



FY 2021 Results

Tuesday February 22, 2022

Disclaimer

This document contains forward-looking statements that involve risks and uncertainties, including references, concerning the Group's expected growth and profitability in the future which may significantly impact the expected performance indicated in the forward-looking statements. These risks and uncertainties are linked to factors out of the control of the Company and not precisely estimated, such as market conditions or competitors' behaviors. Any forward-looking statements made in this document are statements about Worldline's beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline's plans, objectives, strategies, goals, future events, future revenues or synergies, or performance, and other information that is not historical information. Actual events or results may differ from those described in this document due to a number of risks and uncertainties that are described within the 2020 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 13, 2021 under the filing number: D.21-0303 or its Amendment filed on July 29, 2021 under the number: D. 21-0303-A01.

Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2020 Universal Registration Document. All amounts are presented in € million without decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables. 2021 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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FY'21 Highlights

Gilles Grapinet
Group CEO

2021 highlights

Full execution of Worldline roadmap

FY 2021 RESULTS



All 2021 guidance parameters reached
Growth acceleration along the year
H2'21 organic performance +10.2%

MARKET CONSOLIDATION



4 acquisitions signed
Reinforcement of Worldline presence
in attractive geographies

TSS STRATEGIC REVIEW



TSS divestment validated by the Board
Binding offer received from Apollo
Closing expected in H2 2022

WORLDLINE 2024 VISION AND MID-TERM TRAJECTORY



Worldline: a premium global Paytech
Meaningful positioning
Accelerated growth profile

Solid FY 2021 results

All objectives reached

2021 GUIDANCE*

Revenue

At least 6% organic growth

OMDA

Above 200 bps improvement
(vs proforma OMDA margin of 23.1%)

FCF

c.42% OMDA conversion
(Stable versus 2020)

2021 EXECUTION

6.8% organic growth
(€3,689m FY revenue with organic growth acceleration in H2 reaching 10.2%)

+220 bps margin improvement
(€933m OMDA or 25.3% OMDA margin)

c.44% OMDA conversion
(€407m Free Cash-Flow)

Growth acceleration along the year with MS posting a +15% organic growth in Q4'21

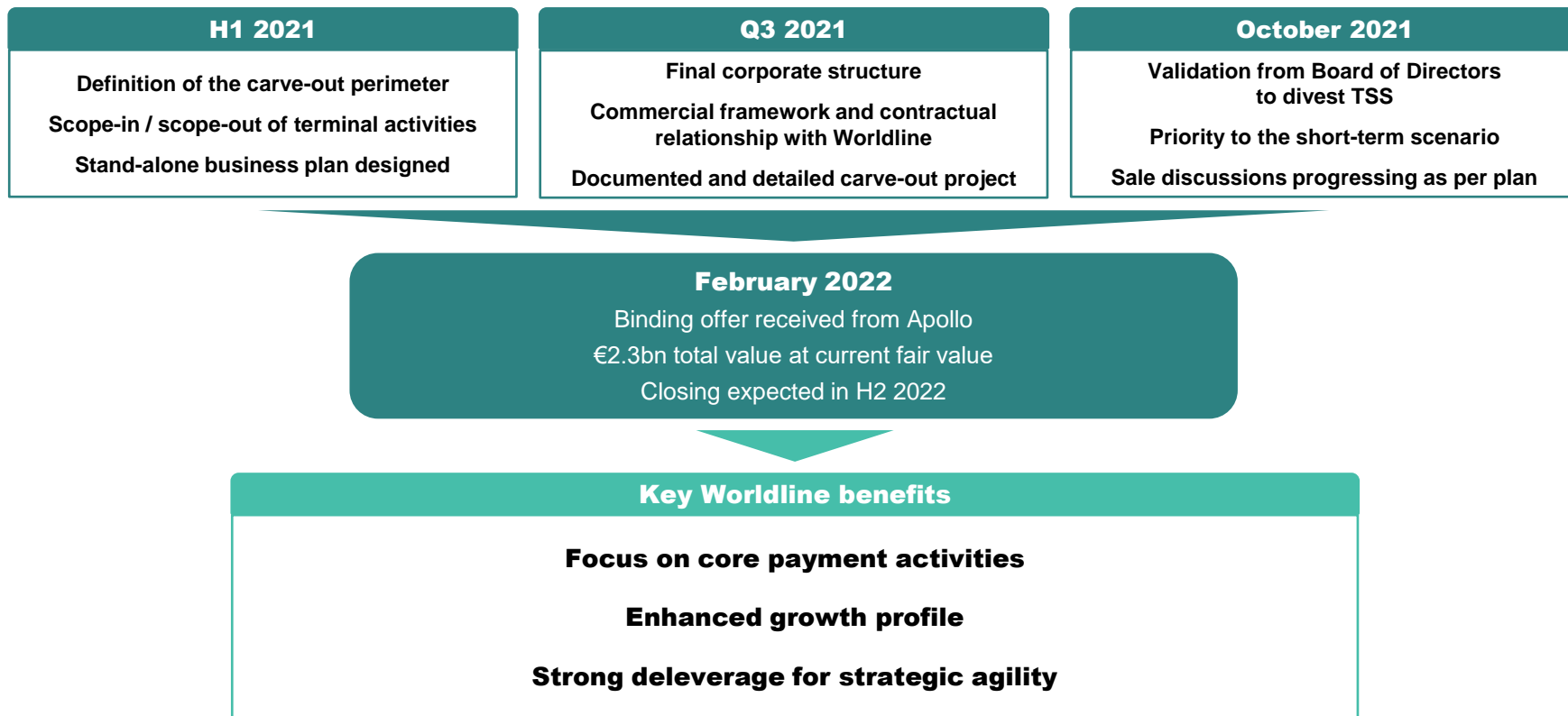
Full execution of expected synergies and operating leverage at play

Solid OMDA generation and strict cash management

* Guidance on new scope excluding 12-month of TSS (IFRS 5 application)


TSS strategic review

Binding offer received from Apollo and accepted by the Board



Market consolidation

4 acquisitions executed reinforcing Worldline global reach and scale

 **Cardlink** Closed


Unique access to the leading Network Services Provider

Up to 243,000 merchants served
c. 500 million transactions managed per year

 **Eurobank Merchant Acquiring**

Leading position in the Greek market in complement Cardlink

c. 123,000 merchant portfolio (o.w. 50% SMBs)
c. 219 million transactions acquired per year

 **Handelsbanken Card Acquiring** Closed

Scale-up Worldline existing presence in the Nordics

> 20,000 merchant portfolio
> 500 million transactions processed per year

 **Axepta Italy** Closed

Strategic partnership with a significant bank acquirer in Italy

c. 30,000 merchant portfolio (o.w. 60% SMBs)
c. 200 million transactions acquired per year



Meaningful additional MS contribution

Expand MS footprint in **fast-growing markets** with high cashless penetration potential

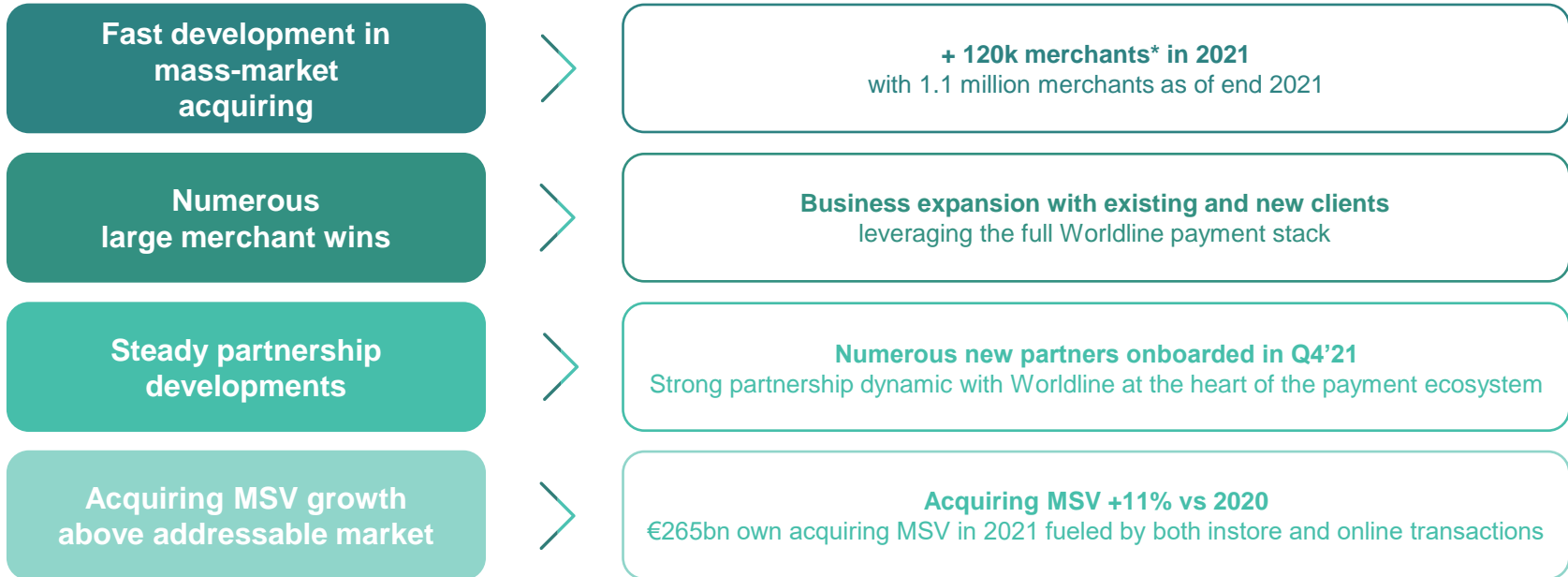
Reinforce MS presence with **highly complementary assets**

- > **400,000 merchants** managed or served
- c. **1.4bn transactions** managed or acquired
- c. **€170m added revenue*** growing double-digit
- c. **€50m added OMDA*** with margin expansion fueled by synergies and operating leverage

* Full year 2021 contribution of the 4 acquired companies for illustration (in 2021 estimated PF: 12-months contribution of Cardlink, Handelsbanken and Axepta Italy and 6-month contribution of Eurobank)

Merchant Services 2021 commercial dynamics

Strong acquiring performance and reinforced market shares validating Merchant Services competitive edge in line with 3-year ambition



** Number of merchants corresponds to single merchant or to the number of stores if a single merchant owns several stores (number of merchants excludes scope effect from recently acquired companies)*

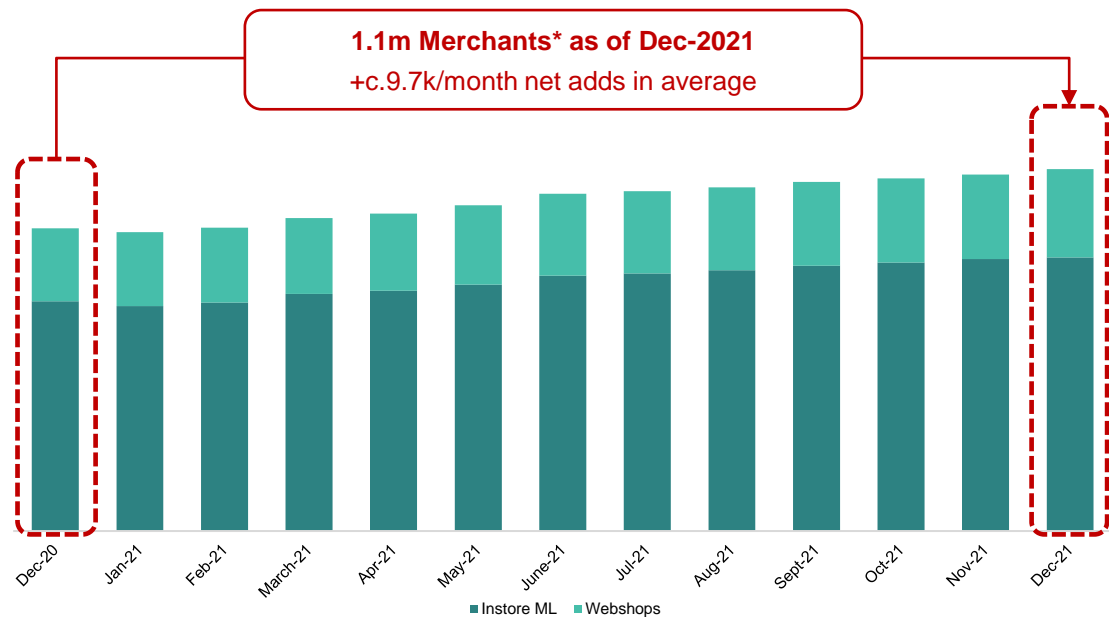


Deep dive on Merchant Services dynamics

Marc-Henri Desportes
Group Deputy CEO

Steady growth of Worldline acquiring merchants' base

+12% in 2021 reaching 1.1 million Merchants



Q4 2020

990k

850k instore
140k webshops

Q1 2021

1,010k

860k instore
150k webshops

Q2 2021

1,060k

900k instore
160k webshops

Q3 2021

1,085k

920k instore
165k webshops

Q4 2021

1,110k

940k instore
170k webshops

Unmatched access to the European retail

+120k merchants vs Dec-2020
(1.1 million as of end 2021)

+12% in net merchant base in 2021
Strong expansion in mass-market reach

Instore merchants +10%
Webshops +21%

Fully on track to deliver
Worldline mid-term 2022-24 objective
to onboard c.190,000 merchants
over the period 2022-2024

* Number of merchants corresponds to single merchant or to the number of stores if a single merchant owns several stores (number of merchants excludes scope effect from recently acquired companies)

Focus on Q4 2021 commercial activity

Market share gains with existing and new large clients

Upsell with existing clients



Wins with large new clients



Market share gains with existing clients

- New brands
- New geographies
- New products

Market share gains with large new clients

- Full-service solutions / omnichannel
- Value Added Services
- Domestic corridors (Russia, South Korea, Latam, etc.)

An offering fitting with merchant needs

Worldline key differentiating factors in selected RFPs

Petrol & Energy Business Solution



Scheidt & Bachmann is a World market leader in innovative system solutions for mobile living (for the car park, at the petrol station, in local public transport)

Online Cross-Border Expansion



Asos is a market leading mobile and desktop fashion and cosmetics retailer generating c.£3.9bn revenue

Merchant needs

- **Process and synergies streamlining** at European level
- **European Petrol solution** to maximize efficiency
- **Payment process lifting** and transition to **mobility hubs**
- **Enhance and digitalize** the customer experience

- **Meet the demands** of my **diverse customer base worldwide** by combining **global reach** with **local relevance, tech and payment expertise**
- Offer the **widest choice of payment options** possible
- Ensure **compliance** with **local regulations**

Worldline solutions

- **Full one-top-shop offering** dedicated for Petrol and mobility activities at a **pan-European scale**
- **Acquiring of local and international payment schemes**
- Deployment of **Worldline Pay & Drive wallet**

- **Online enterprise grade** with robust **payments infrastructure**
- **Global coverage** and **access to high growth markets**
- **Unique vertical solutions** to enable growth

Customer benefits

- **Customer relationship improvement** (one contract and one point of contact for multiple European countries)
- **Modular offer supporting all new user journeys** (pay at the pump, online, value added services)
- Support of a **trusted advisor with the right vertical offer**

ASOS's said

“Worldline significantly increased ASOS's payment performance. Worldline achieved this through real-time data analytics, enabling new payment methods and increasing authorization rates”

Focus on Q4 2021 partnerships

Worldline, orchestrator of the payment ecosystem, leveraging scale and reach

Key partnerships signed Worldline key value proposition



Online booking and
payment technology
for Travel SMBs



The world wide bank

Cross-border
remittance for online
payments from Brazil



Live shopping and
in-video checkout
solutions



End-to-end payment to
manage subscription billing
and recurring payments



Orchestration layer
and APIs driven
solutions



Suite of payment solutions
for Russian consumers
accessing Joom marketplace
(European merchants)



Access to 12 BNPL
platforms through API



Turn-key solution specialist
for open & closed loop
cashless services

An offering fitting with partner needs

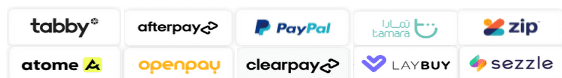
Worldline key differentiating factors in selected partnerships

Leveraging Worldline scale



Access to Worldline large merchant base to provide at scale APEXX BNPL solution

- Enable WL e-Commerce merchants to **access 12 BNPL solutions in over 40 markets globally**
- **Integration of APEXX's** BNPL Connect platform
- Access to multiple BNPL solutions through **1 consolidated API**
- **Reduction in time to market and cost for merchants**



Leveraging partners' vertical reach

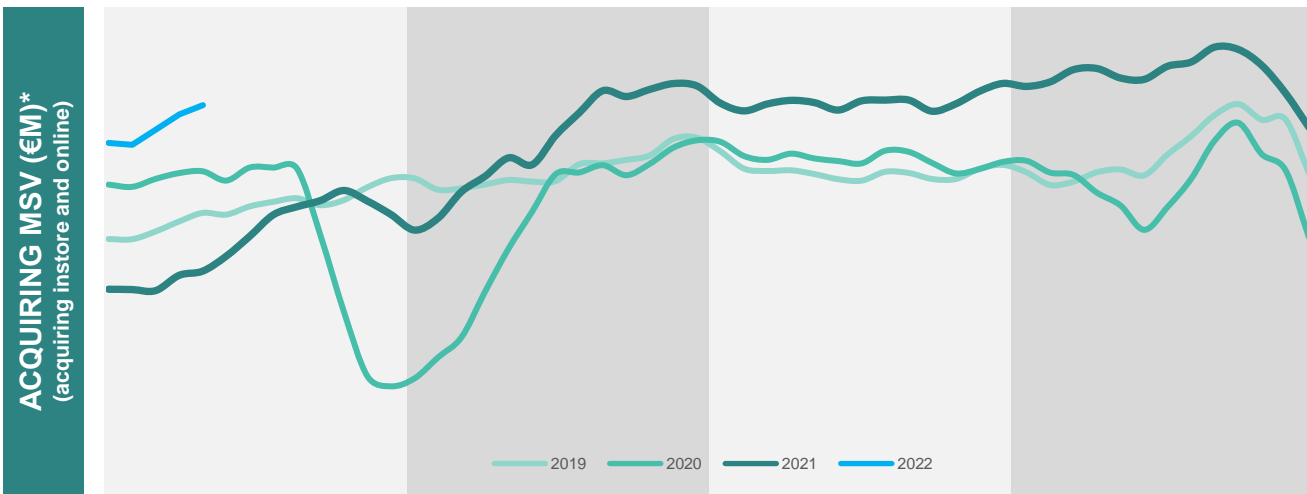


Worldline deep payment portfolio to support Joom marketplace expansion in the Russian market

- **1st marketplace** to offer European merchants access **to the Russian market**
- **WL Russian Payment Solution suite of products** perfectly fitting with country's digital commerce and local payment means
- Optimized choice of **payment methods tailored to specific local needs**
- **Improved checkout conversion rates** as well as customer engagement and loyalty

Strong acquiring MSV acceleration since Q2 2021

Double-digit growth vs. 2019 in H2 2021 and promising start of 2022



Q1 2021
€48.9bn MSV
 -12% vs Q1'20
 -7% vs. Q1'19

Q2 2021
€64.0bn MSV
 +25% vs Q2'20
 +3% vs. Q2'19

Q3 2021
€76.9bn MSV
 +11% vs Q3'20
 +13% vs. Q3'19

Q4 2021
€74.8bn MSV
 +20% vs Q4'20
 +15% vs. Q4'19

Worldline outperformance in core geographies

Worldline own acquiring MSV FY'21
€264.6bn
 +11% vs 2020
 +7% vs. 2019

Addressable acquiring market MSV FY'21**
€2.8Trn MSV
 +7% vs 2020
 +3% vs. 2019

Market share gains fueled by both instore (+c.10%) and online (+c.30%) MSV

Strong start of the year 2022

* Rolling 3-week average transaction volumes in euro millions on acquiring activities

** Acquiring market MSV based on a proxy of 11 key Worldline European countries exposure (sources: GlobalData including data from Denmark, France, Germany, Ireland, Italy, Netherlands, Norway, Poland, Spain, Sweden, UK)



FY'21

Financial performance

Eric Heurtaux

Group CFO

FY 2021 key financial highlights on continued operations

Performance solidly on track



€3,689m revenues

6.8% organic growth



€933m OMDA

25.3% OMDA margin (+220 bps)



€407m free cash-flow

43.6% of OMDA



€440m net income

Group share*
11.9% of revenues



€1.53 diluted EPS*




vs. €1.45 in FY'20 (+5.5%)

* Normalized figures adjusted for (Group share): staff reorganization, rationalization, integration & acquisition costs, equity-based compensation, customer relationships & patents amortization

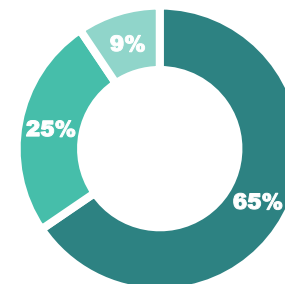
FY 2021 financial performance

Global business lines overview




FY 2021 Group Revenue

| (in €m) | | FY 2021 | FY 2020 | Organic Growth |
|--------------------|---|--------------|--------------|----------------|
| Merchant services |  | 2,416 | 2,232 | +8.2% |
| Financial services |  | 927 | 899 | +3.1% |
| MeTS |  | 347 | 325 | +6.8% |
| Worldline | | 3,689 | 3,456 | +6.8% |

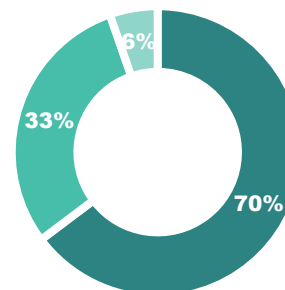
FY 2021 Group Revenue / GBL



FY 2021 Group OMDA

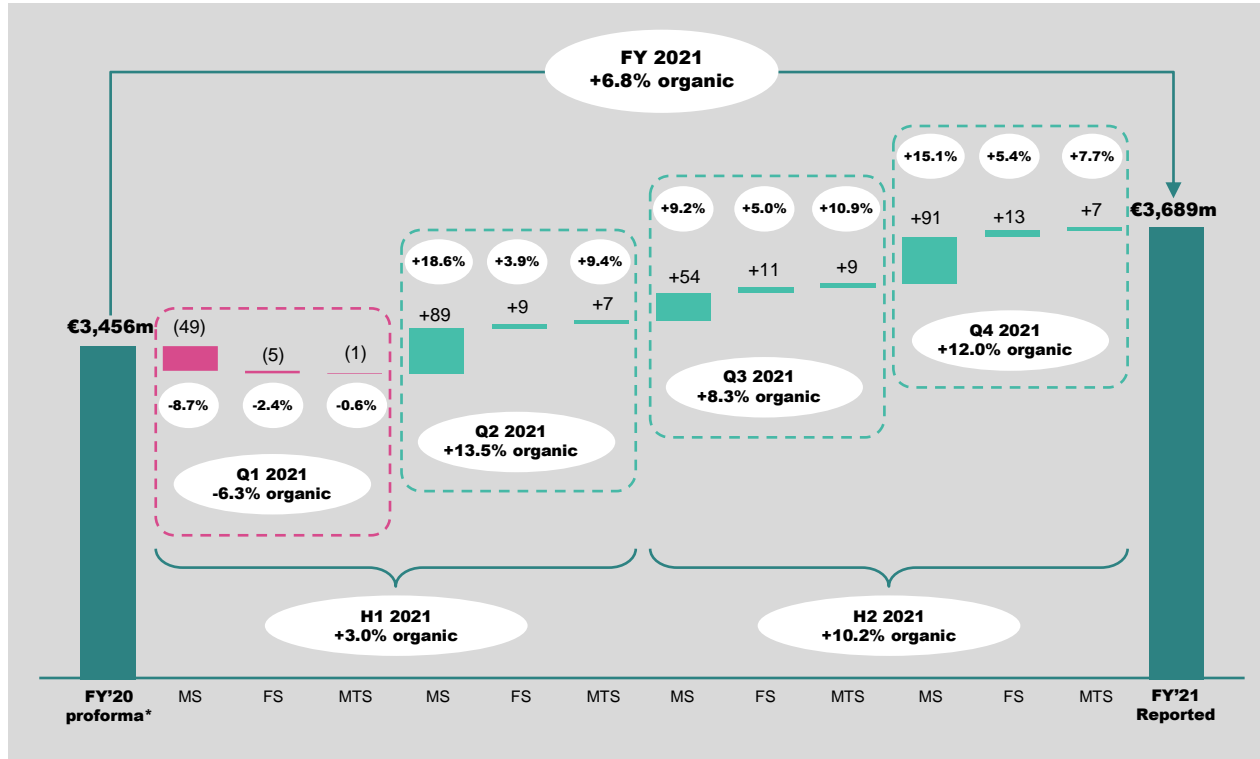
| (in €m) | | FY 2021 | FY 2020 | FY'21 margin | vs. FY'20 margin |
|--------------------|---|------------|------------|--------------|------------------|
| Merchant services |  | 629 | 532 | 26.1% | +220 bps |
| Financial services |  | 291 | 281 | 31.4% | +15 bps |
| MeTS |  | 52 | 48 | 14.9% | +20 bps |
| Corporate | | (39) | (62) | (1.0%) | +75 bps |
| Worldline | | 933 | 799 | 25.3% | +220 bps |

FY 2021 Group OMDA / GBL



FY 2021 revenue building blocks

Steady growth acceleration along the year reaching double-digit in H2'21



Focus on Q4 2021 dynamics

Q4 2021 organic growth of 12.0%

Growth acceleration in Merchant Services to 15.1% fueled by a steady double-digit growth in commercial acquiring across all geographies and customer segments

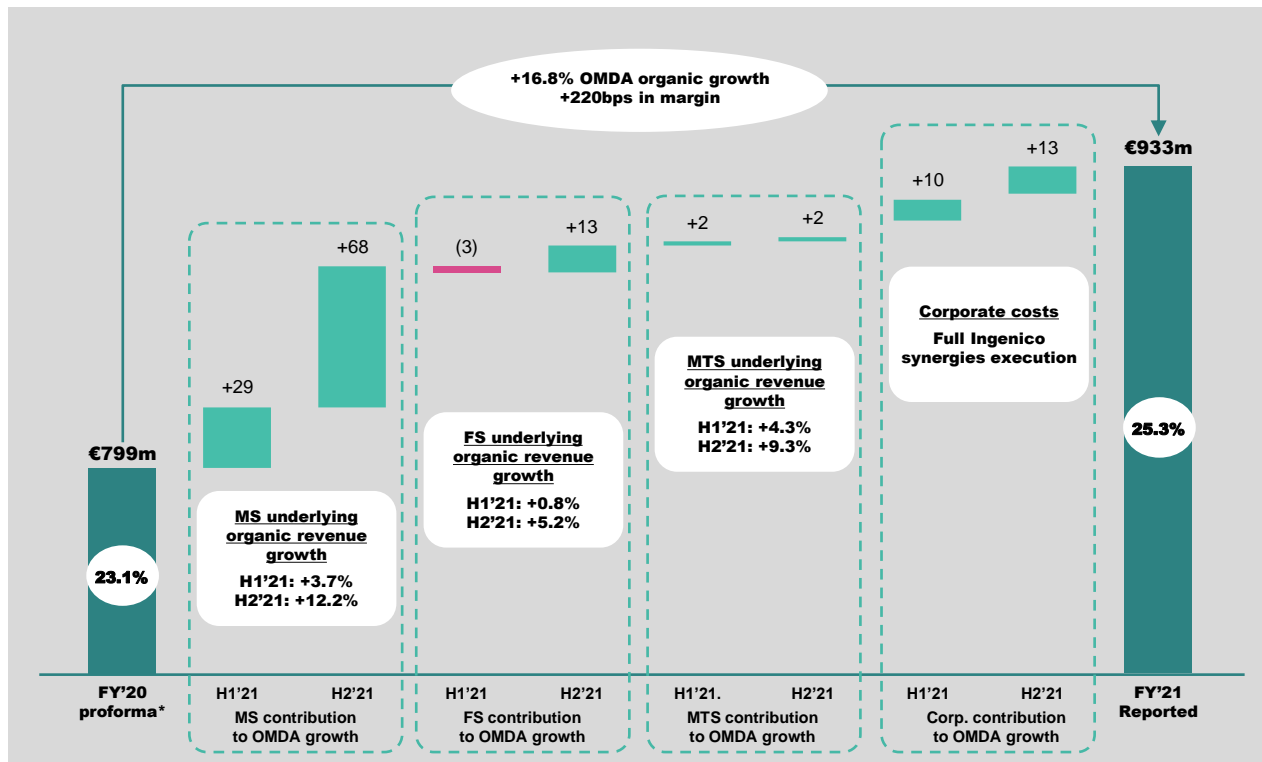
Financial Services up 5.4%, with a solid dynamic in digital banking and account payment activities while card-based payments (acquiring & processing) impacted by synchronous renewals

7.7% growth in Mobility & e-Transactional Services with a strong growth in trusted digitization and in e-Ticketing activities

* FY 2020 revenue at constant scope and exchange rates (incl. 12-month contribution of Ingenico and 3-month of Cardlink and Handelsbanken, excluding 2-month of Benelux and Austrian assets related to Ingenico acquisition and excluding 12-month contribution of TSS)

FY 2021 OMDA building blocks

OMDA expansion driven by organic growth acceleration and synergies



Drivers of margin expansion

OMDA up 16.8% to €933m
Margin up 220bps to 25.3%

Global OMDA generation phasing fully in line with growth patterns

MS accelerated growth in H2 delivering strong OMDA on the back of operating leverage and synergies

FS OMDA contribution impacted by low growth in H1 but benefitting more in H2 from synergies and growth recovery

MTS steady OMDA generation semester over semester

Corporate costs reduction benefitting from full execution of Ingenico synergies

Expected Ingenico and SPS synergies fully delivered

* FY 2020 OMDA at constant scope and exchange rates (incl. 12-month contribution of Ingenico and 3-month of Cardlink and Handelsbanken, excluding 2-month of Benelux and Austrian assets related to Ingenico acquisition and excluding 12-month contribution of TSS)

Income statement – continued operations

| In €M | FY'21 | FY'20* |
|---|--------------|-------------|
| OMDA | 933 | 700 |
| Operating Margin | 668 | 444 |
| Other operating income and expenses | (364) | (243) |
| <i>o.w. integration and acquisition costs</i> | (86) | (105) |
| <i>o.w. Customer relationships and patents amortization</i> | (189) | (94) |
| Operating income | 304 | 201 |
| Net finance costs | (38) | (27) |
| Income tax expense | (64) | (45) |
| Non-controlling interests & share of associates | (11) | (2) |
| Net Income – Group share (continued operations) | 191 | 127 |
| Net income from discontinued operations | (943) | 37 |
| Net Income – Group share | (751) | 164 |
| Normalized Net income – Group share | 440 | 297 |
| Normalized diluted EPS (€) | 1.53 | 1.45 |

* FY 2020 restated from IFRS 5 application

HIGHLIGHTS

- **Operating income mainly impacted by Ingenico acquisition** and ongoing SPS integration:
 - €95m of integration and acquisition costs
 - €189m Customer relationships and patents amortization
- **Net finance cost increase** related to the debt issued in the course of 2020
- **24.0% effective tax rate** vs 25.8% in 2020
- Non-controlling interests **mainly related to the participation in Payone**
- **Net income group share of €-751m**, including a positive contribution from TSS (€110m) and the negative effect from the impairment of TSS Goodwill and transaction related tax impact.
- **€440m Normalized net income** group share
- **Normalized diluted EPS up 6% to €1.53 p.s.**

Free cash-flow

| In €M | FY'21* | FY'20 |
|--|--------------|--------------|
| OMDA | 933 | 700 |
| Lease obligations | (72) | (48) |
| Working capital change | 62 | 46 |
| Capex | (226) | (155) |
| Integration and transaction costs | (100) | (103) |
| Reorganization, rationalization & associated costs | (23) | (13) |
| Interest paid | (29) | (12) |
| Tax Paid | (114) | (93) |
| Others | (24) | (27) |
| Free Cash-Flow | 407 | 295 |
| <i>OMDA conversion rate (%)</i> | <i>43.6%</i> | <i>42.1%</i> |

* FY 2021 Free Cash-Flow from continued operation in application of IFRS 5

HIGHLIGHTS

- **Increase in OMDA** contribution
- **Capex representing 6.1% of revenue** progressing towards the 5% to 7% objective
- **Positive change in Working Capital** in line with FY'20 trend and FY expectation
- **Integration costs mainly related to Ingenico acquisition** and post acquisition costs on other recent acquisitions
- **€407m Free cash-Flow**
- **OMDA conversion rate of 43.6%** (+150 bps vs 2020)

Net debt evolution

| In €M | FY'21 | FY'20 |
|--|-------|---------|
| Net debt / (cash) as of January 1 st | 3,211 | 687 |
| Free Cash-flow | 407 | 295 |
| Acquisition net of disposals | (315) | (2,873) |
| Capital increase | 23 | (4) |
| Amortization of interests on convertible bonds | (11) | 77 |
| Others | 185 | (18) |
| <i>o.w. impact of TSS accounted in discontinued operations</i> | 186 | - |
| Change in net debt | (289) | 2,524 |
| Net debt / (cash) as of December 31 st | 2,923 | 3,211 |

HIGHLIGHTS

- **€407m positive impact from free cash-flow**
- **€315m impact mainly from acquisitions closed in 2021** (Handelsbanken and Cardlink)
- Others amounting **€186m related to the classification of TSS under asset held for sale**
- **€2.9bn of net debt as of end 2021**

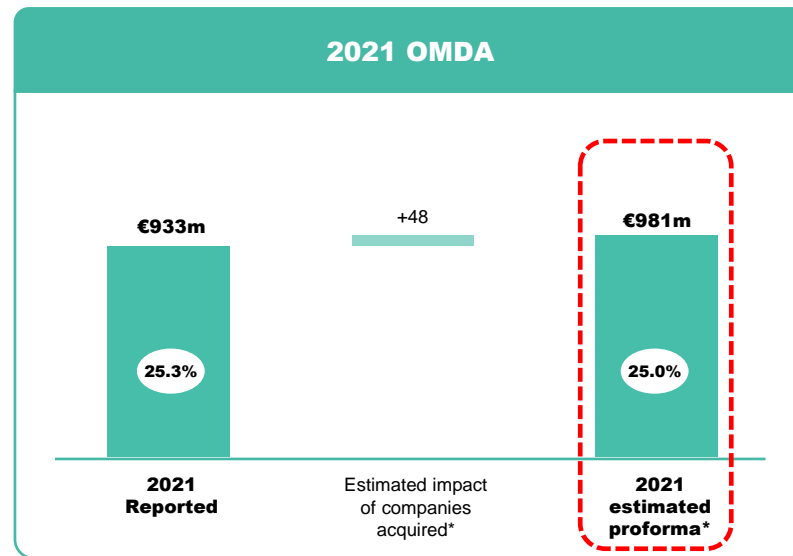
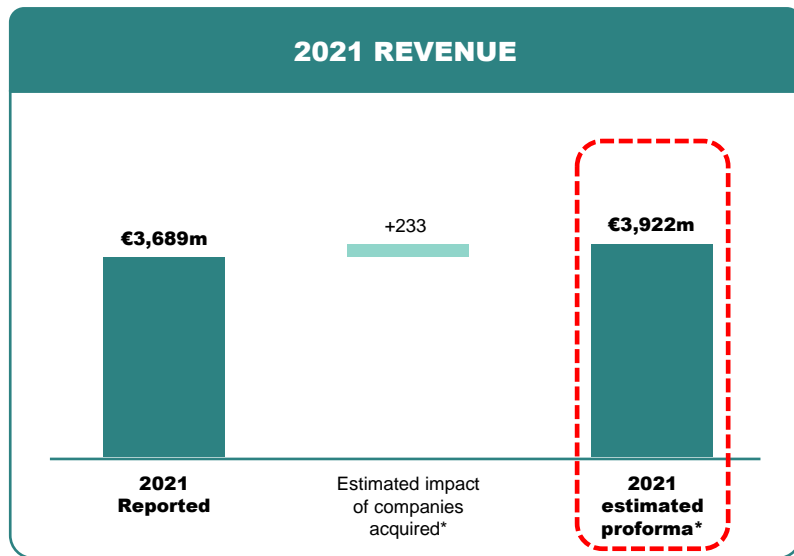
▼

Theoretical Group leverage as of end-2022 of c.1.5x

Adding the upfront cash consideration (enterprise value and bridge EV to Equity) to the net debt end of December 2021

FY 2021 estimated proforma

From 2021 reported to 2021 estimated proforma



* Components of the estimated scope impact from 2021 reported to estimated 2021 proforma:

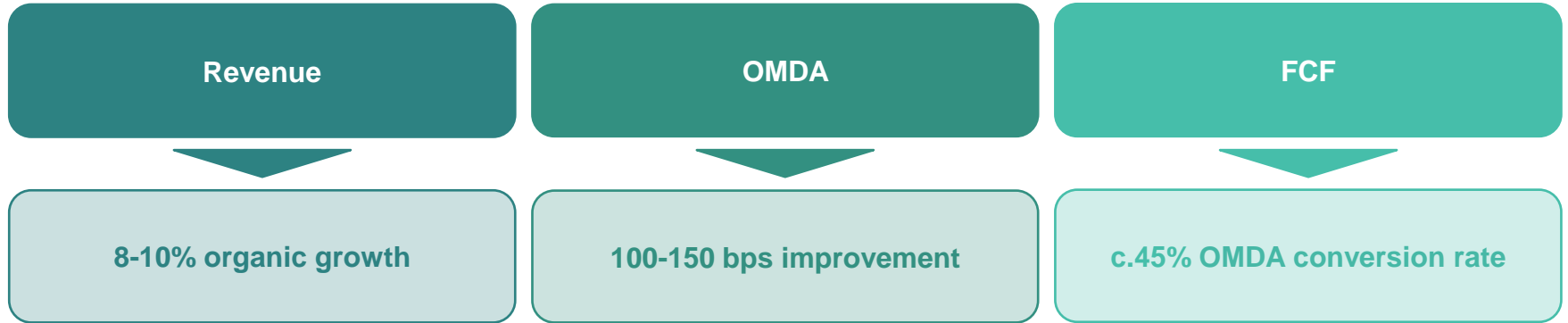
- Sale of Benelux and Austrian assets related to Ingenico acquisition for 10-month (excluded for 2-month in 2021 reported)
- Cardlink and Handelsbanken added contribution of 9-month (Integrated for 3-month in 2021 reported)
- Acepta Italy integrated for 12-month
- ANZ integrated for 9-month (estimated closing: April 1st, 2022)
- Eurobank integrated for 6-month (estimated closing: July 1st, 2022)

x.x% : OMDA margin

Red dashed box : Basis of 2022 guidance

FY 2022 guidance for Worldline continued operations

Fully in the trajectory of Worldline 3-year plan



The bottom of our guidance factors:

Localized and temporary Covid constraints

Limited recovery of intercontinental travel

Limited delays on POS supply related to still ongoing components shortages



FY'21

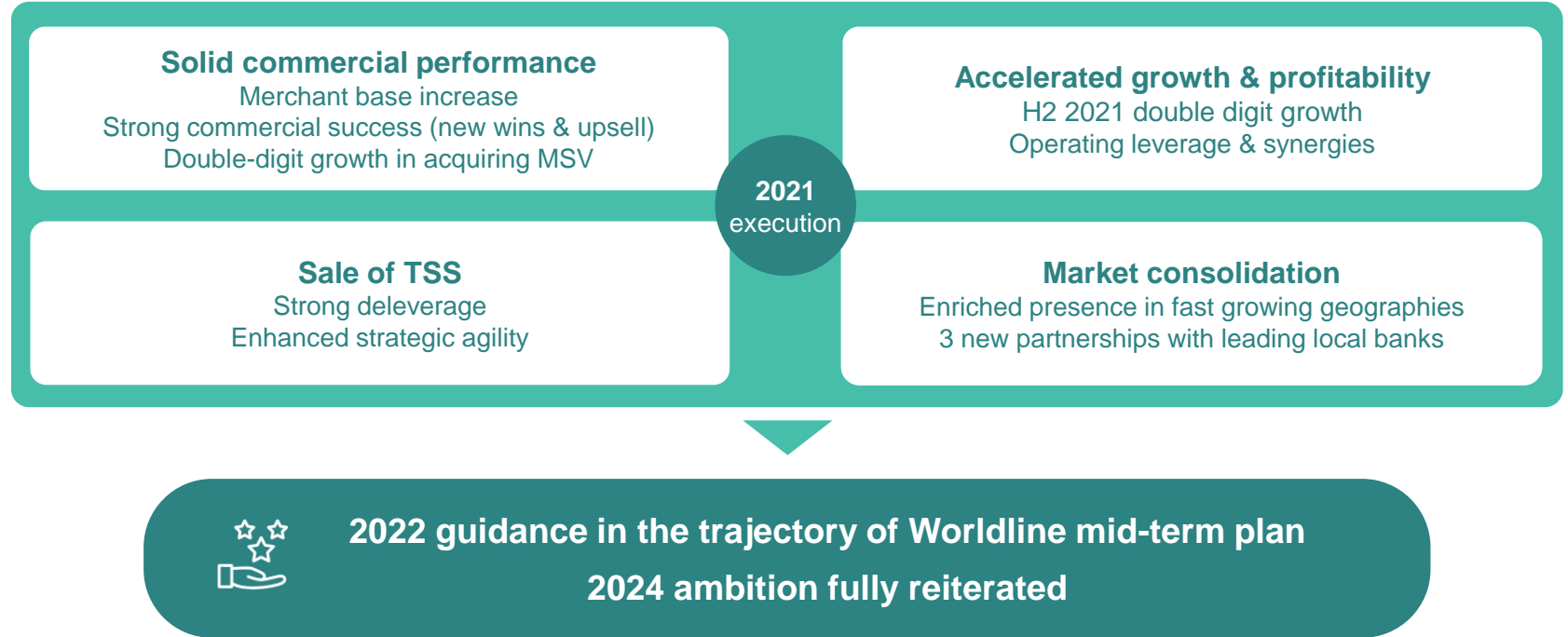
Key take-aways

Gilles Grapinet

Group CEO

Key take-aways

Solid 2021 execution paving the way for new 3-year plan delivery



2024 Worldline ambition

| | |
|---------|--|
| Revenue | 9% to 11% revenue CAGR 2022-2024 |
| OMDA | Above 400bps improvement over the period Trending towards 30% OMDA margin by 2024 |
| FCF | c.50% OMDA conversion by 2024 |



Q&A



Appendices

2021 estimated proforma*

| (in €bn) | 2021 revenue reported | | | | | | | 2021 OMDA reported | | |
|-------------------------------------|-----------------------|-------------|-------------|-------------|-------------|-------------|-------------|--------------------|-------------|-------------|
| | Q1 | Q2 | H1 | Q3 | Q4 | H2 | FY | H1 | H2 | FY |
| Merchant Services | 0.50 | 0.60 | 1.10 | 0.65 | 0.70 | 1.35 | 2.40 | 0,25 | 0,38 | 0,63 |
| Financial Services | 0.20 | 0.25 | 0.45 | 0.25 | 0.25 | 0.50 | 0.90 | 0,13 | 0,16 | 0,29 |
| Mobility & e-Transactional Services | 0.10 | 0.10 | 0.20 | 0.10 | 0.10 | 0.20 | 0.35 | 0,02 | 0,03 | 0,05 |
| Corporate | - | - | - | - | - | - | - | -0,02 | -0,02 | -0,04 |
| Worldline | 0.80 | 0.90 | 1.70 | 1.00 | 1.05 | 2.00 | 3.70 | 0,38 | 0,55 | 0,93 |

Scope effect**

| (in €bn) | 2021 revenue estimated | | | | | | | 2021 OMDA estimated | | |
|-------------------------------------|------------------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------------|-------------|-------------|
| | Q1 | Q2 | H1 | Q3 | Q4 | H2 | FY | H1 | H2 | FY |
| Merchant Services | 0.55 | 0.65 | 1.20 | 0.70 | 0.80 | 1.50 | 2.70 | 0,27 | 0,41 | 0,68 |
| Financial Services | 0.20 | 0.25 | 0.45 | 0.25 | 0.25 | 0.50 | 0.90 | 0,13 | 0,16 | 0,29 |
| Mobility & e-Transactional Services | 0.10 | 0.10 | 0.20 | 0.10 | 0.10 | 0.20 | 0.35 | 0,02 | 0,03 | 0,05 |
| Corporate | - | - | - | - | - | - | - | -0,02 | -0,02 | -0,04 |
| Worldline | 0.85 | 0.95 | 1.80 | 1.05 | 1.10 | 2.15 | 3.95 | 0,40 | 0,58 | 0,98 |

- * Components of the estimated scope impact from 2021 reported to estimated 2021 proforma:
- Sale of Benelux and Austrian assets related to Ingenico acquisition for 10-month (excluded for 2-month in 2021 reported)
 - Cardlink and Handelsbanken added contribution of 9-month (Integrated for 3-month in 2021 reported)
 - Acepta Italy integrated for 12-month
 - ANZ integrated for 9-month (estimated closing: April 1st, 2022)
 - Eurobank integrated for 6-month (estimated closing: July 1st, 2022)

Merchant Services – FY 2021 highlights



€2,416m
Revenues

+8.2%
Organic growth

€629m
OMDA

26.1%
OMDA margin (+220 bps)

REVENUE: €2,416M WITH A 8.2% ORGANIC GROWTH

- **Solid performance** led by the acceleration of organic growth along the year notably thanks to a very dynamic the fourth quarter (+15.2% organically)
- **Commercial Acquiring:** Progressive recovery over the year from a first quarter heavily impacted by a COVID-19 wave to a strong double-digit growth in Q4 for almost all geographies and customer segments
- **Payment Acceptance:** Much stronger transactions volumes for large retailers and for e-commerce in verticals such as digital goods and services and on marketplaces and despite a lack of transaction volumes in some vertical such as travel and hospitality
- **Digital Services:** Low to mid-single digit growth over the year despite the global electronic component shortage impact in H2

OMDA: €629M WITH A 26.1% MARGIN (+220 bps)

- **Recovery on revenue growth** generating a strong operating leverage
- **Execution of synergies** (Ingenico and SIX Payment Services)
- **Transversal productivity improvement** actions

COMMERCIAL ACTIVITY: Q4 2021 ACHIEVEMENTS

- **Numerous wins** for both Commercial Acquiring and Payment Acceptance, **in-store and online**, with among others:



THE KOOPLES
PARIS

L'ORÉAL
GROUPE

asos

motorola



Kilo.Health

Financial Services – FY 2021 highlights



€927m
Revenues

+3.1%
Organic growth

€291m
OMDA

31.4%
OMDA margin (+15 bps)


REVENUE: €927M WITH A 3.1% ORGANIC GROWTH


- **Regular growth improvements over the year** and notably in Q4 2021 (+5.4% organic growth), pursuing the positive trend of the previous quarters
- **Account Payments** remaining almost unaffected by the Covid-19 situation and the division's revenue strongly grew supported by increased volumes and ramp-up of contracts, in particular UniCredit
- **Digital banking:** authentication volumes related to e-commerce payment transactions and PSD2 strongly increased and supported revenue growth in the last months of the year. Higher transaction volumes were also processed on Worldline's e-brokerage platforms
- **Card-based payment processing & acquiring** decreased at a mid-single digit rate due to the pandemic's impact on transaction volumes, in particular in the first quarter of the year, as well as lower project activity and discretionary spending from banks

OMDA: €291M WITH A 31.4% MARGIN (+15 bps)

- **OMDA impacted by volume decrease** particularly in the card payments divisions in Q1 **and by the effect of the price decrease conceded by the Group for the successful synchronous renewals** of historical large contracts of Equens
- Strong measures taken in terms of **cost base monitoring and workforce management** allowing Financial Services to **slightly improve its profitability year-on-year**

COMMERCIAL ACTIVITY: Q4 2021 ACHIEVEMENTS

-  **PSA** Extension of the already deep commercial relationship with a new digital identity offer through a unique App (*ich.app*), enabling faster and simpler ID identification for online

 **ING** Prolongation of several partnerships across ING's network

Mobility & e-Transactional Services – FY 2021 highlights



€347m
Revenues

+6.8%
Organic growth

€52m
OMDA

14.9%
OMDA margin (+20 bps)

REVENUE: €347M WITH A 6.8% ORGANIC GROWTH

- **e-Ticketing:** double-digit growth driven by the robust pick-up in the transportation sector in Europe as well as higher fare collection in Latin America, coupled with several development projects in the UK and in France
- **Trusted Digitization:** strong growth driven by higher volumes in Tax collection and digital healthcare in Latin America, new projects and improving volumes in France, growing project activity on e-archiving solutions in Germany, and new cash-to-invoice solutions sold in the Brexit context
- **e-Consumer & Mobility:** robust performance thanks to the strong momentum in Connected Living & Mobility solutions and strong commercial dynamic for Contact solutions

OMDA: €52M WITH A 14.9% MARGIN (+20 bps)

- **Slight improvement of profitability** thanks to the positive revenue trend and mix
- **Cost optimization plan** addressing both fixed and variable costs

COMMERCIAL ACTIVITY: Q4 2021 ACHIEVEMENTS

Large multinational
oil & gas company

multi-year contract on fleet card's e-invoicing providing a secure solution that complies with the electronic signature, secure archiving and tax regulations

Large bank
in Luxembourg

omni-channel Contact Service Center using WL Contact.
Operating in SaaS mode

Thank you

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