



# Investors Presentation

JANUARY 2015

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# GLOBAL LEADER IN SEAMLESS PAYMENT

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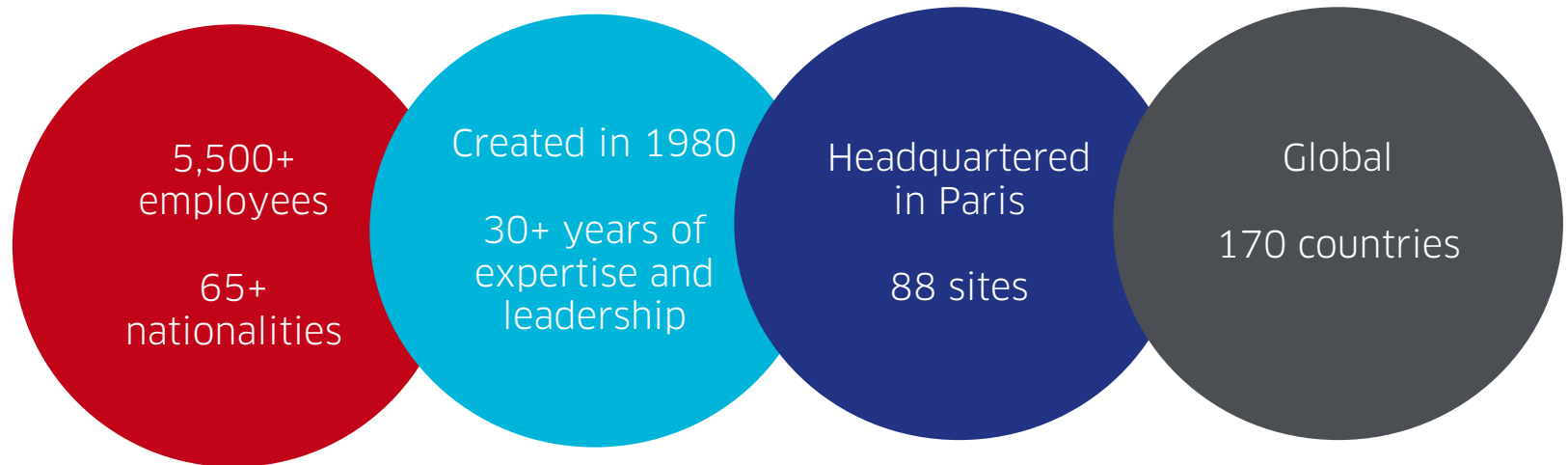
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We provide smart, trusted  
and secure solutions  
whatever the channel,  
empowering in-store, online  
and mobile commerce.

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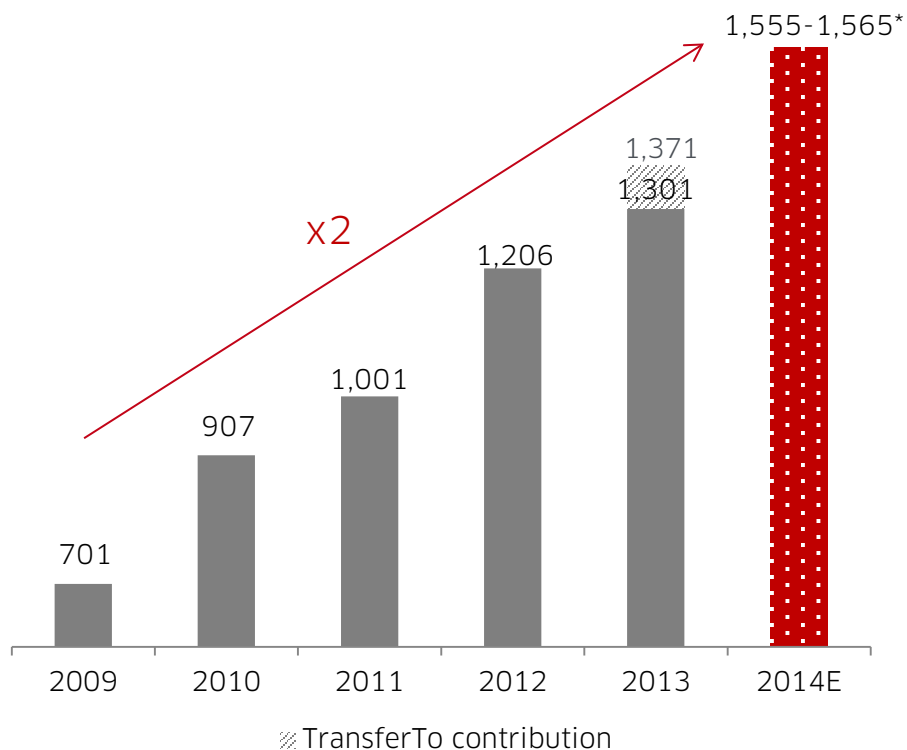


# Ingenico Group / Global leader in seamless payment



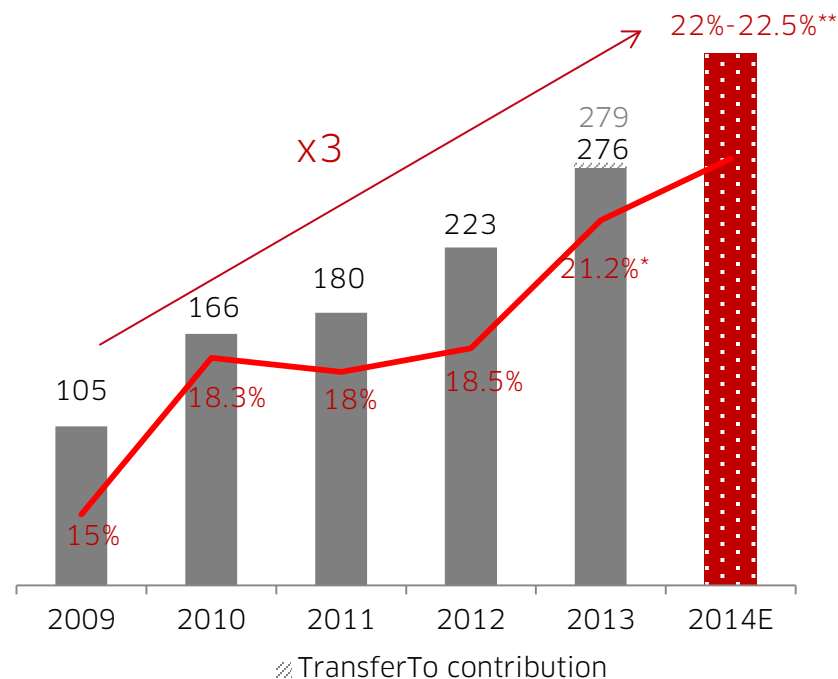
# Ingenico Group / A proven track record in executing strategy and generating profitable growth

- Revenue (in €M)



\* including €90m revenue from GlobalCollect in Q4 2014

- EBITDA (in €M)



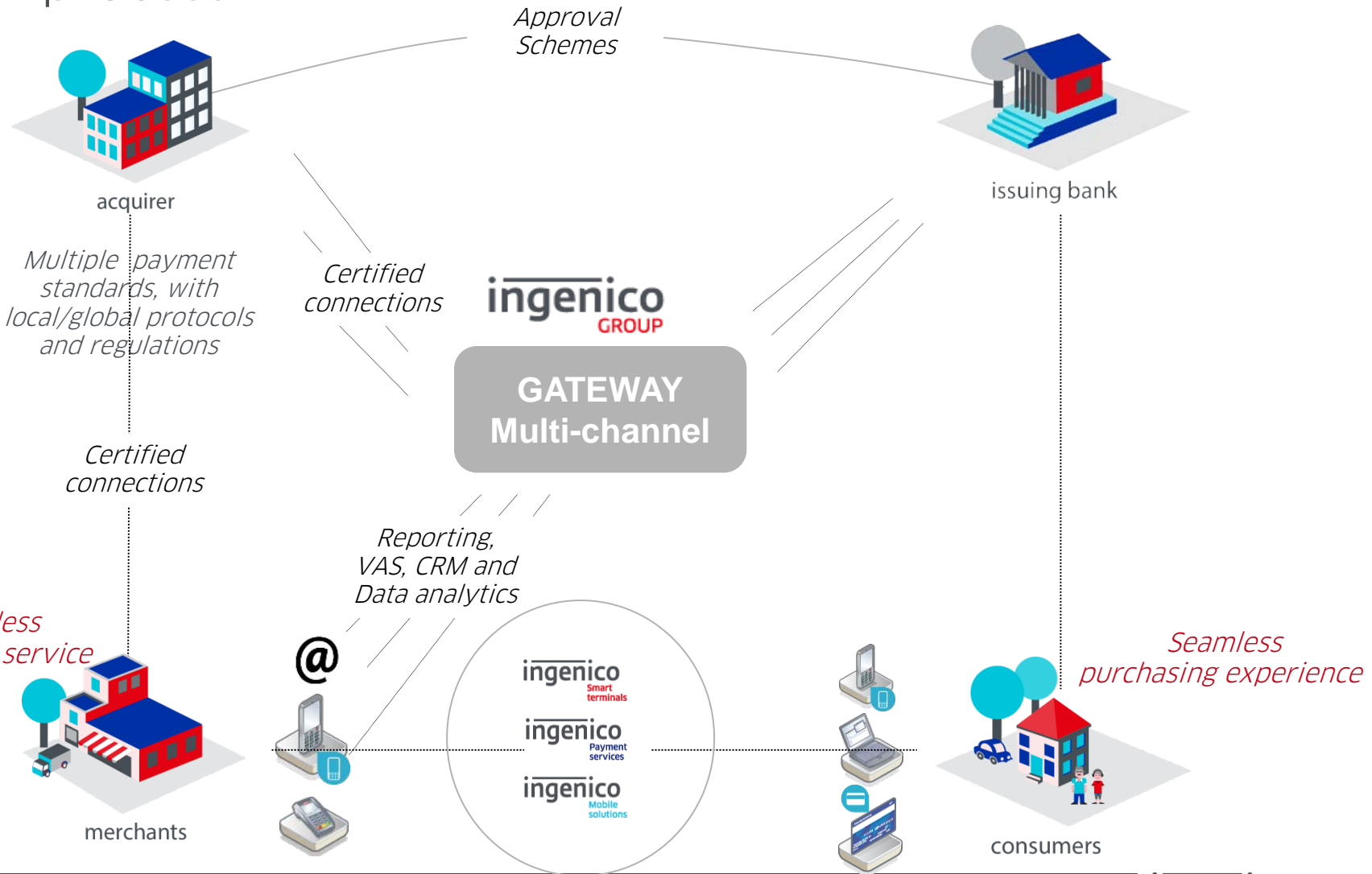
\* FY13PF EBITDA margin excluding TransferTo as of January 1st, 2013

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

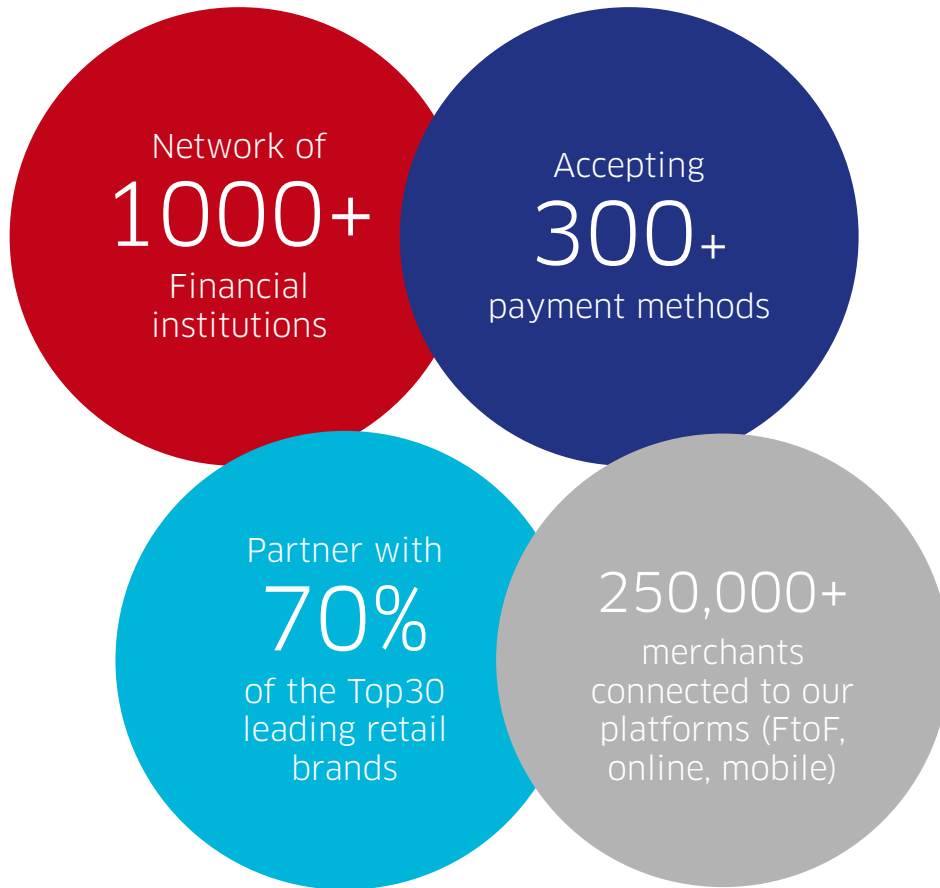
# Ingenico Group / A unique positioning across the payment value chain

- 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



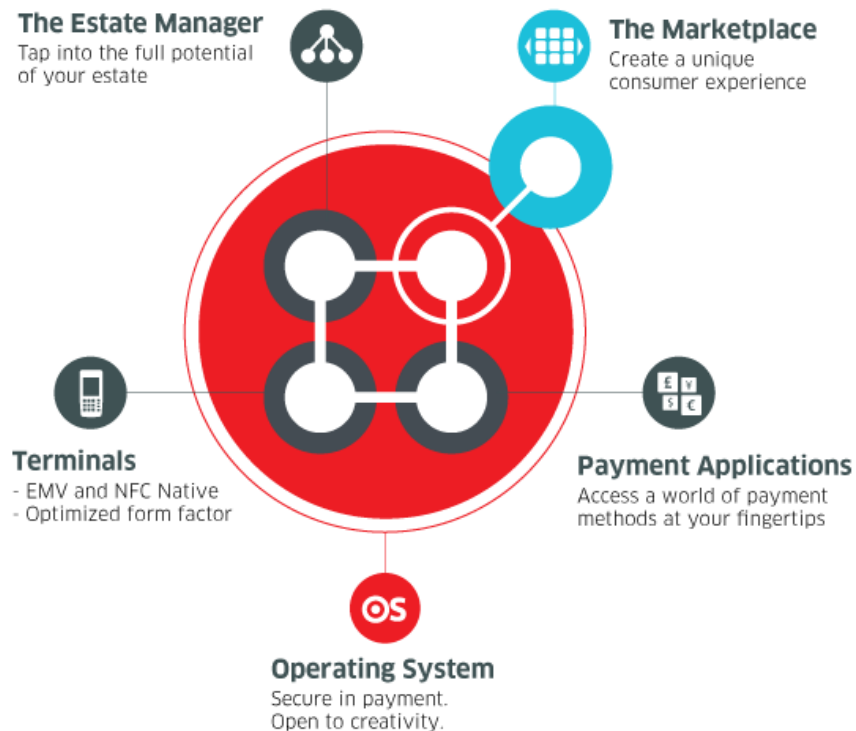
- #1 in Turkey\*
- Densifying the distribution network

## 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),...

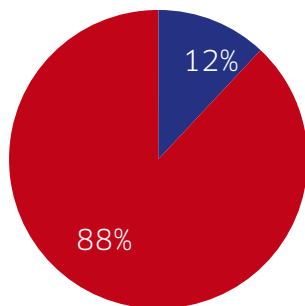
## MOBILE



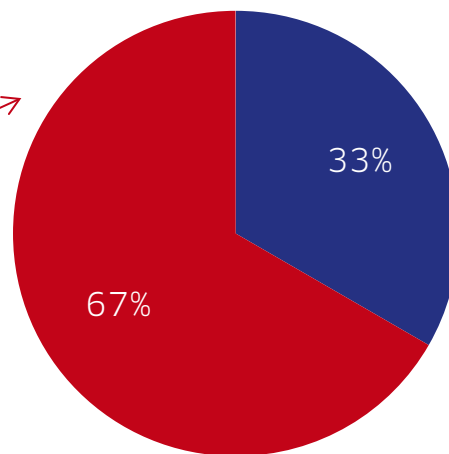
- 100K merchants connected to our platform
- Operating in 14 countries

# Accelerating towards software and services / GlobalCollect acquisition

2009 Revenue



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



## 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			 	<p><i>Mainly financial institutions</i></p>	 
Mobile		 	 	<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**