

**weRO**

**PAYMENT  
AND  
AGE VERIFICATION**

May 2026

# Why this initiative?

Global players (ICS) continue to grow above market levels

There is a need to bring transparency in the complex payment fee structures

Europe is a fragmented market with over 45 mobile payment solutions

A2A is taking off, but struggling to expand cross-border

The world is entering the digital age, with digital wallets becoming the norm

Instant payments regulation creates opportunities to support European standardization

**There is a lack of European sovereignty in payments, which is underlying backbone for commerce, hence large parts of the economy**

# Backed by 16 European entities

Including banks and acquirers who believe in our vision.

Acquisitions give us a head-start (iDeal, Payconiq)

and we collaborate with local solutions (Paylib)



+1,5 billion online transactions annually



+25 million P2P transactions annually



+35 million users migrated

# Excellent reach in our core markets

BELGIUM

FRANCE

GERMANY

Current addressable market

**+95%**

**+90%**

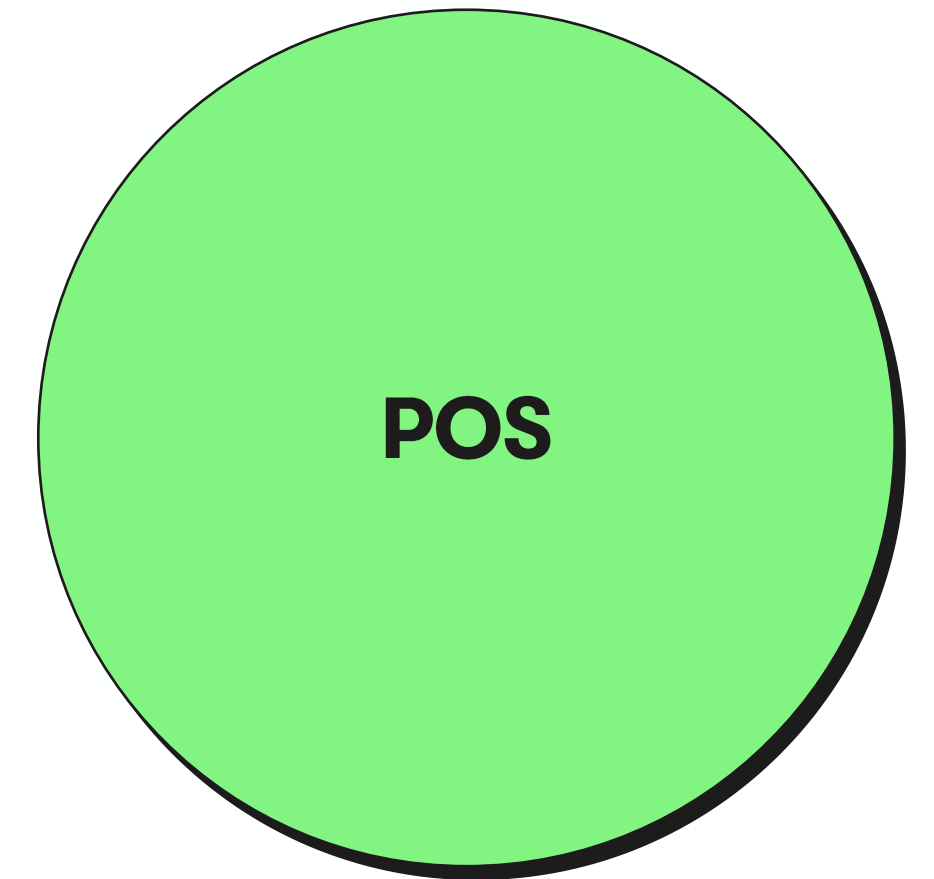
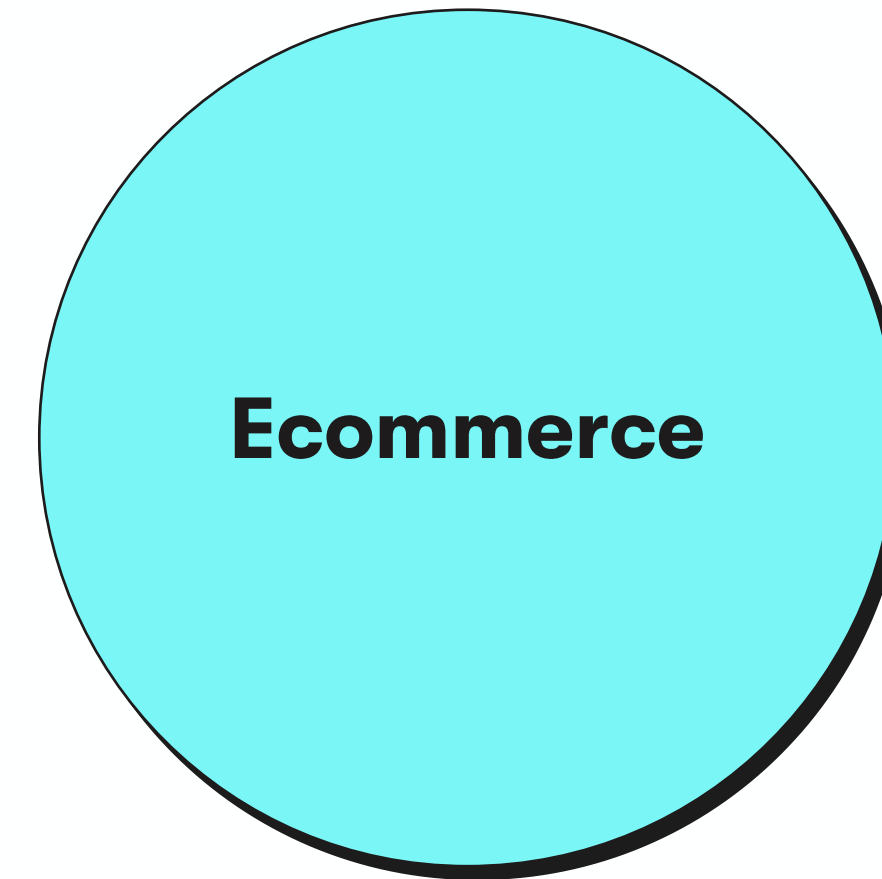
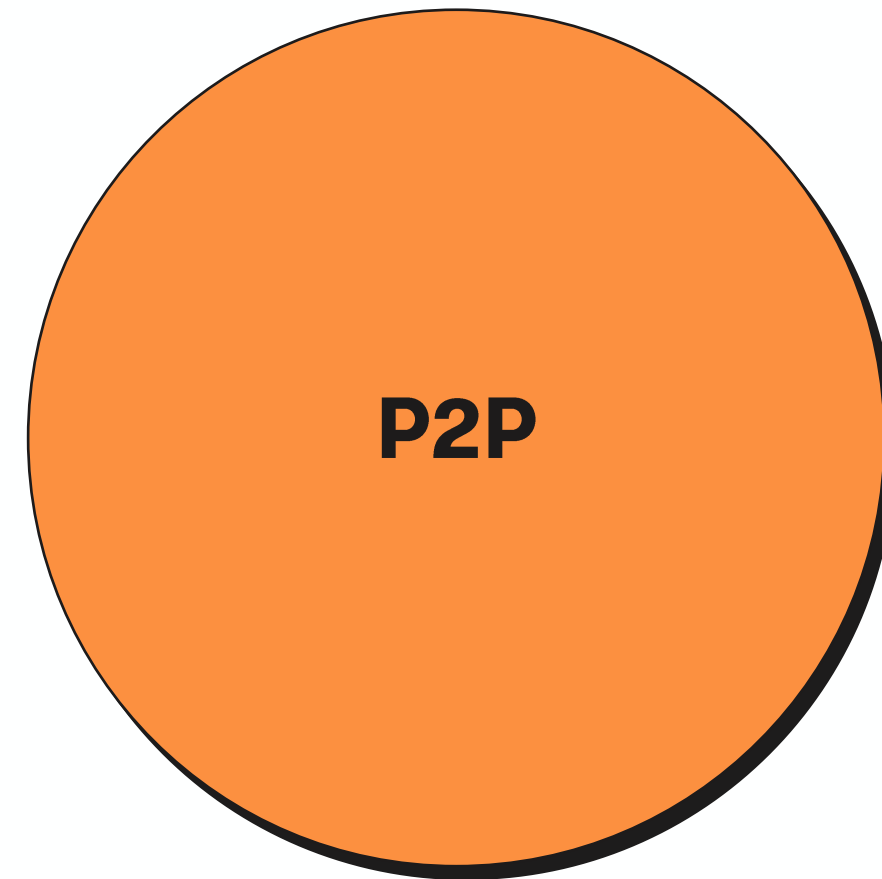
**+80%**

Banks that went live


Newly joining Banks


1) Including Deutsche Bank and ING

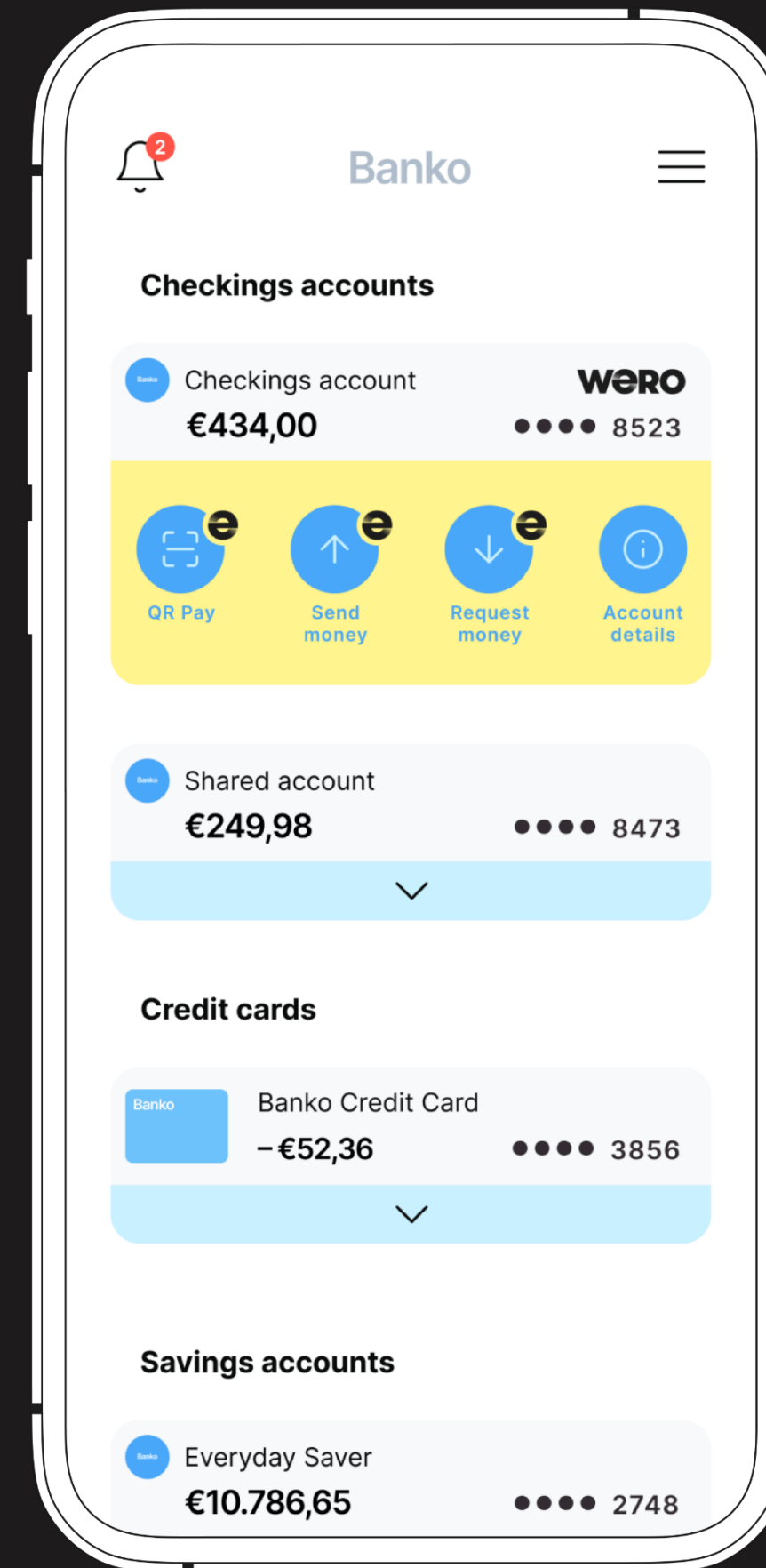
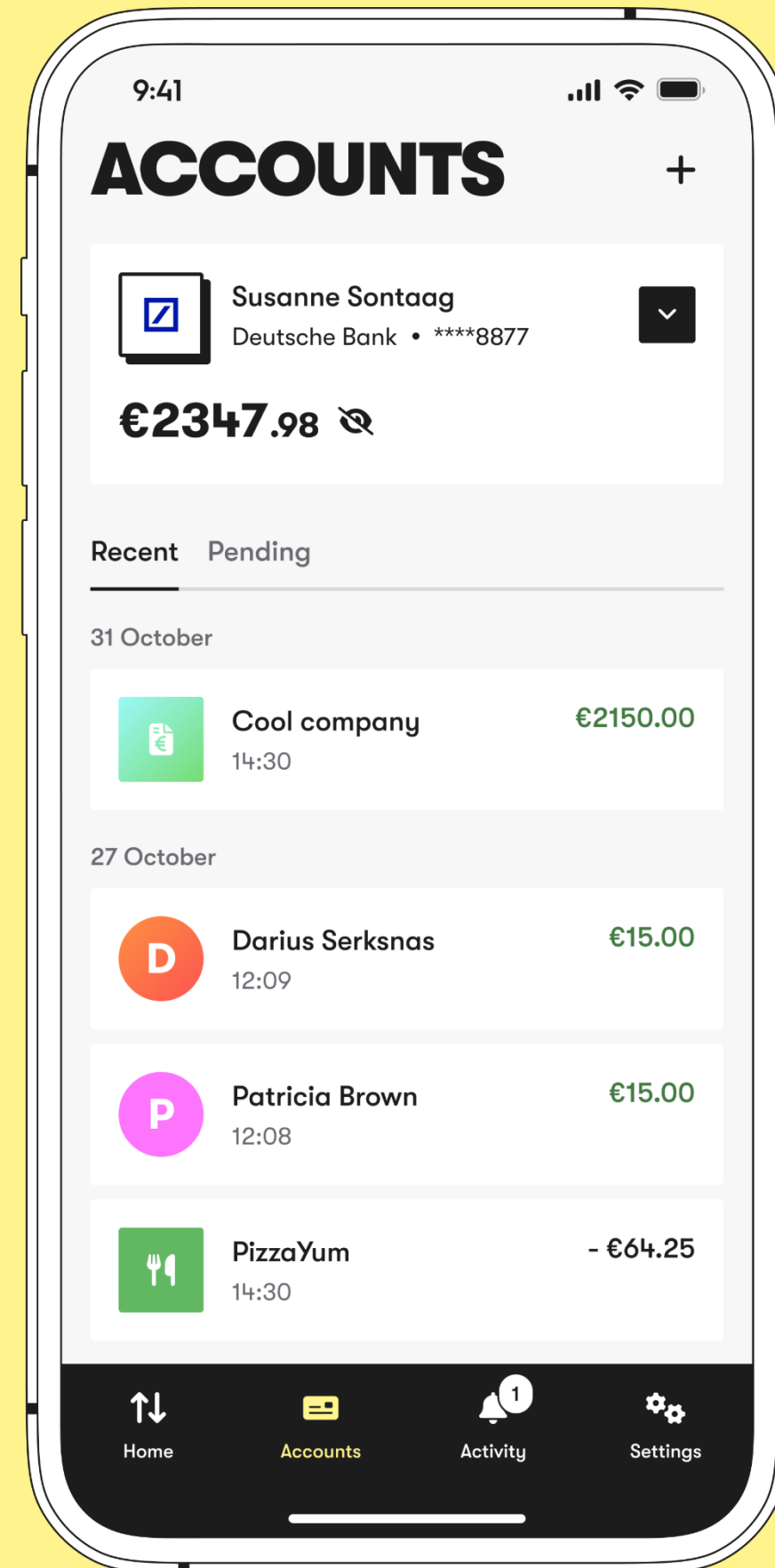
# Market entry



# Two complementary distribution channels

## Standalone Wero wallet app

- Complete value proposition
- Focused payment user experience
- Multi-banking capability



## Mobile banking app integration

- Immediately available to millions
- Profoundly trusted channel
- Familiar user interface

# We are making good progress

**53M**

(including **7M** from DE)  
consumers  
successfully enrolled

**52**

members joined

**€16+bn**

transferred  
since inception  
(September 24)

**70+**

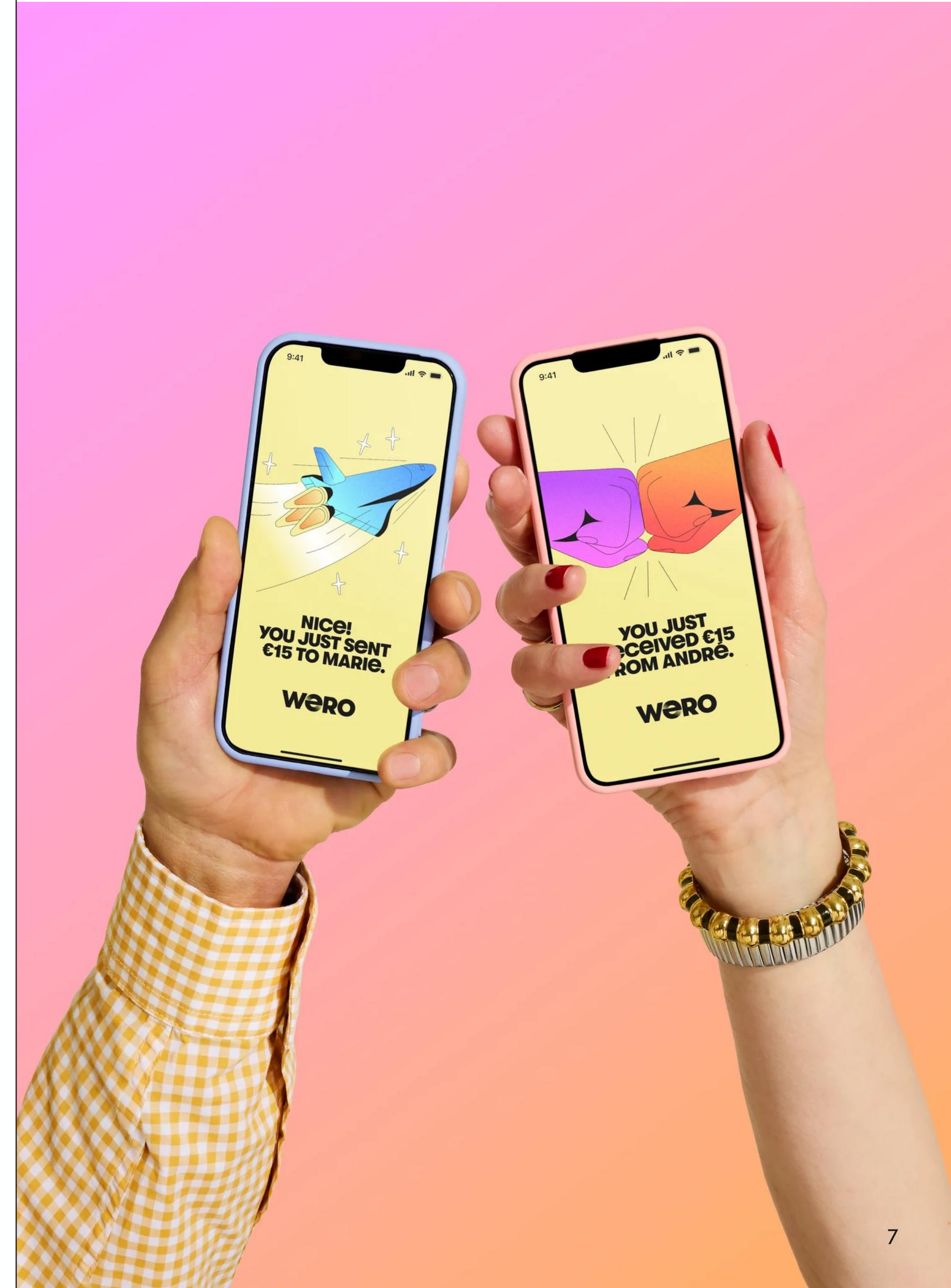
member applications  
received (issuers +  
acquirers)

**25**

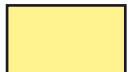



participating banks /  
banking groups live with  
the P2P solution

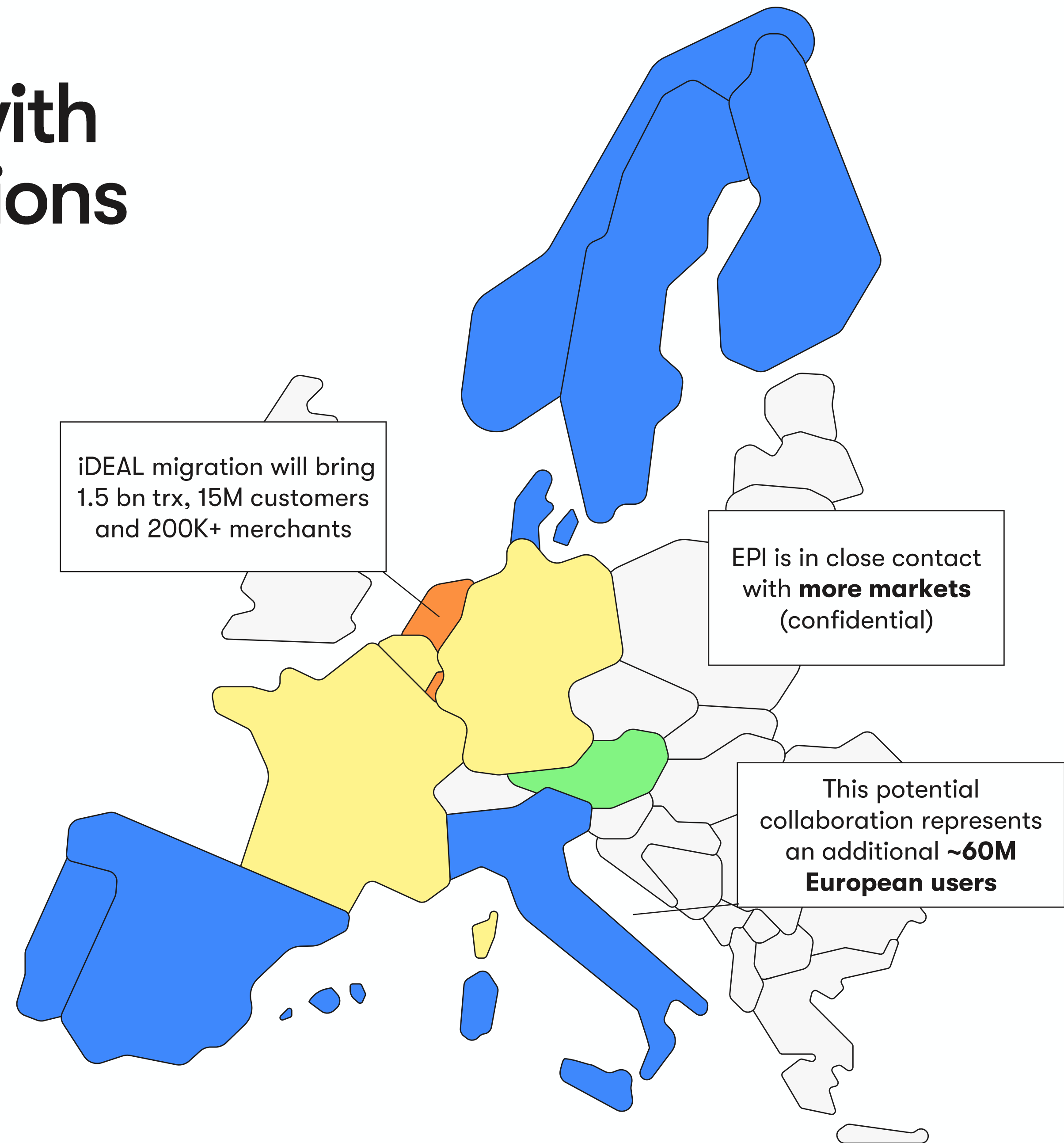
**50+**

additional prospects in the  
member pipeline



# Expanding across Europe with new markets and cooperations on the radar

-  EPI core markets: Wero already active
-  Markets in which Wero will be launched in 2026
-  Markets likely to join EPI (currently conducting a feasibility study)
-  Markets with whom cooperations are currently being explored (EuroPA)



# How does it work?

# Wero's fundamentals

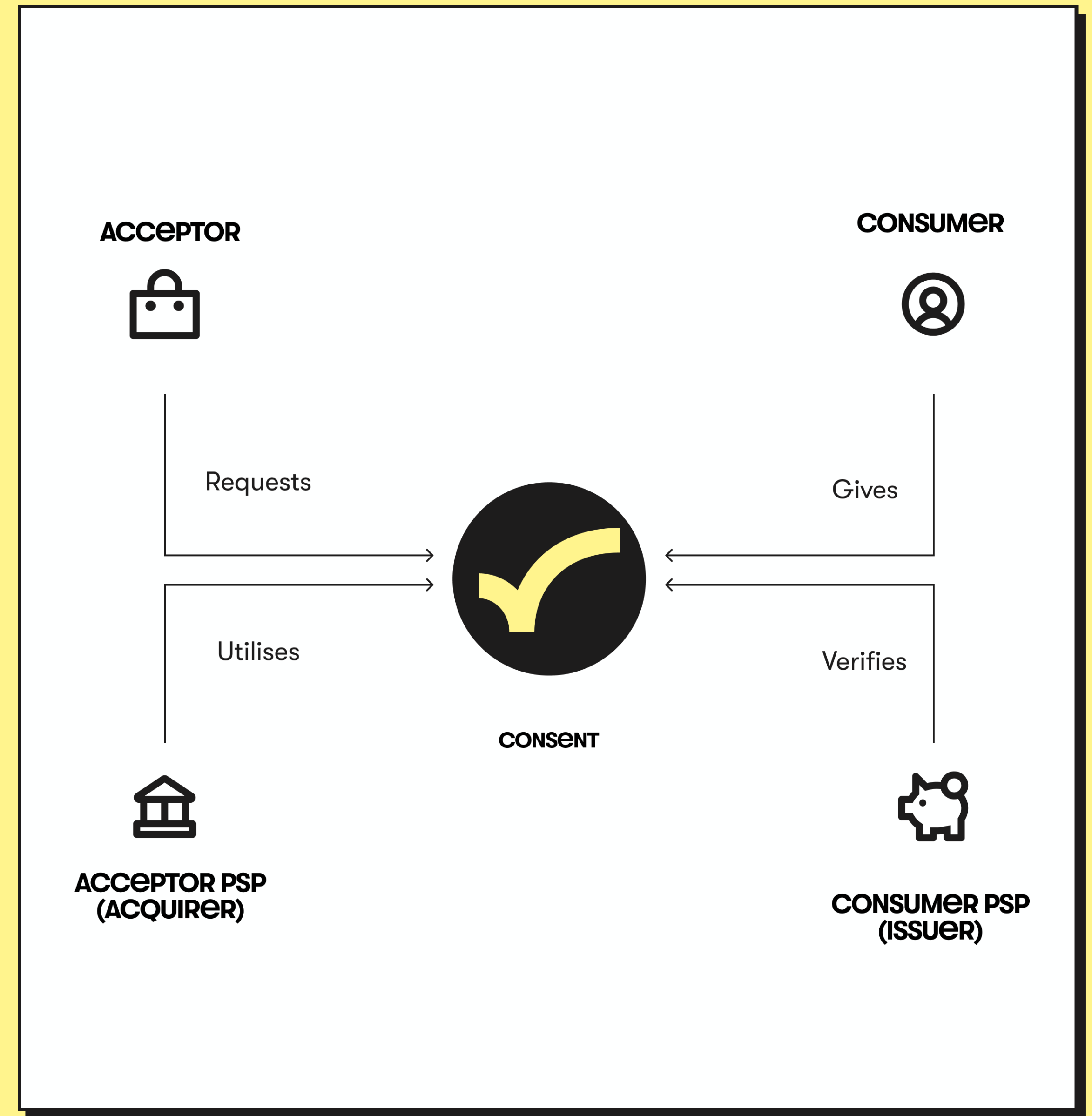
## Consent model

Instead of merely digitizing legacy payment systems, the consent model is a fully native digital solution designed to support all use cases, including online, mobile, and in-store commerce, as well as peer-to-peer (P2P) payments.

## SCT INST

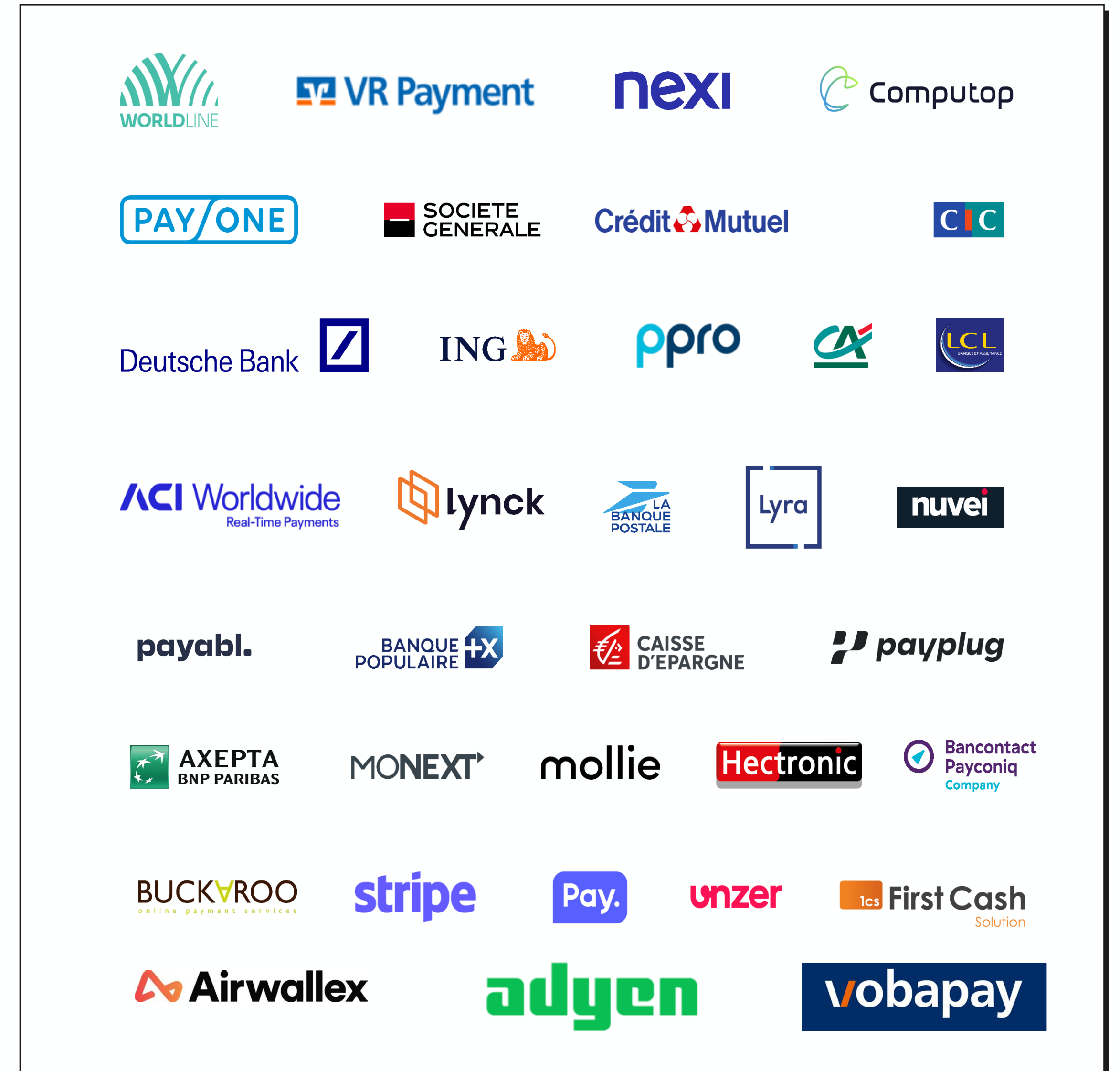
Using an existing Clearing and Settlement solution allows us to align with the growing demand for instant, digital-first financial services in Europe.\*

# Wero operates a 4-corner payment model



# Ensuring success

- Close support and alignment with first merchants ready to implement
- Supporting merchants and their acquirers in setting up Wero



And many more to come...

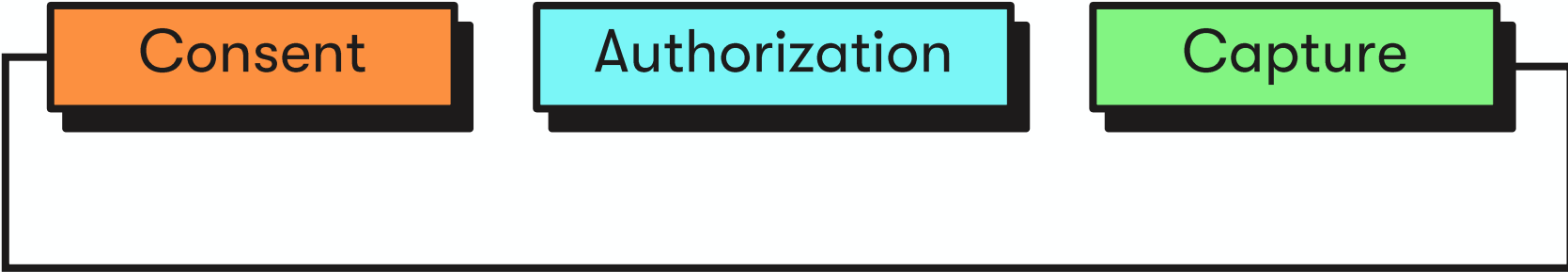
# INTEGRATING weRO IN YOUR CHECKOUT



**“Paying to buy and read an e-book”**

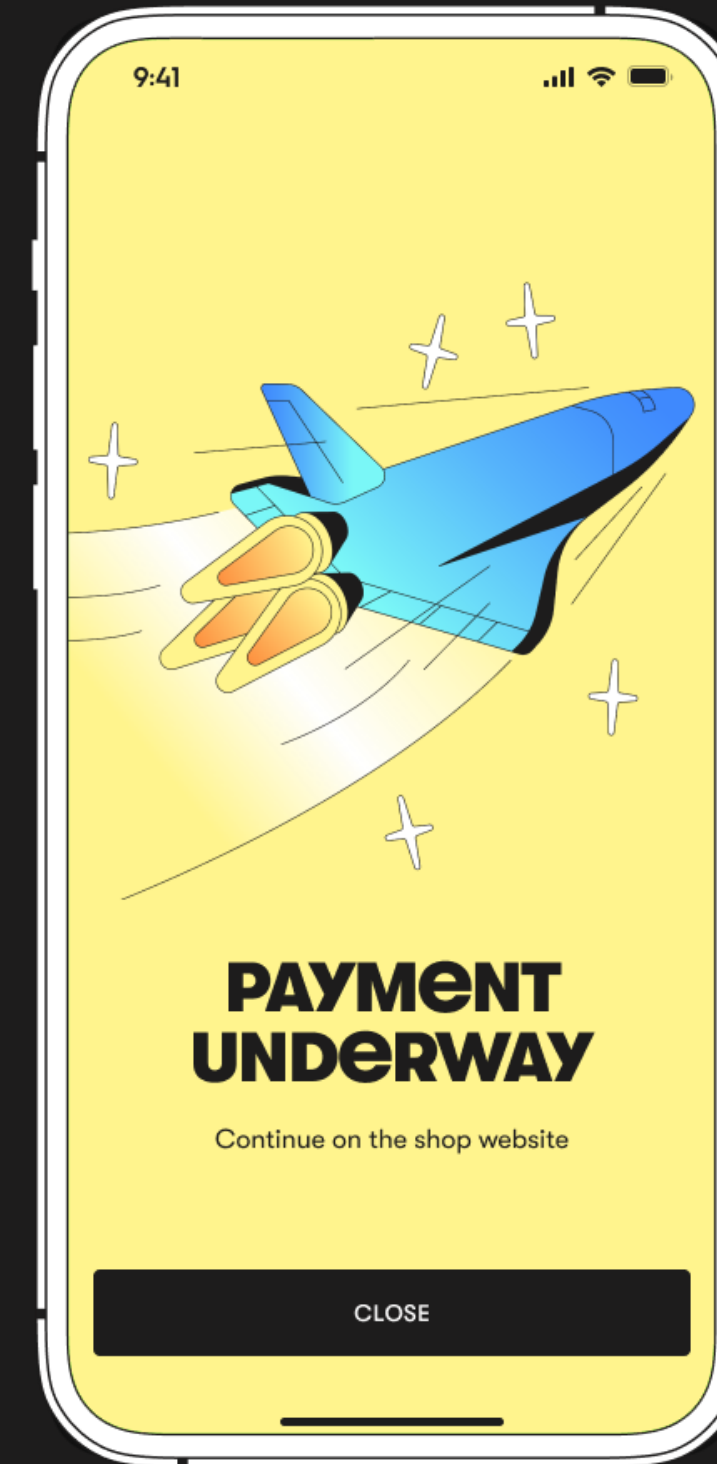
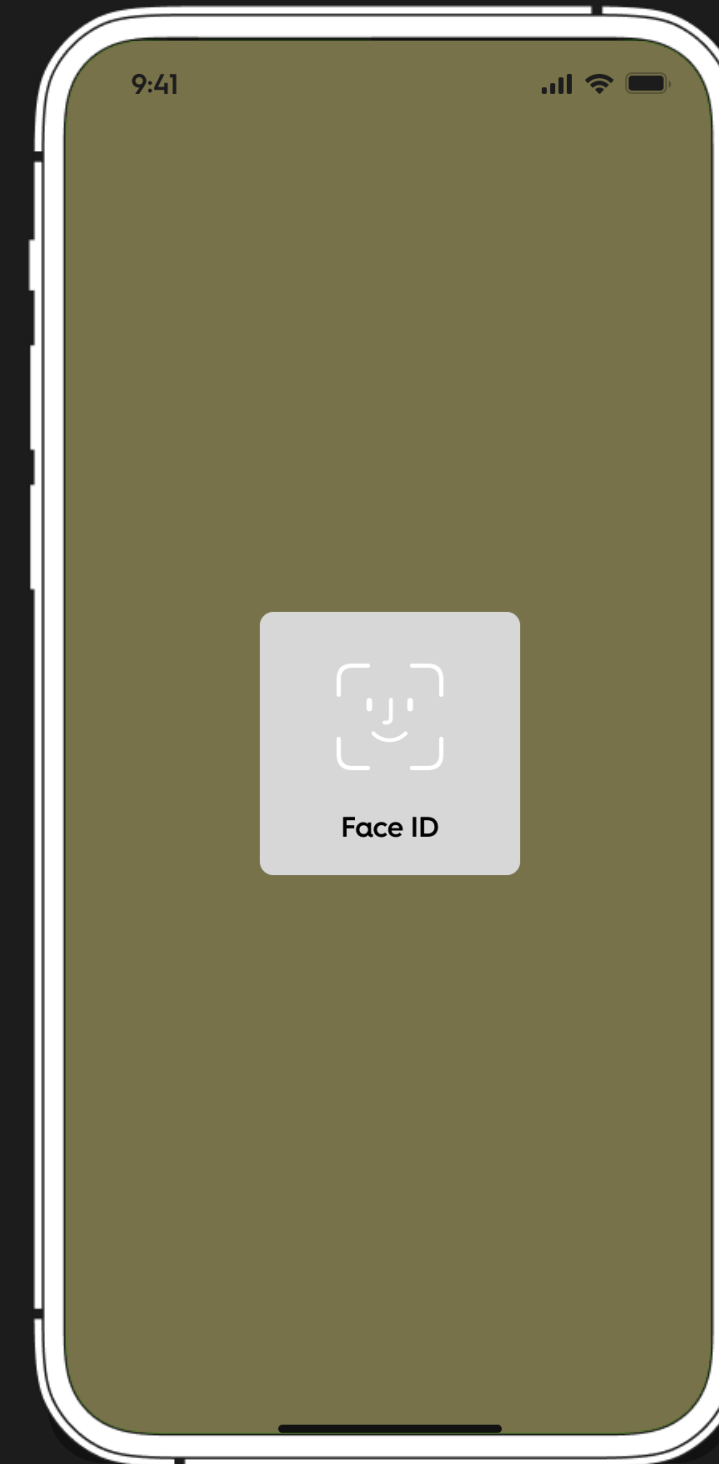
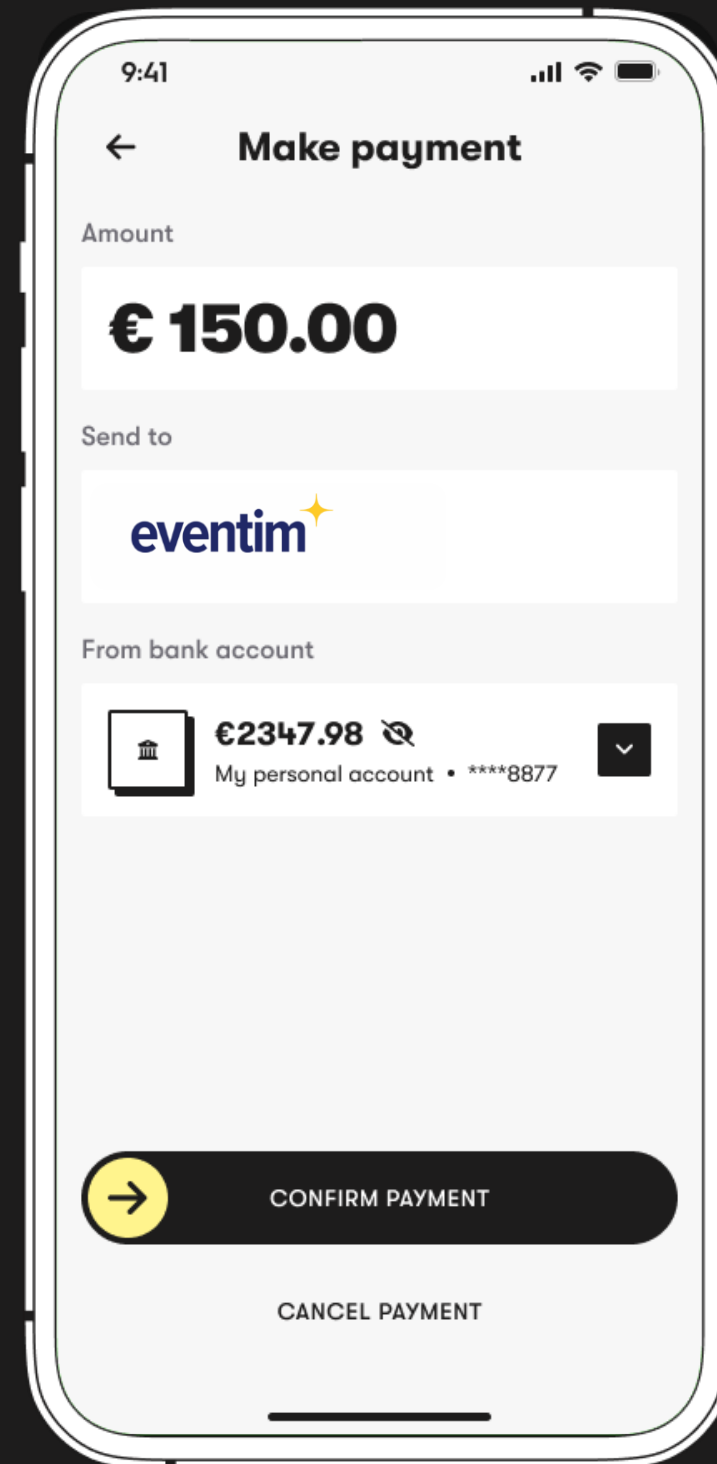
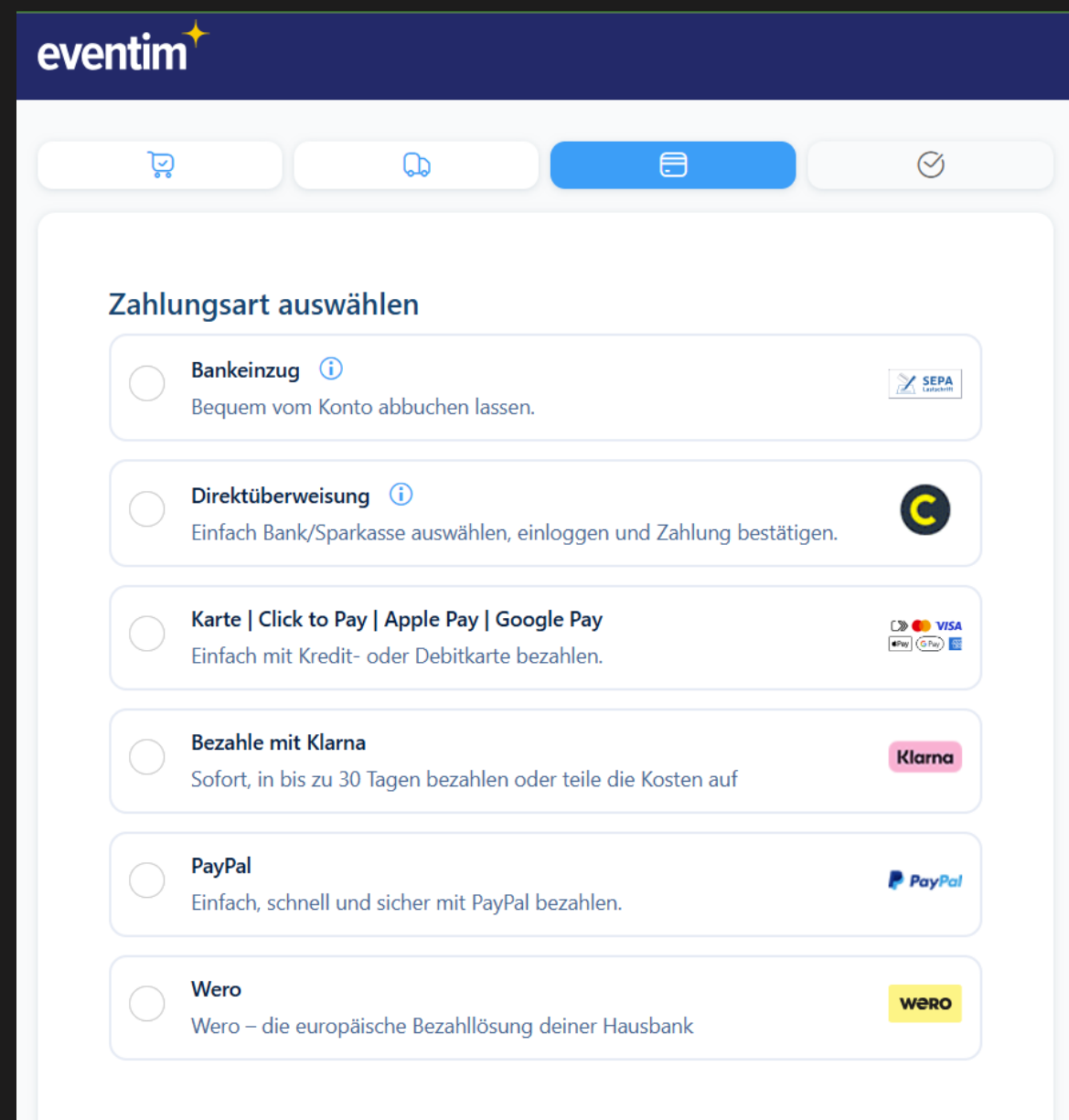
# SINGLE IMMEDIATE PAYMENT

Timeline



Seconds

# E-Commerce user journey: First time visit QR Code



Choose Wero  
in the checkout

Scan the QR code  
with the Wero app

Swipe to confirm  
payment

Strong customer  
authentication

Payment  
confirmation

# Around 500 merchants live- many more confirmed to activate Wero at an early stage

Live

Coming soon

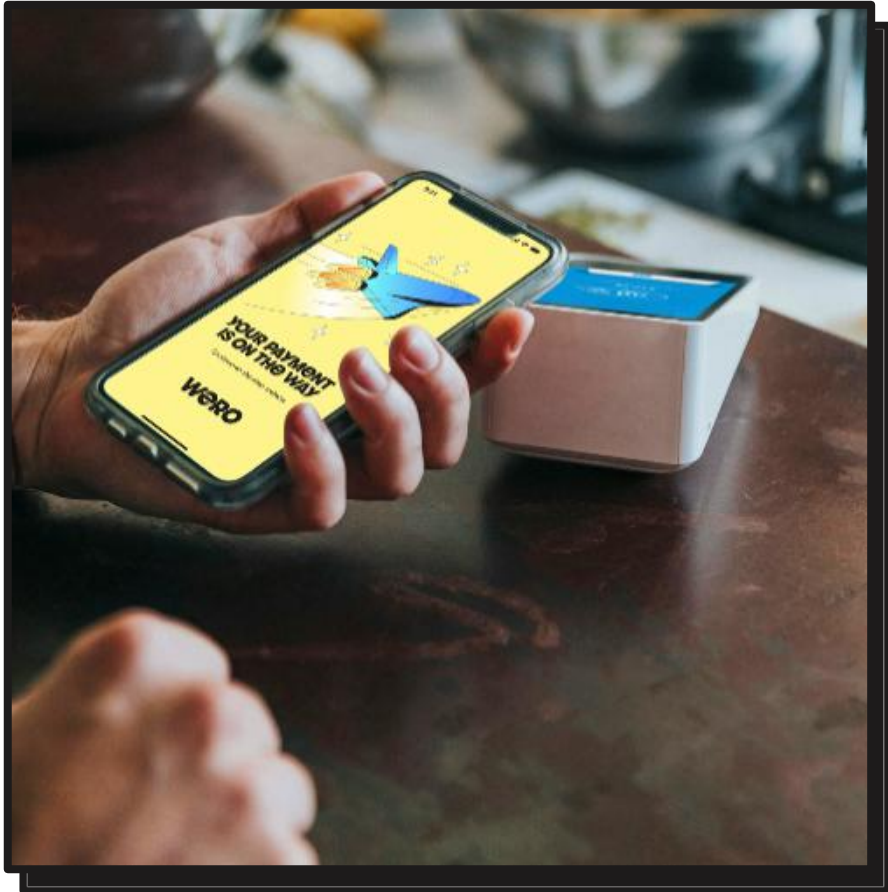
eventim  
Veepee  
CINEPLEX  
GLOBUS BAUMARKT  
MUSIC STORE professional  
dpd  
tedox  
HANSA PARK  
DEUTSCHLANDS EINZIGER ERLEBNIS PARK AM MEER  
OSTSEEBAD SIERKSDORF BEI LÜBECK

FC 04  
FC UNION  
F.C. HANSA  
1 FC K

LIDL  
dm  
MediaMarkt  
DECATHLON  
parfumdreams  
AIRFRANCE  
zooplus  
expert  
baur.  
STEAM  
ce we  
dott  
AirEuropa  
ROSSMANN  
C&A  
orange  
POCO  
FINANCES PUBLIQUES  
E.Leclerc

# Wero @ POS

# Wero at POS. Directing Customers to Wero



BUY NOW WITH **WERO**

A street scene in Paris, France, featuring multi-story buildings with balconies and a street sign for 'METROPOL'. A white text box is overlaid on the left side of the image. The scene is captured during the day, with some buildings having their lights on, suggesting dusk or dawn. A person is visible walking on the street in the lower center. A sign for 'LE REFUGE' is visible above a cafe entrance, and a sign for 'BAR TABAC' is visible in the lower left. A sign for 'Les Dessous de Ginette' is visible on the right side of the image.

Digital Markets Act  
opened access to  
contactless payment.  
POS transaction volumes  
go to the default wallet.

# Building consumers' preferred omnichannel wallet

## Consumer in control

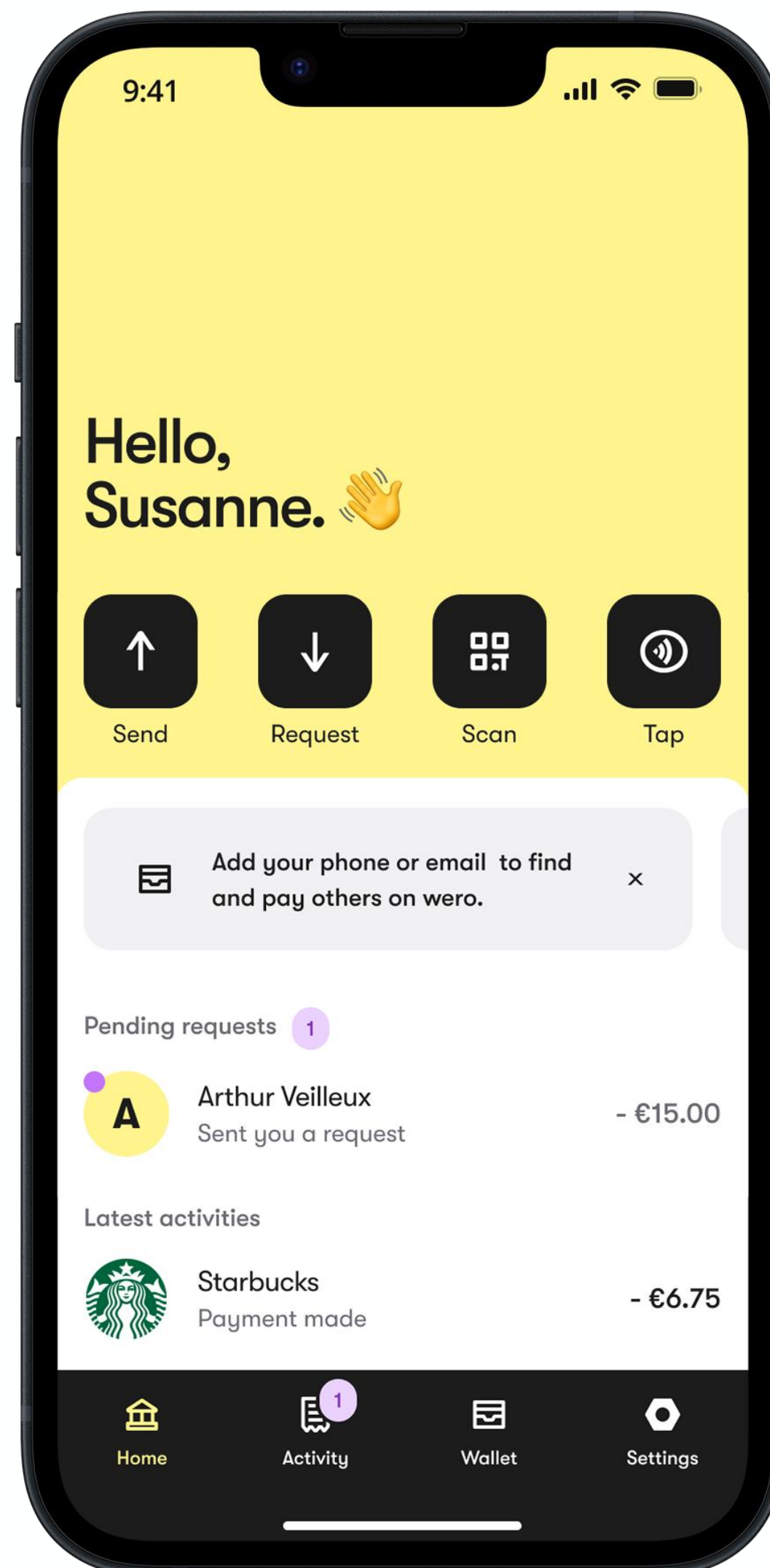
- Account balance
- Control over consents

## Advanced Payment Plans

- Single Immediate
- Event Dependent
- ...

## Extra Value

- ID Services
- Loyalty
- Tickets
- ...



## All payment situations

### USE CASES

P2P

P2Pro

E/M-commerce

POS

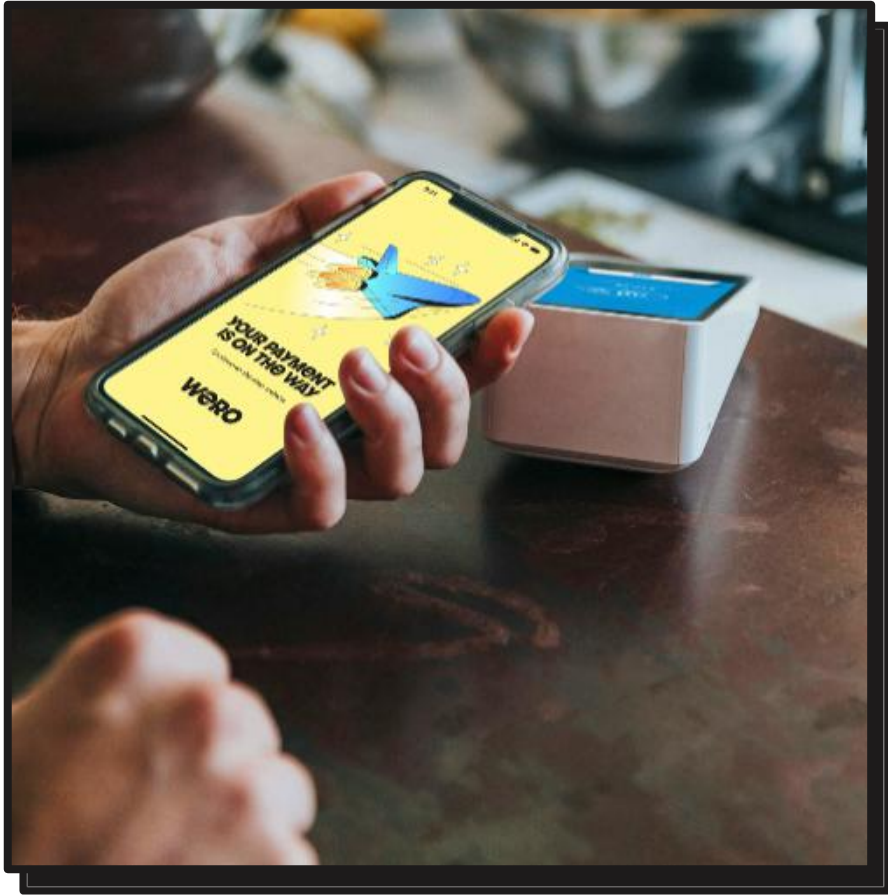
### PAYMENT MEANS

A2A

Meal vouchers

Cards

# Wero at POS. Directing Customers to Wero



BUY NOW WITH **WERO**

# Mobile or on-screen

Selecting and triggering a Wero payment from within the Merchant environment.

Customer self-service screen



Merchant ECR



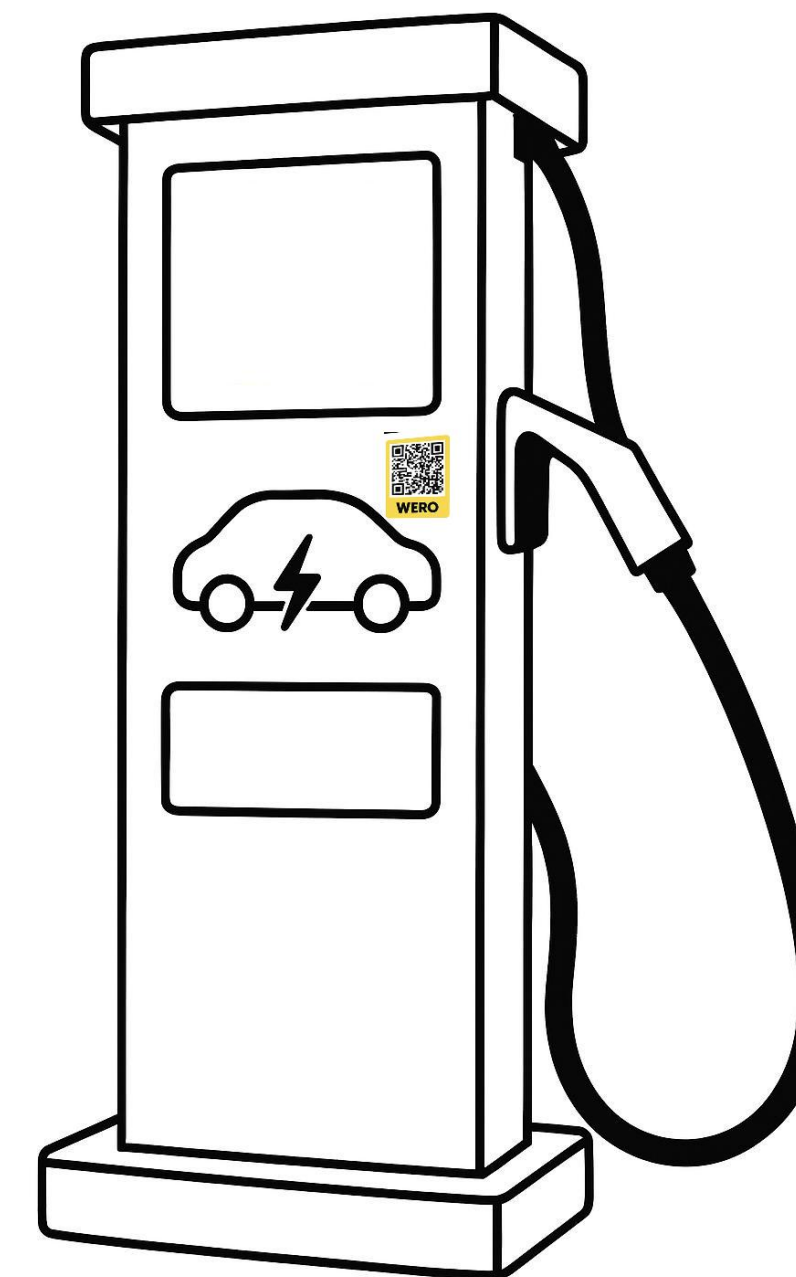
# QR-code in store: Static

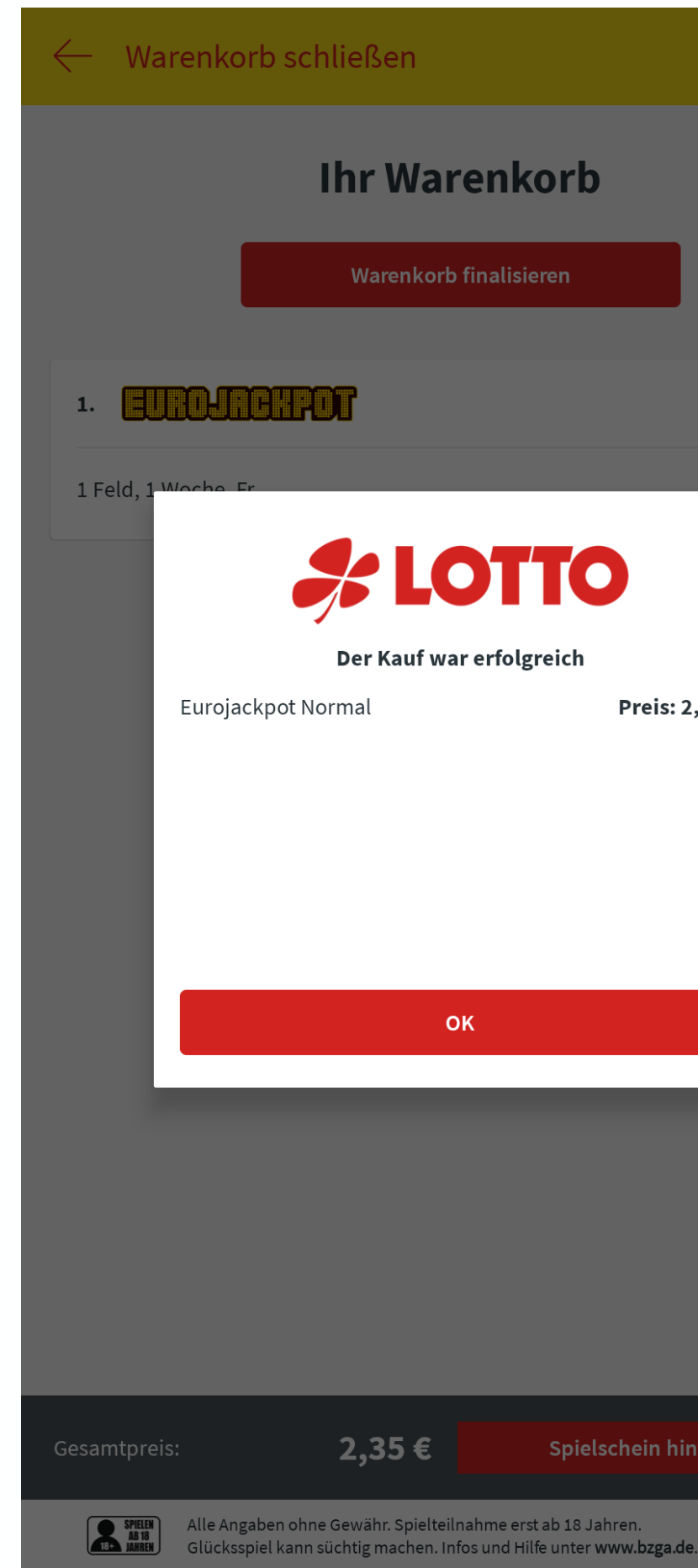
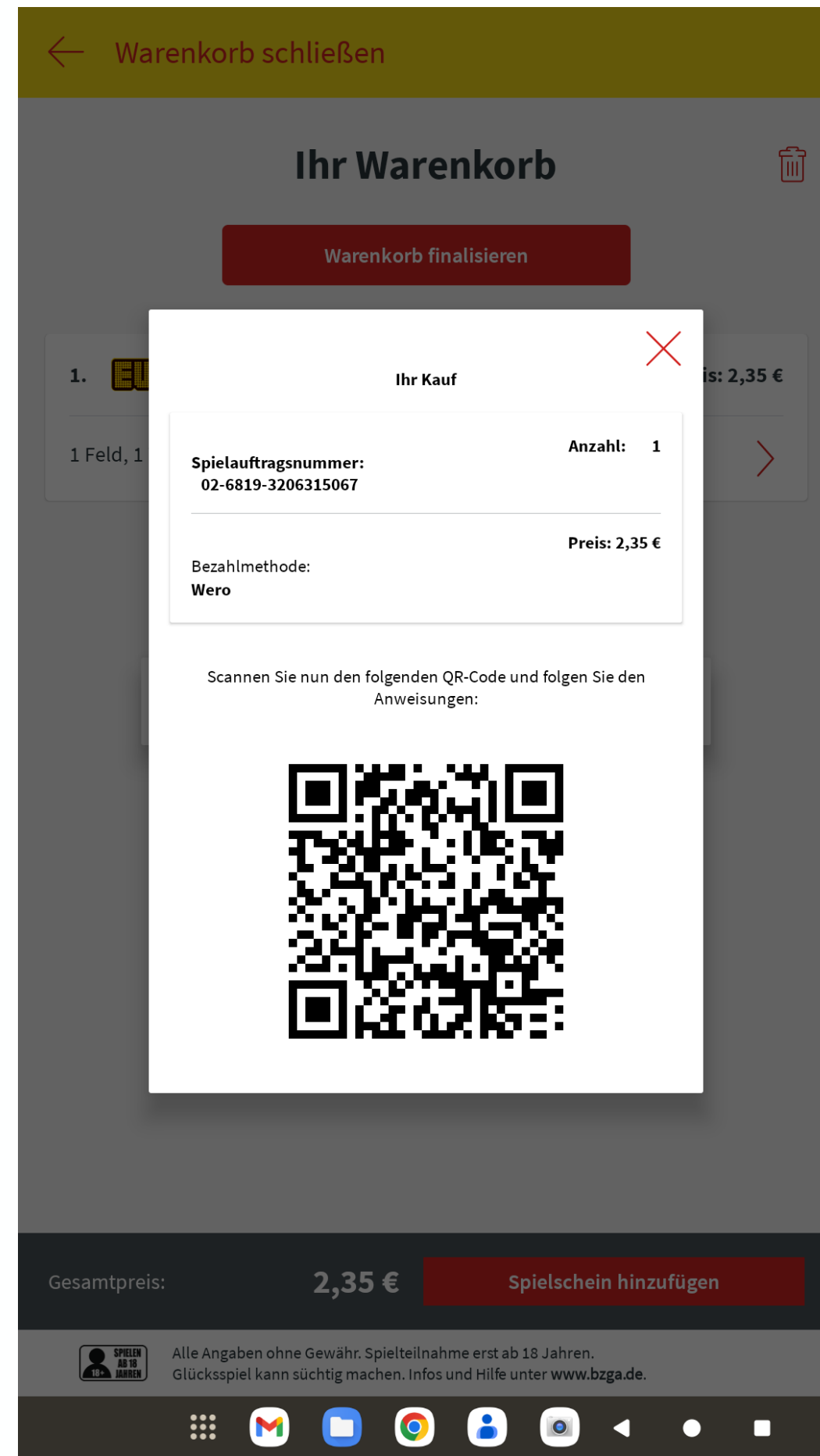
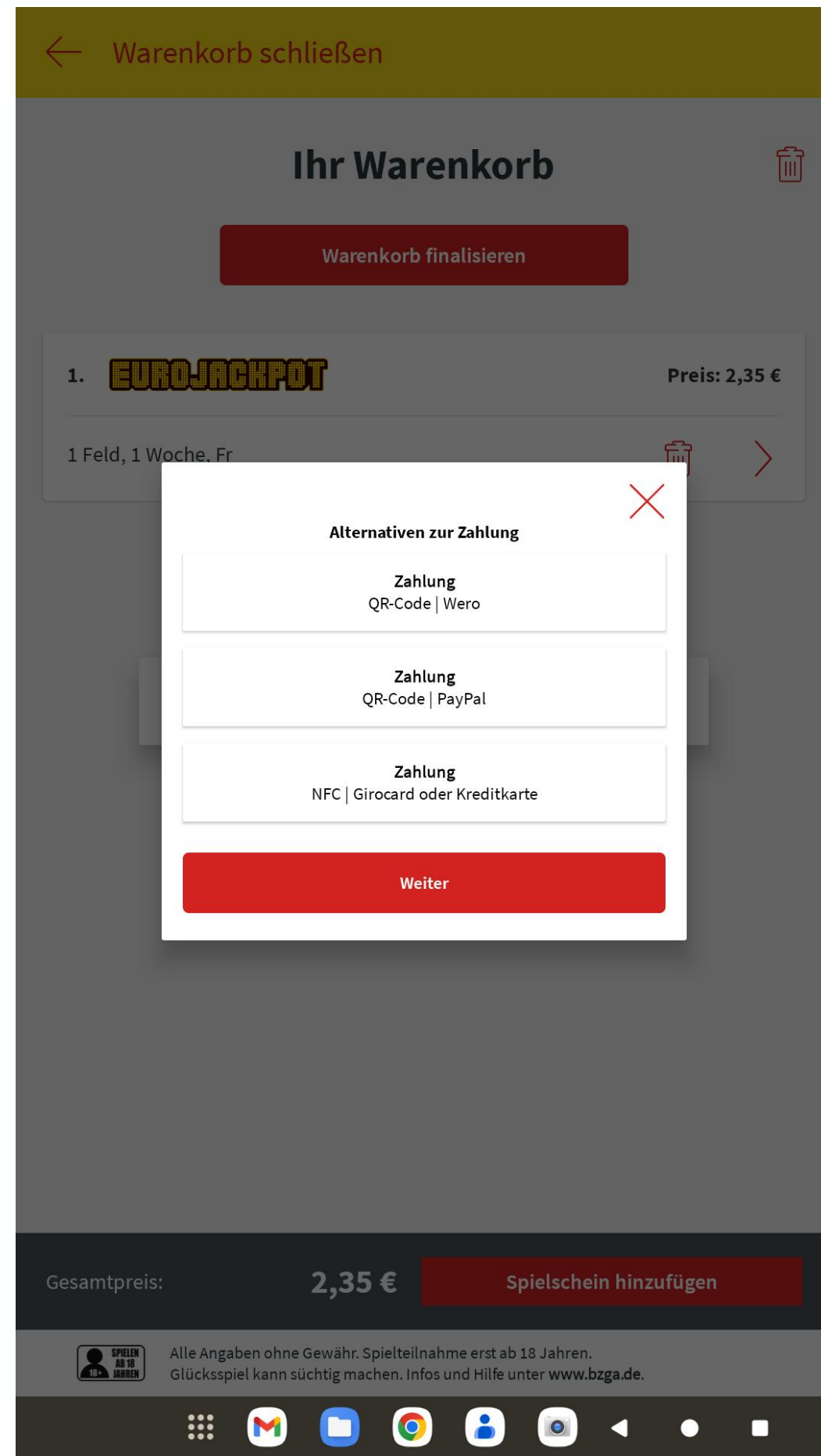
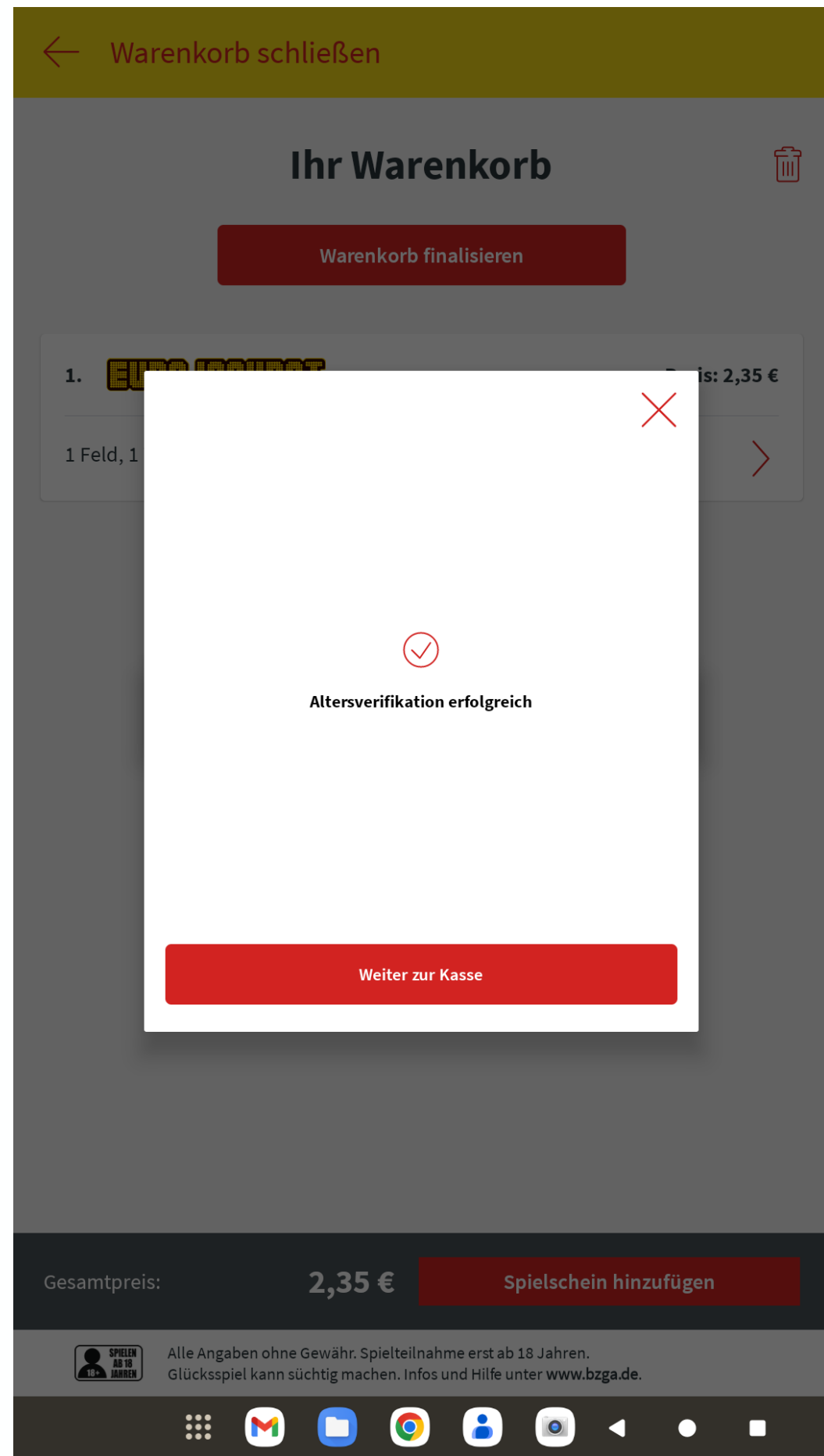
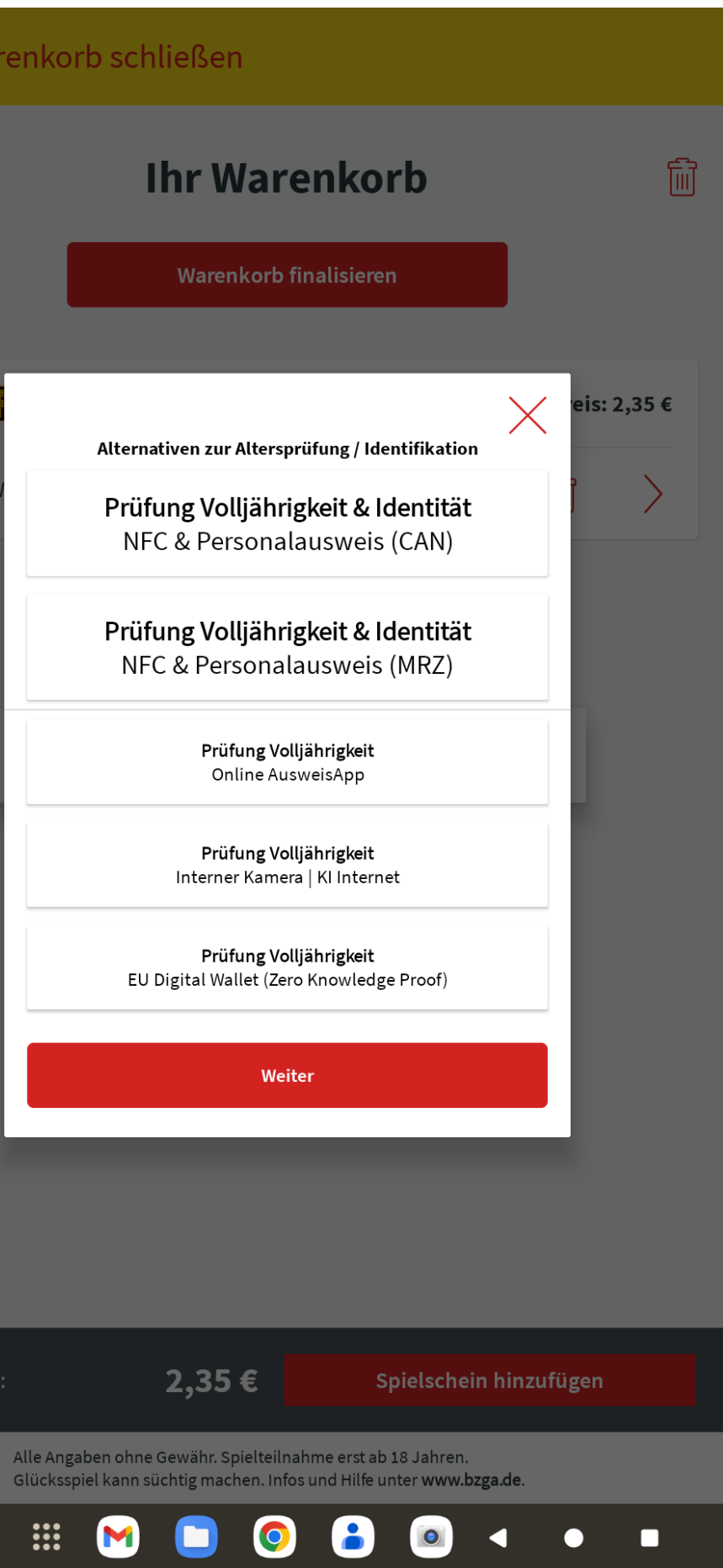
Two options:

1. Wero QR code (manual/automatic)
2. Generic whitelisted QR code (automatic)

**Example Use cases:  
EV Charging  
Vending machines**

- Event dependent Payments (= Pre-  
Authorisation) available





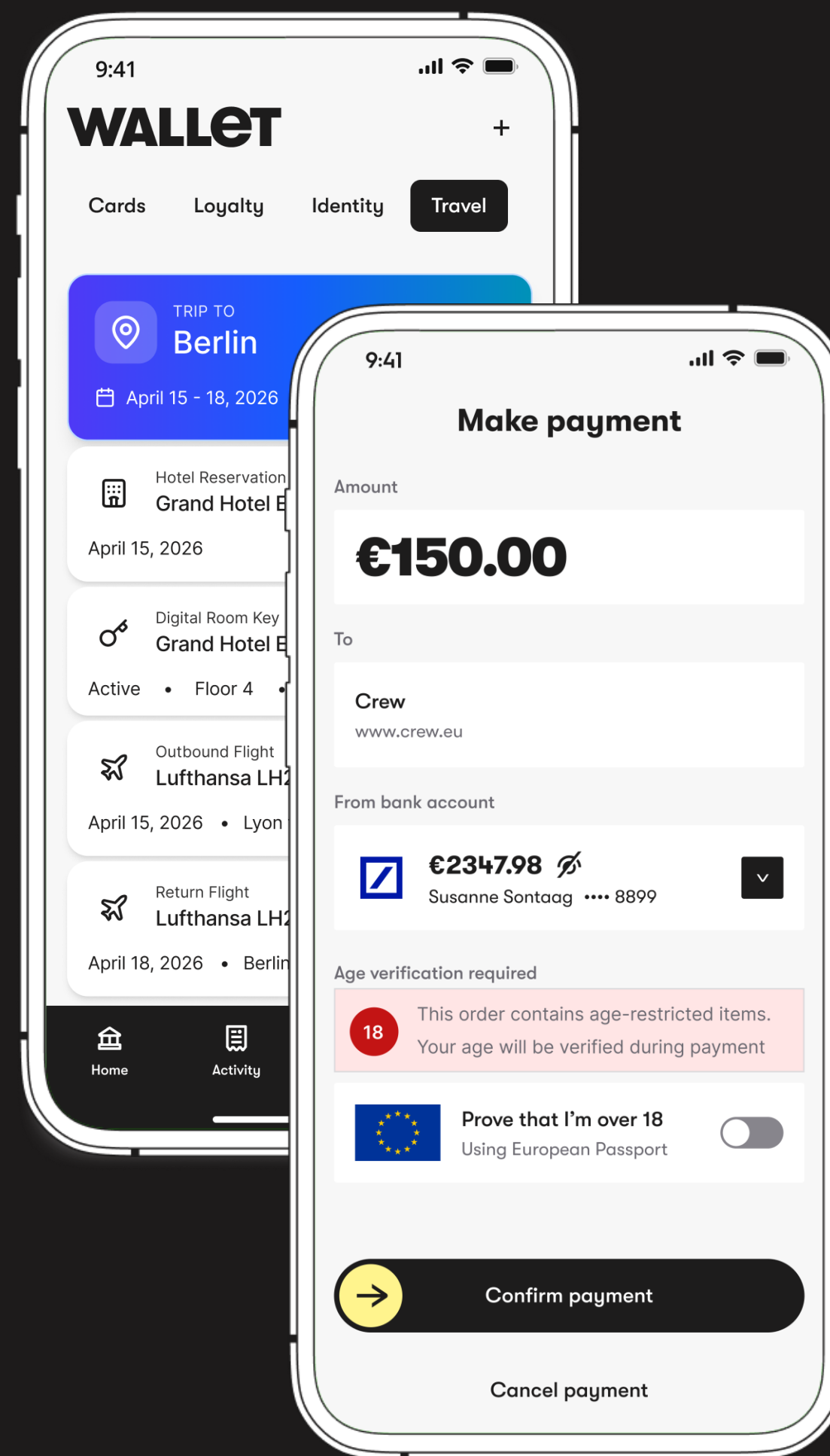
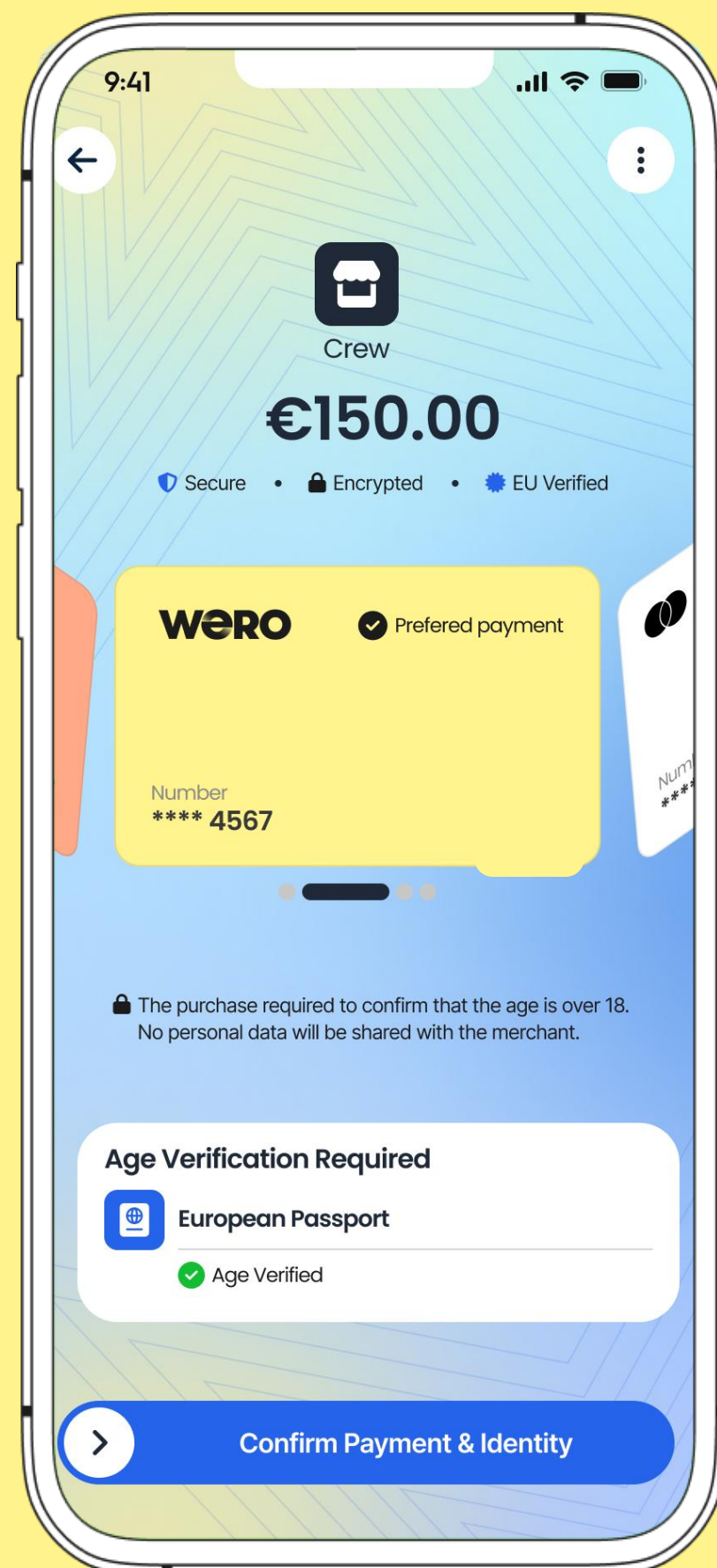
# Bridging Payments & Digital Identity

## WERO INTEGRATION IN eUDIW

An integrated pan-European governmental wallet

Expanded consumer reach

EPI will pilot in **2026** with BMDS, DSGVO and a big retailer to position Wero payments in the German EUDIW for use cases combining identity and payment (ie. Age verification)



## WERO IDENTITY SERVICES:

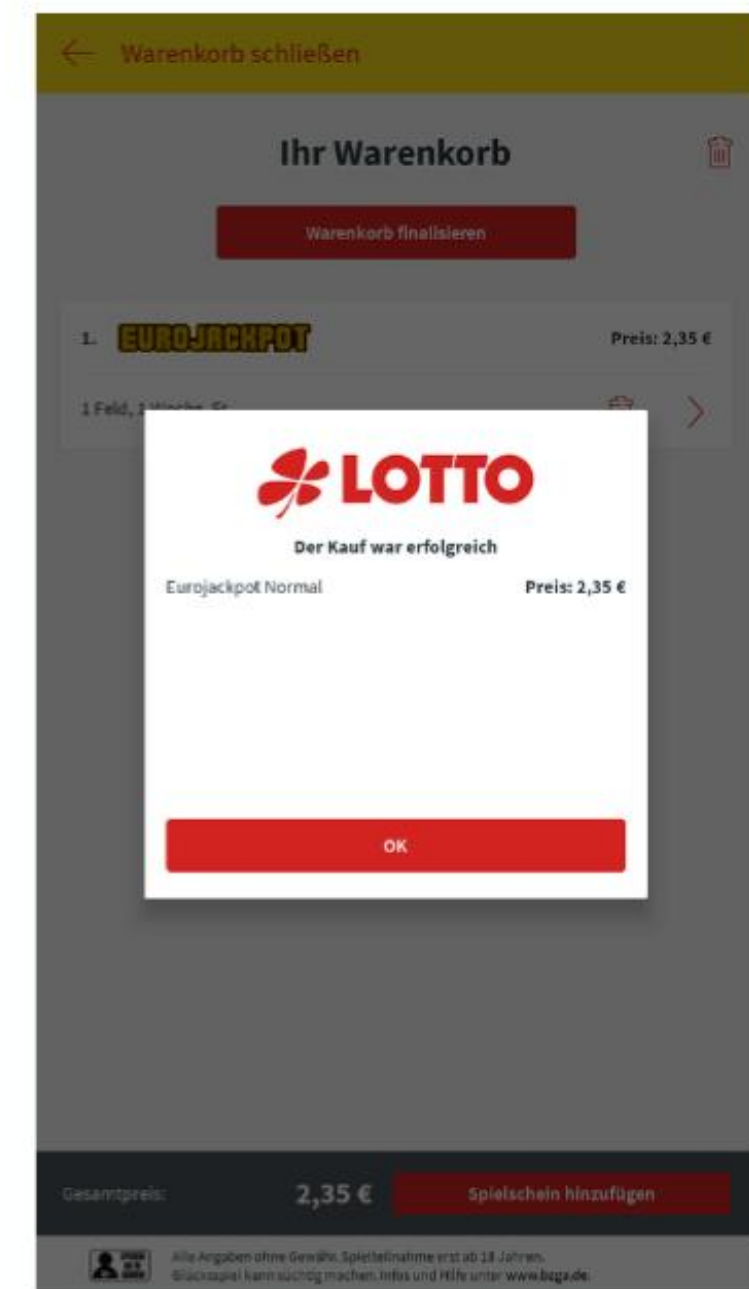
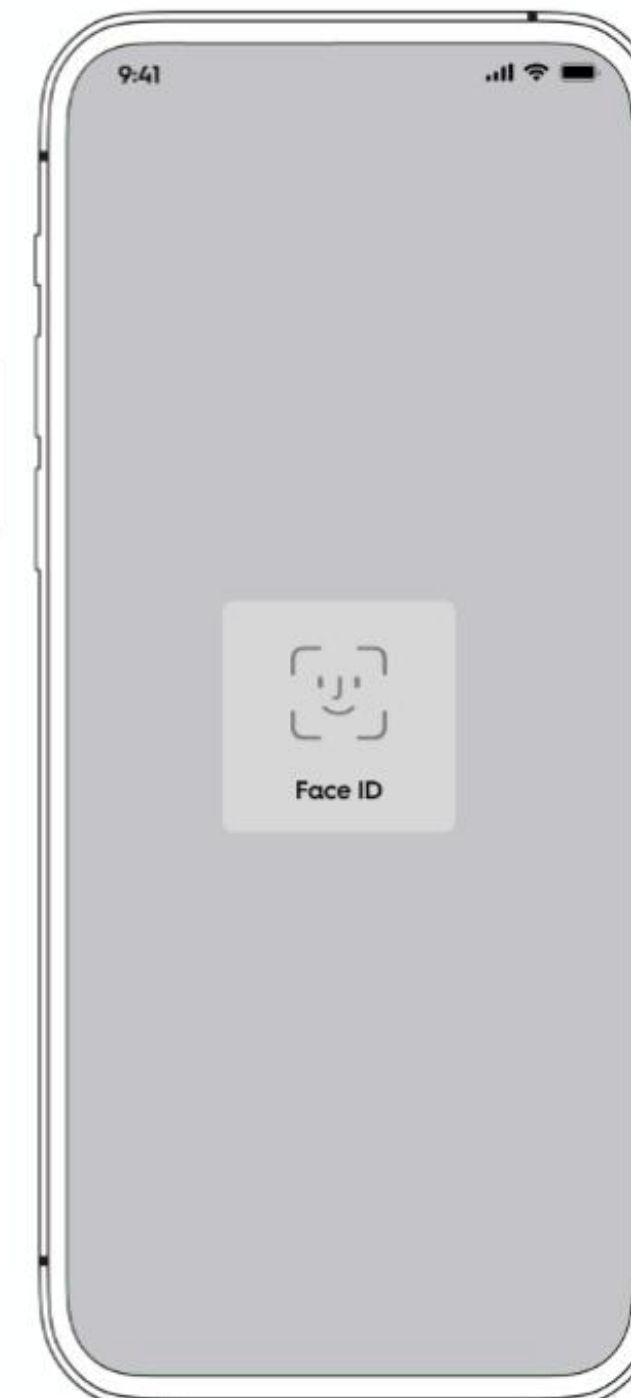
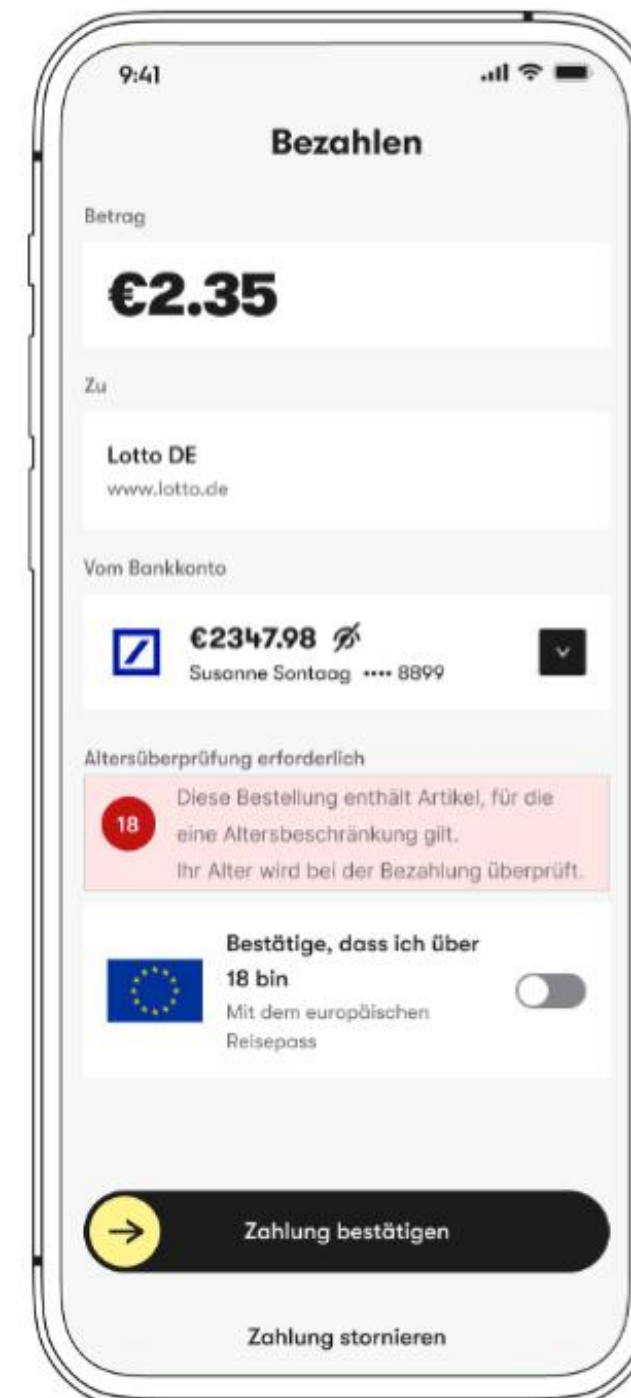
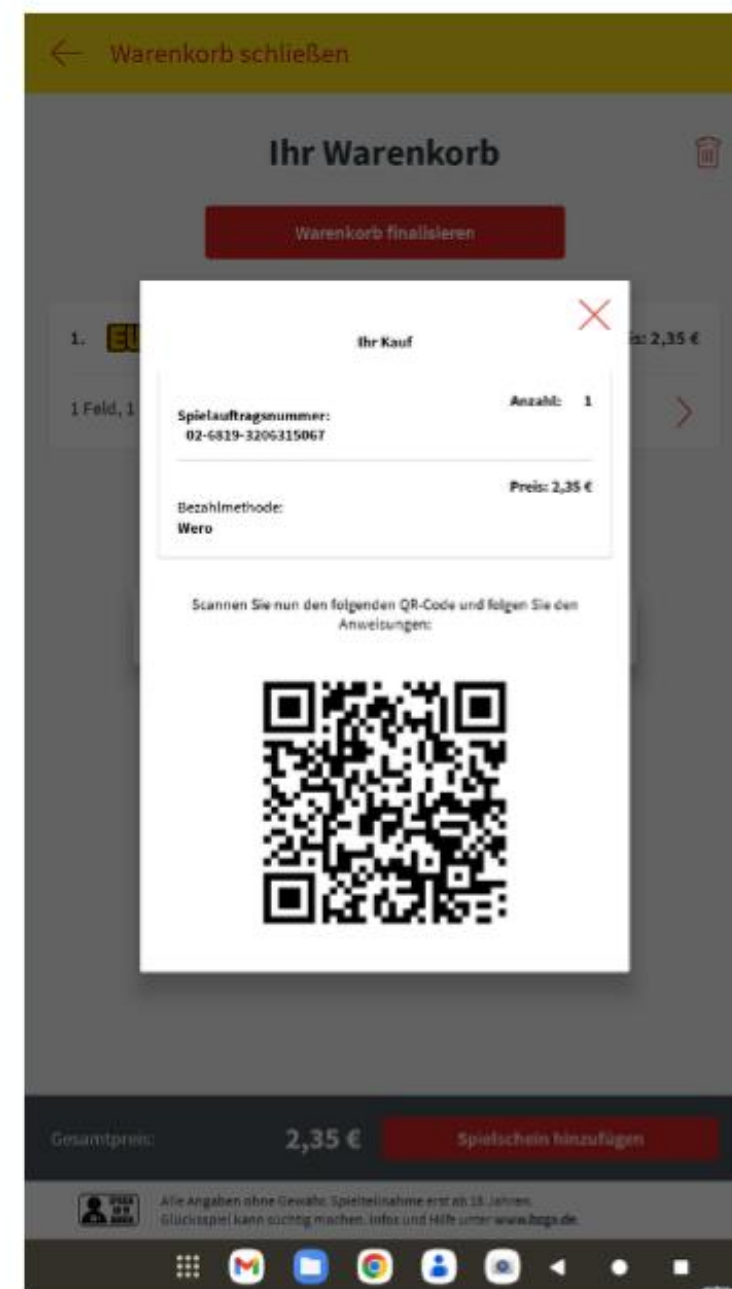
A unique European Pay & Prove wallet

Richer user experience in wallet

EPI will integrate in **2027** digital identity services (age verification, identity documents, ticketing and hotel booking, ...) to bring value-added services for merchants and consumers, to become the preferred payment wallet.

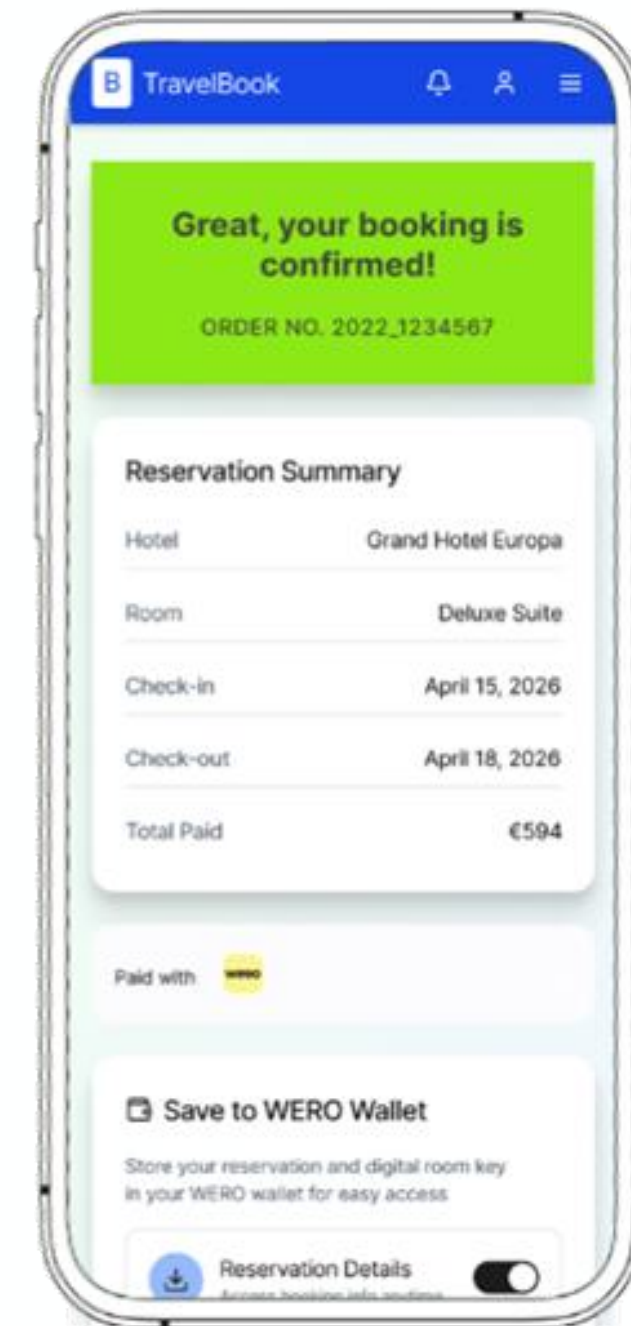
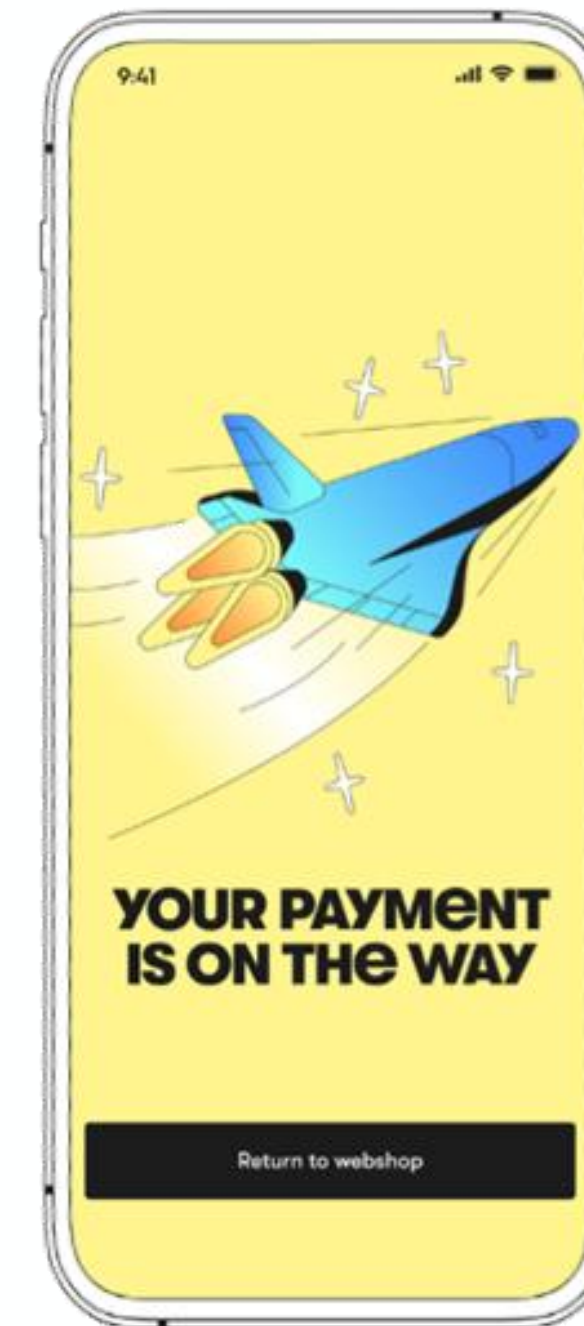
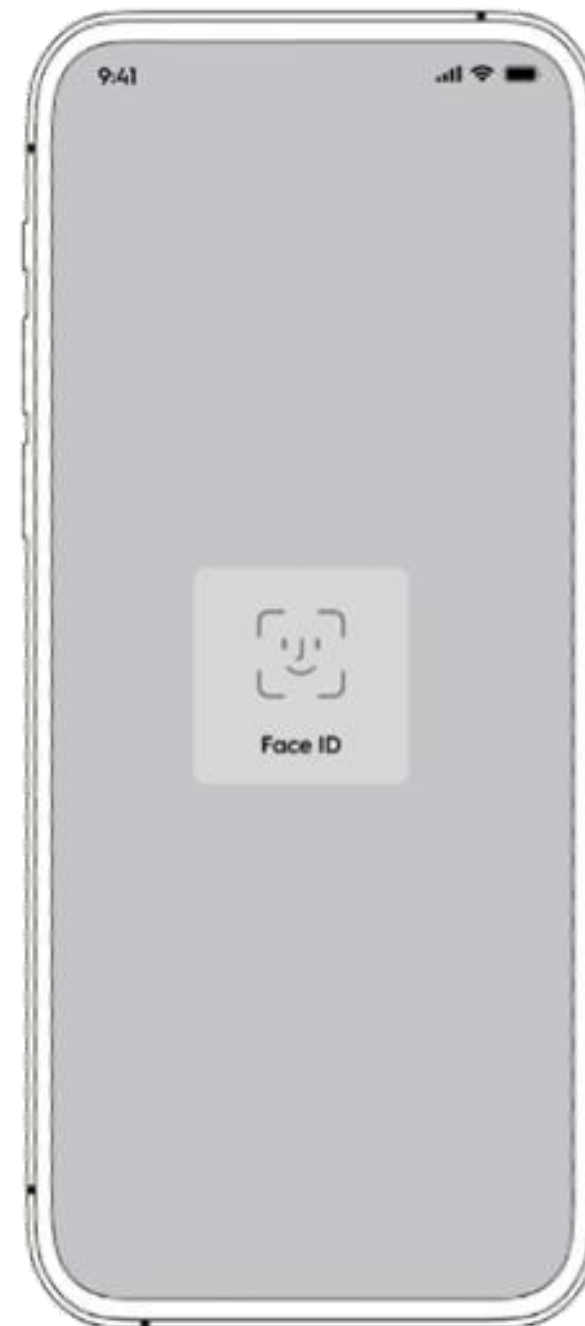
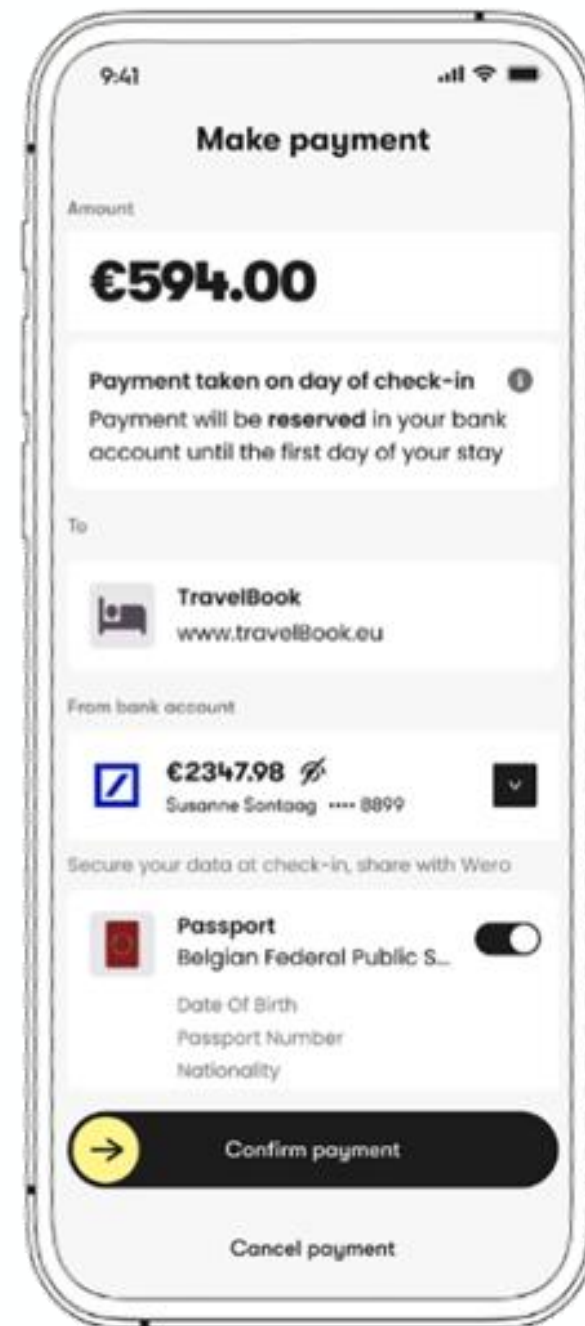
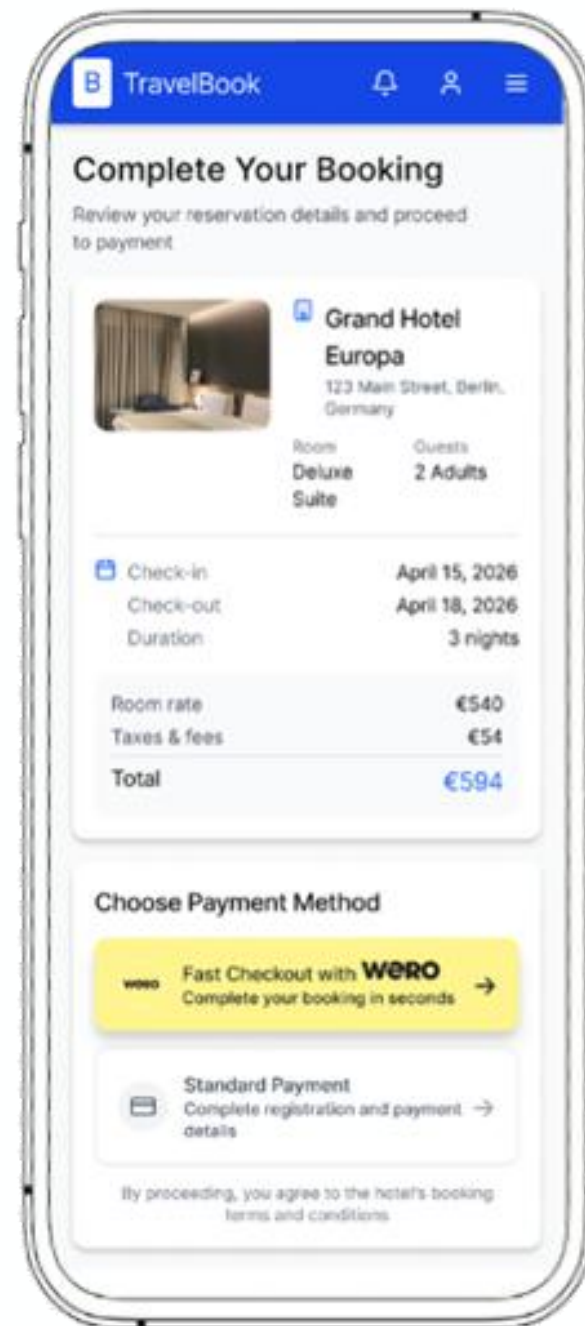
# Age verified in seconds with Wero

Age verified without sharing any personal data



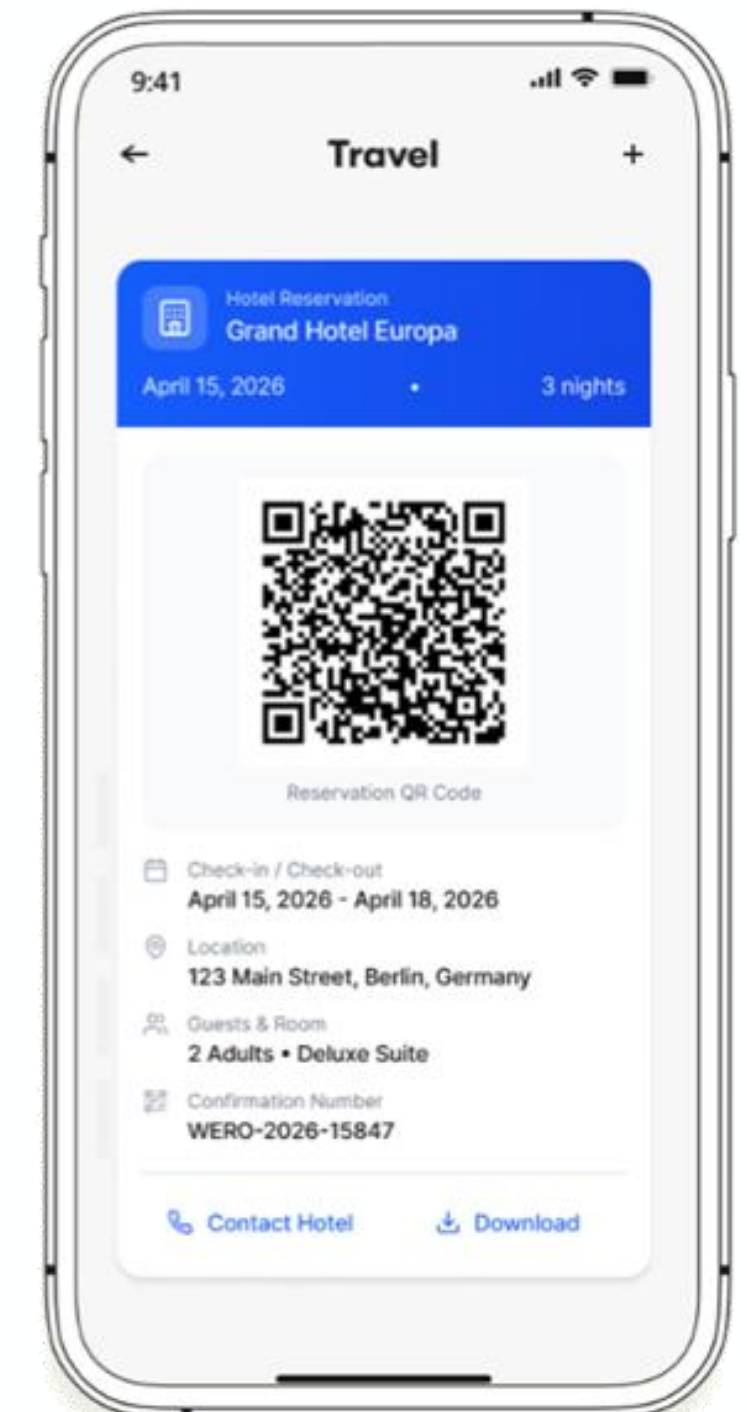
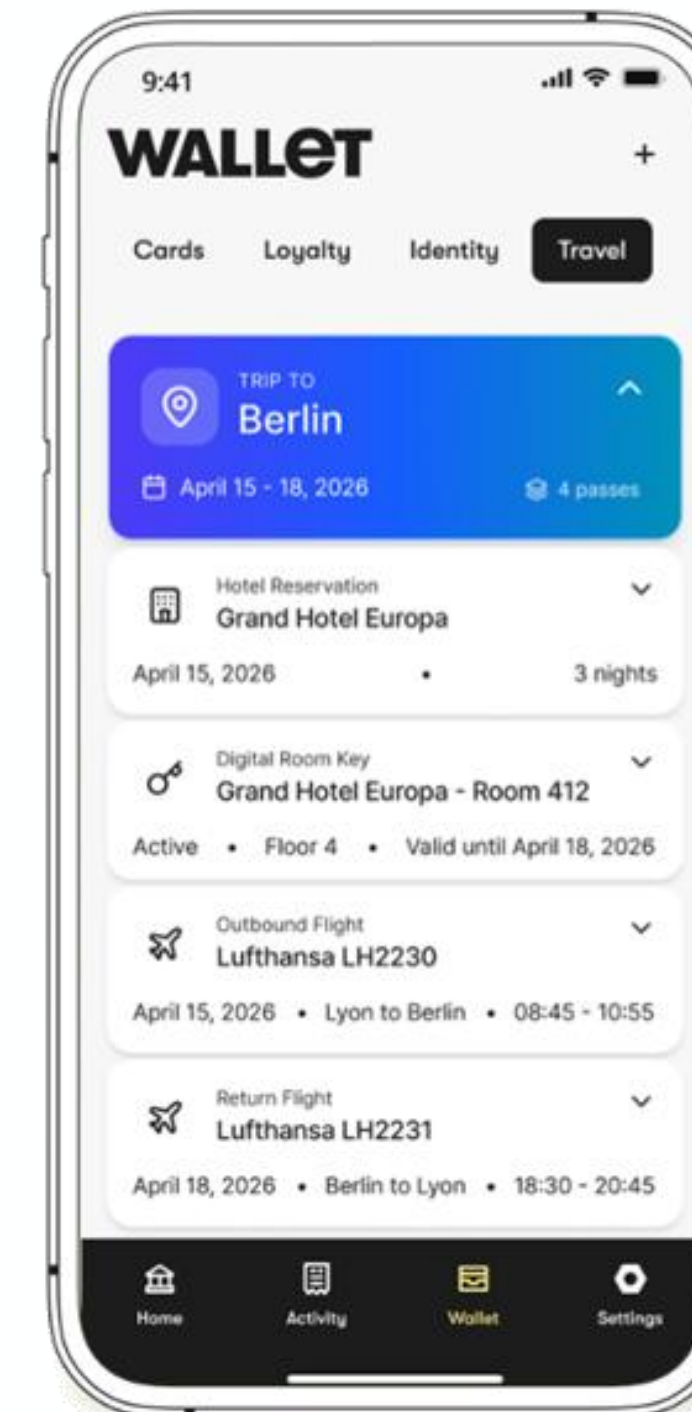
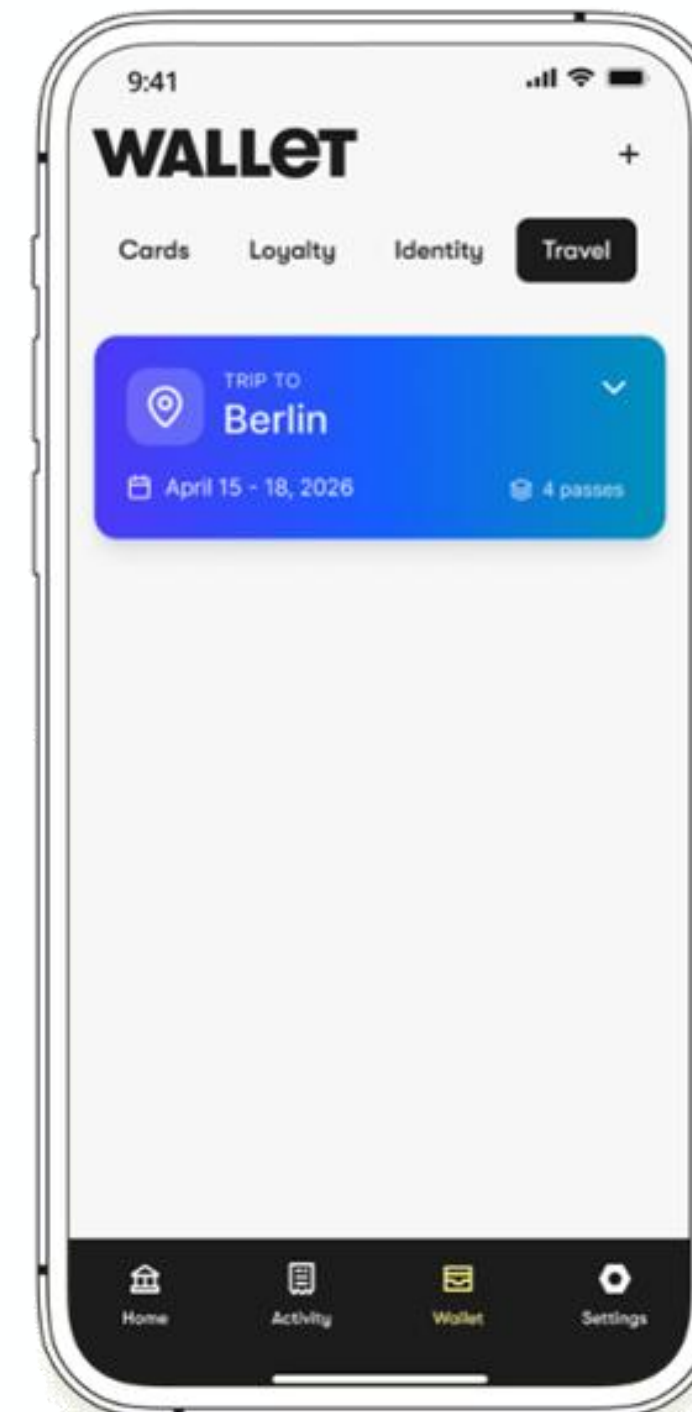
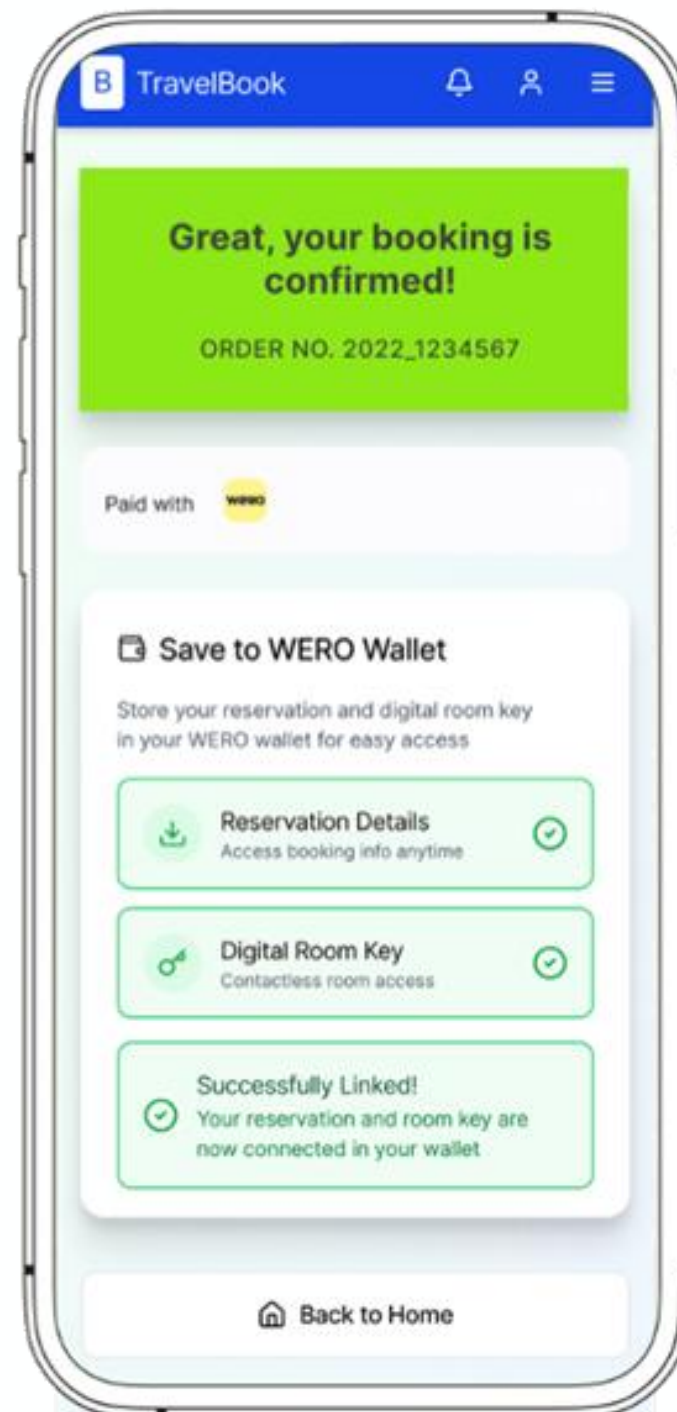
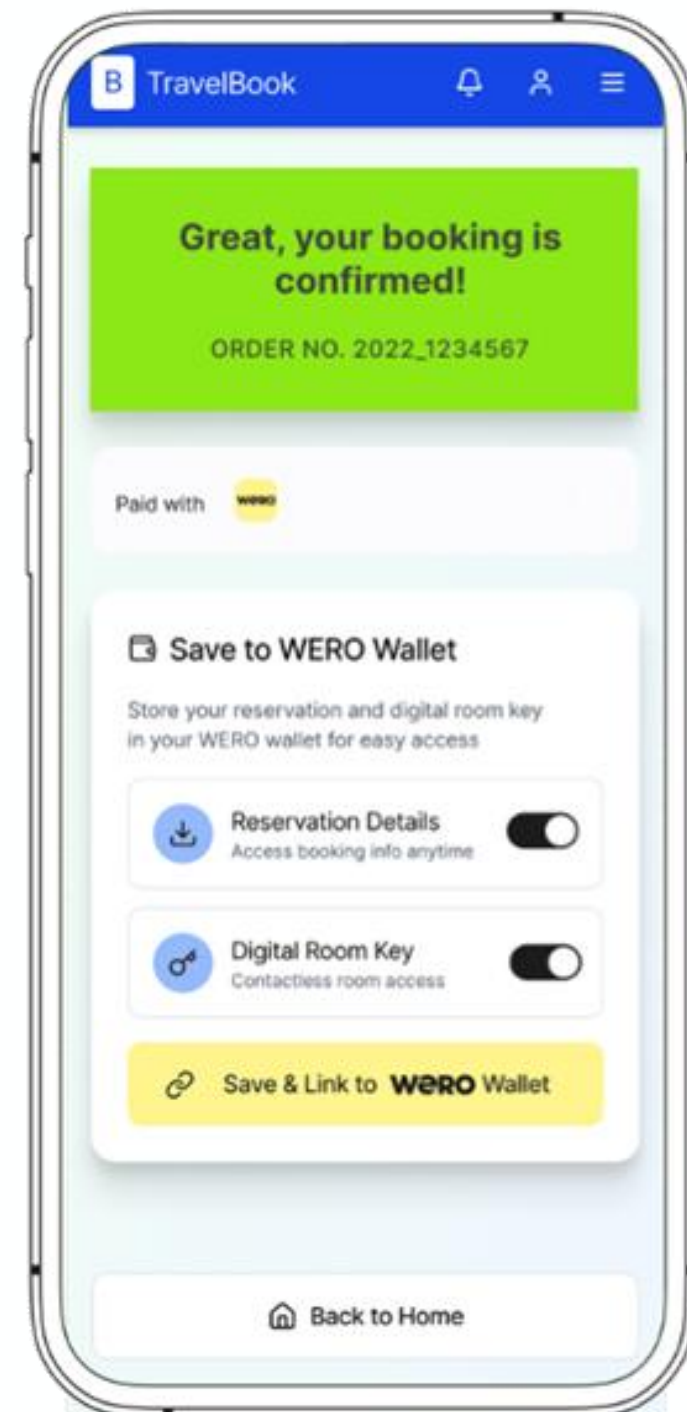
# Easy booking with WERO

Book the hotel, pay and share identity with WERO



# Easy booking with WERO

## Issue booking and room key in the WERO Wallet

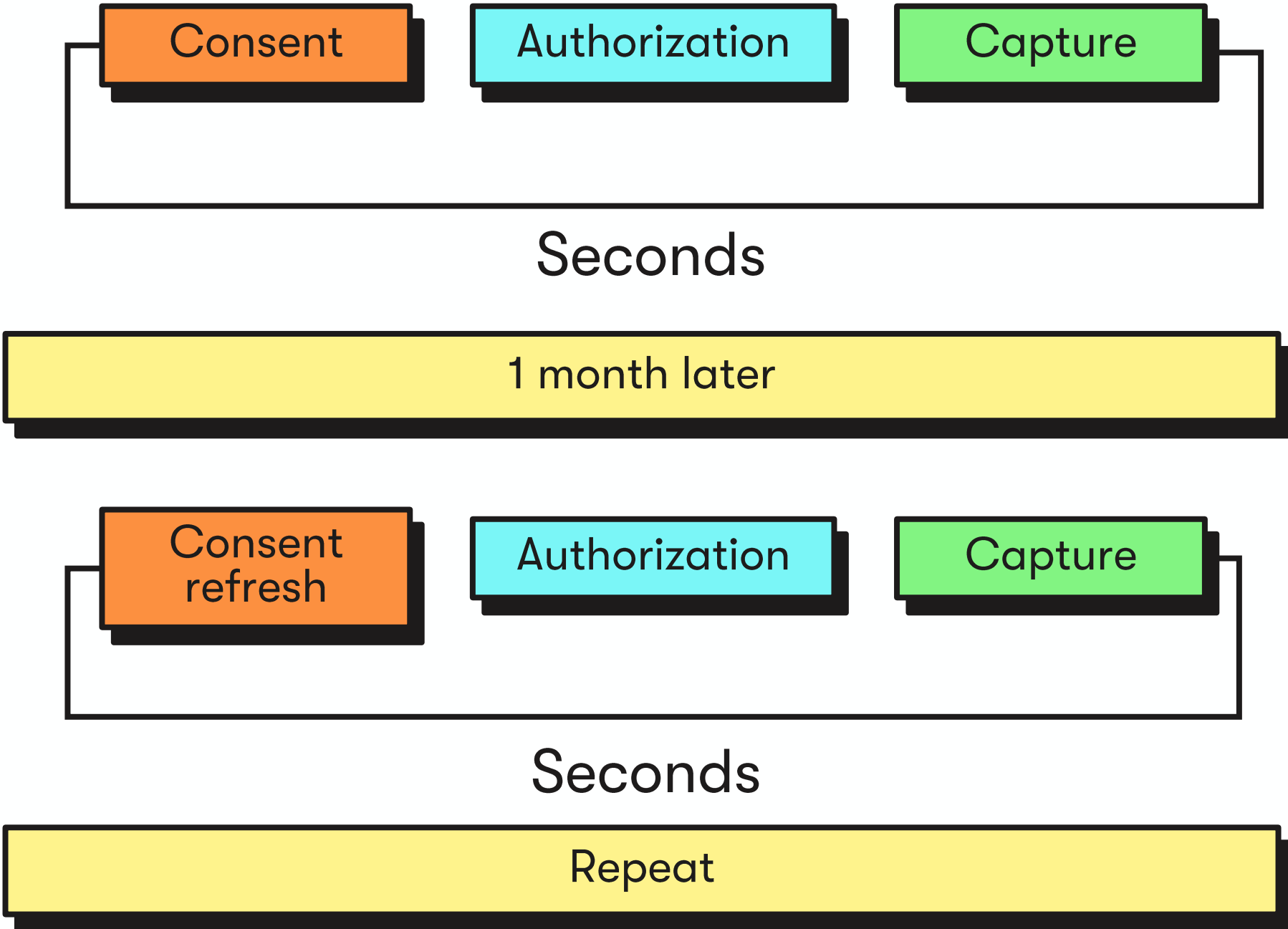




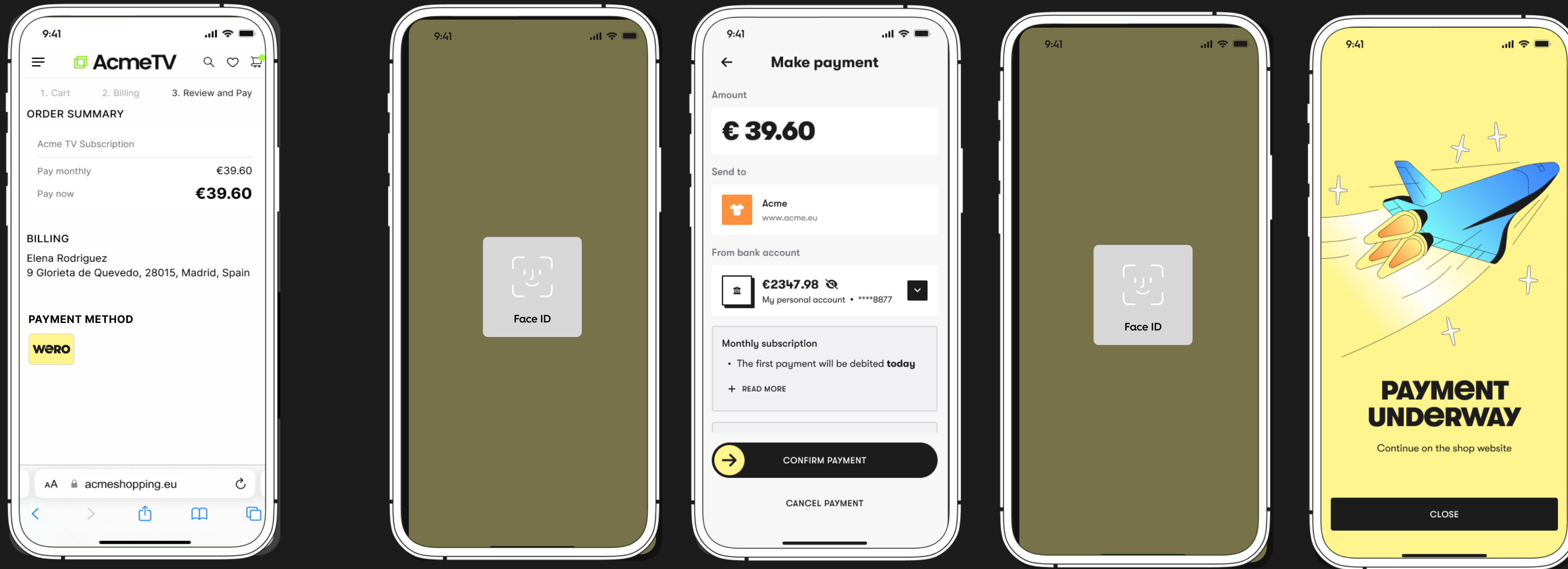
**“Getting a streaming subscription”**

# SUBSCRIPTION PAYMENTS

Timeline



# E-Commerce user journey: Subscription



Choose Wero in the checkout

Wero app opens

Swipe to confirm or tap to read all the transaction information

Strong customer authentication

Payment confirmation

# FOLLOW US ON OUR JOURNEY



wero.eu



wero\_eu



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<https://www.linkedin.com/in/markus-fuchs-31b9b7/>

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