AUSTRIACARD HOLDINGS

H1 2026 Results Presentation

26 August 2026

Building on trust. Growing digitally.

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Contents

Results Highlights

H1 2026 at a glance

Growth momentum returns as guided	• Revenues +14% vs. H1 2025 • EBITDA +10% vs. H1 2025 • EBITDA excl. one-offs +14% vs. H1 2025 • Net Profit +135% vs. H1 2025	o Accelerated y-o-y revenue growth in Q2 (+20% vs. +8% in Q1) o One-off costs (SOP, LTI, DNP offer), outsourcing costs (Greek public sector digitization projects), margin pressure in Document Lifecycle Management (Romania) burdened EBITDA
Resilient, diversified business model delivering results	• Digital Technologies • Identity & Payment	o Public sector digitization projects in Greece o Strong growth from UK and US-based Fintech clients o Citizen authentication solutions in MEA o GaiaB™ Appliance first large-scale order in UAE
Temporary headwinds in cash flow; significant working capital improvement expected in H2 2026	• Operating Cash Flow: €9.3m outflow	o Working capital build-up largely attributed to project billing timing o SOP settlement: cash payout (€2.6m) further weighed o Temporary worsening not at all associated to a structural weakening in the underlying working capital management
Solid Balance Sheet & Healthy Leverage	• Leverage at 2.1x (vs. 2.3x in H1 2025) • Group Net Debt: €103.9m	o Leverage maintained at healthy levels o €22m Net Debt increase vs. end-2025 (working capital build-up)
Dai Nippon Printing Co., Ltd. (“DNP”) Voluntary Takeover Offer (“Offer”)	• 96.55% of shareholders accepted the Offer • The Offer has not become unconditionally binding	o FDI clearance from the competent Austrian authorities is pending o Additional Acceptance Period: 26 August until 26 November o DNP intends to effect a squeeze-out, ultimately delisting AUSTRIACARD shares from both VSE and Euronext Athens

2026 Outlook & Management guidance

A return to growth momentum, despite headwinds (macro & geopolitics) and one-off items

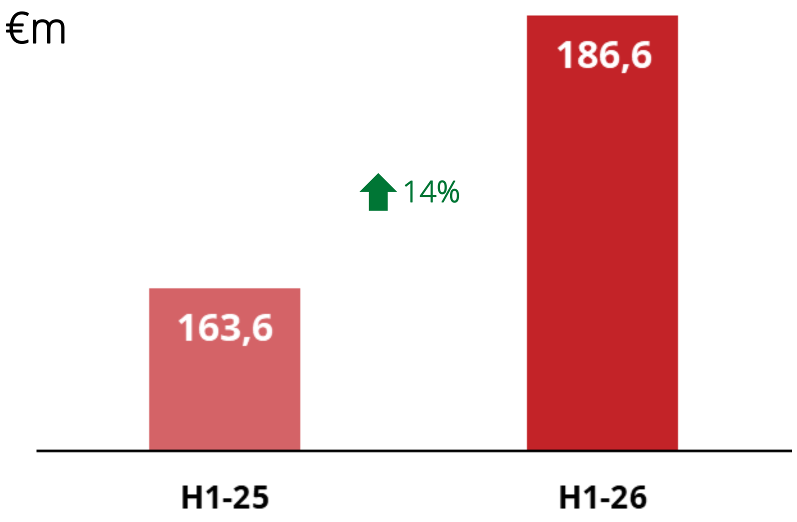
- o Group Revenue: low-double digit growth vs. 2025
- o Group EBITDA: marginal decline *burdened by one-off costs (DNP offer, SOP settlement), margin pressure in Document Lifecycle Management, heightened competition in banking cards in CEE & Türkiye*
- o Group EBITDA margin: anticipated contraction vs. 13.6% in 2025
- o Group Operating Cash Flow: broadly unchanged vs. 2025 *significant improvement in working capital in H2 2026 to be offset by c€6m one-off costs (DNP offer, change-of-control event, SOP settlement)*

Note: all amounts and percentages presented herein are rounded; accordingly, totals may not sum precisely due to rounding

P&L Highlights

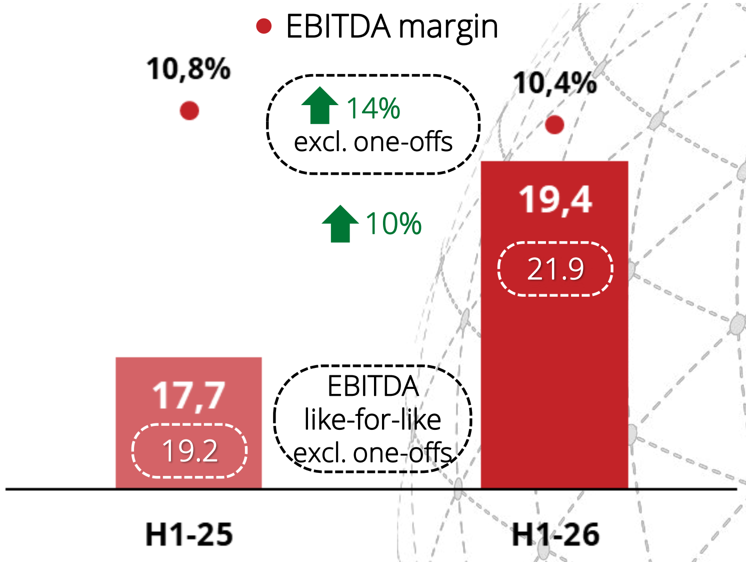
Revenues
186.6

- Digital Technologies +93%
  - Public sector digitization projects in Greece (c€14m revenue increase)
- Identity & Payment solutions +13%
  - Payment: +11% (UK and US-based Fintech clients)
  - Identity: +33% (MEA business development)
- Document Lifecycle Management -10%
  - secular volume contraction in postal services in Romania and printing in Greece
  - MEA business development in secure printing (€0.6m revenue increase; incl. national elections project in Africa)



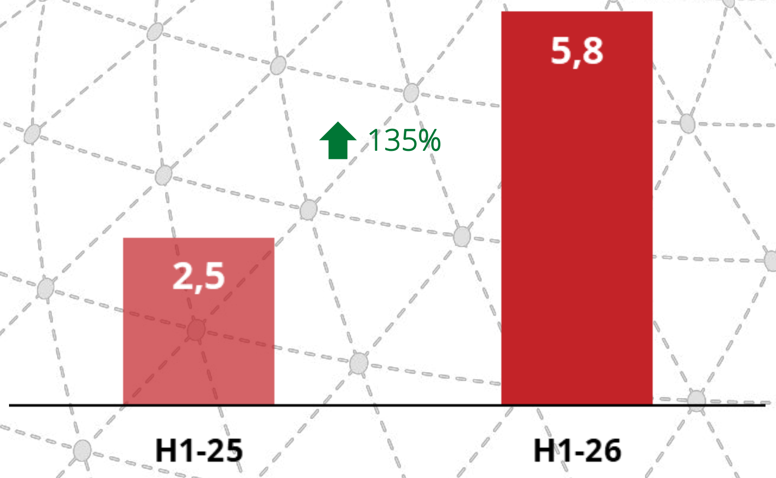
EBITDA
19.4

- Revenue growth (+14%)
- EBITDA margin contraction (40bps) to 10.4%
  - Gross Profit I margin 100bps contraction to 45.9%; due to higher outsourcing costs for the public sector digitization projects in Greece and margin pressure in Document Lifecycle Management (Romania)
  - Gross Profit II margin virtually unchanged at 22.4% (supported by economies of scale in production)
  - Higher SG&A and R&D (+13%) burdened by higher c€1m one-off costs (SOP settlement, LTI valuation, DNP offer)
- EBITDA excl. one-offs: €21.9m (+14% vs. l-f-l H1 2025)



Net Profit
5.8

- EBIT growth (+22%)
- €2.2m gain from minority stake sale in SEGLAN S.L.



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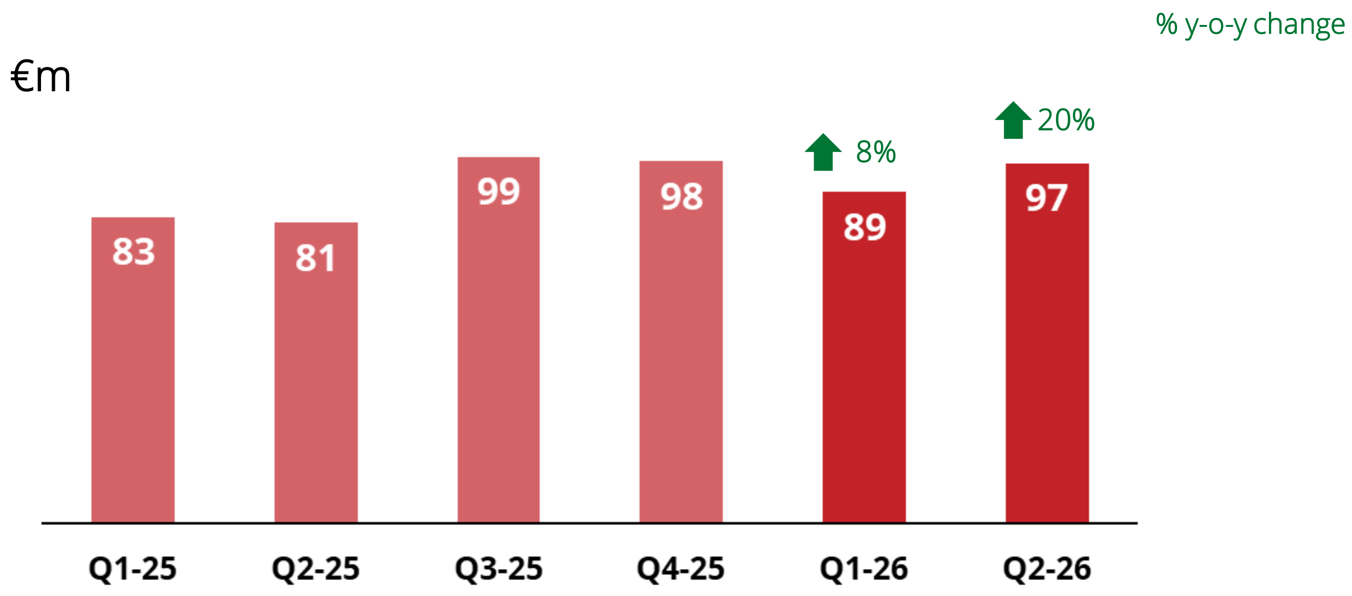
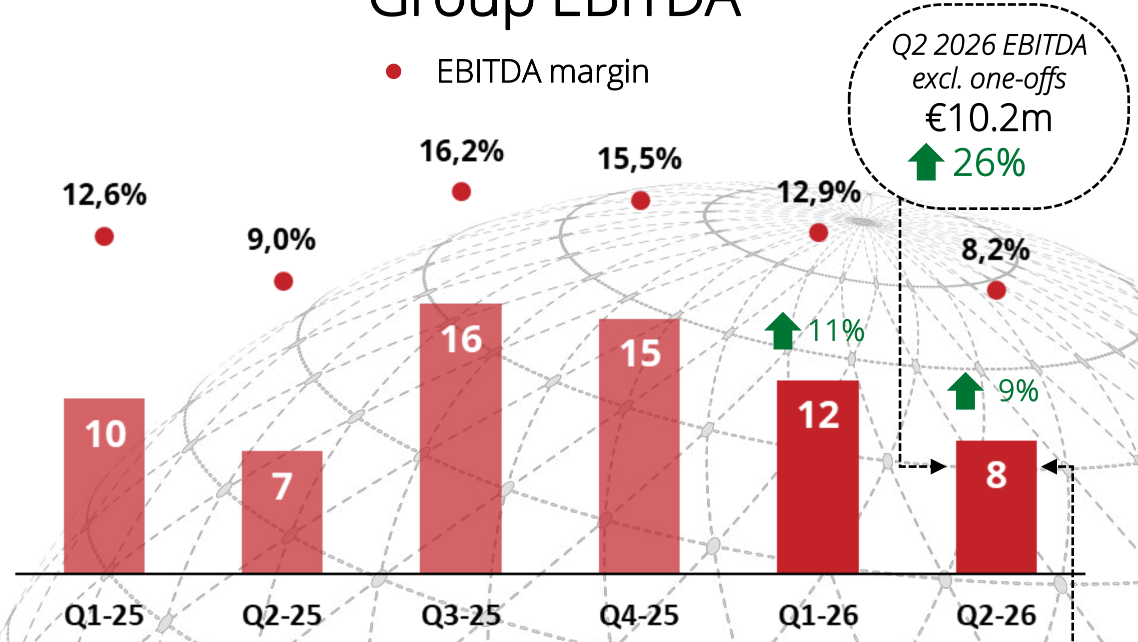
Revenue growth momentum accelerated in Q2

Group Revenues



Group EBITDA



Key Performance Drivers in H1 2026

- Digital Technologies (accelerated implementation of contracted public sector digitization projects in Greece: c€14m revenue increase vs. H1 2025)
- Payment solutions (+11% vs. H1 2025) (sustained strong growth from UK and US-based Fintech clients)
- Identity solutions (+33% vs. H1 2025) (MEA business development in citizen authentication solutions)
- Continued investment in R&D capabilities to support future business growth, especially in Digital Technologies
- Higher outsourcing costs for the public sector digitization projects in Greece and margin pressure in Document Lifecycle Management (Romania)
- c€1m increase vs H1 2025 in one-off costs related to SOP settlement, current LTI valuation effects and DNP offer

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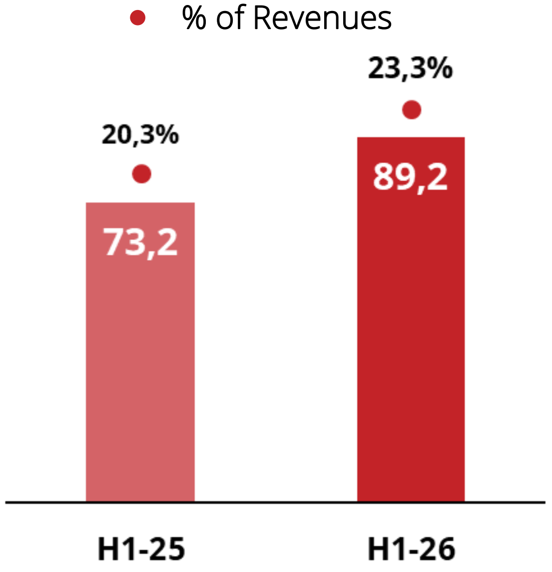
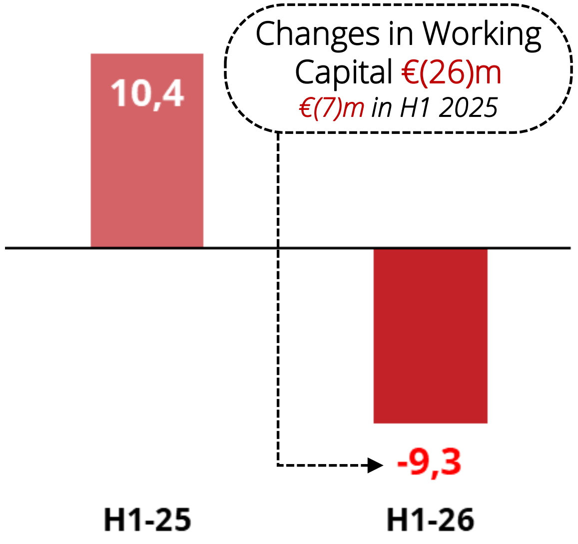
Balance Sheet & Cash Flow Highlights

Net Working Capital	Operating Cash Flow	CAPEX[1]	Leverage (Net Debt[2] / EBITDA)
89.2	(9.3)	12.3	2.1x

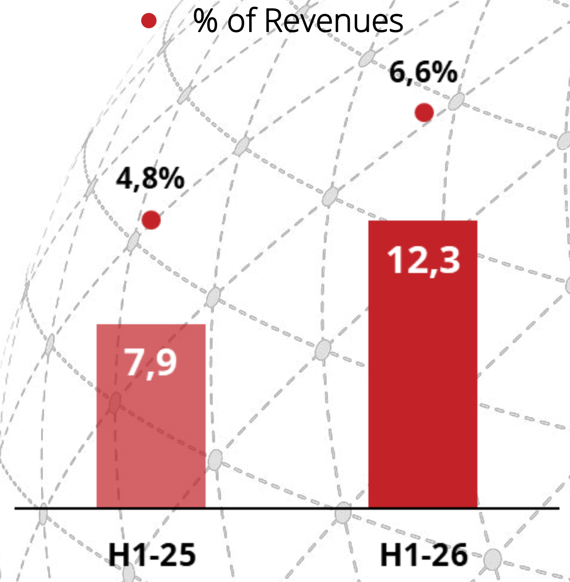
- Trade & Other receivables increase (€26m): public sector digitization projects in Greece, Identity solutions in MEA and VAT claims
- Contract assets increase (€9m): public sector digitization projects in Greece are invoiced upon completion, Identity & Payment solutions in CEE and MEA
- SOP settlement: first cash payout (€2.6m)
- Inventory decline (€3m)
- Temporary working capital build-up attributed to project billing timing and revenue mix effects → No structural weakening in the underlying working capital management



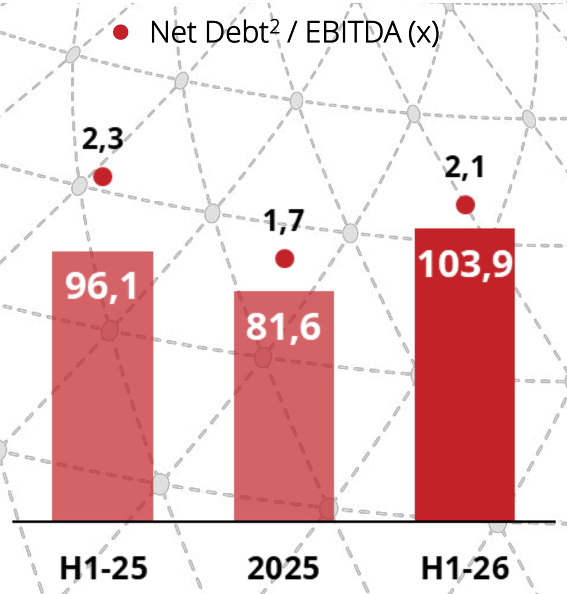


Investments to support future growth

- Machinery & Equipment: €7m
  - Secure document printing projects in MEA
  - 2nd perso center in the US (Salt Lake City)
- In-house software development: €4m
  - Payment (ACOS and perso systems)
  - Digital Technologies (GaiaB, CaaS, data capture platform)



- Working capital build-up is funded by cash and debt drawdown
- Leverage maintained at healthy levels, despite working capital build-up
- Group blended cost of debt: 5.4% (FY2025: 5.6%)



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1. CAPEX incl. Right-of-use assets (Leasing PPE)

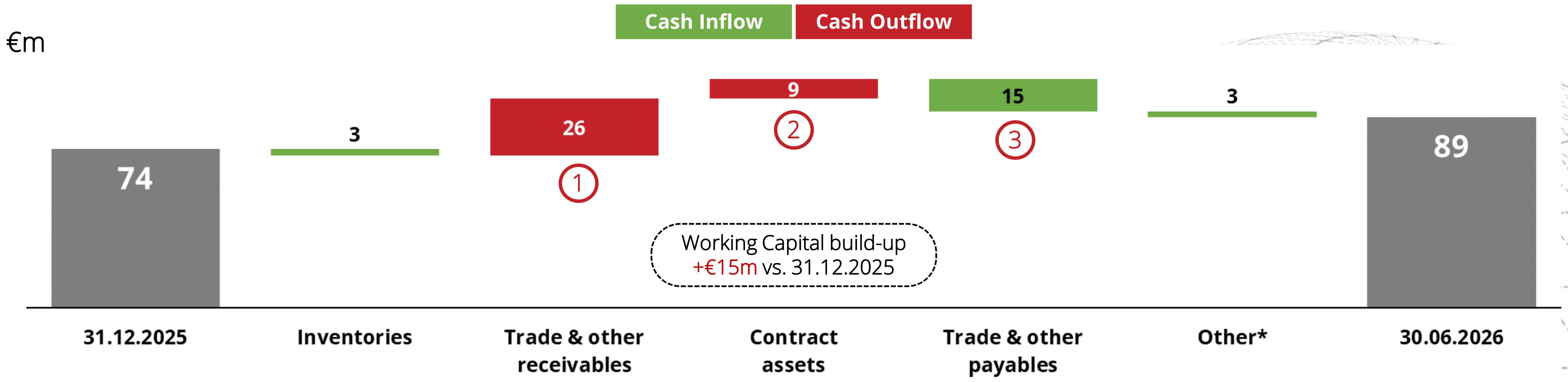
2. Net Debt = Loans and borrowings (incl. Lease Liabilities) – Cash

Net Working Capital H1 2026 bridge

Working capital build-up attributed to project billing timing (i.e. increased capital tied up in project execution) and revenue mix effects

No structural weakening in the underlying working capital management

Management anticipates a significant underlying improvement in Working Capital in H2 2026



1 Trade & Other Receivables

- Public sector digitization projects in Greece
- Identity solutions in MEA
- VAT claims & deferred expenses

2 Contract Assets

- Public sector digitization projects in Greece (invoiced upon project completion)
- Identity & Payment solutions in CEE & MEA

3 Trade & Other Payables

- Reclassification €8.6m reserves from equity to other payables (SOP settlement)

* Other includes: Current income tax assets & liabilities, Contract liabilities and Deferred income

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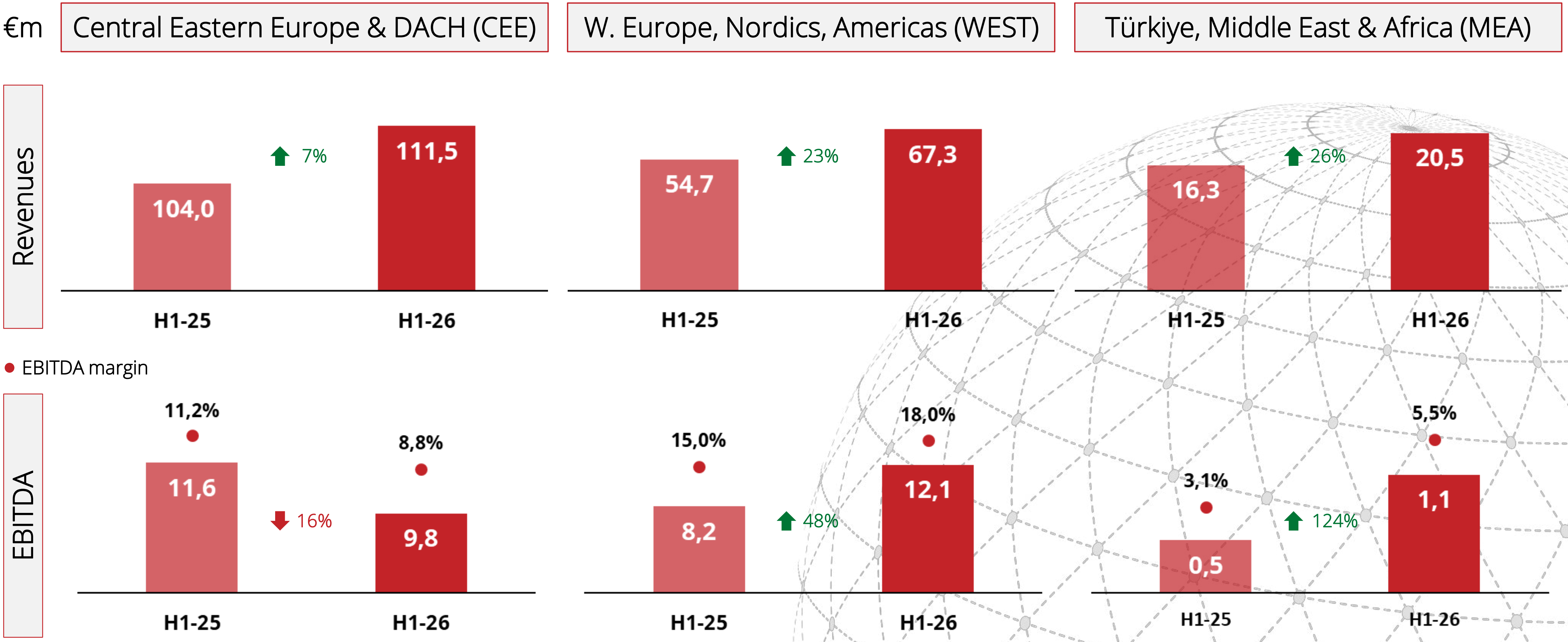
Solid Revenue growth across all Segments WEST & MEA the clear outperformers



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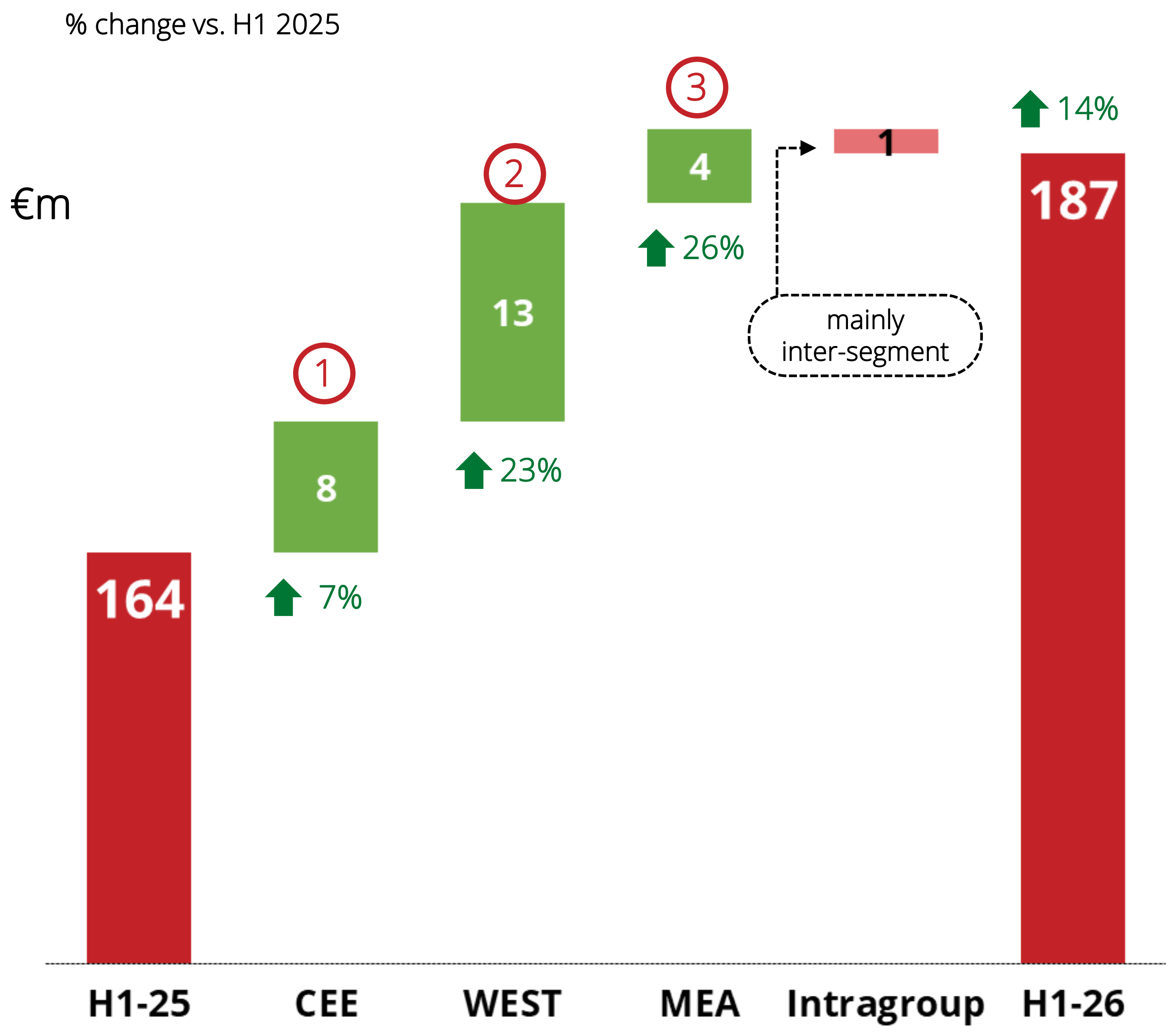
Group Revenues H1 2026 — Geographic segments



1 Central Eastern Europe & DACH (CEE)

- Digital Technologies: +91% vs. H1 2025
  - accelerated implementation of public sector digitization projects in Greece (c€14m revenue increase vs. H1 2025)
- Identity & Payment solutions: -2% vs. H1 2025
  - Turkish payment card market normalization (€1.5m revenue decline) (inter-segment)
  - unfavourable base effect from H1 2025: card renewals with Romanian banks, e-health cards in Austria
- Document Lifecycle Management: -11% vs. H1 2025
  - secular volume contraction in postal services in Romania and printing in Greece

2 Western Europe, Nordics, Americas (WEST)

- Payment solutions: +23% vs. H1 2025
  - cards issuance (+21%), cards personalization (+18%), distribution of personalized cards (fulfillment) (+47%)
- US: +35% vs. H1 2025
  - metal cards (+83%), cards personalization (+19%), distribution of personalized cards (fulfillment) (+41%)

3 Türkiye, Middle East & Africa (MEA)

- Identity solutions: €5m revenue increase vs. H1 2025 (citizen authentication projects)
- Document Lifecycle Management (printing & secure printing): €0.6m revenue increase vs. H1 2025 (national elections project in East Africa)
- Digital Technologies: €0.5m revenue increase vs. H1 2025 (GaiaB™ first large-scale order in UAE)
- Payment solutions: continued normalization of the Turkish payment card market

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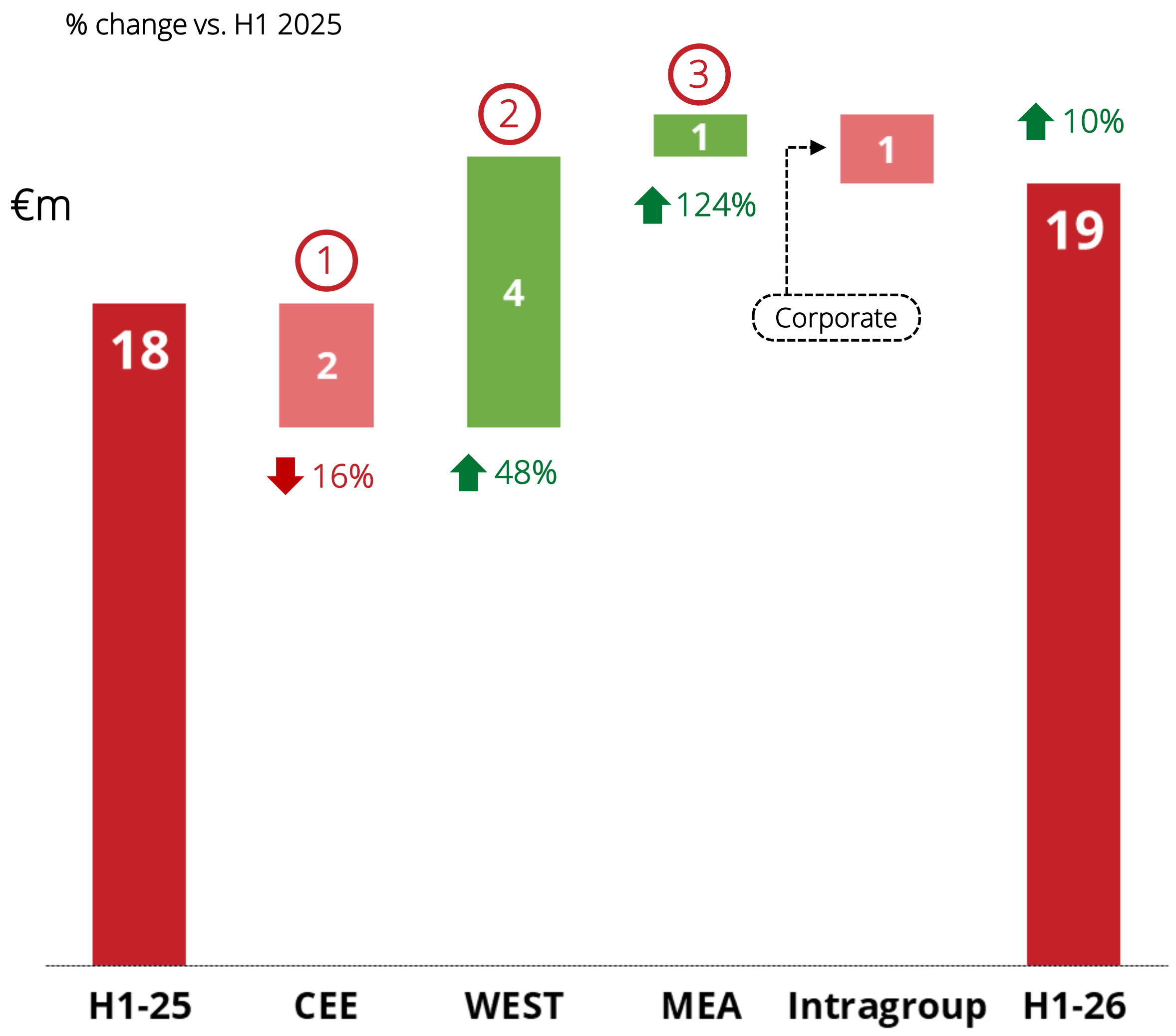
Group EBITDA H1 2026 — Geographic segments



1 Central Eastern Europe & DACH (CEE)

- Gross Profit -6% vs. H1 2025
  - Cost of sales (+11%): higher outsourcing costs (Greek public sector digitization projects) and margin pressure in Document Lifecycle solutions (Romania)
  - Unfavourable base effect from H1 2025: card renewals with Romanian banks, e-health cards in Austria
- Gross Profit margin: 19.0% (2.8 percentage points contraction vs. H1 2025)
- EBITDA margin contraction: 8.8% (2.4 percentage points contraction vs. H1 2025)

2 Western Europe, Nordics, Americas (WEST)

- Gross Profit +42% vs. H1 2025
  - revenue growth (+23%)
  - growing contribution of higher-margin solutions (perso & fulfillment)
- Gross Profit margin: 27.9% (3.7 percentage points expansion vs. H1 2025)
- EBITDA margin: 18.0% (3.1 percentage expansion vs. H1 2025)

3 Türkiye, Middle East & Africa (MEA)

- Gross Profit +93% vs. H1 2025
  - revenue growth (+26%)
  - favourable revenue mix towards higher-margin solutions (citizen authentication & secure document printing)
- Gross Profit margin: 15.6% (5.4 percentage points expansion vs. H1 2025)
- EBITDA margin: 5.5% (2.4 percentage points expansion vs. H1 2025)

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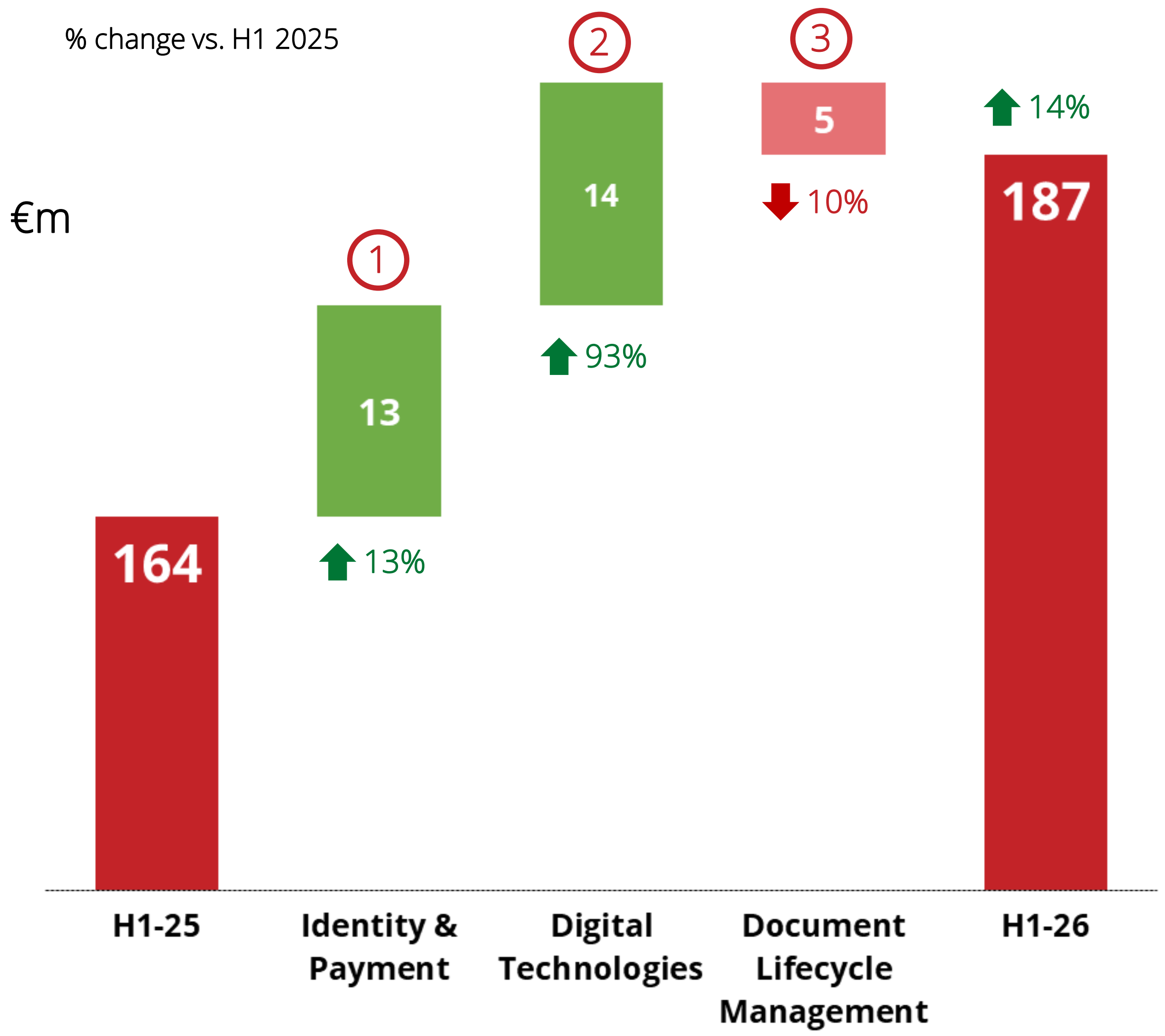
Group Revenues H1 2026 — Solutions



1 Identity & Payment solutions

- Payment solutions: +11% vs. H1 2025
  - Cards issuance (+11%), cards personalization (+13%), distribution of personalized cards (fulfillment) (+23%)
- Identity solutions: +33% vs. H1 2025
  - MEA business development in citizen authentication solutions
- US: +35% vs. H1 2025
  - metal cards (+83%); cards personalization (+19%); distribution of personalized cards (fulfillment) (+41%)
- Group total volume of sold cards: +14% to 63.7m (Q2: +19% vs. Q1: +9%)
- Continued normalization in the Turkish payment card market

2 Digital Technologies

- Public sector digitization projects in Greece: c€14m revenue increase vs. H1 2025
- MEA business development: €0.6m revenue increase vs. H1 2025 (GaiaB™ first large-scale order in UAE)

3 Document Lifecycle Management

- Postal services in Romania & printing business in Greece: continued secular volume contraction as part of the broader trends of digitization of client communication
- MEA business development in secure document printing projects: c€0.5m revenue increase vs. H1 2025 (including a national elections project in East Africa)

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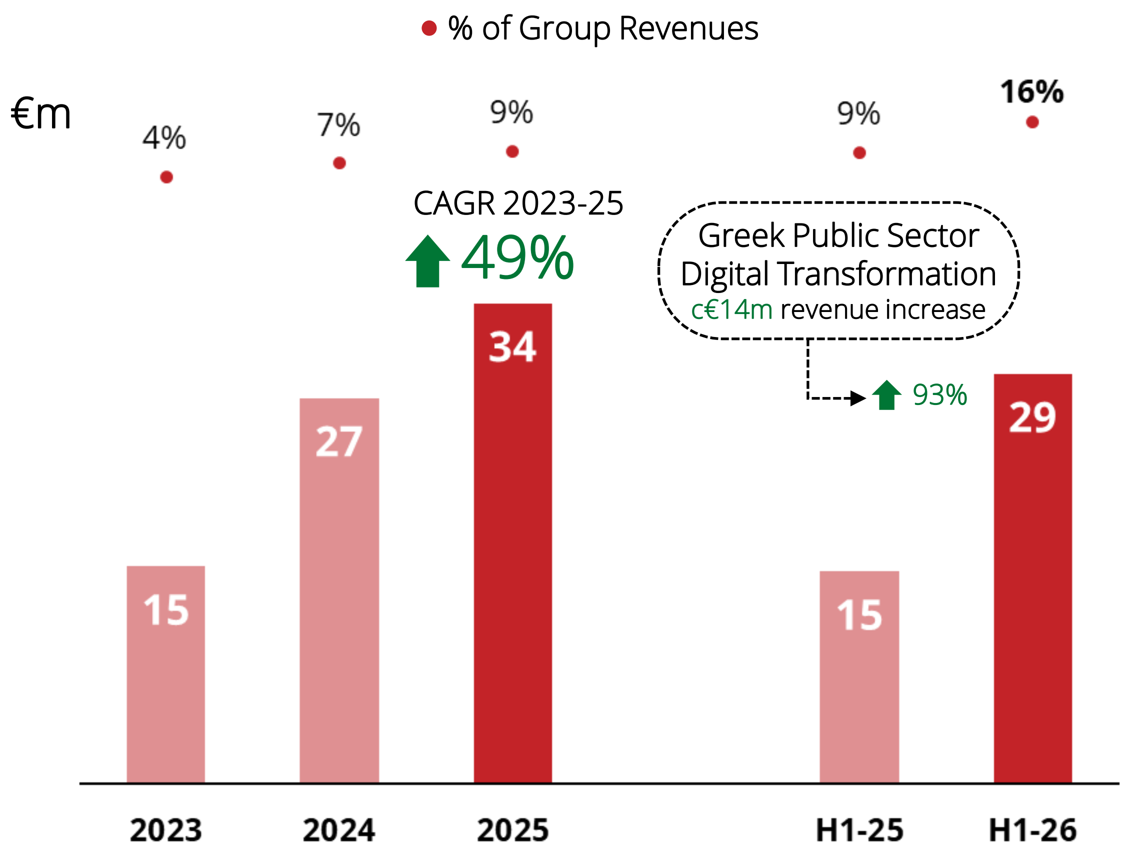
Digital Technologies

A key growth contributor with a series of technologically advanced solutions, anchored by a solid, contracted pipeline of large-scale Greek Public Sector Digital Transformation projects

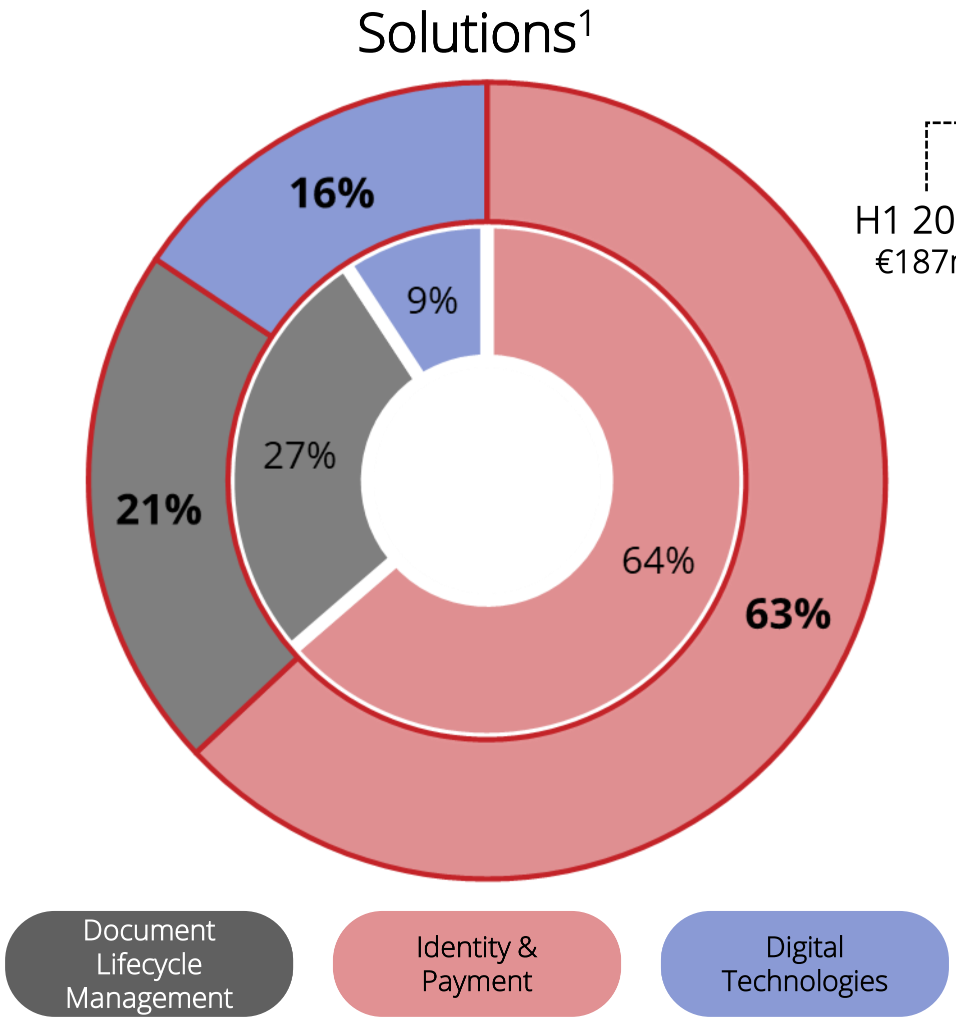


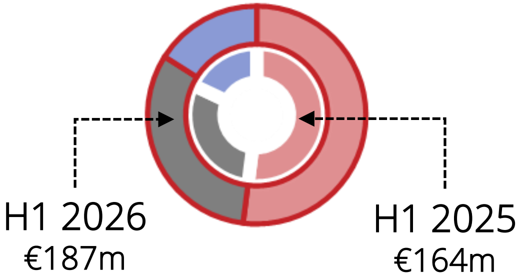
Greek Public Sector Digital Transformation

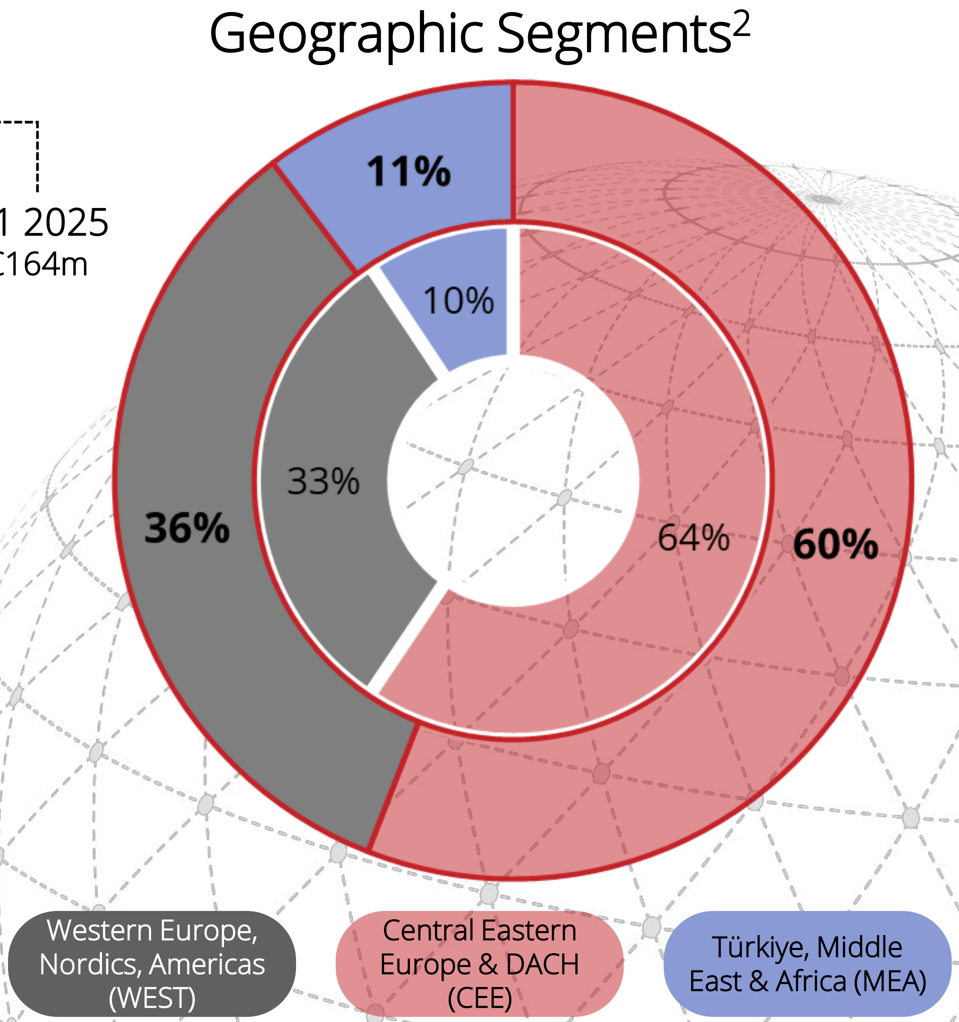
Awarded Projects To Date			
	Total Contract Value	Received / Recognised *(cumulative total 2023-H1 2026)*	Remaining *(recognised from Q3 2026 onwards)*
Total (€m)	73.5	55.5	18

Note: all amounts and percentages presented herein are rounded; accordingly, totals may not sum precisely due to rounding

Shifting Revenue Mix
More higher-margin Solutions and Services







All percentages presented herein are rounded; accordingly, totals may not sum precisely due to rounding
1. Revenues related to the distribution services of personalized cards (fulfillment services) have been reclassified from Document Lifecycle Management into Identity & Payment solutions. This reclassification accurately reflects revenues related to the Group's Payment solutions.
2. Revenue breakdown per Geographic Segment does not incorporate Inter-segment and Corporate eliminations at the Group level

FY2026 Outlook

Opportunities for 2026 and beyond

Strategic initiatives to drive sustainable margin enhancement and earnings growth:
Digital Technologies, Trusted digital Identity & Payment solutions

Robust revenue pipeline

Solid backlog of customer onboardings in WEST

Roll-out (i) Card-as-a-Service (CaaS) to Fintech/neobanks and (ii) GaiaB™ Appliance

Efficiency initiatives and focused cost management

Significant Working Capital improvement in H2 2026 (cash collection of contracted public sector digitization projects in Greece, continued inventory decline, benefits from the renegotiation of contractual purchasing obligations with key suppliers in summer 2025, collection of VAT claims)

Disciplined capital allocation and a healthy, under-levered balance sheet

Group Revenue	low-double-digit growth vs. 2025 *(upward revision from high-single-digit)*
Group EBITDA & margin	Marginal EBITDA decline vs. 2025 and margin contraction vs. 2025 (FY2025: 13.6%) • Margin pressure in Document Lifecycle Management solutions in CEE • Lower average selling prices for banking cards in CEE & Türkiye • One-off, non-budgeted costs c€6m in total (DNP offer, change-of-control event, SOP settlement)
Group Operating Cash Flow	FY2026 to remain broadly unchanged vs. 2025 *(significant underlying working capital improvement in H2 2026 to be offset by one-off costs (DNP offer, change-of-control event, SOP settlement)*

About Us

A global applied technology company, powering secure digital transformation globally

Global provider of Identity & Payment, Document Lifecycle Management, and Digital Technology solutions

Focused on driving digital transformation through proprietary technology and AI-enabled innovation

10 manufacturing hubs across Europe and the US, supported by a global sales network for proximity and service excellence

Deep, long-standing customer relationships with blue-chip financial institutions, corporates and governments

Scalable, resilient operating platform backed by decades of proven execution

Strong track record of growth, combining sustained organic expansion with disciplined strategic M&A

FY2025 Financial Highlights

Revenues	EBITDA	Net Profit
€360m	€49m 13.6% margin	€16m

Operating CF[1]	Leverage[2]	Total Assets
€40m	1.7x	€328m

17 countries
Physical Presence

>50 countries
Commercial Activity

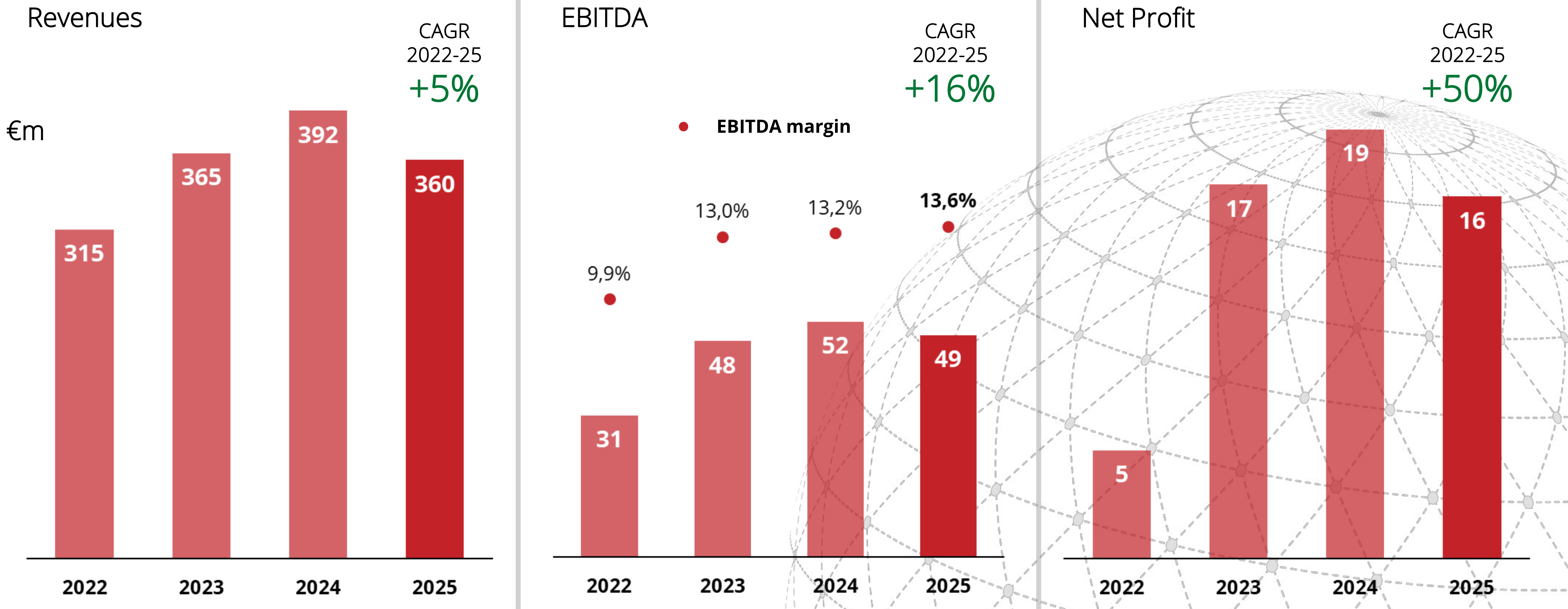
2,360
Workforce

16
Sales Offices

10
Production Facilities

All financial information is based on 2025 Annual Financial Report
1. Operating Cash Flow = Cash flows from operating activities; 2. Leverage = Net Debt / EBITDA

A platform built for scale with a proven track record of growth



All financial information is based on 2025 Annual Financial Report and previous years' Annual Financial Reports
Note: all amounts and percentages presented herein are rounded; accordingly, totals may not sum precisely due to rounding

A global footprint across EMEA and the US

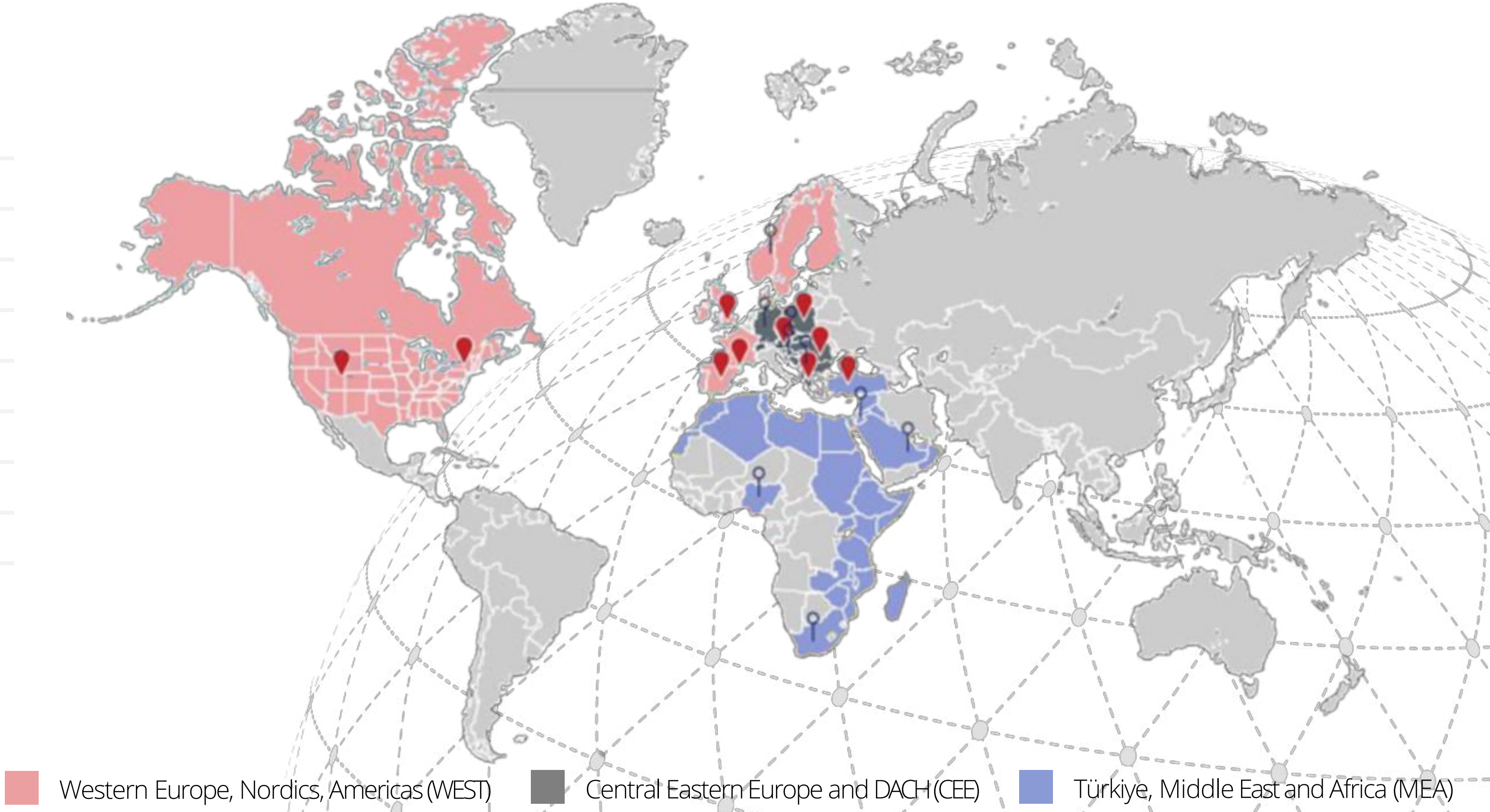
10 manufacturing hubs across strategic markets

Facility	Identity & Payment	Personalization Centre	Document Lifecyle
Andorra	☑		
Austria	☑	☑	
Greece		☑	☑
Poland		☑	
Romania	☑	☑	☑
Spain		☑	
Türkiye		☑	
UK	☑	☑	
US		☑	

Sales Offices

Norway, Czech Republic, Germany, Croatia, Serbia, Jordan, UAE, South Africa, Nigeria and a network of partners and selling agencies around the world

Key operational presence



2025 Revenue by geographic segment[1]

1. Including intra-segment revenues

Appendix

Consolidated Financial Statements

Income Statement (IFRS) in € thousand

	H1 2026	H1 2025
Revenues	186,550	163,621
Cost of sales	(144,679)	(126,854)
Gross profit	41,871	36,766
Gross profit margin	*22.4%*	*22.5%*
Other income	2,901	2,482
Selling and distribution expenses	(12,487)	(11,087)
Administrative expenses	(16,746)	(14,682)
Research and development expenses	(5,057)	(4,563)
Other expenses	(584)	(834)
+ Depreciation, amortization and impairment	9,524	9,587
EBITDA	19,422	17,671
EBITDA margin	*10.4%*	*10.8%*
- Depreciation, amortization and impairment	(9,524)	(9,587)
EBIT	9,898	8,083
EBIT margin	*5.3%*	*4.9%*
Financial income	263	224
Financial expenses	(4,489)	(4,545)
Result from associated companies	2,150	70
Net finance costs	(2,076)	(4,251)
Profit/(Loss) before tax	7,822	3,833
Income tax expense	(2,000)	(1,357)
Profit/(Loss)	5,822	2,476
Profit/(Loss) attributable to:		
Owners of the Company	5,046	1,361
Non-controlling interests	776	1,114
Profit/(Loss)	5,822	2,476
Earnings/(loss) per share		
basic	0.14	0.04
diluted	0.14	0.04

Income Statement (IFRS) in € thousand

	Q2 2026	Q2 2025
Revenues	97,141	81,055
Cost of sales	(76,788)	(63,821)
Gross profit	20,353	17,234
Gross profit margin	*21.0%*	*21.3%*
Other income	1,848	1,290
Selling and distribution expenses	(6,566)	(5,618)
Administrative expenses	(9,522)	(7,551)
Research and development expenses	(2,592)	(2,243)
Other expenses	(276)	(654)
+ Depreciation, amortization and impairment	4,676	4,814
EBITDA	7,921	7,272
EBITDA margin	*8.2%*	*9.0%*
- Depreciation, amortization and impairment	(4,676)	(4,814)
EBIT	3,245	2,458
EBIT margin	*3.3%*	*3.0%*
Financial income	129	82
Financial expenses	(2,792)	(2,197)
Result from associated companies	1,950	70
Net finance costs	(713)	(2,045)
Profit/(Loss) before tax	2,533	413
Income tax expense	(838)	(497)
Profit/(Loss)	1,695	(84)
Profit/(Loss) attributable to:		
Owners of the Company	1,539	(628)
Non-controlling interests	156	544
Profit/(Loss)	1,695	(84)
Earnings/(loss) per share		
basic	0.04	(0.02)
diluted	0.04	(0.02)

Group Segments

in € thousand

	H1 2026					H1 2025				
	CEE	WEST	MEA	Corporate & Eliminations	Total	CEE	WEST	MEA	Corporate & Eliminations	Total
Revenues	100,715	65,591	20,244	0	186,550	95,878	51,452	16,290	0	163,621
Intersegment revenues	10,781	1,662	298	(12,741)	0	8,080	3,232	24	(11,336)	0
Segment revenues	**111,497**	**67,252**	**20,542**	**(12,741)**	**186,550**	**103,959**	**54,684**	**16,314**	**(11,336)**	**163,621**
Costs of material & mailing	(64,051)	(34,793)	(13,536)	11,534	(100,846)	(56,230)	(29,526)	(11,663)	10,652	(86,767)
Gross profit I	**47,446**	**32,459**	**7,006**	**(1,207)**	**85,704**	**47,729**	**25,158**	**4,652**	**(684)**	**76,854**
Gross profit I margin	*42.6%*	*48.3%*	*34.1%*		*45.9%*	*45.9%*	*46.0%*	*28.5%*		*47.0%*
Production costs	(26,300)	(13,729)	(3,810)	6	(43,833)	(25,131)	(11,959)	(2,998)	0	(40,088)
Gross profit II	**21,146**	**18,730**	**3,196**	**(1,201)**	**41,871**	**22,598**	**13,199**	**1,654**	**(684)**	**36,766**
Gross profit II margin	*19.0%*	*27.9%*	*15.6%*		*22.4%*	*21.7%*	*24.1%*	*10.1%*		*22.5%*
Other income	2,401	417	0	83	2,901	2,395	38	0	49	2,482
Selling and distribution expenses	(6,568)	(4,902)	(974)	(43)	(12,487)	(6,326)	(4,085)	(675)	0	(11,087)
Administrative expenses	(8,657)	(4,793)	(1,058)	(2,237)	(16,746)	(8,253)	(3,956)	(505)	(1,968)	(14,682)
R&D expenses	(4,077)	(280)	(427)	(273)	(5,057)	(3,884)	(300)	(350)	(29)	(4,563)
Other expenses	(279)	(291)	(10)	(4)	(584)	(729)	(67)	(10)	(28)	(834)
+ Depreciation, amortization	5,848	3,253	394	29	9,524	5,823	3,364	385	15	9,587
EBITDA	**9,813**	**12,133**	**1,120**	**(3,645)**	**19,422**	**11,623**	**8,192**	**500**	**(2,645)**	**17,671**
EBITDA margin	*8.8%*	*18.0%*	*5.5%*		*10.4%*	*11.2%*	*15.0%*	*3.1%*		*10.8%*
- Depreciation, amortization	(5,848)	(3,253)	(394)	(29)	(9,524)	(5,823)	(3,364)	(385)	(15)	(9,587)
EBIT	**3,965**	**8,881**	**727**	**(3,674)**	**9,898**	**5,800**	**4,829**	**115**	**(2,660)**	**8,083**
EBIT margin	*3.6%*	*13.2%*	*3.5%*		*5.3%*	*5.6%*	*8.8%*	*0.7%*		*4.9%*
Financial income					263					224
Financial expenses					(4,489)					(4,545)
Result from associated companies					2,150					70
Net finance costs					**(2,076)**					**(4,251)**
Profit/(Loss) before tax					**7,822**					**3,833**
Income tax expense					(2,000)					(1,357)
Profit/(Loss)					**5,822**					**2,476**

Balance Sheet in € thousand

	30 June 2026	31 December 2025
Property, plant and equipment and right of use assets	98,144	96,022
Intangible assets and goodwill	57,859	57,609
Equity-accounted investees	0	423
Other receivables	1,081	1,098
Deferred tax assets	4,294	3,865
Non-current assets	**161,378**	**159,016**
Inventories	64,212	67,124
Contract assets	38,060	28,824
Current income tax assets	1,260	771
Trade receivables	50,191	37,930
Other receivables	23,069	8,959
Cash and cash equivalents	10,027	25,139
Current assets	**186,818**	**168,748**
Total assets	**348,196**	**327,764**
Share capital	36,354	36,354
Share premium	32,749	32,749
Own shares	0	(2,584)
Other reserves	2,011	18,232
Retained earnings	55,330	47,512
Equity attributable to owners of the Company	**126,444**	**132,263**
Non-controlling interests	4,226	3,671
Total Equity	**130,670**	**135,934**
Loans and borrowings	98,616	91,117
Employee benefits	4,296	3,612
Other payables	1,471	1,573
Deferred tax liabilities	10,258	10,505
Non-current liabilities	**114,640**	**106,807**
Current tax liabilities	3,879	3,012
Loans and borrowings	15,308	15,644
Trade payables	48,461	41,124
Other payables	25,528	17,765
Contract liabilities	8,916	6,254
Deferred income	793	1,224
Current Liabilities	**102,886**	**85,023**
Total Liabilities	**217,526**	**191,830**
Total Equity and Liabilities	**348,196**	**327,764**

Cash Flow Statement in € thousand

	H1 2026	H1 2025
Profit/(Loss) before tax	7,822	3,833
Adjustments for:		
- Depreciation, amortization and impairment	9,524	9,587
- Net finance costs	2,076	4,251
- Other non-cash transactions	39	187
- Cash settlement of Management participation program	(2,585)	0
	16,877	17,858
Changes in:		
- Inventories	2,913	4,375
- Contract assets	(9,236)	(5,873)
- Trade and other receivables	(26,370)	7,818
- Contract liabilities	2,662	3,285
- Trade payable and other payables	6,138	(14,079)
- Taxes paid	(2,318)	(2,994)
Net cash from/(used in) operating activities	(9,335)	10,391
Interest received	200	219
Proceeds from sale of property, plant and equipment	0	995
Proceeds from sale of investments	2,250	0
Dividends received from associated companies	323	42
Payments for acquisition of property, plant and equipment & intangible assets	(10,453)	(6,756)
Net cash from/(used in) investing activities	(7,679)	(5,500)
Interest paid	(3,115)	(3,565)
Proceeds from loans and borrowings	13,342	5,420
Repayment of loans and borrowings	(5,800)	(8,222)
Payment of lease liabilities	(2,178)	(2,143)
Acquisition of own shares	0	(520)
Acquisition of non-controlling interest	0	(156)
Dividends paid to non-controlling interest	(190)	10
Net cash from/(used in) financing activities	2,058	(9,176)
Net increase (decrease) in cash and cash equivalents	(14,956)	(4,285)
Cash and cash equivalents on 1 January	25,139	21,737
Effect of movements in exchange rates on cash held	(157)	(727)
Cash and cash equivalents on 30 June	10,027	16,726

Reclassification of Revenues by Solution

From Q1 2026 onwards revenues associated with Identity & Payment solutions include revenues related to the distribution services of personalized cards (fulfillment), which were previously classified within Document Lifecycle Management. This reclassification accurately reflects revenues related to the Group's Payment solutions. The table below presents the details of the reclassification for each reporting period in 2025.

Revenues by Solution in € million	Q1 2025	H1 2025	9M 2025	FY2025	Q1 2026	H1 2026
Identity & Payment	52.7	104.1	159.5	222.3	56.5	117.6
Document Lifecycle Management	22.6	44.4	80.4	103.7	19.7	39.8

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