TRUST AT THE HEART OF EVERYTHING WE DO

ABOUT THIS REPORT

Who: Our stakeholders at the heart of our trust stake

This Integrated Report aims to provide all of our stakeholders with a comprehensive view of our 2018 commitments and performance (financial and extra-financial) in line with our ambition to deepen the trust at the heart of all our relationships.

Why: Worldline’s first Integrated Report

Following four years of publishing a dedicated Corporate Social Responsibility (CSR) Report alongside our Annual Report, Worldline has taken the decision to publish this Integrated Report to further reflect and formalize the integration of our business and CSR activities.

What: Our vision and performance

This Integrated Report presents Worldline’s global vision and strategy to create value for all our stakeholders as well as our business model and our governance to achieve this. The Report details Worldline’s performance, notably through its Key Performance Indicators (KPIs), and demonstrates the coherence of the Group’s strategy with the United Nations Sustainable Development Goals (SDGs) to 2030.

How: Our approach to Integrated Reporting

Inspired by the International Integrated Reporting Council’s (IIRC) reference framework, this Integrated Report is part of a voluntary process of monitoring and fostering long-term progress, and combining a financial and extra-financial approach to performance. This Report covers the 2018 fiscal year (from January 1, 2018 to December 31, 2018) and consolidates all Worldline Group entities within its financial and extra-financial scope.*

* For extra-financial information, the new SIX Payment Services entity is not integrated within the KPIs, except for headcount.

This report has been prepared in accordance with the GRI Standards: Comprehensive option and contains a Content Index Table that establishes a cohesive approach between Worldline’s initiatives, the GRI standards and the Group’s contribution to the UN SDGs:

#globalgoals

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LETTER FROM THIERRY BRETON

\Atos Chairman and Chief Executive Officer, Worldline Chairman

At a time of growing societal expectations towards companies, be it regarding data protection, security, Human Rights or climate change, Worldline’s committed and ambitious approach to sustainable development is a positive sign for sustainable growth.

Worldline’s Corporate Social Responsibility (CSR) is an integral part of its strategy and implies an ethical and responsible conduct of its activities. Worldline has established itself as the leader in Europe’s payments sector thanks to this integrated and innovative approach. The progress made on its CSR commitments, expressed through its TRUST 2020 program, demonstrates Worldline’s ability to meet the new expectations of its customers, employees, suppliers and shareholders, thereby creating differentiating value in the market. To push itself even further, Worldline has ensured consistency in its CSR actions with the Sustainability Development Goals set by the United Nations.

This dynamic of progress, launched in 2014 with its IPO, has made Worldline one of the most successful global players according to the criteria of non-financial rating agencies. This performance reinforces both the relationship of trust with customers and its attractiveness to younger generations. The year 2018 has been, in this respect, a major turning point in the culmination of its environmental policy with Worldline becoming the first company to neutralize its CO\(_2\) emissions in the payment industry.

On behalf of the Atos group management team, I reiterate my confidence in Worldline with its commitment, leadership and competitive positioning, to meet the challenges of sustainable development.

RECOGNIZING SUSTAINABILITY AS AN INTEGRAL PART OF OUR BUSINESS

This Integrated Report is a natural evolution in Worldline’s sustainability journey. It is another step that reflects and formalizes the integration of our business and Corporate Social Responsibility (CSR) activities to provide a comprehensive view of our performance.

Sustainability is not something that we can treat apart in the payments business, which is fundamentally based on trust and long-term commitments. For example, our transformative acquisition of SIX Payment Services in 2018 required a testimony of long-term trust in Worldline as a sound, healthy and sustainable business platform capable of managing properly a significant part of the Swiss payment ecosystem for the next 10 years.

During the past year, we have remained focused on ensuring the robustness and quality of our systems, knowing that we are responsible for a critical service that impacts millions of citizens. This includes being at the forefront of the ongoing fight against threats to privacy and data integrity. Our constant effort to improve security, to create value for customers and offer sustainable solutions depends on our capacity for innovation. Here again, we recognize a broader responsibility: ensuring that everyone has affordable access to payments, which are now a basic need for individuals across the world.

Finally, none of this would be possible without expert and motivated people. We foster employee well-being and a diverse, welcoming and stimulating work environment. We also want employees to feel proud of their company and to be inspired by a sense that we are contributing to something bigger than ourselves.

Facing a world of growing stakeholder expectations in 2018 amidst a world of uncertainties, imbalances and tensions, Worldline continued to progress toward its TRUST 2020 objectives, its roadmap for long-term improvement in Corporate Social Responsibility, and the related KPIs. Through these KPIs, we are able to measure our performance and look at how our actions contribute to the United Nations Sustainable Development Goals. The SDGs also cause us to push ourselves further toward our ambition to be a great business that does good.

EDITORIAL FROM GILLES GRAPINET

\Worldline Chief Executive Officer

Atos Chairman and Chief Executive Officer, Worldline Chairman

Responsibly managing a fast-growing business also requires a continued focus on the environment. That’s why we have committed to provide carbon-neutral offers by 2020 in order to be truly sustainable. Moreover, we strive to contribute to societal environmental benefits through our cashless society mission and sustainable solutions, which help reduce waste, promote public transportation and optimize energy consumption.

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With our rich history of innovation and growth, we have become a pan-European company with a global reach, delivering next-generation, omnichannel, end-to-end solutions for Merchant Services, Financial Services and Mobility & e-Transactional Services that provide seamless transactions across more than 30 countries.

Worldline’s strategy, reinforced by its M&A activities, is to strengthen its European leadership in e-Payments, providing cutting-edge solutions to customers worldwide, while ensuring that trust and sustainability are at the heart of everything we do.

We build long-term partnerships with customers including financial institutions, retailers, governments, the transport industry, healthcare facilities, telecoms operators and utility companies.

Worldline’s innovative capabilities are matched by the power and dependability of our platforms, the security of our solutions, our broad geographical reach and the quality of our services.

Our team has grown to 11,000+ people worldwide, with estimated pro forma annual revenue of more than €2.3 billion in 2019.

**HISTORY IN THE MAKING**

**1973**
We win the first ever contract for bank card transactions.

**1980s**
We pioneer online services.

**1990s**
We create internet payment solutions & internet transactional services.

**2004**
We become Atos Worldline

**2006**
We acquire Banksys and BCC (Bank Card Company)

**2013**
We become Worldline
3,000 people, €1.1 billion turnover and presence in 19 countries.

**2014**
We are listed on the French stock market

**2016**
We acquire Equens and PaySquare and form an alliance with Komerční banka
We launch TRUST 2020, our CSR program

**2017**
We acquire First Data Baltics, Digital River World Payments, MRL Posnet and Diamis

**2018**
We build a strategic partnership with SIX and acquire SIX Payment Services
11,000+ people and presence in 30+ countries
Q: What were the most significant developments in terms of business and sustainability for Worldline in 2018?

Gilles Grapinet: 2018 was a pivotal year in shaping our model for strong, profitable and sustainable growth. With the transformative acquisition of SIX Payment Services, we are now the undisputed pan-European leader of the European payments industry. Consequently, we have very high levels of responsibility towards our stakeholders to provide high quality, reliable and secure services with innovative solutions that bring value to our customers, to be a responsible employer, apply our business ethics throughout our supply chain and optimize the eco-efficiency of our data centers and offices to reach carbon-neutral impact.

Sustainability is extremely important for us to drive our company to the next level because it is connected to our essential purpose of providing trusted payment and transactional services in a safe environment.

Marc-Henri Desportes: Yes, Worldline’s success depends on both financial and extra-financial factors and these are intertwined. Recognizing this in every aspect of our operations helps us in our mission to achieve excellence across the board.

Q: How does the acquisition in 2018 of SIX Payment Services fit into Worldline’s strategic ambitions?

Gilles Grapinet: Worldline’s ambition is to be at the center of the consolidation of the European payment market, building a European payments champion that is at the forefront of the monetary story of Europe. Our approach to acquisitions is to develop further our brand that inspires trust year after year and creates lasting value for all our stakeholders. What was special about our acquisition of SIX Payment Services was that we have joined forces with a payments player with leadership positions in different geographies to ours, that shares a common vision of shaping the future development of the European payments sector.

Marc-Henri Desportes: The acquisition is a great fit in terms of sustainability and trust. When you acquire a company with the pedigree of SIX Payment Services you also acquire Talents, innovation and excellence. We make every effort to share best practices and ideas with our new colleagues as well as ensuring they are on exactly the same page as us in terms of corporate and social responsibility policies and ready from the start to become part of our TRUST 2020 ambition.

Gilles Grapinet: I would echo this emphasis on trust. Trust forms the foundation of this agreement as not only will we deliver tier-one financial processing services to the Swiss banking community for ten years, we are also welcoming SIX as a substantial shareholder in Worldline – so they clearly have confidence that we will do the right things in the years to come to further increase the value of their shares.

And, in terms of our overall strategic ambitions, if the proposed project by Atos to distribute 23.4% of Worldline’s share capital to its shareholders is approved at the Atos Annual General Meeting on April 30, 2019, this will further enhance our ability to take advantage of the numerous consolidation opportunities that lie ahead.

Q: What is Worldline doing to meet tomorrow’s challenges?

Gilles Grapinet: In line with our commitment to sustainability, innovation within Worldline must be driven in a way that fits with society and provides real value. Our payment solutions are transforming the way people live and interact with one another, shaping a future built on trust, openness, and opportunity for everyone. Innovation needs to be incremental and we are constantly reinforcing our R&D capabilities to develop ground-breaking solutions that will help society go cashless, with all the environmental and anti-fraud benefits that these bring to society.

Marc-Henri Desportes: Our Open Payment solution for public transport in Dijon is a great example of that. It allows travelers on the city network to use their contactless payment card as a transportation fare by tapping on the validator when they enter the transportation network, and again when they exit. It is that simple you no longer need to spend time buying a disposable paper ticket. It is convenient, makes traveling on public transport more attractive and has seen extremely rapid take-up by the public. We are confident this system will be widely adopted in the coming years. In 2019 we will also launch YUMI, Worldline’s latest payment device that will mark a turning point for customer merchant interactions.

Gilles Grapinet: Great ideas like this are developed by people, our people. That’s why we invest substantially in our people and in attracting, training, developing and nurturing the most talented individuals who share our mission to make a positive difference and build together something durable that we can all take pride in.
A TRANSFORMATIVE YEAR: 2018 KEY FACTS

WORLDLINE LAUNCHES HOW WILL WE PAY?

In June, Worldline published its insights in a publication entitled How will we pay? that has drawn plaudits from the payments industry. Launched at the Money20/20 event in Amsterdam, the whitepaper gives Worldline’s outlook on the dramatic changes that are set to transform the payments market. It provides authoritative analysis on the future role of cash, cards and new forms of digital payment such as instant payments. It considers the impact of changes in regulation and technology disruption in the industry and suggests the opportunities and solutions available to the financial services sector and to merchants.

CONTACTLESS PAYMENT FOR TRANSPORT TICKETS GOES LIVE

Worldline scored a first in France in March with our contactless payment solution for the transport network in Dijon. The setup was so successful that Worldline signed contracts with other large cities in France in 2018, including the Ile-de-France region, to build up a consortium with Conduent the central system for the Smart Navigo card that will benefit 12 million passengers annually.

DIGITAL EXPERTISE FOR DEEP WATER RESEARCH

Worldline became the digital partner of the Under The Pole III scientific expedition in January. This expedition is dedicated to an underwater exploration of the deep ecosystems of the world’s oceans, in the ‘Twilight Zone’. Over the next three years, Worldline will offer Under The Pole a highly secure hosting solution to accelerate information sharing, thus facilitating scientific research. Updates and presentations of the expedition were provided throughout the year to Worldline employees, underlining the importance of the Company’s commitment to this environmental research project.

LANDMARK PROCESSING PARTNERSHIP WITH COMMERZBANK

equensWorldline and German banking and financial services company Commerzbank formed a strategic partnership for the outsourcing of its entire payment processing infrastructure in July, that will see us process at SIEPA Single Euro Payments Area), instant, multi-currency, and domestic payments for Commerzbank, for a period of ten years.

WORLDLINE STRENGTHENS ITS PAN-EUROPEAN PAYMENTS CAPABILITIES

Worldline obtained its Third Party Provider (TPP) license from the National Bank of Belgium in July, strengthening its position as a major payment service provider in Europe. In compliance with the EU revised Payment Service Directive (PSD2), Worldline applied for new licenses to become a payment initiation service provider (PISP) and an account information service provider (AISP). These two licenses applied with immediate effect to all other countries in the European Economic Area. As a PISP, Worldline can now present and initiate payment operations by transfer on behalf of B2B and B2C customers, offering a new payment method with a simplified user experience for consumers and merchants alike. The licenses will help Worldline bolster our European payment processing dimension by providing new innovative services to our customers in the entire European market.

A NEW WORLDLINE WITH SIX PAYMENT SERVICES

2018 culminated in the acquisition of SIX Payment Services, which positions Worldline as the undisputed number 1 payments provider in Europe. The transaction has resulted in a major rebalancing of Worldline’s European business profile and geographic presence, with many new leading positions in the DACH (Germany, Austria and Switzerland) region. It has turned Worldline’s Merchant Services business line into the largest non-bank acquiring in continental Europe and reinforced the existing leadership position of Worldline’s Financial Services business. Additionally, the Worldline Group’s revenue will grow by around 30%, creating very strong value for its stakeholders.

WINNING BIG AT BANQUE & INNOVATION

The excellence and innovation of three Worldline offerings was recognized at the Paris Banque & Innovation in October, with our WL 1-Click Card Issuing Processing, WL Mobile Intrusion Protection and WL Digital Customer Onboarding solutions taking home awards in the categories of Neo-banks, Cyber security and E-Banking & M-Banking respectively.

CO-INNOVATING THE E-PAYMENT SOLUTIONS OF TOMORROW

Worldline was proud to host our first e-Payments Challenge Hackathon in September, which brought together customers and fintechs to co-innovate the e-payment possibilities of the future. Structured around the question, ‘How will e-payments be made in five years?’, the 48-hour challenge allowed participants to leverage Worldline’s assets and expertise to develop tomorrow’s e-payment solutions in P2P, C2B, B2B and B2C. The joint winners of the Grand Jury prize were Caplione (who use ultrasound technology between devices for customer authentication to provide a seamless in-store payment experience) and I Billy (who use facial recognition to transform the customer journey in hotels and restaurants).

A STYLISH START FOR VALINA AND TIFFANY

2018 was a very good year for VALINA, our Android-based payment terminal that looks and feels more like a tablet or smartphone than a traditional payment terminal and allows our clients to add their own applications to facilitate the purchasing experience.

Designed for use in vending machines, ticket kiosks, parking meters, petrol pumps and other unattended points of sale, VALINA was embraced in the US, Europe and the Middle East as a next-generation self-service payment terminal, creating a point of interaction with customers, rather than just a point of payment.

Worldline delivered the first UK unattended VALINA payment terminal to luxury retailer Tiffany & Co in London in September 2018, so that customers of the world’s premier jeweler and specialty retailer can now purchase the new Tiffany perfume from a high-end vending machine using a quick and easy chip and pin transaction.

HOW WILL WE PAY?

A TRANSFORMATIVE YEAR: 2018 KEY FACTS

WORLDLINE STRENGTHENS ITS PAN-EUROPEAN PAYMENTS CAPABILITIES

WORLDLINE LAUNCHES HOW WILL WE PAY?

CONTACTLESS PAYMENT FOR TRANSPORT TICKETS GOES LIVE

DIGITAL EXPERTISE FOR DEEP WATER RESEARCH
CREATING VALUE FOR OUR ECOSYSTEM...

SUSTAINABILITY IN THE LONG TERM MEANS DELIVERING VALUE TO ALL STAKEHOLDERS

Our integrated approach is based on our relationship with our key stakeholders, who include our employees, customers, suppliers, local communities and NGOs, as presented below. Through its Corporate Social Responsibility approach, Worldline pursues an ongoing dialogue with stakeholders to take their expectations into account in its actions.

External perspective of products and services societal benefits:

- **Worldline’s Risk Fraud Management, E-Banking or Acquiring Processing solutions** enable the decrease of fraud and the prevention of cyber threats.
- **By making payment easier with flexible digital business models, Worldline’s Payment Acceptance, Kiosk and Digital Retail solutions enable the creation of economic value and growth for customers, via shorter time-to-market and cost reduction.**
- **By ensuring access to adequate, safe and affordable basic payment services, Worldline’s offers contribute to its stakeholders’ satisfaction. Also, the e-ticketing offer provides access to safe and sustainable transports.**
- **Through its Cloud, Online and Digitization services, Worldline delivers environmental benefits including paper use reduction, travel minimization to access services or energy consumption optimization.**

Internal perspective of contributions through its value chain, internal programs and policies:

- **Wellbeing at work program**
- **Social initiatives**
- **Gender Equity program**
- **Sustainable supply chain**
- **Climate change strategy**
- **Code of ethics**

- **Wellbeing at work program wellbeing@worldline**
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- **Code of ethics**

ANALYSIS OF THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGS) ENHANCES STAKEHOLDER DIALOGUE

In 2018 Worldline confirmed its 2017 analysis of how its CSR actions align with the United Nations SDGs, which contributes to a universal language for sustainable development and provides greater clarity for all stakeholders. Thus, we have conducted a two-step mapping analysis of how we contribute to the SDGs:

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Based on this analysis of the most material CSR topics for its stakeholders and its business activities, and in line with the SDGs Compass guidelines from the Global Compact, Worldline concentrates its efforts on the five SDGs where it can maximize its contribution.
...BY MEETING OUR STAKEHOLDERS’ EXPECTATIONS

This report is prepared in accordance with the principles of inclusion, materiality, responsiveness and impact defined in the new AA1000 AP (2018) internationally accepted standard.

In 2018, we extended the scope of our stakeholder dialogue, particularly with suppliers, while maintaining the relevance of our value creation approach with customers. Interviews take place at the global and local levels of Worldline under the coordination of the CSR Officer to ensure collection of feedback for senior management.

<table>
<thead>
<tr>
<th>Expectations</th>
<th>Worldline value creation</th>
<th>2018 Impact</th>
<th>Main SDGs</th>
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<tbody>
<tr>
<td><strong>Customers</strong></td>
<td>Innovation, platforms availability, security data privacy</td>
<td>• €491M in R&amp;D investment</td>
<td>2018 Impact</td>
</tr>
<tr>
<td></td>
<td>Satisfaction surveys, innovation workshops and solutions, respect of highest ethical standards (GDPR.)</td>
<td>• 99.97% service availability ¶ 8,710 Customer satisfaction</td>
<td></td>
</tr>
<tr>
<td><strong>Employees</strong></td>
<td>Compensation and benefits, working conditions and organization, social dialogue, Talent &amp; Expert management, diversity</td>
<td>• Highly qualified and motivated employees ¶ 59% Great Place to Work® Trust Index satisfaction ¶ 87.79% Training satisfaction</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Wet being, learning and growing, gender equity, and Talent &amp; Expert programs, local employment</td>
<td></td>
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<tr>
<td><strong>Suppliers &amp; Partners</strong></td>
<td>Sustainable relations, costs, responsible procurement</td>
<td>• 38.4% of strategic suppliers evaluated by Ecoskills ¶ 1st Hackathon challenge ¶ Annual CSR workshops with main suppliers</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Fair business practices through a charter for partners, promotion of CSR through EcoVadis rating</td>
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Worldline reports to stakeholders on its main sustainability challenges and associated actions through this Integrated Report and its annual Registration Document. These documents contain all sustainability KPIs monitored by Worldline. Worldline also publishes its Communication On Progress every year as part of its commitment to the principles of the United Nations Global Compact.

In 2018, Worldline provided a summary of its CSR commitments and actions in the Global Goals Yearbook, a corporate document published by the United Nations and the Macondo Foundation, to support the achievement of the SDGs.

**Public Bodies**
- Worldline complies with international and local laws, rules and regulations.
- Compliance, reputation, data privacy, promotion of the e-payment sector
- Market trust and growth, respect of Human Rights and of the environment, consolidation of ethics standards
- 0 significant fines for non-compliance
- Eco-efficient data centers and 100% carbon-neutral offers
- €1.38M social Contribution

**Communities**
- Worldline engages local stakeholders in order to operate and develop its business.
- Positive economic and social impacts, environment protection, Human Rights, anti-corruption
- Contribution to highest ethics and environmental standards, local associations, local employment

**Investors & Analysts**
- Worldline ensures investors’ trust to continue to develop.
- Profitability, transparency, risk management, governance
- Comprehensive reporting, Investor roadshows, Analyst Day
- 2018 Integrated Report
- 6% organic growth
- 23% OMDA Profitability

SEE 2018 REGISTRATION DOCUMENT SECTION D.1.2.1 FOR DETAILS ON HOW WORLDLINE HAS INTEGRATED THESE PRINCIPLES INTO ITS ACTIONS.
As an integral part of its Integrated Report, Worldline published its business model according to International Integrated Reporting Council (IIRC) guidelines. The IIRC framework defines the business model as the system that converts resources (inputs based on capital) into outputs (products and services, waste) and eventually outcomes (positive and negative consequences for capital), expressed as the Company’s activities to fulfill its strategic objectives. The IIRC guidelines give clear visibility on the organization’s positive and negative impacts on the six forms of capital considered in this framework and enable a broader view of the concept of value creation.

This chart shows the relationship of Worldline’s business model to the six forms of capital (financial, manufactured, human, intellectual, natural and social and relationship capital), its business activities and strategy, its products and services (through its business lines), as well as its relationships with its stakeholders and its primary contributions to the SDGs.
OUR GOVERNANCE

Worldline’s governance structure helps us implement our strategy effectively and transparently. It enables us to deliver long-term value for our shareholders, employees, business partners and stakeholders.

Worldline embraces the principle of shared value, which involves creating economic value in a way that also creates value for society. Our ultimate mission is the pursuit of financial profitability and value creation for all our stakeholders, while improving our social and environmental footprint.

THE EXECUTIVE COMMITTEE

The role of the Executive Committee is to develop and implement the Group’s strategy, while delivering service quality and added value to the Group’s projects for the benefit of its clients, shareholders and employees.

The Executive Committee is also charged with improving interaction and cooperation among the Group’s three Global Business Lines and among the different geographic markets where the Group does business. Each Global Business Line is managed by a dedicated member of the Executive Committee.

Worldline’s Corporate Social Responsibility (CSR) Officer is also a member of the Worldline Management Committee and reports directly to Worldline’s CEO.

THE BOARD OF DIRECTORS

The role of the Board of Directors is to determine the strategy and trends of the Company’s activities and to oversee their implementation.

The Board of Directors appoints senior officers and rules on the independence of Directors, on a yearly basis, having the possibility to set limits on the powers of the CEO and the Deputy CEO, issues the report on corporate governance and convenes shareholder meetings and decides on their agenda.

Moreover, the Board is responsible for reviewing and approving financial statements and communications to shareholders and to the market.

At the Combined General Meeting held on November 30, 2018, where shareholders approved the acquisition of SIX Payment Services, two new members of the Board of Directors were appointed: Dr. Romeo Lacher and Mrs. Giulia Fitzpatrick as directors of Worldline SA.

The Board is composed of eleven directors, including four independent directors (36%) and four non-French nationals (36%). Five out of eleven members of the Board are women (45%).

COMMITTEES OF THE BOARD

The Board of Directors is assisted by four committees to study the questions that it or its Chairman submits for their consideration. Their recommendations are discussed at Board meetings.

The Audit Committee assists the Board of Directors in analyzing the accuracy and the fairness of the Company’s and the consolidated financial statements and oversees the quality of internal control and information provided to shareholders and markets.

The Nomination and Remuneration Committee examines and makes recommendations on candidates for the Board of Directors or a position of executive officer to hold a corporate office. It examines important issues involving a risk of conflicts of interest, formulates proposals for the compensation of executive corporate officers and participates in the development of the long-term incentive policy for Group employees.

The Investment Committee assists the Board of Directors in analyzing the main external growth projects led by the Company.

The Strategy and Innovation Committee, created on November 30, 2018, is notably responsible for preparing the work on the review of the corporate strategy and the evolution and opportunities of the payments sector.

On January 30, 2019, following the announcement by Atos of its project to distribute in kind around 23.5% of the share capital of Worldline to its shareholders, and subject to the current social processes with the relevant works councils’ representatives and to the confirmation from Atos’ shareholders during their General meeting planned on April 30, 2019, it is expected that the representation of Atos at the Board of Directors be reduced to 3 Board members (Mr. Thierry Breton as Chairman, Mr. Arditti and Mrs. Morgenstern). The General Meeting to be held on April 30, 2019 will decide on the appointment of two new independent directors (Ms. Mette Kamsvåg, subject to the approval of the contemplated distribution of Worldline shares by Atos SE at the general meeting of Atos SE to be held on April 30, 2019, and Mr. Georges Papert). Should the foregoing resolutions be passed, the Board of Directors will then be composed of 13 members, out of which 6 independent Directors, one censor and the employee representative board member (still to be appointed). 42% of the Worldline’s Board members will be women.

COMMITTED TO CORPORATE GOVERNANCE

Since the listing of the Company’s shares on Euronext Paris, Worldline complies with the recommendations of the AFEP-MEDEF Corporate Governance Code for Listed Companies (the "AFEP-MEDEF Code"), in particular in connection with the preparation of the Board of Directors’ report on corporate governance required by article L. 225-17 of the French Commercial Code.

In that respect, Worldline’s Board of Directors performed on March 15, 2019 an annual review of the implementation by the Company of these governance principles. The detail of the Board’s assessment items on the implementation of the AFEP-MEDEF Code is available in its entirety on Worldline’s website.
**ROADMAP FOR SUSTAINABLE GROWTH**

**Gilles Grapinet, \% Chief Executive Officer**

“Every player in today’s payment market has to define a positive response to change and innovation on a scale that has not been seen in generations. New technologies and new ways of engaging customers are delivering unprecedented opportunities for the growth of electronic payments. At Worldline, we want to help our customers maximise these opportunities and create long-term sustainable value for all society.”

**Marc-Henri Desportes, \% Deputy CEO**

“As well as expanding the scope and volume of services we provide to merchants and banks, Worldline is increasingly providing services to emerging digital businesses with embedded payment features. Leveraging the digital revolution to promote new businesses and new business models, often with sustainability benefits, these new players are driving new payment transactions and creating new opportunities.”

**Vincent Roland, \% Managing Director for Merchant Services**

“Our Merchant Services business is set to grow by c.65% following the acquisition in 2018 of SIX Payment Services. Worldline’s Merchant Services business line is now the largest non-bank acquirer in continental Europe, giving us a platform for further growth.”

**Olivier Stuckens, \% Managing Director for Mobility & e-Transactional Services**

“Leveraging on its strong technological assets, do know-how, and its track record in the design and operation of next-generation platforms, Mobility & e-Transactional Services is in a position to benefit from the fast-growing market trends for secured digital solutions, in particular for Trusted Digitisation services and Digital Ticketing that are driving new payment transactions and creating new opportunities.”

**Michael Steinbach, \% Managing Director for Financial Services and Chief Executive Officer equensWorldline**

“Worldline’s Financial Services, through equensWorldline, is the largest financial processor in Europe, with a unique pan-European reach. We are in the perfect position to partner with banks who are adapting their digitalisation strategies and outsourcing their payment operations.”

**Wolf Kunisch, \% Chief Business Division Officer for Financial Services and Chief Operating Officer at equensWorldline**

“Large banks in Europe clearly understand that the platform economy is the new normal for their business, and they have started to act accordingly. For their part, challenger banks and new specialist banks, which were born in this new world of digital services, are in prime position to take advantage of the changing landscape.”

**Alessandro Baroni, \% Chief Market Officer of equensWorldline**

“We intend to leverage our wide offering portfolio of innovative payment solutions, to fully capture the opportunities from new regulations and technologies, notably PSD2 and Instant Payments.”

**Marc Schluep, \% Managing Director for Regional Business Unit Switzerland**

“Following the acquisition of GIE Payment Services, the Worldline Group now has a market presence in Switzerland, Austria, Luxembourg and a major reinforcement of its position in Germany. Over the next ten years, we will also deliver financial processing services to the Swiss banking community, combining quality services with best in class innovation.”

**Christophe Duquenne, \% Chief Technology & Operations Officer**

“The challenge for this industry is to create innovative products and services while meeting the need for extremely strong levels of reliability and security.”

**Eric Heurtaux, \% Chief Financial Officer**

“The Group intends to secure long-term sustainable growth by expanding further into the higher growth segments of the rapidly evolving payments sector. This ambition will be driven by Worldline’s leading payment technological capability and capacity that can be seamlessly integrated in a broader value chain, by its proven innovation, and by its strong research and development platform.”

**Claude France, \% Managing Director for Financial Services Unit France (excluding equnisWorldline) and for MTS Benelux & Nordics**

“2018 was a year for equipping our workforce for our accelerated growth and ensuring we had really efficient business support processes and tools in place to support how we do business and deliver a consistently high quality of service across the board.”

**Pascal Mauzé, \% Head of Sales & Marketing**

“Worldline’s positioning across the extended payments ecosystem gives us a complete perspective on the electronic payments industry, enabling us to anticipate the changes and to deliver a unique set of services to our clients across all geographies.”

**Lisa Coleman, \% Managing Director for Regional Business Unit UK and for MTS Germany & CEE**

“We intend to expand in key regions in Europe where we have identified significant growth potential. We will maintain our distinct competitive advantage, particularly in Europe, by leveraging our secure and compliant technology infrastructure locally, using the on-ground knowledge of the countries in which we operate and offering a broad portfolio of products and services across the payment value chain.”

**Charles-Henri de Taffin, \% Head of Legal, Compliance and Contract Management**

“Conducting business in an ethical and responsible way in all of its spheres of influence, and ensuring compliance with applicable rules, is an integral part of the Worldline strategy. As defined in our Code of Ethics, our employees are trained to act honestly, fairly and with integrity in their daily work.”

**Olivier Burger, \% Head of Human Resources**

“Worldline’s future growth depends on the expertise, professionalism and engagement of its employees, especially its Talents & Experts. We are completely focused on nurturing and rewarding our skilled workforce through development programs and incentives, so that we retain our Talents & Experts and are known as an attractive employer brand in the market.”
Worldline defined its own CSR strategy and commitments around three themes:

1. Integrating CSR at the core of Worldline’s business and processes
2. Setting measurable commitments for progress through the TRUST 2020 program
3. Promoting sustainability as a CSR leader in our industry

A DYNAMIC COMPANY DRIVEN BY ITS CSR AMBITION

“Worldline’s CSR performance in 2018 reflected a new level of maturity as the Company sought to extend the influence of its CSR approach throughout its ecosystem. Reinforced in this by its TRUST 2020 transformative program, Worldline achieved significant results, delivering on promises against the objectives it has established. Worldline’s performance has also continued to be recognized through outstanding extra-financial ratings from agencies such as EcoVadis, Vigeo, and Sustainalytics.

At the same time, we strive to integrate and address the shifting expectations of the market and our stakeholders. We recognize the trends of increasing citizen and customer expectations with regard to sustainability, for example about climate change. We are proud to announce in 2018 that Worldline has become the first company in the payment industry to neutralize its CO2 emissions. Consistent with our commitment to continuous improvement, we are taking actions to push ourselves further and maximize our positive impacts, including:

- Working to successfully integrate our new entity SIX Payment Services and ensure that our CSR performance standards are met across our entire perimeter in 2019.
- Making new commitments as a company such as the supply of 100% renewable energy.
- Introducing new initiatives to support improved CSR practices for our customers and encouraging suppliers to reinforce their own CSR roadmap.

In continuing these actions, Worldline is underlining its commitment to act as a responsible corporate citizen and contribute to the collective response to the world’s major challenges.”

CSR GOVERNANCE TO UPHOLD OUR INTEGRATED VISION

The Corporate Social Responsibility Officer, reporting directly to Worldline’s CEO and member of the Management Committee, is responsible for the Company’s CSR strategy and promoting CSR values with internal and external stakeholders. The CSR Officer is responsible for a department composed of an international team of 15 people, present in 26 countries. In addition to quarterly meetings with the Works councils, the CSR Officer presents the results from CSR initiatives, roadmap progress and action plans to the Worldline Management Committee.

Sébastien Mandron
Corporate Social Responsibility Officer

BUILDING CUSTOMER TRUST WITH RELIABLE, SECURED, INNOVATIVE AND SUSTAINABLE SOLUTIONS

In the rapidly evolving environment of the payment and digital service industry, Worldline needs to adapt and continue to ensure a high quality and secure level of service and to design innovative, inspired and sustainable solutions in order to create value for its customers.

BEING A RESPONSIBLE EMPLOYER BY REVEALING OUR EMPLOYEES’ POTENTIAL

In Worldline’s industry, having a qualified workforce, combined with integrating cultural diversity, is a key driver for the Company’s success. Worldline must attract, recruit, develop and retain employees who can provide the expertise necessary to meet its customers’ needs.

ENDORSING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN

To maintain its credibility and the confidence of its customers while processing finances and sensitive data, Worldline integrates business ethics as an absolute requirement and has zero tolerance for unethical behavior, be it within its organization or in its supply chain.

LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTERS AND OFFICES

Because its business involves data processing, which consumes large amounts of energy, Worldline strives to develop eco-efficient solutions to reduce its energy consumption – especially carbonized energy – thus contributing to the fight against climate change as well as proposing sustainable solutions to customers.
2. SETTING MEASURABLE COMMITMENTS FOR PROGRESS THROUGH THE TRUST 2020 PROGRAM

In 2018, almost 40% of our TRUST 2020 objectives achieved and measurable commitments to sustainable development. The objective is to establish "trust at the heart of everything we do" within the Worldline ecosystem with all company stakeholders. To achieve this ambition, we have set specific and measurable CSR objectives for 2020 and via Key Performance Indicators (KPIs) based on our four main challenges.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>2015 Baseline</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
<th>2020 Targets</th>
<th>SDG Linkage</th>
</tr>
</thead>
<tbody>
<tr>
<td>% of alignment with the Service Level Agreements (SLA) on service availability</td>
<td>-</td>
<td>95.54%</td>
<td>95.49%</td>
<td>95.82%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>% of alignment with the Service Level Agreements (SLA) on response time</td>
<td>-</td>
<td>98.52%</td>
<td>98.58%</td>
<td>97.95%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>% of incident response compliant with Worldline security policy</td>
<td>-</td>
<td>97%</td>
<td>98.67%</td>
<td>98.74%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>% of Compliance Assessment of Data Processing (CADP) performed for all processing activities</td>
<td>-</td>
<td>-</td>
<td>-</td>
<td>97%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>Revenue generated through sustainable solutions that contribute to societal and environmental progress (in €)</td>
<td>575</td>
<td>586</td>
<td>770</td>
<td>816</td>
<td>725</td>
<td></td>
</tr>
<tr>
<td>Overall Customer Satisfaction from Tactical Surveys</td>
<td>726</td>
<td>767</td>
<td>81</td>
<td>8.1</td>
<td>8</td>
<td></td>
</tr>
<tr>
<td>Number of employer brand study stations</td>
<td>0</td>
<td>1</td>
<td>3</td>
<td>3</td>
<td>5</td>
<td></td>
</tr>
<tr>
<td>% of employees satisfied with the training provided by Worldline</td>
<td>-</td>
<td>86%</td>
<td>88.4%</td>
<td>87.75%</td>
<td>90%</td>
<td></td>
</tr>
<tr>
<td>% of employees satisfied with the training provided by Worldline</td>
<td>50%</td>
<td>57%</td>
<td>58%</td>
<td>59%</td>
<td>60%</td>
<td></td>
</tr>
<tr>
<td>Gap between the % of females in management positions and the % of females in the overall workforce</td>
<td>-</td>
<td>75%</td>
<td>78%</td>
<td>7.3%</td>
<td>0%</td>
<td></td>
</tr>
<tr>
<td>Level obtained in the EcoVadis assessment</td>
<td>Silver</td>
<td>Gold</td>
<td>Gold</td>
<td>Gold</td>
<td>Gold</td>
<td></td>
</tr>
<tr>
<td>% of suppliers evaluated by EcoVadis with a score below 40 that are encouraged by Worldline to have an action plan to solve critical findings identified</td>
<td>-</td>
<td>100%</td>
<td>100%</td>
<td>89%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>% of CO₂ emissions offset from data centers, buildings and business travels</td>
<td>32%</td>
<td>31%</td>
<td>83%</td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
<tr>
<td>% of CO₂ emissions offset from payment terminals based on a Life Cycle Assessment (LCA)</td>
<td>0%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
<td></td>
</tr>
</tbody>
</table>

Building clients’ trust with fully available and secured platforms and reinforcing value for clients through sustainable & innovative solutions

Being a responsible employer by revealing our employees potential

Endorsing our business ethics within our value chain

Leveraging the eco-efficiency of our data centers and offices

Gap between the % of females in management positions and the % of females in the overall workforce: In 2018, Worldline has modified the calculation methodology in order to be consistent with the indicators communicated internally. From now on, the calculation takes into account the share of women in the overall workforce instead of the share of women in the employee’s population (excluding the managers). Data from previous years (2016 and 2017) were also recalculated using the same methodology.

3. PROMOTING SUSTAINABILITY AS A CSR LEADER IN OUR INDUSTRY THROUGH EXTRA-FINANCIAL RATINGS

<table>
<thead>
<tr>
<th>Rating Agencies</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ecovadis</td>
<td>85/100 (5th)</td>
<td>86/100 (7th)</td>
<td>87/100</td>
</tr>
<tr>
<td>Sustainalytics</td>
<td>NA</td>
<td>78/100 (5th)</td>
<td>78/100 (5th)</td>
</tr>
<tr>
<td>Global Reporting Initiative Gold Community</td>
<td>AA</td>
<td>AA</td>
<td>AA</td>
</tr>
<tr>
<td>MSCI</td>
<td>A list</td>
<td>A list</td>
<td>A list</td>
</tr>
<tr>
<td>ISS</td>
<td>-</td>
<td>-</td>
<td>110 Environment 210 Social 610 Governance</td>
</tr>
</tbody>
</table>

*As a subsidiary of the Atos group

*SEE 2018 REGISTRATION DOCUMENT, SECTION D.1.1.3 FOR DETAILS ON OUR EXTRA-FINANCIAL RATINGS.

*SEE 2018 REGISTRATION DOCUMENT, SECTION D.1.1.2.2 FOR DETAILS ON OUR TRUST2020 PROGRAM.

Awards received in 2018 reinforce Worldline’s leadership position in the market, its credibility in sustainable development and the momentum internally for its CSR efforts:

Best 2017 Communication On Progress (COP) award from the United Nations Global Compact France for having published the best 2017 COP in the large company category.

Our partnerships

To stay abreast of the latest market trends and best CSR practices in the industry, Worldline is an active member of three bodies recognized for their expertise in the field of CSR:

- United Nations Global Compact, since 2016;
- Global Reporting Initiative Gold Community;
- Sustainability Directors’ Club or CID (The CSR officer of Worldline is an administrator of the CED and participates in conferences where the latest practices and regulations are shared).

2018 TRUST 2020 ACHIEVEMENTS AT A GLANCE:

100% of the CO2 emissions offset from our data centers, buildings and business travels

100% of the CO2 emissions offset from our payment terminals based on a Life Cycle Assessment (LCA)

8.1/10 overall customer satisfaction

€816M revenue generated through sustainable solutions

9-point increase in employee satisfaction compared to 2015 baseline

98.74% of security incidents resolved with its Security Policy

97% of Compliance Assessment of Data Processing (CADP) performed for all processing activities

<table>
<thead>
<tr>
<th>Revenue generated through sustainable solutions</th>
<th>816M</th>
<th>816M</th>
<th>816M</th>
</tr>
</thead>
<tbody>
<tr>
<td>9-point increase in employee satisfaction compared to 2015 baseline</td>
<td>-</td>
<td>9-point increase in employee satisfaction compared to 2015 baseline</td>
<td>-</td>
</tr>
<tr>
<td>98.74% of security incidents resolved with its Security Policy</td>
<td>-</td>
<td>98.74% of security incidents resolved with its Security Policy</td>
<td>-</td>
</tr>
<tr>
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<td>-</td>
<td>97% of Compliance Assessment of Data Processing (CADP) performed for all processing activities</td>
<td>-</td>
</tr>
</tbody>
</table>

*SEE 2018 REGISTRATION DOCUMENT, SECTION D.1.1.2.2 FOR DETAILS ON OUR TRUST2020 PROGRAM.
ASSESSING AND MANAGING OUR KEY CHALLENGES

The digital revolution is rapidly disrupting information management and payment ecosystems, giving rise to emerging technologies, new business models, new players and increased regulatory pressure, while fueling new challenges, notably in the areas of privacy, fraud, data usage, money laundering, and energy transition.

The diversity of Worldline’s activities and operating locations, as well as the complexity of its business environment, especially in the processing of sensitive data together with the increasing pressure on resources, expose the Group to a variety of risks. As part of Worldline’s compliance with the new declaration framework of extra-financial performance (2014/95/EU), we conducted a review in 2018 of the Company’s inherent extra-financial risks that can affect its ability to create value over the short, medium, and long term.

This review of inherent risks, together with the matching of policies and actions to mitigate these risks, was carried out consistent with the Atos group’s global risk review framework. Conducted by an independent consulting company, the analysis identified 31 inherent risks, relying on external and internal sources, such as top management interviews. These risks have been prioritized according to their probability of occurrence and the potential consequences for Worldline. The analysis identified 12 significant risks and was used as an additional input to confirm and further structure Worldline’s CSR strategy and Materiality Matrix.

SEE 2018 REGISTRATION DOCUMENT, SECTION D.1.2.2 FOR DETAILS ON OUR EXTRA-FINANCIAL RISKS ANALYSIS.

ADDRESSING THESE CHALLENGES IS ALSO AN OPPORTUNITY

This fast-changing environment is creating new digital threats but also valuable opportunities, notably by contributing to the UN SDGs through new technologies such as analytics, artificial intelligence or Blockchain. Through its innovative and sustainable solutions, applying the highest ethical standards, Worldline tackles fraud, corruption, and cyber threats, thus enhancing economic transparency and trust for its stakeholders and society at large.
INTEGRATED REPORT 2018

RD: Registration Document / IR: Integrated Report

WORLDLINE’S INHERENT RISKS WITH THEIR MITIGATING POLICIES, ACTIONS AND KPIS

Atos’s Enterprise Risk Management, including Worldline in 2018, also maps these mitigation policies and procedures with ISO standards followed by Worldline (ISO 9001, ISO 14001, ISO 27001) to ensure full consistency and compliance across the Group.

RD: Registration Document / IR: Integrated Report

BUSINESS

System security, reliability & continuity

Cybercrime has become increasingly sophisticated in recent years. To deliver highly available services to its customers and maintain a high level of trust, Worldline must guarantee the security of its internal and external business processes.

Risk mitigation
To minimize the impact of security incidents and enforce the management of cyber-security, Worldline’s security organization has defined a set of Global Security and Safety policies and guidelines.

Data protection

The digital sector faces growing challenges in terms of data privacy. To implement compliant and secured services, Worldline must ensure a high level of data protection and work hand in hand with research laboratories around the world to develop solutions.

Risk mitigation
To ensure the same high level of protection for its employees as it does when acting as a data processor, Worldline has implemented a comprehensive data protection approach, which was reinforced in 2018 in compliance with the new GDPR European regulation.

Customer relationship management & cross-selling

The ability of Worldline to ensure that its products and services fulfill its customers’ needs is crucial to its ability to create value. Worldline invests in its sales force to maintain the highest levels of trust and improve proposed solutions.

Risk mitigation
To ensure its customers satisfaction, Worldline conducts customer satisfaction surveys on a regular basis to adjust its business processes and increase its customers’ overall satisfaction and loyalty.

Sustainable innovation

In order for sustainability to be part of Worldline’s business and the IT transformation process, innovation must be sustainable and enable the creation of new secured solutions in different fields of expertise (e.g. energy and carbon management, social collaboration, etc.).

Risk mitigation
Reinforcing value for customers and society through sustainable and innovative solutions is a key challenge in Worldline’s CSR strategy. That’s why Worldline has assessed the impacts of its solutions on the UN SDGs.

RESPONSIBLE EMPLOYER

Talent & Expert attraction & retention

In the fast-moving sector in which Worldline operates, a wide-ranging set of expertise and intellectual capital is key to the business’ success. Worldline must attract and retain Talents & Experts able to provide the expertise necessary to meet its customers’ needs.

Risk mitigation
To attract and retain the Talents & Experts, Worldline has assessed the impacts of its solutions on the UN SDGs.

Training & human capital development

The qualification of the workforce and continuous training is essential to adapt to the developments of the industry. Worldline must ensure that its employees have the right skills at the right time and place to meet evolving demands and remain a leader in its industry.

Risk mitigation
To maintain its level of expertise, Worldline prioritizes employee training and development through its global training plan and its ongoing investment in certifications and adaptive & multi-channel learning.

Employee well-being at work

The ability of the Company to foster an environment favoring well-being at work is essential to achieve both Worldline’s ambition to become a Great Place to Work® and establish robust and stable teams committed to meeting customer needs.

Risk mitigation
Worldline is enhancing its wellbeing culture through the Wellbeing@Worldline program (assessed by an annual satisfaction survey) in order to promote a stimulating and healthy working environment, and the right conditions for the development of skills and talents.

ETHICS & VALUE CHAIN

Compliance with laws and regulations

In a context of rapidly changing regulations, Worldline faces ethics and compliance challenges throughout its geographies. Worldline has to ensure full compliance with the applicable laws all along its value chain, notably with its suppliers.

Risk mitigation
Worldline closely follows the evolution of regulations in countries where it operates, through the Group Compliance Department, which includes local legal monitoring to ensure a comprehensive approach.

Bribery and corruption

Endorsing business ethics within the value chain is not only key to protect Worldline’s reputation and prevent the Company from undergoing legal proceedings, it is also crucial for responding to stakeholder expectations, particularly of those communities.

Risk mitigation
As a signatory of the United Nations Global Compact, Worldline has a Code of Ethics that is included in every employee’s and supplier’s contract and that sets out the principle of anti-corruption to prevent fraud and non-compliance enforced through several Group policies.

RESPONSIBLE PROCUREMENT & DUE DILIGENCE IN THE VALUE CHAIN

Worldline’s ability to work with suppliers and subcontractors to uphold its CSR values and standards is key to avoiding unethical behavior in the value chain and to meeting the Company’s legal obligations (Duty of Vigilance).

Risk mitigation
Worldline is engaged in a continuous dialogue and has defined the different levels of commitment with its suppliers to reduce technical, social and environmental risks and ensure ethical business practices all along the value chain (notably sharing Worldline’s suppliers charter and using EcoVadis assessment).

ENVIRONMENT

Compliance with laws and regulations

Worldline is committed to ensure that its suppliers who deliver materials or components comply with laws and regulations on the European level through the Group Compliance Department, which includes local legal monitoring to ensure a comprehensive approach.

Risk mitigation
Worldline has committed to reduce its carbon intensity by 2% per year and to switch to renewable energy in its energy mix. Long-term contracts have been signed to guarantee energy supply in case of rising energy prices. Worldline ensures compliance through its ISO 14001 certification process.

Climate change

Worldline’s activity of processing large amounts of data makes it a major contributor to greenhouse gas emissions. Worldline is committed to reducing its carbon footprint by 2023.

Risk mitigation
Worldline has committed to reduce its carbon footprint by 2023.

Circular economy

Limited resources, especially the rare raw materials used in electrical components, constitute a challenge for the digital industry. Worldline’s payment terminals have to be eco-designed, collected and recycled to limit electronic waste and favor the circular economy.

Risk mitigation
Worldline is committed to ensure that its payment terminals are eco-designed and recycled (WEEE regulation) to have the minimum impact on the environment throughout their lifecycle. Worldline also pays specific attention to avoid the presence of conflict minerals in its components.
MEASURING OUR PROGRESS AND ACHIEVEMENTS

The following table presents the Key Performance Indicators (KPIs) related to Worldline’s Corporate Social Responsibility performance in 2018 and in relation to our 4 main challenges. All KPIs are presented in the Registration Document.

CHALLENGE 1: BUILDING CLIENTS TRUST WITH FULLY AVAILABLE AND SECURED PLATFORMS AND REINFORCING VALUE FOR CLIENTS THROUGH SUSTAINABLE & INNOVATIVE SOLUTIONS

<table>
<thead>
<tr>
<th>Aspects</th>
<th>GRI</th>
<th>Relevant KPIs</th>
<th>Externally verified</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>Per employees</th>
<th>Per revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Market efficiency</td>
<td>WL1</td>
<td>Services availability rate</td>
<td>☐</td>
<td>99.97%</td>
<td>99.74%</td>
<td>99.18%</td>
<td>99.81%</td>
<td>99.74%</td>
<td>53%</td>
</tr>
<tr>
<td></td>
<td>GR102-44</td>
<td>Overall Customer Satisfaction</td>
<td>☐</td>
<td>8.1</td>
<td>8.1</td>
<td>7.67</td>
<td>7.26</td>
<td>6.67</td>
<td>95%</td>
</tr>
<tr>
<td></td>
<td>GR102-44</td>
<td>Net promoter score</td>
<td>☐</td>
<td>47%</td>
<td>40%</td>
<td>29%</td>
<td>1%</td>
<td>-</td>
<td>95%</td>
</tr>
<tr>
<td>Innovation solutions</td>
<td>WL8</td>
<td>Innovation sessions delivered by experts</td>
<td>☐</td>
<td>15</td>
<td>9</td>
<td>10</td>
<td>17</td>
<td>16</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>WL2</td>
<td>Number of MB members</td>
<td>☐</td>
<td>47</td>
<td>45</td>
<td>45</td>
<td>44</td>
<td>42</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>WL2</td>
<td>Percentage of PhD and PhD students at R&amp;D department</td>
<td>☐</td>
<td>49%</td>
<td>49%</td>
<td>49%</td>
<td>46%</td>
<td>32%</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>WL2</td>
<td>External awards success rate</td>
<td>☐</td>
<td>0%</td>
<td>0%</td>
<td>50%</td>
<td>20%</td>
<td>30%</td>
<td>100%</td>
</tr>
<tr>
<td>Fully available and secured platforms</td>
<td>GHV81</td>
<td>Number of security incidents</td>
<td>☐</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>WL3</td>
<td>Number of security incidents</td>
<td>☐</td>
<td>115</td>
<td>110</td>
<td>110</td>
<td>126</td>
<td>89</td>
<td>84%</td>
</tr>
</tbody>
</table>

CHALLENGE 2: BEING A RESPONSIBLE EMPLOYER BY REVEALING EMPLOYEES’ POTENTIAL

<table>
<thead>
<tr>
<th>Aspects</th>
<th>GRI</th>
<th>Relevant KPIs</th>
<th>Externally verified</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>Per employees</th>
<th>Per revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Talent &amp; Expert attraction and development</td>
<td>GR404-1</td>
<td>Average hours of training that employees have undertaken</td>
<td>☐</td>
<td>28.32</td>
<td>28.13</td>
<td>25.34</td>
<td>19.92</td>
<td>12.23</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>GR404-1</td>
<td>Percentage of full-time employees who received a regular performance and career development review during the year</td>
<td>☐</td>
<td>90.65%</td>
<td>97.4%</td>
<td>94.23%</td>
<td>96.62%</td>
<td>97%</td>
<td>69%</td>
</tr>
<tr>
<td>Employee engagement</td>
<td>A02</td>
<td>Participation rate in the Great Place to Work® survey</td>
<td>☐</td>
<td>75%</td>
<td>77%</td>
<td>79%</td>
<td>84%</td>
<td>86%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>A02</td>
<td>Great Place to Work® Trust index</td>
<td>☐</td>
<td>59%</td>
<td>58%</td>
<td>57%</td>
<td>50%</td>
<td>50%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>WL5</td>
<td>Employees’ stock plan</td>
<td>☐</td>
<td>Qualitative/Qualitative/Qualitative/Qualitative</td>
<td>Qualitative</td>
<td>Qualitative</td>
<td>Qualitative</td>
<td>Qualitative</td>
<td></td>
</tr>
<tr>
<td></td>
<td>WL6</td>
<td>Global turnover rate</td>
<td>☐</td>
<td>3.40%</td>
<td>8.22%</td>
<td>8.42%</td>
<td>9.89%</td>
<td>7.75%</td>
<td>100%</td>
</tr>
<tr>
<td>Cultural diversity</td>
<td>GR405-1</td>
<td>Percentage of females</td>
<td>☐</td>
<td>30.35%</td>
<td>30.29%</td>
<td>29%</td>
<td>29%</td>
<td>29%</td>
<td>100%</td>
</tr>
<tr>
<td></td>
<td>A06</td>
<td>Diversity perception (GPTW)</td>
<td>☐</td>
<td>84%</td>
<td>82%</td>
<td>81%</td>
<td>79%</td>
<td>76%</td>
<td>96%</td>
</tr>
<tr>
<td></td>
<td>WL7</td>
<td>Percentage of females in executive positions</td>
<td>☐</td>
<td>30.52%</td>
<td>14.60%</td>
<td>17.29%</td>
<td>17.44%</td>
<td>24.56%</td>
<td>100%</td>
</tr>
<tr>
<td>Smart working</td>
<td>A08</td>
<td>Mentoring rate</td>
<td>☐</td>
<td>1.70%</td>
<td>2.70%</td>
<td>2.70%</td>
<td>2.70%</td>
<td>2.73%</td>
<td>66.5%</td>
</tr>
<tr>
<td></td>
<td>A30</td>
<td>Total number of collaborative working communities</td>
<td>☐</td>
<td>1038</td>
<td>257</td>
<td>29</td>
<td>271</td>
<td>285</td>
<td>100%</td>
</tr>
</tbody>
</table>

CHALLENGE 3: ENDURING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN

<table>
<thead>
<tr>
<th>Aspects</th>
<th>GRI</th>
<th>Relevant KPIs</th>
<th>Externally verified</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>Per employees</th>
<th>Per revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ethics and compliance</td>
<td>GR-205-2</td>
<td>Percentage of management breaching trust of clients of Ethics Virtual Classroom</td>
<td>☐</td>
<td>77%</td>
<td>-</td>
<td>68%</td>
<td>-</td>
<td>-</td>
<td></td>
</tr>
<tr>
<td></td>
<td>GR-205-2</td>
<td>Percentage of employees trained in Code of Ethics - E-learning</td>
<td>☐</td>
<td>95%</td>
<td>95%</td>
<td>82%</td>
<td>7%</td>
<td>92%</td>
<td>85%</td>
</tr>
<tr>
<td></td>
<td>GRI-419</td>
<td>Number of allegations and fines and total number of non-monetary sanctions for non-compliance with laws and regulations</td>
<td>☐</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>100%</td>
</tr>
<tr>
<td>Strong suppliers partnership</td>
<td>GRI-204-1</td>
<td>Percentage of spending on significant local suppliers at significant locations of operation</td>
<td>☐</td>
<td>85%</td>
<td>86%</td>
<td>88%</td>
<td>84%</td>
<td>85%</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>AGC7</td>
<td>Percentage of strategic suppliers of significant locations of operation</td>
<td>☐</td>
<td>38.4%</td>
<td>30%</td>
<td>26%</td>
<td>-</td>
<td>-</td>
<td>98%</td>
</tr>
<tr>
<td></td>
<td>AGC7</td>
<td>Percentage of total expenditure assessed at significant locations of operation</td>
<td>☐</td>
<td>50.2%</td>
<td>49.04%</td>
<td>47%</td>
<td>-</td>
<td>-</td>
<td>98%</td>
</tr>
</tbody>
</table>

CHALLENGE 4: LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTERS AND OFFICES

<table>
<thead>
<tr>
<th>Aspects</th>
<th>GRI</th>
<th>Relevant KPIs</th>
<th>Externally verified</th>
<th>2018</th>
<th>2017</th>
<th>2016</th>
<th>2015</th>
<th>Per employees</th>
<th>Per revenue</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eco-efficiency of operations</td>
<td>GR302-1</td>
<td>Energy consumption within the economic scope</td>
<td>☐</td>
<td>294,349</td>
<td>285,972</td>
<td>285,606</td>
<td>285,298</td>
<td>262,915</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>GR302-3</td>
<td>Energy intensity</td>
<td>☐</td>
<td>316.53</td>
<td>275.09</td>
<td>239.80</td>
<td>232.39</td>
<td>231.22</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>GR302-3</td>
<td>Total energy consumption at significant locations of operation</td>
<td>☐</td>
<td>1,040,40</td>
<td>473.91</td>
<td>441.67</td>
<td>523.64</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>GR305-4</td>
<td>CO2 emissions</td>
<td>☐</td>
<td>15,074</td>
<td>13,523</td>
<td>13,640</td>
<td>10,310</td>
<td>9,486</td>
<td>-</td>
</tr>
<tr>
<td></td>
<td>GR305-4</td>
<td>CO2 intensity at significant locations of operation</td>
<td>☐</td>
<td>6.31</td>
<td>8.98</td>
<td>9.10</td>
<td>9.70</td>
<td>9.58</td>
<td>9.47</td>
</tr>
<tr>
<td></td>
<td>AG04</td>
<td>Number of ISO 14001 certified offices</td>
<td>☐</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>9</td>
<td>100%</td>
</tr>
</tbody>
</table>

For business travel, Finland and the Netherlands were excluded and estimation was made for the Netherlands, Malaysia, Sweden and Finland based on an average ratio of CO2 emissions by revenue.

Exclusions of SIX Payment Services, Casual workers, Subcontractors, Outside service providers, Specific state supported contracts.

Exclusion of Indonesia, Poland, Lithuania, Latvia, Estonia, USA, MRL Postnet.

For business travel, Finland and the Netherlands were excluded and estimation was made for the Netherlands, Malaysia, Sweden and Finland based on an average ratio of CO2 emissions by revenue.
The strong natural connection between Worldline’s TRUST 2020 sustainability commitments and its business performance was further demonstrated in 2018. Ensuring security in payment solutions, for example, contributes to reducing fraud, corruption and cyber threats while supporting the acceleration of our growth in our traditional European market as well as in Asia-Pacific and Nordic countries.

Striving to do everything right drives us toward excellence in every domain affecting our business. Whether innovation, ethics, attention to people’s well-being and diversity, ensuring customer satisfaction or improving reliability and security, progress in each area reinforces the others and supports our ambition to lead by example.

Marc-Henri Desportes
\ Worldline Deputy CEO

**PROGRESS IN 2018:**

- **Security & reliability:** Our constant efforts to respond to and prevent incidents included further embedding security by design in our platform through our ISO 27001:2013 certification program. We also anticipated the implementation of the new European data protection law, GDPR, for our own and customers’ systems.
- **Sustainable solutions:** We continue to provide solutions that take into account social and environmental expectations, such as with our new traceability label, which leverages Blockchain technology to improve food supply chain security. Our “pin on glass” payment devices for vending machines also pay special attention to meeting the needs of people with visual impairments.
- **Innovation:** As part of our commitment to open innovation, we organized our first Hackathon event, targeting specific customer challenges and including start-ups. We plan these types of initiatives that generate new ideas and help us to create additional value for customers and society, while supporting our growth and adding to our entrepreneurial spirit.

![Building Customers’ Trust with Fully Available and Secured Platforms and Reinforcing Value for Customers Through Sustainable & Innovative Solutions.](image-url)
INNOVATION AT WORLDLINE

The foundation of Worldline’s success has been our pioneering spirit and a continuous investment in innovative products and services.

Worldline actively seeks to promote a culture of innovation which spurs its employees across the Company to ever greater creativity and encourages the design and implementation of value-creating initiatives.

Worldline’s Research and Development department is a key enabler of our capacity for innovation. Our aim is to turn technology and new trends into usable building blocks creating value that can be leveraged to become a differentiating part of the next generation of useful products and services for Worldline and its customers, with a strong focus on a seamless purchase and payment environment.

Sustainability plays a considerable role in shaping Worldline’s innovation agenda. By managing end-to-end solutions, we are able to design and manage the complexity of systems so as to increase efficiency and reduce energy consumption, lowering our eco footprint globally.

Worldline focuses its innovation, research and development efforts on three main areas, all with high potential to create new opportunities and new services for our customers:

- **TRUSTED SERVICES**
- **USER EXPERIENCE**
- **PERFORMANCE & INTELLIGENCE**

In all these areas, we work closely with technology and business partners, universities and research institutions, and innovative and entrepreneurial start-ups.

2018 KEY RESULTS

- **5-6%** of revenue is invested in platforms and innovative solutions every year.

"Facing a world of increasing complexity (artificial intelligence, quantum computers), Worldline has leveraged innovation as one of its core values to help nurture creativity within its teams and transform fully-fledged concepts into sustainable solutions."

Nicolas Kozakiewicz

Head of Research & Development and Innovation

"Blockchain revolutionizes the way transactions are verified, increasing the reliability of information. While Origin has been developed with the food industry in mind, it can be used in many other sectors."

Charline Crosnier

Worldline Business Developer on Blockchain projects

"Blockchain brings its technological expertise to support Bureau Veritas in its mission to build trust between companies, public authorities and consumers. By combining Worldline’s and Bureau Veritas’ expertise, we have been able to develop a solution where trusted information can be shared within complex supply chains, from producers to consumers."

Antoine Giros

Bureau Veritas Food Development Director

"Through the Origin solution, Worldline brings its technological expertise to support Bureau Veritas in its mission to build trust between companies, public authorities and consumers. By combining Worldline’s and Bureau Veritas’ expertise, we have been able to develop a solution where trusted information can be shared within complex supply chains, from producers to consumers."

Nicolas Kozakiewicz

Head of Research & Development and Innovation

In 2018, 15 innovation sessions delivered by Worldline for customers.

**BLOCKCHAIN BUSINESS CASE ON FOOD TRACEABILITY**

Developed by Bureau Veritas in partnership with Worldline, Origin is the first full end-to-end digital traceability platform based on Blockchain to combine both IT expertise (Worldline) and business expertise (Bureau Veritas). First tested for the food sector, this solution enables all parties in a value chain, from the producer to the distributor to the end-user, to easily access verified information about the ingredients in a product, thus leveraging some of Blockchain’s most promising characteristics, including transparency, traceability, integrity and data security. In addition, Origin is based on a private Blockchain which limits energy consumption to a similar or lower level than a traditional IT system.

Thus, a consumer in a supermarket could use a QR code to verify if a food item is organic. Each supplier of the production process records relevant data to the Blockchain. This compilation of reliable information is made available for retailers and customers, increasing trust and fostering more sustainable practices all along the value chain. As of today, this solution has been tested through several international pilot programs, involving different actors in the food supply chain such as a tuna producer in South East Asia, a major French retailer and a starch producer.

The Worldline and Bureau Veritas partnership perfectly illustrates the sustainable commitments of both companies to create value for all their stakeholders. This project supports Worldline clients and society at large to more efficiently manage their sustainability challenges through more informed choices. In the future, Worldline believes that the concept could be deployed in other sectors, such as in healthcare, pharmaceuticals, government services and logistics.

"Developed by Bureau Veritas in partnership with Worldline, Origin is the first full end-to-end digital traceability platform based on Blockchain to combine both IT expertise (Worldline) and business expertise (Bureau Veritas). First tested for the food sector, this solution enables all parties in a value chain, from the producer to the distributor to the end-user, to easily access verified information about the ingredients in a product, thus leveraging some of Blockchain’s most promising characteristics, including transparency, traceability, integrity and data security. In addition, Origin is based on a private Blockchain which limits energy consumption to a similar or lower level than a traditional IT system."

Nicolas Kozakiewicz

Head of Research & Development and Innovation
A GROWING COMMUNITY OF INNOVATORS

For Worldline, good ideas can come from any employee or team in the Company. The Worldline Innovation Network, which provides bottom-up processes to enable employees to present their innovative projects to their peers and get the best projects awarded (at the WIN Awards) and sponsored by management for further development, grew to 45 members. The WIN LIFT program helped transform promising ideas into actual projects through tools and skills support.

In 2018, Worldline organized its ninth annual Techforum eXplore collaboration event for the Company’s international technical community where new breakthroughs were showcased to peers and external partners.

Worldline’s first ever Hacky Days saw teams working in April with some of the Company’s leading technical experts on various security topics, DevOps and development tools. In November, one hundred people from three Worldline locations participated in the second Hacky Days, a hackathon to develop solutions to improve collaborative working.

Worldline’s Expert Community grew in 2018 to 280 technological experts now sharing their know-how across the organization and offering innovative solutions to customers.

A NEW ERA IN DATA PROCESSING

Working closely with leading partners such as the University of Passau in Germany and the Université Libre de Bruxelles in Belgium, Worldline is on the frontline of research into innovative solutions for processing high volumes of data. Our focus is on developing new generations of tools for equipment and infrastructure, as well as algorithms, in order to enable innovations such as device-to-cloud application processing.

BEYOND PASSWORDS

To make transactions more secure for end-users, Worldline is exploring the potential of new technologies for identification and strong authentication. Foremost among these is biometrics, and in 2018, we applied continuous biometric recognition to connected services to provide new authentication solutions. We integrated our VALINA payment terminal, which is now in mass production, into many different environments ranging from smart vending machines to gas station fuel pumps to car park fees, to demonstrate the multi-model uses of VALINA’s biometric applications for authentication of payments.

THE POST-QUANTUM CHALLENGE

The imminent arrival of quantum computing will pose major new threats to information security. Quantum computers are expected to easily crack the security keys that today protect the world’s personal, professional and payment data. To avert this threat, Worldline’s experts in cryptography and security are working closely with research laboratories around the world and global standardization organizations such as NIST (National Institute of Standards and Technology) on security algorithms that will withstand this challenge.

ADDING CONVERSATION TO THE USER EXPERIENCE

As we strive to provide seamless purchase and payments solutions across the full spectrum of activities that Worldline’s customers engage in, Worldline is developing new enhancements to chatbots and voicebots, which have become popular user interfaces for contextual commerce. By evaluating and creating use cases for fast-maturing technologies such as machine learning, voice biometric recognition, natural language processing and artificial intelligence, Worldline is developing omnichannel contextual and conversational commerce to enhance customer experience and improve brand loyalty.

FOSTERING OPEN INNOVATION WITH FINTECH STARTUPS

As well as stimulating entrepreneurship within Worldline, we also look to collaborate with fintech startups – lending our expertise and industrial scale to bring great ideas to fruition for our customers. In 2018, Worldline organized its first hackathon for fintechs, the e-Payments Challenge. At this event, 15 fintech companies worked with Worldline experts on the challenges proposed by seven Worldline customers. Worldline is currently developing partnerships with the winning startups.
OUR SUSTAINABLE OFFERINGS

SEAMLESS TRANSACTIONS, SUSTAINABLY DELIVERED

Worldline has embedded sustainability into its corporate purpose. We actively contribute to the CSR of our customers as they strive to efficiently manage the sustainability challenges that they face in their activities and markets.

A well-functioning and efficient payments system is critical to the long-term sustainability of today’s economy. Worldline’s expertise in financial services enables banks to process billions of payments per year and to migrate smoothly to new technologies, helping secure the global payments ecosystem.

We partner millions of merchants as they look for new avenues of growth, both online and in-store, powering the growth of the retail sector around the world. At the same time, the development of new digital services such as e-ticketing and trusted digitization can minimize environmental footprints, enhance social well-being and help create a more inclusive and transparent society.

Because creating value for customers and society through sustainable and innovative solutions is a key challenge in Worldline’s CSR strategy, the Company has mapped the impact of its products and services against the UN Sustainable Development Goals (see pages 10 & 11 of this report).

WORLDLINE’S FINANCIAL CONTRIBUTION TO THE SDGS

1. We have performed a detailed sustainability analysis of all our offerings to identify and measure their various economic, social, environmental and ethics benefits. For these four categories, subcriteria have been defined which allow us to match them with the UN SDGs:

- **Economic**
  - Generating growth by making payments easier with flexible digital business models.

- **Environmental**
  - By reducing pollution and the production of waste through digital solutions that reduce the use of transportation and paper.

- **Social and well-being**
  - Supporting financial social inclusion through solutions that facilitate access to payment, online transactions and optimize health services.

- **Governance, trust and compliance benefits**
  - Addressing challenges such as the mitigation of risks associated with data privacy, Human Rights and cyberattacks, thus contributing to citizenship and democracy.

2. Based on the weight of the offering in terms of revenue, we can calculate our financial contribution to the SDGs.

€816 million

in revenues from sustainable offerings

In 2018, Worldline generated €816 million of sustainable revenue, which is broken down as below on the five main SDGs to which the Company contributes most through its business:

**Breakdown of revenue in €M with reference to SDGs.**

<table>
<thead>
<tr>
<th>SDG</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Economic</td>
<td>96.6</td>
<td>92.0</td>
</tr>
<tr>
<td>Environmental</td>
<td>171.9</td>
<td>167.5</td>
</tr>
<tr>
<td>Social and well-being</td>
<td>254.9</td>
<td>239.1</td>
</tr>
<tr>
<td>Governance, trust and compliance benefits</td>
<td>47.8</td>
<td>58.8</td>
</tr>
<tr>
<td>FOCUS SDGs through MS solutions - Digital inclusion</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOCUS SDGs through FS solutions - Trust &amp; security</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FOCUS SDGs through MTS solutions - Mobility and Transparency</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

APPROACHING SUSTAINABILITY THROUGH OUR SOLUTIONS

**FOCUS SDGs through MS solutions - Digital inclusion**

The MS offerings bring major economic benefits to customers by making payment processes easier due to new digital business models. They enhance customer experience through more customized customer relationships and leverage market growth through new payment solutions that facilitate the circulation of e-money. For example, Worldline Pay for acquiring and authorization, in combination with the Fraud Risk Management solution, dramatically reduces card fraud while ensuring utmost compliance with EU data protection regulation (GDPR) for customers. In the area of digital payments, Worldline ensures compliance with regulatory and market requirements by creating new secured processing solutions which make payments easier and safer for citizens.

**FOCUS SDGs through FS solutions - Trust & security**

The FS offerings provide strong benefits to customers on topics related to Governance, Trust & Compliance challenges, such as the reduction of fraud or the protection of data privacy. For instance, Worldline Pay for acquiring and authorization, in combination with the Fraud Risk Management solution, dramatically reduces card fraud while ensuring utmost compliance with EU data protection regulation (GDPR) for customers. In the area of digital payments, Worldline ensures compliance with regulatory and market requirements by creating new secured processing solutions which make payments easier and safer for citizens.

**FOCUS SDGs through MTS solutions - Mobility and Transparency**

The various MTS solutions provide numerous sustainable benefits in the different social, ethics and environmental dimensions. For example, the Digitalization solutions reduce the use of paper and reinforce trust and transparency of transactions. Connected Living solutions like smart home appliance / smart grids enable the optimization of energy consumption, thus reducing costs for end-users and their environmental footprint. E-Health solutions help health administrations foster better prevention and increase the efficiency of the health system (for instance by optimising the information system used by emergency services), while ensuring the utmost security and availability of health data.
**MERCHANT SERVICES**

As the global evolution from cash to electronic payments accelerates, and as new forms of payment proliferate, Worldline is helping merchants around the world reinvent their relationships with their customers.

Our innovation and expertise in electronic payment solutions means that our merchant customers enjoy the benefits of new value-added services, such as data analytics, digital wallets and currency conversion. Our unattended, Android-based terminal VALINA is a global market success story which has turned the payments terminal of yesterday into a customizable point of interaction that merchants can use to deepen their customer relationships.

Worldline’s global solutions are supporting our merchant customers as they expand out of their domestic markets and local legacy systems to rapidly develop an effective multi-local presence.

At the same time, Worldline remains agile in providing ever-relevant omnichannel applications which enable merchants to strengthen their multi-channel offerings, providing them the ability to present their customers with a combined in-store commerce capability, making it as easy as possible to increase sales and enhance loyalty in today’s hyper-competitive marketplace.

The successful integration from the acquisition in 2017 of Digital River World Payments has increased our global reach and our omnichannel architecture and internet payment capabilities now support global e-commerce businesses around the world.

**TOTAL EWALLET FOR SERVICE STATION PAYMENTS**

In collaboration with Worldline, Total, the multinational global energy group launched the TOTAL eWallet in 2018, a fully digital, connected and secure solution to enable Total service stations’ customers to pay for purchases through their mobile devices in just a few clicks.

Using the Total Services app, drivers will now be able to select the right fuel through their smartphone, unlock the pump to help themselves, fill up automatically and securely, and choose their payment method – all without needing to enter the shop or use a conventional automatic pump.

Based on the Wi Merchant Wallet solution, the TOTAL eWallet offers users the possibility to pay for services at the pump in the shop and for car washes. Ultimately, it will include recharging for electric vehicles.

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**AN INDUSTRY FIRST FOR VALINA CERTIFICATION**

Worldline was awarded industry certification in 2018 for the acceptance of contact and contactless payments delivered in France in relation to its unattended payment terminal VALINA.

This is the first device to be certified for this type of solution. The assessment was carried out by PayCert to establish conformity with CB’s Groupement des Cartes Bancaires MPA V5.5 specifications, class ADM 21 for contact payments and class SST 21 for contactless payments. CB represents approximately 120 French financial institutions that provide payment services.

Worldline’s VALINA is the world’s first Android-based all-in-one payment device for contactless, chip and magnetic stripe transactions.

The water-resistant and vandal-proof terminal supports payments with and without a PIN. Thanks to built-in power management, coordinated by a patented proximity detector, the terminal is able to combine high processing power with a very low energy footprint.

**A TRUSTED COMPANION TO THE TRAVEL INDUSTRY**

In 2018, Worldline signed major contracts with hotel booking engines.

Following an agreement with Avalpro, 11,500 hotels can now benefit from a secure end-to-end e-commerce solution from Worldline to take credit card payments directly from guests at the time of booking. This solution allows multicurrency payment and excludes any risk of double or fraudulent booking, all while reducing transaction costs.

Worldline also entered into a partnership with Paytrek and HotelPro, an online reservation platform for travel professionals, focused on end-to-end payment solutions, with Paytrek acting as a reseller of Worldline’s payment terminals and acquiring services.

We can now offer travel agents and hoteliers a complete omnichannel payment platform that is seamless, secure and cost-effective.”

Mustafa Korkmaz
Managing Director, Posnet

“Our goal is to provide our hotel clients with top-notch payment solutions for their global distribution. This partnership with Worldline extends hotels’ reach worldwide thanks to local currency and payment mode management; guests can now pay the way they want in their own currency.”

Léa Vernet
Global Manager, Partnership & Business Development, 
& Business Development, & Business Development, & Business Development, & Business Development, 

“This allows travel agents and hotel customers around the world to enjoy a secure, cost-effective and seamless booking payment solution. Customers will be able to book hotels in their own currency thanks to Worldline’s Dynamic Currency Conversion capability.

Worldline also signed a contract in 2018 for an end-to-end online payment solution with Fastbooking, a centralized hotel booking engine for 4,500 hotels in more than 90 countries.

“With the increased scale that has come to us from joining forces with SIX Payment Services, we will expand our pan-European platform for omn-commerce merchant services into new markets and countries. Worldline will apply its strong digital capabilities to further develop intuitive and added-value applications for merchants in different sectors so that their points of interaction provide effective user experience and deliver secure and high-speed payments.”

Vincent Roland
Managing Director for Merchant Services
FINANCIAL SERVICES

The world of payment processing is evolving rapidly. Regulatory and technological change, such as the introduction of instant payments in Europe, is reshaping the financial services market and creating new opportunities for Worldline to create value for its clients and for society.

As financial processing becomes increasingly standardized, commoditized and industrialized, and as consumers seek new products and services, financial institutions are fundamentally rethinking their operating models. In this changing competitive environment, banks are choosing to focus on digitalization and on customer relationships, handing over the complex business of managing their payments infrastructure to specialist providers.

As Europe’s largest payment processor, Worldline is in a unique position to help banks transform their payments infrastructure and manage new forms of payments for their customers, including Instant Payments. Thanks to our scale and our unrivalled industrial expertise, we can provide banks with the most competitive prices and deliver the most reliable and innovative digital services.

We believe that the strategic outsourcing partnership with Commerzbank that we announced in 2018 is a landmark deal in the history of payment services and will be followed by many others.

Our acquisition of SIX Payment Services, also in 2018, has enhanced our geographic reach in Europe. No other player in the market can serve clients across so many countries, combining global expertise with local leadership.

Furthermore, the transaction has also strengthened our capacities for payments innovation. As the holder of a 20% stake in TWINT, the leading Swiss mobile payment app, we are already exploring the potential to make this domestic scheme interoperable with others in Europe, leading eventually to a standardized approach which can be commoditized.

“Payment processing is critical to the functioning of the global economy. By providing secure, reliable and innovative payment services, Worldline helps to support economic growth, enhance trust and compliance and increase digital inclusion in line with our commitment to Corporate Social Responsibility. Our clients, our shareholders and society in general expect nothing less from us.”

Michael Steinbach
Managing Director for Financial Services and Chief Executive Officer of equensWorldline

“Through the purchase of “payment as a service” from equensWorldline, we have not only gained a reliable strategic partner for our company, but through this we can fully concentrate on our digitalization and the strategic restructuring of Commerzbank 4.0.”

Christian Rhino
Deputy Board Member
Group Banking Operations

A STRATEGIC OUTSOURCING MILESTONE WITH COMMERZBANK

In 2018 Commerzbank appointed equensWorldline to process all its SEPA Single Euro Payments Area, instant, multi-currency and domestic payments over the next ten years.

The deal involves the outsourcing of the German banking and financial services company’s complete payments infrastructure to the specialist equensWorldline.

Once the migration to equensWorldline’s future-proof platforms is complete, offering cutting-edge functionalities such as instant payments, about four billion payment transactions will be processed each year.

By outsourcing the complexity, regulatory burden, operational risk and high costs of payments processing to equensWorldline, Commerzbank will be able to focus its efforts on the needs of its customers.

This new relationship is a significant step for Worldline, providing clear evidence to the market that Worldline is the partner of choice for processing all the payments of a bank operating globally.

REAL-TIME, ANY TIME

With the launch of the TIPS Gateway service from equensWorldline towards the end of 2018, banks are now able to offer fund transfers to their customers in real-time and around the clock.

TIPS is the Target Instant Payment Settlement initiative of the European Central Bank’s Eurosystem and is expected to be used by a large number of payment service providers across Europe.

The equensWorldline TIPS Gateway service provides banks with a single interface for instant payments, with a full pan-European reach and goes live with several internationally operating tier 1 and tier 2 banks in the first half of 2019.

As a neutral service provider, Worldline also supports EBA CLEARING’s RT1 platform for cross-border Euro real-time payments.

ENABLING INSTANT PAYMENTS

De Volksbank, the fourth largest bank in the Netherlands, has chosen equensWorldline to process its instant payments transactions.

De Volksbank will be one of the first Dutch banks to offer instant payments to its clients, supported by the instant payments back-office processing service of equensWorldline.

Because of the massive investment needed for establishing an end-to-end real-time infrastructure, banks of all sizes are turning to outsourced models for payments processing, lowering costs, reducing complexity and freeing up resources.
EXTENDING OUR KNOW-HOW BEYOND PAYMENT IN MOBILITY SOLUTIONS

As payment services and ticketing converge, Worldline is capturing significant new growth opportunities for open payments and account-based ticketing solutions. In France, Worldline’s open payments ticketing solution for the city of Oyon removes the need for tram and bus passengers to purchase paper tickets, increasing the efficiency of transport operations and enhancing the experience of customers. The success of the scheme has positioned it for further major projects with other cities around the world. Île-de-France Mobilités chose the Worldline and Conduent consortium to build the central system of the “Smart Navigo”. These solutions encourage the use of public transport through a customer-centric based approach that enhances customer experience and offers best prices, while reducing fraud and accounting costs.

ENSURING GREATER EFFICIENCY AND TRANSPARENCY IN ALL TRANSACTIONS

Our digital expertise in data protection, security and authentication is helping our customers manage the impact of new European regulations (for example, eIDAS, GDPR and PSD2). For instance, the implementation of the European Union’s Tobacco Products Directive has led to large contracts for our Track & Trace solutions, which will contribute to reducing fraud and counterfeits. Blockchain, especially for food traceability, and Digital Identity now also form the basis for an increasing number of our client projects. Worldline is also a recognized global leader in providing administrations with paperless secured systems. Our successful government projects in France to provide electronic tags for prisoners, to develop the military’s health information system and to build and run the national emergency call information system led to significant recruitment in 2018.

WORLDLINE & E-TRANSACTIONAL SERVICES

Worldline’s secured digital solutions have the potential to transform everyday life, furthering our ambition to be a tier 1 player in facilitating easier and more transparent transactions.

PARIS TICKETING TRANSFORMED

More than 12 million passengers in the Paris region are set to benefit from state-of-the-art contactless ticketing services, as Worldline brings new payment technologies to the public transport network in and around the French capital.

In 2018, Île-de-France Mobilités, which manages the Paris metro and other public transport services, selected a consortium comprising Worldline and Conduent to develop a large-scale paperless ticketing system. From 2019, passengers will be able to buy and validate tickets and their Navigo card, rather than relying on vending machines.

The introduction of a more advanced ticketing system will play a central role in the modernization of public transport in the French capital and will support plans to open up the system to new transport operators.

LEVERAGING ON NEW TECHNOLOGIES TO IMPROVE EVERYDAY LIFE

In the Connected Living area, Worldline and its partners are actively exploring the potential of the Internet of Things (IoT) in applications such as connected fleets for insurance companies to improve drivers’ behavior and remote maintenance. Our WL Contact offering, a cloud-based platform tailored for omni-channel strategies, won several significant new contracts in 2018, notably in the banking sector. Global organizations are increasingly shifting to WL Contact as a secure way to deliver multi-country reach. Innovation in the domain is fueled through new channels and advanced artificial intelligence-powered technologies such as chatbots.

In 2019, we expect vibrant demand for digital ticketing to extend in Europe and beyond, as transport operators search for new efficiencies. Worldline is well positioned in the rapidly emerging areas of Digital Identity (Blockchain and IoT). By leveraging our expertise ahead of these continuing trends, we intend to expand our margins while continuing to create long-term, sustainable value for our customers and for society in general.

LEADING THE WAY IN SECURITY FOR HYPER-CONNECTED SMART CITIES

Worldline is leading the European work for the international M-SEC project to develop and implement a secure platform that guarantees the confidentiality, integrity and security of sensitive data obtained through connected devices.

The exponential growth of connected devices has presented new challenges in terms of information security, in particular cybersecurity. The aim of the three-year project is to create an innovative and secure platform through the use of multi-layer security technologies such as Blockchain. Big Data, Cloud and IoT. Security solutions can be developed involving decentralized peer-to-peer interactions between objects and people in a hyper-connected smart city context.

The initiative is partly financed by the research and innovation program Horizon 2020 of the European Union and by the National Institute of Information and Communications Technology (NICT) of Japan. The M-SEC platform will include different layers of security so that if one of the security layers unexpectedly fails, other layers of security will guarantee the privacy and integrity of the data.

The results will be validated in six pilot use cases, involving the cities of Santander (Spain) and Fujisawa (Japan), both of which recognized for having developed a long-term smart city approach.
PROTECTING WORLDLINE’S SUSTAINABLE BUSINESS
BY ENSURING TRUST

Worldline has implemented a global Security Policy to guarantee the safety and security of our internal and external business processes and ensure delivery of highly-available services to our customers. This policy is monitored and continuously adjusted through our risk management process and our security strategy. These policies are compliant with the ISO 27001:2013 standard.

To respond to the development of new digital usages and their inherent risks in terms of cyber-security, we have created specific programs (in alignment with new regulations such as PSD2 and inherent risks in terms of cyber-security, we have created specific programs (in alignment with new regulations such as PSD2 and GDPR) to fight against cyberattacks.

SECURITY MANAGEMENT IS ORGANIZED THROUGH TWO INITIATIVES

Worldline’s risk management process is a set of global security and safety policies and guidelines, which are implemented through a security policies governance plan and are mandatory and binding for all Worldline entities and employees.

Worldline’s security strategy, based on the NIST Cybersecurity Framework, complements the risk management process and identifies opportunities to strengthen and communicate management of cyber security risks while aligning with industry practices.

GLOBAL SECURITY POLICY IS IMPLEMENTED AT TWO LEVELS

Security by design is embedded in Worldline’s robust and redundant platforms. Worldline ensures highly available services through redundant systems at multiple levels, thus preventing a single element outage leading to an unavailability of the global service.

Continuous monitoring & testing processes to ensure highest possible platform availability:
- Regular tests to verify robustness of the platforms;
- Monitoring of Worldline data centers and services by 24/7 First Line Support teams;
- Alignement with ITIL best practices.

Worldline’s cyber-security program is through the Security Operations Center, includes services that help Worldline to reduce the risk and impact of a cyberattack. Services cover 3 areas:
- Prevention: Global Threat Management/Intelligence;
- Detection: Incident Coordination and Management;
- Analysis: Investigations & Forensics Analysis.

Worldline’s mobile security program secures mobile application systems through:
- Creation of a Worldline Mobile Security Center made up of experts. With more than 10 years of experience in mobile cyber-security, it allows the securing of more than 40 mobile applications in various sectors or more than 200 million transactions in 2018;
- Implementation of an adaptive security paradigm to optimally and dynamically respond to any cyber threat (prediction, prevention and detection tools).

SECURITY-SPECIFIC PROGRAMS

Worldline’s mobile security program secures mobile application systems through:
- Creation of a Worldline Mobile Security Center made up of experts. With more than 10 years of experience in mobile cyber-security, it allows the securing of more than 40 mobile applications in various sectors or more than 200 million transactions in 2018;
- Implementation of an adaptive security paradigm to optimally and dynamically respond to any cyber threat (prediction, prevention and detection tools).

2018 KEY COMMITMENTS AND RESULTS

- Maintain a high coverage of ISO 27001 security certification throughout the organization (as part of a multi-site certification program) to address the emerging cyber threats.
- Continue to respond to incidents consistently with the security policy to understand root causes and avoid re-ocurrence.
- Train 100% of our employees yearly on PCI DSS (Payment Card Industry Data Security Standard) to strengthen awareness regarding data security. Worldline is certified under the PCI DSS.
- Strengthen services related to the Security Operation Center to monitor and identify anomalies and set appropriate action plans.
- Cover 100% of relevant services with Compliance Assessment of Data Processing (CADP) by 2020 to ensure adequate measures to protect personal data in our systems.
- Ensure data privacy based on European standards via Atos Binding Corporate Rules on all sites.
- Train 100% of our employees on a yearly basis regarding security and data protection to strengthen awareness regarding data protection.
- Ensure data privacy as standard in Worldline solutions to address data protection already during design phase and as a default (presetting).

- 38 Worldline sites are certified out of the 42 eligible sites.
- 90% of Worldline’s employees are trained on PCI DSS.
- 97% of Compliance Assessment of Data Processing (CADP) performed for all processing activities.
- 82% of Worldline employees attended the training on personal data protection.

DATA PROTECTION AT THE CORE OF
WORLDLINE’S BUSINESS

WORLDLINE’S COMPREHENSIVE DATAPROTECTION POLICY:

Each day, Worldline processes huge volumes of personal data for its own use and on behalf of its customers. To meet its commitments, as part of its security policy, Worldline has implemented a comprehensive personal data protection approach based on three pillars: data protection policy, data protection procedures, and raising employee awareness of personal data protection issues, which was reinforced through the approval of the Atos Binding Corporate Rules by European data protection authorities.

- STRENGTHENED BY GDPR REQUIREMENTS:
  - With the new General Data Protection Regulation (GDPR) that came into force on May 25, 2018, Worldline joined with Atos in reworking its approach, for instance replacing its KPI Privacy Impact Assessments by Compliance Assessments for Data Processing, and following a risk-centered approach. This involved updating Atos’ Binding Corporate Rules and gathering comprehensive documentation of all activities related to data protection. Worldline also created a network of data protection officers, coordinators and participants to support the local implementation of data protection programs, embedding data protection behavior in day-to-day business activity.

- …BY DESIGN AND BY DEFAULT: …
  - “Privacy by design” drives data protection at Worldline. These procedures ensure that privacy is embedded in all processing of personal data by Worldline. Well before the GDPR, Worldline was addressing data privacy at an early stage and as a default (using restrictive settings for instance) to the extent possible, taking into account the nature scope and context of the processing activity as well as possible risks and state of the art technologies.

Michael Mingers
\ Global Data Protection Officer

Esther Bocanegra
\ Worldline’s Chief Security Officer
PROGRESS IN 2018:

• Growing through training and knowledge sharing: More than 300 people attended meetings of our expert communities including peer coaching and access to world-leading experts as part of the broader Atos expert community. More than 600 people came together at tech events to share information on new technologies, a focus bolstered by our ongoing certification programs. Employees also continued to express satisfaction with the learning opportunities available.

• Well-being at work: fair treatment & flexibility at work were among Worldline’s strengths identified in the Great Place to Work® survey, in which 75% of employees participated.

• Diversity: progress was made in reducing the gender gap in management positions (by 20 base points), still not where we need to be but moving in the right direction.

• Employer branding: Worldline France again received the Happy Trainee label in 2018 in recognition of our commitment to providing quality training.

Worldline recognizes that the professionalism and engagement of its people are the most important factors for our future growth and success. As a responsible company that seeks to attract and retain the Talents and Experts we need in a competitive world, we strive to create an environment that values diversity, learning and well-being and enables employees to achieve their full potential. Our commitments are translated through action. We track our progress through KPIs that measure our employees’ perceptions and promote the diversity of our workforce, including gender balance. Monthly senior management business reviews focus on the effectiveness of our learning and well-being programs.

As a fast-growing company, we place a major focus on integrating new employees, both new hires and those who become part of Worldline through acquisitions. For instance, in 2018, Worldline worked hard to ensure that every new SIX Payment Services employee would feel welcomed on their first day at work with Worldline. As Worldline looks ahead to continued growth, both organic and through targeted acquisitions, we remain firmly committed to ensuring that we are a Great Place to Work® for all of our people.
CREATE SOCIAL VALUE TOGETHER

As part of our dual commitment to business expertise and providing an environment where well-being is valued, we create social value by growing and ensuring the well-being of our more than 11,000 talented employees around the world. This is why our actions are structured around four dimensions: Growing@worldline, Learning@worldline, Recognition@worldline and WorkingConditions@worldline.

WORLDLINE AS A FIRST-CHOICE EMPLOYER

1,500
staff hired in 2018

70%
junior recruits

6 years
average seniority in Worldline (and 12 years for the members of Worldline’s Global Expert Community)

75%
response rate to the Great Place to Work® Survey

250
International top notch experts (members of Worldline Global Experts Community)

5
entities eligible to apply for the Best Place to Work® certification (with Trust Index above 70/100)

12
main technologies

WHY PEOPLE ENJOY WORKING AT WORLDLINE

Joining Worldline is a great opportunity and a guarantee to be part of:

• A growing and "learning" company that offers rich possibilities for job and geographical mobility and tailored career and training paths to help employees develop to their full potential through internal mobility, expert networking, mentoring and reverse mentoring programs.

• A cutting-edge and dynamic company with an entrepreneurship spirit that fosters innovation and pushes technical boundaries through technologically challenging projects to reinvent the European payment industry of tomorrow.

• Maturity and experience on a global scale: 45+ years of experience in payment systems, an expert community and geographic scope.

• A well-being and friendly company that promotes a work-life balance and ensures its employees a stimulating and motivating working environment that encourages team spirit, enthusiasm and passion.

• A responsible company which is committed to sustainability in general and to diversity in the workplace in particular, while strongly encouraging its employees to become involved in the development of local communities through social and environmental initiatives.
CAREER FULFILMENT ALONG THE WORLDLINE JOURNEY

Choosing Worldline means deciding to work for a company with an ambition to attract and retain the most talented people, to successfully build a common project together that aims high and delivers on its promises.

PERSONALIZED CAREER DEVELOPMENT ROADMAPS FOR EMPLOYEES

1. Our individual career program: Every year, people reviews held by HR and managers help our employees to chart the best career choice for them, as well as to anticipate career moves and skills development needs in view of our rapidly growing and developing business. We support this approach through half-year performance appraisals and individual development plans.

2. Our in-house networking events: Like Career Days help our employees discover the broad array of career paths, tools and programs offered by Worldline to support their career development. Other programs include Mentoring and Reverse Mentoring and our Expert community initiatives.

3. Our Internal First program: We want to ensure our employees have great career prospects. This program aims to give priority to internal hiring.

4. Our Talent Management approach: identifies and further develops talented individuals – top performers with high potential for growth or with business-critical expertise, including through advanced programs designed with major IT & Business schools and universities.

STAYING SHARP, CREATIVE AND AGILE THROUGH AN ENHANCED LEARNING EXPERIENCE

When it comes to learning, Worldline’s numerous training courses support employees in their skills development in areas that include Information Technology, Project Management, Leadership, Sales and Marketing, Risk and Quality Management, Communications and Personal Development.

The 2018 Worldline Training Plan was based on three priority areas:

- To strengthen the technological expertise (IT delivery) of its employees: A wide range of internal and external technical training and specific support by our Expert Community enables the continuous reinforcement of the IT skills of our employees.

- To enrich the skills of the sales teams: The Sales Academy and the Sales event help strengthen sales techniques and soft skills. The annual Sales event results in exciting business simulations, which are a great way to learn how to compete and win deals.

- To develop leadership in order to help managers grow in their jobs: Lead! Excellence programs for top managers, Essential program for managers combining adaptive e-learning modules and change management workshops, Innovative Management to convey agile 3.0 management across the Group.

SEE 2018 REGISTRATION DOCUMENT, SECTION D.3.2 AND D.3.3 FOR DETAILS ON OUR GROWING AND LEARNING POLICIES.

2018 KEY RESULT

87.75% employees who are satisfied with their classroom training (annual employee satisfaction survey 2018)
The satisfaction of our employees is essential. It is the quality of our people who enable us to be a best-in-class company: they are the true catalyst for innovation, the creators of value for our customers and the drivers of growth for the Company. This is why their Wellbeing@worldline is crucial.

OUR WELLBEING@WORLDLINE PROGRAM

Through the Wellbeing@worldline program initiated in 2015, we have defined a program co-built with Worldline employees, supported by the management. The aim of this program is two-fold, to:

• Create conditions conducive to the integration, development and evolution of each employee.
• Guarantee favorable working environments and conditions.

Actions to address Worldline’s human capital challenges are:

• To meet new employee expectations, Worldline has launched a survey through the Great Place to Work® Institute, to assess employee satisfaction and areas of improvement. Consistent with this survey, Worldline updates its Wellbeing@worldline program that is structured around top-down and bottom-up actions.
• To ensure fairness through diversity promotion, we have deployed specific actions to ensure that all forms of diversity are represented in the Group, covering cultural differences, experienced employees, people with disabilities and gender equality. Worldline is committed to fighting all forms of discrimination and to promoting fair and ethical behavior within its workforce.

In 2018, the diversity committee established guidelines for action, structured around the following pillars:

• The “Women attraction” pillar provides specific levers to better recruit women into the payments services industry. Guidelines include ensuring that women and men are equally represented in all IT school partnerships, external events and corporate communications.
• The “Women development and promotion” pillars seek to promote, develop and retain women. Action includes ensuring that the CVs of both women and men are systematically considered for internal management positions, training to foster leadership by women and men, ensuring women are nominated for Talent programs and guaranteeing equal treatment with respect to people and salary reviews.
• The “Women retention” pillar focuses on improving retention of women through actions such as ensuring equal treatment.

Specific KPIs have been identified to measure women representation in management positions, women retention, attraction and evolution as part of the Gender Equity Program. The evolution of these KPIs is monitored monthly by the Gender Diversity steering committee and shared quarterly with the Worldline Management Committee.

WELL-BEING AND PERFORMANCE GO HAND-IN-HAND
PROGRESS IN 2018:

- **Strengthening the sustainability of our supply chain**, including how we procure goods and services and the selection and evaluation of suppliers. In 2018, we instituted an annual meeting with our main suppliers to share our sustainability ambition and commitments, with the objective to measure their progress in areas such as Human Rights and the environment.

- **Implementation of the GDPR in 2018** triggered greater awareness of privacy issues and provided opportunities for Worldline to engage with multiple stakeholders, including going beyond B2B relationships to educate public audiences about what we do; internally, it led us to revisit and further clarify specific responsibilities and expectations for protecting private data.

- **Engaging in social initiatives** in our local communities as a responsible corporate citizen, including through skills sponsorship with our employees by organizing programming courses in high schools and volunteering to support local associations like Téléthon in France and Railway Children in the UK.

As a payments company that has operated for years in a highly regulated environment, Worldline has a strong compliance culture that is fully integrated as part of our DNA. New laws adopted in recent years such as the Sapin II law, and new duty of diligence requirements in France as well as the EU directive on disclosure of extra-financial information (ESPFR) are largely covered already by the existing requirements of central banks and other entities, the standards in force within the Group or regulations specific to our industry. New legal requirements are therefore an opportunity for us to re-examine and refine our compliance processes so that we remain at the leading edge.

Beyond compliance, we believe that our commitment to act as a responsible and ethical company extends to our interactions with our stakeholders and to societal commitments throughout our value chain and in our local communities.

**Acting as a responsible company by reinforcing our commitments throughout our value chain.**

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**Christophe Duguayne**

\ Technical Director, Director of Operations

ENDORSING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN.

“Acting as a responsible company by reinforcing our commitments throughout our value chain.”

**ETHICS & VALUE CHAIN**

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**Christophe Duguayne**

\ Technical Director, Director of Operations

ENDORSING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN.

“Acting as a responsible company by reinforcing our commitments throughout our value chain.”
In a context of complex and rapidly changing regulations, Worldline ensures full compliance with regulations and international reference frameworks to conduct its business in an ethical, respectful and fair and safe manner. Guided by our Code of Ethics, and as a signatory of the United Nations Global Compact since 2016, we have implemented, as part of the Atos group, internal policies to prevent compliance risks such as corruption, non-compliance with environmental and social regulations or unfair competition. We ensure the implementation of these principles throughout our value chain through systematic assessments of our partners’ ethical behaviors. This commitment is all the more critical as we operate in the financial and in the health sectors, two heavily regulated industries, for which we work with regulatory bodies to strengthen standards.

A strong compliance management creates trust, trust internally and externally, all along the value chain. By doing so, compliance creates value. That’s notably why it is a key element to integrate when pursuing our daily activities.

Dorothée Beernink
Division Manager, Compliance, exequo Worldline SE

AMBITION AND COMMITMENT IN OUR VALUE CHAIN

Worldline’s ambition is to constantly integrate sustainability throughout its value chain in order to maintain competitiveness and to create solutions for its customers that meet their needs and contribute to their economic and environmental performance. We are committed to incorporating sustainability criteria into the process of selection and evaluation of our suppliers. We expect our suppliers and business partners to share our high standards of integrity and sustainability and seek to maintain a balanced and sustainable relationship with them throughout the value chain.

WORLDLINE’S GLOBAL SUSTAINABLE PROCUREMENT STRATEGY

In order to meet this ambition, and as part of the Atos group, we have implemented a global sustainable procurement strategy articulated around 4 main types of actions:

- **Train**: Through annual CSR awareness sessions with the buyers about the best sustainable procurement practices such as involving people with disabilities as suppliers or selecting energy efficient products.
- **Promote**: Our code of conduct for partners and suppliers: the Business partner’s commitment to integrity, which is enclosed in each RFP and contract, gives the right to any partner or supplier to report breaches of the Code of Ethics using our whistleblowing procedure.
- **Assess**: Through the EcoVadis evaluation and the integration of most suppliers and subcontractors (shared with Atos) into the Atos Business Partner Tool, which supports our duty of diligence by assessing and selecting partners based on sustainability criteria.
- **Improve**: Through interviews of our main suppliers to encourage them to enhance their CSR performance through concrete actions regarding the environment, conscious economy, Human Rights, employee satisfaction and data protection.

RESPONDING TO CONFLICT MINERALS CHALLENGES IN THE IT SECTOR

In 2018, we also shared Worldline’s commitments and expectations regarding conflict minerals with our main hardware suppliers (such as those providing terminals and data center components), through an official letter sent following the annual one-to-one meetings. No suppliers of Worldline’s payment terminals designed in Belgium were considered at risk in 2018.

2018 KEY RESULTS

- **More than 4,000 suppliers** including 250 key strategic suppliers.
- **86%** of spending made with local suppliers.
- **12 CSR meetings** with suppliers during 2018.
- **96 strategic suppliers** evaluated by EcoVadis and 21 new suppliers evaluated.
MAKING A POSITIVE IMPACT IN OUR COMMUNITIES

AMBITION AND COMMITMENT TOWARDS OUR LOCAL COMMUNITIES

Supporting local development is a fundamental element of Worldline’s CSR commitment. Beyond creating jobs, developing solutions and supplying services for its customers, the Company takes a proactive approach to citizen engagement and local development that creates economic, social and environmental value. By helping to improve life in local communities, Worldline and its employees contribute to a more responsible and inclusive society thanks to voluntary social initiatives in the communities in which the Company operates, in three areas:

- Reinforcing the social fabric, particularly through youth empowerment;
- Promoting education and employability through digital inclusion and skills sponsorship;
- Fighting disease and contributing to the welfare and inclusion of people with disabilities.

INITIATIVES AND VALUE CREATED FOR CIVIL SOCIETY

Worldline launched and promoted initiatives to raise funds to support underprivileged youth in 2018.

Support for the Railway Children charity in the UK raised funds to help homeless children who often seek shelter in train stations, in the UK or in India. Worldline and its employees participated in 2018 in the National Three Peaks Challenge, an event in which participants attempt to climb the highest mountains of England, Scotland and Wales within 24 hours.

Worldline employees volunteer their time and share their knowledge, skills and expertise of the IT industry in schools in their local communities in order to address the shortage of local skills and provide equal access to education.

Providing coding courses in France: Worldline France continued its initiative of offering Coding Courses in a high school in Bezons. Over a period of several months five volunteers taught a group of 18 high school students each week computer programming through games.

Worldline and its employees are very actively involved in health and well-being initiatives worldwide to raise funds for research, provide better access to healthcare and improve people’s quality of life.

2018 KEY RESULTS

<table>
<thead>
<tr>
<th>Initiative</th>
<th>2018 Results</th>
<th>2017 Results</th>
</tr>
</thead>
<tbody>
<tr>
<td>Development of the donation box</td>
<td>€1,381,657</td>
<td>€1,272,959</td>
</tr>
<tr>
<td></td>
<td>donated for local communities in 2018</td>
<td>compared to €1,272,959 in 2017</td>
</tr>
<tr>
<td></td>
<td>877 people involved in social initiatives in 2018</td>
<td>compared to 767 in 2017</td>
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SEE 2018 REGISTRATION DOCUMENT, SECTION D.4.3 FOR DETAILS ON OUR ACTIONS WITH OUR LOCAL COMMUNITIES.

WORLDLINE IBERIA COMMITS TO SUPPORT THE INTEGRATION OF PEOPLE WITH PHYSICAL AND INTELLECTUAL DISABILITIES

“In 2018, Worldline Iberia employees participated with their families in the ‘Carrera de las Capacidades’ which aims to support the social and labor integration of people with disabilities. This sporting event, organized by Adecco Foundation with whom we have been collaborating since 2016, was an opportunity to reiterate our commitment to the 4 million people who have disabilities in Spain and who want to have the same job opportunities as other people.

In this regard, we also organized two ‘Mercadillos Solidarios’ in 2018, during which we shared with people with intellectual disabilities from the Amanecer Foundation (collaborators of Adecco Foundation) the challenges of their everyday work to better understand their difficulties as well as their strengths.”

Veronica Gonzalez
\ Worldline Iberia Human Resources Manager
ENVIRONMENT

Frédéric Papillon: Three years after Worldline formally established its CSR approach, environmental considerations have become increasingly ingrained as a natural part of how we conduct our daily business. The impacts from energy use and on the environment are systematically considered in all business decisions and actions. Worldline seeks to contribute to a more sustainable future by optimizing its energy use, reducing its carbon emissions and switching to renewable energy sources.

Pierre Decrocq: In 2018, we identified energy transition as a new priority topic to address on our materiality matrix. Increasingly a driver and prerequisite for doing business in the payments industry, responsible energy practices are a source of competitive advantage for our company. In addition, we undertook transversal actions to improve our environment footprint such as raising awareness of eco-friendly behavior among our employees and implementing responsible procurement actions.

Frédéric Papillon: Through our sponsorship of the mission of Under The Pole III, we provided our technological expertise to support the exploration of the deep ecosystems of the ocean. As well as helping to increase knowledge and promote protection of the environment, we also sent a strong message to our external stakeholders and to our employees confirming our commitment to preserving our planet.

PROGRESS IN 2018:

- Becoming the first company in the payment industry to neutralize its CO2 emissions.
- Making the decision in 2018 to supply all our sites (data centers and offices) with renewable energy sources to support the energy transition.
- Structuring our Green IT approach, with a focus on identifying and implementing best practices in eco-design for IT services and payment terminals while continuing to reduce energy consumption in our data centers.
- Renewal of our ISO 14001 certification at all our data centers and offices above 500 employees, while continuously adding new locations from our M&A activities, thus deploying our environmental strategy.

“A responsible environmental footprint as a prerequisite for doing business.”

Frédéric Papillon

Pierre Decrocq

“Offsetting CO₂ emissions from data centers, buildings and business travel to be carbon-neutral on production of services and products.

Offsetting CO₂ emissions from the payment terminals based on a Life Cycle Assessment (LCA) to be carbon-neutral on payment terminals lifecycle.”

LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTERS AND OFFICES

Frédéric Papillon: Production Services Director for the IT Infrastructure

Pierre Decrocq: Global Environment Manager

OBJECTIVE TRUST 2020
Worldline’s Environmental Strategy

Worldline has been implementing its environmental strategy since 2016 to identify and prioritize actions to reduce CO₂ emissions. Our strategy is to reduce energy consumption and CO₂ emissions linked to our business activity, which involves processing large amounts of data in data centers and manufacturing payment terminals.

This action includes engagement in eco-design and recycling processes in order to pass on the products to our customers that optimize energy consumption and reduce environmental impact.

Worldline’s environmental strategy is structured around five commitments:

- Obtain ISO 14001 certification for all data centers and sites with more than 500 employees.
- Reduce Worldline’s carbon intensity (in tons CO₂ eq. / million € turnover) each year by 2% in alignment with AToS’ target.
- Achieve 100% renewable energy in our electricity consumption.
- Offset CO₂ emissions resulting from our business activities (data centers, offices, and business travel) and CO₂ emissions induced by our payment terminals’ lifecycle by 2020.
- Obtain a PUE (Power Usage Effectiveness) of 1.65 by 2020 for all our data centers.

**Ambition and Commitment**

Given its high energy demand, the ICT sector is a net source of global greenhouse gas (GHG) emissions. Only taking into account the data centers used to power digital services, this sector already contributes to approximately 2% of global GHG emissions. That’s why Worldline’s environmental commitment is focused particularly on the fight against climate change and on the reduction of its environmental impact, notably through the signature of the Paris Climate Change charter in 2018. Our strategy is to reduce energy consumption and CO₂ emissions linked to our business activity, which involves processing large amounts of data in data centers and manufacturing payment terminals.

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- Obtain a PUE (Power Usage Effectiveness) of 1.65 by 2020 for all our data centers.

**Policy and Governance**

Worldline has been implementing its environmental strategy since 2016 to identify and prioritize actions to reduce CO₂ emissions, energy consumption and waste, promote eco design and sustainable mobility and increase its sustainable offerings. Numerous actions have been taken to reduce the environmental footprint from our offices, data centers and business travel. In 2018, Worldline appointed a Global Environment Manager, reporting to Worldline’s CSR Officer, who is responsible for all environmental matters and supported by local environmental teams at each site. In 2018, Worldline also launched the GreenIT@worldline initiative to reach the highest sustainability standards in its sector.

**2018 Key Results**

- Signature by Worldline of the Paris Climate Action charter in 2018
- 100% of emissions offset for terminals and activities
- 9 sites certified ISO 14001 since 2015
- 12% reduction of our carbon footprint compared with 2014
- 90% electricity consumption from renewable sources, against 19% in 2017
- 11% increase of the environmental reporting scope

**N°1 Ambition on Climate Change and Eco-Efficiency**

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RAISING ENVIRONMENTAL AWARENESS AMONG ALL OUR STAKEHOLDERS

1. Engaging with our employees on sustainability and environmental issues through:
   - CSR on-site roadshows by our Corporate Social Responsibility (CSR) Officer at our main sites;
   - Launch of an online global CSR awareness session for new employees (covering our environmental and social actions);
   - New ISO 14001 training to be made mandatory for all employees at ISO 14001 certified sites;
   - Awareness sessions with the procurement and sales departments to embed CSR further within their processes;
   - Organization of the European Sustainable Development Week event to share eco-friendly practices on diverse topics such as sustainable eating and daily workplace eco-gestures;
   - Promotion of biodiversity at our sites such as installation of beehives and species-friendly gardens;
   - Provision of responsible, fair and sustainably-sourced food in our cafeterias and avoidance and reduction of food waste (such as reuse of organic waste to create biomass at the Seclin site).

2. Promoting CSR and environmental priorities throughout our value chain, with our suppliers

   In 2018, the CSR team initiated an annual meeting with our main suppliers (in terms of total spending and risk) to assess their CSR maturity, notably through their EcoVadis rating, and to encourage development of eco-responsible and ethical practices (particularly regarding energy consumption and responsible sourcing of minerals, etc.).

3. Encouraging sustainable mobility

   Worldline is limiting business travel and encouraging the use of smart and responsible modes of transportation to reduce CO\textsubscript{2} emissions from the travel of its employees through different incentives to promote alternative mobility options other than individual cars such as:
   - electric cars
   - (electric) bicycles
   - carpooling
   - the use of remote working.

   In 2018, Worldline France launched a mobility plan (PDM) at all its sites, in accordance with the new national legislation, which will be deployed in 2019. This plan includes for instance setting up charging stations for electric vehicles, or organizing working groups with town halls to develop global alternative transport solutions to the use of private car. It is a test lab that is intended to be extended to other geographies.

Worldline is supporting an ambitious scientific research program, the Under The Pole III underwater exploration, for the next three years to accelerate research and help protect the environment. We are bringing our technological expertise as part of our support, while leveraging this adventure to raise awareness of environmental issues among our employees.

WHAT HAPPENED IN 2018?

- Worldline engineers designed the UTP Media Asset Management solution that will help explorers and scientists around the world to centrally store all data and media content collected during the expedition on a dedicated and secured server.
- Under The Pole explorers and scientists navigated from the North Pole to the warm waters of Polynesia to study deep coral reefs as well as Bull and Hammerhead sharks threatened with extinction. New species of coral were discovered, with properties that give hope for a possible repopulation of the endangered coral reefs at the surface, crucial for 25% of the Earth's biodiversity.
- To raise awareness and involve our employees in the journey, we published newsletters about the voyage and organized roadshows on three of our main sites featuring the leader of the UTP expeditions, to present this partnership and the importance of protecting the oceans, notably to absorb carbon dioxide from the atmosphere and reduce climate change impacts.

RAISING ENVIRONMENTAL AWARENESS AMONG ALL OUR STAKEHOLDERS

\[\text{SEE 2018 REGISTRATION DOCUMENT, SECTIONS D.5.2.2.4, D.5.2.4, D.5.2.5 AND D.5.2.6.}\]
For the 2018 Integrated Report, Worldline has successfully completed the Global Reporting Initiative Content Index Service. According to disclosure K24-54, this report has been prepared in accordance with the GRI Standards. Comprehensive option. You can find below the entire Standards Content Index Table with the general standard disclosures and specific disclosures.

For the GRI Content Index Service, GRI Services reviewed that the GRI content index is clearly presented and the references for all disclosures included align with the appropriate sections in the body of the report.
AUDITOR LETTER

Report of one of the Statutory Auditors, on the social, environmental and societal information published in the Integrated Report.

Year ended December 31, 2018

This is a free translation into English of the Statutory Auditors’ report issued in French and is provided solely for the convenience of English speaking readers. This report should be read in conjunction with and, as far as possible, in accordance with French law and professional auditing standards applicable in France.

FOR THE ATTENTION OF THE GENERAL MANAGEMENT

Pursuant to resolution 1 of the 2018 General Meeting of Shareholders of WORLDLINE SA, we hereby present you with our limited assurance report on the social, environmental and societal information presented in the Integrated Report in accordance with the information provided in the Statutory Auditors’ report.

RESPONSIBILITY OF THE COMPANY

This Information has been prepared under the responsibility of the Corporate Responsibility Department in conjunction with the Human Resources Department, in accordance with internal protocols and the GRI Global Reporting Initiative standards. Compilatories of the information and the guidelines and the AIG000 (AO8) (2018) standard in order to identify the main issues of corporate responsibility and select the indicators (Key Performance Indicators) used to manage these issues and to communicate the performance of the Group externally.

INDEPENDENCE AND QUALITY CONTROL

Our independence is defined by regulatory texts, the French Code of ethics (Code de déontologie) of our profession and the requirements of article L. 242-9 of the French Commercial Code. In addition, we have implemented a system of quality control including documented policies and procedures regarding compliance with the ethical requirements, French professional standards and applicable legal and regulatory requirements.

RESPONSIBILITY OF THE STATUTORY AUDITOR

Based on our work, it is our responsibility to express a limited assurance on the fact that the social, environmental and societal information presented in the Integrated Report, taken as a whole, are presented fairly, in all material aspects, in accordance with the Reporting Criteria.

To assist us in conducting our work, we referred to the corporate responsibility experts of the Group:

We conducted the following procedures in accordance with the professional guidance issued by the French Institute of statutory auditors (Compagnie nationale des commissaires aux comptes) and our own expertise relating to this engagement and with EAE (International Standard on Assurance Engagements) 3000:

Nature and scope of procedures

We have carried out interviews with the people responsible of preparing the Information within the departments in charge of the data collection process and, when appropriate, those responsible for internal control and risk management procedures, in order to:

• assess the appropriateness of the Reporting Criteria with respect to its relevance, completeness, robustness and reliability; by taking into consideration, when relevant, the sector’s best practices;

• verify the set up of a process to collect, compile, process and check the completeness and consistency of the selected data.

We determined the nature and scope of the tests and controls according to the nature and significance of the Information with regard to the company’s risks, the social and environmental challenges of its activities, its sustainable development strategies and the sector’s best practices. Concerning the Information that we have considered to be the most important and identified, for quantitative information, by the sign [GRI102-45] and [GRI102-53] in the “Setting measurable commitments for progress through the TRUST 2020 program” and “Measuring our progress and achievements” tables in pages 22, 28 and 29:

• for the consolidating entity, we conducted the documentary sources and conducted interviews to corroborate the qualitative information (organization, policies, actions), we performed analytical procedures on the quantitative information and verified, using sampling techniques, the calculations and the data consolidation, and we verified their consistency with the other information presented in the corporate responsibility report;

• for a representative sample of entities that we have selected according to their activity, their contribution to the consolidated indicators, their location and a risk analysis, we held interviews to verify the correct application of the procedures and performed substantive tests using sampling techniques, consisting in verifying the calculations made and recording the data with supporting evidence. The selected sample represents 22% of the headcount and between 19% and 40% of the environmental and financial key performance indicators and results selected for these tests.

Regarding the other consolidated Information, we have assessed its consistency in relation to our understanding of the Group.

We believe that the sampling methods and sizes of the samples we have used in exercising our professional judgment enable us to express limited assurance of a higher level of assurance would have required more in-depth verifications. Due to the use of sampling techniques and the other limits inherent in the operations of any information and internal control system, the risk that a material anomaly be identified in the Information within the departments in charge of the data collection, processing and control system; the risk that a material anomaly be identified in the Information presented fairly, in all material aspects, in accordance with the Reporting Criteria.

CONCLUSION

Based on our work, we did not identify any material anomaly likely to cast into question the fact that the social, environmental and societal information, published by WORLDLINE SA as required by the GRI standards «Comprehensive option» and presented in pages 1 to 77 of the Integrated Report, taken as a whole, are presented fairly in accordance with the Reporting Guidelines.

Paris La Défense, April 17th 2019

One of the Statutory Auditors

DELOTTE & ASSOCIES

Véronique Laurent

INFORMATION ON STOCK

Number of shares as at December 31, 2018

<table>
<thead>
<tr>
<th>Source</th>
<th>Tickers</th>
<th>Source</th>
<th>Tickers</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eurose</td>
<td>WL.N</td>
<td>Reuters</td>
<td>WL.N.F</td>
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<tr>
<td>AIP</td>
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<td>Thomson</td>
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<tr>
<td>Bloomberg</td>
<td>WL.N.F</td>
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</tbody>
</table>

CONTACTS

IKI: [WHO IS YOUR INVESTOR RELATIONS OFFICER] 
+33 (0)1 3434 9066
| Véronique Laurent |
| David Pierre-Kahn |

REQUESTS FOR INFORMATION

Requests for information can also be sent by email to investor.relations@worldline.com

FREE FLOAT

The free-float of the Group shares excludes stakes held by the reference shareholders, namely Atos SE holding 50.8% and SIX Group AG holding 26.9% of the share capital. No other reference shareholder has announced its will to maintain a strategic shareholding in the Group’s share capital. Stakes owned by the employees and the management are excluded from the free float.

As at December 31, 2018

<table>
<thead>
<tr>
<th>Number of shares</th>
<th>% of share capital</th>
<th>% of voting rights</th>
</tr>
</thead>
<tbody>
<tr>
<td>182,554,917</td>
<td>78.14</td>
<td>64.72</td>
</tr>
<tr>
<td>SIX Group AG</td>
<td>-4,056,878</td>
<td>-2.86</td>
</tr>
<tr>
<td>Worldline SA</td>
<td>94,538</td>
<td>4.05</td>
</tr>
<tr>
<td>Board of Directors and senior executives</td>
<td>166,984</td>
<td>-0.06</td>
</tr>
<tr>
<td>Employees</td>
<td>-4,056,878</td>
<td>-2.86</td>
</tr>
<tr>
<td>Free float</td>
<td>182,554,917</td>
<td>78.14</td>
</tr>
<tr>
<td>Total</td>
<td>182,554,917</td>
<td>100.00</td>
</tr>
</tbody>
</table>

DIVIDEND POLICY

Subject to approval by the annual general shareholders meeting, the Group has the target to distribute annual dividends representing approximately 25% of its consolidated net income; to the extent compatible with the implementation of the Group’s external growth strategy. There is no guarantee of dividends; however, future dividends will depend on general business conditions and any other factor deemed relevant by the Company’s Board of Directors.

During its meeting held on February 18, 2019 and considering the strategic priority given in 2019 of the Group, the Board of Directors decided to propose at the next Annual General Meeting of Shareholders not to distribute any dividend on the 2018 results.

WORLDLINE’S SHARE PERFORMANCE

Worldline’s share price finished 2018 up +1.76% at €42.20.

Worldline market capitalization reached €734 million at the end of 2018.
TO LEARN MORE

WORLDLINE 2018 REPORTS

INTERACTIVE REPORTS
worldline.com/reports2018

ACKNOWLEDGEMENT
The Corporate Social Responsibility Management would like to thank all of its stakeholders for their contributions to the new Report.

WHEREVER YOU ARE, WE ARE CLOSE

We hope you enjoyed reading this report and that it provides inspiring ideas for how Worldline can help you transform payments from transactions to interactions with your customers.

Wherever you are, we have a team nearby who would be delighted to discuss how our payments and transactional services can play a pro-active role in your future success.

Find your Worldline partner here:

HEADQUARTERS
River Ouest 80 quai Voltaire
95870 Bezons - France

CONTACT
infoWL@worldline.com

LOCATIONS WORLDWIDE
worldline.com/locations

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OUR BLOG
worldline.com/blog

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Photo credit: Frederic Boyadjian, Istockphoto, Shutterstock.
ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the core of its DNA, Worldline’s core offerings include pan-European and domestic Commercial Acquiring for physical or online businesses, secured payment transaction processing for banks and financial institutions, as well as transactional services in e-Ticketing and for local and central public agencies. Thanks to a presence in 30+ countries, Worldline is the payment partner of choice for merchants, banks, public transport operators, government agencies and industrial companies, delivering cutting-edge digital services. Worldline’s activities are organized around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 11,000 people worldwide, with estimated pro forma revenue of circa 2.3 billion euros on a yearly basis.

worldline.com