

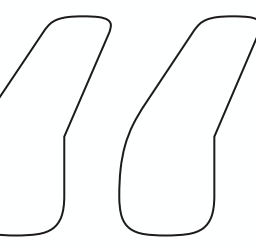
WERO

Wero, sowieso

De Thomas, Amsterdam – 6th of November 2025

01

Why Wero?



NRC, 5th of November

nrc>

 Mijn nieuws

ACHTERGROND

Ook voor online betalingen is Europa afhankelijk van de VS. Twee oplossingen: een Europese versie van 'iDeal' of toch een digitale euro

Why do we still pay in the European
Union like it's
27 different countries?

WE CAN **STREAM** **THE SAME**
WAY IN RIGA OR ROTTERDAM.

**WE CAN BOOK HOTELS ON
THE SAME APP ACROSS ALL
COUNTRIES.**

**WE USE THE SAME
MESSAGING APP TO TALK
TALK AROUND EUROPE.**

NETFLIX

BOOKING.COM

WHATSAPP

don't stop at borders.

So why should payments?

True, international cards don't stop
at borders. But...

We're doing it on someone else's rails.
They aren't built, governed, or owned in Europe.

That isn't sovereignty: it's dependence.

Lack of
sovereignty has a
cost.

1. Profits flow outside Europe.
2. Political and financial risk.
3. No control over product.

**EUROPE NEEDS A
STRONG EUROPEAN
PAYMENT BRAND.**

An illustration of two hands shaking, symbolizing agreement or partnership. The hands are rendered in a stylized, cartoonish manner with a color gradient from orange to pink. They are positioned in the center of the slide, overlapping the text "STRONG EUROPEAN".

02

**Where are we
with Wero?**

We are making good progress

45.6M
consumers
successfully enrolled

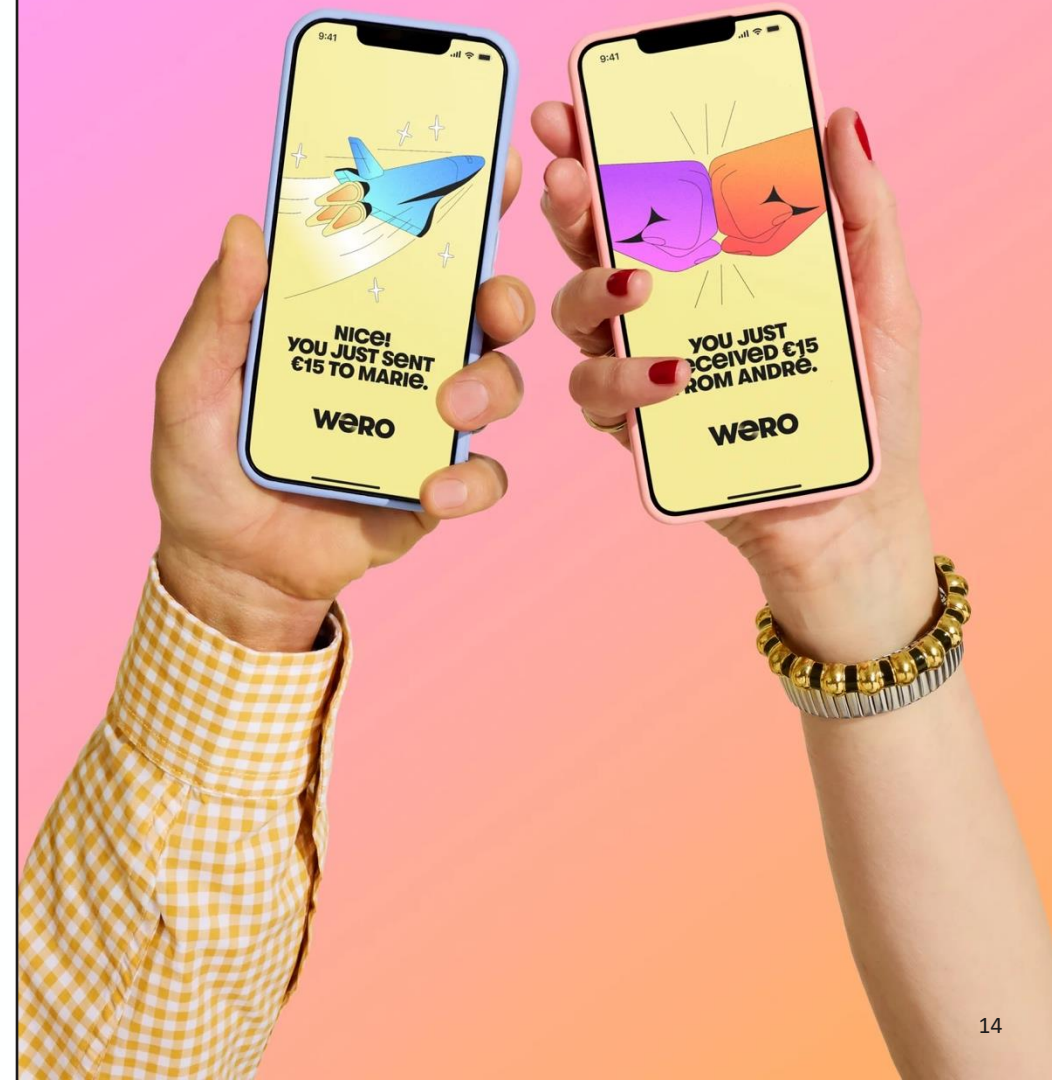
17
New (non-shareholder)
members joined

€9.8bn+
transferred
since inception
(September 24)

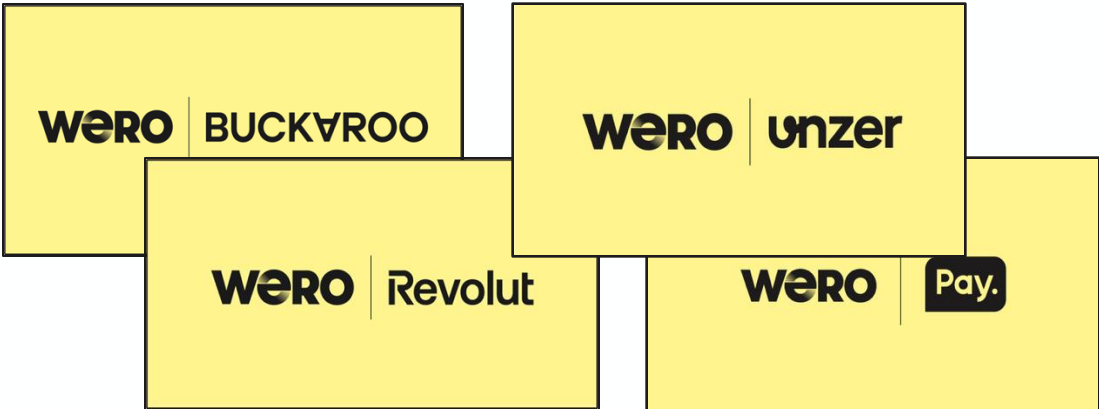
30+
member applications
received (issuers + acquirers)

25
participating banks / banking
groups live with the P2P
solution

60+
additional prospects in the
member pipeline



Key milestones achieved in the last months



Several new Principal members joined



5 Belgian banks join EPI – reaching 98% market coverage



European Payments Alliance and EPI exploring solutions for cooperation



Austrian banks consider joining EPI



First merchants officially announced in France

+80% market reach in Belgium and France, slightly lower in Germany but catching up



Going live in Germany soon

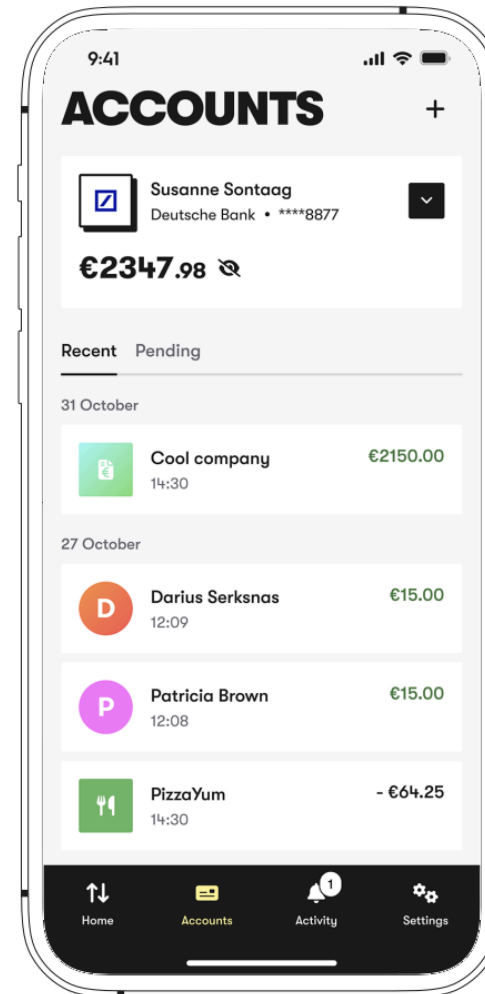
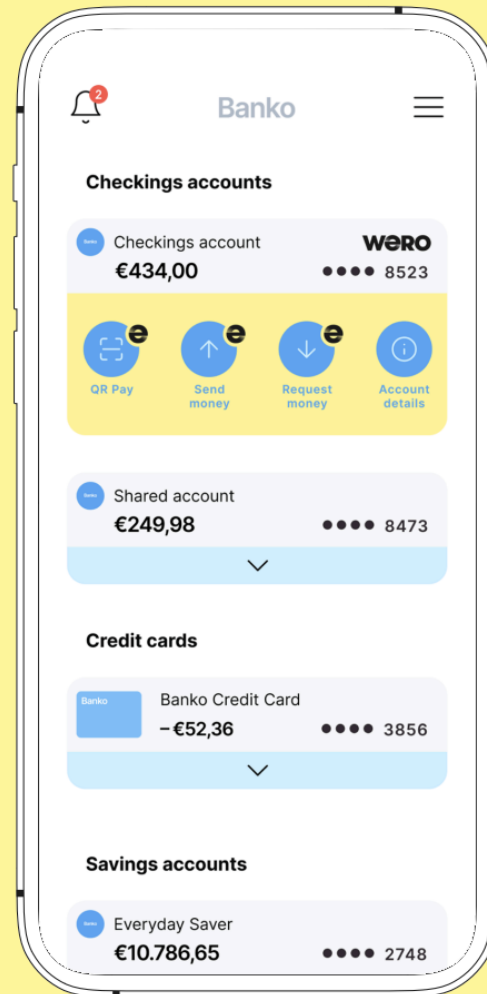
WERO App

With numerous new members onboarding and 2 migrations in the pipeline...

Two complementary distribution channels.

Banking app integration

- Integrated into the mobile apps of Dutch banks 
- Immediately available to millions of users
- Profoundly trusted channel
- Familiar user interface



Standalone Wero wallet app

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

Positive momentum with numerous banks in the pipeline to go live in the next months

	Belgium 	Germany 	France 
Launch date	Jul 26	Q2/2026	Mar 26
% Consumer coverage	~98% (+18%)	~80% (+5%)	~90% (+5%)
Total Addressable consumers	~8,3m ¹ (+1,5m)	~44,8m ¹ (+2,8m)	~39,6m ¹ (+2,1m)
Bank coverage	     	   	

What we have planned ahead

H2 2025

 E-com preparations and go-live

By Dec:

 Migration to  finalised

H1 2026

  Commercial e-com go-live and broad marketing campaigns

Start of NL migration

 -branding iDEAL / Wero)*

H2 2026

  E-com go-live and marketing campaigns

  Launch of advanced payment plans (e-com)

By September:

 Migration to  finalised

Go live of    (NL + QR-code) and card integration

2027 and beyond

  Launch of advanced payment plans (e-com)

    Go-live of value-added services (e.g., integration of loyalty programs, digital identity, etc.)

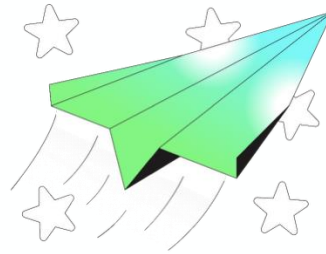
By end of 2027:

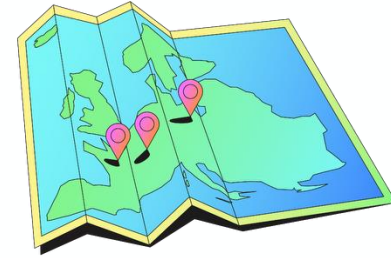
Upcoming priorities for the coming months



Continue P2P and consumer uptake



Succeed with the e-com launch



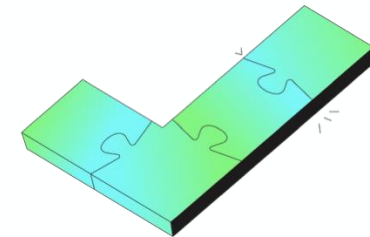
Increase reach with new members and markets



Strengthen European sovereignty

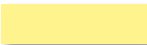


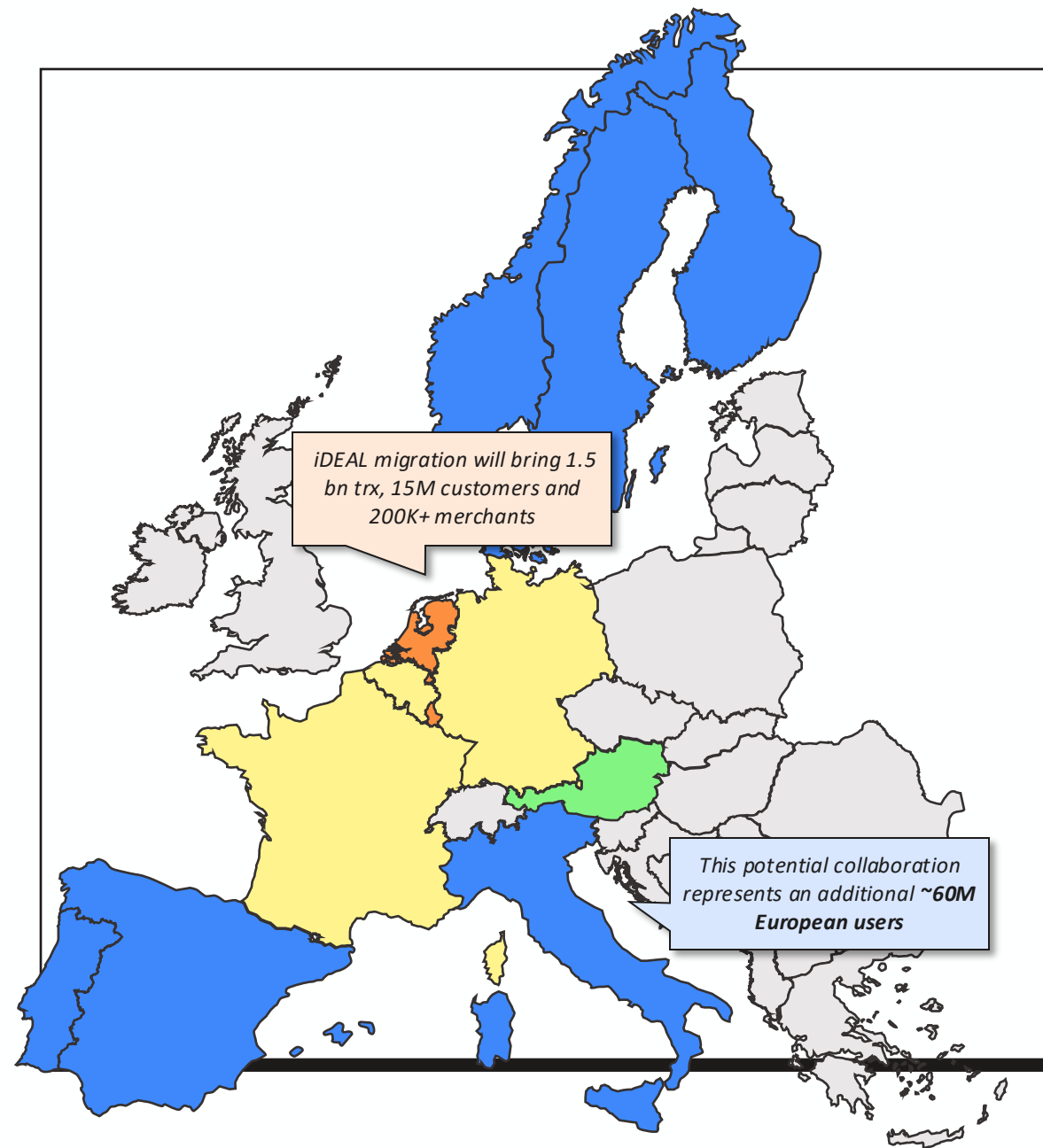
Strengthen the Wero product and wallet



Manage and finalize migrations

Successfully 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 with an intention to join EPI
-  — Markets with whom cooperations are currently being explored (EuroPA)





WERO

 **bizum**

 **MB WAY**

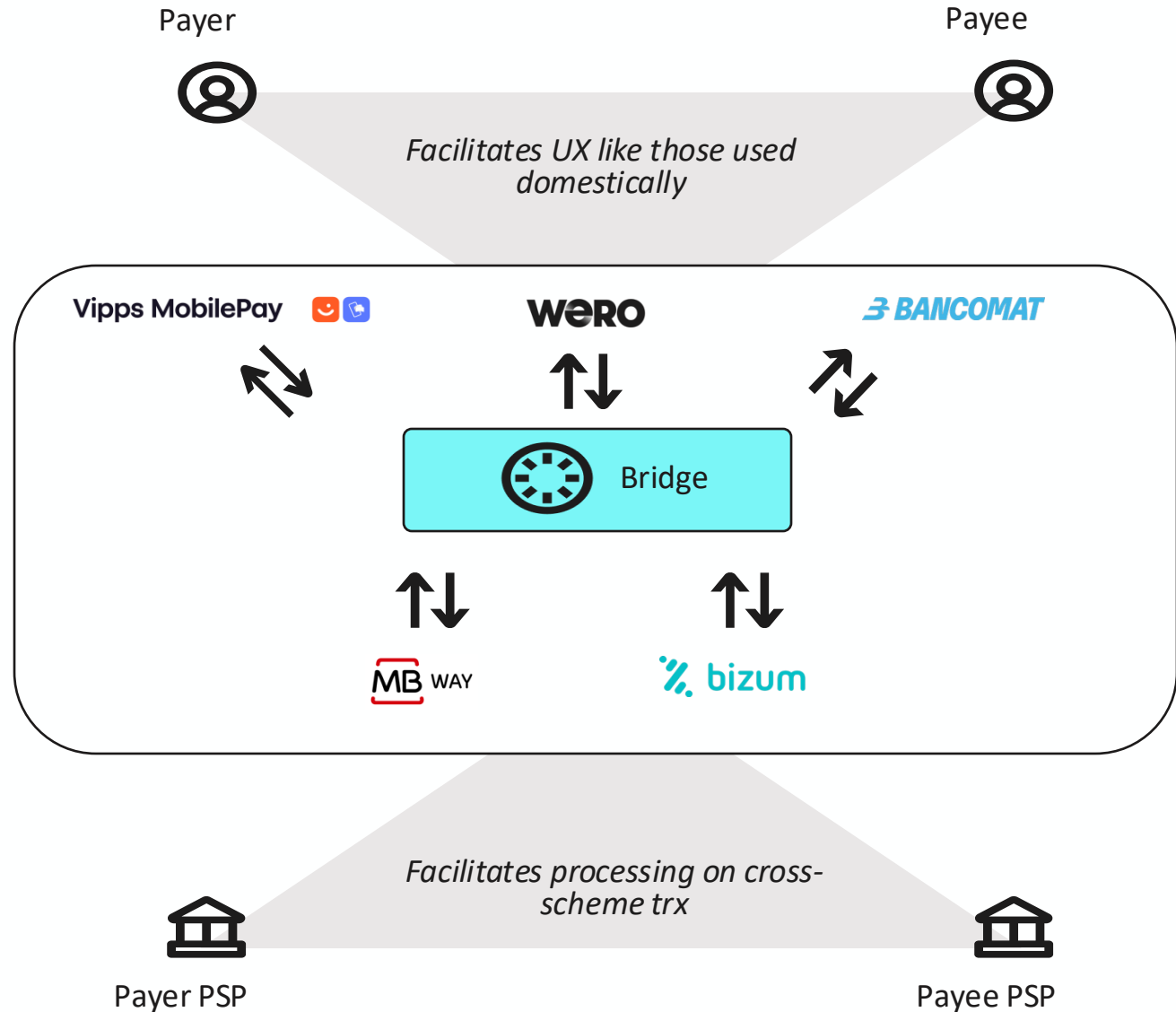

BANCOMAT



Vipps MobilePay

EuroPA cooperation: Central bridge open for all European solutions

- Based on specific rules for x-scheme functioning
- Includes additional processes & tools (e.g., disputes)
- Cross-currency conversion to be developed



03

Wero in the Netherlands

From iDEAL to Wero

The same trust, convenience and ease of use, and a lot more.



The Netherlands only

Single immediate payments

No purchase protection



The Netherlands and across borders

Single immediate payments
+ advanced payment types
(subscriptions event-dependent payments coming Q1, 2027)

Purchase protection
(insolvency, fraud management, etc.)

Facilitating seamless migration from iDEAL to Wero.



Phased, market-tailored approach

A structured rollout designed specifically for the Dutch market to ensure a smooth, tailored transition.



Strong brand continuity and consumer trust

Wero will be introduced through iDEAL co-branding, supported by a national media campaign in partnership with Dutch banks.



Reliable and tested platform

Rigorous testing of Wero's resilience and robustness before merchant migration will ensure technical stability.



Transparent and controlled transition

Gradual migration of iDEAL volumes with clear tooling, timelines, and ongoing market consultation.

NL migration timeline*

The migration plan, developed in partnership with the iDEAL ecosystem, ensures minimal market disruption and an optimal experience across the ecosystem.

