

**Worldline CUG**

**Welcome**

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# European payments undergoing critical change...



## Changing customer behaviour

Critical experience driver, mobile-first, anytime anywhere, main source of interaction with banks and merchants,



## Increasingly competitive landscape

Digital natives displacing incumbents, global competitors defining market, global standards not aligned with European players



## Need for sovereign solutions

Geopolitical instability, European sovereignty, monetary policy, economics, systemic control

Tokenisation and virtual assets,, stablecoins, Agentic and GenAI, Cloud migration critical for payment future



## Accelerating global & modern technologies



## Continuous waves of new regulation

Cybersecurity , EU ID, PSD3/PSR, Digital Euro, MICA, Market access, cash availability key policy objectives

...with many topics in motion

Security and cyber resilience

**Fraud PSD3**

Tokenisation

**Wero** ISO 20022

e-commerce

**Instant Payments CBDC**

**Big tech and Fintech competition** Position of cash

INTEROPERABILITY

Payment sovereignty

Financial inclusion SCA **Mobile payments**

**Regulation**

A2A European autonomy

Pay-by-bank

Digital Wallets Open Banking

**Artificial Intelligence**

**Digital Euro**

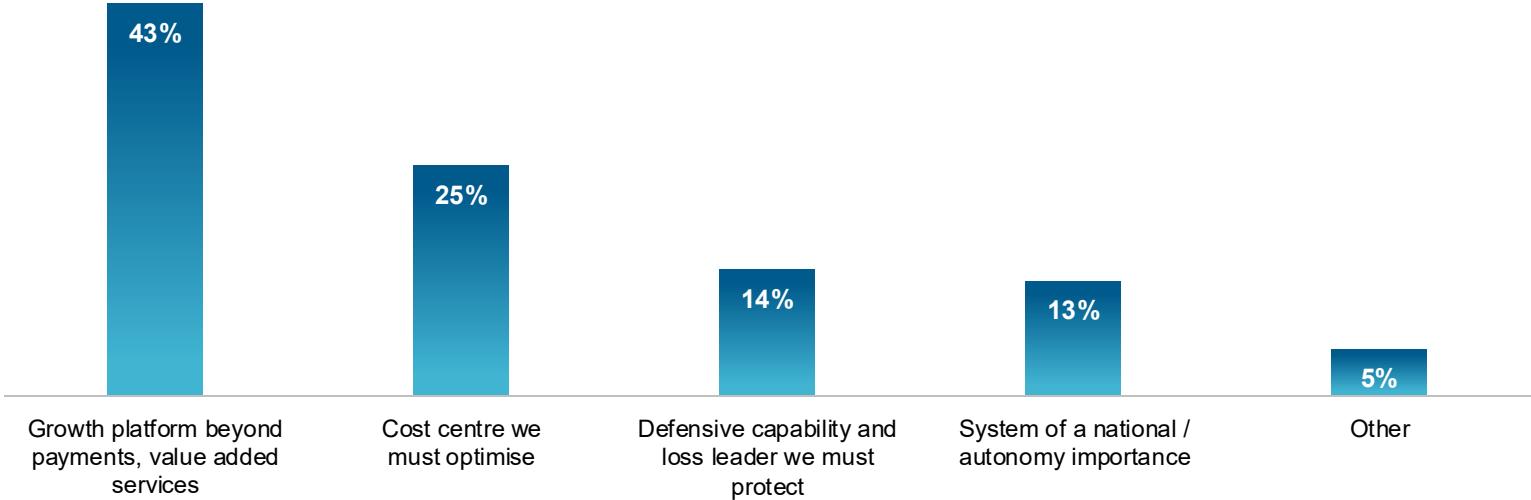
Agentic Payments

Data-driven decisions



# More than pure costs, many banks see payments as a true value driver

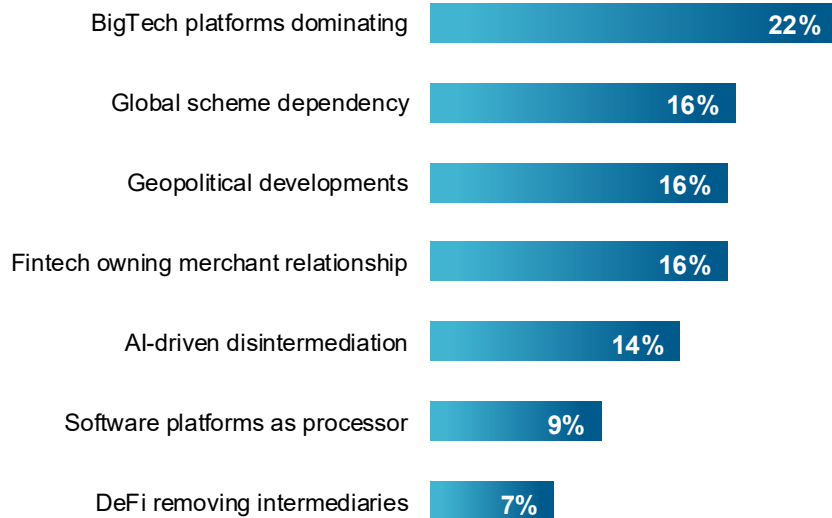
## How banks treat payments today



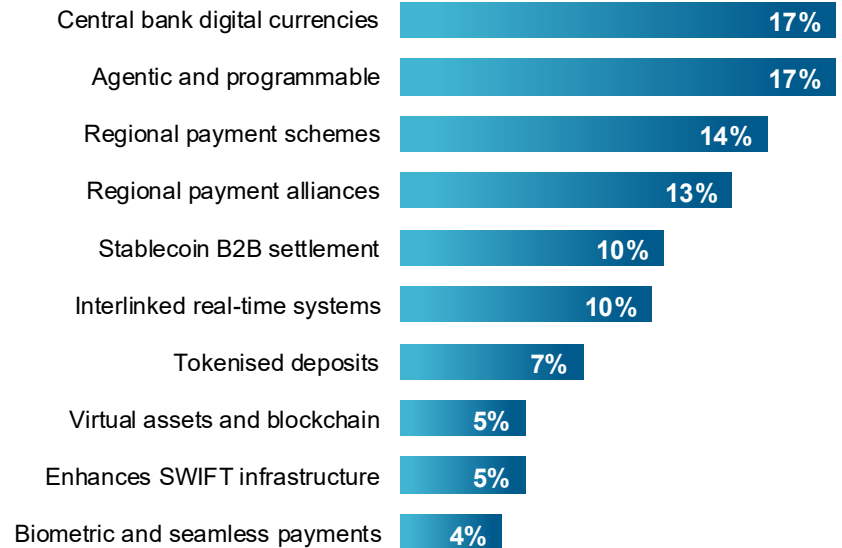
Source: Worldline PFI customer survey 2026

# Sovereignty topics are key, with European initiatives seen as disruptive

## Main competitive challenges



## Initiatives seen as most significantly disruptive by 2030

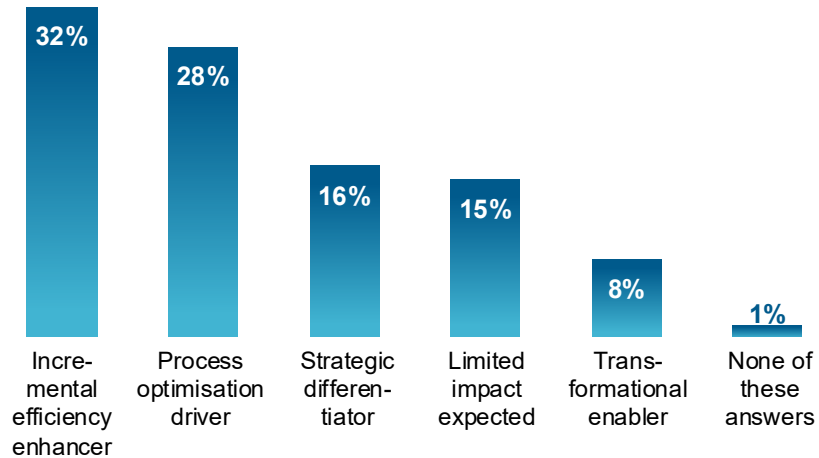


Source: Worldline PFI customer survey 2026

# AI is not truly seen as transformational by banks

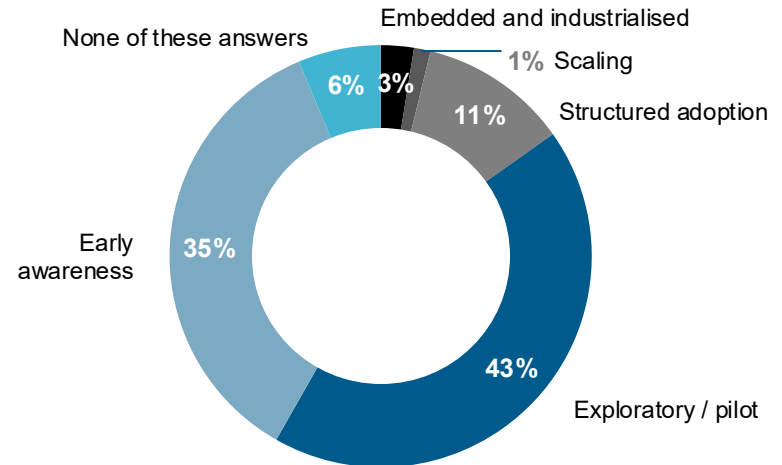
Less than ¼ of banks see AI in payments as a strategic or transformational opportunity...

View on the expected impact of AI on payments in 12-24 months



... with less than 20% having moved beyond exploratory AI efforts in payments

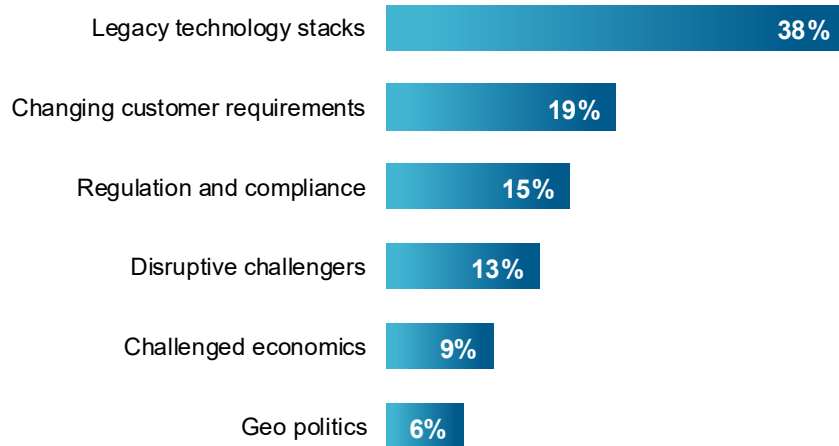
Readiness to adopt and scale AI-enabled payment



# Tech readiness remains a major challenge

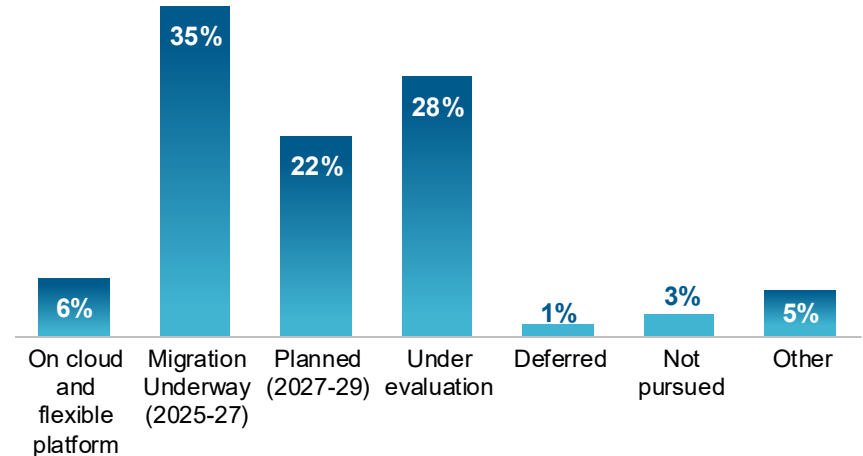
Tech readiness is considered as the main challenge for the immediate future....

## Most important payment challenge



... with over 60% of respondents not ready with new platforms in the next 2 years

## Tech stack readiness



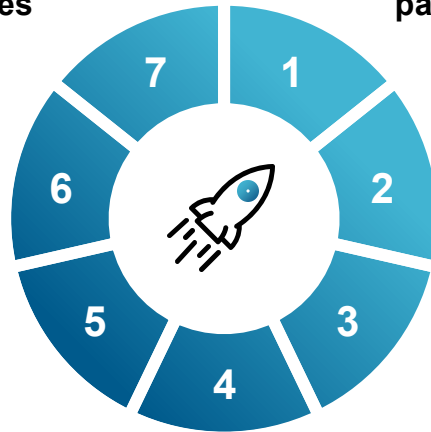
Source: Worldline PFI customer survey 2026

# It is still a fantastic industry to be in, with many new challenges

Preparing for the future requires **clear actions** on **European and international initiatives**

**Major capability gaps remain**, with most banks selecting **partnerships with stable providers**

**AI is paramount** but still not fully seen as transformational by banks



Many banks see **payments as a true value driver**

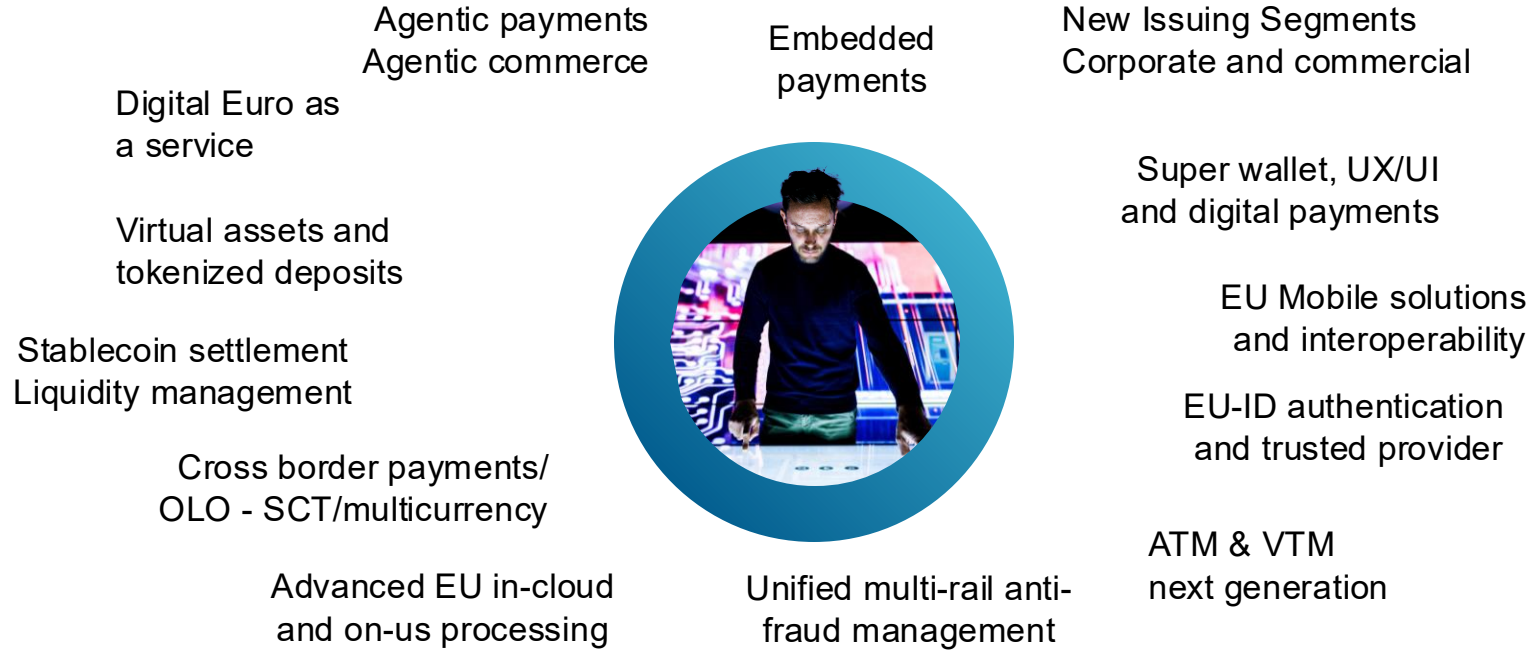
It's not only about card;  
**The battle of the rails continues**

Competitive landscape strongly **influenced by BigTech and geopolitics**

**Tech readiness** remains a major **challenge**

Source: Worldline PFI customer survey 2026

# Bringing innovative solutions to life via proactive collaborations



Targeted innovations addressing client concerns  
Consumer and corporate segments

# Advancing our industry by providing a large-scale mission-critical European infrastructure

Operating established platforms and modern cloud-based solutions

## Right hosting

- Platforms and Services are matched to the most appropriate environment based on regulatory, customer and cost requirements
- Traditional hosting
- WL Sovereign private cloud

## European by nature

- Data centres
- All data are stored and in transit in Europe and operated by staff in Europe

## Cloud datacentres

- Operational for 5+ years
- 3 core Datacentres in different European countries
- 1,400+ servers and 26,000 Virtual machines
- 200 internal tenants

## Sovereign network

- Large international backbone
- Connecting with more than 1,500 public peers on Internet Exchanges
- 28K km of optic fiber



***“Payments are essential to the functioning of our economy.”***

Ursula van der Leyen, European Commission

***“The future of payments in Europe must combine innovation with sovereignty.”***

***“We want a European payment solution that is simple, secure and under European governance.”***

Christine Lagarde, European Central Bank



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**Thank you!**

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