

Digital Payments for a Trusted World

Worldline is powering economic activity worldwide with secure and trusted digital payment transactions. Since winning the world's first contract for bank card transactions back in 1973, we have been at the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships.



c.€4.8BN

2020 proforma revenue

45+

years of payment expertise

20,000+

Worldliners

50+

countries

Worldline is an independent global digital payments leader and the undisputed European champion. Our reliable solutions ensure secure payments and trusted transactional services along the entire payments value chain, enabling sustainable economic growth. They are environmentally friendly, widely accessible and support social transformation.

Through our global business lines Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services we provide our clients with the security, reliability and operational excellence that they and their customers can rely on, millions of times every single day.

We build long-term partnerships with our clients - who include financial institutions, merchants of all sizes and segments, government authorities, fintechs, ISVs, ISOs and companies in sectors ranging from transport, energy and healthcare to hospitality, utilities and telecoms -, providing them with solutions that build trust between them and their customers.

These innovative solutions, rooted in a rock-solid technological base, anticipate the future, enabling our clients to seize opportunities and navigate their challenges with confidence. Every year we invest more than €300 million in innovation and deepen our partnerships with inventive players from across the payment ecosystem.

Secure, sustainable payments and trusted transactions

With a global portfolio of innovative and secure solutions and services across the full payments value chain, we are the world number four and the undisputed European leader in digital payments.

Our vision is to enable sustainable economic growth and reinforce trust and security in our societies. Across all our global business lines: Merchant Services, Terminals, Solutions & Services, Financial Services and Mobility & e-Transactional Services, we are driving transformation across the payments landscape to create sustainable value for our clients, investors, employees and for all our stakeholders.



Merchant Services

Energising commerce with advanced payment services

We offer a unique combination of payment, digital and transactional expertise, enabling merchants to increase their sales and enhance their customers' experience, in a secure, trusted environment. We cover the full retail value chain, online and in-store, powering the global transition towards a cashless economy. Supported by our fast-expanding international footprint, this business line is seeing rapid growth in markets such as India, Central Europe and Latin America, adding to our strong footprint in over 20 countries in Europe.

- Points of Sale • Online & Omnichannel
- Payment Acceptance • Digital Retail Services

c. €2.2 BN 2020 revenue*
(c. 47% of total revenue)

c. 22 BN acceptance and acquiring transactions per year

#1 merchant acquirer in continental Europe

#3 European provider of e- and m-payment solutions

c. 250K e-commerce customers and websites

1M+ merchants served



Terminals, Solutions & Services

Enabling the ecosystem for the new world of payments acceptance

Leveraging our world-leading expertise in hardware, software and related services, we offer a wide range of solutions to transform the consumer experience and be the payments ecosystem enabler for our clients. We capitalise on our industry leadership and global network to develop innovative and customised solutions and to offer worldclass products, solutions and services across the entire payments ecosystem, including banks, acquirers, ISOs, ISVs, PSPs aggregators and fintech players.

- Points of Sale, Terminals & Services • Mobile-centric, Payment Centric, Business Centric integrated solutions • Value Added Services for merchant digitisation • Terminal as a Service, Payment Platform as a Service

c. €1.3 BN 2020 revenue*
(c. 28% of total revenue)

1,000+ banks, acquirers, ISVs, payment aggregators and fintechs customers

#1 global POS market leader

c. 40 M POS terminals deployed

2,500+ payment applications



Financial Services

Engineering the most trusted and advanced payment processing solutions

As a pan-European leader in financial processing, Worldline is committed to delivering transactions that create a network of trust that can be passed on. We invest extensively in delivering innovative solutions for payments and card transactions, enabling our clients to transform their business models, manage risks and fraud, and anticipate regulatory changes anywhere in the world. Leveraging our scale and our complete service portfolio, we work closely with our clients to help them anticipate the future and make the most of the opportunities it offers.

- Issuing Solutions • Acquiring Solutions
- Account Payments • Digital Banking

c. €0.9 BN 2020 revenue*
(c. 19% of total revenue)

c. 9.5 BN issuing processing transactions

#1 European payment processor

320+ financial institutions

c. 17 BN payment transactions per year

c. 125 M cards under management

c. 8.2 BN acquiring processing transactions



Mobility & e-Transactional Services

Bringing payment and regulation expertise to new markets

We believe there is much more that drives consumer digital engagement than just payments. Our Mobility & e-Transactional Services global business line manages and secures transactions at the cutting-edge of the digital economy, spanning services as diverse as trusted digitisation for regulated sectors, IoT, digital ticketing and contact centres. We help our partners and clients comply with regulations, secure their systems and transactions, and reinvent their customer engagement for the digital future.

- Omnichannel Contact Centre solution • e-Ticketing & Open Payment • Digital transformation programmes
- Mobile competence centres

c. €0.3 BN 2020 revenue*
(c. 7% of total revenue)

1 BN+ SMS sent per year

2 M+ connected objects

350+ clients in various industries

300+ experts dedicated to enterprise customer relationship optimisation



For further information
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