2016 Ambition

Philippe LAZARE - President & CEO



In the last years, Ingenico has outperformed: operationally

- Strongly reinforced positions in Payment Terminals...
 - > In both mature and emerging countries
 - > Through differentiating products
 (Telium OS: one platform for all, contactless, touch screen, mobile features)
- Built foundations for a new service-based business model
 - > Successful acquisitions with smooth integration





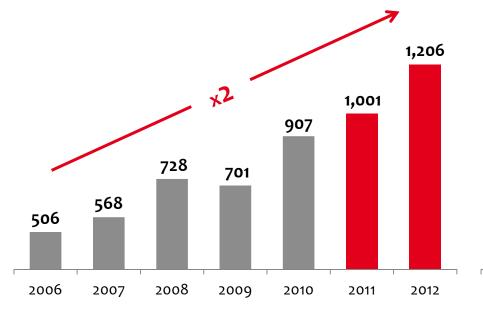


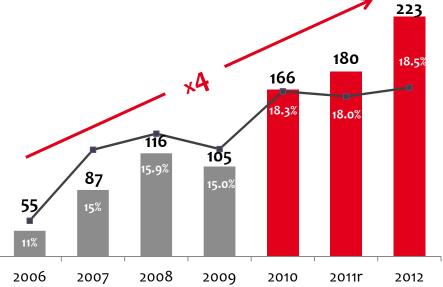
Expanding both offers and geographies

In the last 3 years, Ingenico has outperformed: financially

2013 Revenue > €1bn achievedyears early

2013 EBITDA > 18% achieved3 years early





Ingenico, a strong platform for the future

- A truly global player, with strong scale effect
- Positioned all across the value chain from payment terminals to services, including e-commerce and mobile
- Market leader in hardware: 20 million POS installed, accepting more than 250 payment means and connected to more than 1,000 acquirers/banks
- Managing more than 3bn payment transactions
- A well-balanced presence in mature and emerging markets
- A large and diversified customer base
- A proven track record in executing strategy



A large and diversified customer base

- Deeper access to Tier 1 merchants
 & banks
 - > Certified by more than 1,000 acquirers/banks in over 125 countries
 - > 70% of top 30 global retailers*
- Providing solutions to the full spectrum: from large to small customers
- Partnering with top global players
 - > Apple, Google, Paypal, Microsoft



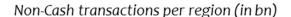


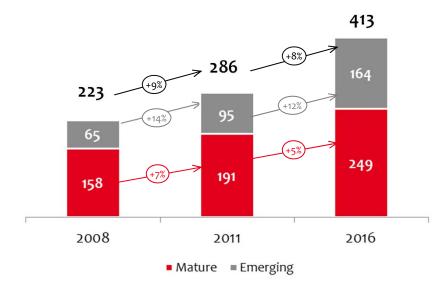
^{*}From "Global Powers of Retailing 2013" by Deloitte

Active presence in fast-growing markets

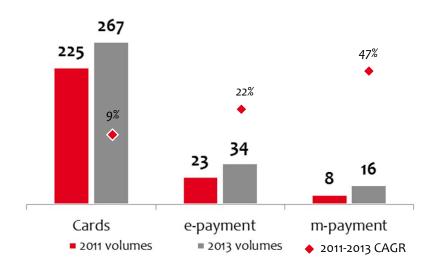
The right geographies

High-growth segments





Emerging: LAR, Eastern Europe, MEA, emerging APAC Mature: NAR, Western Europe, mature APAC Source: Euromonitor 2011-2013 Transaction volumes & CAGR (in bn)



Source: Euromonitor & World payment report



Consumer-merchant relationship: from B-to-C to C-to-B

Consumers today

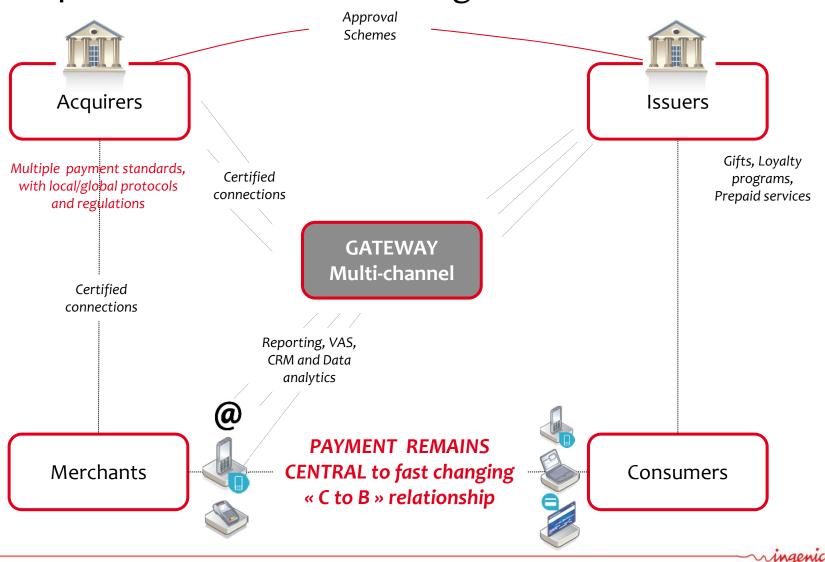
- Enjoying a stronger bargaining power through mobile devices
- More demanding: pay wherever they are (in shops, at home or on the go) and whatever the payment mean (payment terminal, internet, mobile)
- Increasingly influenced by the internet (social media, price comparison website, geolocation, etc.)

What merchants need

- More closely manage the relationship with consumers to finalize sales whatever the channel
- Get fully secured payment acceptance process
- Offer consumers the largest range of payment means
- Better capture consumers' behavior and habits
- Access to a single advanced technological partner

With its multi-channel approach,
Ingenico provides merchants with solutions to address this new C-to-B relation

Ingenico, the central player thanks to payment expertise and white labelling





- For merchants directly or through acquirers & banks
 - > Facilitating acceptance of all payment means for a multi-channel approach
 - > Providing cost effective payment and business solutions
 - > Enabling data capture
- For consumers: providing a seamless purchasing experience whatever the sales channel and the payment means



Ready for a new development phase

2006 - 2008

2008 - 2009

2010 - 2012

2013 - 2016

Achieving profitability

- Moved towards fabless model
- Acquired Moneyline to cover preprocessing solutions for Tier1 retailers

- > FY08 Rev: €728m vs. €506m in FY06
- > EBITDA: 15.9% vs. 11% in FY06

Consolidating POS leadership

- Merged with Sagem Monetel
- Launched new product range on a single platform
- Acquired Landi in China
- Invested in mobile with ROAM Data
- Demonstrated business model resilience

Building foundations for expansion into services

- Acquired easycash, leading payment service provider
- Increased presence in emerging markets (acquisitions in Russia and Indonesia)

- > FY12 rev: €1.2bn
- > FY12 Transactions & services: 30% of total revenue (+12pts/2008)
- > EBITDA: 18.5%

Our ambition

- Acquired Ogone as a cornerstone to deploy our multichannel strategy
- Help merchants increase their sales with secured and cost effective payment solutions



Ambitious 2016 targets

Continue overall growth

> Revenue target> €1.8bn

Strengthen operational performance > EBITDA margin > 20%

Maintain financial discipline

> EBITDA to Free Cash Flow conversion between 45 and 50%

Implement an attractive dividend policy

> Pay out ratio: 35%

A well-balanced business model

Payment Terminals Growth Driver

- New business segments in both mature and emerging markets
- > First equipment in emerging markets
- Replacement cycle (updgrade security, governement requirements,...)

Dual growth engine supporting each other...

... with Telium 3 as a key accelerating component

Services Growth Driver

- Growth in e-commerce and m-commerce transaction volumes
- Competitive advantage from integrated capabilities across physical, on-line and mobile payments
- Further growth, driven by technological leadership, experience and global footprint



Strategic priorities to support profitable growth

- Deploy multi-channel strategy with the integration of Ogone
- Continue to combine terminals and services
- Increase our presence in selected emerging markets
- Maintain focus on innovation, especially R&D
- Focus on profitable organic growth...
- ... while continuing to evaluate M&A opportunities in 3 unchanged areas (Terminals, Services, Technology)