PRESS RELEASE



Worldline to partner with Luminor to operate and upgrade its ATM network

Tallinn/Riga/Vilnius, 27 May 2021 – Luminor Bank, the third largest financial services provider in the Baltics and Worldline (Euronext: WLN), European leader in the payments and transactional services industry and #4 player worldwide have signed a five-year agreement under which Worldline will unify and upgrade Luminor's current ATM network. Partnering with Worldline will allow Luminor to offer a more customer-friendly and newer ATM network for its customers.

Currently, Luminor's ATM network is operated on different models across Estonia, Latvia and Lithuania, with some fully owned ATMs and some being outsourced to different service providers. Unifying the network will make it more efficient and will also provide the bank's customers with consistent functionality and service across the Baltics.

Worldline will start to transfer Luminor's ATMs in Lithuania to their network in June and will complete the switchover by September across the Baltics. Worldline will also start to upgrade and replace the oldest ATMs in August. There will be no immediate change for Luminor customers.

Peter Bosek, CEO of Luminor said: "We are pleased to partner with Worldline to offer continuously improved services to our customers. Worldline is a trusted partner with a solid track record that will support us in unifying and upgrading our ATM network. Luminor has entered a new stage in our development and working together with one of the world's leading service providers will enable us to keep enhancing our customer experience."

Zanda Brivule-Jansone, Head of Nordic and Baltic region, Financial Services at Worldline commented: "We are delighted that Luminor has chosen us to upgrade their ATM network and we will continue to innovate and make more cash transactions contactless as well as accesible without the card in a safe way. The trust Luminor gave us with this agreement is acknowledgment of our team's expertise building and running ATM networks for the benefit of our partner banks and their clients."

ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros, worldline.com

ABOUT LUMINOR

Luminor is the third-largest provider of financial services in the Baltics, with some 900 000 clients, over 2300 employees. In the Baltic region, it has a market share of 16.1% in deposits and 17.2% in lending as at the end of December 2020. Luminor has total shareholders' equity of 1.7 billion EUR and it is capitalised with a CET1 ratio of 22.4%.

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