Disclaimer

- This presentation contains further forward-looking statements that involve risks and uncertainties concerning the Group's expected growth and profitability in the future. 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 2012 Reference Document filed with the Autorité des Marchés Financiers (AMF) on April 3rd, 2013 under the registration number: D13-0271 and its update filed with the Autorité des Marchés Financiers (AMF) on July 31st, 2013 under the registration number: D13-0271-A01.

- The ambition to complete the IPO of Worldline in 2014 corresponds to specific hypotheses subject to changes. At this stage, this ambition is under consideration by the Group but other options remain open. It depends on a combination of internal and external factors and no decision is made. The Group reserves its right to pursue, change, suspend or abandon this ambition at any moment depending on the circumstances. Should this ambition give rise at a later stage to a project, such a project would be then prepared, detailed, planned and finally put in place in compliance with all applicable laws and regulations. In particular, the Group would proceed in due time and in an appropriate manner with all the applicable processes with the employee representatives bodies, the processes with the relevant authorities and any other applicable process and the project could be amended or terminated in consequence.
1. Vision, Strategy and Ambitions
2. From Vision to Execution
3. Global Business Lines presentation
4. What’s next?
Vision, Strategy & Ambitions

worldline

an atos company
Worldline: a leading player on the full payment value chain

<table>
<thead>
<tr>
<th>Banks</th>
<th>Merchants</th>
<th>New Digital Businesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>Payment Systems Processor</td>
<td>End-to-end commerce services</td>
<td>Engagement &amp; transactions systems around Mobility for:</td>
</tr>
<tr>
<td>• Issuing</td>
<td>• Omni-Commerce</td>
<td>• Government</td>
</tr>
<tr>
<td>• Acquiring</td>
<td>• e/m Payment</td>
<td>• Transport</td>
</tr>
<tr>
<td>• e/m Payment</td>
<td>• Commercial acquiring</td>
<td>• Industries</td>
</tr>
<tr>
<td>• Online Banking</td>
<td>• Terminals</td>
<td>• Telecom</td>
</tr>
</tbody>
</table>

Integrated Customer Journey

SPECIFIC RELATIONSHIP SITUATIONS

- Origination
- Acceptance
- Core Payment
- Value Added Services

BUSINESS IMPACT
A European leader growing globally

More than 7100 Experts out of 17 countries

Worldline committed to deliver services globally
A successful track record based on a mix of organic growth and successful integrations

2013
- Worldline e-payment services

2011
- Enlarge scope thanks to the Atos acquisition of SIS

2010
- Acquisition of the Indian Payment player Venture Infotek
- Launch of transactional services development strategy with an extension to new geographies
- Integration of Banksys & Bank Card Companies in Belgium becoming in European lead in payment services

2009
- Creation of Atos Worldline: merger of the Atos activities in payment services and e-services with a major footprint in Germany & France

2006
- 1st historical contract for the processing of card based banking solutions

2004
- Commercial Acquirer in Belgium

Internet Payment Gateway in Continental Europe

2009
- Issuing Processor in Germany

2004
- DCC Acquiring provider in India & Issuing solution provider in Asia

1973
#1
Worldline: a new company carved out July 2013

An e-Payment company for today’s digital experience

- FOCUS: Next generation of B2C services with payment as the single point of truth
- GLOBAL: The Europe’s leading player in business & payment services
- INNOVATIVE: A digital product approach through innovation and excellence
- OPEN: Strategic & financial flexibility for partnership opportunities
Capturing the full growth of the payment market in the Digital Era

“The Digital world is upon us. Every business leader is becoming a digital leader. We are entering the era of the Digital industrial economy. Digital is the business. The business is Digital.”

Peter Sondergaard – Gartner 2013 - Orlando
Three growth trends of the payment markets

1. Payment Market Volume Growth
   Continuous increase of the number of electronic payment transactions
   Growing 3x faster than total consumer spending¹

2. Payment Market Digital Transformation
   New digital innovations
   - New payment methods
   - New digital businesses

3. Payment Market Structural Transformation
   Regulations & New Economics
   - Outsourcing opportunities
   - Strategic partnerships

Sources: 1 Moody’s Analytics, Euromonitor International Merchant Segment Study 2012
Worldline has all the capabilities to capture the full growth of the payment market.

Non cash transactions in Europe
Billions

- 2005: 70
- 2010: 87
- 2015e: 121
- 2020e: 177

Sources: A.T. Kearney European payment market model – June 2013
The acceleration of new technology adoption enables brand new digital businesses.
Four examples of executed business transformation by Worldline

**Drive**
Click, Pay & Collect!

**Mobile Wallet**
No need to queue up to order anymore

**eTicket payment**
I use my NFC Credit Card as a Transport card!

**Car Services Store**
I pay a service by the time I need/want it

**Retail**

**Banks**

**Transport**

**Manuf.**
The strategic restructuring of the traditional payment market generates opportunities.

Outsourcing Opp. New pricing models

Local to European

Consolidation acceleration

Strategic alliances on innovations

More volume through outsourcing & consolidation

Investments in innovations to find new Pricing Models

Proposal ICH EU REGULATION Article 6- Feb 2013

licenses delivered by schemes for issuing or acquiring purposes should not be restricted to a specific territory but cover the entire Union territory

"Europe’s banking industry will see significant consolidation, with the second tier likely to shrink in both breadth and number," said Jeremy Anderson, global chairman of KPMG FS practices in London. Feb 2013

French banks tap Worldline for Paylib e-payments service

FINANCIAL TIMES
Card transaction fees to be capped under EU proposal

SCALE EFFECT
DIGITAL INNOVATIONS

A unique comprehensive positioning for the extended payment value chain
<table>
<thead>
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<th>ambitions 2016</th>
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</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>vs 2013</td>
</tr>
</tbody>
</table>
From Vision to Execution
Revenue ambition: on top of the market evolution, three growth engines
OMDA ambition: combining the growth engines with a new transformation program: TEAM

GLOBAL DRIVE

TEAM PROGRAM

FOOTPRINT EXTENSION

DIGITAL TRANSFORMATIONS INNOVATIONS

STRUCTURAL TRANSFORMATIONS SCALE EFFECT

PRICE COMPETITION / SALARY

SCOPE CHANGE

PAYMENT VOLUME GROWTH

+200BPs

OMDA over the period 2013-2016
1 Two strong assets for our top line
Technology and Business know-how

Our **technology** combined with a build and run capability

- Our innovative digital technologies are able to extract the full business benefits from any transactions in a good time to market

- **Unmatched combination of payment services, merchant services and engagement systems highly scalable and secured**

---

A **business know-how** combined with a market neutrality

- Our customers expect a business partner while preserving a direct relationship with their millions of customers

- **We commit to the business benefits of our client services while letting them the customer intimacy and the data ownership**
... and a robust infrastructure.

<table>
<thead>
<tr>
<th>Expertise in IT processing</th>
<th>Dedicated Data Centres</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>European Data Centres fully connected for back-up</strong></td>
<td><strong>5,000m dedicated data centres dispatched between:</strong></td>
</tr>
<tr>
<td>- Discrete locations</td>
<td>- Belgium (1 centre)</td>
</tr>
<tr>
<td>- Safe environment 7/7 and 24h/24</td>
<td>- Germany (2 centres)</td>
</tr>
<tr>
<td>- Limited staff policy</td>
<td>- France (4 centres)</td>
</tr>
<tr>
<td>- Technical redundancy</td>
<td></td>
</tr>
<tr>
<td><strong>State of the art and quality commitment</strong></td>
<td><strong>14,100 midrange servers</strong></td>
</tr>
<tr>
<td>- ISO 9001-2000 certification</td>
<td>- 7,900 Linux</td>
</tr>
<tr>
<td>- ITIL best practice</td>
<td>- 60 Solaris</td>
</tr>
<tr>
<td>- Security policy standards</td>
<td>- 1,100 Wintel</td>
</tr>
<tr>
<td>- ISO 17799 : 2005</td>
<td>- 40 Unix</td>
</tr>
<tr>
<td>- Compliant with all banking standards</td>
<td>- 30 AIX</td>
</tr>
<tr>
<td><strong>Highest level of service is guaranteed</strong></td>
<td>- 5,000 Cloud servers</td>
</tr>
<tr>
<td>- Permanent technological system</td>
<td><strong>2 IBM Mainframe (2,000mips)</strong></td>
</tr>
<tr>
<td>- Infrastructure intervention</td>
<td><strong>2,350 Databases</strong></td>
</tr>
<tr>
<td>- Incident processes and resolutions</td>
<td>- 320 Oracle</td>
</tr>
<tr>
<td></td>
<td>- 1,900 Mysql</td>
</tr>
<tr>
<td></td>
<td>- 110 MS Sql</td>
</tr>
<tr>
<td></td>
<td><strong>6,300 TB of data stored on</strong></td>
</tr>
<tr>
<td></td>
<td>- 150 NAS</td>
</tr>
<tr>
<td></td>
<td>- 10 SAN</td>
</tr>
</tbody>
</table>
The Worldline new organization is bringing the Global Drive we need.

**Targeted Digital Innovations**

**Worldwide Business Lines**
- Strategy Go To Market
- Global Solutions
- Global Partnerships

**Geographical Units**
- Local Sales
- Local Delivery
- Local Joint Ventures

**Global Factory**
- Global Operations
- Industrialization

**Scale Effect**
Three Business Lines as Strategic Pillars

- Merchant Services & Terminals
- Financial Processing Services & Software Licensing
- Mobility & eTransactional Services
A transformation program delivering a second level of efficiency

**Worldline TEAM Program**

Strengthen Leading position in Payment and e-Transactions markets

- **Stronger integration & industrialization**
- **Lean productivity / Off-Shore / Non Personal Costs opt.**
- **Sales efficiency / New logos / Customer Surveys**
- **Great Place To Work / Green Label / Sustainability plan**
TEAM on infrastructure: still a large potential for scale

Ability to combine best of the art technologies to propose Hyper scalable Platform As A Service

1. Software & Hardware market solutions (Oracle, Redhat, HP, Vmware, Netapp, …)
2. Open Sources & Emergent technos (Mysql, Mongodb, Raspberry, Centos, …)
3. Innovative technologies (Redcurrant)
4. Bespoke business-centric solutions (Oscare, ISMP, …)

in order to guarantee efficient and sustainable services for business

... with a constant improvement plan to reduce the cost of operability

1. Integration of New geographies in the target model
2. With continuous industrialization model enhancement:
   a) Production Shared Services deployment
   b) Offshore reinforcement
   c) Infrastructure optimization (Data Centers, legacy systems replacement)
4 Growth Engine: the footprint extension

Bringing all Business Lines to all Geographical Units offers opportunities for international development
Growth Engine: Digital Transformation supported by innovation

New Payments

BUILD THE GROWTH ENGINES OF TOMORROW

- Wallet technologies
- On-line and Mobile security and technology
- M2M solutions
- Etc.

Core Payment Platforms

SECURE THE LEADERSHIP ON PROCESSING

Consolidation and continuous look for new innovative technologies to improve our platforms

Value-Added Services

DEVELOP REVENUES ON TOP OF CORE ACTIVITIES

- Fraud management
- Card Analytics
- Merchant Services (e/m commerce, loyalty...)
- Etc.

2013

Renault Supplier Innovation Award

R-Link™ solution

2013

Innovative Payment Trophy

eGo™ solution

2013

Finalist data intelligence Awards

Smart Data / IO
Growth Engine: Structural Transformation through the right Go To Market

**Scale will come from:**
- Big clients
- Outsourcing momentum
- Strong competitiveness

**This will need a specific sales effort**
- Local Sales force can build on the longlasting trust relationship
- Global Business line bring Global Solutions and readily available firepower with Global hunting teams
- Atos extends the coverage on additional 25 countries, and 69 « Global Accounts »
Wrap-up

Today’s Assets

1. Payment Volume Growth
2. Global Drive
3. Team Program
4. Digital Transformations Innovations
5. Structural Transformations Scale Effect
6. Price Competition / Salary Scope Change

+200bps
OMDA over the period 2013-2016

2016
Our strongest Asset: our People supported by a Management with unrivaled experience

3 global Business Lines

C. Duquenne
Worldline COO & Head of Merchant Services & Terminals

F. Launoy
Head of Financial Processing & Software Licensing

O. Stuckens
Head of Mobility & e-Transaction Services

6 geographical Regions

C. France
Worldline France

D. Rerat
Worldline UK

W. Walraeve
Worldline Benelux & NL

W. Kunisch
Worldline Germany & CEE

J. Dabusti
Worldline LATAM & Iberia

JP. Duvet
Worldline Asia

A shared passion to extend the payment value chain

1. Unique Mix of technological and business skills in the Service Industry
2. Passion for innovation
3. Passion for the company
   Great Place To Work
Merchant Services & Terminals

A profitable market with new hot trends

Deliver cutting edge, seamless services around payments, on any device before, during and after sale

- €178m H1 2013 Revenue +3.7% vs 2012
- 18.3% H1 2013 Operating Margin €32.5m

- 150,000 Merchants
- 1.3B Acquiring transactions
- 500M Online Accepted Transactions
- 300 Partnerships
A set of solutions designed for large or small merchants

- Commercial Acquiring
- Terminals
- Multi-channel Payment acceptance
- e-commerce & m-commerce
- Private label cards & Loyalty services
Market Trends – New opportunities are coming from digital and structural transformations

- Mobility increases challenge to attract & retain customers
  - Enhanced possibilities to integrate payment into a personalized multi-channel experience

- Regulatory on the pan-European acquiring
  - Cross Border Acquiring opportunities

- Small merchants look for easy-to-use e-Payment solutions with extended capabilities
  - Opportunities to bundle innovative terminals and value-added services

- Large merchants look for comprehensive & flexible international coverage & prices attractiveness
  - Opportunities to provide acquiring services at the European level
Merchant Services & Terminals
Action plan & Operational objectives

1. Develop **cross-border acquiring with our payment institution license**
2. Develop more **vertical solutions**
3. Seize the potential of **mobile commerce**, by replicating our first successes
4. Keep investing in the **acceptance of new payment methods** and value-added services

- **x2 partners’ network size**
- **2 new verticals each year**
- **10% m-commerce revenue by 2015**
- European leader in wallet-based payments
- **5 new added-value services per year**
Focus on some of our advanced services at point of Sales
Instant Survey on POS terminal transforms customer feedback in revenue

The Customer pays

After payment ME asks for his/her opinion

Customer answers 0 → 9

HQ and POS continuously monitor satisfaction level
MPOS secure pinpads & apps for payment solutions in motion
Our ECR tablets and pinpads solutions empower the seller for one stop shopping.
Financial Processing & Software Licensing

A sustainable single digit growth market with a high business consolidation potential

Processing services plus software licensing for Banks to manage their cashless payments

€189m
H1 2013 Revenue
+2.8% vs 2012

18.5%
H1 2013 Operating Margin
€35m

2.2B
Acquiring transactions

51M
Processed Cards

120
Software licenses
A vertical portfolio that combines assets with a strong market know-how

- Acquiring processing
- Issuing processing
- Online banking
- e-m Payment
Covering the full processing payment value chain

**CASE STUDIES**

**ADAC**
Co-branded Visa cards with ADAC in GE

- Full technical processing plus customer services such as chargeback, strong authentication, fraud management
- 1.7M Processed Cards
- Among 17M members

**IDEAL**
Online Banking e-Payments in NL

- End-to-end Processing for all Dutch banks with an unrivaled position in the development of OBeP
- Accepted by 40,000 Merchants
- 150M Transactions (25% growth)

**paylib**
Easy secure payment for e/m-commerce in FR

- Central operation of the cloud wallet of the three-banks consortium
- 2M Consumers by 2015
- c.40M Transactions by 2015
Structural transformation of the payment market generates opportunities

Regulatory pressures on the interchange
Catch Outsourcing opportunities
Enable alternative pricing models

These markets trends generate a set of opportunities for Worldline

New players with new models imply new alliances
Be the operating partner of these alliances

New usages for digital banking
Leverage our long term investments in mobility, security, ...
Financial Processing & Software Licensing
Action Plan and Operational objectives

1. **Gain scale and unify platforms** to drive a cost advantage

2. **Leverage our successful VAS strategy** investing or partnering to **extend the payment value chain**

3. **Execute our ambitious international go-to-market plan** to **extend our geographical footprint**
Issuing Processing – From a success story in Germany to a strong international potential

Reached position as a market leader in a highly competitive market

# Worldline Processed Cards in Germany over time

- 2009: 10,331
- 2010: 10,742
- 2011: 11,276
- 2012: 12,267
- 2013: 12,937

- **44%** Market Share 2012
- **9%** 2012 Growth vs 6% Market Growth
- **Strong clients base** across all parts of banking sector (LBB, Sparda, CommerzBank, ING DiBa, ...)

Sources: 1: ECB book for Germany with the figures up to 2012
Issuing Processing – From a success story in Germany to a strong international potential

**Approach**

- Standalone value added services as door opener
- Evolving into full issuing processing service provider leveraging existing contracts
- Taking benefit from changes in former interbanking processing entities

Taking position in Germany as a platform for international expansion
... and taking full advantage of the Worldline portfolio
Mobility & e-Transactional Services
Capturing a new booming payment market

Strategic transformations
powered by digital services with payment as the single point of truth

€182m
H1 2013
Revenue
+10% vs 2012

11.4%
H1 2013
Operating Margin
€20.8m

#1st
at next generation
connected cars
interface

12M
transactions from
18,000 buses+
trains+metro
in Argentina

close to
6 Peta
bytes
of consumer
personal data

source: 1User testability test on all European OEM solutions by SBD Sept. 2013
Portfolio of selected verticals enabling to capture promising new digital businesses

- M2M Mobility Solutions
  Connected Living Solutions

- e-Government collection Platforms

- e-Ticketing Systems
  Journey Management

- Contact & Consumer Cloud Platforms
Market Trends – new Digital Businesses enable by contextual mobility revolution

6.5B connected devices in 2015 +50%

64% of 55-64 years old use a smartphone

6.3ZB managed data in 2015 +100%

Sources: 1:Bosch Innovations – 2:Donald W. Reynolds (US) – 3:IDC Digital Universe Study
Mobility & e-Transactional Services
Action plan and Operational objectives

**Go To Market**

1. Push on market of end-to-end **vertical digital businesses** around payment
2. Development of **Data Market Places** to increase the value of the full ecosystem

**Platforms & Solutions**

- **3** Investments in **Mobility & Big Data** to be able to provide targeted services in motion
- **4** Increase differentiation through **security & privacy management expertise**

![Image](image-url)
Example of engaged digital transformation: Advanced e-Ticketing

Journey Management is a EUR 3.5 Bn market forecast to grow at 5% p.a., stronger within cities

- Need for Intelligent Connected Travel
- Need for intermodality & tight payment integration
- Upgrade the transport user experience
- Get flexible ticketing and tariff systems
- Recognize the technology impact on capacity planning
Example of engaged digital transformation: Advanced e-Ticketing

1. Plan your trip with actions (e.g., buy flowers during the trip)
2. Touch in with your NFC CC or NFC Mobile Wallet
3. Social Report
4. Touch out with your NFC CC or NFC Mobile Wallet
5. Get Contextual Advices & Promotions
Intelligent Connected Travel Locally, Nationally and Globally – Content, Payment, Access

Intelligent Connected Transport is essential across all modes.

Passengers will demand personalized content, the ability to pay, and ease of access to the Transport Network.

Digital technology can and will deliver innovative capacity management.
What's next?
Wrap-up: Key financial figures pro forma Worldline

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Our ambition leverages a leadership position in Payment Services...

<table>
<thead>
<tr>
<th>Payment Service Provider</th>
<th>Turnover in M€</th>
</tr>
</thead>
<tbody>
<tr>
<td>Worldline</td>
<td>1,019</td>
</tr>
<tr>
<td>NETS</td>
<td>800</td>
</tr>
<tr>
<td>First Data</td>
<td>700</td>
</tr>
<tr>
<td>WorldPay</td>
<td>700</td>
</tr>
<tr>
<td>Concardis</td>
<td>415</td>
</tr>
<tr>
<td>Ingenico</td>
<td>412</td>
</tr>
<tr>
<td>Global Payments</td>
<td>404</td>
</tr>
<tr>
<td>FIS</td>
<td>400</td>
</tr>
<tr>
<td>Wirecard</td>
<td>395</td>
</tr>
<tr>
<td>B+S</td>
<td>364</td>
</tr>
<tr>
<td>Equens</td>
<td>357</td>
</tr>
<tr>
<td>SIA</td>
<td>295</td>
</tr>
<tr>
<td>Total Systems</td>
<td>229</td>
</tr>
<tr>
<td>Fiserv</td>
<td>200</td>
</tr>
<tr>
<td>SIX Payment Services</td>
<td>200</td>
</tr>
</tbody>
</table>

Source: Companies (from a Natixis survey - Oct 2013)
... while still focusing on inorganical growth opportunities

**Transformational M&A**
Providing Worldline with critical size, encompassing payment processing players or merchant payment services players. Focus here is primarily Europe

**Focused-led M&A**
Expanding into new geographies or acquiring players with specific positioning or offerings and technological know-how as well as seizing opportunities in the on-line payment
What’s next?

We are ready with the team to prepare the company for a successful IPO* in 2014

*Subject to consultation of the working council
Analyst Day

November 15th, 2013

Thank You