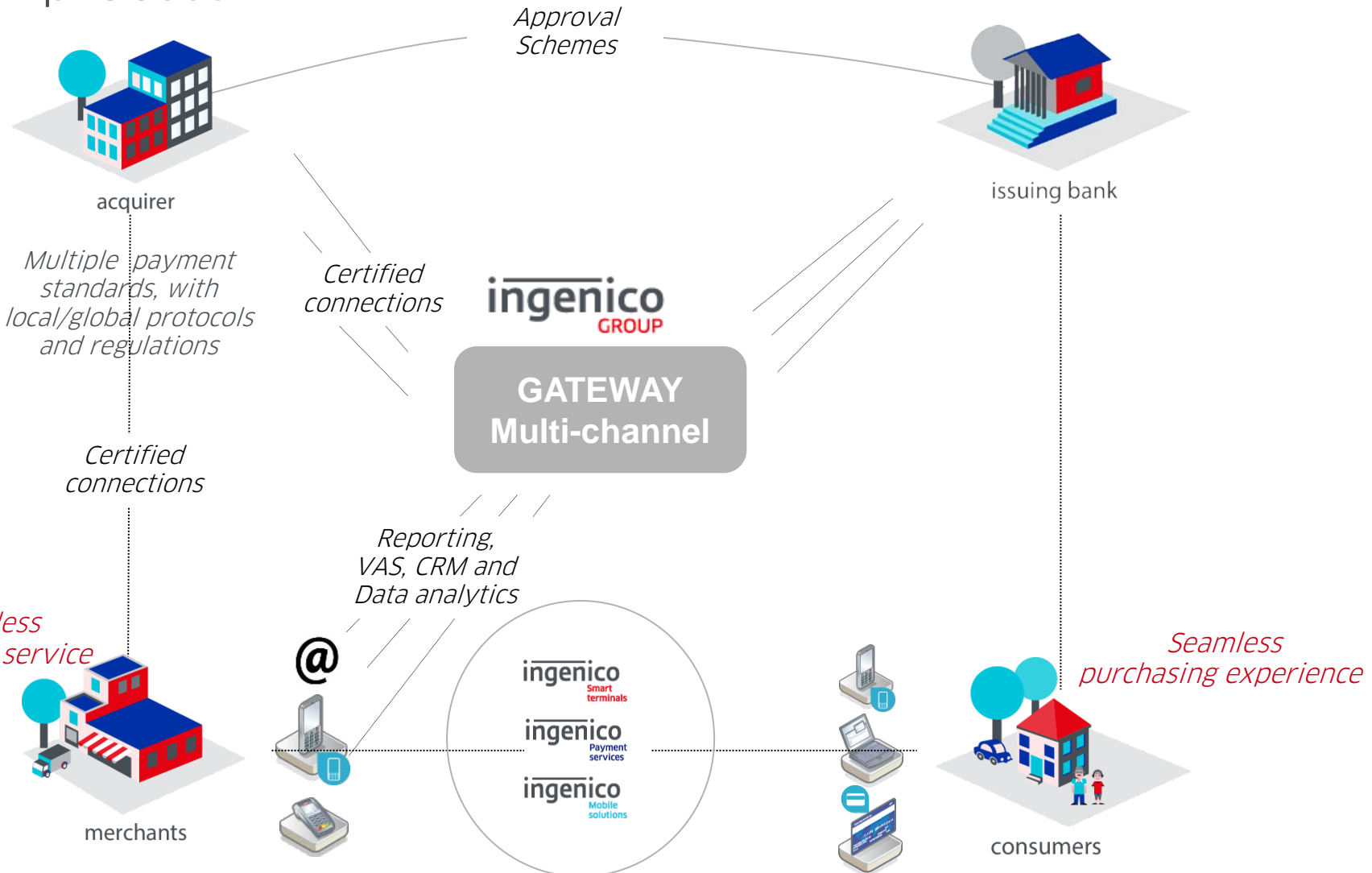
* FY13PF EBITDA margin excluding TransferTo as of January 1st, 2013

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

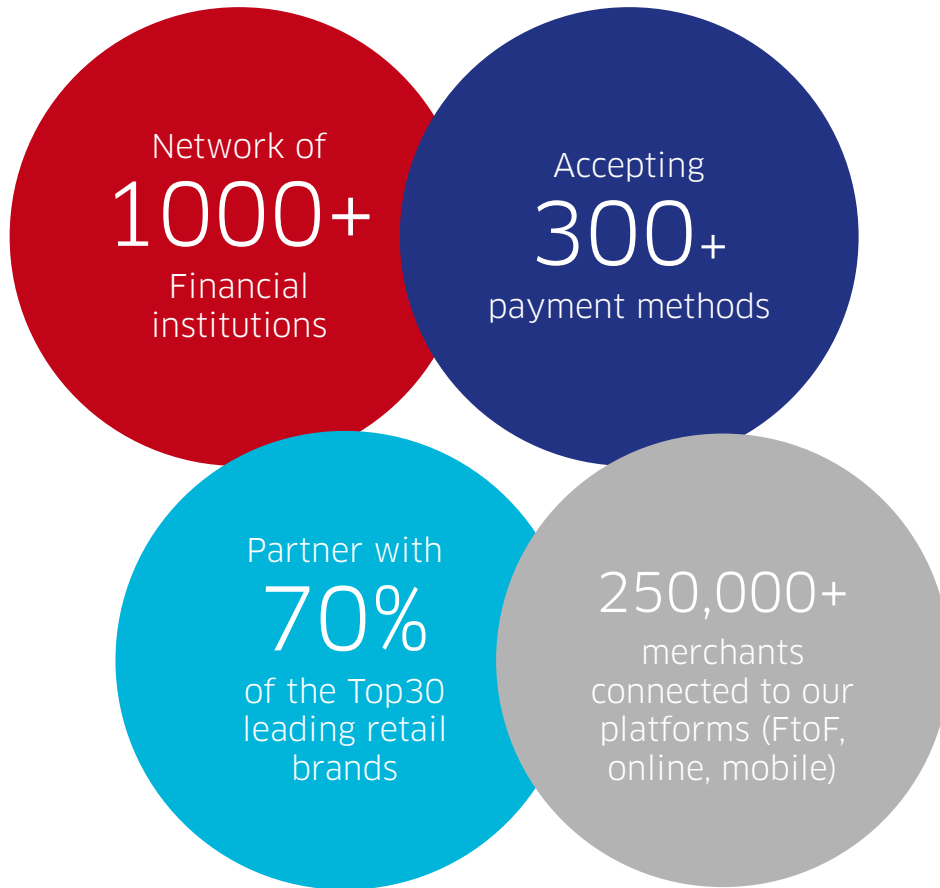
Ingenico Group / a unique positioning across the payment value chain

- 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



- # 1 in Canada*
- EMV migration
- Leveraging on US ISO network

Europe SEPA



- #1 in Europe*
- Deploying Payments services whatever the channel

Asia Pacific



- # 1 in China*
- Increased commercial network (Indonesia)



- #1 in Brazil*
- Gaining traction across the region

Latin America



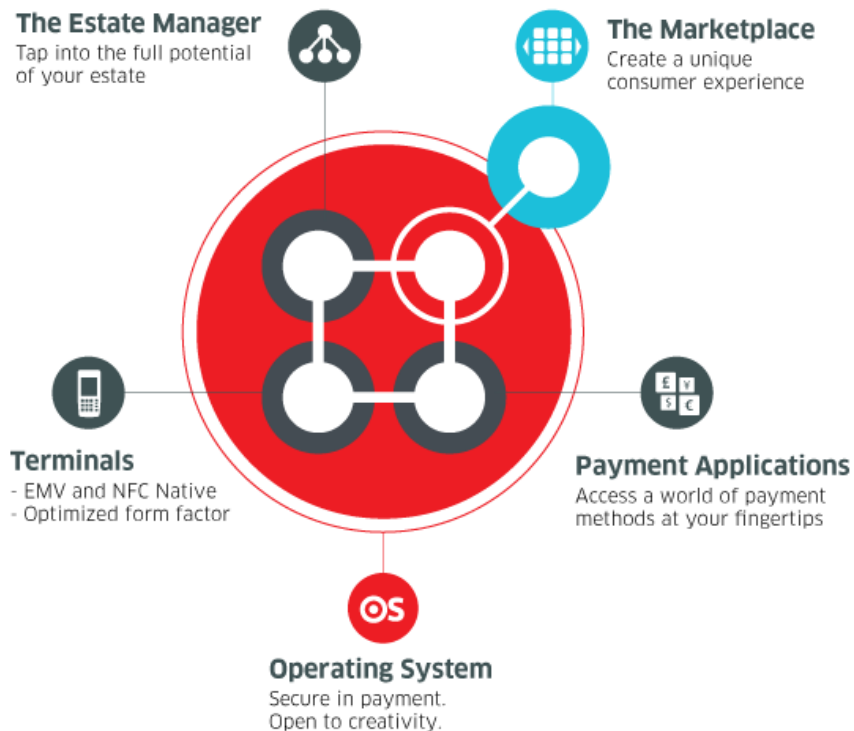
- #1 in Turkey*
- Densifying the distribution network

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),...

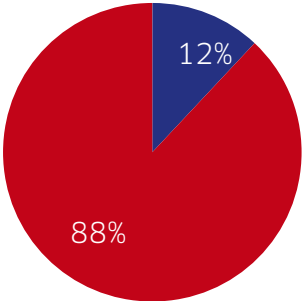
MOBILE



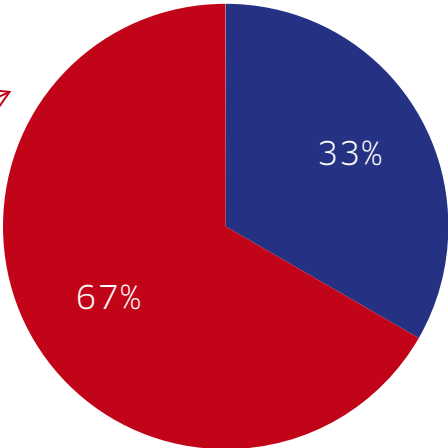
- 100K merchants connected to our platform
- Operating in 14 countries

Accelerating towards software and services / GlobalCollect acquisition

2009 Revenue



20013PF* 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



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><i>Mainly financial institutions</i></p> 	
Online			 (global)  (local)	<p><i>Mainly financial institutions</i></p>	 
Mobile		 	 (global)  (local)	<p><i>Mainly financial institutions</i></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**