

globalpayments

3Q 2026 Results

November 5, 2026

25 YEARS GPN LISTED NYSE

© 2026 Global Payments Inc. All rights reserved.

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.

© 2026 Global Payments Inc. All rights reserved.

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 Q&A



Advancing Our Strategy

Becoming the worldwide partner of choice for commerce solutions

STRATEGY ANCHORED TO THREE KEY PILLARS…

Differentiated product
Delivering feature-rich products & services allowing us to compete on value rather than price

Distinctive merchant & partner experience
Providing superior experiences balancing convenient self-service with high-touch engagement where it matters most

Immense scale & distribution
Harnessing our global reach and scale to accelerate growth, expand market opportunities, and enhance operating efficiency

SMB

- Grow beyond payments with Genius as the flagship POS software and commerce platform
- Excel at customer experience
- Accelerate our distribution advantage

ENTERPRISE

- Deliver core payments performance
- Expand modular value-added capabilities & services
- Enable emerging verticals, business models & technologies

PLATFORMS

- Aggressively pursue new partner logos for embedded solutions
- Drive adoption of new products & VAS
- Accelerate international markets
- Enable partner merchant growth

…TAILORED TO SPECIFIC REQUIREMENTS OF OUR SEGMENTS

Integration Milestones

- Introducing Genius into Worldpay's Financial Institution channel
- Successfully cross-selling FraudSight and other value-added services across segments
- Streamlined organization structure and leadership framework to accelerate decisions and strengthen accountability
- Rapidly advancing our plans to move to our future-state technology architecture model

Increasing run-rate expense synergy target to $650M annually based on success to date in execution of integration initiatives

Continued Acceleration of Genius

Expanding across geographies, distribution channels, verticals and form factors

3Q 2026

- Expanded awareness with Genius World and the Genius Road Trip
- Introduced Genius to Worldpay financial institutions
- Furthered expansion in Canada with Genius countertop and software enhancements
- Continued to build momentum for Genius with leading higher education institutions

4Q 2026 / 2027

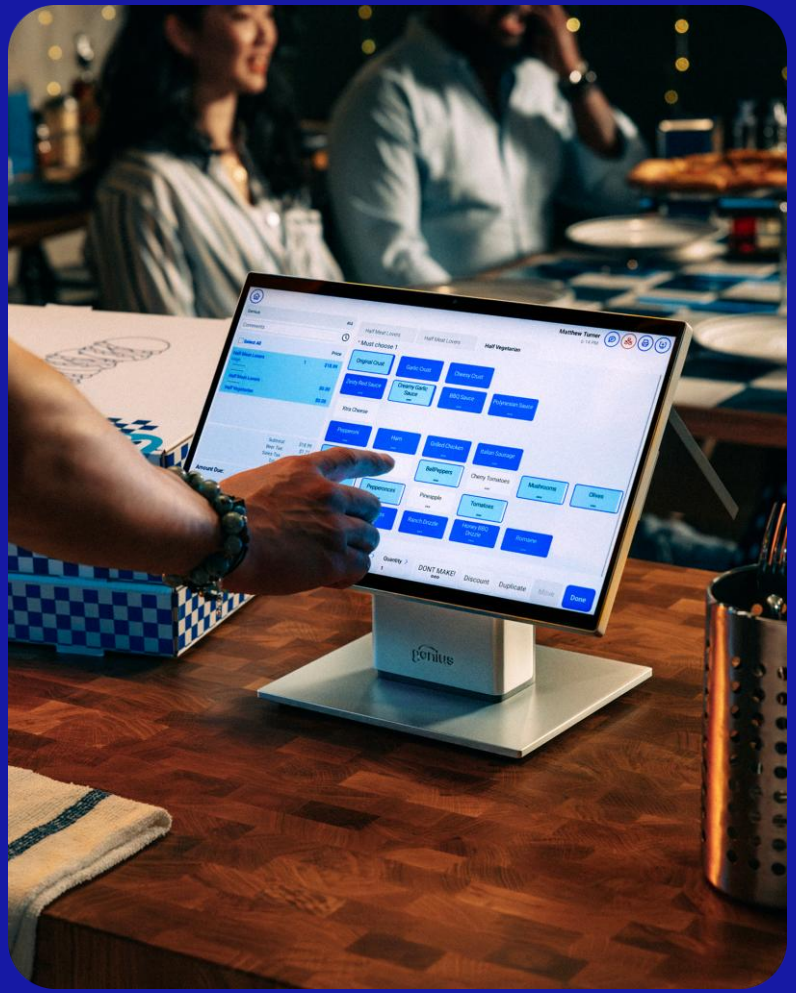
- Continue Genius rollout across the Worldpay financial institution channel
- Deliver the next phase of Drive-Thru Intelligence
- Roll out new mobile app across different channels and geographies, expanding TAM to include micro-merchants
- Enhance Genius AI



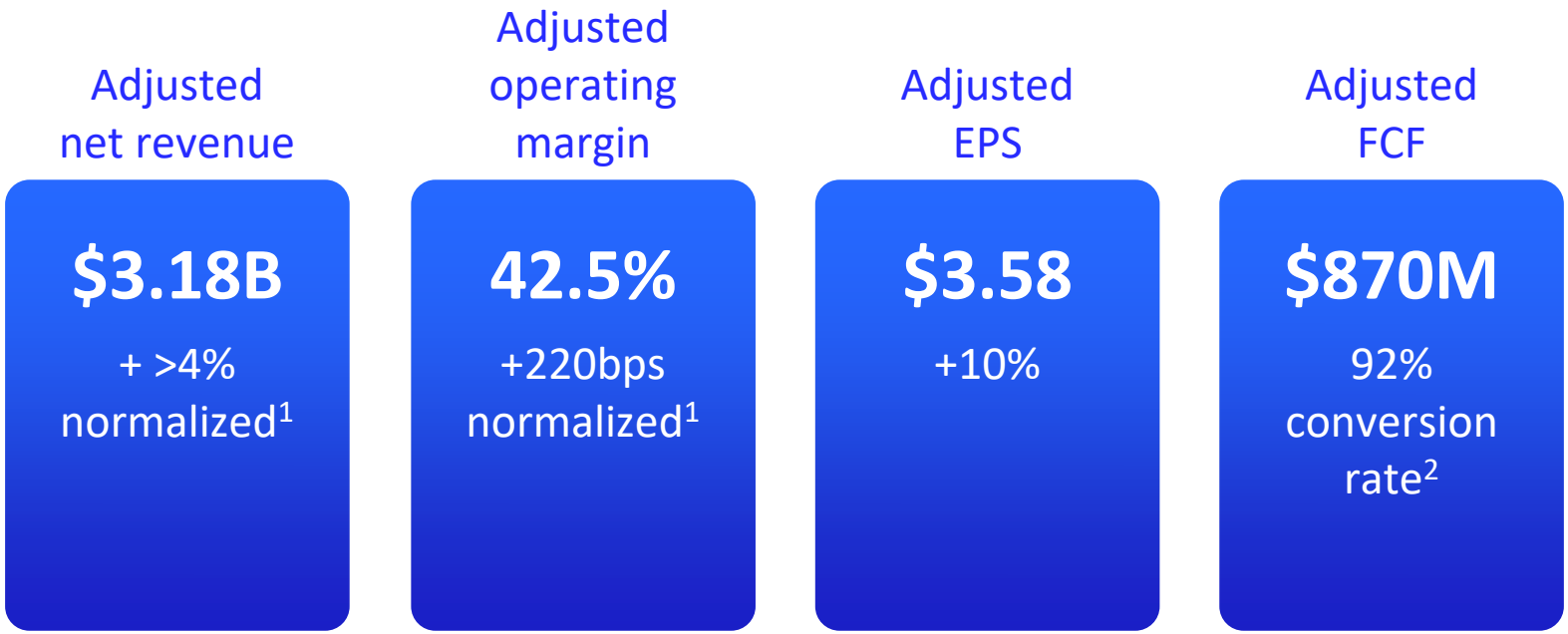
Financial Discussion

Josh Whipple

Chief Financial Officer



3Q 2026 Financial Performance



1) Normalized comparisons 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.

© 2026 Global Payments Inc. All rights reserved.

3Q 2026 Results – SMB

$1.55B
Adj. Net Revenue

+5%
Normalized[1]

$928M
Adj. Operating Income

60%
Contribution Margin[2]

+3%
Volume Growth Normalized[1]

1) Normalized comparisons 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.

Highlights

New Genius Locations
~65%
year-over-year

Genius Bookings
~140%
year-over-year

Notable Customer Wins

3Q 2026 Results – Enterprise

$836M
Adj. Net Revenue

+8%
Normalized[1]

$658M
Adj. Operating Income

79%
Contribution Margin[2]

+10%
Volume Growth Normalized[1,3]

Highlights

+23% YTD Bookings Growth

+29% YTD Growth in Cross-Sell Bookings

Notable Customer Wins

CENTARA HOTELS & RESORTS
NASCAR
AirSERBIA
FABLETICS
waffo
DEL TACO
ztl

1) Normalized comparisons 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.
3) Figure includes an approximately 200 basis point benefit from a large enterprise client that temporarily shifted all of its volume to Global Payments.

3Q 2026 Results – Platforms

$625M
Adj. Net Revenue

+8%
Normalized[1]

$279M
Adj. Operating Income

45%
Contribution Margin[2]

+11%
Volume Growth Normalized[1]

Highlights

+22% Value-Added-Services Revenue Growth

52 New Software Partners Signed

35% Of Newly Signed Software Partners were International

16% Volume Growth in Embedded Payments

1) Normalized comparisons 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.

Reaffirming 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 comparisons 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.

© 2026 Global Payments Inc. All rights reserved.

Appendix



2026 Guidance Assumptions

Debt & Interest	• ~$880M adjusted net interest and other expense
Adj. Tax Rate	• ~15% 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 integration and separation progress

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

Non-GAAP Financials

Consolidated (unaudited)

(In thousands, except per share data)

	Three Months Ended September 30,			Nine Months Ended September 30,		
	2026	2025	% Change	2026	2025	% Change
Adjusted net revenue	$ 3,181,975	$ 2,428,678	31.0 %	$ 9,197,337	$ 6,994,740	31.5 %
Adjusted operating income	$ 1,353,348	$ 1,092,829	23.8 %	$ 3,819,474	$ 3,079,466	24.0 %
Adjusted net income attributable to Global Payments	$ 948,924	$ 782,973	21.2 %	$ 2,692,165	$ 2,202,454	22.2 %
Adjusted diluted earnings per share attributable to Global Payments	$ 3.58	$ 3.26	9.8 %	$ 10.00	$ 9.04	10.6 %

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

See Slide 26 for a discussion of non-GAAP financial measures.

Non-GAAP Reconciliations

Consolidated (unaudited)

(In thousands, except per share data)

	Three Months Ended September 30, 2026					
	GAAP	Discontinued Operations	Net Revenue Adjustments[1]	Earnings Adjustments[2]	Income Taxes on Adjustments[3]	Non-GAAP
Revenues	$ 3,306,284	$ —	$ (124,309)	$ —	$ —	$ 3,181,975
Operating income	$ 246,231	$ —	$ (11)	$ 1,107,128	$ —	$ 1,353,348
Net income attributable to Global Payments	$ 280,888		$ (11)	$ 1,104,413	$ (436,366)	$ 948,924
Diluted earnings per share attributable to Global Payments	$ 1.06					$ 3.58
Diluted weighted-average shares outstanding	265,163					265,163

	Three Months Ended September 30, 2025					
	GAAP	Discontinued Operations	Net Revenue Adjustments[1]	Earnings Adjustments[2]	Income Taxes on Adjustments[3]	Non-GAAP
Revenues	$ 2,019,509	$ 638,285	$ (229,115)	$ —	$ —	$ 2,428,678
Operating income	$ 774,028	$ 254,978	$ 2,568	$ 61,255	$ —	$ 1,092,829
Net income attributable to Global Payments	$ 635,209		$ 2,568	$ 71,000	$ 74,196	$ 782,973
Diluted earnings per share attributable to Global Payments	$ 2.64					$ 3.26
Diluted weighted-average shares outstanding	240,174					240,174

[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. For the three months ended September 30, 2025, net revenue adjustments also include eliminations for services provided by discontinued operations to our continuing operations.

[2] For the three months ended September 30, 2026, earnings adjustments to operating income include $763.4 million in cost of service (COS) and $343.7 million in selling, general and administrative expenses (SG&A). Adjustments to COS include amortization of acquired intangibles of $754.5 million and other items of $8.9 million. Adjustments to SG&A include acquisition, integration and separation expenses of $222.4 million, charges for business transformation activities of $51.1 million, employee termination benefits of $62.7 million, and other items of $7.5 million.

For the three months ended September 30, 2025, earnings adjustments to operating income (inclusive of discontinued operations) include $343.1 million of amortization of acquired intangibles in COS and $231.7 million in SG&A. Adjustments to SG&A include acquisition, integration and separation expenses of $104.6 million, facilities exit charges of $4.9 million, charges for business transformation activities of $100.6 million, modernization charges of $9.5 million, employee termination benefits of $4.3 million, and other items of $7.8 million.

Earnings adjustments for the three months ended September 30, 2025, also include the add back of $169.6 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 September 30, 2025, earnings adjustments to operating income also include the elimination of a $343.9 million gain on business disposition.

[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 September 30, 2025, the tax expense adjustment related to the gain on business disposition is higher than the expense at the statutory rate by $92.5 million due to the derecognition of goodwill that is not deductible for tax reporting purposes.

See "Non-GAAP Financial Measures" on Slide 26.

Note: Amounts may not sum due to rounding.

Non-GAAP Reconciliations

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

(In thousands)

	Three Months Ended September 30, 2026				
	GAAP	Discontinued Operations	Net Revenue Adjustments [1]	Earnings Adjustments [2]	Non-GAAP
Revenues:					
Enterprise	$ 836,277	$ —	$ (27)	$ —	$ 836,250
Platforms	633,566	—	(8,592)	—	624,974
SMB	1,663,924	—	(115,690)	—	1,548,234
Other revenues	172,517	—	—	—	172,517
	$ 3,306,284	$ —	$ (124,309)	$ —	$ 3,181,975
Operating income (loss):					
Enterprise	$ 277,405	$ —	$ (11)	$ 380,746	$ 658,140
Platforms	196,910	—	—	81,831	278,741
SMB	636,117	—	—	291,858	927,975
Issuer Solutions	—	—	—	—	—
Corporate/Other	(864,201)	—	—	352,692	(511,509)
	$ 246,231	$ —	$ (11)	$ 1,107,128	$ 1,353,348

	Three Months Ended September 30, 2025				
	GAAP	Discontinued Operations	Net Revenue Adjustments [1]	Earnings Adjustments [2]	Non-GAAP
Revenues:					
Enterprise	$ 156,152	$ —	$ (1,475)	$ —	$ 154,676
Platforms	284,699	—	(64,186)	—	220,513
SMB	1,370,930	—	(57,550)	—	1,313,380
Issuer Solutions	—	638,285	(87,468)	—	550,817
Other revenues	207,728	—	(163)	—	207,565
Intersegment eliminations	—	—	(18,273)	—	(18,273)
	$ 2,019,509	$ 638,285	$ (229,115)	$ —	$ 2,428,678
Operating income (loss):					
Enterprise	$ 88,288	$ —	$ —	$ 28,980	$ 117,269
Platforms	108,593	—	—	13,256	121,850
SMB	659,320	—	—	168,798	828,118
Issuer Solutions	—	254,978	2,568	6,013	263,558
Corporate/Other	(426,064)	—	—	188,099	(237,965)
Gain on business disposition	343,891	—	—	(343,891)	—
	$ 774,028	$ 254,978	$ 2,568	$ 61,255	$ 1,092,829

[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. For the three months ended September 30, 2025, net revenue adjustments also include eliminations for services provided by discontinued operations to our continuing operations.

[2] For the three months ended September 30, 2026, earnings adjustments to operating income include $763.4 million in COS and $343.7 million in SG&A. Adjustments to COS include amortization of acquired intangibles of $754.5 million and other items of $8.9 million. Adjustments to SG&A include acquisition, integration and separation expenses of $222.4 million, charges for business transformation activities of $51.1 million, employee termination benefits of $62.7 million, and other items of $7.5 million.

For the three months ended September 30, 2025, earnings adjustments to operating income (inclusive of discontinued operations) include $343.1 million of amortization of acquired intangibles in COS and $231.7 million in SG&A. Adjustments to SG&A include acquisition, integration and separation expenses of $104.6 million, facilities exit charges of $4.9 million, charges for business transformation activities of $100.6 million, modernization charges of $9.5 million, employee termination benefits of $4.3 million, and other items of $7.8 million.

Earnings adjustments for the three months ended September 30, 2025, also include the add back of $169.6 million of 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 September 30, 2025, earnings adjustments to operating income also include the elimination of a $343.9 million gain on business disposition.

See "Non-GAAP Financial Measures" on Slide 26.

Note: Amounts may not sum due to rounding.

Non-GAAP Reconciliations

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

(In thousands)

	Nine Months Ended September 30, 2026				
	GAAP	Discontinued Operations	Net Revenue Adjustments [1]	Earnings Adjustments[2]	Non-GAAP
Revenues:					
Enterprise	$ 2,396,967	$ —	$ (406)	$ —	$ 2,396,561
Platforms	1,854,420	—	(56,976)	—	1,797,444
SMB	4,816,217	—	(386,844)	—	4,429,373
Issuer Solutions	—	54,259	(8,281)	—	45,978
Other revenues	529,153	—	560	—	529,713
Intersegment eliminations	—	—	(1,731)	—	(1,731)
	$ 9,596,757	$ 54,259	$ (453,678)	$ —	$ 9,197,337
Operating income (loss):					
Enterprise	$ 686,493	$ —	$ (34)	$ 1,187,910	$ 1,874,369
Platforms	556,682	—	—	262,440	819,122
SMB	1,816,780	—	—	809,997	2,626,777
Issuer Solutions	—	(8,093)	11	27,662	19,580
Corporate/Other	(2,492,249)	—	—	971,876	(1,520,373)
Gain on business disposition	—	22,174	—	(22,174)	—
	$ 567,706	$ 14,081	$ (23)	$ 3,237,710	$ 3,819,474

	Nine Months Ended September 30, 2025				
	GAAP	Discontinued Operations	Net Revenue Adjustments[1]	Earnings Adjustments[2]	Non-GAAP
Revenues:					
Enterprise	$ 440,651	$ —	$ (4,157)	$ —	$ 436,494
Platforms	846,605	—	(193,630)	—	652,975
SMB	3,917,911	—	(167,604)	—	3,750,307
Issuer Solutions	—	1,851,931	(247,664)	—	1,604,267
Other revenues	603,947	—	124	—	604,072
Intersegment eliminations	—	—	(53,374)	—	(53,374)
	$ 5,809,114	$ 1,851,931	$ (666,304)	$ —	$ 6,994,740
Operating income (loss):					
Enterprise	$ 243,123	$ —	$ —	$ 87,244	$ 330,368
Platforms	344,044	—	—	39,931	383,976
SMB	1,911,956	—	(92)	483,775	2,395,639
Issuer Solutions	—	607,714	3,297	162,589	773,600
Corporate/Other	(1,274,761)	—	—	470,645	(804,117)
Impairment of goodwill	(33,218)	—	—	33,218	—
Gain on business dispositions	348,151	—	—	(348,151)	—
	$ 1,539,295	$ 607,714	$ 3,205	$ 929,253	$ 3,079,466

[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 nine months ended September 30, 2026, earnings adjustments to operating income (inclusive of discontinued operations) include $2,286.9 million in COS and $973.0 million in SG&A. Adjustments to COS include amortization of acquired intangibles of $2,259.1 million, acquisition, integration and separation expenses of $0.6 million, and other items of $27.2 million. Adjustments to SG&A include acquisition, integration and separation expenses of $671.0 million, facilities exit charges of $4.8 million, charges for business transformation activities of $187.1 million, employee termination benefits of $94.8 million, and other items of $15.3 million.

For the nine months ended September 30, 2026, earnings adjustments to operating income also include the elimination of a $22.2 million gain on business disposition for Discontinued Operations.

For the nine months ended September 30, 2025, earnings adjustments to operating income (inclusive of discontinued operations) included $1,008.0 million of amortization of acquired intangibles in COS and $545.9 million in SG&A. Adjustments to SG&A included acquisition, integration and separation expenses of $157.4 million, facilities exit charges of $14.8 million, charges for business transformation activities of $276.4 million (including non-cash write-down), modernization charges of $27.2 million, employee termination benefits of $28.9 million, charges related to the resolution of a certain legal matter of $18.3 million, and other items of $22.9 million.

Earnings adjustments for the nine months ended September 30, 2025, also include the add back of $309.7 million of D&A of long-lived assets which is no longer recognized under GAAP once the assets are classified as discontinued operations.

For the nine months ended September 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 $348.2 million gain on business
dispositions.

See "Non-GAAP Financial Measures" on Slide 26.

Note: Amounts may not sum due to rounding.

Outlook Summary

2026 Outlook Summary (unaudited)

(In millions, except per share data)

	2026 Growth		
Revenues:			
GAAP revenues	68%	to	69%
Adjustments incl Worldpay Proforma[1]		(66)%	
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	(186)%	to	(188)%
Adjustments[2]		199%	
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. Net revenue adjustments also include the effect of discontinued operations.

[2] Adjustments to 2025 GAAP diluted EPS include the removal of 1) acquisition accounting fair value adjustments for software-related contract liabilities associated with acquired businesses 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 26.

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

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 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 26.

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

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 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 26.

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

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 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 26.

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)	GAAP [1]	Net Revenue Adjustments [2]	Earnings Adjustments [3]	Non-GAAP
	Year Ended December 31, 2025			
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 26.

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

