

DIGITAL PAYMENTS
FOR A TRUSTED WORLD

Worldline

An aerial photograph of three business travelers on a floor with a vibrant, multi-colored geometric pattern in shades of blue, purple, and teal. The travelers are seen from above, moving across the floor. One person in a light-colored jacket is at the top, another in a dark suit with a suitcase is in the middle, and a third in a dark suit with a briefcase is at the bottom. Long shadows are cast across the floor, suggesting a low sun position.

INTEGRATED REPORT 2019

DIGITAL PAYMENTS FOR A TRUSTED WORLD

ABOUT THIS REPORT

Worldline is committed to an integrated reporting approach inspired by the International Integrated Reporting Council's (IIRC) reference framework. This Integrated Report aims to provide our stakeholders with a comprehensive view of our 2019 commitments and performance (financial and extra-financial) in line with our ambition to deepen trust at the heart of all our relationships.

This is Worldline's second Integrated Report. It covers the 2019 fiscal year (from 1st January 2019 to 31st December 2019) and consolidates all Worldline Group entities. It draws on data from the Universal Registration Document 2019.

This report has been prepared in accordance with the GRI Standards: Comprehensive option and integrates Worldline's contribution to the United Nations Sustainable Development Goals (SDGs).

More information about the Content Index Table that establishes a cohesive approach between Worldline's initiatives, its contribution to the SDGs and the GRI standards can be found at worldline.com.



#globalgoals



SUSTAINABILITY AT THE HEART OF THIS REPORT

- Our new brand image uses eco-design best practices: a variable font and eco-colours that use less ink and less energy in printing and digitising processes by limiting the size of character footprints and minimising the amount of pigments required.
- This report is printed in France by an Imprim'Vert certified printer on a 100% recycled paper (Nautilus).
- This report has been produced with the help of a sheltered workshop (a company facilitating the employment of people with disabilities).

TABLE OF CONTENTS

EDITORIAL FROM GILLES GRAPINET	p.2
WORLDLINE'S PROFILE	p.4
KEY MARKET TRENDS	p.6
OUR STRATEGY AND ROADMAP	p.8
SUSTAINABLE VALUE CREATION	p.12
OUR GOVERNANCE	p.14
OUR BUSINESS MODEL	p.16
CSR AT THE HEART OF OUR VISION	p.18
KEY 2019 ACHIEVEMENTS	p.20
KEY 2019 PERFORMANCE INDICATORS	p.22

HOW WE ADDRESS OUR FOUR MAIN CHALLENGES



p.26



p.42



p.48



p.54



“**ATOS HAS GIVEN US THE FLEXIBILITY NEEDED TO PARTICIPATE IN THE CONSOLIDATION OF THE PAYMENTS INDUSTRY IN EUROPE.**

” **GILLES GRAPINET**
Worldline Chairman and Chief Executive Officer

EDITORIAL FROM GILLES GRAPINET

DIGITAL PAYMENTS FOR A TRUSTED WORLD

With new momentum, renewed ambition and exciting possibilities for future growth, Worldline enters this new decade as the European champion for payments and transactions, ready to rise to the considerable challenges – but also opportunities – that the next few years will present to us all in the post-crisis environment.

At a time of unprecedented social and economic challenges posed by the COVID-19 pandemic, I am proud that Worldline is playing its part to sustain economies by ensuring stable payment and transactional services at all times. Our performance in these challenging times has consolidated Worldline’s standing as the European leader of our industry and it positions us well for the next chapter in our story.

2019: A LANDMARK YEAR FOR WORLDLINE

Building on our values and on five years of growth, innovation and commitment to sustainability since our public listing, we enjoyed a very solid operational performance in 2019. The operational and industrial integration of SIX Payment Services was smoothly and swiftly accomplished, bringing synergies, growth acceleration and highlighting once again just how much value we can generate from our industrial consolidation strategy. We strengthened Worldline's governance following our deconsolidation from Atos and acquired the remaining minority interest in equensWorldline. All in all, 2019 was certainly a year where we confirmed our recognised status as the leading platform for European payment consolidation. In February 2020, our efforts culminated in a friendly agreement to acquire Ingenico and create a world-class leader in payment services.

ROAD MAP FOR GROWTH

We enjoyed a perfect start in the first year of our Worldline 2019-2021 strategic growth road map. We accelerated our profitable growth, comfortably in line with our objective of 6-8% organic growth. We are fully benefitting from our scale advantage and improved competitive positioning, and we are more than ever the long-term committed payment partner to European banks and merchants. Recognition of our track record has led to Worldline reinforcing its position as a premium brand for customers, employees and other stakeholders.

AN INDEPENDENT LEADER AND PURE PLAYER

For both Worldline and Atos, after the very successful developments since the 2014 IPO, with an increased market capitalisation of 300%, it was a logical and necessary step for Worldline to become a fully independent pure player in payments and transactional services. The deconsolidation from Atos in May 2019 and enhanced stock liquidity were welcomed by investors, enhancing our reputation in the market as number one in Europe in our sector, and expanding our strategic manoeuvrability while our independent status has given us the opportunity to define our brand more vividly.

TAKING ON THE CONSOLIDATION CHALLENGE

The next wave of consolidation in the European payments market is about to begin, with some of the largest EU countries still to participate in this process. Following the deconsolidation from Atos, we have more financial firepower than ever and greater flexibility in terms of welcoming new partners to the Worldline Group. This will allow us to pursue with the same discipline our strategic agenda on our doorstep, writing a new chapter in the consolidation of the payments industry, reducing fragmentation in the Euro area and creating the European bedrock for our global ambitions. Our agreement with Ingenico will create the world's number four player in our industry, offering best-in-class payment services to nearly 1 million merchants and 1,200 financial institutions.

DOING THE RIGHT THING AS A LEVER FOR PERFORMANCE

A key business challenge for us in 2019 was to continue to grow sustainably and ensure that when we make major acquisitions, we accomplish a rapid and deep integration, fully aligning our values and business practices as quickly as possible

while delivering all our synergy ambitions. The acquisition of SIX Payment Services was our largest so far and it was a great achievement of 2019 to make this happen so quickly and so smoothly for the benefit of all our stakeholders.

For Worldline, doing what is really good for the business and doing what is really good for society are two faces of the same coin, particularly in the business of payments which is deeply rooted in the very long term due to its intrinsic nature. It is why Corporate and Social Responsibility is at the very heart of our vision for the Company. Progress was achieved in many areas in 2019, and in particular we became the first company in the payment industry to fully neutralize its CO₂ emissions, and we will strive for many more firsts in the area of sustainability.

More fundamentally, this culture of responsibility and social commitment has been key to Worldline's resilience during the current phase of the COVID-19 crisis. We acted rapidly to protect our people, comply with government recommendations and ensure a flawless business continuity for all our clients and for all citizens who rely on our services.

OPEN INNOVATION FOR SUSTAINABLE BUSINESS

We are increasingly taking a collaborative approach to innovation by using the scale of our platforms and our solutions to bring on board the best innovations whether they are developed by Worldline experts or by carefully selected fintechs and start-ups. The incredible success of our 2019 e-Payments Challenge demonstrated once again the very high potential of this collaborative approach of open innovation.

2020 AND BEYOND

As Worldline evolves and grows, we remain committed to becoming not only larger but also better at what we do. Our overriding ambition is to be excellent – in our operations and in our dealings with customers, employees, business partners, our investors and indeed all our stakeholders. Our financial performance, our share price, our CSR ratings and our progress towards our TRUST 2020 targets all testify to this deeply rooted culture of progress and to the management's commitment to delivering on our collective ambitions.

In these times of great uncertainty regarding the macro-economic perspectives and the numerous consequences of the COVID-19 pandemic for so many countries, I deeply believe that these are our Company's fundamental strengths which, in addition to its very strong business and strategic developments of the past years, make Worldline fully ready to navigate successfully in the "new normal" which will emerge from the extraordinary and demanding times we are all facing. This will not only benefit our Company but also our clients and all our stakeholders in business and in the community as a whole.



WORLDLINE'S PROFILE

DIGITAL PAYMENTS FOR A TRUSTED WORLD

Worldline has been at the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships since we won the world's first contract for bank card transactions back in 1973.

Today, as an independent and highly innovative pan-European company with global reach, Worldline is the undisputed leader in the payments and transactional services industry. We are dedicated to enabling transformation through payments as we provide secure payments and trusted transactional services along the entire payments value chain to a wide range of clients.

Through our global business lines Merchant Services, Financial Services and Mobility & e-Transactional Services we provide our clients with next-generation, end-to-end solutions and a broad spectrum of outsourcing services. Our offerings ensure security and operational excellence that our clients and their customers can rely on, millions of times every single day.

We build long-term partnerships with our clients who include financial institutions, merchants of all sizes and segments, government authorities and companies in sectors ranging from transport, energy and healthcare to hospitality, utilities and telecoms. Our clients choose Worldline because we enable transformation through transactions and services they and their customers can trust.

Our innovative solutions, rooted in technological expertise, anticipate the future and foster positive change to digitally empower every end user. Worldline's cutting-edge 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.

c. €2.4 BN
2019 REVENUE

45+
YEARS
OF PAYMENT EXPERTISE

OUR VALUES

INNOVATION

Whether a product or a process, big or small, disruptive or incremental, our definition of innovation goes beyond just generating new great ideas. Our definition of success is in bringing these ideas to life, and with that, making tangible improvements for customers, society and employees.

EXCELLENCE

A trusted world is built on superior results – and we don't settle for less. We set ambitious targets. We have the best experts who brilliantly deliver on the commitments we make. We don't rest on our laurels and constantly progress to continue realising our purpose.

COOPERATION

Our whole is greater than the sum of our parts – we build long-lasting relationships with our co-workers, clients and ecosystem. We put our egos aside to realise our common purpose. We support each other and share successes, large and small, on the journey towards a trusted world.

EMPOWERMENT

Empowerment is a two-way street. On the one hand, we are trusted and supported by Worldline's leaders to realise our full potential. On the other hand, we are accountable for our own journey and don't hesitate to take action.





SEAMLESS PAYMENTS AND DIGITAL TRANSACTIONS

at Worldline, we cover the entire value chain of payments and digital transactions.

Our unwavering commitment to security, quality of service to our clients, innovation and operational excellence has made us the leader in all three of our global business lines: Merchant Services, Financial Services and Mobility & e-Transactional Services.

MERCHANT SERVICES

ENERGISING COMMERCE WITH ADVANCED PAYMENT SERVICES

- Points of Sale & Terminal Services
- Online & Omnichannel Payment Acceptance
- Digital Retail Services

c. €1.1 BN

2019 revenue
(c. 47% of total revenue)

410 K+

merchants served

2.2 M+

terminals managed worldwide

c. 3.9 BN

card transactions per year

c. 100 K

e-commerce websites managed

250+

payment methods

FINANCIAL SERVICES

CONSOLIDATING PAYMENT PROCESSING

- Issuing Solutions
- Acquiring Solutions
- Account Payments
- Digital Banking

c. €0.9 BN

2019 revenue
(c. 39% of total revenue)

320+

financial institutions

c. 13 BN

payment transactions per year

c. 125 M

cards under management

c. 9.5 BN

issuing transactions

c. 8.2 BN

acquiring transactions

MOBILITY & E-TRANSACTIONAL SERVICES

BRINGING PAYMENT AND REGULATION EXPERTISE TO NEW MARKETS

- Omnichannel Contact Centre solution
- e-Ticketing & Open Payment
- Digital transformation programs
- Mobile competence centre

c. €0.3 BN

2019 revenue
(c. 14% of total revenue)

350+

clients in various industries

3 M+

connected objects

130+

countries in which objects are connected

€16 BN+

travel tickets currently sold per year

2.2 BN

calls (Contact as a Service) per year

KEY MARKET TRENDS IN PAYMENT AND TRANSACTIONAL SERVICES



CUSTOMER EXPECTATIONS AND BEHAVIOUR

There is a growing demand for seamless, integrated and innovative interactions with merchants, financial institutions, administrations, and other actors. Client expectations include: e-commerce / omnichannel / open banking / connected devices / smart transports.

NEW TECHNOLOGIES

- New technologies transforming payment and transactional ecosystems, notably through new devices (mobile IoT - Internet of Things) and reinforcing security of transactions (for example, using blockchain and biometrics authentication).
- New services: contactless payments, contextual commerce (thanks to Big Data and artificial intelligence), and conversational commerce (voicebots and virtual assistants).

NEW REGULATIONS

More stringent regulations affecting the payment ecosystem that are likely to increase demand for new services:

- PSD2 (revised Directive on Payment Services): accelerating open banking in a strict security framework;
- Instant Payments: making euro credit transfers in less than ten seconds;
- GDPR (General Data Protection Regulation): EU Regulation for electronic transactions, etc.

NEW ENTRANTS

New fintechs, mobile operators and big tech companies such as GAFAs (Google, Apple, Facebook, Amazon etc.) or BATX (Baidu, Alibaba, Tencent and Xiaomi) are now part of the payment ecosystem and threaten to displace the incumbents.

GROWING SUSTAINABILITY CONCERNS

- Rise of cyberthreats with the explosion of data generated and the increasing use of the cloud and IoT.
- Increased pressure on highly qualified workforces, notably with digital skills.
- Increased pressure on global energy demand and related CO₂ emissions: in 2030 up to 13% of global electricity will be consumed by the IT sector.⁽¹⁾

GROWTH OF NON-CASH PAYMENTS

- global growth prediction of non-cash transactions of +14% CAGR (Compound Annual Growth Rate) 2017-2022 (+8.5% CAGR in Europe), according to the *World Payments Report 2019* from Capgemini.
- Trend powered by the rapid growth of e-commerce (and m-commerce) and new alternative payment instruments.

ACCELERATION OF OMNICHANNEL AND MOBILE PAYMENT

there is a shift from single end-to-end channel engagement to a cross-channel environment where the online and offline merge to form a seamless omnichannel experience.

DEVELOPMENT OF INNOVATIVE PAYMENT AND TRANSACTIONAL SERVICES

- development of “smart transport” solutions that make use of technology to improve fare collection, facilitate multi-modal transportation and improve traffic flows.
- Creation of digital solutions for governments to make services more efficient, notably in healthcare, tax collection, etc.

MERGERS AND ACQUISITIONS

increased complexity in the payment landscape is leading to consolidation of actors (economies of scale, increased resources for innovation, etc.) especially in the historically fragmented European payment market.

INCREASED CSR CHALLENGES

- Strong resilience and rebound capacity of IT systems required to face cyberthreats and protect personal data.
- Attraction, development and retention of high-skilled people while leveraging the inclusion of women to take a leading position in the talent race.
- Need for energy-efficient solutions to lower energy demand and switch to decarbonised sources of energy to limit CO₂ emissions.

(1) According to the European Code of Conduct for Data Centre Energy Efficiency programme.

As a payment services provider (PSP), Worldline is a key enabler in the complex payment industry that is going through a transformative stage and is unique among its peers in supporting multiple payment instruments and transactional services along the whole value chain.



WORLDLINE GROUP PAYMENT AND TRANSACTIONAL SERVICES ECOSYSTEM



WORLDLINE STRATEGY & POSITIONING

CORE PAYMENT PROCESSING SERVICES

CARD-BASED PAYMENT FOR MERCHANTS AND BANKS

- Commercial Acquiring
- Issuing and Acquiring solutions
- Payment Acceptance solutions
- Clearing and settlement system

NON-CARD- BASED PAYMENT

- Account Payments
- Instant Payments
- Digital Banking
- Open Banking

ALTERNATIVE

- ObEP (Online Banking ePayments)
- Digital Wallet (such as PayPal)
- Cryptocurrency

VALUE-ADDED EXTENDED SERVICES

embedding payment feature, leveraging our expertise in managing highly regulated transactions



SERVICES FOR MERCHANTS

- **Omni-commerce Services** to enhance online and mobile services and user experience (for example new services like click-and-collect);
- **Loyalty Programme Services** to enrol customers, analyse data and assist in sales promotion (often based on loyalty cards);
- **Private Label Card Issuer Services** to provide prepaid gift cards.

VALUE-ADDED SERVICES FOR BANKS

- **Digital Wallet** to design and run banks' electronic wallet payment systems;
- **Fraud Detection and Prevention** to prevent cyberthreats across all channels and all devices;
- **Authentication Service** to increase security (3D Secure, biometrics);
- **Data Analytics** to analyse payment data and better target offerings.

NEW DIGITAL BUSINESSES

- **e-Ticketing and Open Payment solutions** for empowering cashless transport and social mobility;
- **Trusted Digitisation** to enable governments or organisations under strict regulations to develop electronic secured transactions (healthcare services, e-contracts, Track&Trace solutions, etc.);
- **e-Consumer & Mobility Services** to provide new secure solutions for an always more connected world (IoT and Industrial IoT).

The payment ecosystem is undergoing considerable change, notably with new entrants such as GAFAs and fintechs with disruptive business models, while also experiencing major waves of consolidation.

At Worldline, we believe we have the unique profile to face this intense competition and lead the next wave of consolidation of the European payment industry.



#1 IN MERCHANT ACQUIRING⁽¹⁾



#1 IN FINANCIAL PROCESSING



#3 IN EUROPEAN E-COMMERCE

(1) In continental Europe based on Purchase Volumes acquired

OUR STRATEGIC COMPETITIVE STRENGTHS



A leading positioning in Europe with an expanding global presence in emerging markets.



A unique positioning across the payments value chain with innovative solutions from core payment solutions to next-generation and extended payment services.



A strong commitment to sustainability with an integration of CSR at the core of our business, notably to achieve operational effectiveness (quality) and remain attractive to employees in particular.



" OUR AIM IS TO INFLUENCE THE GROWTH OF THE WIDER PAYMENTS ECOSYSTEM AND TO SHAPE ITS SUSTAINABLE DEVELOPMENT. AS THE INDUSTRY LEADER, THIS IS BOTH OUR AMBITION AND OUR RESPONSIBILITY.

" MARC-HENRI DESPORTES
Worldline Deputy CEO

OUR STRATEGY AND ROADMAP

COMBATING COVID-19 WITH RESILIENCE

Our sustainable strategy has helped us anticipate and respond rapidly to the unprecedented COVID-19 situation in H1 2020. Worldline is also preparing to adapt its strategies so we are fully ready for the lasting impacts of the pandemic on society and business, and how we all use technology. We believe that immediately starting these preparations for the new normal will ensure that we remain in the best possible position to serve our clients, employees, and wider society.

WHAT WERE WORLDLINE'S MAIN ACHIEVEMENTS IN 2019 AS PART OF THE 2019-2021 AMBITION?

It was a very satisfactory year for all of Worldline's business lines, in which we met all our financial targets. We have built a lot of positive momentum for future growth, in line with our 2019-2021 roadmap. In Merchant Services, 2019 was extraordinarily dynamic in terms of business results and growth acceleration, turbocharged by the acquisition of SIX Payment Services (SPS) in November 2018. We clearly leveraged our focus on global e-commerce solutions and our customer approach based on vertical segments such as hospitality, fuel and transport.

In Financial Services, we outperformed the market thanks to our excellence in digital banking and to the scale we have created since the teams at Equens and SPS joined us.

And in Mobility and e-Transactional Services, we successfully scaled up some of our highly replicable solutions and leveraged our payment capabilities in adjacent markets, especially for the transportation sector. Following Worldline's carve out from Atos in 2019, the Global Alliance we established with Atos is making a positive contribution to our sales and business activities, R&D and innovation. We have also developed our own internal support functions, processes, IT systems and priorities that will now provide full autonomy in a way that will best benefit Worldline.

WITH THE ACQUISITION OF SIX PAYMENT SERVICES, WORLDLINE BECAME THE LARGEST AND MOST INFLUENTIAL PLAYER IN THE EUROPEAN PAYMENTS INDUSTRY. HOW IS THE COMPANY BENEFITTING FROM THIS INCREASE IN SCALE?

When Worldline closed the acquisition of SIX Payment Services, in one stroke the Company became by far the largest and most influential player in the European payments industry. The acquisition instantly increased the Group's revenue by over 30%; it added 1,500 new payment experts to the Group; it boosted the Worldline Merchant Services business by more than 65%, making it the number one non-bank acquirer in continental Europe; and it meant an increase of over 12% in Worldline's Financial Services business, further reinforcing its existing number one position in Europe.

Scaling has significant operational benefits for Worldline and for our clients.

It allows us to increase our research and innovation firepower and to massively reduce the cost of processing for issuing banks and large merchant organisations. Greater scale also allows us to bring to merchants and particularly international brands a genuine one-stop shop offering that enables them to group thousands of shops under one commercial acceptance and/or acquiring contract. We bring our pan-European reach to the international banks and pan-European merchants. Thanks to our WL One Commerce Hub, merchants can be confident that we can follow them everywhere.

IT IS SAID THAT WITH GREAT POWER COMES GREAT RESPONSIBILITY. TO WHAT EXTENT DOES THIS APPLY TO WORLDLINE?

Sustainability is at the heart of our business model and our value system and the TRUST2020 commitments are an integral part of our roadmap. The improvement in our CSR ratings and in our financial and extra-financial key performance indicators in recent years shows how seriously we take this issue. We aspire to be the premium brand in the payments industry for customers and for employees – another reason why it is so important for Worldline to promote sustainable values and share them with our stakeholders.

LOOKING FORWARD, WHAT WILL BE THE MAIN DRIVERS OF WORLDLINE'S GROWTH STRATEGY?

Scale, M&A and the integration of recent acquisitions are all key to our growth. Operationally, we will also continue to focus on online commerce and digital banking, while maintaining our commercial focus on large outsourcing deals and creating new bank alliances. Investment in innovation and in developing differentiating offers is another important part of our strategy. In 2019, we made a concerted effort to increase our links with start-ups and fintechs and to source innovation from all parts of the payments ecosystem. Leveraging the scale of our platforms and solutions, our role is to embrace and empower change. Open innovation and partnerships are fundamental to the future of Worldline and the future of our industry.

WORLDLINE'S STORY

1973

We win the first ever contract for bank card transactions

1980s

We pioneer online services

1990s

We create internet payment solutions and internet transactional services

2004

We become Atos Worldline with 2,500 people, €400 million turnover

2006

We acquire Banksys and BCC (Bank Card Company)

2013

We become Worldline with 7,100 people, €1.1 billion turnover and a presence in 17 countries

3 KEY STRATEGIC AXES TO BUILD A PROFITABLE AND SUSTAINABLE BUSINESS



GROWTH, SCALE & REACH

Fully leverage Worldline's pan-European competitive advantage and contribute to market consolidation

Following Worldline's organic growth over the past year and a series of successful acquisitions, Worldline is now established as the largest financial processor in Europe and one of the largest acquirers in Continental Europe. We intend to leverage our scale and leading market position to further increase our competitive advantage within the payment market, while maintaining a strong focus on the next wave of European payment consolidation opportunities and delivering synergies from our recent acquisitions.



INNOVATION, ALLIANCES & "ONLINE" FOCUS

Ensure successful market breakthroughs with latest differentiating offerings and new alliances

Worldline believes that the future will be dominated by omnichannel, contextual commerce that engages customers, drives traffic to the store, enhances the customer experience and improves brand loyalty. We intend to seize the opportunity from current innovations and regulatory initiatives to enhance our offerings, while leveraging online offerings such as WL One Commerce Hub and digital banking for omnichannel payments, creating new alliances with banks that generate large deals.



A LEADER THAT ATTRACTS THE BEST

Make Worldline the number 1 payment industry employer brand with CSR leadership

Worldline's ambition is to become the most fulfilling and motivating company to work for and the most favoured employment brand in the payment industry, with a focus on our people and a culture where integrity, transparency, innovation, diversity, personal development, and recognition are at the forefront. We strive to build a solid business that is able to meet the challenges of sustainability over the coming decades, as demonstrated by our leading CSR position in this industry.

2014

We are listed on the French stock market. The IPO opens a new chapter in Worldline's history

2015

We launch TRUST 2020, our CSR transformative programme

2016

We acquire Equens and PaySquare and form an alliance with Komerční banka

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. We neutralise our CO₂ emissions

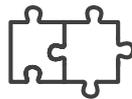
2019

Our carve out from Atos establishes Worldline as an independent pure player in digital payments and transactions, **with 12,000+ people, €2.4 billion turnover and presence in 30+ countries**

SINCE OUR IPO IN 2014 WE BECAME THE #1 EUROPEAN PAYMENT CHAMPION



↑ **55%** Worldliners
↑ **109%** Revenue
↑ **285%** Share Value



8 Acquisitions successfully integrated



WORLDLINE'S NEW STATUS AS AN INDEPENDENT PURE PLAYER

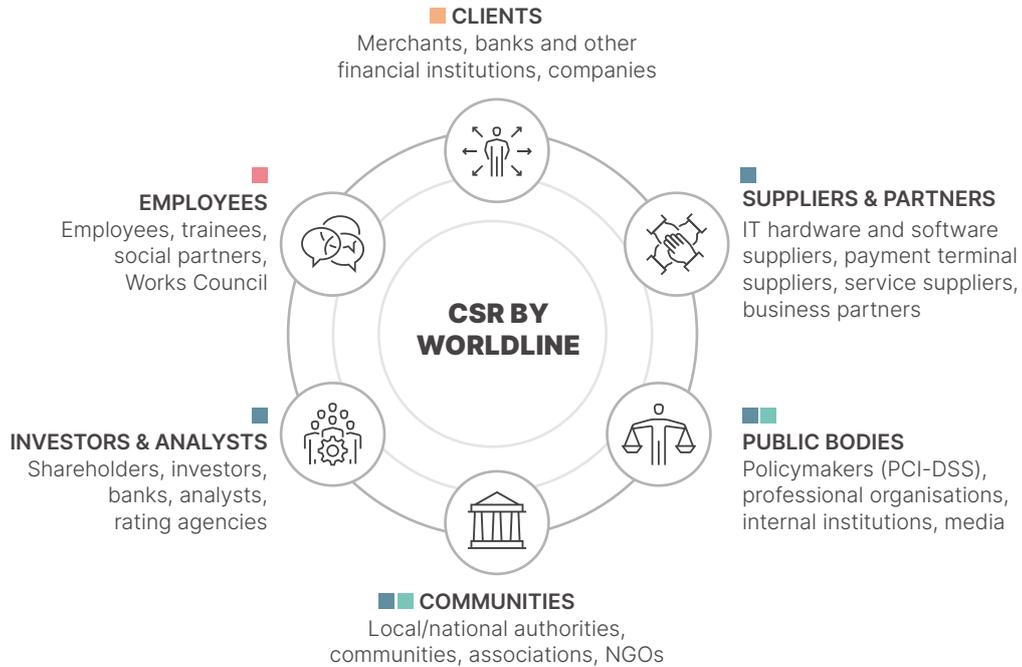
In April 2019 Atos decided to distribute in kind 23.5% of the share capital of Worldline. As a result, Worldline now has greater strategic flexibility with benefits in three main areas:

- Freedom to offer equity to new strategic partners.
- Full autonomy to decide and finance potential acquisitions in cash.
- An increase in the free float and stock liquidity of Worldline shares – c. 45% of the company shares are now in the float – which increases the liquidity of the stock and attracts new long-term investors.

SUSTAINABLE VALUE CREATION

WHY AT WORLDLINE, BEING A SUSTAINABLE BUSINESS THAT STANDS THE TEST OF TIME MEANS TAKING INTO ACCOUNT THE EXPECTATIONS AND CHALLENGES OF ALL OUR STAKEHOLDERS.

OUR ECOSYSTEM



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

PEOPLE
BEING A RESPONSIBLE EMPLOYER BY FULFILLING OUR EMPLOYEES' POTENTIAL

ETHICS & VALUE CHAIN
ENSURING BUSINESS ETHICS WITHIN OUR VALUE CHAIN

ENVIRONMENT
LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTRES AND OFFICES

OUR STAKEHOLDERS

We are convinced that stability and growth over the long run in our ecosystem of payment and digital transactions can only be achieved by considering the expectations and challenges of our different stakeholders. This includes not only our clients and investors, but also our employees, suppliers, authorities (public bodies), or civil society (communities). By integrating the extra-financial challenges relating to our stakeholders into our corporate strategy, we ensure we are more resilient for decades to come.

THEIR CHALLENGES BECOMING OURS

In order to prioritise the most critical actions relating to our business sector, since 2014 we have based our sustainability approach on a materiality analysis which evaluates the relevance and financial impacts of our activities according to all our stakeholders. Worldline's Materiality Matrix gathers 11 main challenges in four main dimensions: business, people, ethics & value chain, and environment.

OUR MATERIALITY MATRIX



Worldline's strategy is influenced by our stakeholders' expectations and the key risks and opportunities of our market.

HOW WORLDLINE IS RELYING ON A RISKS AND OPPORTUNITIES APPROACH TO ENSURE WE INTEGRATE BOTH OUR FINANCIAL AND EXTRA-FINANCIAL CHALLENGES INTO OUR CORPORATE STRATEGY AND PROCESSES.

Thanks to our Enterprise Risks Management department, we monitor the different inherent gross risks of the Company and prioritise the most significant ones according to their probability of occurrence and the potential financial, operational, legal and reputational impacts for Worldline. Such structured monitoring includes the setting and tracking of the corresponding mitigation measures to reduce the significance of these risks and enables us to better achieve the Company's objectives.

In order to highlight the extra-financial risks relating to our stakeholders' expectations, we conducted a specific analysis identifying 12 significant gross risks. Other operational risks are detailed in our URD. The risks and opportunities are interlinked, for each risk there is an opportunity for leverage.

ALIGNING OUR APPROACH WITH THE UN SUSTAINABLE DEVELOPMENT GOALS

By taking advantage of the opportunities relating to our risks, we contribute to the United Nations Sustainable Development Goals (SDGs), for instance by fighting fraud, corruption, and cyberthreats, and thus enhancing economic transparency and trust for society at large.

Based on a two-step mapping analysis, we have assessed our contribution to SDGs from an external perspective through our products and services, and from an internal perspective through our value chain, internal programmes and policies.

We have prioritised the SDGs to which we contribute most:



Complementary



🔍 For more information, refer to this report p.64

OUR MOST SIGNIFICANT EXTRA-FINANCIAL RISKS AND OPPORTUNITIES

	BUSINESS	PEOPLE	ETHICS & VALUE CHAIN	ENVIRONMENT
SDGs				
RISKS	<ul style="list-style-type: none"> Customer relationship management Sustainable innovation Data protection System security, reliability & continuity 	<ul style="list-style-type: none"> Training & human capital development Employee well-being at work Talent attraction & retention 	<ul style="list-style-type: none"> Compliance with laws and regulations Responsible procurement & due diligence in the value chain Bribery and corruption 	<ul style="list-style-type: none"> Climate change Circular economy
OPPORTUNITIES	<ul style="list-style-type: none"> Cyber and advanced security offering Operational excellence Legal & internal control mechanisms Delivery quality and competitive advantage Sustainable digital transformation 	<ul style="list-style-type: none"> People engagement People's career development Collaborative environment and being a responsible employer by leveraging well-being at work 	<ul style="list-style-type: none"> Operational excellence Legal & internal control mechanisms Trust & compliance throughout the value chain 	<ul style="list-style-type: none"> Eco-efficient products, recycling opportunities Energy efficiency International environmental standards & initiatives Developing sustainable solutions

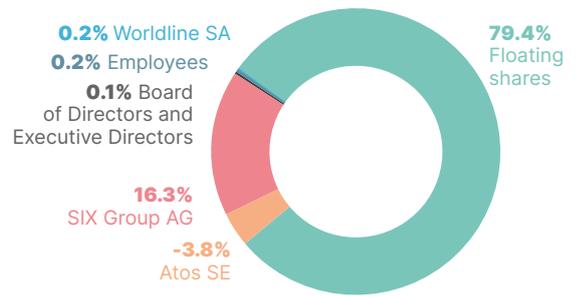
🔍 For more information, refer to Worldline 2019 Universal Registration Document, Sections D.1.1 and D.1.2.

OUR GOVERNANCE

WORLDLINE, AN INDEPENDENT COMPANY

In 2019, the Company strengthened its strategic flexibility and independence thanks to various achievements, notably the deconsolidation from Atos group in May 2019 following the distribution in kind by Atos SE of 23.5% of the share capital of Worldline, as well as the finalisation of the acquisition on September 2019 of the 36.4% minority stake in equensWorldline, thus allowing full ownership of equensWorldline.

SHAREHOLDING OF WORLDLINE GROUP AS OF 20TH APRIL, 2020



THE BOARD OF DIRECTORS AS OF 30TH APRIL, 2020

ROLE OF THE BOARD OF DIRECTORS

The Board of Directors determines the strategy and orientations of the Group's activity and oversees their implementation. The Board of Directors endeavours to promote long-term value creation by Worldline, notably by considering the social and environmental aspects of its activities.

COMPOSITION OF THE BOARD OF DIRECTORS

The composition of the Board of Directors and its specialised committees have been adjusted to reflect the evolutions of the Company's shareholding structure. As of 30th April, 2020, the Board of Directors is composed of eleven members (including one Director representing the employees), six of the Directors were qualified by the Board of Directors as independent Directors pursuant to the criteria set forth in the AFEP-MEDEF Code, five other as non-independent Directors (including the Chairman and the Director representing the employees) plus two censors.



40%¹ of the members of the Worldline Board of Directors are women



60%² of Worldline's Board members are independent



6 nationalities represented



15 meetings in 2019



92% attendance rate in 2019



58 years old average age



Areas of expertise: engineering, finance, training, management, banking, payment services

Mr Gilles Grapinet
Chairman and CEO

Mr Aldo Cardoso
(Independent Director)

Mrs Giulia Fitzpatrick

Mr Lorenz Von Habsburg Lothringen

Mrs Mette Kamsvåg
(Independent Director)

Mrs Danielle Lagarde
(Independent Director)

Mr Georges Pauget
(Lead independent Director)

Mr Luc Rémont
(Independent Director)

Mr Daniel Schmucki

Mrs Susan M. Tolson
(Independent Director)

Mrs Marie-Christine Lebert
Director representing the employees³

Mr Gilles Arditti
(Censor)

Mr Jos Dijsselhof
(Censor)

In addition, Mrs Julie Noir de Chazournes, representative of the Social and Economic Committee, attends meetings of the Board of Directors, without voting rights.

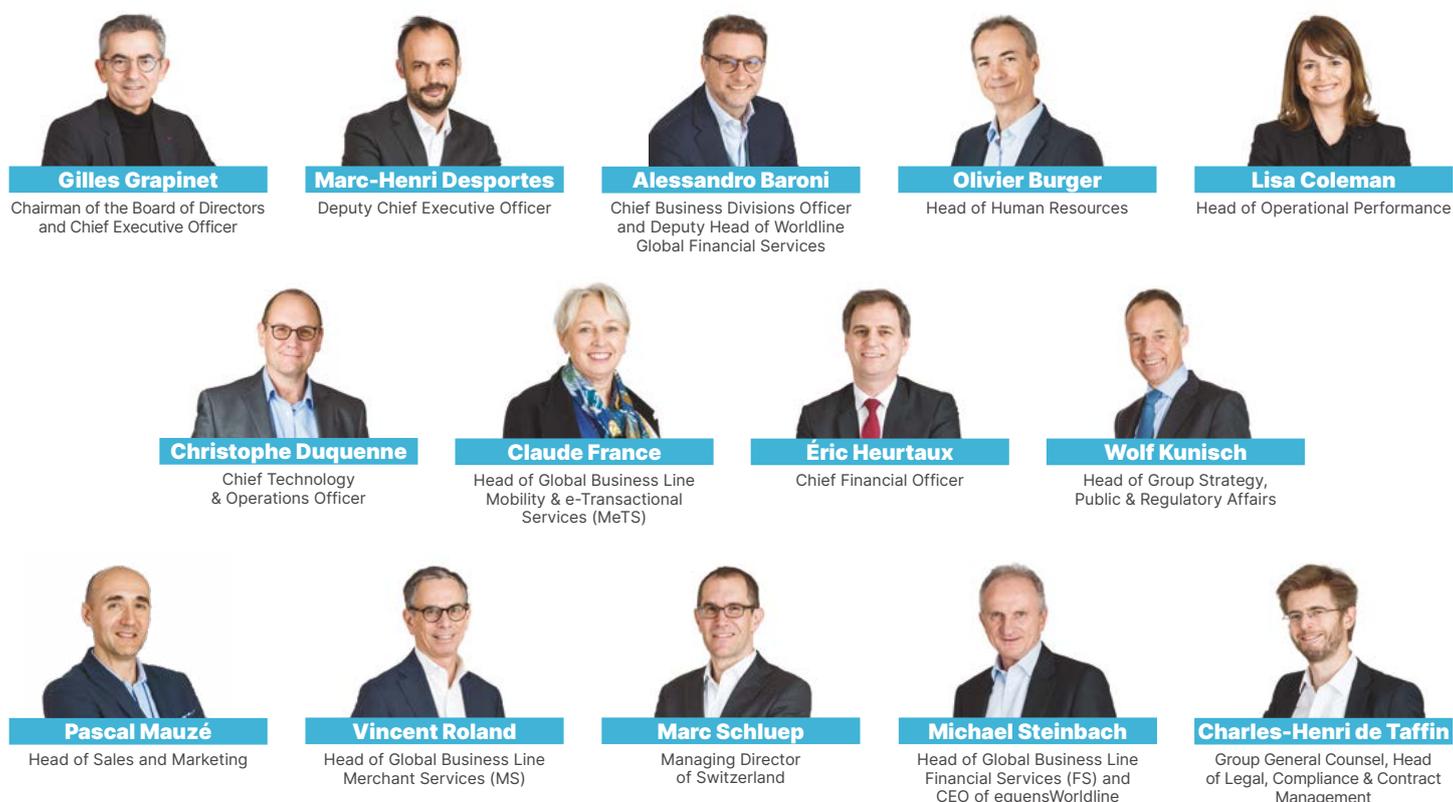
INGENICO ACQUISITION

In February 2020, Worldline announced the friendly acquisition of Ingenico to create a new world-class leader in payment services. Subject to the closing of the transaction, the governance of the Company is expected to be adjusted so as to reflect the new shareholding structure. For more details, please refer to the related press releases.

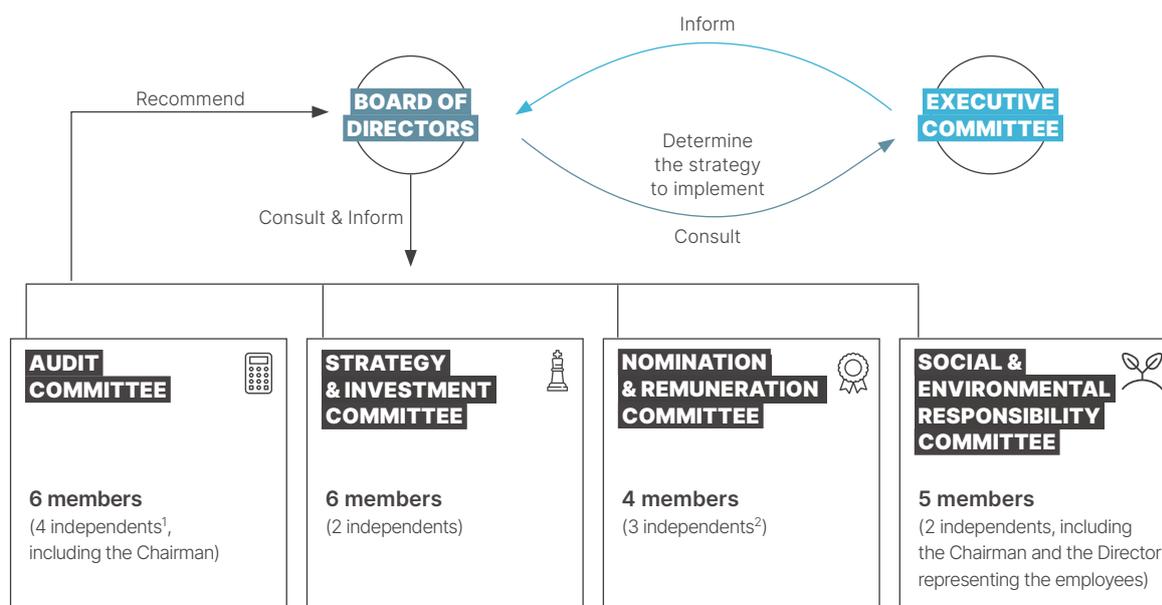
(1) The directors representing employee shareholders and the directors representing employees are not counted in determining the equity ratio (C.com., art. L.225-27-1).
 (2) In accordance with Article 8.3 of the AFEP-MEDEF Corporate Governance Code, directors representing employee shareholders and directors representing employees are not taken into account to establish the proportion of independent directors.
 (3) In accordance with the provisions of Law no. 2019-486 of May 22, 2019 relating to the growth and transformation of companies (the "Loi Pacte"), a second Director representing employees will be designated in 2020.

THE EXECUTIVE COMMITTEE AS OF 30TH APRIL, 2020

The Executive Committee develops and implements the Group's strategy. It is also responsible for ensuring effective interaction and cooperation between the three global business lines and the geographic markets in which Worldline operates. Each business line is managed by a dedicated member of the Executive Committee.



ROLES AND INTERACTIONS OF THE GOVERNANCE BODIES



The Board of Directors is assisted by four committees responsible for studying questions submitted to them by the Board or its Chairman. The committees prepare and facilitate the decisions of the Board by submitting opinions, proposals and recommendations in their respective areas of responsibility.

(1) In compliance with the 2/3 threshold recommended by the AFEP-MEDEF Code.
(2) In compliance with the 50% threshold recommended by the AFEP-MEDEF Code.

OUR BUSINESS MODEL



FINANCIAL

Solid financial profiles > Market trust & consolidation capabilities

MANUFACTURED

Robustness of industrial platforms & data centres infrastructure > Business excellence: quality, security & reliability

INTELLECTUAL

Partnerships, innovation, R&D > Innovation & foresight of technological evolutions

HUMAN

12,000+ employees in 30+ countries > Talent acquisition & retention, people development

SOCIAL AND RELATIONSHIP

Market intelligence & Regulation watch > Customer satisfaction
 > Ethics & compliance
 Technological know-how > Societal contribution

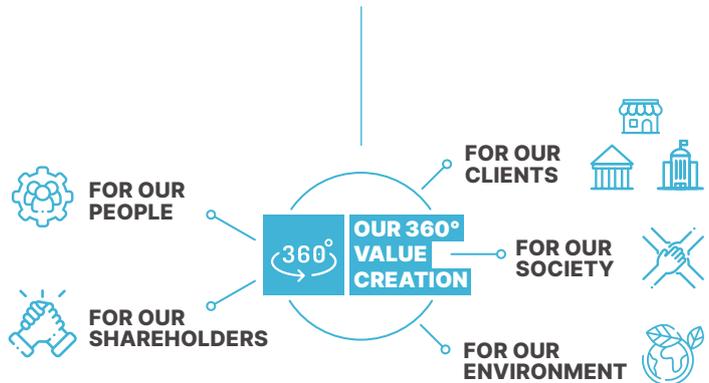
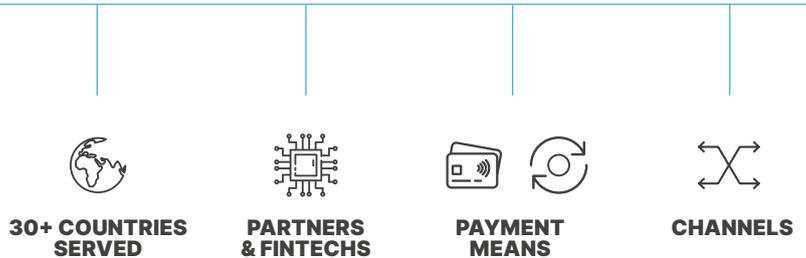
NATURAL

Electrical Energy > CO₂ emissions
 Use of minerals for hardware > Renewable energy transition
 > Scarcity of resources



Worldline

WORLDLINE AT THE HEART OF THE ACTION THROUGH 3 KEY STRENGTHS



As the European leader at the heart of the payment value chain, Worldline designs and operates leading digital payment and transactional solutions that handle billions of highly critical transactions on a daily basis.

Worldline's Business Model is formulated in line with the recognised International Integrated Reporting Council (IIRC) guidelines which enable a broader view of the concept of value creation. The infographic below illustrates how Worldline's activities impact the different forms of capital (financial, manufactured, human, intellectual, natural, social and relationship capital), convert resources (inputs based on capital) into outputs (products and services, waste) and eventually outcomes (positive and negative consequences for the capital). It also consistently matches the Company's contribution to the UN SDGs.

WORLDLINE BUSINESS LINES & RESULTS

The Group's positioning across the extended payments ecosystem affords it an overview of the industry, permitting it to react quickly to regulatory or other changes and to capitalise on new opportunities generated by them. The Group's objective is to enable sustainable economic growth and reinforce trust and security by making solutions that are environmentally friendly, accessible to all and support societal transformations.

€2.4 BN 2019

PRO FORMA ANNUAL REVENUE

€2.22 BN REVENUES IN EUROPE

€0.16 BN REVENUES IN EMERGING MARKETS



MERCHANT SERVICES

47% OF PRO FORMA REVENUE (2019)

Energising commerce with advanced payment services



FINANCIAL SERVICES

39% OF PRO FORMA REVENUE (2019)

Consolidating payment processing



MOBILITY & E-TRANSACTIONAL SERVICES

14% OF PRO FORMA REVENUE (2019)

Bringing payment and regulation expertise to new markets

2019 VALUE

VALUE CREATION FOR STAKEHOLDERS

FINANCIAL

- Investors & shareholders > 6.9% organic growth
- > 25.3% OMDA Profitability

MANUFACTURED

- Suppliers & Customers > 9,871/9,875 Quality Score – Contracts' Service Availability & Response Time
- > 45.2% of strategic suppliers evaluated by EcoVadis

INTELLECTUAL

- Customers > €97.6 M in R&D investment
- > A portfolio of ~150 patents

HUMAN

- Employees > 63% employee satisfaction on GPTW Trust Index
- > 89.50% Training satisfaction

SOCIAL AND RELATIONSHIP

- Customers, Communities, Public Bodies > 8.2/10 Customer satisfaction
- > 0 significant fines for non-compliance
- > 79% of spending in local purchase
- > €1.51 M social contribution

NATURAL

- Communities, Public Bodies > Eco-efficiency in data centres
- > 100% CO₂ - neutral offers
- > 90% renewable electricity
- > Circular economy



CSR AT THE HEART OF OUR VISION



AS THE MARKET LEADER AND AN INDEPENDENT PLAYER, WORLDLINE DEMONSTRATES A STRONG LEVEL OF RESPONSIBILITY TOWARDS THE PAYMENTS ECOSYSTEM AND WE AIM TO EXTEND OUR BEST PRACTICES IN CSR DEEP INTO THE VALUE CHAIN.

” SÉBASTIEN MANDRON
Corporate Social Responsibility Officer

ASSUMING THE RESPONSIBILITIES OF LEADERSHIP

OUR AMBITIONS

Leveraging on the great achievements made through our TRUST 2020 programme roadmap set in 2016, such as a 13 point increase in our employee satisfaction rate reaching 63% in 2019, five awards for being a responsible employer or a 40% decrease in our CO₂ emissions in 5 years, we are now working on our new Corporate Social Responsibility (CSR) programme. This new journey will be designed to fit with our increased level of responsibility, taking into account the new dimension of the company and the new expectations of our stakeholders while continuing to contribute to our communities and society at large in line with the UN Sustainable Development Goals 2030 agenda. We intend to manage it as a key lever of Worldline’s transformation by onboarding all our employees in our CSR journey and to reach our ambition to remain a CSR role model within our ecosystem for years to come.

OUR ROLE IN THE PAYMENTS ECOSYSTEM

As a leader in our market, we aim to achieve high CSR standards and play a key role to bring associated benefits to the wider payments industry. In other words, it means being innovative and a pioneer in all CSR dimensions, as evidenced for example by our new project to measure the environmental impacts of the life cycle of a payment transaction. We have the ambition to go further in implementing the best CSR practices and in demonstrating clear progress of our CSR performance year after year, in order to be able to influence positively our ecosystem. In 2019, we were recognised by many leading non-financial organisations for our solid CSR performance, and we were proud to receive a A- rating for our first submission to the CDP questionnaire and to be invited to join the *Dow Jones Sustainability Index*. These are positive signals that we are on the right track.

WORLDLINE CSR STRATEGY TO ENSURE CONSISTENT AND SUSTAINABLE DEVELOPMENT IN 3 AXES

1 INTEGRATING CSR AT THE CORE OF WORLDLINE'S BUSINESS AND PROCESSES

Stakeholders dialogue, assessment & materiality analysis
Refer to p.12 of this report.

2 SETTING MEASURABLE COMMITMENTS FOR PROGRESS THROUGH THE TRUST 2020 PROGRAMME

CSR strategy plan, commitments, targets, measures & KPIs
Refer to p.19 of this report.

3 PROMOTING SUSTAINABILITY AS A CSR LEADER IN OUR INDUSTRY

Extra-financial ratings (EcoVadis, DJSI Index, CDP, Oekom, Vigéo, MSCI, Sustainalytics, etc.), promotion of CSR values
Refer to p.23 of this report.



CSR GOVERNANCE AT THE HIGHEST LEVEL

In 2019, Worldline decided to create its own Social and Environmental Responsibility Committee to support the Board of Directors (see p.15 of this report). It also enables the CSR Officer to engage in permanent and interactive dialogue with the Board of Directors. The CSR Officer, who reports directly to Worldline’s CEO who is also a member of the Management Committee, is responsible for the Company’s CSR strategy, the rollout of action plans and promotion of CSR values with internal and external stakeholders.

OUR CSR ROADMAP

In 2016, Worldline reinforced its leadership by defining an ambitious roadmap for the coming years through the TRUST 2020 programme, with the underlying aim of establishing “trust at the heart of everything we do” towards its stakeholders. This plan is monitored by the CSR department and at the management level and is based on our most material challenges as identified in our Materiality Matrix. Its objective is to set measurable commitments to be reached to concretise our progress towards sustainable development.

The table below sets out all the 13 targets to be achieved by 2020 and the annual evolution of their corresponding Key Performance Indicators (KPIs). **In 2019, 57% of our TRUST 2020 objectives were achieved.**



In order to remain aligned with the latest CSR best practices, Worldline actively participates in recognised working groups and initiatives such as:

- **The UN Global Compact**, since 2016;
- **The GRI Community**;
- **The Sustainability Directors' Club or C3D**;
- **L'ORSE** (Observatory on Corporate Social Responsibility): since 2019;
- **2030 Agenda and the UN Sustainable Development Goals.**

	Indicator	2015	2016	2017	2018	2019	2020 Targets	SDG linkage
BUILDING CUSTOMER TRUST WITH RELIABLE, SECURED, INNOVATIVE AND SUSTAINABLE SOLUTIONS	Quality Score – Contracts' Service Availability & Response Time*				9,608	9,871	9,875	
	% of incident responses compliant with Worldline security policy*	–	97%	98.67%	98.74%	99.64%	100%	
	% of Compliance Assessment of Data Processing (CADP) performed for all processing activities*	–	–	–	97%	99%	100%	
	Revenue generated through sustainable solutions that contribute to societal and environmental progress (in €)*	575	586	770	816	1,016	725	
	Overall Customer Satisfaction from Tactical surveys*	7.26	7.67	8.1	8.1	8.2	8	
BEING A RESPONSIBLE EMPLOYER BY FULFILLING OUR EMPLOYEES' POTENTIAL	Number of employer brand study citations*	0	1	3	3	5	5	
	% of employees satisfied with the training provided by Worldline*	–	86%	88.4%	87.75%	89.50%	90%	
	% employee satisfaction as measured by the Trust Index of the <i>Great Place to Work</i> ® survey*	50%	57%	58%	59%	63%	60%	
	Gap between the % of females in management positions and the % of females in the overall workforce*	–	7.5 points	7.5 points	7.3 points	6.9 points	0 point	
ENSURING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN	Level obtained in the EcoVadis assessment*	Silver	Gold	Gold	Gold	Gold	Gold	
	% 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*	–	100%	100%	89%	100%	100%	
LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTRES AND OFFICES	% of CO ₂ emissions offset from data centres, buildings and business travels*	32%	31%	83%	100%	100%	100%	
	% of CO ₂ emissions offset from payment terminals based on a Life Cycle Assessment (LCA)*	0%	100%	100%	100%	100%	100%	

(*) KPIs audited by an Independent Third Party Organisation

KEY 2019 ACHIEVEMENTS

JANUARY

WL ONE COMMERCE HUB BRINGS IT ALL TOGETHER

Launched in 2019, WL One Commerce Hub solution enables merchants to provide an integrated and consistent payment experience for their customers, regardless of channel or location, and to consolidate all transaction data in one place. The global omnichannel platform ensures transactions can be handled online and instore, providing convenient and secure opportunities for merchants to further engage with their customers.



FEBRUARY

OUR GLOBAL COMMITMENT TO INCLUSION

To demonstrate our commitment to inclusion and diversity, Worldline signed the United Nations' Standards of Conduct for Business and the *L'autre Cercle* Charter in February, pledging its support to protect the rights of LGBT+ (Lesbian, Gay, Bisexual, Transgender, Intersex and others) people at work worldwide.



MARCH

SECURE ELECTRONIC TRAIN TICKETS IN HAMBURG

To address a significant demand for electronic ticketing services, Hamburger Hochbahn AG, Germany's second largest public transport company, turned to Worldline for a sustainable and scalable security solution. Worldline's powerful, future-proof SAM server now secures approximately six million annual ticket purchases made by passengers online, including via mobile app.

APRIL

WORLDLINE NOW A STANDALONE PURE PLAYER

Following the distribution by Atos of 23.4% of its share capital in Worldline in April, Worldline updated its governance structure to reflect our new status as a standalone pure player in digital payments and transactional services, with the flexibility and firepower to pursue the consolidation of the European payments industry.

MAY



AWARD-WINNING YUMI

Worldline introduced its cutting-edge payment device YUMI to the market – a fully customisable all-in-one business-enabling platform that is set to transform the shopping experience. YUMI's ultra-modern design, which features a single customer-facing full-touch display that can rotate 360°, won the Red Dot 2019 award for industrial design in May for its "extremely individual and comfortable user experience".



AWARD-WINNING AI IN WL CONTACT

Worldline was selected by Nuance, a specialist in conversational AI, for its Best Partner award following their close collaboration to provide innovative omnichannel contact solutions in SaaS mode for WL Contact, Worldline's state-of-the-art omnichannel contact solution. WL Contact was recognised for its sophisticated integration of artificial intelligence (AI) to enable contact centres to automate certain tasks, customise callers' welcome message in real time and automatically direct callers to the agent most capable of meeting their request.

CARBON NEUTRAL BREAKTHROUGH

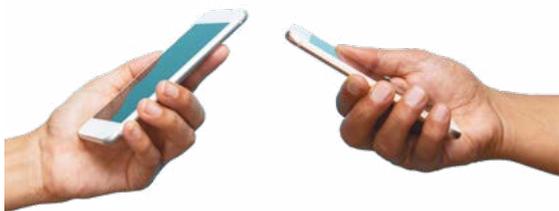
Worldline became the first company in the payment industry to contribute to carbon neutrality by offsetting all its CO₂ emissions, across its data centres, offices, business travel and the lifecycle of its payment terminals. By reducing energy use, switching to decarbonised energy and offsetting residual emissions, Worldline is able to provide carbon neutral solutions to its clients.



JUNE

THE INSTANT PAYMENTS LEADER

With the launch of real-time payments in the Netherlands using the Clearing and Settlement Mechanism system of equensWorldline, Worldline became the largest processor of instant payments in the Eurozone, handling millions of instant payment transactions per week. We anticipate real-time payments will become the norm – not only for domestic transactions in Europe but also for cross-border transactions.



EVERYTHING YOU DIDN'T DARE ASK ABOUT PAYMENTS

In June, Worldline published an industry briefing looking at how and why payment is changing so rapidly and what these developments mean for banks, merchants and consumers. The report looks at 10 key questions about the future of payments, examining how the digital revolution is leading to fundamental changes not only in payment technologies but in the very nature of payment itself.



CRYPTOGRAPHY FOR THE POST-QUANTUM AGE

The National Institute of Standards and Technology (NIST) in the US selected Worldline's four proposals as candidates for cryptographic algorithms strong enough to protect electronic information from attack by quantum computers.

JULY

REDEFINING THE FUTURE OF SOCIAL NETWORKS

As the only payment and transaction services provider selected as a partner of the EU-funded project HELIOS, Worldline will provide its expertise in system and privacy security, rewarding functionalities and blockchain technology. The three-year project will develop a decentralised and user-controlled social media platform that will allow developers to create easy-to-apply social network functionalities by reducing costs and development complexity.

OPEN BANKING MEDALLIST

Worldline was recognised by Ovum as Best Open Banking Solution Provider for the WL Digital Banking Platform at the PayTech Awards 2019. Worldline's clients in the financial sector are using the WL Digital Banking Platform solution to generate additional revenue streams through new complementary digital and transactional services.



SEPTEMBER

WORLDLINE COMPLETES EQUENS WORLDLINE ACQUISITION

Worldline completed the acquisition of the 36.4% minority stake in equensWorldline in September. Worldline now has full ownership of the leading European payment transaction processor which will pave the way for continued consolidation and new strategic partnerships in the processing business.

A PIONEER IN STRONG CUSTOMER AUTHENTICATION

Worldline is the first payment provider to implement 3-D Secure 2.0 in its platforms and to process live transactions for European retailers using strong customer authentication (SCA), in accordance with the requirements of the European Union's revised payment services directive (PSD2).

CO-CREATION TO ADDRESS TOMORROW'S PAYMENT CHALLENGES

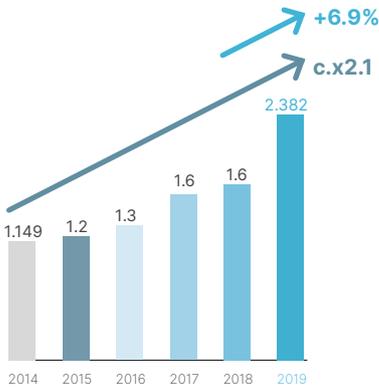
Fintech start-ups competed at the 2019 Worldline e-Payments Challenge to develop solutions using Worldline assets to address our clients' challenges. In addition to the 15 category winners, Swiss start-up OneVisage, received the *Grand Prix* award for their smart solution which helps prevent digital identity theft.



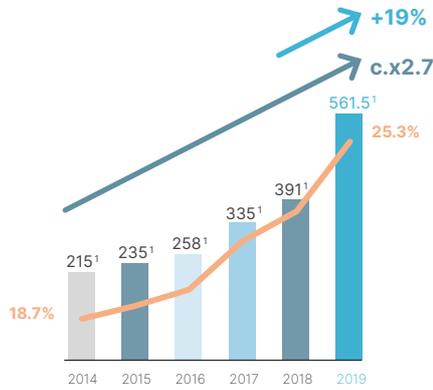
KEY 2019 PERFORMANCE INDICATORS

OUR KEY FINANCIAL INDICATORS

WORLDLINE, A MUCH STRONGER COMPANY

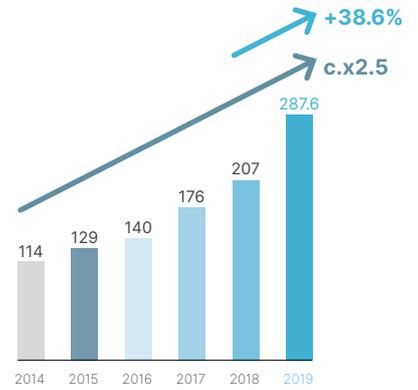


REVENUE EXPANSION (€ BN)



OMDA (€ M)

(1) OMDA before IFRS 16
OMDA after IFRS 16 in 2019 = €602.1 M



FREE CASH FLOW (€ M)

Revenue and OMDA at constant scope and Dec 2019 YTD average exchange rates

A COMPANY BOOSTED BY STRONG SHAREHOLDER SUPPORT



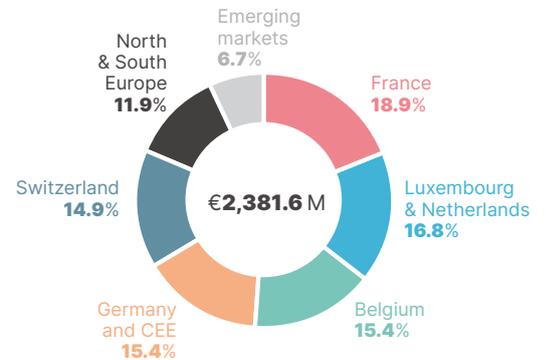
MARKET CAPITALISATION SINCE IPO

x4.5

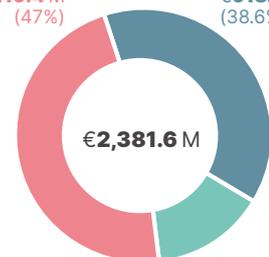
WORLDLINE NOW PART OF

CAC 40 index

OUR REVENUE BROKEN DOWN BY COUNTRIES AND GLOBAL BUSINESS LINES (GBL)



Merchant Services €1,119.4 M (47%)

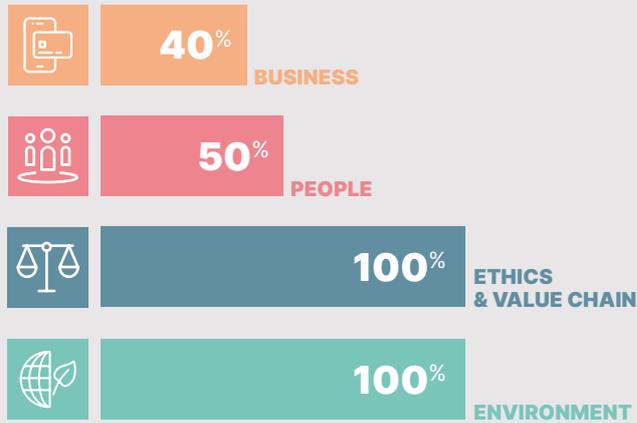


Mobility & e-Transactional Services €343.8 M (14.4%)

For more information, refer to Worldline Universal Registration Document, Section E.

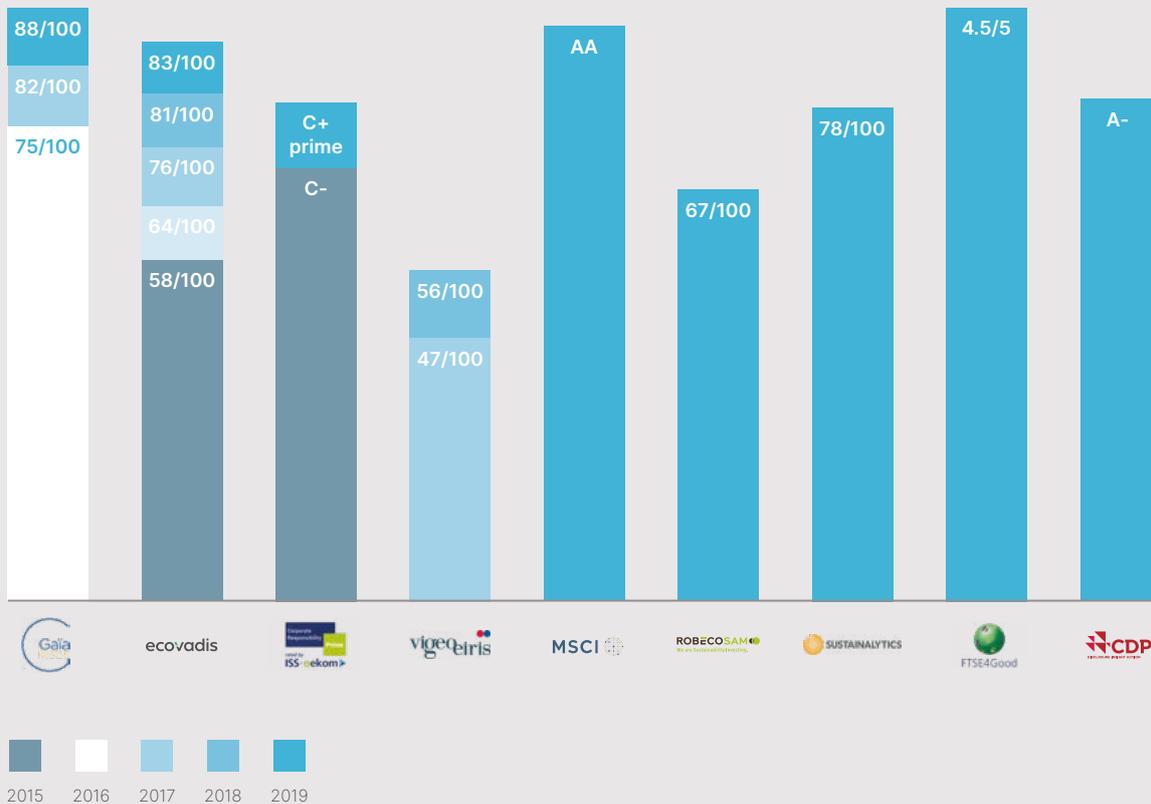
OUR KEY EXTRA-FINANCIAL INDICATORS

ACHIEVEMENTS OF THE TRUST 2020 ROADMAP 2015-2019



🔗 For more information, refer to page 19 of this document.

OUR NEW EXTRA-FINANCIAL RATINGS IN 2019



🔗 For more information, refer to Worldline 2019 Universal Registration Document, Section D.1.3.

HOW WE ADDRESS OUR FOUR MAIN CHALLENGES

P.26



BUSINESS

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

45+ YEARS

OF PAYMENT EXPERTISE



P.42



PEOPLE

**BEING A RESPONSIBLE
EMPLOYER BY FULFILLING
OUR EMPLOYEES' POTENTIAL**

63%

OF EMPLOYEES
SATISFIED IN 2019
(AVERAGE TRUST INDEX
GREAT PLACE
TO WORK®)



P.48



ETHICS & VALUE CHAIN

**ENSURING OUR BUSINESS ETHICS
WITHIN OUR VALUE CHAIN**

95%

OF WORLDLINE EMPLOYEES
COMPLETED THE TRAINING
ON THE *CODE OF ETHICS* IN 2019



P.54



ENVIRONMENT

**LEVERAGING THE
ECO-EFFICIENCY OF OUR
DATA CENTRES AND OFFICES**

90%

OF RENEWABLE ENERGIES FOR
OUR OVERALL ELECTRICITY
CONSUMPTION IN 2019



BUSINESS CHALLENGES



SUSTAINABLE SECURE SERVICES

In our first year as a fully independent company, Worldline reported an excellent operational and commercial performance, with our revenues and customer satisfaction levels reaching record highs. We complied with our commitments to Corporate Social Responsibility (CSR), and achieved an outstanding level of security, reliability and business availability to ensure security and trust in payment transactions. In 2019, we delivered an efficient and very robust set of banking and e-commerce solutions to our clients so they could comply with important regulations, in particular the Second Payment Services Directive (PSD2).

One of Worldline's main differentiators is our commitment to embracing change and innovation. In 2019, we stepped up our platform approach, inviting fintechs and start-ups to create solutions using our pan-European industrial processing platforms.

All of this helps us further our goal of creating value for all society and building a more sustainable, transparent and dynamic economy.



AS WE CONTINUE OUR JOURNEY OF ACCELERATION, OUR INTENSE FOCUS ON CUSTOMER SATISFACTION AND CORPORATE SOCIAL RESPONSIBILITY WILL GUIDE US ON OUR WAY.

MARC-HENRI DESPORTES
Deputy Chief Executive Officer

PROGRESS IN 2019

NEW INNOVATION TOOL

Our e-Payments Booster programme, launched in 2019, will provide financial subsidies to help start-ups and fintechs create new business applications, use cases and services using Worldline assets.

CUSTOMER SATISFACTION

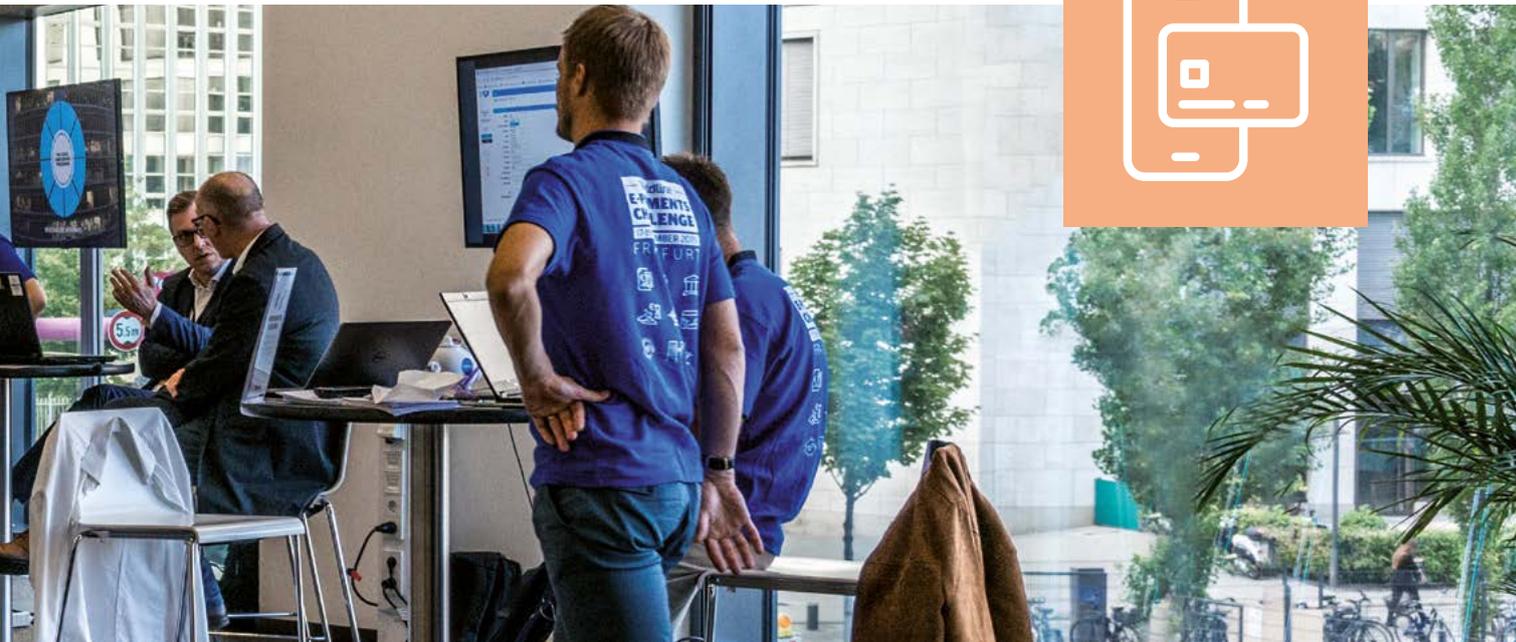
In 2019, we once again surpassed our objective by achieving a customer satisfaction score of 8.2 which confirmed our customer relationship management strategy.

SECURITY AND DATA PROTECTION

In 2019, we further reinforced our security operations to prevent and reduce risks of fraud and data theft and to secure the continuity of our operations. We maintained our payment specific certifications as well as our ISO 27001 certification for our Information Security Management System. We met our targets to train our employees in data protection and put in place a global network of data protection officers.

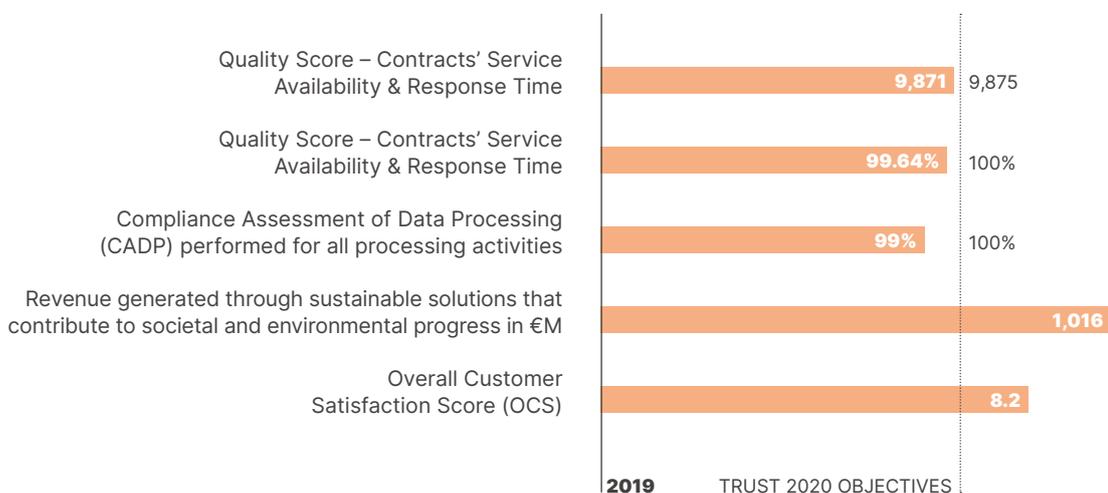
SUSTAINABLE SOLUTIONS

We continued to strengthen our secure digital payment solutions to reduce online crime and enable safe transactions for our clients and their customers. Our future proof platforms and products have long lifespans and in 2019 we selected Android open platforms so that new upgrades can be added without changing the infrastructure. Our open transportation solution replaces tickets with the simple use of payment cards, which makes public transport more accessible, encouraging its use, and reduces fraud and paper consumption.



BUILDING CUSTOMERS' 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 inspired, innovative and sustainable solutions in order to create value for its customers.



RISKS

- Customer relationship management
- Sustainable innovation
- Data protection
- System security, reliability & continuity

OPPORTUNITIES

- Cyber and advanced security offering
- Operational excellence
- Legal & internal control mechanisms
- Delivery quality and competitive advantage
- Sustainable digital transformation

CUSTOMERS AT THE HEART OF OUR STRATEGY

In a fast-changing environment with key market players, Worldline must be able to continuously adapt to meet the expectations of our clients. That is why we pay particular attention to customer satisfaction. To reach the highest level of customer satisfaction, we have identified four significant risks to address while leveraging their corresponding business opportunities.

BUSINESS RISKS

SUSTAINABLE INNOVATION

In order for innovation to be sustainable in Worldline's business, the Company must continuously deliver new secured and useful solutions in different fields of expertise (energy efficiency, traceability, etc.). In addition, it must ensure these solutions are produced in a sustainable way.

Refer to this document pages 30-31 and to Worldline Universal Registration Document sections D.2.2 and F.

SYSTEM SECURITY, RELIABILITY & CONTINUITY

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

Refer to this document pages 32-33 and to Worldline Universal Registration Document sections D.2.3 and F.

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 researchers to develop solutions.

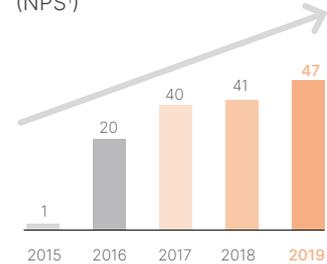
Refer to this document page 33 and to Worldline Universal Registration Document sections D.2.4 and F.

CUSTOMER RELATIONSHIP MANAGEMENT

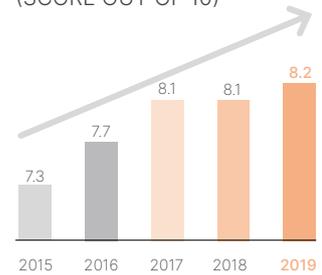
The ability of Worldline to ensure that its products and services fulfil its customers' needs is crucial to its ability to create value. Worldline invests in its sales force to create the highest levels of trust and improve proposed solutions.

Refer to this document page 28 and to Worldline Universal Registration Document sections D.2.5 and F.

EVOLUTION OF WORLDLINE NET PROMOTER SCORE¹ (NPS)



EVOLUTION OF OVERALL CUSTOMER SATISFACTION (SCORE OUT OF 10)¹



(1) Source: Worldline Customer Satisfaction Surveys

CUSTOMER SATISFACTION IS A MAJOR DRIVER OF VALUE CREATION AT WORLDLINE

We strive to continuously improve the experience of our clients and we conduct regular surveys to measure their satisfaction. In 2019, our deconsolidation from Atos allowed us to create our own customised sales processes and tools. We have reinvented our sales platform, our account management processes and our client relationship management, enabling us to fine tune and industrialise our sales and marketing campaigns. For 2020, we have a strong pipeline of opportunities for leading solutions across our three global business lines. In 2019, both our Net Promoter Score (NPS) and our overall customer satisfaction score (CSAT) increased (see graphs above).

“ In 2019, Worldline became the master of its own destiny, allowing us to refocus and design our sales and marketing processes and tools and open a whole new world of opportunities with clients.

” **PASCAL MAUZÉ**
Head of Sales & Marketing



PROPOSING SUSTAINABLE VALUE-ADDED SOLUTIONS

As increasing numbers of clients include CSR criteria in their requests, Worldline's leadership in sustainability is a clear source of competitive advantage. By producing carbon-neutral payment terminals, reducing paper usage with e-Ticketing and fighting fraud with digital solutions for public administration, Worldline is helping its clients build a more responsible, inclusive and sustainable world.

WORLDLINE SOLUTIONS' QUANTITATIVE CONTRIBUTION TO THE SDGs

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

ECONOMIC
Generating growth with solutions that make payments processes easier and more customised, thus improving customer experience and loyalty.

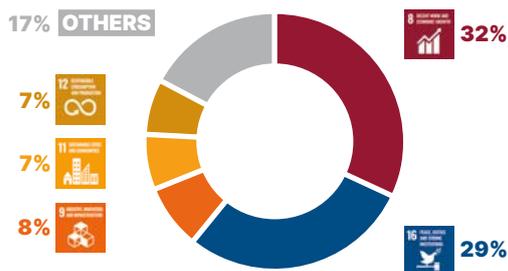
SOCIAL AND WELL-BEING
Supporting the protection of vulnerable populations with solutions facilitating access to payment and e-health services that contribute to financial and social inclusion.

ENVIRONMENTAL FOOTPRINT
Fighting pollution, climate change and waste production with digital solutions that reduce paper use and improve energy consumption management.

GOVERNANCE, TRUST AND COMPLIANCE
Contributing to the prevention of data privacy, cyberthreats risks and reducing online and on-site fraud by early detection. End-to-end fraud control services guarantee citizenship payment safety and regulatory compliance.

Based on the weight of each offering in terms of revenue, we calculate our financial contribution to the SDGs. In 2019, Worldline generated €1,016 million in revenue from sustainable offerings, which is broken down below by main SDGs contribution in terms of offering:

CONTRIBUTION TO OUR MAIN SDGs THROUGH OUR OFFERINGS (% OF OUR SUSTAINABLE REVENUE)



Worldline aims to provide a consistent and relevant portfolio of sustainable solutions for all our clients and stakeholders, meeting current needs and anticipating future expectations.



ESPERANZA MORENO
Head of Global Marketing

KEY EXAMPLES OF CONTRIBUTIONS

16 **FAIR AND ETHICAL FINANCIAL MARKETS**
Our fraud risk management solution for issuers, acquirers and banks provides an end-to-end portfolio of effective fraud control services that ensures full compliance with the EU data protection regulation (GDPR), enhancing fraud protection and providing full transparency and accountability.

8 **DECENT WORK AND ECONOMIC GROWTH**
Our digital banking solution enables our clients to provide customised digital banking services at any time and place or via any smart device, allowing end users to save time in daily life by viewing account balances, transferring funds, etc. This also facilitates the banking access of underserved communities and boosts digital inclusion.

12 **RESPONSIBLE CONSUMPTION AND PRODUCTION**
All Worldline terminals follow the ECMA-370 eco-declaration that includes critical environmental recommendations, making them among the most eco-friendly devices in the industry, in full compliance with the EU directives REACH (on the restrictive use of chemicals) and RoHS (on the restriction of hazardous substances).

INNOVATE FOR SUSTAINABILITY

INNOVATION TO MAKE OUR BUSINESS SUSTAINABLE AND MEET LONG-TERM EXPECTATIONS

Worldline works closely with partners from across the ecosystem to develop value-creating solutions using the latest innovations in payments and transactions. As an industry leader, we are fully committed to using the scale of our platforms so that we can accelerate the development of new use cases for payments and transactions to meet the expectations of our stakeholders. We focus our innovation research on three key areas:

TRUSTED SERVICES

to make transactions and services more secure for end-customers using, for example, advanced authentication services, blockchain technology and post-quantum cryptography.

USER EXPERIENCE

across a spectrum of our clients' activities, leading to ground-breaking innovations such as Worldline's Smart Shelves and Smart Coolers.

PERFORMANCE & INTELLIGENCE

to develop new generations of tools and algorithms to enable device-to-cloud application processing and offloading.

AT THE CENTRE OF THE INNOVATION ECOSYSTEM

In 2019, we increased our innovation collaboration with players across the payments ecosystem, including major clients, specialist technology partners, start-ups and academic institutions. **A highlight of this approach was our e-Payments Challenge in Frankfurt in September 2019, where we welcomed 25 fintech start-ups for three days of co-creation.** Using Worldline assets, they competed on 15 challenges set by 11 major clients to develop new solutions in key areas including user experience and security in payments, open banking and cash management. We also launched our e-Payments Booster Programme in 2019 to support start-up fintechs to accelerate their business plans by giving them privileged access to Worldline's payment solutions and application programme interfaces (APIs) through special pricing conditions.



INNOVATION INCUBATOR

Innovation is a core part of Worldline's DNA. We run a series of initiatives to help harness the creativity and expertise of our employees so that we develop relevant solutions for our clients and society. **Our Expert Community is powering innovation in almost every Worldline geography.** In 2019, this group increased in size to 332 expert Worldliners. Through the annual internal awards of the Worldline Innovation Network (WIN), we recognise the value of promising solutions such as Open Payment technologies for public transport in 2019. Thanks to the WIN Lift initiative, we also support the development of innovative ideas that emerged from this bottom-up, company-wide network. Worldline's TechForum-eXplore, the yearly international two-day conference for our technical and research community, celebrated its tenth anniversary in 2019, gathering 800 participants from 11 different countries.



14 customer innovation workshops in 2019

332 members of the Expert Community

800 participants at TechForum-eXplore 2019

70+ innovation proposals from 23 Worldline countries for the 2019 WIN Awards

meniga In 2019, Worldline established a partnership with the software fintech Meniga in the field of open banking, notably supporting their new solution that enables end-users to calculate the carbon footprint of their purchases.

“ Worldline aspires to a culture of continuous innovation, whether we are enhancing company processes, exploring the possibilities of cutting-edge technologies, or developing new value propositions and use cases for our clients.



” **STÉPHAN BLACHIER**
Group Head of Research, Development & Innovation

RISING TO QUANTUM COMPUTING CHALLENGES WITH QUANTUM-SAFE CRYPTOGRAPHY

In a not too distant future, lightning-fast quantum computers will begin to take over the most demanding computational tasks, factoring large numbers in a matter of seconds. As a direct consequence, public key cryptosystems will no longer be unbreakable, along with the systems that protect online transactions today. Working closely with its global partners in academia, technology laboratories and companies, Worldline is playing a major role in the development of new security paradigms. Worldline is the only representative of the payments industry to be working with the National Institute of Standards and Technology in the US, to develop a new generation of quantum-resistant security standards.

LEVERAGING BLOCKCHAIN TECHNOLOGY WITH STABLECOINS FOR LOCAL COMMUNITIES

As a leader in distributed ledger technology and strong authentication, in 2019 we developed a use case in the area of secure cryptocurrencies based on blockchain technology. Our use case of stablecoins – pegged to fiat currencies or commodities – could function as legal currencies in the communities which develop them. Residents would be able to use the tokens to purchase services. In turn, local authorities could reward citizens in stablecoin tokens for civic behaviour such as waste separation or recycling.

DEVISING BIOMETRIC AUTHENTICATION SOLUTIONS: TAKING SECURITY TO A NEW LEVEL

With Strong Customer Authentication becoming a new requirement for all future digital payments, biometrics is more relevant than ever. For instance, combining technologies such as image recognition and artificial intelligence which searches for elements defined in an image, reinforces our capacity to secure payments and better detect fraud. Worldline’s biometric experts are on the frontline of these developments in new technologies so that we will be able to fulfill the future needs of Worldline’s clients.



SUSTAINABILITY BY DESIGN

At Worldline, we aim to innovate sustainably by ensuring digital accessibility in our solutions and by designing green IT solutions.

- Worldline’s Research, Development & Innovation teams develop proofs-of-concept which make payments more accessible to people with hearing or visual impairments. VALINA, our next-generation unattended terminal, uses voice feedback and gestural interaction to help visually impaired customers use the touchscreen payment interface.
- In 2019, Worldline introduced to the market its portable, interactive payment device YUMI which incorporates paperless receipts in its design, leading to less use of natural resources and paper waste.
- In addition to developing energy-efficient software programming initiatives, in 2019, Worldline undertook studies and developed prototypes in the IoT (Internet of Things) space involving sensors to measure the energy used in real time in our data centres.

SECURE SOLUTIONS FOR TRUSTED ECOSYSTEMS

PROACTIVE SECURITY MANAGEMENT AT WORLDLINE

At a time of increasingly sophisticated cybercrime threats, Worldline Chief Security Officer Esther Bocanegra explains how the Company provides its clients with the highest levels of security, without compromising the availability of our services.

“ With a dynamic and comprehensive security strategy, Worldline is committed to ensuring the safety of the payments ecosystem.



” **ESTHER BOCANEGRA**
Chief Security Officer

WHAT TYPE OF CYBERSECURITY THREATS DO WORLDLINE AND ITS CLIENTS FACE?

The attack surface of many companies is increasing as a result of the proliferation of mobile endpoints and the growing use of cloud computing and the IoT (Internet of Things). Nowadays, attacks could come from hackers, nation states, organised criminals and insiders. In recent years we have had to deal with a wide range of threats including those posed by ransomware, cross-platform malware and botnets on the IoT.

HOW DOES WORLDLINE KEEP AT THE TOP OF ITS GAME IN CYBERSECURITY?

We take proactive measures to protect our systems and ensure their reliability and continuity. In 2019, we reinforced our security processes and governance structures. Following our carve out from Atos, Worldline established its own Information Security Management System (ISMS) to meet its specific requirements as a payments company. For example, we extended policies to ensure compliance with the Payment Card Industry Data Security Standard (PCI-DSS). Our global ISMS is fully compliant with the ISO 27001:2013 standard for information security and we have begun the process of obtaining standalone ISO 27001 certification for our data centres and sites with more than 50 people.

WHAT WERE THE KEY ELEMENTS ACHIEVED IN WORLDLINE'S SECURITY STRATEGY IN 2019?

We launched a wide-ranging plan to reduce the number of external vulnerabilities in our system. This includes reducing the number of medium-level vulnerabilities by 50% and we are on course to eliminate to zero all remaining high-level vulnerabilities. Reflecting the robust threat-monitoring and response capabilities of the 24x7 Security Operations Centre and our Computer Security Incident Response team, we increased our security performance. Employee training is another key plank of Worldline's security strategy. In 2019, we launched an anti-phishing awareness campaign, using simulated phishing attacks.

WHAT ARE YOUR TOP TIPS TO PREVENT PHISHING ATTACKS?

- Make sure that all employees recognise fraudulent requests.
- Do not open any links or download any files from a suspicious email.
- Report any suspected phishing attempts.

WORLDLINE'S MAIN SECURITY OBJECTIVES

➤ **Maintain a high coverage of ISO 27001 security certification** throughout the organisation to address the emerging cyberthreats.

➤ **Continue to respond to incidents consistently with Worldline's security policy** to understand root causes and avoid re-occurrence.

➤ **Train yearly 100% of our employees on PCI-DSS** to strengthen awareness regarding data security. Worldline is certified under the PCI-DSS.

➤ **Strengthen services related to the Security Operation Centre** to monitor and identify anomalies and set appropriate action plans.

35 Worldline sites are certified out of the 61 eligible sites

99.64% of incident responses are fully compliant with the security policy

91% of Worldline employees attended the training on PCI DSS

PROVIDING THE HIGHEST LEVELS OF RELIABILITY AND BUSINESS CONTINUITY TO OUR CLIENTS

A robust and reliable IT infrastructure:

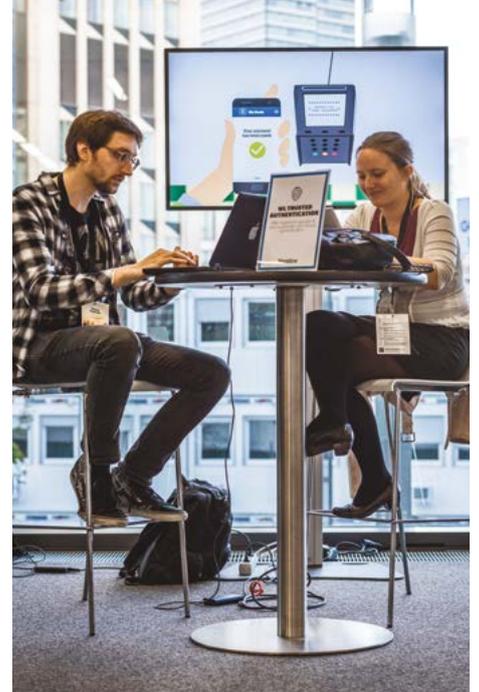
- first, secure redundant technical infrastructure by design and
- second, a monitoring team that is responsible for ensuring that applications, networks and servers remain fully operational to deliver the services to our clients.

A resilient Business Continuity Plan

to develop and manage procedures aimed at protecting people, processes, premises and technology, while guaranteeing service availability with a response time to mitigate disruption of service in a timely and effective manner according to contractual agreements.

GUARANTEEING COMPREHENSIVE DATA PROTECTION IN OUR ECOSYSTEM

Every day, Worldline processes huge volumes of personal data for its own use and on behalf of its clients in compliance with the strictest applicable regulations. Personal data is any information relating to an identified or identifiable natural person (such as a name, an identification number, specific genetic factors, etc.) used in day-to-day business by Worldline's clients and employees. Led by the Global Data Protection Officer, Worldline's data protection organisation assures overall compliance with data protection regulations and reports to the highest management level.



POLICY PRINCIPLES

The Data Protection Policy applicable in all Worldline entities sets the principles based on the provisions of the GDPR.



WORLDWIDE APPLICATION

Standard contractual clauses in order to guarantee compliance with all applicable national laws¹.



IMPLEMENTATION & GOVERNANCE

The Global Data Protection Officer leads a global network of data protection officers and coordinators.

(1) Following the carve out from the Atos group, all Worldline Group entities worldwide remain bound by the same obligations and processes, regardless of the country in which they are located, based on Worldline's data protection policies and relevant certifications such as ISO 27001. The use of Binding Corporate Rules to process data outside of the European Union with an adequate level of protection will be replaced in 2020 by the use of Standard Contractual Clauses, an alternative mechanism that is in line with the General Data Protection Regulation (GDPR).

➤ **Ensure data protection as standard in Worldline solutions** to address data protection already during design phase and as a default.

➤ **Cover 100% of relevant services with Compliance Assessment of Data Processing (CADP)** by 2020 to ensure adequate measures to protect personal data.

➤ **Train 100% of our employees on a yearly basis regarding security and data protection** to strengthen awareness.

99% of Compliance Assessment of Data Processing (CADP) performed for all processing activities

85% of Worldline employees participate in training on personal data protection

OUR PORTFOLIO

SEAMLESS AND SECURE TRANSACTIONS ACROSS THREE BUSINESS LINES

Worldline is the only payment company in Europe to provide its clients with the full range of transaction services, from issuing processing for banks to online commerce platforms for retailers and merchants, to trusted digitisation services for public administrations.

We structure our offerings into three global business lines: Merchant Services, Financial Services and Mobility & e-Transactional Services. Across our entire portfolio, our aim is to build the trust of our clients with reliable, secure, innovative and sustainable solutions.

The reach of our portfolio covers everything from authentication and regulatory compliance services for financial institutions, to Open Payment solutions for transport operators, unattended terminals and omnichannel acceptance platforms for merchants. Worldline's sales and marketing teams are committed to creating value for our clients as they respond actively to the societal and industrial challenges of today.



MERCHANT SERVICES

ENERGISING COMMERCE WITH ADVANCED PAYMENT SERVICES

We offer a unique combination of payment, digital and transactional expertise, enabling merchants to increase their sales and enhance their customers' experience, in a secure, trusted environment. We cover the full retail value chain, online and in-store, delivering on our vision for a cashless economy at the forefront of the future. Supported by our fast-expanding international footprint, this business line is seeing rapid growth in geographies such as India, Central Europe and Latin America, adding to our strong foothold in over 20 countries in Europe. Applying an end-to-end approach in all our markets, we help merchants and retailers understand their customers and facilitate consumer engagement, via seamless services on any device – putting payment at the very heart of the shopping experience.



FINANCIAL SERVICES

CONSOLIDATING PAYMENT PROCESSING

As a pan-European leader in financial processing, Worldline is committed to delivering transactions that enhance the way people live and interact in line with our vision that every payment carries a power of change. We invest extensively in delivering new and innovative solutions for payments and card transactions, developed by our expert brand equensWorldline. With our know-how and experience, we help our clients adapt to the new reality of instant payments and digital transactions, enabling them to transform their business models, manage risks and fraud, and anticipate regulatory changes anywhere in the world. Leveraging our scale and our complete service portfolio, we work closely with our clients to help them anticipate the future and make the most of the opportunities it offers.



MOBILITY & E-TRANSACTIONAL SERVICES

BRINGING PAYMENT AND REGULATION EXPERTISE TO NEW MARKETS

We believe that there is much more to prompt consumer digital engagement than just payment. We see an opportunity to deliver transformation through transactions and our Mobility & e-Transactional Services manage and secure transactions at the cutting-edge of the digital economy. Our expertise spans services as diverse as trusted digitisation for regulated sectors, IoT, digital ticketing and contact centres. We help our partners and clients comply with regulations, secure their systems and transactions, and anticipate the digital future by re-inventing their customer engagement.

THROUGH OUR OFFERINGS, WE SUPPORT AND CONTRIBUTE TO INITIATIVES PROMOTING ACCESS TO FINANCE

As a company specialised in payment processing, notably for retail merchants, our role and responsibility is to positively contribute to the issue of access to finance which affects underprivileged and less privileged stakeholders including unbanked communities and small or rural businesses. We have developed specific offerings and partnerships to support the financial inclusion of these financially underserved communities.

FOCUS ON WORLDLINE'S PARTNERSHIP WITH AFRICAN FINTECH, INTOUCH

The sub-Saharan African region includes 50 countries and 1.1 billion inhabitants in 2019, of which 59.9% are from rural areas and 350 million are unbanked adults. The region is amongst the latest emerging markets to develop and embrace e-payments and e-banking. Driving changes and development in these countries is all the more crucial as the African population is expected to rise by 1.3 billion between 2017 and 2050, according to a United Nations report. **Worldline is convinced that enabling and facilitating commerce using all forms of payment in this region is essential to improve economic development as well as access to basic necessities and services.**

In order to ease and accelerate the transformation, African fintechs such as InTouch are developing alternatives to costly traditional payment systems that require the creation of a bank account, notably by leveraging the opportunity presented by the rise of mobile phone users in the African continent.

At the end of 2018, Worldline signed a technological, commercial and financial partnership with the African fintech InTouch to support financial inclusion.

One of the key innovative digital solutions of InTouch is the *Guichet Unique*, which is deployed in eight African countries: Burkina Faso, Cameroon, Ivory Coast, Kenya, Mali, Morocco, the Republic of Guinea and Senegal (with a total of 180 million inhabitants targeted). Seven additional countries will launch the service in 2020. The *Guichet Unique* provides retail networks with a single customer-friendly device enabling them to accept a very wide range of secure and convenient payment methods (e-money, mobile money, private cards and cash) and to offer services supplied by third parties (multimedia subscriptions, bill payment, money transfer, card reloading, and banking and insurance services). Deployed in more than 800 Total service stations and more than 10,000 independent points of sale in 2019, the *Guichet Unique* platforms manage more than 100,000 transactions per day and enable underprivileged people to have access to e-payment services. This solution is making a broad variety of services available while allowing small merchants (small neighbourhood shops, restaurants, retailers, etc.) to develop their businesses.

Worldline brings to InTouch its expertise in payment solutions and also provides a secure industrial hosting infrastructure enabling the deployment and operation of its solutions aiming at digital financial inclusion on a pan-African scale. Through the InTouch partnership, we are proud to participate in sub-Saharan Africa's global financial inclusion and in the development of a more secure society with stronger institutions.



“ African fintechs like InTouch have an important role to play in enabling different types of payments, including mobile money, in order to improve financial inclusion in sub-Saharan Africa.

” **SASSOUM NIANG**
InTouch Chief Marketing Officer



2017-2019
INTOUCH VOLUME OF TRANSACTIONS
30 million **+543%**

A MAJOR STEP FORWARD FOR OUR MERCHANT SERVICES BUSINESS LINE

The transition from cash to cashless is accelerating, with mobile devices now second only to cards in cashless payments. At the same time, retailers are looking for global omnichannel solutions that help them understand their customers and process their transactions, wherever they are. Payment solutions and retail are converging and customer experience and relationship management are becoming more critical than ever. As the largest acquirer in Europe following our acquisition of SIX Payment Services (SPS) at the end of 2018, Worldline is helping merchants thrive in this fast-evolving world. The successful integration and streamlining with SPS in 2019 has increased our operational excellence and optimised our product portfolio.

In 2019, we launched WL One Commerce Hub, a single platform for omnichannel acceptance, supporting more than 200 payment methods. Our offering gathers transaction data in one place regardless of the point of interaction or the country, harmonising payments across global markets.

To transform the way they interact with consumers, merchants are also deploying next-generation terminals from Worldline such as YUMI, adding a new level of interactivity, reducing the number of machines required at the point of sale, removing the need for sales tickets and driving customer satisfaction to new heights. These innovations reduce power usage, thereby contributing to sustainability and profitability for merchants.

As the market evolves, Worldline is proactively adapting to meet the new requirements of merchants. In 2019, we demonstrated how our scale and expertise bring special value to merchants operating in the petrol, digital business, large retail, hospitality, travel and vending/parking services sectors, by providing insights to understand their customers better and to devise services to encourage strong customer relationships.



REIMAGINING UNATTENDED PAYMENTS

Worldline is recording strong levels of demand for VALINA, our cutting-edge terminal for unattended payments and transactions. In 2019, clients deployed VALINA in multiple markets, from urban mobility services and petrol stations to vending machines and photo booths. There has been a high level of interest from operators of smart city services (including London, where VALINA's functionalities are central to the success of the city-wide shared bicycle service) and for charging schemes for electric vehicles. With minimal energy consumption and an intuitive user interface, the Android-based terminal represents a new stage in the journey towards a more adaptive and sustainable payments ecosystem.

THE OMNICHANNEL REVOLUTION

As merchants develop their strategies across multiple countries and channels, demand for WL One Commerce Hub rose significantly over the course of 2019. The functionalities of WL One Commerce Hub allow merchants to respond to the new expectations of consumers, wherever they are. It enables businesses to support multiple payment methods as well as cancellations, refunds and changes to transactions across different countries. Merchants using WL One Commerce Hub enjoy a central view of all transaction data across all channels. Their customers enjoy consistent, customised experiences across all points of interaction, including rewards and special promotions. With its open architecture, supporting a wide range of payment methods, acquirers and payment service providers, the Hub allows consumers to pay as they choose in 175 countries while enabling merchants to expand in new markets with optimised transaction costs.

MERCHANT SERVICES



WITH OUR EXPERTISE IN PAYMENT AND IN THE USER EXPERIENCE, WE ARE HELPING OUR MERCHANT CLIENTS ENERGISE THEIR COMMERCE.

VINCENT ROLAND
 Head of Global Business Line
 Merchant Services (MS)





THE ACQUIRING PARTNER OF CHOICE FOR MERCHANTS WORLDWIDE

As the variety of payment mechanisms continues to grow, Worldline is making sure that merchants can accept payments from whichever solution a customer chooses, whatever the country and whatever the technology. In 2019, Worldline enabled merchants in Europe to accept payments from Alipay's e-wallet partners across Asia. We also achieved the number one position amongst the European acquirers of UnionPay, the largest payment company in China, and we added WeChat Pay to our point of sales

terminals in Switzerland, so that visitors from China can make purchases with the popular smartphone app just as they do in their home country. In Latin America, Worldline extended its contract with PayPal for an additional three years, supporting the explosive growth of mobile payments in the region.

Worldline is also helping merchants respond to payment innovations from global technology leaders. In 2019, we enabled support for Apple Pay and Google Pay on our payment terminals in Germany, allowing clients to make contactless payments using their smartphones and smartwatches.



PLATFORM QUALITIES OF YUMI AND VALINA

To help merchants win in the new competitive arena and create memorable experiences, Worldline has developed a new tailored and evolving business-enabling platform of which VALINA and YUMI are the first two incarnations. The key features of the new WL Business Platform are evolving applications, a unified experience across different devices and a single cloud-based platform. These are all the necessary software elements that make the creation of remarkable new experiences possible.

SIMPLIFYING SWISS HEALTH INSURANCE



Worldline has rolled out a payment solution which enables people in Switzerland to manage their medical insurance claims and payments online for the first time. The innovation has the potential to transform what has traditionally been a complex paper-based system. Health insurance company Sanitas, one of the largest insurers in Switzerland, has integrated Worldline's secure solution into its online portal and mobile app. Its customers now benefit from a simpler, more efficient process and they can also make online payments with their credit cards and with Swiss mobile payment wallet TWINT.

LOANS FOR MERCHANTS

In the Benelux region, Worldline has developed an innovative lending service for merchants. Leveraging the benefits of blockchain, in partnership with a financial services company we are giving our merchant clients access to a secure, rapid and simple-to-use new source of finance. After an automated screening process which evaluates client risk, merchants can receive funds in their account the day following loan approval. Loans will be repaid from future transactions, all stored and tracked by blockchain. At any time, all parties in the procedure – the merchant, the financial provider and Worldline as the trusted partner – can confirm the current state of loan repayment on the secure distributed ledger. Worldline plans to scale up this service in 2020.



“ The Subway brand highly relies on all our locations to deliver a smooth customer experience. In order to support our franchise owners to live up to this ambition, we strive for a maximum ease of operations, also and in particular when it comes to payments. Working with Worldline as our central payment technology provider ensures the right performance at check-out as well as maximum flexibility now and in the future.

” **JUSTIN GOES**
Regional Director Europe Subway International



FINANCIAL SERVICES



“ **AS A PIONEER IN INSTANT PAYMENTS AND PSD2, WORLDLINE IS LEADING THE MIGRATION TOWARDS A NEW AND GLOBAL MARKET LANDSCAPE.** ”

” **MICHAEL STEINBACH**
Head of Global Business Line
Financial Services (FS) and
CEO of equensWorldline

LEVERAGING INNOVATION TO TRANSFORM OUR FINANCIAL SERVICES BUSINESS LINE

The momentum towards Instant Payments is growing rapidly, with merchants and consumers quick to embrace this new way of paying. As a result, financial services providers including banks and US and Asian technology giants are introducing innovations to their digital payments offerings, and the ISO 20022 technical standard for payments messaging is fast becoming the new global language for payments.

Through our expert brand equensWorldline, we have taken the lead in Instant Payments in Europe, and we are seeing a surge in demand from our clients, positioning us for a period of sustained future growth. In the Netherlands, we have enabled the large-scale launch of Instant Payments for the Dutch banking community. Our landmark agreement with Commerzbank went into production in 2019, making equensWorldline responsible for around four billion transactions per year, including Instant Payments. As a result of these agreements, equensWorldline is now the largest processor of Instant Payments in the Eurozone. Besides Europe, equensWorldline entered into a contract with the Central Bank of Aruba (CBA) to provide a new central infrastructure replacing the current CBA clearing & settlement system.

Worldline also remains ahead of the curve when it comes to enabling open banking in Europe. In 2019, dozens of banks became clients of our Access 2 Account services, enabling them to respond to the challenges of the Second Payments Services Directive (PSD2). Our expertise and our time-to-market abilities also made Worldline a major partner for strong customer authentication.

Against a backdrop of a fast-consolidating market, Worldline's acquisition of SIX Payment Services (SPS) has led to substantial synergies as we migrate SPS' card acquiring and card issuing processing platforms to unified Worldline platforms. In addition, we are already generating additional revenue as we introduce our portfolio into SPS markets where until recently we did not have a presence.

GO-TO PARTNER FOR OPEN BANKING

Worldline is at the heart of the open banking revolution, supporting banks as they achieve regulatory and technical payments compliance in Europe (PSD2) and make their payment systems ready for access by third party providers. After a strong increase in demand for our PSD2 expertise in the second half of 2019, Worldline currently provides around 40 banks with Access 2 Account (XS2A) services. This enables our clients to comply with regulatory requirements and allows third party providers to access customer account information in a reliable and secure manner. XS2A services address the first challenge of open banking. With these strong foundations, Worldline is well placed to help its clients develop the innovative products and digital banking functionalities with which they can attract new customers in an increasingly competitive marketplace.



“ LBBW is focused on growth, and we build on stable partnerships. In the twelve years of our cooperation, we have always been able to rely on a competent team and stable payment transaction processing at equensWorldline. With their expertise and deep understanding of our operational processes, equensWorldline allows us to focus on strategic issues and the expansion of our customer relationships. This was one of the determining factors for our decision to extend our partnership before the end of the current contract period. ”

” **WOLF-RÜDIGER BRAUN**
Head of Operations at LBBW

LBBW

THE INSTANT PAYMENTS LEADER

Processing on average one million instant payments per day in 2019, Worldline is the largest processor of Instant Payments in Europe by volume of transactions. Our leadership is based on our strong market position in the Netherlands, which is a pioneer in the evolution from traditional batch payments towards Instant Payments. The major Dutch banks are now using the CSM (Clearing and Settlement Mechanism) system of equensWorldline to enable Instant Payments at all times, including weekends and public holidays. We believe that real-time payments will become the norm – not only for domestic but also for cross-border transactions, in the euro area and beyond. Following up on our new contract with the Central Bank of Aruba, we are working on further expansion of our Instant Payments delivery.



DIGITAL PAYMENTS COME TO PAKISTAN

Worldline is playing a major part in the development of digital payments in Pakistan. Mobi Direct, one of the country's leading Payment System Operators and Payment Service Providers, has contracted Worldline to implement its state-of-the-art digital payment infrastructure platform. Mobi Direct is the first payment system operator and payment service provider authorised by the State Bank of Pakistan to establish an electronic payment gateway in Pakistan. Working with Worldline, Mobi Direct will enable a wide range of electronic transactions for its customers and for the banking community. The digital payments project, which is Worldline's first project in Pakistan, will help modernise the country's payments infrastructure, accelerate financial inclusion and support the growth of the Pakistani financial services sector.

RISING TO THE SCA CHALLENGE

With a new deadline of 31st December 2020 set by the European Banking Authority for the enforcement of Strong Customer Authentication (SCA) for remote card-based transactions, we are seeing high levels of interest in our authentication solutions. Our solution, WL Trusted Authentication, is the first browser-based strong customer authentication solution on the market. Launched in September 2019, it is available for mobile applications on smartphones and web browsers on mobile phones and computers. It is unique in the market due to its universal coverage and the technical innovation that enables banks to provide strong customer authentication without the need for external hardware (tokens, for example), smartphones or software to be installed on users' computers. The solution integrates biometric technology, including fingerprint and faceID security options.

P2P PAN-EUROPEAN PAYMENTS GO LIVE

Across Europe, increasing numbers of people are using peer-to-peer (P2P) payment services to transfer money from one account to another on their smartphones. Until recently, these services were restricted mainly to domestic markets. Now, thanks to a pan-European solution introduced by Worldline in 2019, Europeans can use P2P to transfer money to people across the continent. equensWorldline was selected by the Mobile Proxy Forum, a working group initiated at the request of the Euro Retail Payments Board (ERPB), to achieve pan-European interoperability for P2P mobile solutions. Worldline's SEPA Proxy Lookup (SPL) service has been integrated into leading mobile payment solutions, eliminating the need for users to manually exchange account information such as IBAN numbers. The innovation also removes the risk of users entering incorrect information. This intelligent SPL service has been designed to support future developments such as merchant payments and value-added services including the transfer of electronic receipts. With this cross-border mobile P2P solution, Worldline has brought a truly pan-European payments system one giant step closer.



MOBILITY & E-TRANSACTIONAL SERVICES

LEVERAGING OUR EXPERTISE TO DEVELOP OUR MOBILITY & E-TRANSACTIONAL SERVICES

Worldline aims to help its clients meet their challenges and rapidly digitise their operations so they can improve the experience of their end-users, expand their business horizons and lower the costs of operations.

In 2019, demand increased across our portfolio. In the transport sector, we recorded double-digit growth in digital ticketing thanks to our combined payment and transport expertise. We expanded our WL Tap 2 Use solution, offering Open Payment, Account-Based Ticketing and Mobility Account options so passengers can use their contactless payment cards and smartphones as tickets. As well as improving the passenger experience, this transformational solution encompasses next-generation mobility concepts such as Mobility as a Service and Park and Ride, increasing the use of public transport, reducing operating costs and supporting the development of more sustainable transport options.

In the financial sector we are seeing a ramp-up in volumes for WL Contact, our cloud-based contact centre offering. Leveraging Worldline's extensive European payment services regulation (PSD2) assets, in 2020 we will launch an innovative B2B payments solution for billing process management.

With regulation playing an increasingly defining role in our clients' operations, another core Worldline expertise, WL Trusted Digitisation, is driving growth across multiple geographies and industries. In 2019, we helped Lithuania's tax inspectorate track and trace tobacco products in compliance with new EU regulations designed to reduce fraud and to prevent access to tobacco by minors. In France, we are enabling authorities to make welfare payments to disadvantaged people and to track offenders on probation using electronic bracelets. We are also extending our Track and Trace expertise to other domains to tackle fraud and counterfeiting. 2019 was the year of the roll-out of the European Tobacco Product Directive and Worldline successfully enabled a significant part of the industry to be compliant with this legislation.

Worldline is leading the convergence of information technology with operational technology. Our latest Industrial IoT solutions are helping manufacturers embrace digital transformation and are extending Worldline's expertise into markets with significant growth potential.



**WITH OUR STRONG PORTFOLIO OF
REPLICABLE OFFERINGS, WE ARE EXTENDING
WORLDLINE'S CAPABILITIES INTO NEW
DOMAINS AND NEW GEOGRAPHIES.**

” CLAUDE FRANCE

Head of Global Business Line Mobility & e-Transactional Services (MeTS)



SECURE CONNECTIVITY FOR INDUSTRIAL PLANTS

As IT and operational technology converge, digital transformation is reaching the industrial domain. Leveraging our expertise in payment processing, access control and security, Worldline is helping the industrial sector adapt securely to the new reality of machine-to-machine communications and full automation. In 2019, we deployed our industrial IoT solution WL Digital Doorman at the Siemens factory in Congleton in the UK. The cutting-edge platform ensures fully secured and transparent machine access management for vendors and service staff. The service contract has the potential of being offered to an additional 20 Siemens locations across the UK.

SOAR IN TICKETLESS TRAVEL

Increasing numbers of cities and transport operators are adopting WL Tap 2 Use, our digital ticketing solution for Open Payment and Account-Based ticketing functionalities, for use in their public transport services. In 2019, in the *Île-de-France* region of France, Worldline delivered a ticketless smartphone solution for the Navigo transport pass, bringing ticketing in Paris into the digital age. Similarly, we provided rail passengers in the UK with a reliable and convenient smart ticketing @Station experience, in partnership with Rambus. In Germany, we are collaborating with Hamburger Hochbahn AG to provide secure e-Ticketing services. Worldline's ticketless solutions and personal mobility accounts remove the processes involved in physical fare collection, making travel simpler for passengers, more cost-efficient for transport operators and opening up the possibility for less polluting and more energy efficient multi-modal transport systems.

Usage volumes of our smart ticketing service in 2019 increased threefold in the French city of Dijon, which in 2018 became the first city to implement our WL Tap 2 Use solution and is now covering trams, buses and parking with this solution. We anticipate high levels of adoption in 2020 for WL Tap 2 Use and our smart card ticketless offerings, with contracts signed in 2019 for a number of cities and regions across France. 2020 started very strongly with the kick-off of Sytral projects in January to roll-out Open Payment in Lyon and surrounding cities in Q1 2021. Following intense sales activities in 2019, we are also likely to see developments in Latin America in 2020.

A NEW ERA IN CUSTOMER RELATIONSHIPS

WL Contact is becoming a key enabler for banks, insurance companies and other businesses to reinvent their customer relationships and embrace the possibilities of digital banking. Our cloud-based contact centre solution allows our clients to be easily accessible to existing or potential customers, whatever channel they use. The omnichannel solution is increasingly deploying the power of artificial intelligence (AI), for example in services such as chatbots and voicebots. In 2019, Worldline received the "Best Partner" award from Nuance Communications for its use of AI-based solutions in Contact, including emotion recognition and customised welcome messages for callers.



As a market leader in customer engagement solutions based on artificial intelligence, Nuance works with strategic partners to make its solutions available for as many companies as possible, provide omnichannel solutions, and meet the evolving needs of today's modern companies. We are pleased to recognise Worldline as our partner of the year for France. Worldline's team has promoted the Call Steering, voice biometrics and digital engagement solutions in an outstanding way. Together, we have provided many organisations in France and abroad with a powerful AI solution.

SCOTT WICKWARE
VP, Enterprise EMEA, Nuance Communications



Île-de-France Mobilités wants to make life easier for the millions of Paris region residents and tourists who use mass transit in the Île-de-France by introducing the very latest ticketing solutions. The technical solution we have chosen is both highly innovative yet one that has already proven its worth elsewhere in France and around the world in other sectors, such as banking, and leading industry players are handling the roll-out.

LAURENT PROBST
Chief Executive Officer
of Île-de-France Mobilités



PEOPLE CHALLENGES



NURTURING WORLDLINERS' POTENTIAL

Worldline is one of the fastest growing companies in one of the world's fastest growing and consolidating industries. Since our initial public offering in 2014, some 7,200 new colleagues have joined us, taking our total workforce to more than 12,000 talented and dedicated people across c. 30 countries. Many of these people have joined Worldline as a result of our role in industry consolidation, including our successful integration of SIX Payment Services.

Our employees' well-being is key to our future. As a responsible employer, we are proud to provide a supportive, stimulating and diverse environment, so we can attract, retain and reward the most talented people in our field. Building a culture based on responsibility, sustainability and strongly held values means we can fulfil our vocation as a consolidator in Europe and be an effective leader in our industry.

Worldline's commitment to developing the potential of its people is unique in the payments sector. It positions us for a new chapter of growth as a fully independent company after a year in which we became a standalone company from Atos. As a recognised leader in our industry and in corporate social responsibility, we have become an employer of choice for young talents and experts.



IT IS THE RESPONSIBILITY OF EVERYONE AT WORLDLINE TO PROMOTE THE VALUES THAT SOCIETY EXPECTS FROM THE INDUSTRY LEADER.

OLIVIER BURGER
Group Human Resources Director

PROGRESS IN 2019

A STRENGTHENED EMPLOYER BRAND

We recruited 1,800 people in 2019, with 53% of our new employees at the junior level. Our success as a recruiter reflects the increasing strength of our employer brand, especially on social media.

INCREASED EMPLOYEE SATISFACTION

Worldline increased its score on the *Great Place To Work*® index by four points. The score on the Trust Index in 2019 rose to 63% from 59%, already ahead of our TRUST 2020 target of 60%, and two Worldline units qualified as a *Great Place To Work*®.

GENDER EQUITY PROGRESS

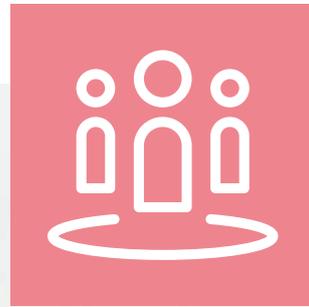
Worldline has increased opportunities for women and reduced the gender compensation gap. In France, equal pay for equal work reached 88% (with an objective of 100%), compared with an industry average of 83%.

DEVELOPING OUR PEOPLE

In 2019, 83.4% of Worldliners received an individual review of their performance (with an objective of 100%). We are also expanding our Expert Community and giving talented Experts the same level of support and attention as is received by managers at Worldline.

VALUES THAT RUN THROUGH WORLDLINE

We launched a major company-wide initiative to consider the purpose of Worldline's business and our long-term value creation for all our stakeholders. This opportunity has allowed us to anchor the values we share and the behaviours we expect within Worldline.



BEING A RESPONSIBLE EMPLOYER BY FULFILLING OUR EMPLOYEES' POTENTIAL

In Worldline's industry, having a qualified workforce and cultural diversity is the most important driver for the company's growth and success. Worldline must attract, recruit, develop and retain employees who can provide the expertise necessary to meet its clients' needs.

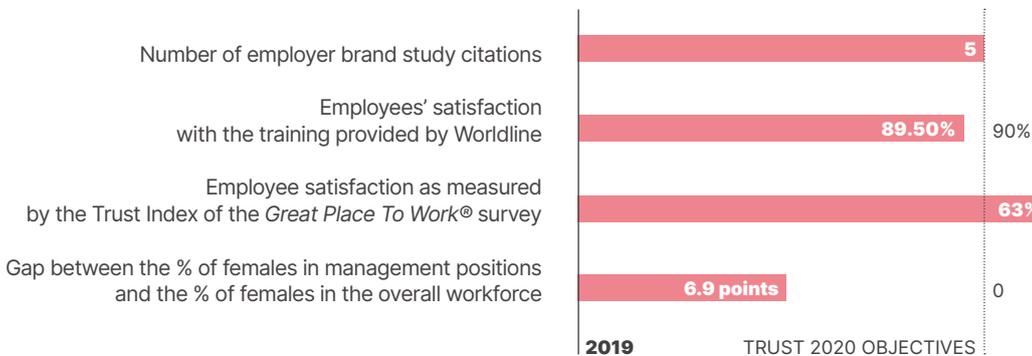


RISKS

- Training & human capital development
- Employee well-being at work
- Talent attraction & retention

OPPORTUNITIES

- People engagement
- People's career development
- Collaborative environment and being a responsible employer by leveraging well-being at work



2019 EMPLOYER BRAND STUDY CITATIONS

 <p>Great Place To Work Certification in Argentina and Poland</p>	 <p>Best Recruiter Company nomination by <i>Le Figaro</i> newspaper in France</p>	 <p>Top employer Certification in Belgium, Germany and Poland</p>	 <p>Happy Trainees Label in France</p>	 <p>"Job Fairness" citation in <i>Focus Money</i> Magazine in Germany</p>
---	---	---	---	---

EMPLOYEES AT THE HEART OF OUR STRATEGY

In the competitive and high-qualified sectors in which Worldline operates, ensuring our people's satisfaction and motivation is key. By doing so, we are able to attract, develop, retain and motivate the best talents who will participate in building and growing Worldline. That is why our main ambition is the satisfaction of our employees. To achieve this goal we have identified three significant risks to address as presented below while leveraging their corresponding opportunities.



12,000
WORLDLINERS



WORLDLINE, A FIRST-CHOICE EMPLOYER

To attract and retain the best talents, we continuously promote our employer brand and focus on people integration, career development and mobility through several programmes in all of our entities. In parallel, we encourage social dialogue through Works Councils – a key stakeholder to promote smart and high standards of working conditions (such as teleworking).

In 2019, Worldline Group reinforced the dialogue with its Works Councils (WC) by having its own employee representative at board level following the carve out from the Atos group. We have also launched the process of creating a single European WC to cover the 17 European countries where the Group is present, in order to open up the social dialogue to more than 80% of the overall Worldline employees.

PEOPLE RISKS

EMPLOYEE WELL-BEING AT WORK

The ability of the company to foster an environment favouring well-being at work is essential to achieve Worldline's ambition to be a *Great Place To Work*® and establish committed and high-performing teams. In addition, it enables the company to build a strong brand able to attract the best talents in the market.

🔍 Refer to this document, pages 46-47 and to Worldline universal registration document sections D.3.2.



63%
of employees satisfied as measured by the Average Trust Index in the *Great Place To Work*® survey

2

legal entities certified *Best Place To Work*® (with a Trust Index above 70/100)



TALENT ATTRACTION & RETENTION

In the fast-moving sector in which Worldline operates, a wide-ranging set of expertise and intellectual capital is key. Worldline must attract and retain talents able to provide the expertise necessary to meet its clients' challenges.

🔍 Refer to this document, pages 44-45 and to Worldline universal registration document sections D.3.3 and F.



1,800
people recruited
53%
junior recruits

6.9

years average seniority in Worldline



TRAINING & HUMAN CAPITAL DEVELOPMENT

The qualification of the workforce and continuous training is essential to adapt to the technological changes of the industry. Worldline must ensure that its employees have the proper skills to meet evolving demands and remain a leader in its industry.

🔍 Refer to this document, page 45 and to Worldline universal registration document sections D.3.4 and F.



89.5%
of employees satisfied with the trainings provided by Worldline

332

International top experts (members of Worldline Global Experts Community)



DISCOVER WORLDLINE'S LEARNING EXPERIENCE!

Through training, development programmes and events, we continuously invest in the expertise, agility and creativity of our employees to grow both their fulfilment and the company's performance.



TRAINING AND DEVELOPMENT PROGRAMMES TO ENSURE EMPLOYEES HAVE GREAT CAREER PROSPECTS

Individual career programme, Internal First programme, International mobility, Expert Community, Sales Academy, Lead! programme, Payment certification.



“ Getting the chance to be a part of the FUEL programme has been a unique experience. Working and networking with a large group of motivated talents from around the world with different professions has opened up a new way of thinking and interacting for me.



” **LOUISE ANDERSSON**
Head of Marketing Worldline Nordic & Global Marketing

TALENT MANAGEMENT PROGRAMMES FOR TOP PERFORMERS OR WITH CRITICAL BUSINESS EXPERTISE

Launch (former Worldline Junior Group), FUEL for Emerging Leaders, Gold for Business Leaders, Gold for Technology Leaders.



IN-HOUSE EVENTS TO FOSTER A CULTURE OF SHARING, LEARNING AND NETWORKING IN A STIMULATING ENVIRONMENT

Sales convention, TechForum, Career Days, Learning Days, Hacky Days, Hackathon, Mentoring and Reverse Mentoring programmes.

WELL-BEING AND INCLUSION: KEY DRIVERS OF OUR PERFORMANCE

BEING A GREAT PLACE TO WORK® COMPANY

Supporting well-being and inclusion is not just the right thing to do: it is also crucial for Worldline that its employees feel empowered and encouraged to devote the best of themselves in the most benevolent working environment. At Worldline, we are convinced that it is the quality and commitment of our people which enables us to innovate and create value for society. That is why we strive to become a *Great Place To Work*® and we are committed to providing a secure and non-discriminatory working environment.



“ I feel proud of our employees’ feeling of well-being at work in Argentina, which is the result of daily hard work from managers to foster a positive mindset. Over the past 20 years, I was myself given the opportunity to take over various roles, continuously developing my career in a stimulating work environment.



MARIA LAURA DUEK ”
Head of Process and Methodology – MeTS Services at Worldline Argentina

IN 2019, GPTW TRUST INDEX REACHED 63% (+4 POINTS VS 2018), MEETING OUR TRUST 2020 TARGET OF 60%



OUR WELLBEING@WORLDLINE PROGRAMME

In 2015 Worldline launched the Wellbeing@Worldline initiative, built jointly with Worldline employees, and supported by the management. The aim of this programme is two-fold:

- To innovate and sustain the conditions conducive to attracting, integrating, developing and retaining each employee regardless of their profile, background and experience;
- To provide a favourable working environment and positive working conditions.

In order to continuously progress in its well-being and inclusive culture and monitor progress, Worldline conducts with all its employees an annual satisfaction survey which is administered by the independent *Great Place To Work (GPTW) Institute*®. This survey provides a detailed view of employee expectations and the areas for improvement that they would like to see the company address.



RECOGNISING AND EMPOWERING ALL EMPLOYEES WITHOUT DISCRIMINATION

OUR INCLUSION AND GENDER EQUITY PROGRAMME

Worldline strives to nurture a diverse workforce with an inclusive mindset. To reach this objective, we have deployed specific actions to ensure that all forms of diversity are represented in the Group: gender, cultural, intergenerational, or disability-related diversity. Worldline is committed to fighting all forms of discrimination and to promoting fair and ethical behaviour within its workforce.

IMPLEMENTATION OF THE GENDER EQUITY PROGRAMME

Although the fields of IT and engineering appeal mostly to men, 31% of Worldline employees worldwide are women and we are committed to improving this proportion to reflect more women in our workforce. In 2019, six women were Board members out of 13 members. Worldline has identified new actions that will strengthen the representation of women at all levels. The Gender Equity Steering Committee has established twenty top gender equity guidelines structured around three pillars: “Women attraction”, “Women development and promotion” and “Women retention”. These pillars are supported, at global and local level, by the human resources teams, who are responsible for formalising, promoting and deploying in all Worldline regions the rules and actions to ensure equal treatment for men and women.

“ As part of the expert community since 2016, I have been able to share ideas and experiences with my peers, thus developing my skills and mentoring other experts. I am looking forward to seeing an increasing number of women joining expert programmes since I believe it is the best enabler to contribute to gender equity.

” DALILA HATTAB

Deputy of the Worldline France Expert Governance,
Member of the Expert Community and Head of FS Lab programme



TRUST 2020 OBJECTIVE reduce to 0

the gap between the 23% of women in management positions and 31% of females in the workforce (vs. 6.9 gap points in 2019)

“WOMEN ATTRACTION”

This pillar aims to provide concrete levers to better attract female and male talents and strengthen inclusivity in the profiles of Worldline recruits. These guidelines help ensure that women and men are equally represented in all IT school partnerships, external events or corporate communications. In addition, in 2019, 50 job descriptions were reviewed to be more inclusive, gender-fair and to increase the number of candidates who apply. This was achieved with the support of the Textio platform for augmented writing.

“WOMEN DEVELOPMENT AND PROMOTION”

The “Women development and promotion” pillar was designed to create development opportunities in line with Worldline’s diversity and enable the Company to give to all employees – women and men – an equal chance to reach their full potential. As such, Worldline deploys training for male and female leaders. One of the key 2019 achievements was the significant improvement of female representation in our Talents and Experts programmes as well as in the succession plans.

“WOMEN RETENTION”

This pillar aims to better retain Worldline female and male employees. To limit employee attrition, it is critical for Worldline to deploy HR neutral processes that will secure employees throughout their Worldline journey. This is why gender equity criteria have been fully integrated as a part of the annual HR Processes, notably in the People and Salary review. Thus, the gender equity index of Worldline and equensWorldline entities in France has reached a score of 88 out of 100, which is far above the minimum legal requirement and the national average.

ETHICS & VALUE CHAIN CHALLENGES



DRIVING POSITIVE CHANGE IN THE VALUE CHAIN

To ensure the confidence of our stakeholders when processing financial transactions and sensitive data, Worldline integrates business ethics as an absolute requirement. We have zero tolerance for unethical behaviour, either within our organisation or in our supply chain. In the field of data protection, in 2019 our attention shifted from implementation of the EU General Data Protection Regulation (GDPR) to ensuring that compliance is an integral part of everyday life at Worldline and throughout the value chain.

As an independent player, we are seizing the opportunity to build direct partnerships with our suppliers and partners. In 2019, we strengthened our dialogue with key suppliers to ensure they share our commitment to ethics, compliance and sustainability, and to monitor their progress in these areas. The deconsolidation of Worldline from Atos has had important implications for our governance and for our relations with our value chain. By the end of 2019, we had established our own financial processes, our own insurance management and internal audit teams and our quality, security, risks and compliance organisation began to operate on a completely autonomous basis.

In addition, as a responsible player in the local communities in which we operate, we recognise that our impacts go beyond the business world. We therefore applaud and encourage Worldliners who participate in a significant number of grassroots social initiatives, making a real difference to local communities, giving a sense of purpose and fulfilment to everyone who works in the Company.



“ WORLDLINE COMPLIES WITH THE HIGHEST REQUIREMENTS OF ETHICS, SECURITY AND DATA PROTECTION AND IS COMMITTED TO RAISING STANDARDS ACROSS THE VALUE CHAIN. ”

CHRISTOPHE DUQUENNE
Chief Technology & Operations Officer

PROGRESS IN 2019

IMPLEMENTING POST-CARVE OUT SYSTEMS FOR A PURE PLAYER

We developed and rolled out our own management systems relating to security, quality and data management in order to maintain high levels of security and compliance. As a result, our operational and management systems, policies and processes now better reflect our specific requirements as a pure player in digital payments and transactions.

DEVELOPING OUR OWN SUSTAINABLE PROCUREMENT APPROACH

Becoming an independent player gives us the opportunity to reinforce our relationships with key suppliers, notably by developing our own procurement management platform in order to be able to better interact with our suppliers and work to improve their CSR performance.

CO-BUILDING NEW DATA PROTECTION STANDARDS

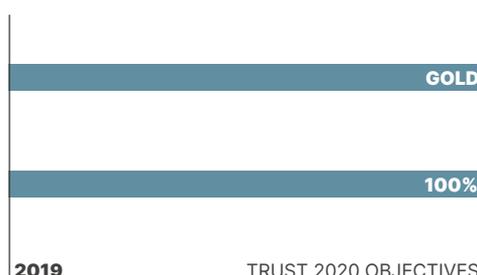
In 2019, Worldline adopted the use of Standard Contractual Clauses for the processing of data transfers between EU and non-EU countries, in line with the GDPR. We also collaborate with regulators to build new certification reference systems, for instance concerning the hosting of personal health data.



ENDORISING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN

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

Level obtained in the EcoVadis supply chain assessment



Percentage of suppliers with an EcoVadis score below 40 that are encouraged by Worldline to have an action plan to solve critical findings identified



RISKS

- Compliance with laws and regulations
- Responsible procurement & due diligence in the value chain
- Bribery and corruption

OPPORTUNITIES

- Operational excellence
- Legal & internal control mechanisms
- Trust & compliance throughout the value chain

WORLDLINE'S NEW COMPLIANCE GOVERNANCE

In 2019, Worldline became an independent entity from the Atos group, creating its own governance, customised policies and procedures to address its specific risks relating to corruption, non-compliance with regulations or unfair competition. The Compliance Function is built on two pillars:

- Regulatory Compliance, making sure that the business is conducted within the legal parameters; and
- Operational Compliance with a focus on general accepted business standards and compliance with our own policies.

The independence of the Group Compliance function is ensured by a double reporting relationship with the Group Audit Committee and with the Deputy Chief Executive Officer.

ENSURE INTEGRITY AS A MUST IN OUR ECOSYSTEM

As a signatory of the United Nations Global Compact and a company operating in highly regulated markets, it is a key priority for Worldline to conduct its business in an ethical, respectful, fair and safe manner, throughout our entire ecosystem. This involves sharing through our trusted relationships our high standards of ethics with our employees, suppliers, partners and clients, all along the value chain. To achieve this, we have identified three significant risks to address, while leveraging their corresponding opportunities in the field of ethics & value chain.

“ Maintaining a strong record of compliance is seen as a competitive advantage with potential clients, employees and partners. Compliance management, as part of Worldline’s duties with respect to its ecosystem, aims to expand trust, confidence and increase integrity.



” CATHERINE BIOUL
Group Compliance Coordinator

ETHICS & VALUE CHAIN RISKS

COMPLIANCE WITH LAWS AND REGULATIONS

In a context of 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.

🔍 Refer to this document, pages 48-51 and to Worldline Universal Registration Document sections D.4.2 and F.

BRIBERY AND CORRUPTION

Ensuring business ethics within the value chain is not only key to protect Worldline’s reputation (as its technologies could be used to facilitate fraud), and prevent the company from undergoing legal proceedings, it is also crucial for responding to stakeholder expectations, particularly those of communities, including citizens.

🔍 Refer To This Document, pages 48-51 and to Worldline Universal Registration Document sections D.4.3 and F.

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 behaviour in the value chain and to meeting the company’s legal obligations (duty of care).

🔍 Refer to this document, page 48-51 and to Worldline Universal Registration Document sections D.4.4 and F.

95%
of Worldliners completed in 2019 the training on the *Code of Ethics*

85%
of Worldliners completed the training on data protection



Worldline managers and employees working in a critical environment have to complete the mandatory United Nations anti-corruption e-learning.

Every two years



250
key strategic suppliers identified out of 4,000 total suppliers

79%
of spending made with local suppliers in 2019



113
strategic suppliers assessed by EcoVadis in 2019

OUR SUSTAINABLE PROCUREMENT STRATEGY

Worldline’s ambition is to level up the CSR practices of its suppliers in order to ensure integrity in its supply chain, notably through its sustainable procurement programme and its four strategic axes:

- Integrate sustainability at the core of the procurement process (notably in the selection criteria);
- Promote our CSR commitments in particular through the *Business partner’s commitment to integrity* charter;
- Assess suppliers’ CSR practices, specifically through the EcoVadis rating;
- Improve continuously suppliers’ CSR performance through a supportive dialogue.



ETHICS AND COMPLIANCE IS EVERYONE'S BUSINESS IN WORLDLINE'S ECOSYSTEM

WORLDLINE'S COMMITMENT AND INITIATIVES

WITHIN WORLDLINE GROUP

- ✓ Code of Ethics
- ✓ Assessment and mapping of extra-financial risks
- ✓ Compliance and anti-corruption/bribery policies and procedures
- ✓ Code of conduct for procurement team
- ✓ Annual mandatory trainings on the Code of Ethics and data protection
- ✓ Regular operations of audit and internal control

WITH OUR BUSINESS PARTNERS

- ✓ Worldline Business partner's commitment to integrity charter
- ✓ Worldline's Commitment towards the Responsible Minerals Initiative letter to support the efforts of the OECD Due Diligence Guidance on the conflict minerals issue
- ✓ Charter for healthy and sustainable food
- ✓ Worldline specific risks assessment related to supply chain
- ✓ Sustainability assessment of suppliers through the EcoVadis rating
- ✓ Creation of a CSR clause to be inserted in all supplier contracts

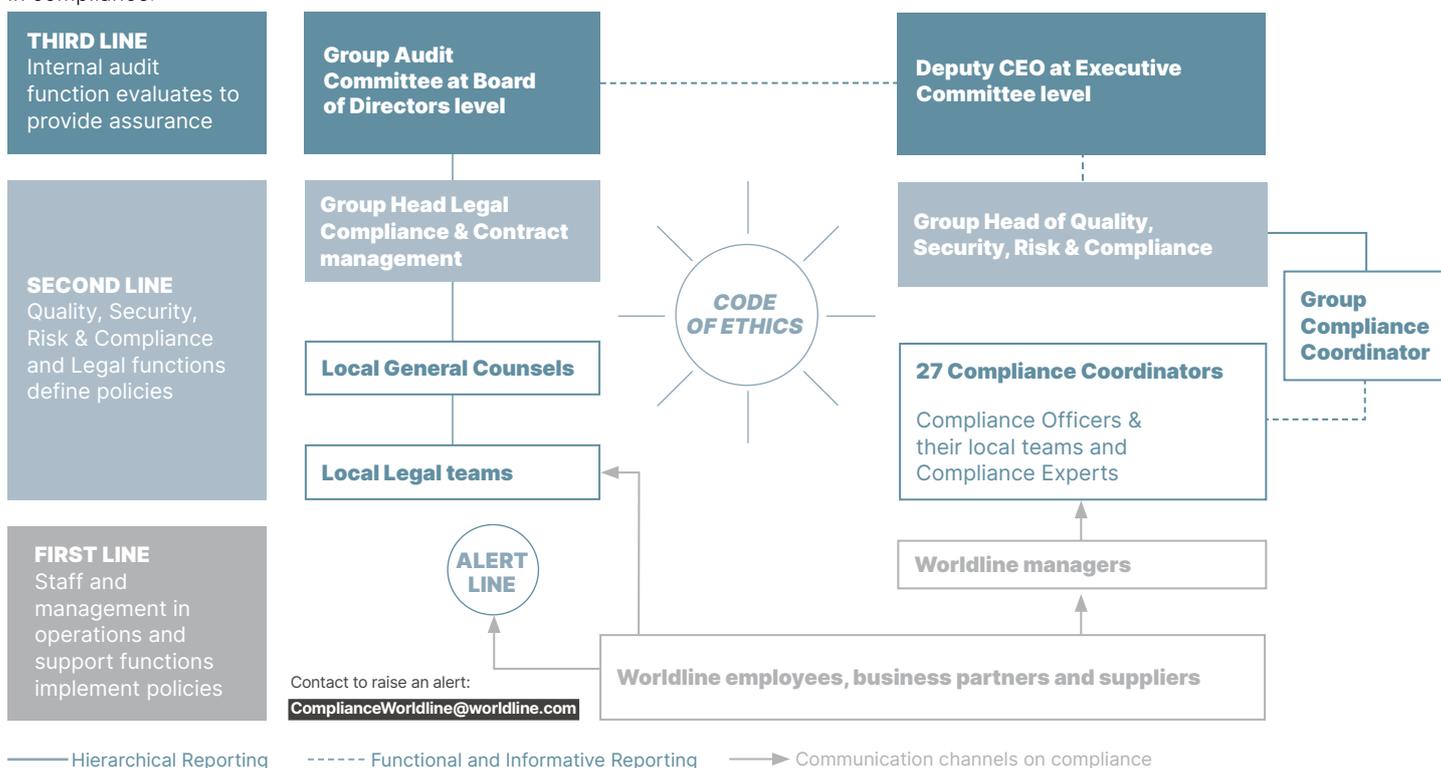


WORLDLINE'S WHISTLEBLOWING SYSTEM

In 2019, Worldline revamped its unique whistleblowing system enabling both its employees and its partners to disclose any behaviours or actions deemed inconsistent with the values and principles of the Code of Ethics and with the Business partner's commitment to integrity charter, including behaviours relating to corruption, harassment, discrimination, health and safety and environmental issues.

WORLDLINE'S ORGANISATION OF ETHICS AND COMPLIANCE

3 lines of defense in compliance:



GIVING BACK TO OUR COMMUNITIES

DEVELOPING SPONSORSHIP AND PHILANTHROPY IN OUR LOCAL TERRITORIES

As part of our commitment as a responsible company, we seek to promote the development of the areas in which we operate. To this end, we recruit locally as much as possible to create jobs, we strive to offer solutions that create value for our fellow citizens, we are vigilant about our environmental footprint, and we are involved in a number of associations and sponsorship projects with the aim of helping underprivileged local communities. These voluntary social initiatives take the form of employee involvement, donations, partnerships with universities or skills sponsorships.



€1.5 M
DONATED TO LOCAL
COMMUNITIES IN 2019

WORLDLINE'S MOST NOTABLE SOCIAL INITIATIVES

THESE INITIATIVES ARE ARTICULATED AROUND THREE OBJECTIVES

**PROVIDE SOCIAL CARE
ESPECIALLY FOR
YOUTH EMPOWERMENT**

**PROMOTE DIGITAL INCLUSION
AND EMPLOYABILITY THROUGH
SKILLS SPONSORSHIP**

**FIGHT DISEASE AND
CONTRIBUTE TO
SOCIAL WELFARE**



UK
Railway Children
charity to help
homeless children

NETHERLANDS
Involvement in a project
with the Technical
University in Eindhoven

BELGIUM
*Breast International
Group* to raise funds
for research to help
fight breast cancer



FRANCE
Un Rien C'est Tout
to facilitate small
donations and le
Téléthon to support
medical research



GERMANY
Monikahaus family
centre to support
teenagers in difficulties

SINGAPORE
Donation of laptops
to rural schools to
learn computer coding



SPAIN
*The Adecco Group
Foundation* event
to include disabled
people

ARGENTINA
Fundacion SI involves
employees in the
promotion of social
inclusion of Argentina's
most vulnerable sectors

INDIA
*Catalysts for Social
Action* programme to
promote child welfare
and adoption



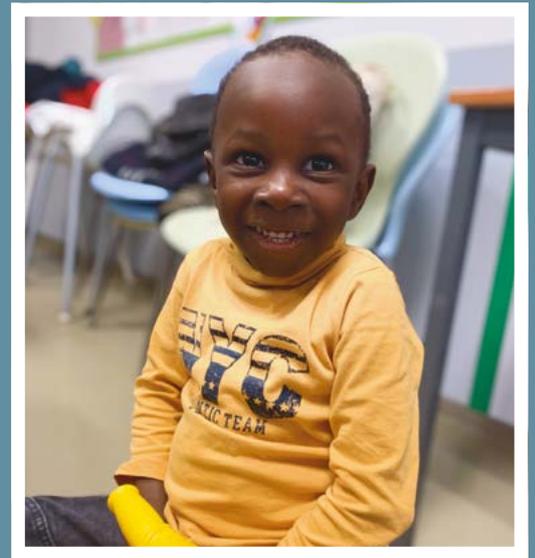
For more information, refer to Worldline 2019 Universal Registration Document, Section D.4.5.



PARTNERING WITH THE ASSOCIATION UN RIEN C'EST TOUT TO PROMOTE MICRODONATION

In 2019, Worldline France officially launched its technology sponsorship of the non-profit association *Un Rien C'est Tout* created in 2016, whose mission is to promote charitable projects in collaboration with partner associations. The projects are dedicated to four major causes that perfectly align with Worldline's main societal objectives: childhood, education, health and the environment. Worldline has committed, free of charge, to offer 40,000 banking transactions per month on the *OUI SNCF* website with the Worldline Sips solution.

Thanks to this partnership in 2019, *Un Rien C'est Tout* was able to protect and plant trees in French forests, organise medical and psychological support for children who have suffered serious abuse and save the life of a little boy. Ludovic, a 4-year-old boy from Burkina Faso who had a serious heart defect, came to France for an operation thanks to the organisation *Mécénat Chirurgie Cardiaque* and the €13,000 raised by *Un Rien C'est Tout* through the Worldline solution. Two months after the operation, Ludovic went back to his parents healthy and ready for a new life! At Worldline, we are very proud of all the little things... that are everything after all.



“ We are pleased that Worldline is committed to our association, allowing us to offer as many people as possible the opportunity to participate in building a more inclusive society. Indeed, there is no progress worthy of the name, if we do not succeed in reconciling economic efficiency and everyone's wellbeing. We must march together, resolutely and unfailingly, towards this hope.

” **CÉCILE DUFFAU**
Founder of the association *Un Rien C'est Tout*.

THANKS TO THE WORLDLINE PARTNERSHIP ALONE,
IN 2019 URCT COLLECTED:

€ 206,302 FROM **159,398** DONORS



WORLDLINE INVOLVES THE SHELTERED WORKSHOPS IN BELGIUM AS PART OF THE RECYCLING OF ITS TERMINALS

As part of our sustainable procurement strategy, we are committed to involving sheltered workshops in our different business activities, notably facility management and electronic waste disposal. The long-standing partnership with the sheltered workshop *Beschermde Werkplaats Zottegem (BWZ)* in Flanders, Belgium is a good illustration of this commitment. Its aim is to promote the employment of people with minor mental or physical disabilities and integrate them into the professional world. BWZ is in charge of the customisation of all Worldline payment terminals designed in Belgium, from the basic devices into finalised individual products to be shipped around the world. It also takes care of the repair of returned terminals that are damaged, including the disassembly and exchange of modules to extend as much as possible their life duration while providing efficient and reliable products.

ENVIRONMENTAL CHALLENGES



A LEADER IN CLIMATE ACTION

PIERRE DECROCQ: Following our carve out from Atos, Worldline revised its Environmental Management System which was rolled out at the start of 2020. This independence gives us a new responsibility, that of officially committing ourselves to the reduction of our CO₂ emissions. Our objectives of -19% by 2025 and -45% by 2035 (baseline year 2018) were approved in 2019 by the world-renowned Science Based Targets initiative. To achieve these goals, we are closely focused on improving the eco-efficiency of our data centres and offices and on minimising emissions from business travel, while switching to renewable energy as a source of electricity whenever we can.

FRÉDÉRIC PAPILLON: We are optimising our network of data centres through the use of server virtualisation to reduce the quantity of physical equipment and decrease the amount of material and energy they consume. In 2019, we also launched initiatives to save electricity by monitoring room temperatures and using Free Cooling and new chiller technology for our strategic data centres. Furthermore, together with the R&D team, we are working on the eco-design of our solutions: for example, testing the electricity consumption of our apps and launching a life-cycle analysis of a payment transaction. In this way, we can truly integrate environmental concerns into the core of our activities.

PIERRE DECROCQ: As the first company in the payment industry to contribute to carbon neutrality, we are committed not only to reducing our energy consumption and switching to renewable energy, but also to offsetting 100% of our remaining CO₂ emissions. We will also continue to explore further options to reduce our footprint in order to meet our objectives. Our strategy was validated by the A- score we received as part of our first submission to the CDP questionnaire on climate issues in 2019.



“ **IN 2019, WE REACHED A NEW LEVEL IN OUR ENVIRONMENTAL COMMITMENT, BY SETTING OUR OWN CO₂ EMISSIONS REDUCTION TARGETS.** ”

” **PIERRE DECROCQ**
Global Environment Manager



“ **OUR NEW TARGETS INSPIRE OUR OPERATIONAL TEAMS AS THEY MOVE FORWARD AND CONTINUOUSLY IMPROVE THE ENERGY EFFICIENCY OF OUR SOLUTIONS.** ”

” **FRÉDÉRIC PAPILLON** ”
Production Services Director for IT infrastructure

PROGRESS IN 2019

NEW ISO 14001 CERTIFICATION PROJECT

Following the acquisition of SIX Payment Services, we launched a project to certify our new Zurich location for ISO 14001.

AN AMBITIOUS CLIMATE STRATEGY

In 2019, as part of our first submission to the CDP questionnaire, we conducted a climate risks and opportunities analysis to reinforce our climate governance. We also set out validated Science-Based Targets to align our objectives with global requirements.

STEPPING UP ON ECO-EFFICIENCY

We initiated a wide-ranging eco-efficiency programme for all offices and buildings with a headcount above 200 and launched environmental awareness campaigns for Worldliners.



LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTRES 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 carbonised energy – thus contributing to the fight against climate change as well as proposing sustainable solutions to customers.



RISKS

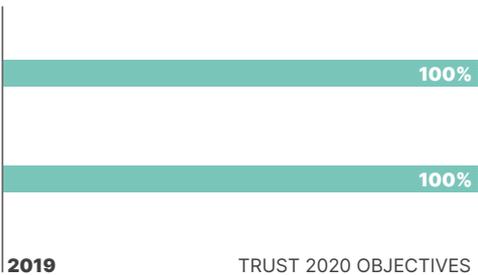
- Climate change
- Circular economy

OPPORTUNITIES

- Eco-efficient products, recycling opportunities
- Energy efficiency
- International environmental standards & initiatives
- Developing sustainable solutions

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

Offsetting CO₂ emissions from payment terminals based on a Life Cycle Assessment (LCA) to be carbon-neutral over the course of the payment terminal's lifecycle



WORLDLINE HAS BEEN AWARDED “A-” RATING FOR ITS FIRST PARTICIPATION IN THE CDP



In 2019, Worldline obtained a A- rating following its first assessment by the CDP questionnaire (we were previously assessed as part of the Atos group). The CDP is recognised by investors as the international benchmark for transparency and corporate commitment to climate change. The CDP uses a detailed and independent methodology to assess these companies, assigning them a rating from A to D- based on the completeness of information provided, awareness and management of environmental risks and demonstration of best practices associated with environmental leadership, such as setting ambitious and meaningful emission reduction targets. This high rating is recognition of Worldline’s ambitious environmental strategy and achievements.

WORLDLINE'S CLIMATE PLEDGE

As part of the ICT industry, an increasingly energy-intensive sector and source of CO₂ emissions, Worldline is fully involved in the critical global climate change challenge. We have defined a low-carbon environmental strategy consistent with the well-below 2°C scenario within the framework of COP 21. Our Green IT strategy also addresses the circular economy challenge by promoting the eco-design and recycling of our payment terminals, thus addressing our two significant risks related to the environment.

ENVIRONMENTAL RISKS

CLIMATE CHANGE

Worldline's activity of processing large amounts of data and manufacturing payment terminals contributes to energy consumption and related emissions. The Company has a responsibility to set ambitious carbon reduction targets and use renewable energy sources to support the fight against climate change.

🔍 Refer to this document, pages 56-59 and to Worldline Universal Registration Document section D.5.2.

CIRCULAR ECONOMY

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

🔍 Refer to this document, pages 56-59 and to Worldline Universal Registration Document section D.5.3.

WORLDLINE ENVIRONMENTAL COMMITMENTS

Our climate strategy addresses the energy efficiency and CO₂ emissions of our data centres and offices, as well as the CO₂ emissions related to our payment terminals and business travel. Furthermore, in 2019, we launched a Life Cycle Assessment (LCA) of a payment transaction to better assess our environmental impacts beyond climate change, through a multi-criteria analysis, in order to further identify areas of improvement.

Worldline's Environmental Management System, in line with the ISO 14001 standard, has already proved effective, not only in improving energy efficiency and reducing carbon emissions, but also in providing opportunities for better operating efficiency and potential cost savings. The overall environmental governance is under the responsibility of Worldline's CEO.

2019 ACHIEVEMENTS

4.95
tCO₂/€M
in 2019 vs. 6.81
tCO₂/€M in 2018



85%



1.67



90%



100%



OUR COMMITMENTS

Reduce our CO₂ intensity each year by 2.67% in alignment with our SBT objectives (-19% by 2025 and -45% by 2035 compared to 2018).

Certify ISO 14001 100% of all our own strategic data centres and our offices above 500 people.

Obtain an average PUE (power usage effectiveness) in our data centres of 1.65 by 2020.

Supply 100% renewable energies for our overall electricity consumption.

Continue to offset 100% of the remaining CO₂ emissions resulting from our activities (data centres, offices and business travel) and linked to our payment terminal's lifecycle.



A STRATEGY CONSISTENT WITH GLOBAL RECOMMENDATIONS

The report by the IPCC (Intergovernmental Panel on Climate Change) in 2019 reiterates its concern about the global delay in reducing greenhouse gas (GHG) emissions in regards to the Paris Agreement at COP21. In the face of this alarming report, civil society is mobilising and economic players are organising around initiatives such as the Science-Based Targets (SBT) initiative, which set companies GHG emission reduction targets in line with the requirements of the Paris Agreement, or the TCFD (Task Force on Climate-related Financial Disclosures) internationally recognised framework, which helps them structure their strategies to fight global warming.

FIGHTING CLIMATE CHANGE: FROM WORDS TO DEEDS

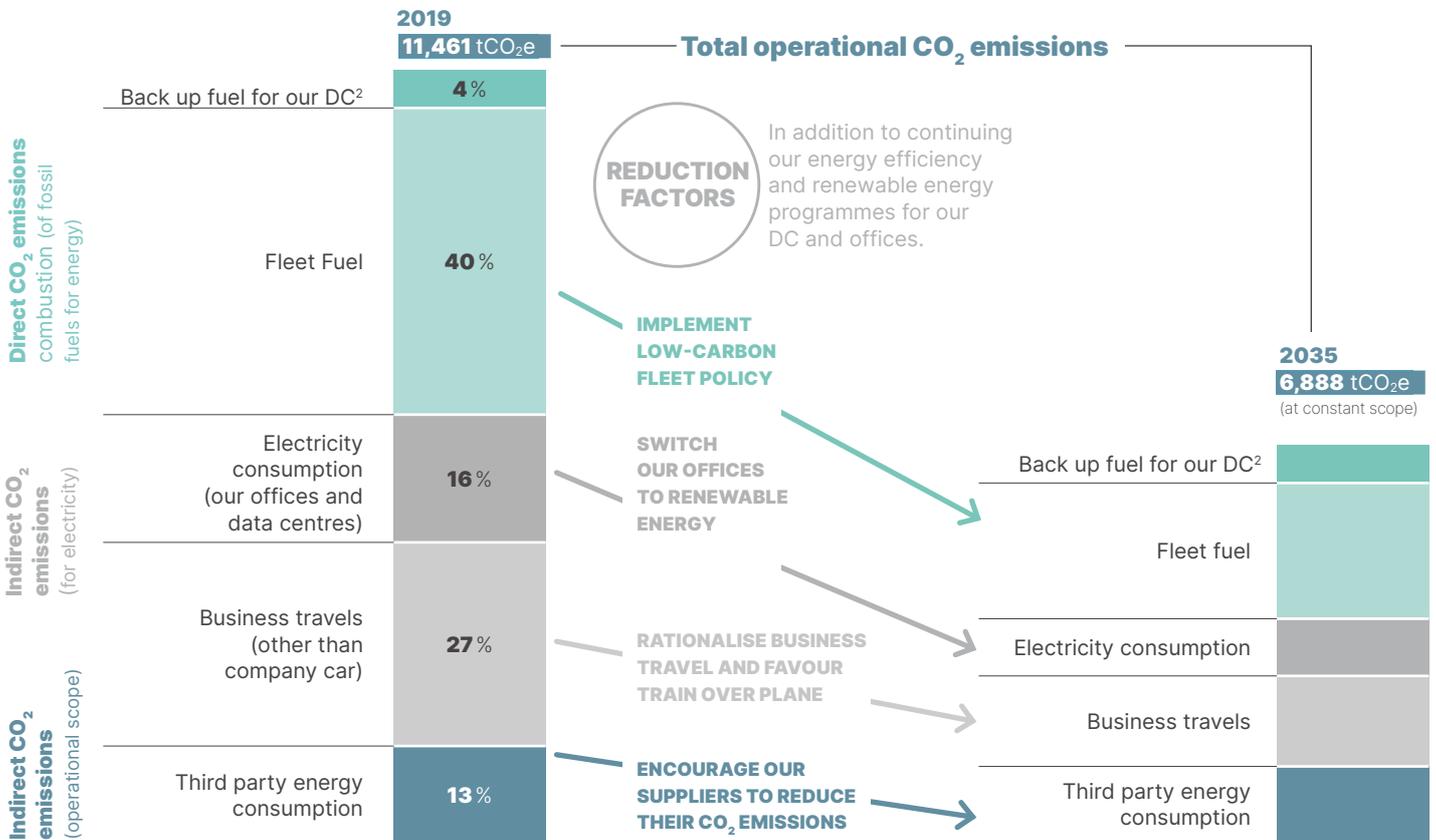
Worldline's commitments are consistent with our adherence to the City of Paris climate charter "Paris Climate Plan" signed in 2018 (Gold level), as well as with our engagement in the French Business Climate Pledge in 2019 alongside 99 French signatory companies.

WHAT DOES IT MEAN TO BE CARBON (CO₂) NEUTRAL?

At Worldline, we see being carbon neutral as a dynamic ambition committing us to a transformation project that involves all our employees and partners as we strive to operate without CO₂ emissions. To date, our first action has been to reduce our CO₂ emissions thanks to our energy efficiency and renewable energy programmes. In addition, **Worldline is the first company in the payment industry to contribute to carbon neutrality by offsetting 100% of its CO₂ emissions that cannot currently be avoided through a certified offsetting programme.** This offsetting initiative covers the emissions resulting from our operational activities including: our data centres, offices, business travel and our payment terminals over their entire lifecycle.

These actions allow our clients to declare "zero" in their carbon public reporting for services hosted by Worldline. In 2019, Worldline diversified its offsetting initiatives, progressively switching from a renewable energy project to a forest preservation project in order to more efficiently capture its CO₂ emissions.

WORLDLINE'S CARBON FOOTPRINT IN 2019 AND OUR PROJECTED CO₂ EMISSIONS REDUCTION IN 2035¹



(1) In its indirect emissions and outside its operational scope, Worldline is also addressing the CO₂ emissions induced by the lifecycle of its payment terminals (176,442 tCO₂e in 2019 or 0.058 tCO₂ per terminal).
 (2) DC: data centres.

OUR EMPLOYEES: DRIVERS OF CHANGE

MINIMISING OUR ENVIRONMENTAL IMPACT THANKS TO OUR EMPLOYEES

As much as possible, we support and foster local and global initiatives to encourage eco-friendly behaviour at work and beyond, notably by improving environmental awareness and involving our employees.

It is paramount for us that the respect of the environment is supported by every employee. In 2019, initiatives in this area included:

- sending several internal communications to share Worldline's actions, commitments and achievements regarding environmental protection;

- the organisation of two major internal events: the European Sustainable Development Week (ESDW), during which many local actions took place, and a global webinar with the CEO were organised, as well as the European Mobility Week (EMW) - see below;
- the organisation of the WEGREENIT conference with the participation of WWF France, Atos and DELL Technologies in Bezons (France) in February 2019 to share and raise awareness of the common environmental challenges faced by digital companies (global warming, pressure on abiotic resources, etc.);
- the launch of the global ISO 14001 e-learning to better support and encourage all employees in this approach;
- the display in each Worldline site of new environmental posters with key figures about Worldline's footprint as well as key eco-practices for employees to apply.



THE SUSTAINABILITY BOOKLET ENTITLED "HOW TO BE A WORLDLINER WITH A SUSTAINABLE LIFESTYLE" was distributed electronically to all our employees during ESDW. An inspirational step-by-step guide about how to measure one's carbon footprint and to consume more responsibly.

ON THE OCCASION OF THE EMW EVENT, WORLDLINERS VOLUNTEERED TO ORGANISE LOCAL INITIATIVES TO PROMOTE ALTERNATIVE AND MORE SUSTAINABLE MOBILITY SOLUTIONS.

"Mobility Week engages us in carrying out ecofriendly practices. Bike repairing is a smart and responsible way to promote alternative mobility."
Gianluca Vasile, Test Engineer at equensWorldline

PROMOTING LOCAL BIODIVERSITY

Worldline France and Worldline Belgium supported the conservation of pollinators and raised environmental awareness surrounding an initiative of our employees to design a bio-friendly garden at our Brussels site and to set up beehives at our sites in Blois and Seclin.



WORLDLINE WEGREENIT CONFERENCE with the participation of WWF France, Atos and DELL Technologies in Bezons (France) in February 2019.

CIRCULAR ECONOMY: WHAT ABOUT WORLDLINE'S PAYMENT TERMINALS DESIGNED IN BELGIUM?

"We are committed to delivering eco-designed payment terminals with the lowest possible impact on the environment throughout their lifecycle. Our terminals limit energy consumption, we discourage paper ticket printing and we focus on packaging reduction." Filip Sillis, Environment Coordinator in Belgium

In this regard, 100% of Worldline terminals follow the high levels of compliance and environmental performance guidelines of the ECMA-370 internationally recognised eco-standard.



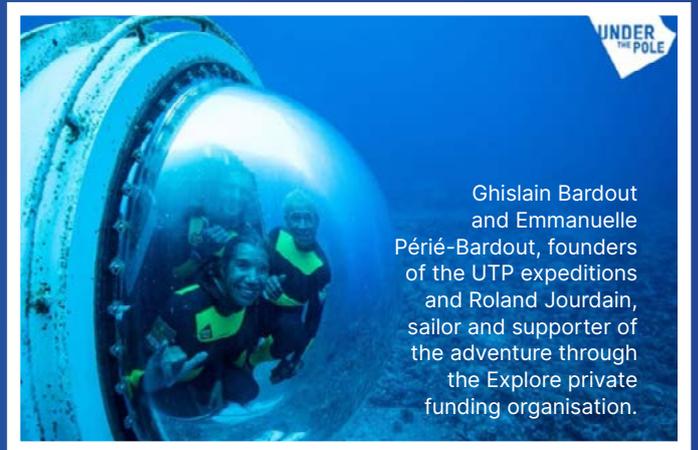
UNDER THE POLE EXPEDITION BRINGS HOPE FROM THE SEABED

IN 2019, WORLDLINE CONTINUED TO SPONSOR THE UNDER THE POLE III EXPEDITION, WHICH AIMS TO ACCELERATE OUR SCIENTIFIC KNOWLEDGE OF THE DEEP MARINE ECOSYSTEMS IN ORDER TO BETTER PROTECT THEM.

IN 2019, UNDER THE POLE (UTP) WORKED HARD...

In their journey from the Arctic to the Antarctic, the UTP team carried out the DeepHope programme in French Polynesia to study mesophotic coral reefs, thus discovering the deepest coral ever spotted at -172 metres. Based on these discoveries, scientists from CRILOBE-CNRS hope that these deep-sea corals could eventually recolonise those on the surface, which are in clear decline although they are essential to about 30% of all marine life.

During 2019, the UTP team also launched the Capsule programme, with the setting of a unique light underwater habitat at the bottom of the Polynesian waters that has allowed scientists nearly 72 hours of diving observations to better capture the ephemeral moments of coral reproduction.



Chislain Bardout and Emmanuelle Périé-Bardout, founders of the UTP expeditions and Roland Jourdain, sailor and supporter of the adventure through the Explore private funding organisation.

SO DID WORLDLINERS!

By providing the UTP team with a dedicated Media Management solution (facilitating the storage, classification and sharing of the tremendous volume of data collected during expeditions), and by hosting all these assets in a central and secure way in one of our servers, Worldline facilitates the work of the scientific community and of the film directors who are our partners in this adventure. Internally, we have used this sponsorship to raise awareness among our employees about key environmental issues such as global warming and biodiversity through global newsletters and events.



PERFORMANCE IN RELATION TO MAIN KPIs

CHALLENGE 1: BUILDING CUSTOMER TRUST WITH RELIABLE, SECURED, INNOVATIVE AND SUSTAINABLE SOLUTIONS

Aspects	GRI	Relevant KPIs	2019	2018	2017	2016	2015	2014	2019	
									Per employee	Per revenue
Market intimacy	WL1	Services availability rate*	99.95%	99.97%	99.96%	99.88%	99.81%	99.74%	-	39%
	GRI102-44	Overall customer satisfaction from Tactical surveys*	8.20	8.1	8.1	7.67	7.26	6.67		100%
	GRI102-44	Net promoter score*	47%	41%	40%	29%	1%	-		100%
Innovative solutions	WL8	Innovation sessions delivered by Worldline for customers*	14%	15	9	10	17	18	-	100%
	WL2	Number of WIN members	55	47	45	44	45	42	100%	-
	WL2	Percentage of PhDs and PhD students at R&D department	38%	49%	49%	45%	46%	30%	100%	-
	WL2	External awards success rate	0%	0%	0%	50%	20%	30%	100%	-
Fully available and secured platforms	GRI418-1	Total number of substained complaints (more than €100 K)	0	0	0	0	0	0		-
	WL3	Number of security incidents*	274	159	150	110	126	89	-	54%

(*) Externally verified

CHALLENGE 2: BEING A RESPONSIBLE EMPLOYER BY FULFILLING EMPLOYEES' POTENTIAL

Aspects	GRI	Relevant KPIs	2019	2018	2017	2016	2015	2014	2019	
									Per employee	Per revenue
Talent attraction and development	GRI 404-1	Average hours of training that employees have undertaken during the year*	21.40	26.32	28.13	25.14	18.99	19.23	100%	
	GRI 404-3	Percentage of total employees who received a regular performance and career development review during the year*	83.4%	90.65%	97.4%	94.23%	96.62%	97%	63%	-
Employee engagement	AO2	Participation rate in the <i>Great Place To Work</i> ® survey	71%	75%	77%	79%	84%	86%	96%	-
	AO2	<i>Great Place To Work</i> ® Trust index rate*	63%	59%	58%	57%	50%	50%	96%	-
	WL5	Employees' stock plan	Qualitative	Qualitative	Qualitative	Qualitative	Qualitative	Qualitative	-	-
	WL6	Global turnover rate*	10.73%	9.40%	8.21%	8.42%	9.35%	7.75%	100%	-
Cultural diversity	GRI 405-1	Percentage of females*	31.50%	30.30%	30.21%	29%	29%	29%	100%	-
	AO6	Diversity perception (GPTW)	87%	84%	82%	81%	79%	76%	96%	-
	WL7	Percentage of females in Worldline's top positions*	24.06%	18.52%	14.67%	20.29%	17.74%	24.56%	100%	-
Smart working	AO16	Absenteeism rate %	3.48%	2.70%	2.78%	2.50%	2.73%	3.02%	65%	

(*) Externally verified

The following table presents the Key Performance Indicators (KPIs) related to Worldline's Corporate Social Responsibility performance in 2019 and our four main challenges. All KPIs are presented in Worldline's 2019 Universal Registration Document.

CHALLENGE 3: ENSURING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN

Aspects	GRI	Relevant KPIs	2019	2018	2017	2016	2015	2014	2019	
									Per employee	Per revenue
Ethics and compliance	GRI 205-2	Percentage of management employees trained in <i>Code of Ethics - Virtual Classroom</i> *	82.43%	-	77%	-	68%	-	100%	-
	GRI 205-2	Percentage of employees trained in <i>Code of Ethics - E-learning</i> *	94.90%	95%	95%	82%	71%	50%	87%	-
	GRI 419-1	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulation*	0	0	0	0	0	0	100%	-
Strong suppliers partnership	GRI 204-1	Proportion of spending on local suppliers at significant locations of operation*	79%	86%	86%	88%	84%	85%	-	85%
	AO17	Percentage of strategic suppliers evaluated by EcoVadis*	45.2%	38.4%	30%	26%	-	-	-	85%
	AO17	Percentage of total expenses assessed by EcoVadis*	56.09%	56.23%	55%	-	-	-	-	85%

(*) Externally verified

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

Aspects	GRI	Relevant KPIs	2019	2018	2017	2016	2015	2014	2019	
									Per employee	Per revenue
Eco-efficiency of operations	GRI 302-1	Energy consumption within the organisation (Gj)*	320,571	301,349	281,972	265,636	248,258	290,552	-	99.9%
	GRI 302-3	Energy intensity revenue (Gj/million euros)*	134.6	188.53	225	239.80	232.39	292.22	-	99.9%
	GRI 302-3	Energy intensity employee (Gj/employee)*	27.23	30.40	37.13	42.18	41.17	52.64	99.8%	-
	GRI 305-4	Total CO ₂ emissions (tCO ₂)*	11,461	10,074	11,253	11,842	10,329.6	11,415.6	-	94.9%
	GRI-305-4	CO ₂ emissions by revenue (tCO ₂ /million euros)*	4.95	6.81	8.98	11.05	9.7	11.48	-	94.9%
	GRI-305-4	CO ₂ emissions by employee (tCO ₂ /employee)*	0.99	1.07	1.48	1.96	1.7	2.07	95%	-
	AO14	Number of ISO 14001 certified sites	11	9	9	9	9	4	-	100%

(*) Externally verified

WL1 services availability rate: exclusion of Digital River World Payments, PaySquare, Equens, as well as SIX Payment Services (SPS) and Saferpay.

WL3 Number of security incidents: exclusion of equensWorldline Italy, equensWorldline Netherlands, equensWorldline Germany, equensWorldline Finland, SPS Switzerland, SPS Luxembourg, SPS Austria and SPS Germany.

GRI 404-3 Percentage of employees who received a regular performance and career development review during the year: inclusion of all employees present the 31.12.19.

AO2 Participation rate to the Great Place To Work® survey and Great Place To Work® Trust index rate: exclusion of casual workers, subcontractors, external service providers, specific aid contracts.

AO6 Diversity perception Great Place To Work®: exclusion of casual workers, subcontractors, external service providers, specific aid contracts.

GRI 403-2 Absenteeism rate %: exclusion of EW Finland, EW Germany, WL Germany, WL Italy, EW Luxembourg, WL Brazil, WL Chile, WL India, WL Estonia, WL Poland, WL Sweden, WL Netherlands, WL Czech Republic.

GRI 205-2 Percentage of employees trained in Code of Ethics - E-learning: exclusion of Germany.

GRI 204-1 Proportion of spending on local suppliers at significant locations of operation: exclusion of Estonia, Indonesia and Switzerland.

AO17 Percentage of strategic suppliers evaluated by EcoVadis and Percentage of total expenses assessed by EcoVadis: exclusion of Estonia, Indonesia and Switzerland.

GRI 302-1 Energy consumption within the organisation (Gj): exclusion of Indonesia, Hong Kong, Taiwan, USA, Brazil, Hungary.

GRI 302-3 Energy consumption by revenue (Gj/million euros) and by employee (Gj/employee): exclusion of Indonesia, Hong Kong, Taiwan, USA, Brazil, Hungary.

GRI 305-4 Total CO₂ emissions (t), CO₂ emissions by revenue (tCO₂/million euros) and CO₂ emissions by employee (tCO₂/employee): exclusion of Indonesia, Hong Kong, Taiwan, USA, Brazil, Hungary.

AUDITOR LETTER

Report of one of the Statutory Auditors on selected social, environmental and societal information of Worldline Integrated Report

This is a free translation into English of the original report issued in the French language and is provided solely for the convenience of English-speaking readers

Pursuant to your request and in our capacity as Statutory Auditors of Worldline (the "Company"), we performed a review in the aim of providing limited assurance on the social, societal and environmental indicators selected by Worldline and identified by the symbol (*)¹ in the 2020 integrated report for fiscal year 2019 (the "Data").

RESPONSIBILITY OF THE COMPANY

The Data has been prepared under the responsibility of Worldline executive management, in accordance with the criteria used by the company (hereinafter the "Reporting Criteria") for social, societal and environmental reporting data, available upon request at the Company's headquarters from the Group Corporate Social Responsibility Department.

INDEPENDENCE AND QUALITY CONTROL

Our independence is defined by regulatory texts, the profession's *Code of Ethics* as well as the provisions set forth in Article L.822-11-3 of the French Commercial Code (*Code de commerce*). Furthermore, we have set up a quality control system that includes the documented policies and procedures designed to ensure compliance with ethical rules, professional standards and the applicable legal texts and regulations.

RESPONSIBILITY OF THE STATUTORY AUDITORS

Based on our work, our responsibility is to express a limited assurance on the fact that the Data selected by the Company has been prepared, in all material aspects, in accordance with the Reporting Criteria. The conclusions expressed here below cover only this Data and not all of the information set forth in the integrated report.

NATURE AND SCOPE OF WORK

We have performed the procedures described below in accordance with the professional guidance issued by the national auditing body (Compagnie nationale des commissaires aux comptes) relating to this operation and ISAE 3000².

We carried out the work described below in order to obtain a limited assurance that Data selected by the Group and identified by the sign (*) are fairly presented with no material anomaly in accordance with the Guidelines, in all material respects. A higher level of assurance would have required us to carry out more extensive procedures.

We entrusted our experts in corporate social responsibility to assist us in the work described below:

- We have assessed the appropriateness of the Reporting Criteria with respect to its relevance, completeness, reliability, neutrality and clarity, by taking into consideration, when relevant, the sector's best practices;
- We have verified the set-up of a process to collect, compile, process, and check the completeness and consistency of the Data;
- We have interviewed the relevant staff from the Group Corporate Social Responsibility Department in order to analyse the deployment and application of the Reporting Criteria.
- We have set up analytical procedures on the Data and verified, using sampling techniques, the calculations as well as the consolidation of Data.
- We have tested the Data for a representative sample of entities that we selected³ based on their activity, their contribution to the consolidated Data, their location and a risk analysis. We have conducted interviews to verify the proper application of procedures and conducted substantive tests, using sampling techniques, to verify the calculations performed and reconcile data with supporting evidence.
- The selected sample covered between 14% and all of the consolidated data for the key performance indicators and results selected for these tests.

CONCLUSION

Based on the procedures performed, nothing has come to our attention that causes us to believe that the information selected by the Group and identified by the sign (*) in the integrated report is not presented fairly in accordance with the Guidelines, in all material respects.

Paris-La-Défense, 18th May, 2020

One of the Statutory Auditors
Deloitte & Associés
Véronique Laurent

(1) Average hours of training that employees have undertaken during the year; Percentage of total employees who received a regular performance and career development review during the year; Great Place To Work Trust index rate; Global turnover rate; Percentage of females; Percentage of female in Worldline's top positions; Services availability rate; Overall customer Satisfaction from Tactical surveys; Net Promoter Score; Innovative sessions delivered by Worldline for customers; Number of security incidents; Percentage of management employees trained in *Code of Ethics* - Virtual Classroom; Percentage of employees trained in *Code of Ethics* - E-learning; Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulation; Proportion of spending on local suppliers at significant locations of operation; Percentage of strategic suppliers evaluated by EcoVadis; Percentage of total expenses assessed by EcoVadis; Energy consumption within the organization (Gj); Energy intensity revenue (Gj/million euros); Energy intensity employee (Gj/employee); Total CO₂ emissions (t); CO₂ emissions by revenue (tCO₂/million euros); CO₂ emissions by employee (tCO₂/employee); Quality Score - Contracts' Service Availability & Response Time; % of incident response compliant with Worldline security policy; % of Compliance Assessment of Data Processing (CADP) performed for all processing activities; Revenue generated through sustainable solutions that contribute to societal and environmental progress in €M; Number of employer brand study citations; % of employees satisfied with the trainings provided by Worldline; Gap between the % of females in management positions and the % of females in the overall workforce (target range of +/- 10%); Level obtained in the EcoVadis assessment; % 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; % of CO₂ emissions offset from data centers, buildings and business travels; % of CO₂ emissions offset from payment terminals based on a Life Cycle Assessment (LCA).

(2) ISAE 3000 - Assurance engagements other than audits or reviews of historical financial information.

(3) Worldline France and Worldline System Payment Services Switzerland.

SHAREHOLDERS' INFORMATION

INFORMATION ON STOCK

Number of shares as at 30 th April, 2020	182,873,052
Sector classification	Information Technology
Main index	CAC 40
Other indexes	SBF 120, CAC Industrials, CAC Sup. Services, CAC All Shares
Market	Euronext Paris Segment A
Trading place	Euronext Paris (France)
Tickers	WLN (Euronext)
Code ISIN	FR0011981968
Payability PEA/SRD	Yes/Yes

Financial calendar

Please visit the investors' section on our website for information on the financial calendar.

SHAREHOLDING STRUCTURE

As at 30 th April, 2020	Number of shares	% of share capital	% of voting rights
SIX Group AG	29,853,529	16.3%	15.7%
Atos SE	6,986,500	3.8%	7.4%
Worldline SA	359,547	0.2%	0.0%
Board of Directors and Senior Executives	158,676	0.1%	0.1%
Employees (ESPP)	327,968	0.2%	0.2%
Free float	145,186,832	79.4%	76,6%
Total	182,873,052	100.0%	100.0%

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 18th February, 2020 and considering the strategic priority given in 2020 to the development of the Company, the Board of Directors decided to propose at the next Annual General Meeting of Shareholders not to distribute any dividend on the 2019 results.

MAIN TICKERS ARE

Source	Tickers	Source	Tickers
Euronext	WLN	Reuters	WLN.PA
AFP	WLN	Thomson	WLN-FR
Bloomberg	WLN:FP		

CONTACTS

institutional investors, financial analysts and individual shareholders may obtain information from:

David Pierre-Kahn
Head of Investor Relations
80, quai Voltaire
95870 Bezons
T: +33 (0)1 3434 9066
M: +33 (0)6 2851 4596
david.pierre-kahn@worldline.com

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

WORLDLINE'S SHARE PERFORMANCE

worldline's share price finished 2019 up +49.64% at €63.15.

Worldline market capitalisation reached €11,538 million at the end of 2019.

OUR REPORTS ALIGN WITH THE BEST STANDARDS

OUR INTEGRATED APPROACH ALIGNS WITH THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGs)

Worldline has also analysed how its actions contribute to the UN SDGs at both external and internal levels. This reading grid has allowed us to better assess how we can contribute to the major global challenges of today and tomorrow and to provide greater clarity to all our stakeholders regarding Worldline's commitments and performance.

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 cyberthreats.



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 making financial services accessible for small industrials and merchants, Commercial Acquiring Processing solutions favour the development of merchant networks and their integration into the value chain and markets.



By ensuring access to adequate, safe and affordable basic payment services, Worldline's offerings contribute to its stakeholders' satisfaction. Also, our e-Ticketing offering provides access to safe and sustainable transport.



Through its cloud, Online and Digitisation services, Worldline delivers environmental benefits including paper use reduction, travel minimisation to access services or energy consumption optimisation.

INTERNAL PERSPECTIVE OF CONTRIBUTIONS THROUGH ITS VALUE CHAIN, INTERNAL PROGRAMMES AND POLICIES



- Social initiatives
- Health and safety
- Flexibility at work
- Health care benefits
- Wellbeing@Worldline wellbeing at work programme



- Social initiatives
- Training plans for employees
- Learning@Worldline



- Gender Equity programme
- Diversity strategy



- Sustainable supply chain
- Suppliers' evaluation
- Eco-responsible transport
- Waste management

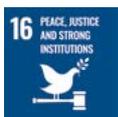


- Climate change strategy
- Monitoring carbon footprint
- Environmental targets and policy



- Code of ethics
- Data protection policies
- PCI DSS
- Ethics in the supply chain

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 maximise its contribution:



WORLDLINE 2019 REPORTS

This report aligns with the best principles and standards of reporting to provide our stakeholders with the most comprehensive and relevant financial and extra-financial information regarding Worldline's strategy, commitments and key achievements.



worldline.com/reports2019

WORLDLINE 2019 REPORTS ARE PREPARED IN ACCORDANCE WITH:

- **The principles of inclusion, materiality, responsiveness and impact defined in the AA1000 AP internationally accepted standard.**
 - **The EU Directive 2014/95/EU on the Declaration of Extra-Financial Performance.** Compliance of data disclosed in the Universal Registration Document (URD) and TRUST 2020 indicators are audited and certified by an Independent Third Party Organisation (please refer to Deloitte's Report of one of the Statutory Auditors in Worldline 2019 Universal Registration Document, Section D.6.4 or on p.62 of this report).
 - **This report has been prepared in accordance with the GRI Standards: Comprehensive option.** Worldline is a member of the Global Reporting Initiative Community and supports the mission of the GRI to empower decision makers everywhere, through GRI Sustainability Reporting Standards and its multi-stakeholder network, to take action towards a more sustainable economy and world.
- A GRI Content Index is available on Worldline's website worldline.com (in the annual reporting section) to present clearly all the GRI references for all content disclosed in the reports. This table also matches with the United Nations Sustainable Development Goals.
- As a member of the United Nations Global Compact community, Worldline also publishes its *Communication On Progress* report on an annual basis.

🔍 For more information, refer to Worldline 2019 Universal Registration Document, Sections D.1.3.4 and D.6.1.

ACKNOWLEDGEMENT

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

Photo credit: Frederic Boyadjian, Under The Pole and Istockphoto.



ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payment and transactional services industry. With innovation at the centre 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 organised around three axes: Merchant Services, Financial Services including equensWorldline and Mobility & e-Transactional Services. Worldline employs circa 12,000 people worldwide, with a revenue in 2019 of 2.4 billion euros.

-  worldline.com/twitter
-  worldline.com/facebook
-  worldline.com/youtube
-  worldline.com/linkedin
-  worldline.com/instagram
-  worldline.com/blog

For further information
infoWL@worldline.com

worldline.com Worldline is a registered trademark of Worldline SA. June 2020 © 2020 Worldline.