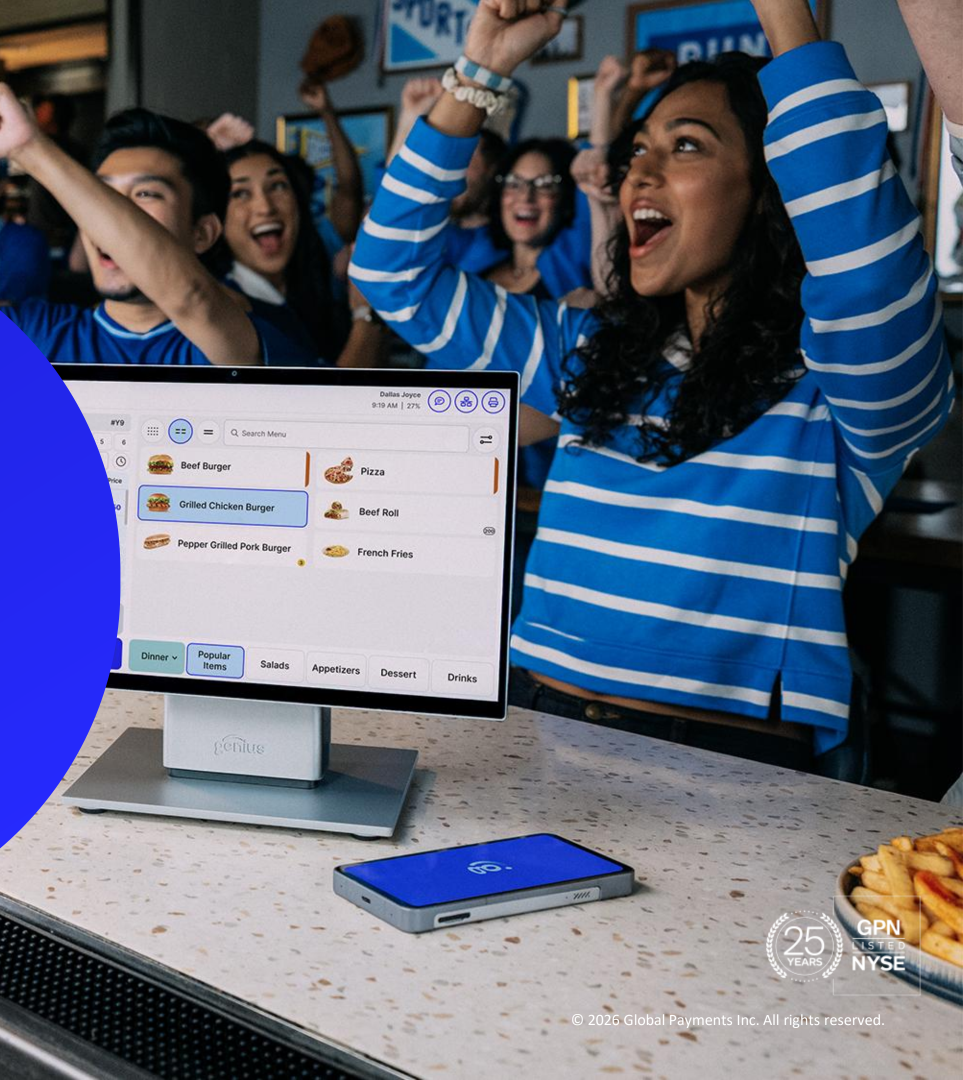
globalpayments

2Q 2026 Results

August 5, 2026



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Forward-looking Statements

This presentation contains forward-looking statements, which are made pursuant to the "safe-harbor" provisions of the Private Securities Litigation Reform Act of 1995. Forward-looking statements may include, but are not limited to, statements we make regarding our business strategy and means to implement the strategy; measures of future financial performance or results of operations; operating metrics such as shares outstanding and capital expenditures; liquidity and deleveraging plans and capital available for allocation; the strategic rationale and anticipated benefits of acquisitions or dispositions, including our acquisition of Worldpay and divestiture of our Issuer Solutions business; the development and introduction of new services and expansion of our business; and the company's plans, objectives, expectations and intentions. Statements can generally be identified as forward-looking because they include words such as "believes," "anticipates," "expects," "intends," "plans," "anticipates," "projects," "estimates," "forecast," "budget," "could," "should," "may," "will," "would," or words of similar meaning.

Forward-looking statements are based on current expectations, estimates and projections about our business and the industry and geographies in which we operate, and on the beliefs of, and assumptions made by, our management. Although we believe that the plans and expectations reflected in any forward-looking statements are based on reasonable assumptions, actual events, outcomes and results may differ materially from what is expressed or forecasted in forward-looking statements. Accordingly, we cannot guarantee or give assurance that our plans and expectations will be achieved.

In addition to factors previously disclosed in Global Payments' reports filed with the SEC and those identified elsewhere in this communication, the following factors, among others, could cause actual results to differ materially from forward-looking statements or historical performance: difficulties and delays in integrating the Worldpay business into that of Global Payments; failing to fully realize anticipated cost savings and other anticipated benefits of the acquisition of Worldpay, either when expected or at all; business disruptions from the acquisition of Worldpay that may harm our business or operations; failing to comply with the applicable requirements of Visa, Mastercard or other payment networks or card schemes or changes in those requirements; our ability to retain and hire key personnel; uncertainty as to the long-term value of our common stock following the acquisition of Worldpay, including the dilution caused by issuance of additional shares of Global Payments' common stock in connection with the acquisition of Worldpay; the continued availability of capital and financing; the effects of global economic, political, market, health and social events or other conditions; the imposition of tariffs and other trade policies and the resulting impacts on market volatility and global trade; macroeconomic pressures and general uncertainty regarding the overall future economic environment; foreign currency exchange, inflation and rising interest rate risks; the effect of a security breach or operational failure on our business; the ability to maintain Visa and Mastercard registration and financial institution sponsorship; increased competition in the markets in which we operate; our ability to safeguard our data; risks associated with our indebtedness; the effects of new or changes in current laws, regulations, credit card association rules or other industry standards on us or our partners and customers; and other events beyond our control, and other factors included in the "Risk Factors" section in our most recent Annual Report on Form 10-K and in other documents that we file with the SEC, which are available at https://www.sec.gov.

These cautionary statements qualify all of our forward-looking statements, and readers are cautioned not to place undue reliance on forward-looking statements. Our forward-looking statements speak only as of the date they are made and should not be relied upon as representing our plans and expectations as of any subsequent date. While we may elect to update or revise forward-looking statements at some time in the future, we specifically disclaim any obligation and do not intend to publicly update or revise these forward-looking statements, except as required by law.

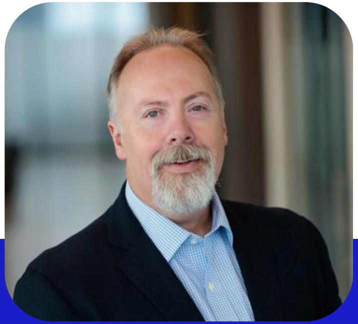
Use of Non-GAAP Financial Measures

This presentation contains certain non-GAAP financial information. Reconciliation of each non-GAAP financial measure to the most directly comparable GAAP measure is included in the Appendix to this presentation and the Investor Relations section of our website at www.globalpayments.com, except for forward-looking measures where a reconciliation to the corresponding GAAP measures is not available due to the variability, complexity and limited visibility of the items that are excluded from the non-GAAP outlook measures. The company is unable to address the probable significance of the unavailable information.

This presentation also contains supplemental non-GAAP financial information which reflects the combined results of our continuing operations and Worldpay on a quarterly basis and for the year ended December 31, 2025. We believe this supplemental non-GAAP financial information will assist investors with evaluating the performance of our business following our acquisition of Worldpay. The supplemental information is not necessarily indicative of the actual results that might have been achieved if Worldpay had been owned by the Company during the periods presented.

Today’s Speakers

Cameron Bready
Chief Executive Officer



Bob Cortopassi
Chief Operating Officer

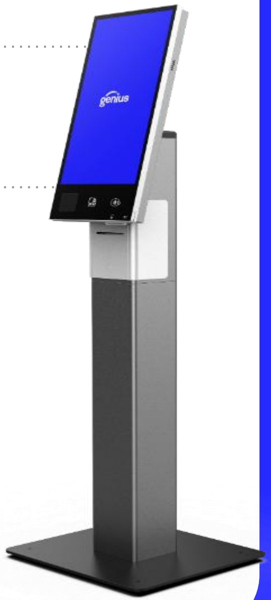
Josh Whipple
Chief Financial Officer

Agenda

01 Business Update

02 Financial Results & Outlook

03 Introducing our Operating Segments



Integration Milestones

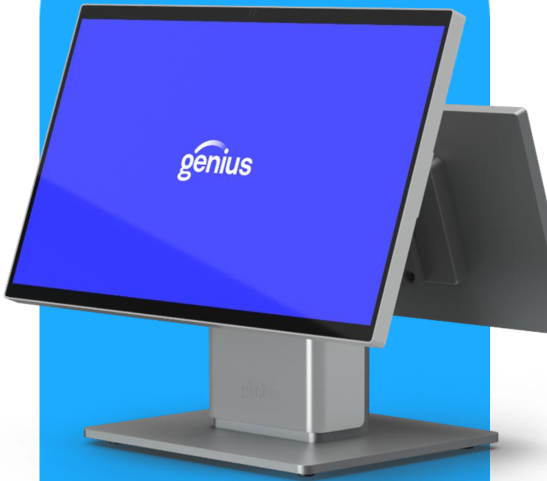
- ✓ Completed operating model design and placed top ~2,400 leaders
- ✓ Defined technology Target Architectural Model
- ✓ Aligned our commercial organization around three segments
- ✓ Exited more than 20% of transition services agreements

Well positioned to accelerate integration execution, unlock further synergies, and strengthen our competitive position

Continued Acceleration of Genius

Expanding across geographies, distribution channels, verticals and form factors

2Q 2026	3Q / 4Q 2026
• Announced new products at National Restaurant Association Show: – AI-first handheld – Self-serve kiosks – AI reporting tool • Expanded rollout of new countertop device • Won notable marquee clients and continued to strengthen pipeline	• Continue deployment of enterprise-grade solutions for SMBs (e.g., kitchen management & digital menu boards) • Host Genius World user conference • Kick off the Genius Road Trip in the U.S. • Enhance AI capabilities for both enterprises and small businesses



Financial Discussion

Josh Whipple

Chief Financial Officer

2Q 2026 Financial Performance

Adjusted net revenue	Adjusted operating margin	Adjusted EPS	Adjusted FCF
$3.16B	**42.0%**	**$3.46**	**$687M**
+4% normalized[1]	+70bps normalized[1]	+12%	75% conversion rate[2]

1) Normalized figures include the pre-acquisition results of Worldpay and exclude the results of Issuer Solutions and other divested businesses.
2) Represents conversion rate of adjusted net income attributable to Global Payments to adjusted free cash flow.

Introducing our Operating Segments

Fully aligned with our go-to-market strategy

SMB
(48% of Revenue[1])

- Feature-rich flagship Genius POS offering
- Global physical footprint with local sales, service and expertise
- Diverse distribution: Direct, dealers, financial institution partners and ISOs

Commerce enablement solutions for merchants with <$50M of volume

Enterprise
(27% of Revenue[1])

- Card-present and card-not-present payment solutions
- Value-added software and service offerings
- Global reach across 175+ countries

Serving the complex needs of our largest merchants with >$50M of volume

Platforms
(20% of Revenue[1])

- Embedded payments
- Integrated partners
- Leading presence in U.S., the world's largest software market
- Expanding international reach to U.K. and Australia

Serving ISVs, platforms and marketplaces across all operating models

Note: Global Payments separately reports an "other revenue" category, which includes non-core portfolios and certain relationships that do not align with our segments' go-to-market strategies

1) Based on contribution to consolidated adjusted net revenue for the three months ended June 30, 2026. Figures do not sum to 100% because they exclude "other revenue."

2Q 2026 Results – SMB

$1.51B
Adj. Net Revenue

+4%
Normalized[1]

$891M
Adj. Operating Income

59%
Contribution Margin[2]

+4%
Volume Growth Normalized[1]

Highlights

New Genius Locations
>20%
quarter-over-quarter

Genius Bookings
>25%
quarter-over-quarter

Notable Customer Wins

1) Normalized figures include the pre-acquisition results of Worldpay and exclude the results of Issuer Solutions and other divested businesses.
2) Represents segment adjusted operating income divided by segment adjusted net revenue. Segment adjusted operating income figures are not burdened by corporate expenses.

2Q 2026 Results – Enterprise

$838M
Adj. Net Revenue

+7%
Normalized[1]

$653M
Adj. Operating Income

78%
Contribution Margin[2]

+4%
Volume Growth Normalized[1]

Highlights

+10% Bookings Growth

+30% Growth in Cross-Sell Bookings

Notable Customer Wins

SHANGRI-LA GROUP

BingX

Careem

1) Normalized figures include the pre-acquisition results of Worldpay and exclude the results of Issuer Solutions and other divested businesses.
2) Represents segment adjusted operating income divided by segment adjusted net revenue. Segment adjusted operating income figures are not burdened by corporate expenses.

2Q 2026 Results – Platforms

$628M
Adj. Net Revenue

+7%
Normalized[1]

$284M
Adj. Operating Income

45%
Contribution Margin[2]

+10%
Volume Growth Normalized[1]

Highlights

+25% Value-Added-Services Revenue Growth

48 New Software Partners Signed

>50% Of Newly Signed Software Partners were International

15% Volume Growth in Embedded Payments

1) Normalized figures include the pre-acquisition results of Worldpay and exclude the results of Issuer Solutions and other divested businesses.
2) Represents segment adjusted operating income divided by segment adjusted net revenue. Segment adjusted operating income figures are not burdened by corporate expenses.

Updated 2026 Outlook

4% – 5% normalized constant currency adj. net revenue growth[1]

~150bps normalized adj. operating margin expansion[1]

~$1B annual capital investment

$13.60 – $13.80 normalized adj. earnings per share[1]

>90% adj. free cash conversion[2]

>$2B of capital returned to shareholders[3]

1) Normalized figures include the pre-acquisition results of WorldPay and exclude the results of Issuer Solutions and other divested businesses.
2) Represents conversion rate of adjusted net income attributable to Global Payments to adjusted free cash flow.
3) Includes share repurchases and dividends.

Appendix

2026 Guidance Assumptions

Debt & Interest
- ~$860M adjusted net interest and other expense

Adj. Tax Rate
- ~15.5% adjusted effective tax rate

Income from Equity Method Investments
- ~$70M

Net Income Attributable to NCI
- ~($90M)

Capital Expenditures
- ~$1B (~8% of adjusted net revenue)

Adj. Free Cash Flow Conversion
- >90%[1]

Free Cash Flow Adjustments
- Declining into 2027 as Transformation concludes and Worldpay integration progresses

1) Represents conversion rate of adjusted net income attributable to Global Payments to adjusted free cash flow.

Non-GAAP Reconciliations

Consolidated (unaudited)

(In thousands, except per share data)	Three Months Ended June 30,			Six Months Ended June 30,		
	2026	2025	% Change	2026	2025	% Change
Adjusted net revenue	$ 3,159,074	$ 2,361,234	33.8 %	$ 6,015,363	$ 4,566,061	31.7 %
Adjusted operating income	$ 1,325,499	$ 1,052,749	25.9 %	$ 2,466,126	$ 1,986,636	24.1 %
Adjusted net income attributable to Global Payments	$ 934,305	$ 754,189	23.9 %	$ 1,743,241	$ 1,419,480	22.8 %
Adjusted diluted earnings per share attributable to Global Payments	$ 3.46	$ 3.10	11.7 %	$ 6.42	$ 5.79	11.0 %

Note: Financials include the impact of the sold Issuer Solutions business.

See Slide 24 for a discussion of non-GAAP financial measures.

Non-GAAP Reconciliations

Consolidated (unaudited)

(In thousands, except per share data)

	Three Months Ended June 30, 2026					
	GAAP	Discontinued Operations	Net Revenue Adjustments(1)	Earnings Adjustments(2)	Income Taxes on Adjustments(3)	Non-GAAP
Revenues	$ 3,320,791	$ —	$ (161,717)	$ —	$ —	$ 3,159,074
Operating income (loss)	$ 337,121	$ (5,178)	$ (11)	$ 993,568	$ —	$ 1,325,499
Net income (loss) attributable to Global Payments	$ 12,971		$ (11)	$ 995,062	$ (73,717)	$ 934,305
Diluted earnings (loss) per share attributable to Global Payments:	$ 0.05					$ 3.46
Diluted weighted-average shares outstanding	270,115					270,115

	Three Months Ended June 30, 2025					
	GAAP	Discontinued Operations	Net Revenue Adjustments(1)	Earnings Adjustments(2)	Income Taxes on Adjustments(3)	Non-GAAP
Revenues	$ 1,969,287	$ 615,132	$ (223,184)	$ —	$ —	$ 2,361,234
Operating income (loss)	$ 393,308	$ 253,810	$ 343	$ 405,288	$ —	$ 1,052,749
Net income (loss) attributable to Global Payments	$ 241,640		$ 343	$ 394,314	$ 117,893	$ 754,189
Diluted earnings (loss) per share attributable to Global Payments:	$ 0.99					$ 3.10
Diluted weighted-average shares outstanding	243,577					243,577

(1) Include adjustments to revenues for gross-up related payments (included in operating expenses) associated with certain lines of business to reflect economic benefits to the company. Net revenue adjustments also include eliminations for services provided by discontinued operations to our continuing operations.

(2) For the three months ended June 30, 2026, earnings adjustments to operating income (inclusive of discontinued operations) include $764.6 million in cost of service (COS) and $229.0 million in selling, general and administrative expenses (SG&A). Adjustments to COS include amortization of acquired intangibles of $757.6 million, acquisition, integration and separation expenses of $0.3 million, and other items of $6.7 million. Adjustments to SG&A include acquisition, integration and separation expenses of $157.4 million, facilities exit charges of $1.7 million, charges for business transformation activities of $40.1 million, employee termination benefits of $25.3 million, and other items of $4.5 million.

For the three months ended June 30, 2025, earnings adjustments to operating income (inclusive of discontinued operations) included $335.6 million of amortization of acquired intangibles in COS and $176.9 million in SG&A. Adjustments to SG&A included acquisition, integration and separation expenses of $24.4 million, facilities exit charges of $5.1 million, charges for business transformation activities of $109.6 million (including non-cash write-down), modernization charges of $8.4 million, employee termination benefits of $24.5 million, and other items of $4.9 million.

Earnings adjustments for the three months ended June 30, 2025, also include the add back of $140.1 million of depreciation and amortization (D&A) of long-lived assets which is no longer recognized under GAAP once the assets are classified as discontinued operations.

For the three months ended June 30, 2025, earnings adjustments to operating income also included a $33.2 million noncash goodwill impairment charge in connection with the classification of our Issuer Solutions business as assets held for sale, and the elimination of a $0.3 million gain on business dispositions.

(3) Income taxes on adjustments reflect the tax effect of earnings adjustments to income before income taxes. The tax rate used in determining the tax impact of earnings adjustments is either the jurisdictional statutory rate in effect at the time of the adjustment or the jurisdictional expected annual effective tax rate for the period, depending on the nature and timing of the adjustment. For the three months ended June 30, 2025, income taxes on adjustments include the removal of $202.0 million in tax charges related to business dispositions.

See "Non-GAAP Financial Measures" on Slide 24.

Note: Amounts may not sum due to rounding.

Non-GAAP Reconciliations

2026 Outlook Summary (unaudited)

(In millions, except per share data)

	2026 Growth		
Revenues:			
GAAP revenues	70%	to	71%
Adjustments incl Worldpay Proforma[1]		(68)%	
FX impact		0%	
Constant currency (CC) adj net revenue	2%	to	3%
Dispositions		2%	
CC adjusted net revenue excluding dispositions	4%	to	5%
Earnings Per Share:			
GAAP diluted EPS	(185)%	to	(187)%
Adjustments[2]		198%	
FX impact		0%	
CC adjusted EPS	11%	to	13%

[1] Include adjustments to revenues for gross-up related payments (included in operating expenses) associated with certain lines of business to reflect economic benefit to the company. Amounts also include adjustments to eliminate the effect of acquisition accounting fair value adjustments for software-related contract liabilities associated with acquired businesses. Net revenue adjustments also include the effect of discontinued operations.

[2] Adjustments to 2025 GAAP diluted EPS include the removal of 1) software-related contract liability adjustments described above of $0.01, 2) acquisition related amortization expense of $4.42, 3) acquisition, integration, and separation expense of $1.06, 4) charges for business transformation activities of $1.27, 5) employee termination benefits of $0.10, 6) modernization charges of $0.12, 7) facilities exit charges of $0.06, 8) goodwill impairment of $0.11, 9) gain/loss on business dispositions of $(0.49), 10) add back of D&A of long-lived assets which is no longer recognized under GAAP once the assets are classified as discontinued operations of $(1.43), 11) other income and expense of $0.19, 12) equity method investment earnings from our interest in a private equity investment fund of $(0.20), 13) discrete tax items of $1.18, 14) other items of $0.04, 15) the effect of noncontrolling interests and income taxes, as applicable.

Supplemental Combined Financial Information

Reconciliation of Segment Non-GAAP Financial Measures to GAAP Measures (unaudited)

(In thousands)

	Three Months Ended March 31, 2025			
	GAAP [1]	Net Revenue Adjustments [2]	Earnings Adjustments [3]	Non-GAAP
Revenues:				
Enterprise	$ 703,870	$ (1,166)	$ —	$ 702,704
Platforms	571,928	(31,734)	—	540,194
SMB	1,530,361	(149,641)	—	1,380,720
Other revenues	227,048	304	—	227,352
	$ 3,033,207	$ (182,237)	$ —	$ 2,850,969
Operating income (loss):				
Enterprise	$ 302,268	$ —	$ 242,812	$ 545,080
Platforms	173,211	—	89,299	262,511
SMB	677,646	—	200,142	877,788
Corporate/Other	(827,519)	—	256,577	(570,942)
Gain on business disposition	3,993	—	(3,993)	—
	$ 329,599	$ —	$ 784,838	$ 1,114,437

This document contains supplemental non-GAAP financial information which reflects the combined results of Global Payments' continuing operations and WorldPay. We believe this non-GAAP financial information will assist investors with evaluating the performance of our business following our acquisition of WorldPay. The supplemental information is not necessarily indicative of the actual results that might have been achieved if WorldPay had been owned by the company during the periods presented.

[1] Represents Global Payments continuing operations and Worldpay financial information determined in accordance with GAAP applied by Global Payments.

[2] Includes adjustments to revenues for gross-up related payments (included in operating expenses) associated with certain lines of business to reflect economic benefits to the company, elimination of revenues between Global Payments and Worldpay, and adjustments to conform Worldpay's presentation with that of Global Payments.

[3] For the three months ended March 31, 2025, earnings adjustments to operating income include depreciation and amortization of $548.8 million, which is primarily amortization of acquired intangibles, acquisition, integration, separation and transformation expenses of $186.3 million, facilities exit charges of $4.7 million, employee termination benefits of $0.2 million, charges related to the resolution of a certain legal matter of $18.3 million, and other items of $30.6 million.

Earnings adjustments to operating income also included the elimination of a $4.0 million gain on business dispositions.

See "Non-GAAP Financial Measures" discussion on Slide 24.

Note: Amounts may not sum due to rounding.

Supplemental Combined Financial Information

Reconciliation of Segment Non-GAAP Financial Measures to GAAP Measures (unaudited)

(In thousands)

	Three Months Ended June 30, 2025			
	GAAP (1)	Net Revenue Adjustments (2)	Earnings Adjustments(3)	Non-GAAP
Revenues:				
Enterprise	$ 785,234	$ (1,520)	$ —	$ 783,714
Platforms	613,305	(29,242)	—	584,063
SMB	1,671,778	(157,763)	—	1,514,014
Other revenues	231,457	178	—	231,636
	$ 3,301,774	$ (188,347)	$ —	$ 3,113,426
Operating income (loss):				
Enterprise	$ 375,200	$ —	$ 239,295	$ 614,495
Platforms	186,323	—	95,047	281,370
SMB	773,706	—	205,749	979,454
Corporate/Other	(855,699)	—	271,751	(583,948)
Impairment of goodwill	(33,218)	—	33,218	—
Gain on business disposition	267	—	(267)	—
	$ 446,578	$ —	$ 844,793	$ 1,291,371

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(3) For the three months ended June 30, 2025, earnings adjustments to operating income include depreciation and amortization of $554.6 million, which is primarily amortization of acquired intangibles, acquisition, integration, separation and transformation expenses of $198.5 million, facilities exit charges of $5.1 million, employee termination benefits of $24.5 million, and other items of $29.1 million.

Earnings adjustments to operating income also included the elimination of a $4.0 million gain on business dispositions.

Earnings adjustments to operating income also included a $33.2 million noncash goodwill impairment charge in connection with the classification of our Issuer Solutions business as assets held for sale, and the elimination of a $0.3 million gain on business dispositions.

See "Non-GAAP Financial Measures" discussion on Slide 24.

Note: Amounts may not sum due to rounding.

Supplemental Combined Financial Information

Reconciliation of Segment Non-GAAP Financial Measures to GAAP Measures (unaudited)

(In thousands)

	Three Months Ended September 30, 2025			
	GAAP (1)	Net Revenue Adjustments (2)	Earnings Adjustments (3)	Non-GAAP
Revenues:				
Enterprise	$ 774,870	$ (1,475)	$ —	$ 773,395
Platforms	604,145	(26,134)	—	578,011
SMB	1,701,022	(151,115)	—	1,549,907
Other revenues	210,245	137	—	210,381
	$ 3,290,282	$ (178,588)	$ —	$ 3,111,694
Operating income (loss):				
Enterprise	$ 352,895	$ —	$ 240,246	$ 593,141
Platforms	159,730	—	95,289	255,019
SMB	765,846	—	184,265	950,111
Corporate/Other	(834,008)	—	295,658	(538,350)
Gain on business disposition	343,891	—	(343,891)	—
	$ 788,354	$ —	$ 471,567	$ 1,259,921

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(3) For the three months ended September 30, 2025, earnings adjustments to operating income include depreciation and amortization of $563.3 million, which is primarily amortization of acquired intangibles, acquisition, integration, separation, and transformation expenses of $261.0 million, facilities exit charges of $4.9 million, employee termination benefits of $4.3 million, and other items of $(18.1) million.

Earnings adjustments to operating income also included the elimination of a $343.9 million gain on business dispositions.

See "Non-GAAP Financial Measures" discussion on slide 24.

Note: Amounts may not sum due to rounding.

Supplemental Combined Financial Information

Reconciliation of Segment Non-GAAP Financial Measures to GAAP Measures (unaudited)

(In thousands)

	Three Months Ended December 31, 2025			
	GAAP (1)	Net Revenue Adjustments (2)	Earnings Adjustments (3)	Non-GAAP
Revenues:				
Enterprise	$ 796,662	$ (1,522)	$ —	$ 795,140
Platforms	600,532	(24,036)	—	576,497
SMB	1,533,914	(144,324)	—	1,389,590
Other revenues	257,840	(389)	—	257,451
	$ 3,188,948	$ (170,271)	$ —	$ 3,018,677
Operating income (loss):				
Enterprise	$ 397,612	$ —	$ 241,088	$ 638,700
Platforms	161,292	—	92,005	253,297
SMB	603,687	—	242,007	845,694
Corporate/Other	(880,124)	—	390,828	(489,297)
Gain on business disposition	(32,174)	—	32,174	—
	$ 250,293	$ —	$ 998,101	$ 1,248,394

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(2) Includes adjustments to revenues for gross-up related payments (included in operating expenses) associated with certain lines of business to reflect economic benefits to the company, elimination of revenues between Global Payments and Worldpay, and adjustments to conform Worldpay's presentation with that of Global Payments.

(3) For the three months ended December 31, 2025, earnings adjustments to operating income include depreciation and amortization of $589.7 million, which is primarily amortization of acquired intangibles, acquisition, integration, separation and transformation expenses of $364.6 million, facilities exit charges of $4.6 million, employee termination benefits of $3.7 million, and other items of $3.3 million.

Earnings adjustments to operating income also included the elimination of a $32.2 million loss on business dispositions.

See "Non-GAAP Financial Measures" discussion on slide 24.

Note: Amounts may not sum due to rounding.

Supplemental Combined Financial Information

Reconciliation of Segment Non-GAAP Financial Measures to GAAP Measures (unaudited)

(In thousands)	Year Ended December 31, 2025			
	GAAP [1]	Net Revenue Adjustments [2]	Earnings Adjustments [3]	Non-GAAP
Revenues:				
Enterprise	$ 3,060,636	$ (5,684)	$ —	$ 3,054,952
Platforms	2,389,910	(111,146)	—	2,278,764
SMB	6,437,074	(602,844)	—	5,834,230
Other revenues	926,589	232	—	926,821
	$ 12,814,209	$ (719,443)	$ —	$ 12,094,767
Operating income (loss):				
Enterprise	$ 1,427,975	$ —	$ 963,441	$ 2,391,416
Platforms	680,557	—	371,641	1,052,197
SMB	2,820,884	—	832,163	3,653,047
Corporate/Other	(3,397,350)	—	1,214,813	(2,182,537)
Impairment of goodwill	(33,218)	—	33,218	—
Gain on business disposition	315,976	—	(315,976)	—
	$ 1,814,824	$ —	$ 3,099,299	$ 4,914,123

This document contains supplemental non-GAAP financial information which reflects the combined results of Global Payments' continuing operations and WorldPay. We believe this non-GAAP financial information will assist investors with evaluating the performance of our business following our acquisition of WorldPay. The supplemental information is not necessarily indicative of the actual results that might have been achieved if WorldPay had been owned by the company during the periods presented.

[1] Represents Global Payments continuing operations and Worldpay financial information determined in accordance with GAAP applied by Global Payments.

[2] Includes adjustments to revenues for gross-up related payments (included in operating expenses) associated with certain lines of business to reflect economic benefits to the company, elimination of revenues between Global Payments and Worldpay, and adjustments to conform Worldpay's presentation with that of Global Payments.

[3] For the year ended December 31, 2025, earnings adjustments to operating income include depreciation and amortization of $2,256.4 million, which is primarily amortization of acquired intangibles, acquisition, integration, separation, and transformation expenses of $1,010.5 million, facilities exit charges of $19.3 million, employee termination benefits of $32.6 million, charges related to the resolution of a certain legal matter of $18.3 million, and other items of $45.0 million.

Earnings adjustments to operating income also included a $33.2 million noncash goodwill impairment charge in connection with the classification of our Issuer Solutions business as assets held for sale, and the elimination of a $316.0 million gain on business dispositions.

See "Non-GAAP Financial Measures" discussion on Slide 24.

Note: Amounts may not sum due to rounding.

Non-GAAP Financial Measures

Global Payments supplements revenues, operating income, operating margin, net income attributable to Global Payments, and earnings per share (EPS) determined in accordance with U.S. GAAP by providing these measures with certain adjustments (such measures being non-GAAP financial measures) in this document to assist with evaluating our performance. In addition to GAAP measures, management uses these non-GAAP financial measures to focus on the factors the company believes are pertinent to the daily management of our operations. The constant currency growth measures adjust for the impact of exchange rates and are calculated using average exchange rates during the comparable period in the prior year. Management uses these non-GAAP financial measures, together with other metrics, to set goals for and measure the performance of the business and to determine incentive compensation. Adjusted net revenue, adjusted operating income, adjusted operating margin, adjusted net income attributable to Global Payments, and adjusted EPS should be considered in addition to, and not as substitutes for, revenues, operating income, and EPS determined in accordance with GAAP. The non-GAAP financial measures reflect management's judgment of particular items, and may not be comparable to similarly titled measures reported by other companies.

Adjusted net revenue excludes gross-up related payments associated with certain lines of business to reflect economic benefits to the company. On a GAAP basis, these payments are presented gross in both revenues and operating expenses. Management believes adjusted net revenue more closely reflects the economic benefits to the company's core business and allows for better comparisons with industry peers.

Adjusted operating income, adjusted operating margin, adjusted net income attributable to Global Payments and adjusted EPS exclude acquisition-related amortization expense, acquisition, integration, separation and transformation expense, gains or losses on business dispositions, and certain other items specific to each reporting period as more fully described in the accompanying reconciliations. In addition depreciation expense of certain acquired technology assets is also excluded, as it is a noncash expense and, based on its nature, is impacted by future integration initiatives. Excluding such depreciation expense supplements GAAP information with a measure that can be used to assess the comparability of operating performance across periods, as such assets were recognized as part of acquisition accounting. The tax rate used in determining the income tax impact of earnings adjustments is either the jurisdictional statutory rate in effect at the time of the adjustment or the jurisdictional expected annual effective tax rate for the period, depending on the nature and timing of the adjustment. In addition, income taxes on adjustments include the removal of tax charges related to business dispositions.

Adjusted operating margin is derived by dividing adjusted operating income by adjusted net revenue.

Thank you