

## CORPORATE FACTSHEET

# DIGITAL PAYMENTS FOR A TRUSTED WORLD

Worldline has been at the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships since we won the world's first contract for bank card transactions back in 1973.

Today, as an independent and highly innovative pan-European company with global reach, Worldline is a leader in the payments and transactional services industry. We design and operate successful digital payment and transactional solutions that provide secure payments and trusted transactional services along the entire payments value chain, enabling sustainable economic growth. Our solutions 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 next-generation, end-to-end solutions and a broad spectrum of outsourcing services, ensuring the security and operational excellence our clients 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 and companies in sectors ranging from transport, energy

and healthcare to hospitality, utilities and telecoms. Our clients choose Worldline because we enable transformation through transactions and services they and their customers can trust.

Our innovative solutions, rooted in a rock-solid technological base, anticipate the future and foster positive change to digitally empower every end user. Worldline's innovative capabilities are matched by the power and dependability of our platforms, the security of our solutions, our broad geographical reach and the quality of our services.



**c. €5.3 BN**  
2019 PROFORMA REVENUE

**45+ YEARS**  
OF PAYMENT EXPERTISE

**20,000+**  
WORLDLINERS

**50+**  
COUNTRIES

# SEAMLESS PAYMENTS AND DIGITAL TRANSACTIONS

At Worldline, we cover the entire value chain of the world of payments and digital transactions.

Our unwavering commitment to security, quality of service to our clients, innovation and operational excellence has made us a leader in all four of our global business lines: Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services.

## LEADING PAYMENT SERVICES PROVIDER

**#1** IN EUROPE

**#4** WORLDWIDE



### MERCHANT SERVICES

#### Energisising 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, delivering on our vision for a cashless economy at the forefront of the future. Supported by our fast-expanding international footprint, this business line is seeing rapid growth in geographies such as India, Central Europe and Latin America, adding to our strong foothold in over 20 countries in Europe. Applying an end-to-end approach in all our markets, we help merchants and retailers understand their customers and facilitate consumer engagement, via seamless services on any device – putting payment at the very heart of the shopping experience.

Card and non-card acquiring | Omnichannel Commerce | Digital Retail Services

**c. €2.5 BN**  
2019 revenue\*  
(c. 46% of total revenue)

**c. 1 million**  
merchants served

**#1** merchant acquirer  
in continental Europe

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

**c. 5.6 BN** card transactions  
per year

**c. 250K** e-commerce  
customers and websites

**350+** payment methods



### TERMINALS, SOLUTIONS & SERVICES

#### Delivering worldclass terminals, solutions & services to banks & acquirers

Leveraging our world-leading expertise in hardware, software and related services to offer a wide range of products and solutions that transform the consumer experience. We capitalise on our industry knowhow and global network and develop innovative, customized solutions 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 digitization | Terminal as a Service, Payment Platform as a Service

**c. €1.6 BN**  
2019 revenue\*  
(c. 30% of total revenue)

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

**#1**  
global POS market leader

**c. 35 M**  
POS terminals deployed

**2,500+**  
Payment applications



### FINANCIAL SERVICES

#### Engineering the most advanced payment processing platforms

As a pan-European leader in financial processing, Worldline is committed to delivering transactions that enhance the way people live and interact in line with our vision that every payment carries a power of change. We invest extensively in delivering new and innovative solutions for payments and card transactions, developed by our expert brand equensWorldline. With our know-how and experience, we help our clients adapt to the new reality of instant payments and digital transactions, enabling them 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**  
2019 revenue\*  
(c. 17% of total revenue)

**320+**  
financial institutions

**#1**  
European payment processor

**c. 13 BN** payment  
transactions per year

**c. 125 M** cards under  
management

**c. 9.5 BN** issuing  
processing transactions

**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. We see an opportunity to deliver transformation through transactions and our Mobility & e-Transactional Services manage and secure transactions at the cutting-edge of the digital economy. Our expertise spans 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 anticipate the digital future by re-inventing their customer engagement.

Omnichannel Contact Center solution | e-Ticketing & Open Payment | Digital transformation programs | Mobile competence center

**c. €0.3 BN**  
2019 revenue\*  
(c. 7% of total revenue)

**350+** clients  
in various industries

**2 M+** connected objects

**900 M+**  
SMS sent per year

**300+**  
experts dedicated to enterprise  
customer relationship  
optimisation

\*Data based on 2019 proforma revenue

For further information [infoWL@worldline.com](mailto:infoWL@worldline.com)

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