

VISIONARY

payments solutions

Cashless Future, 23rd October 2019, Prague

WORLDLINE

Empowering
the cashless society

●●●●● an atos company

worldline
e-payment services



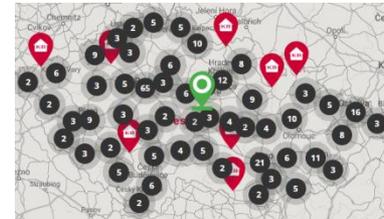
KB SmartPay is brand for alianse of **Worldline** and **Komerční banka** in the Czech Republic

Worldline

Worldline is pan-european leader in payment & transactional services

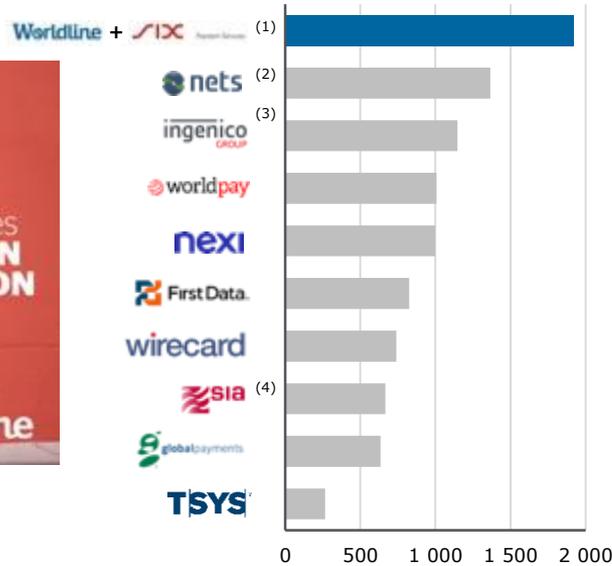


Strong traditional bank with well-known brand and significant marketshare



WORLDLINE, THE EUROPEAN PAYMENT CHAMPION

INDEPENDENT PSPs NET REVENUE IN EUROPE* In €m



#1

c.10%

Market Share
in Commercial Acquiring ⁽⁵⁾

#1

c.20%

Market Share
in Financial Processing ⁽⁶⁾

#3

European
e-com. PSP ⁽⁷⁾

1 EUR = 1.194 CHF *Latest available (converted at respective current FX rate). 1. European 2017 pro forma revenue excl. payment terminal; 2. Worldline's estimates; 3. Combination of BS PAYONE with Ingenico Retail assets in DE, AT, CH, 52% owned and consolidated by Ingenico Group; 4. Including acquisition of First Data's card processing businesses by SIA in parts of Central and Southeastern Europe; 5. as non bank acquirer in continental Europe – source: BCG; 6. in number of transactions processed in UE– source: ECB (7) online acceptance in number of transactions – source: Nilson Report 2017; company information and BCG analysis

Our new business profile

c. €2.3 bn
ANNUAL REVENUE*

11,000+
TALENTS

30+
COUNTRIES

MERCHANT SERVICES

- Commercial Acquiring
- Omni-channel Payment Acceptance
- Payment Terminals Solutions
- Digital Retail Services

> €1.0 billion
annual revenue (46%)

400K+
Merchants in Europe



FINANCIAL SERVICES

- Issuing Processing
- Acquiring Processing
- Account Payments
- Digital Banking

€0.9 billion
annual revenue (39%)

300+
Financial Institutions



MOBILITY & E-TRANSACTIONAL SERVICES

- Trusted Digitization
- eConsumer & Mobility
- e-Ticketing

€0.4 billion
annual revenue (15%)

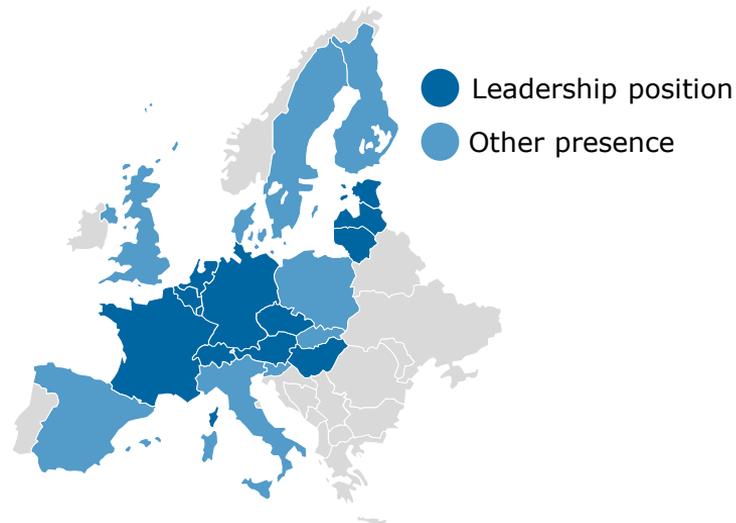
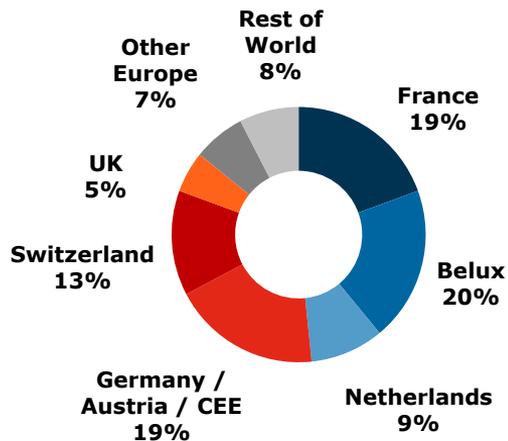
350+
Customers on
various industries



* Estimated revenue in 2019. Worldline grew in size by c.+30% with the acquisition of SIX Payment Services

OUR EXTENDED INTERNATIONAL FOOTPRINT

MAJOR REBALANCING OF WORLDLINE'S GEOGRAPHIES (1)



EUROPE

Austria • Belgium • Czech Republic • Denmark • Estonia • Finland • France • Germany • Hungary • Italy • Latvia • Lithuania • Luxembourg • Poland • Slovakia • Slovenia • Spain • Sweden • Switzerland • The Netherlands • United Kingdom

USA

LATIN AMERICA

Argentina • Brazil • Chile

ASIA PACIFIC

Hong Kong • China • Taiwan China
India • Indonesia • Malaysia
Singapore • Australia

1 EUR = 1.194 CHF
(1) Based on 2017A Financials



Digital & Payments

worldline
e-payment services

an atos company

Major trends in Europe

The transformation of the banking industry



Evolving customer needs



Fast-evolving technologies



Avalanche of new regulations



Increased competition



Major trends in Europe

Did you know... ?

27% of retail banking customers don't know their personal advisor.

(Panorabanques, 2018)



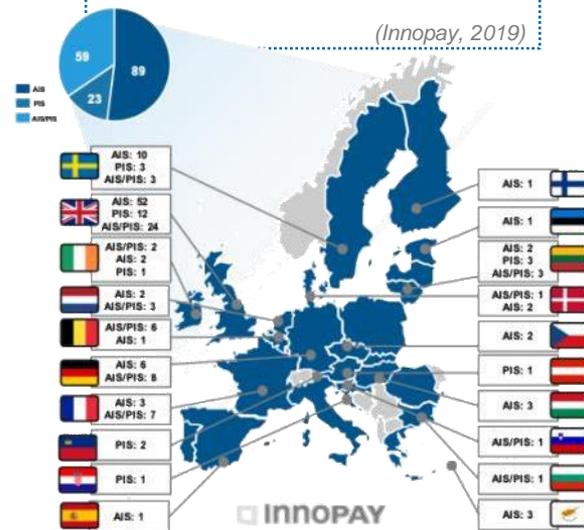
By 2020, **85%** of consumer interactions will be handled without a human agent.

(Chatbots Life, 2019)



171 licenses were issued to TPP in mainland Europe as per August 2019.

(Innopay, 2019)

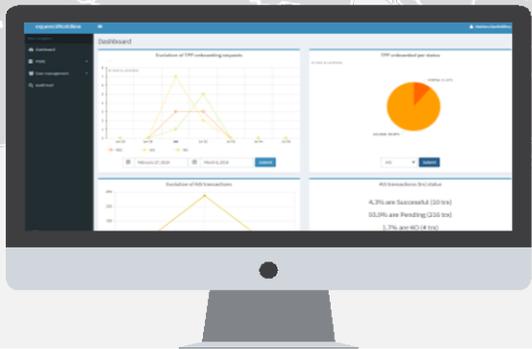


OPEN BANKING

The next-PSD2 step

Open architecture driven platform with API based plug and play abilities

Smart and flexible monetization suite adapted to any API journey, helping banks to explore new business roles and platform models



API lifecycle management

Format system information connectors according to standards, track API(s) usage and performance, apply security policies



API monetization

Establish an API pricing strategy, invoice third party providers and offer them several payment means



Community support

Developer portal for TPP community support (self-registration, access control, sandbox, API documentation, How To, FAQs)



Security and consent

Be connected to Strong Customer Authentication (SCA) systems to validate end-user consent

Thank you

Miloslav Bouček

Worldline Czech Republic

M: +420 724 029 340

miloslav.boucek@kbsmartpay.cz

Atos, the Atos logo, Atos Codex, Atos Consulting, Atos Worldgrid, Bull, Canopy, equensWorldline, Unify, Worldline and Zero Email are registered trademarks of the Atos group. March 2017. © 2017 Atos. Confidential information owned by Atos, to be used by the recipient only. This document, or any part of it, may not be reproduced, copied, circulated and/or distributed nor quoted without prior written approval from Atos.

Worldline