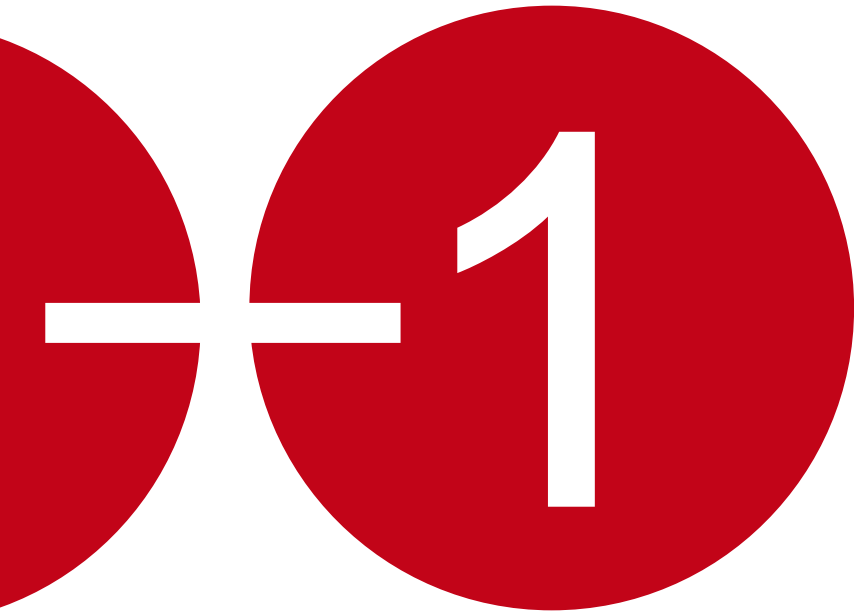




Q3 2015 and 9-month revenue

OCTOBER 22ND, 2015



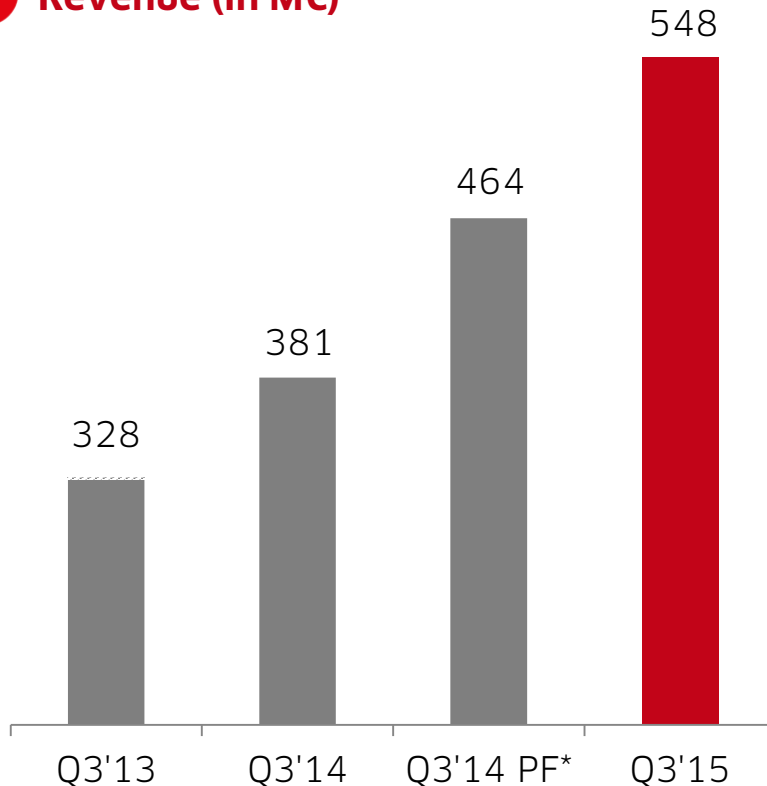
Financial Highlights

Q3 and 9 month-revenue 2015 / highlights

- Q3 revenue : €548M
 - Like-for-like growth: +15%
- 9-month revenue : €1,606M
 - Like-for-like growth: +15%
- Double digit growth for both Terminals and Payment Services in first nine months
- 2015 Guidance raised
- 2016 Objectives will be achieved end of 2015

Q3'15 organic growth / +15%

➤ Revenue (in M€)



• Year-on year: +44%

• FX impact: +16M€

• Like-for-like: +15%

• By geographies

• Dynamism across all regions

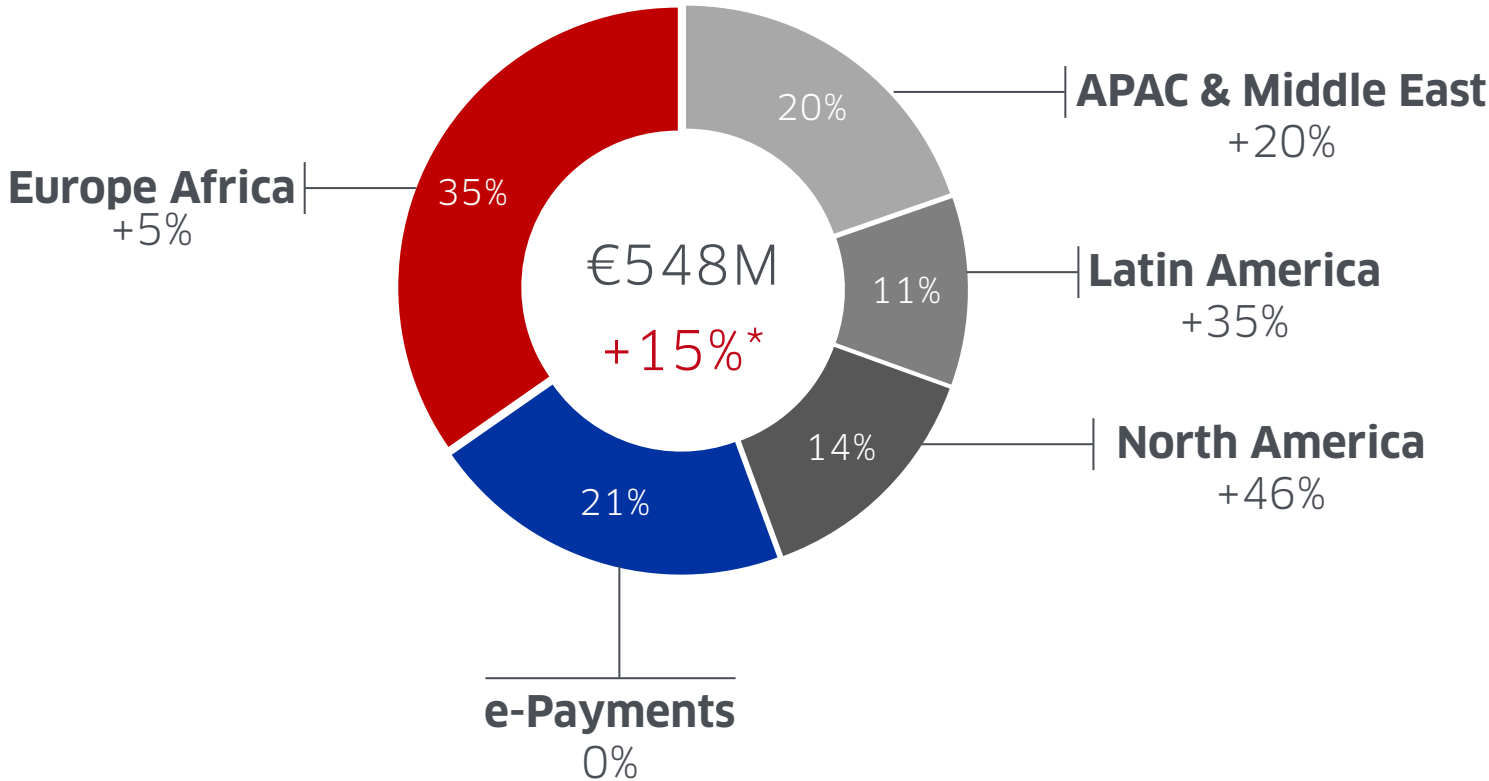
• By business segment

• Terminals / +19%

• Payment Services / +5%

* Pro forma including GlobalCollect contribution as of January 1st, 2014

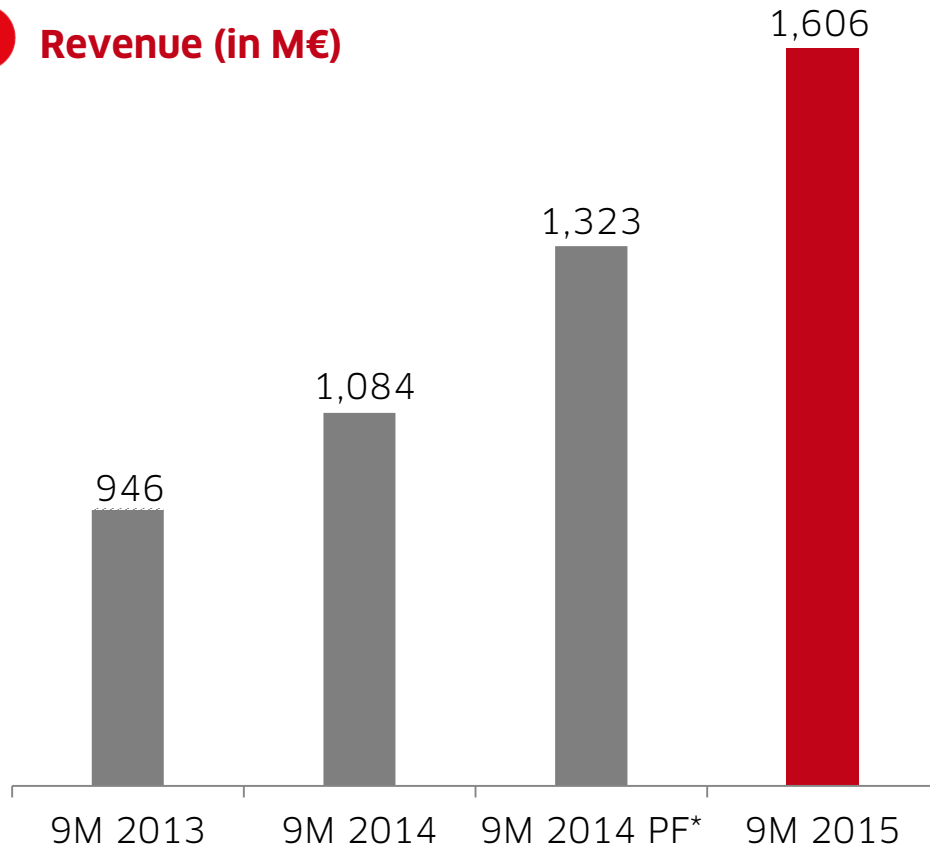
Q3'15 organic growth / +15%



*Growth rate at constant FX & scope

First 9 months 2015 / strong performance

> Revenue (in M€)



- Year-on year: +48%
 - FX impact: +85M€

- Like-for-like: +15%

- By geographies

- Solid performance

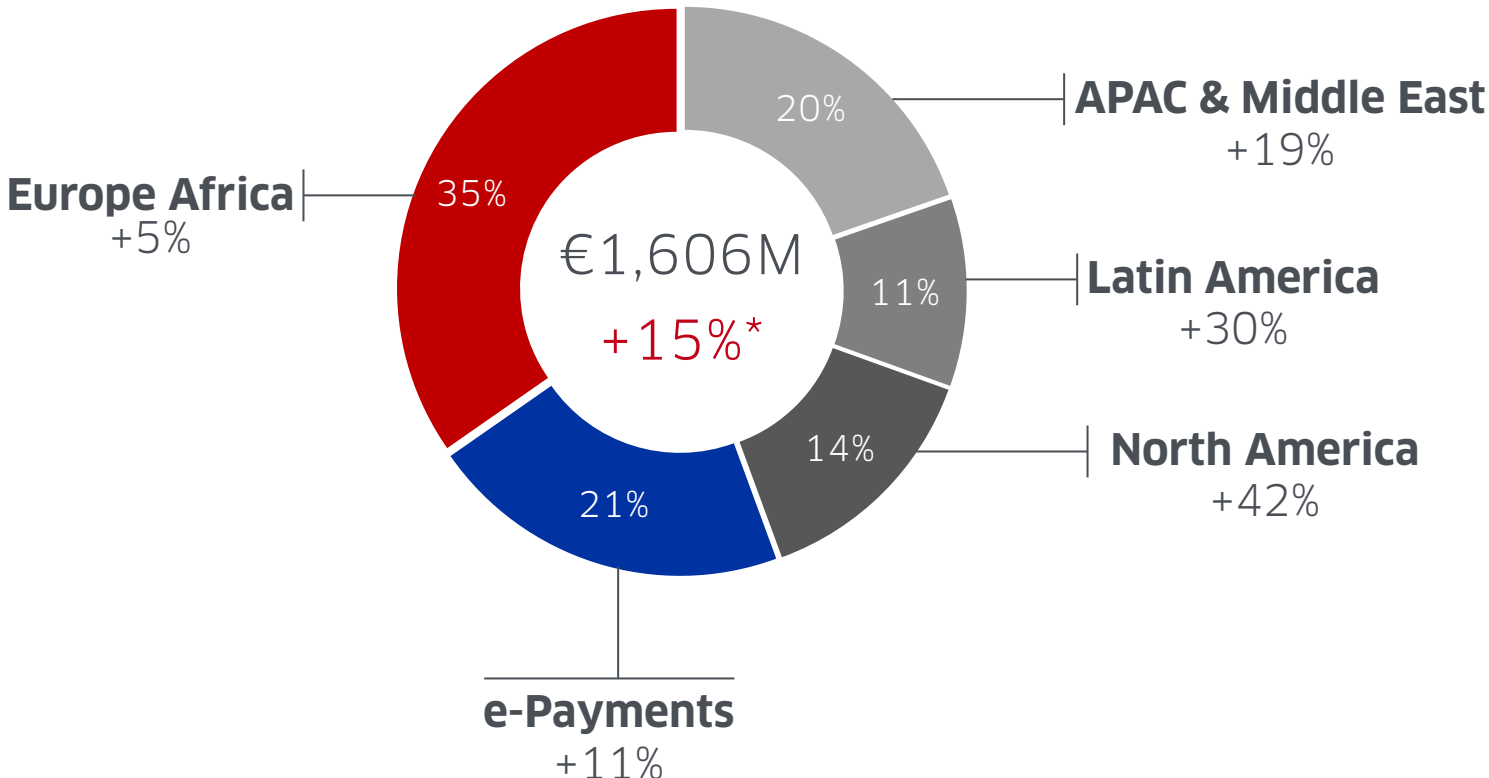
- By business segment

- Terminals / +16%

- Payment Services / +12%

* Pro forma including GlobalCollect contribution as of January 1st, 2014

First 9 months 2015 / strong performance



*Growth rate at constant FX & scope



Highlights & Trends

Highlights / terminals

Innovation

Tetra

Ramp-up similar to Telium 2

NFC

> 80% of NFC terminals shipped in first 9 months

Key wins

Market share gains

Both in emerging (China, Russia) and mature countries (USA, UK)

New geographies

India, Africa, South East Asia, Japan

→ **Disruptive growth**

→ **Continuous progress**

Highlights / e-Payments

- A new toolkit including full API (Application Programming Interfaces)
 - Set of tools and interfaces for online merchants to easily connect to Ingenico platform
 - Eases the integration of payment methods for merchants
 - Flexible mobile interfaces allowing an optimal consumer experience whatever the device
- Elevate: Reporting and data analytics
- Target new segments
 - Client portfolio assessment
 - Vertical approach
- Leveraging Ingenico's worldwide solid network

Highlights / cross-channel

- How it works ?

- Ingenico Group provides a unique solution thanks to its solid Terminals and Transaction Services expertise

- Based on In-store and Online gateway sharing a unique **consumer secured token**

- Merchants Benefits

- A common reporting providing **full visibility** on electronic payment across all channels

- Cost optimisation

- Better understanding of clients

- Consumer experience

- **Seamless payment**, ex : Good bought online can be refunded in store

Main achievements

2.5Bn transactions
P2PE & Oscar certified

Latest Wins: PICARD, Arriva
Trains Wales (Futjisu)

Q4'15 / trends

North America



- EMV migration still ongoing
- Large order from US key retailer
- New verticals

Europe & Africa



- Strong comparison basis
- New equipment cycle in Germany

Asia & Middle-East



- Ongoing growth in China
- Dynamism in Turkey
- First equipment in India



- High comps
- Economic downturn in Brazil

Latin America

- Impact of decreased volumes from one key client
- Solid underlying business

E-Payments

2015 objectives / raised

**Organic growth
raised
+12 % to 13%**

**Revenue around
€2,180M**

**EBITDA margin
raised
c. 23 %**