HTTS: High-Tech Transactional Services
A strong recurring sustainable added value growth engine
Barclays, Sep 11th 2012
Our real-time, interactive world is about transactions and connections. This is what HTTS is all about: delivering B-to-B-to-C end-to-end digital services across all industries.
Strong commodities between Payment and eCS transactions

- **End Consumer Volume driven**
  - Double digit growth of e-commerce \((\text{Mobile eCommerce revenues across Europe will rise from } €1.7 \text{ billion in 2011 to } €19.2 \text{ billion in 2017, reaching } 6.8\% \text{ of total web sales. Forrester 2012)\)
  - 12.7 percent growth of smartphones devices \((\text{IDC Worldwide Smartphone 2012-2016 Compound Annual Growth Rate – June 2012)\}

- **Same technological challenges**
  - Real time, highly secured, industrial volumes, scalability
  - All connectivity technologies needed (M2M, mobile, IP…)

- **Same business areas**
  - Retail and commerce
  - Banking
  - Administrations, etc.

 Two similar business models ➔ One industrial logic in Atos through HTTS
The HTTS business line is an important source of profitable growth.

- **+4.4%** revenue organic growth ER H1 2012 vs. H1 2011 with a total half year revenue of 596.6 millions euros driven by strong organic growth from our international expansion (HTTS new countries)

- **15%+** operating margin level and 20%+ EBITDA

- **We are delivering a significant, resilient and sustainable growth because**
  - our digital services are pervasive in the day to day connected world
  - the overall volume of electronic transactions is growing fast and steady
  - our contracts are multi years recurring and predictable commitments signed with top companies in many industries around the world
An example based on connected cars

- Locate my car
- Email
- Twitter
- Fuel prices, Fleet Fuel cards, Fuel card fraud detection
- Fleet Usage Statistics, Fuel card fraud detection, VAT monthly netting
- Parking free places, SMS Parking payment
- Push
- Traffic info
- Speed radars, Fine mobile collection
- Google Search
- Google Send-to-Car
- Weather actual & forecast
HTTS – Payments services
Facts & Figures

- 2.2 billion acquiring transactions
- 28 million credit cards and debit cards
- 5 million fuel cards
- 153 million withdrawals
- 374 million remote payments
- 34 million mobile phone prepaid transactions
- 477,000 terminals worldwide

In Continental Europe
- #1 Internet Payment Gateway*
- #2 largest acquiring processor*

In Benelux
- #1 Commercial acquirer

*: based on Atos estimates
## HTTS Payment Services

### Atos Assets and Expertise

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<thead>
<tr>
<th>Card Payments Processing Services</th>
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<tbody>
<tr>
<td>• Strong position in the whole value chain</td>
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<td>• New solutions for industrial scale</td>
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<tr>
<th>Commercial Acquiring</th>
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<tr>
<td>• Leadership position in Benelux market</td>
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<td>• Strong relations with international retailers in several countries</td>
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<th>Remote payments</th>
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<td>• ePayments: proven solution, extensive services – Unrivalled Leadership in France</td>
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<tr>
<td>• mPayments: strong cooperation with Banks and Mobile Network Operators in several countries.</td>
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<th>Scheme Processing</th>
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<td>• Mutualised Payment Scheme gateway: front-office switching and back-office clearing and settlement.</td>
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### Opportunities and Challenges

| • Good volume growth (5-10% in western Europe / 25%-40% in emerging markets) |
| • Regulatory and price pressure driving need for scale and innovation |

| • Roll-out in new countries to capture better margin through an end to end client facing service |

| • Leverage our position in Financial and Telcom markets to catch continuous growth in mobile and e-commerce payments across all geographies. |

| • Reuse solutions in new markets (e.g. utilities) |
HTTS geographical development

- Atos Worldline
- Other HTTS countries
- New development geographies

- UK & Ireland
- France
- Benelux
- Germany
- Central & Eastern Europe
- Northern Europe
- Latin America
- Asia Pacific
- Iberia
- UK & Ireland
- Latin America
- Asia Pacific
- Northern Europe
- Latin America
- Asia Pacific
Our customers value our flexible, fast and low investment model and embed our services in multi year contracts.

High-Tech Transactional Services

- **Alternative business model**: from Capex to Opex, transaction fees, cost predictability
- **Functional expertise**: innovative end-user experience, compliancy with standards
- **Commercial and technical agility**: to provide *tailor-made service* with a fine tuned price model
- **Geared for industrial volumes**: mission-critical applications with *peak flows* and data security requirements
- **End to end commitments**: (e.g. performance levels, compliancy, availability, capacity to manage peaks traffic)

**Production Model**
- Own software assets
- Business knowledge assets
- Best in class processing assets

**Business Model**
- Shared risks and success
- Limited initial set-up expenditure
- Based on client business metrics
HTTS main growth drivers

High-Tech Transactional Services

- Structural growth in payment (e-commerce and e-payment)
  Supported by regulatory, technological and cultural changes

- Operations in fast growing economies: Asia and India

- Connectivity and connected devices number booming

Leveraging other Atos geographies to develop HTTS: Central & Northern Europe and Latin America

Strong investment in innovation and R&D to maintain state of the art HTTS solutions up-to-date

Targeted acquisitions strategy with financial discipline