Payments to grow your world

Beyond China 2026

Hyper-Growth Playbook: Payment Strategies to Fuel Your Expansion



WORLDLINE

Payments to grow your world

Beyond China 2026

Why are global businesses rethinking their geo-expansion strategies?



WORLDLINE

What are the key challenges of cross-border commerce?

Beyond China 2026

- Low approval rates
- High processing costs



WORLDLINE

A unique and simplified solution to optimise cross-border commerce

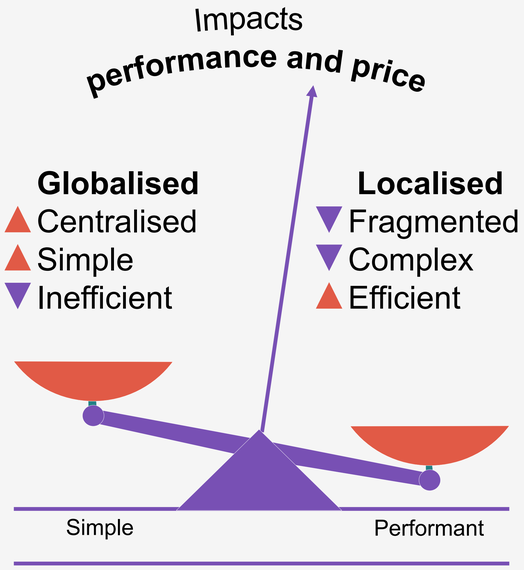
Beyond China 2026

Key challenges of cross-border commerce

Low approval rates

High processing costs

Placing large global merchants in front of a conundrum



Worldline's simplified solution for expansion into high growth markets

Compliantly streamlined local entity requirements

Best performance and price

Local payment methods and currencies

Reduced FX risks

Single remittance, contract and integration

Payments to grow your world

Beyond China 2026



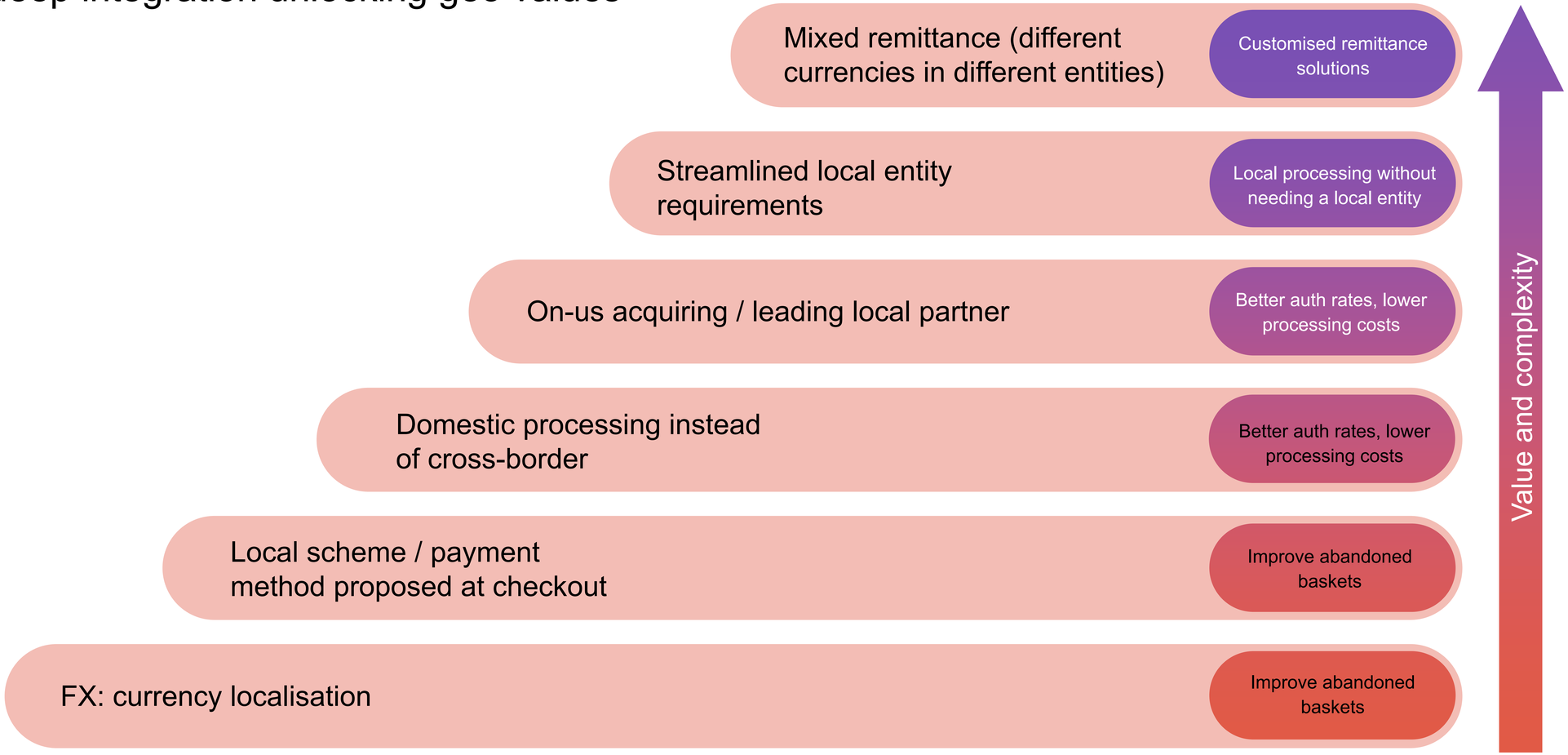
We lower the barriers between our merchants and their consumers

WORLDLINE

Worldline solution

A deep integration unlocking geo values

Beyond China 2026

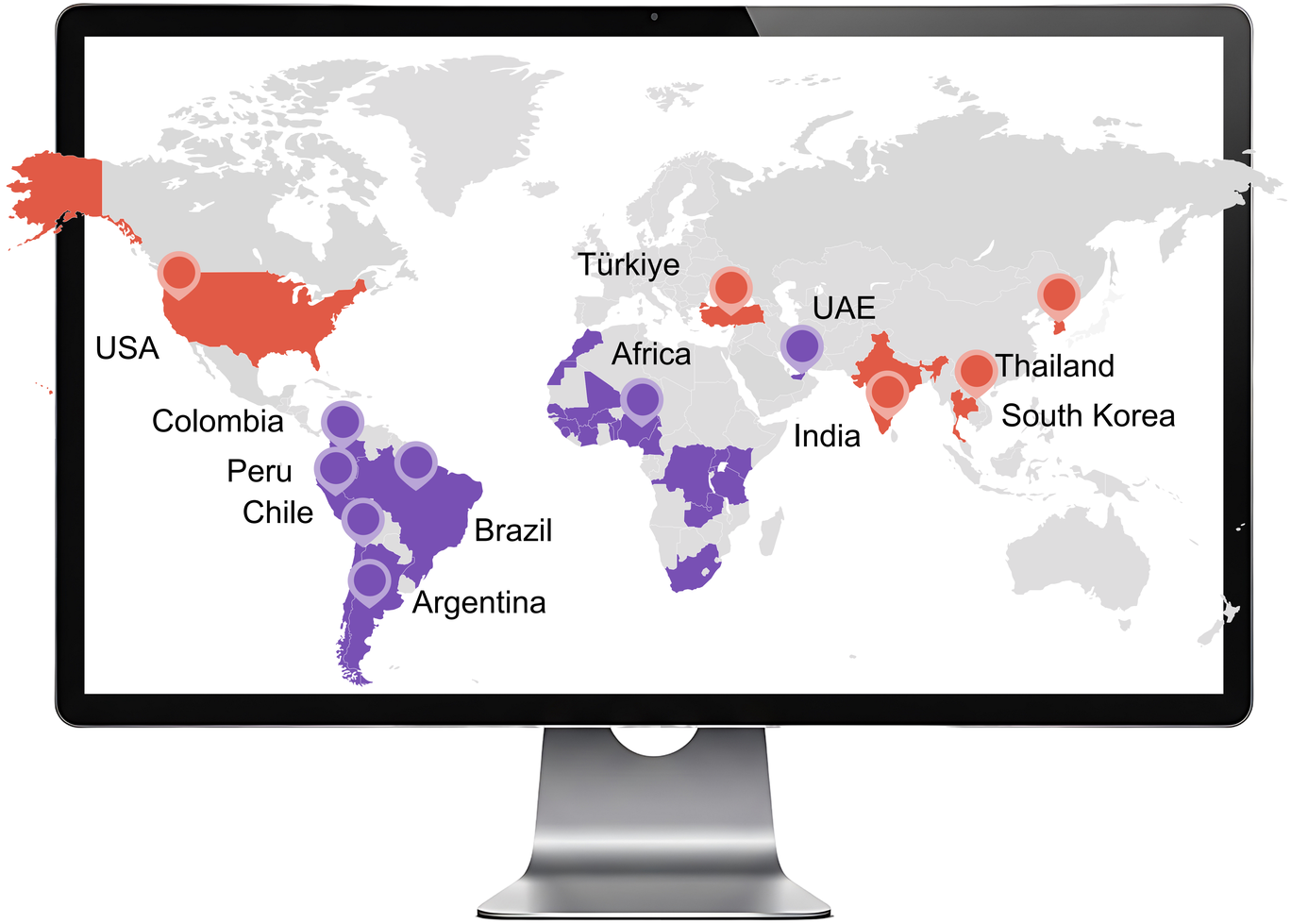


Each layer benefits of the value of the layers below

WORLDLINE

Geo-expansion roadmap in high-growth markets

Beyond China 2026



Launched geos

Roadmap for 2026/2027

WORLDLINE

Why grow with Worldline?

Beyond China 2026

Trusted partner for geo-expansion

Skilled at **navigating local complexity** across a fragmented market

Streamlined services **at scale,** enabling Worldline to be the ideal long-term partner

#1 Largest European payment processor

#4 worldwide

Commercial presence in **170+** countries

45+ years of payment expertise

Local footprint around the globe

Local support and payment knowledge

Global reach and comprehensive online payment capabilities

18k+ Worldliners

50+ countries

100+ payment methods

150+ currencies

Powerful insights and customer-obsessed teams

Data-driven payment technology

- Dashboards and advanced payment platforms
- AI and machine-learning tools

Dedicated team of proactive payment performance consultants

WORLDLINE

Payments to grow your world

Beyond China 2026

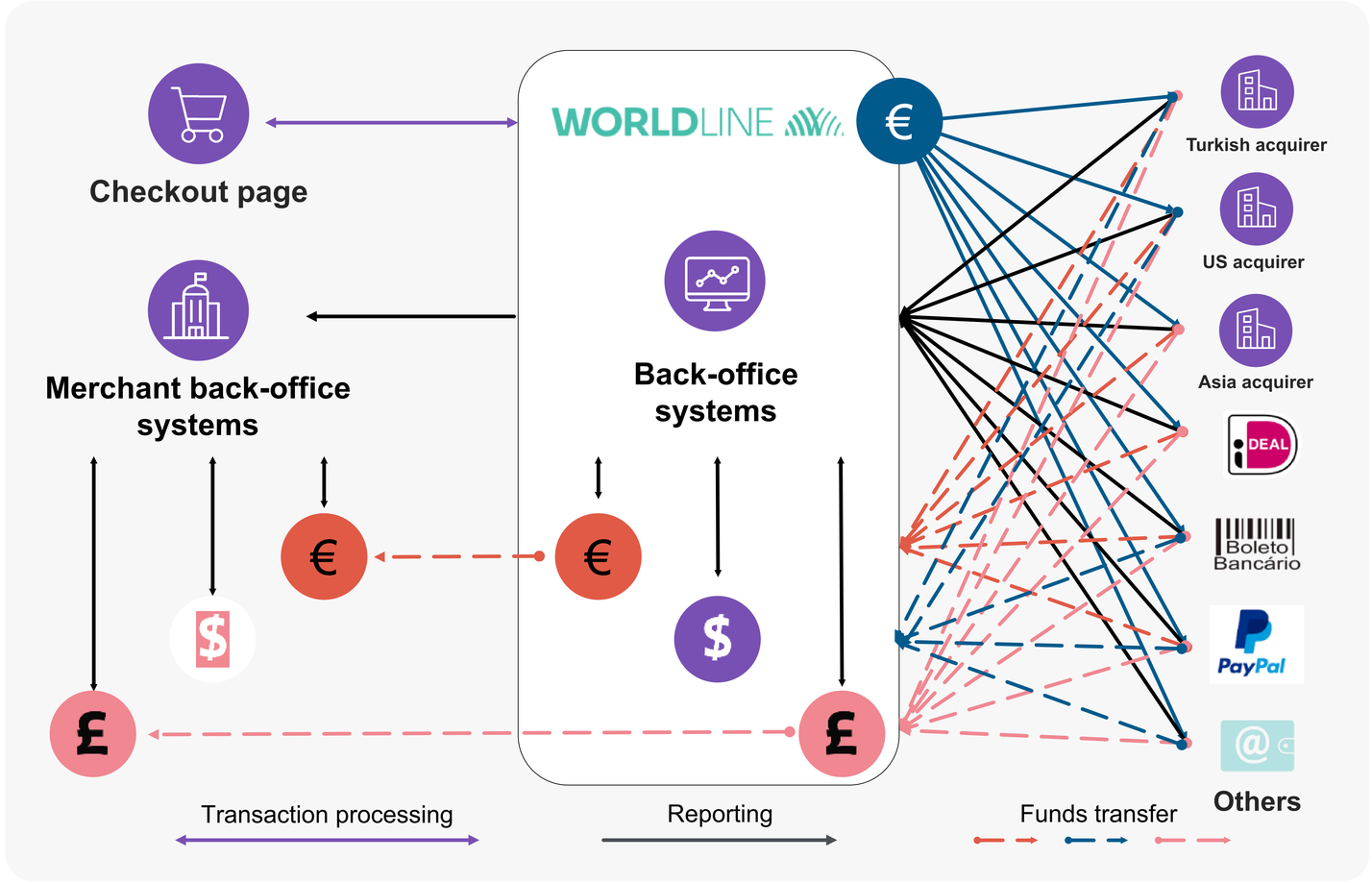
Market deep dive



WORLDLINE

Full service: reduces complexity and cost

Beyond China 2026



- Worldline processes all transactions for the merchant
- Merchant has a single contract with Worldline
- Merchant contracts with payment providers, but benefits from Worldline-negotiated pricing
- Funds remitted to Worldline, and onward to the merchant
- Consolidated reporting and business intelligence
- Reduced operational overhead and contract management

Türkiye

Population
86 million

GDP
USD1.11 trillion
18th largest economy worldwide

E-commerce revenue (2023)
USD73 billion

E-commerce transactions (2023)
2.33 billion

E-commerce transactions annual growth
22%

Internet penetration
84%

No. of smartphone users
70M

Sources: Bkm, Statista.com, IMF.



Beyond China 2026

WORLDLINE

Worldline Global Collect Türkiye

Full-service payment solution to simplify and accelerate your expansion into Türkiye

Beyond China 2026

- Access to all **local cards, loyalty programs and instalments**
- **Higher approval rates** with local acquiring
- **Advanced TRY management** limiting currency volatility and/or **dynamic** currency conversion
- **No international card scheme fees** plus competitive pricing
- Cross-border remittance in **20+ major currencies**
- Accessible via **a single API integration**
- **No Turkish legal entity** required for Troy card acceptance.



22% growth
online transactions in 2023 vs 2022

80% card payments
by value

Cards supported

troy VISA mastercard

Loyalty programs

maximum · advantage · Garanti bonus card · WORLD · CARDFINANS · bankkart Combo · Paraf · Axess

WORLDLINE

South Korea

Population.
51 million.

GDP.
USD1.76 trillion, 13th largest economy worldwide and 4th in Asia.

E-commerce revenue.
USD74 billion

Forecasted e-commerce revenue (2028)
USD86 billion

Internet penetration.
97%.

Smartphone penetration.
70%.

Sources: Statista.com, IMF.



Beyond China 2026

WORLDLINE

Worldline Global Collect South Korea

Beyond China 2026

Full-service solution for processing payments in South Korea with or without a local entity

- Access to all **local cards, instalments and a localised checkout process**
- **Higher approval rates** with local acquiring
- **KRW exchange** at an optimised FX rate
- **No international card scheme fees** and cardholder surcharges
- Local remittance in KRW and cross-border remittance **in 20+ major currencies**
- Accessible via **a single API integration**



80% online transactions
via local and co-branded international cards

16.5% total credit card purchases
via instalments

Cards supported

비씨카드 · citi 씨티카드 · 하나카드 · KB 국민카드 · 신한카드 · NH농협카드 · SAMSUNG CARD · LOTTE CARD · VISA · mastercard

Source: crefia.or.kr.

WORLDLINE

Thailand

Population
70 million

GDP
USD543 billion, 26th largest economy worldwide

E-commerce revenue
USD26.5 billion, 2nd largest in SEA

Forecasted e-commerce revenue (2025)
USD32 billion

Internet penetration
77%

Smartphone penetration.
72%

Sources: Statista.com, IMF.



Beyond China 2026

WORLDLINE

Worldline Global Collect Thailand

Beyond China 2026

Full-service solution to simplify and optimise online payments in Thailand

- Seamless acceptance of **domestic and international credit cards and APMs**
- **Higher approval rates** and optimised processing costs with local acquiring
- Accessible via **a single API integration**
- Local remittance in **THB** and cross-border remittance in **20+ major currencies**
- **Lower fees** for airline businesses



Online payment landscape

Bank transfer – 38%
Cards – 22%
E-wallet – 19%

Cards/APMs supported

VISA mastercard PromptPay พร้อมเพย์

WORLDLINE

UAE

Population
9.5 million

GDP
USD527 billion, 29th largest economy worldwide

E-commerce revenue
USD6.24 billion

Forecasted e-commerce revenue (2029)
USD10.78 billion

Internet penetration
99%

Smartphone penetration
96%

Sources: Statista.com, IMF, Worldometer.



Beyond China 2026

WORLDLINE

Worldline global collect UAE

Full-service solution to simplify and optimize online payments in the UAE

Beyond China 2026

- Seamless acceptance of **domestic and international cards and mobile payments**
- **Higher approval rates** and optimized processing costs with local acquiring
- Local remittance in **AED** or cross-border remittance **in EUR, USD and 20+ major currencies**
- Accessible via a **single API integration**
- UAE **merchant local entity required**



8 billion USD
forecasted e-commerce revenue (2025)

58% of e-commerce
is cross-border

Payment methods supported

VISA mastercard G Pay Pay

Source: trade.gov

WORLDLINE

Latin America



Beyond China 2026

Population
669 million

GDP
USD7 trillion

E-commerce revenue
USD510 billion

Forecasted e-commerce CAGR (2023-2026)
23%

Sources: IMF, Worldometer, PCMI.

One-stop solution for Latin American e-commerce

Gateway
Data processing between your business and acquiring bank – both local and cross-border.

Gateway with Enhanced Services
Full transaction reconciliation services, as well as dispute management.

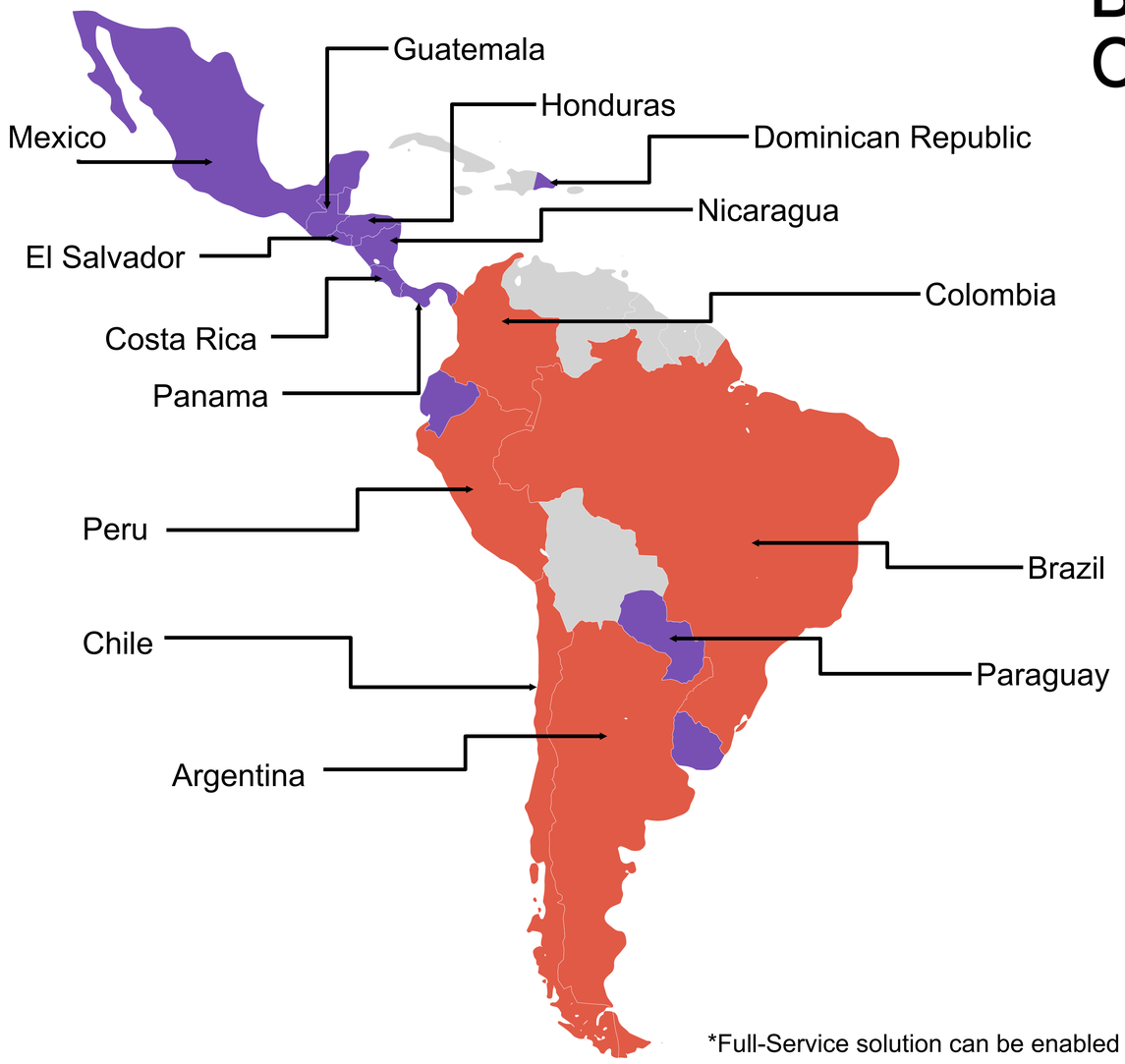
Full-Service
Access to LatAm’s largest markets without the need for a local entity.

WORLDLINE



Our LatAm coverage

Beyond China 2026



Full-Service Solution*

Full-Service and Gateway Solutions

*Full-Service solution can be enabled for other LATAM countries

WORLDLINE

TAP EU and UK

Coming soon

Full-service solution to simplify and optimise online payments in the EU and UK

Beyond China 2026

- Access to **international cards**
- **Higher approval rates** via upgraded in-house services
- Local remittance in **EUR, USD, and CHF** and cross-border remittance in **EUR, USD** and 10+ major currencies
- Accessible via **a single API integration**
- **Faster** onboarding
- Available for merchants with an **EU or UK** entity



Payment coverage

VISA mastercard

*APMs are available via local partners.

Source: AMI

WORLDLINE

Worldline global collect Africa

Coming soon

Beyond China 2026

Full-service solution to simplify and optimise online payments via APMs in key African countries

- Access to local **APMs**
- **Higher approval rates** and lower fees through local acquiring
- Cross-border remittance in **USD and EUR** and 10+ major currencies
- Accessible via **a single connection**
- **Faster** onboarding with unified reporting and **reconciliation**
- **No African legal entity** required



10% e-commerce growth

Consumer spend, CAGR 2018-2023

x6 growth

Africa's digital economy growth
2020 (USD 115bn) – 2050 (USD712bn)

Alternative payments coverage

M-PESA, MTN, Orange Money, airtel, Bank Transfer, GURUSH, wave, AGBOGSI, Moneya, Safaricom, vodafone Pay, tigo, baxi, TM, Fawry Pay, free MONEY, tnm

Source: Endeavor.org

WORLDLINE

Payments to grow your world

Beyond China 2026

Thank you!



WORLDLINE