

**WERO**

**WORLDLINE  
CLIENT USER GROUP  
EVENT**

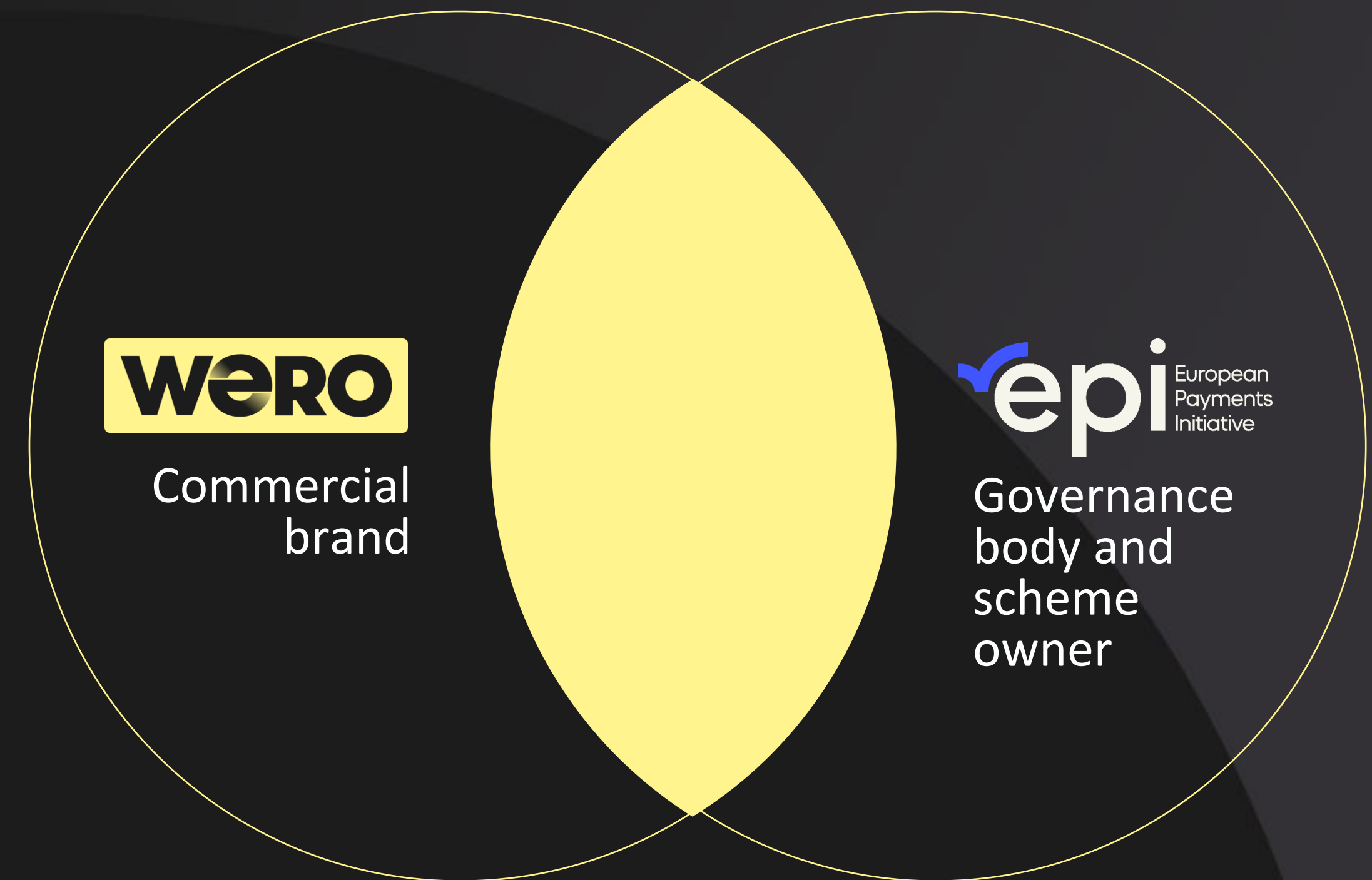
Vienna, 15<sup>th</sup> April 2026

# What is Wero

Next to EPI (the scheme) we created a commercial brand, Wero.

Its mission: to become Europe's #1 wallet.

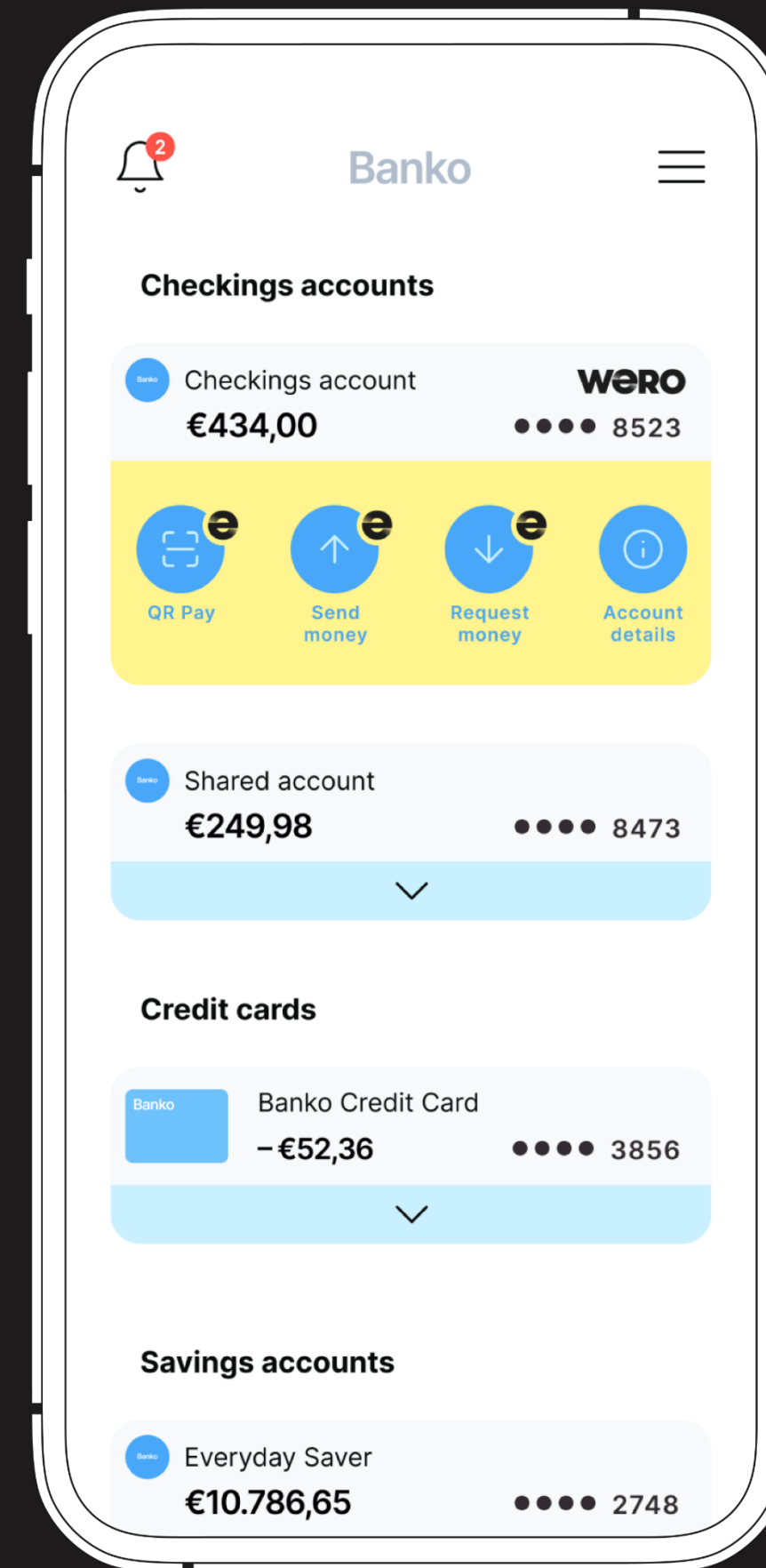
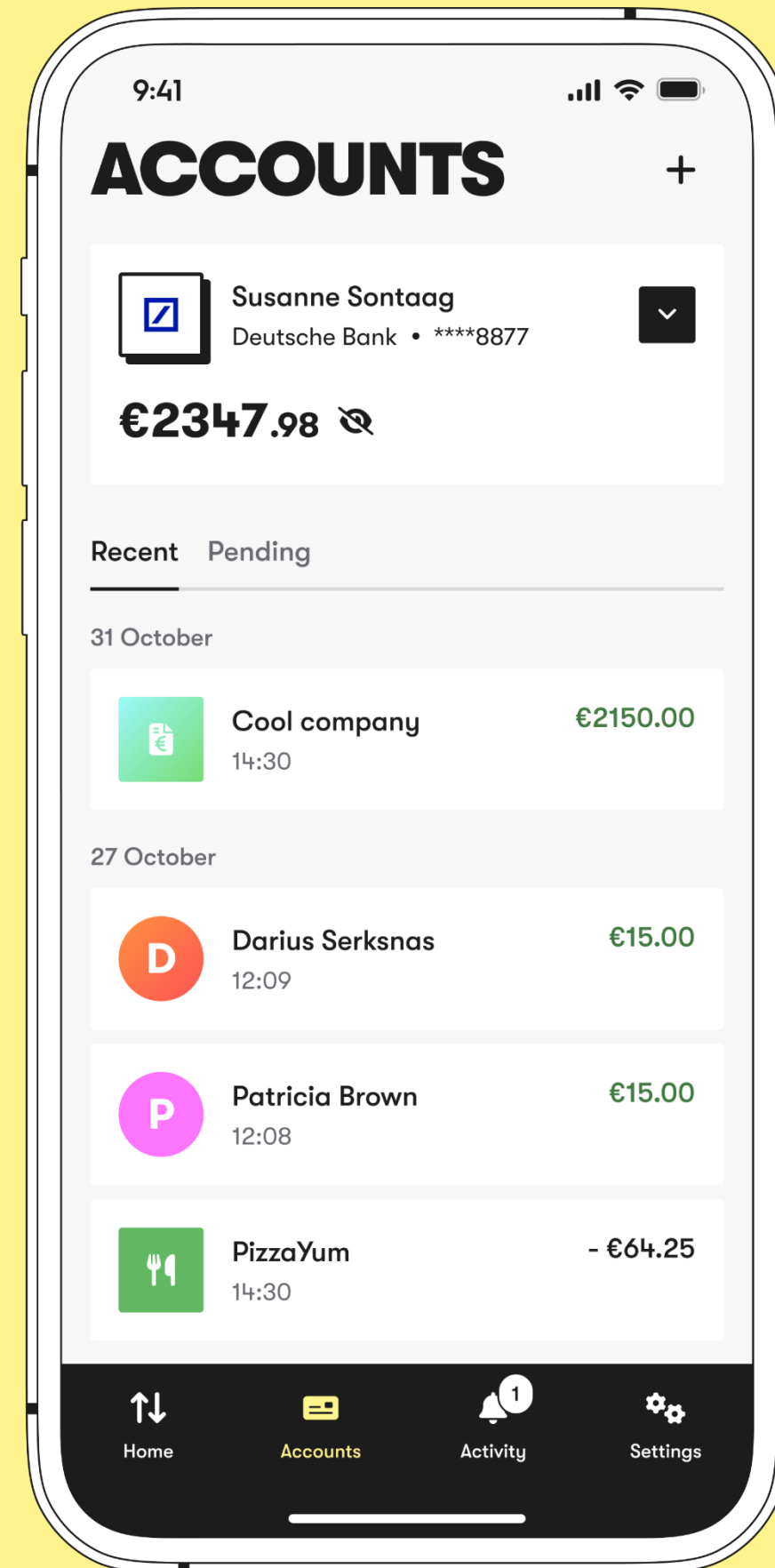
Wero brand will be recognised across Europe.  
Wherever your consumers travel, they can look for this logo to make payments easily.



# Two complementary distribution channels

## Standalone Wero wallet app


















- Complete value proposition
- Focused payment user experience
- Multi-banking capability



## Mobile banking app integration

- Immediately available to millions
- Profoundly trusted channel
- Familiar user interface

# Supported by Europe's most trusted institutions

16 European financial institutions				Acquisitions	User migration
 DZ BANK	 Belfius	 Crédit Mutuel	 GROUPE BPCE	 +1,5 billion online transactions annually	 +35 million users
 ING	 CRÉDIT AGRICOLE	 KBC	 LA BANQUE POSTALE		
 Rabobank	 Deutsche Bank	 BNP PARIBAS		 +40 million P2P transactions annually	
 nexi	 SOCIETE GENERALE	 WORLDLINE	 ABN-AMRO		

# Wero broad bank adoption delivers immediate scale

Wero reach

Largest banks who are EPI members

Belgium

98%



France

85%



Germany

75%



Netherlands

99%

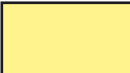




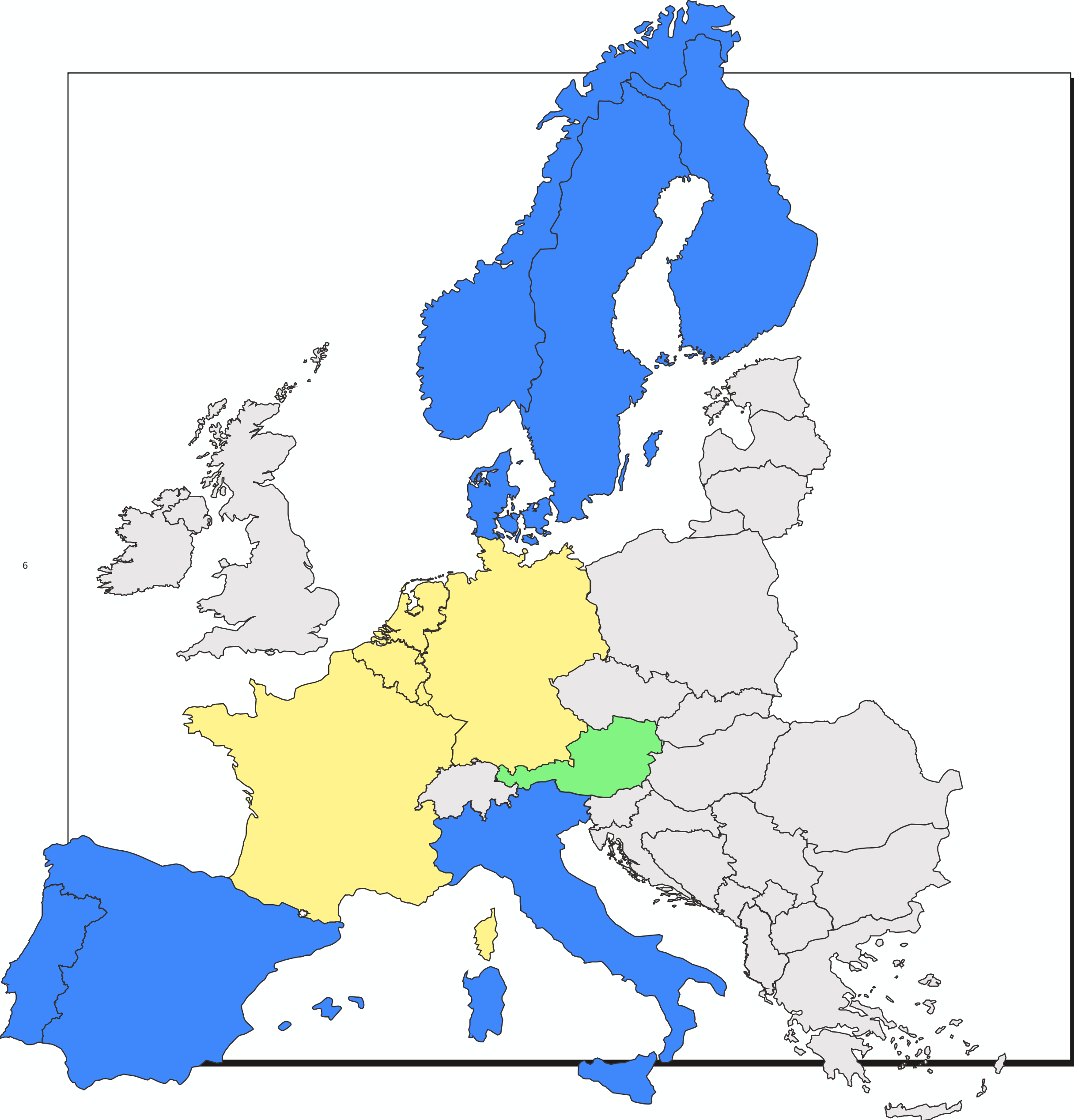
Luxembourg

99%



# Successfully expanding across Europe with new markets and cooperations on the radar

-  **Core Markets**  
live (DE, FR, BE) & confirmed (NL, LUX)
-  **Expansion Markets**  
under feasibility study (AT)
-  **Markets with cooperation under EuroPA**  
potential collaboration (PT, ES, IT, Nordics)
-  **In close contact with additional markets**  
confidential (eurozone and outside)



# We are making good progress

**52M**  
consumers  
successfully enrolled

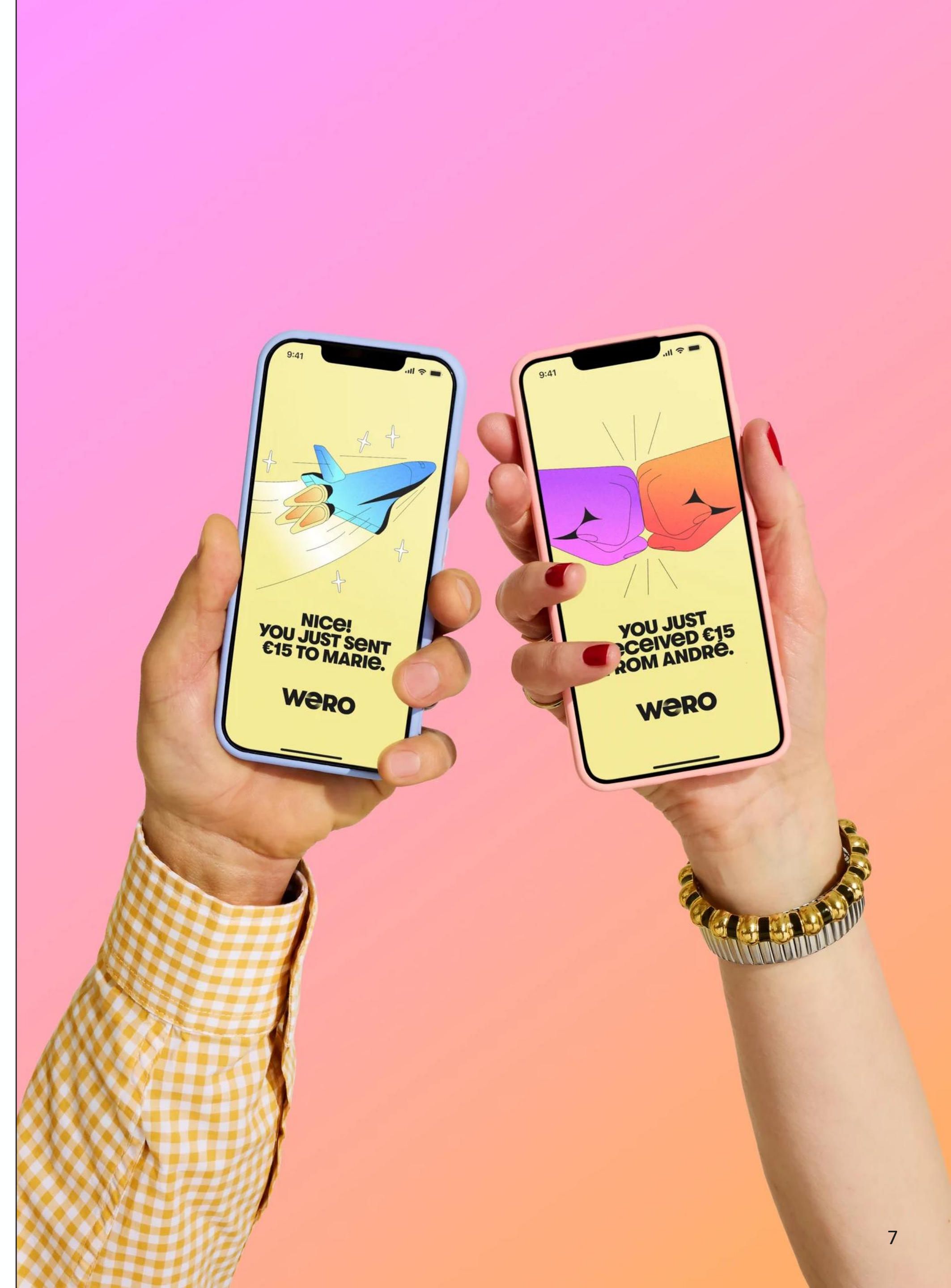
**30**  
New (non-shareholder)  
members joined

**60+**  
Additional prospects in the  
member pipeline

**30+**  
member applications  
received (issuers + acquirers)

**25**  
participating banks / banking  
groups live with the P2P  
solution

**5 markets**  
in central Europe



**Thank you,  
Merci, danke,  
Bedankt!**

**weRO**