Payments to grow your world

Beyond China 2026

WERO

Your Gateway to the European Digital Wallet Revolution

打开欧洲市场的关键密钥



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01.The European Challenge

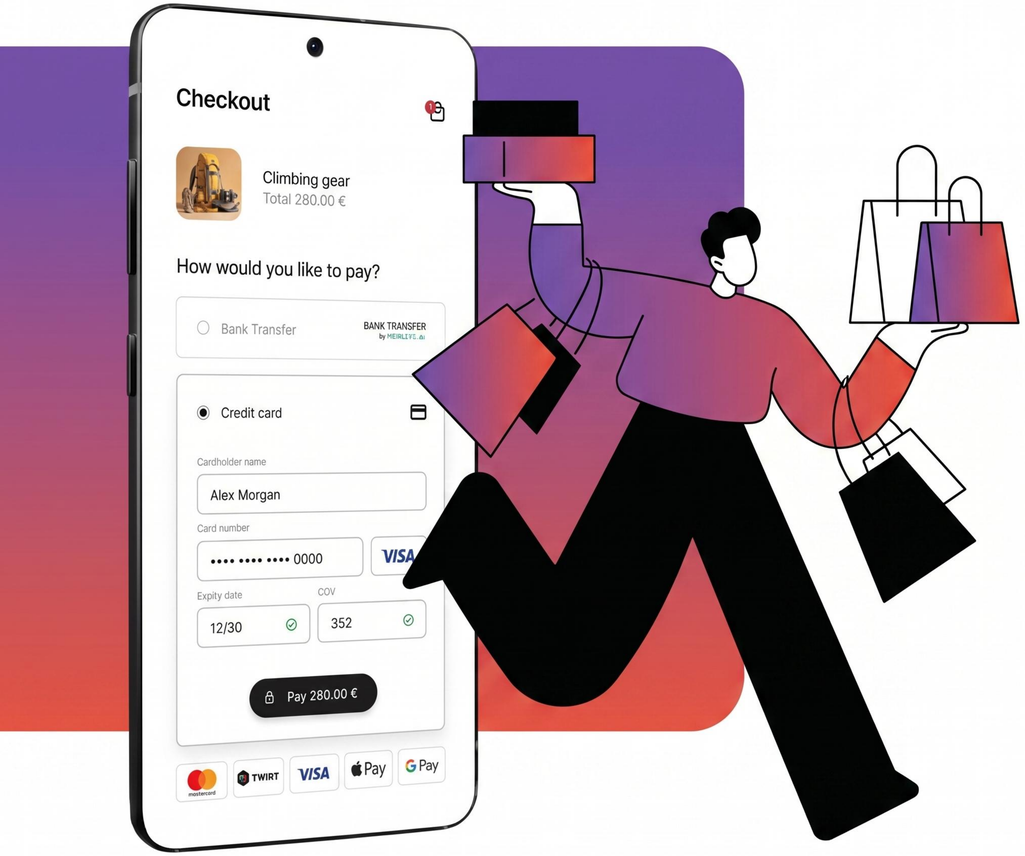


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Smartphones have become an integral part of shopping and paying

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74%

Of consumers would use an app when they are in the store

49%

Share of digital wallets in e-commerce worldwide

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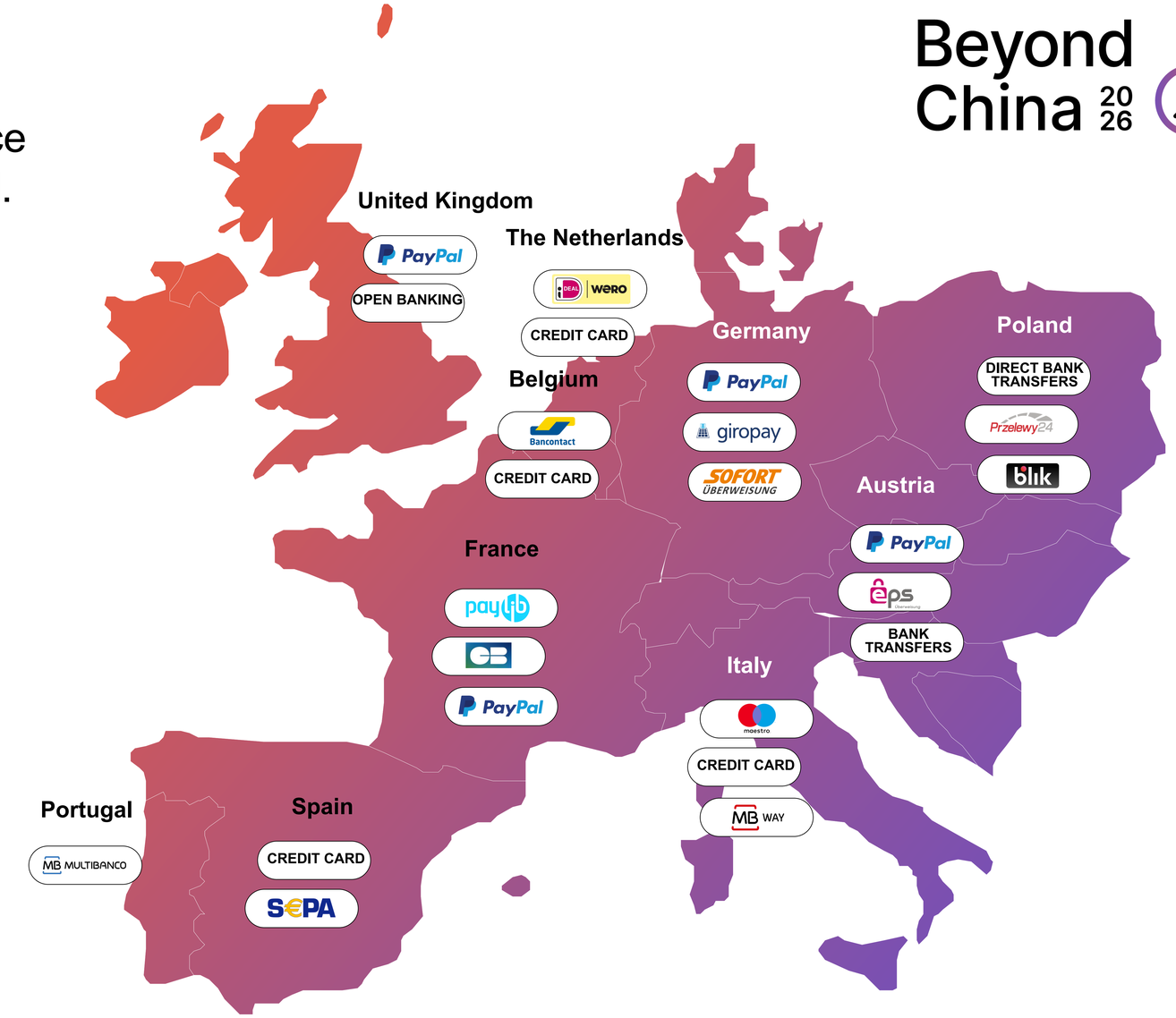
Integral, but fragmented

Mobile payments are essential to online commerce in Europe, but the landscape remains fragmented.

Digital wallets and A2A transfers currently account for **50%** of Europe's online payment market and are projected to reach **67%** by 2030.

In the Netherlands and Poland, mobile payment methods already hold roughly **70%** of the market.

In total, more than **40** different local payment solutions are currently active in Europe.



Giropay was decommissioned.

Source: Statista, Arkwright Consulting

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02.Meet Wero



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The European Alternative Payment Method (APM, no plastic card) linked with your bank account(s)

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Wero positions itself as a sovereign payment solution in the face of giants like Visa, Mastercard, as well as Apple Pay and Google Pay.

WERO



EPI (European Payments Initiative) is the company that **owns the WERO brand,** and **Worldline** is a shareholder along with **15 other European banks and payment institutions.**

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Wero vs. Cards

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	Cards	Wero
Settlement	• Settlement takes 2–3 days • Further delays as acquirers hold reserves to manage risks associated with cards	• Real-time fund collection directly from consumers' bank accounts due to SCT Instant and T+2 settlement
Chargebacks	• Chargeback rate of 0.5–1.5%Can cost up to 2.4x txn cost to resolve	• Full dispute cycle with chargebacks support
Fraud	• Higher levels of fraud, especially online	• A2A payments are not fraud-proof, so EPI offers tools for consumer banks and acquirers to prevent fraudulent activity
Fees	• Expensive and rising card and scheme fees	• Competitive versus international card schemes and versus existing alternative payment methods
Refunds	• Slow, refunds take 3–5 days	• Realtime refunds via SCT Inst

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Wero features overview

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Features

- Online acceptance / e-comm
- Single payment
- Refund / Partial and multiple refund
- Recurring / 1-click payments**
- **High ATV payments support** due to A2A nature
- Pre-disputes & chargebacks

Coverage

- Available (consumer) countries:GermanyBelgiumFranceLuxembourgNetherlands*
- EUR transaction currency
- No merchant location limitation from EPI perspective

Operations

- Boarding: GC registers merchants via API
- Reconciliation
- Merchant reporting
- Funds collection
- Merchant remittance in any supported currency **T+2**

Integration

- Available into Connect API with S2S / HPP / SDK
- Travel Hub
- Shopping plugins

**Wero is already available in Germany and Belgium*
**Wero will be available in France, Luxembourg, and the Netherlands in 2026*
****Wero's roadmap 2026**

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Benefits for the consumers

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Flexibility

- Use any payment plan you need
- Choose from single payments, subscriptions, instalments and refunds



Convenience

- One wallet for everything
- Easily send money to friends, pay bills or shop online



Trust

- Available through your bank’s home banking app or the dedicated Wero app



Confidence

- Disagree with a transaction? Use the pre-dispute function first
- Need more help? File a dispute and we’ll step in

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03.Wero for e-commerce: How does it work?



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Wero in e-commerce: Use your phone & the app

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- Make payment easier for your customers and integrate Wero into your online shop or app store
- First time? Consumers scan the QR code with their Wero or bank app and follow the steps
- Next time it's even easier. They get a notification on their phone asking them to approve the payment. No scanning needed

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Online payments from web to app



Worldline & Wero Presentation © Worldline

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04.How we're bringing Wero to Europe

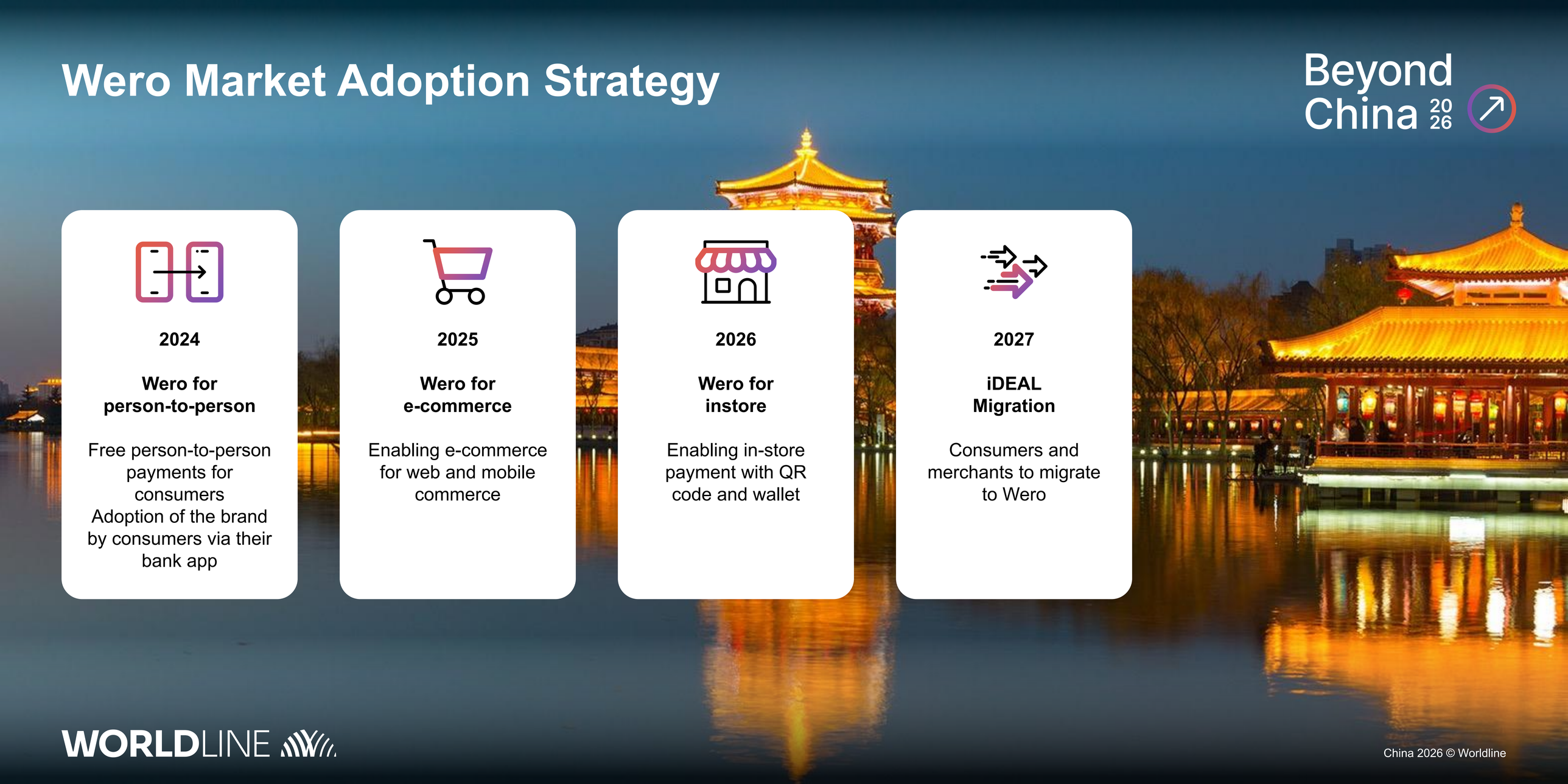


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Wero Market Adoption Strategy

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2024

Wero for person-to-person

Free person-to-person payments for consumers
Adoption of the brand by consumers via their bank app

2025

Wero for e-commerce

Enabling e-commerce for web and mobile commerce

2026

Wero for instore

Enabling in-store payment with QR code and wallet

2027

iDEAL Migration

Consumers and merchants to migrate to Wero

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Wero readiness for four major payment features

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Single immediate payments	Event dependent payments	Subscriptions	Consumer present future payment
For instant shipping to the customersPaíses	For payment capture at shipping within 7 days, etc.	Consent of recurring debit for monthly subscription	1-Click payments
Q4/2025	Q1/2026	Q3/2026	Q3/2026
Q4/2025	Q2/2026	Q3/2026	Q3/2026
Q3/2026	Q1/2027	Q1/2027	Q1/2027
Q4/2026	Q1/2027	Q1/2027	TBC

Basic

- Instant one-off payments, incl refund (partial or full)

Standard

- Event-dependent payments
- Usage-dependent payments
- No show
- Subscriptions
- Deposits
- Installment plans

Advanced

- One-click payments
- Future payments

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Existing mobile payment methods to leave the space to Wero

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giropay

Giropay will be stopped at the end of December 2024. German banks to push Wero instead

paylib

French banks migrate customers from Paylib to Wero in Q4 2024

iDEAL

iDeal has been purchased by EPI/WERO All customers will be migrated from Q4 2026 to 2028

payconiq

Bancontact

Payconiq (dutch technical supplier) has been purchased by EPI/WERO Payconiq would stop in 2025/2026 (to be confirmed)

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Why you should offer Wero as a merchant

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Richer services than debit cards; **same level as credit cards at lower cost**



Seamless cross-border transactions across Europe via a **unified mobile payments solution**



Backed by 16 major shareholders reaching more than **80% of the consumers** in all markets



Payment guaranteed
Incl. complex transactions (delayed/partial payments, no show/reservation)



A wallet built to evolve
And a cater to diverse needs (Split the bill, Loyalty, BNPL, e-receipt, Pre-dispute, charity donation

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Thank You!



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