

Annual General Meeting of May 20th, 2021
Answers to written questions

Environment

1. To be in line with the Paris Agreement, what are the CAPEX amounts by 2025? How will these CAPEX be distributed across the value chain between maintenance CAPEX and growth CAPEX? What is the geographical distribution?

Our long-term CSR programme launched in 2015, TRUST 2020, reflecting our commitment and ambition in favour of sustainability, is coming to an end. Building on the progress made in 5 years through this program, both in terms of performance and achievements, we have defined our new programme, TRUST 2025, which is a continuation of TRUST 2020 but also incorporates new ambitions, new challenges inherent to new market trends but also to the new growth objectives of our business activities. The CAPEX amounts associated with this program are currently being evaluated for each initiative planned over the given period and against the objectives set. This first analysis will be submitted for review and approval at Board of Directors level during the next Social and Environmental Responsibility Committee that should take place on July, the 22th. As a consequence, at this step, we are not able to disclose any relevant CAPEX level associated to the TRUST 2025 Program without any discussion, amendments and final approval from the Board of Directors.

Regarding alignment with the Paris Agreement, Worldline has already reviewed its commitments and policy on climate strategy since 2016. In this context, we have planned investments to reduce our environmental impact in the three main areas of data centres, offices, payment terminals and smart mobility. As an illustration, three projects are underway in our strategic data centres: the implementation of free cooling, the replacement of dry coolers and the replacement of cooling units. As for the offices, an action plan is being finalised in all buildings with the involvement of more than 200 employees in the implementation of energy efficiency projects. The budget associated to these projects will be known in the coming months.

Furthermore, we would like to highlight the fact that Worldline environmental long term commitments regarding the fight against climate change (excluding Ingenico scope) are aligned and approved by the SBTi (Science Based Targets initiative) and are as following:

- Reduce its carbon intensity by 2.67% each year, in line with its objectives validated by the SBTi, i.e. -19% by 2025 and -45% by 2035, compared to 2018;
- Encourage its 100 main suppliers to define SBTi targets and ambition themselves, which covers the scope 3, which is that is the most significant for the Company in terms of GHG emissions;
- Continue the ISO 14001 certification of its strategic data centers and offices with more than 500 employees;
- Achieve an average PUE (Power Usage Effectiveness) of 1.65 by the end of 2020 in its data centers;

Concerning payment terminals, an action plan has been defined to improve their energy efficiency, use recycled materials and dematerialise electronic payment tickets. It should be noted that over the last 3 years, we have managed to reduce the environmental impact of this activity by approximately 25%, notably by using the principles of eco-design and the circular economy.

2. How do you limit the impact of biodiversity loss on your future income? Specify the indicators and means you have put in place.

In line with its materiality analysis, biodiversity loss has little impact on Worldline's future revenues as none of its products and services depend on raw materials from living organisms.

However, Worldline's Business Continuity Plan incorporates the risks associated with a decrease in staffing levels due to an increase in the number of serious illnesses and pandemics. According to the World Health Organisation, the loss of biodiversity can have a significant direct impact on the health of populations. Worldline anticipates a greater impact of the scarcity of materials and supply difficulties on its business. Worldline is committed to anticipating the scarcity of certain materials used in the manufacture of its products, in particular by deploying business continuity plans to maintain and improve overall resilience. These elements are detailed in the answer to the following question. This approach is certified ISO 22301 following an external audit.

3. How do you anticipate the scarcity of certain natural resources and the difficulties of supplying your strategic resources? How does this affect your business models and how do you secure your supply chains?

Limited resources, in particular rare raw materials used in electrical components, and supply difficulties are a challenge for the digital industry and could have an impact on Worldline's business. In order to secure its supply chain, and as part of its Continuity Plan, Worldline is qualifying its suppliers to secure the sourcing of certain sensitive components. This enables Worldline to secure its supply chain in the case of a default by one of its suppliers. In addition, the Group ensures that production plants located in areas of extreme climatic risk (typhoons, hurricanes, floods, etc.) have a back-up plant to which activities can be transferred very quickly. Worldline has also implemented a new procedure for the forward-looking management of the manufacture of its payment terminals, which are now manufactured at the request of customers. The order book is also optimised with the help of customers to increase visibility on projected production volumes, thus enabling future production needs to be anticipated by several months. Thanks to this proactive approach, Worldline is improving the management of strategic resources throughout its value chain.

Worldline optimises the entire terminal operating lifecycle in a sustainable manner, from eco-design to the limitation of electronic waste and its recovery. Worldline also promotes the use of circular economy principles through its payment terminals. By shifting its operating model from the sale of terminals to the recurrent provision of a service around them, Worldline will increase the responsibility for their life cycle at the customer's end. This approach is based on a more virtuous approach to the maintenance of terminals, which will extend their lifespan and therefore limit the consumption of raw materials. In addition, it will ensure that payment terminals are collected at the end of their life and recycled in the cleanest possible way, thus limiting the pressure on natural resources.

With regard to the supply of our IT equipment, we anticipate possible supply difficulties due to the scarcity of raw materials or climatic conditions. Our actions aim to encourage our suppliers to recycle their equipment at the end of its life and to reuse materials from products at the end of their life, as well as to extend the useful life of our equipment through actions on the hardware and software fronts. Finally, the constitution of a stock of spare parts in our data centers in order to repair and extend the use of our equipment is also one of our axes aiming to secure supplies.

Social

4. Solidarity between economic actors, large and small companies, seems necessary to limit the negative impacts of the current crisis. How is your group adapting its purchasing or sales practices, both nationally and internationally, to support its suppliers or customers who are affected by the crisis? Do you apply differentiated policies for VSEs and SMEs? Has the crisis led you to structurally change your policies in this area?

Thanks to the maintenance of its activity, Worldline has been able to ensure the continuity of its operations and thus support the activity of its suppliers, both on a national and international level. The Group has also worked since the beginning of the Covid-19 crisis with the most vulnerable companies in its supply chain to ensure business continuity plans (exchanges between buyers and suppliers, review of continuity plans, etc.). The aim of this approach is to ensure uninterrupted delivery to its customers and to accelerate the deployment of certain innovations (such as contactless payment) in order to better respond to the new constraints created by the crisis. Finally, as part of its Responsible Purchasing approach, the Worldline Group is strengthening the promotion of national purchases and purchases using adapted companies and therefore supporting VSEs/SMEs.

5. How do you manage, at the group level, the social impacts linked with the massive development of homeworking since the beginning of the pandemic? Particularly in terms of psychosocial risk management, cost sharing, employee satisfaction survey, reversal of employee choice, part of homeworking employees, etc.

Worldline and its 20,500 employees are present in 50 countries. The payment and digital transactions jobs have made it possible to have more than 90% of the staff in homeworking. From the beginning of the pandemic, contact between teams, managerial homeworking good practices, and homeworking good practices have been reinforced. All quality of work life and employee satisfaction survey activities have been maintained or expanded, as well as training and webinars. The teams showed inventiveness with weekly contact or sharing meetings. In particular, international sharing of best practices has been implemented and support for isolated employees has been set up. Managerial communications has been reinforced and health monitoring developed.

In France, we communicated with employees from March 2020 to let them know that we understood the difficult situation they were facing and assured them of our support. We communicated to employees when nurseries, schools, colleges, high schools were closed to tell them that we knew that employees did not have 100% of their potential but we also knew that they were doing their best and that we took this into account in project management.

From April 2020 we subscribed to a platform providing the services of doctors and psychologists 24/24 and 7/7, as well as social workers from Monday to Friday during office hours.

We have invited speakers during webinars for our employees to give them some keys to better experience the lockdown and 100% working from home. We negotiated with the trade unions an agreement on exceptional homeworking providing for lump sum compensation of 20 euros per month and the retroactive reimbursement from March 2020 until January 31th, 2021 of home homeworking equipment : office chair, computer equipment in addition to the equipment provided by the company, for example an additional screen. This month we will send to the employees a survey to ask them how they experience exceptional homeworking and how they envision post-covid, and in particular if they want to telework more and at what pace.

6. Do you have a definition of « decent wage » that is not limited to the local minimum wage ? If yes, which one? How does your company ensure that its employees but also the employees of its suppliers receive a decent salary?

The Group's remuneration policy is based on fairness and competitiveness regarding the median market for remuneration and social benefits in each country where it operates, taking into account the level of commitment, skills and individual performance, as well as the legal framework applicable to collective bargaining. Thus the salary is not limited to the legal minimum at Worldline. In countries where such increases are applicable, the lowest salaries benefit from general increases and are eligible for individual increases on the basis of the applicable selectivity criteria. In addition, in some countries, collective bonuses are applicable as well as meal vouchers and food allowance.

In France, special attention is paid in particular to employees on work-study contracts (apprenticeship contracts or professionalization contracts) for whom an increase has been given in mid-2019. In addition, for non-student employees who do not receive an objective bonus or a sales bonus and whose annual fixed full-time salary is less than or equal to 81,048 euros gross, an increase was granted on July 1, 2019 of 30 euros gross per month corresponding to a total of 390 euros gross for a full year. For employees, not including apprentices, who are eligible for an objective bonus or a sales bonus whose fixed full-time annual salary is less than or equal to 60,000 euros gross: an increase was given in the middle of the year of 30 euros gross per month corresponding to a total of 390 euros gross for a full year. Employees who were not eligible to target bonus or a sales bonus are eligible for an annual bonus, the minimum gross amount of which may not be less than 25% of the gross monthly minimum wage. The total budget for this bonus is between 0.51 and 0.55 months of the basic monthly salary of all the employees concerned. The bicycle premium can be up to € 200. Finally, another bonus, the exceptional purchasing power bonus, known as the "PEPA bonus", was also paid taking into account the salary level of employees and work-study students, promoting the lowest salaries and going up to € 500 for salaries between 18,500 and 40,000 euros.

Also in France, restaurant vouchers are covered by the employer at 60%.

7. In the framework of your profit-sharing agreement with French employees, do you take into account environmental and social criteria.

If yes:

- **What are these criteria? Have they evolved since April 1, 2020?**
- **What is the proportion of these criteria in the profit-sharing formula? Has it evolved in the last year?**
- **What is the proportion of employees concerned?**

Worldline has concluded a profit-sharing agreement at the level of Worldline Economic and Social Unit. The calculation formula retained – and negotiated with the employee representatives within the Worldline France Economic and Social Unit- retain revenue and margin growth criteria that have resulted over the years in a positive social impact due to the positive evolution of the company headcount, which has recruited more than 7000 employees (excluding acquisition) since 2014. For the new agreement, it's planned to take into account social and environmental criteria.

In the Ingenico legal perimeter, the gain sharing scheme was already incorporating ECOVADIS criteria. In total for the Worldline Group, 4,500 people are concerned in France.

For the future, new agreements should incorporate once again environmental and social criteria.

8. In the framework of employee savings scheme, which funds actually have a responsible label (CIES, Finansol, Greenfin, ISR) ? For each proposed funds, what is the name of the labels, what is its percentage share of savings deposit, to which proportion of employees is it offered ? Additionally, what proportion of the group's employees, in France and other countries, have access to other forms of employees savings scheme, in particular for retirement? What proportion of the assets corresponding to these savings is managed in a social responsible way and has « quality signs »? Which one?

In the framework of employee savings scheme, in our group savings plan (PEG) as well as in our group retirement savings plan (PERCO) available to employees, the fund ARCANZIA ACTION ETHIQUE ET SOLIDAIRE 721 has the label Comité Intersyndical de l'Épargne Salariale (CIES) which is a label awarded by four of the five trade union confederation (CFDT, CFE, CFTC, CGT), and rewards offers that have recognized expertise in responsible investment and that give a majority position to employee representatives fund supervisory boards. This represents 9% of the PEG funds excluding employee shareholding and 16% from the PERCO side.

The last plan employee shareholding covered 97% of the employees in other countries. It proposed a discount of 20% on the reference price of the Worldline share's and there is an additional Employer matching contribution up to 6 free shares. This kind of plan is usually proposed every 18 months and about 30% of the 20000 employees have subscribed to this plan.

Governance

9. Do you apply the GRI 207 standard for your public tax reporting?

If so: does this reporting address all the elements listed in this standard and if not, what items did you choose not to publish and why?

If you don't use this standard: what are the reasons for this and plan to apply it to maturity (1 to 2 years)?

What other measures do you have or are you considering to implement in order to meet the growing demand for tax transparency from your stakeholders?

Yes, the tax information published in the Universal Registration Document is in line with the recommendations of GRI Standard 207.

The main information required by the standard that is not published is the country-by-country reporting. As the Group is taxed on the results of its operating activities in each tax jurisdiction in which it is established, mainly in Europe, this information would not provide additional information to that already published in the annual financial report. A country-by-country declaration is sent to the French tax authorities as part of our reporting obligations.

We believe that we have improved the information provided in the Universal Registration Document compared to previous years. We will continue to refer to the GRI 207 standard and will continue our efforts to improve to meet it.

10. What is the scope of the equity ratios you publish? What analysis do you make of the evolution of these ratios? Did this analysis push you to adapt your compensation policies? If so, how?

The perimeter taken into account in the context of the calculated and published equity ratio as provided for in article L. 225-37-3, I 6° and 7° of the French Commercial Code is that of Worldline SA and the UES Worldline France. As from 2020, the scope includes all French entities of Ingenico (UES Ingenico, Ingenico E-Commerce and Ingenico PSF) following the acquisition of the Ingenico Group by Worldline on October 28, 2020, thus covering all employees of all entities of the Worldline Group in France, in accordance with the recommendations of the AFEP-MEDEF Code.

The annual evolution of the ratios - both for the Chairman and Chief Executive Officer and for the Deputy Chief Executive Officer - tends to show that the evolution of the compensation of the Chairman and Chief Executive Officer and the Deputy Chief Executive Officer is consistent with the evolution of the average and median compensation of the employees of Worldline SA, of the Worldline France ESCU and of all the French entities of Ingenico (as of 2020). The variances in the ratios between the years 2018 and 2019 are explained by the introduction of the so-called "Sapin 2" law ("*loi Sapin 2*") requiring, as of 2018, the payment of variable compensation due for the previous year after approval for the General Meeting called to approve the financial statements for the year ended. The 2020 ratio also reflects the absence of

implementation, at their initiative, of the increase in the compensation of executive Directors in connection with the salary freeze applied within the Group.

The annual evolution in the ratios was presented to and examined by the Board of Directors and the Remuneration Committee when establishing the compensation policies and determining the compensation components awarded and/or paid to senior executive directors during the past financial year.

The Company's compensation policy ensures that the various components of the compensation of executive directors are consistent with and measured against the average and median compensation of the Company's employees and of all the employees of all the Group's entities in France, by means of the equity ratio.

The remuneration structure implemented by Worldline is in line with the social interest of Worldline, our objective being to pay both our employees and senior executive directors in line with market practices. Worldline strives to remunerate all its employees at the market median according to the activities carried out and the positioning in relation to remuneration surveys in each country. Compensation topics are discussed on an ongoing basis with the social partners.

Finally, the calculation of the equity ratio in France made on the largest possible basis (taking into account all employees from all legal entities) allows this consistency check of non-reasonable gap in remuneration; this ratio is discussed at the Remuneration Committee and at Board level and is a key input of the remuneration policy of the Group.

11. With regard to the implementation of your group's gender equality policy, could you share with us:

(i) The agenda and numerical objectives – achieved or to be achieved – on the subjects related to this policy (career, training, remuneration, distribution of private/professional life, etc.) at all levels of responsibility.

(ii) If the application of this equality policy is applied in all the group's companies both in France and internationally. If not, why?

(iii) If so, what specific means do you use to promote equality between women and men in your countries where this concept is having difficulty in establishing itself ?

The entire policy and indicators are presented and discussed by the Board of Directors and the Social and Environmental Responsibility Committee. Equality in terms of remuneration is verified in the countries (in 9 main countries there was evidence checked that there was no difference (or a mitigation plan) in remuneration between Women and men as well as for promotion pay raise, no impact on pay raise after parental leave and relevant proportion of women in the top 10% of remuneration), as well as for promotions, the presence of women in management positions (with the objective in 2025 to have the similar ratio of 35% in the top 20% of management), seminars (same proportion as the population concerned checked and ok in the last year event), training (same proportion as the population concerned checked and ok in the last year event), and "expert" (improvement of two points in the last selection campaign) and "talent" status (same proportion as the population concerned checked and ok in the last year event) as well as for long term incentive plan allocation (same proportion as the population concerned checked and ok in the last year and this year). We also monitor the difference in employee appreciation and satisfaction between men and women on some 60 criteria each year for all 20,000 employees.

12. How are your lobbying practices formalized and how do they fit into your group's CSR strategy? Can you describe the chain of responsibility of your company in terms of lobbying or institutional relations? In which cases, can or should your group's control body (board of directors, supervisory board) be consulted? What information about your lobbying practices do you publish (public positions, allocated budgets, etc.) for each of your market?

Public and Regulatory Affairs are clearly positioned in the internal organization at a level commensurate with their importance, since they are managed by a member of the Group Executive Committee who reports to the Chief Executive Officer, and are organized as a department whose role is to ensure that Worldline has a good understanding of the regulatory changes under consideration. The Public and Regulatory Affairs Department aims to:

- Anticipate regulatory changes and react to public decisions;
- Promote the company's expertise directly;
- Orchestrate the flow of information within the company on key issues and coordinate the relevant functions;
- Respond to questionnaires and consultations from regulatory authorities and participate in the working groups they organize.

Worldline does not make monetary contributions to candidates for elected office, political parties or Election Committee in any country. Moreover, in its Anti-Bribery and Anti-Corruption, Anti-Fraud Policy, Worldline prohibits the provision of money, gifts, entertainment or anything else to any government or public officials and/or family members or persons known to be close associates of government and public officials ("Officials") for the purpose of influencing such officials in order to obtain or retain business or a business or commercial advantage, or otherwise in relation to decisions that may be seen as beneficial to Worldline's business interests.

Regarding the management of the voting rights attached to membership in associations and professional organisations, a preliminary analysis of the topics to be voted in General Assembly is done especially concerning the election of the chairman in an autonomous manner to avoid conflict of interest by our representatives.

In May 2020, Worldline founded an association named the European Digital Payments Industry Alliance with other key players. The founding process was monitored by a consultant based in Belgium which had been selected according to an official procurement process.

Worldline's current strategy tackles in priorities the following topics as discussed with the experts of top management of Worldline and approved by the executive committee (EXCOM):

- Digital single market strategy: engage in the public debate for topics that are relevant for payment service providers;
- Payment/cyber-security/cloud/data localisation: input in the upcoming legislation on cyber-security for Financial Services, as payments are likely to be an important aspect of this new legislation;
- Paytech/fintech in API world: develop and publicly communicate a view on the impact of the API regime under PSD2 and the workable solutions in this area

Worldline has deployed different tools to monitor this new activity and thus increase transparency and coherence of its actions relating to public and regulatory affairs. As an example, the registration of Worldline in the transparency register held by the European Commission under the Identification number 257888538969-50 can be underlined. This transparency register shows the amounts received from the EU Commission as granted for projects.

13. How are the Social partners associated at Group and local level to engage the Company towards a fair transition? Will you publish their opinion concerning the "plan de Vigilance" and about your extra-financial performance document?

At Group level, a Special Negotiation Group has been set up with a view to creating a European Group Committee. It will allow to address social dialogue for 80% of the employees of the world. Currently and since 2020, a meeting every 4 to 6 weeks define the European Work Council constitution. Once agreed, the elections will take place and EWC members will cover many topics of the Business and social life of the Company.

In addition, Worldline management team shares and discusses on a monthly basis in the countries where Worldline has employee representatives, strategies, projects and key information relating to its economic performance (turn-over, etc.), as well as all employee-related topics such as data privacy, participation Committees, Wellbeing@work. Key information is also shared with all employees through global or local newsletters.

At the highest level of the Group, the Worldline Board of Directors includes two Directors representing the employees who, in this capacity, participate, vote and contribute to the work of the Board of Directors on all subjects, particularly vigilance, transition and non-financial performance. The Director representing the employees is a member of the Remuneration Committee and the second Director representing the employees is a member of the Social and Environmental Responsibility Committee. In this Committee, the Group's extra-financial performance is designed and discussed, in particular the extra-financial performance of the last five years, and the new five-year business plan "Trust 2025" is prepared before its approval by the Board of Directors. The social partners are therefore involved at every stage of the process.

The Social and Economic Responsibility Committee also participates in the meetings of the Board of Directors and in Worldline's General Meetings (although without voting rights, as required by law).

At Group level, the Compliance, Ethics and Corporate Performance policy is the subject of numerous mechanisms (notably whistleblowing), communication and training, such as the mandatory training on the

company's code of ethics. Upstream social dialogue makes it possible to incorporate or improve these measures.

In terms of vigilance, transition and extra-financial performance, we involve our social partners at the highest level of the company, at the European and national levels.

Finally, at the national and local levels, the social partners are involved in dialogue on vigilance, transition and extra-financial performance, either because national law requires information or consultation on the subject, or because the social partners or management wanted to exchange and dialogue on the subject.

These dialogues remain internal to the company, but the resulting decisions or progress may be communicated externally.

In addition, each policy/procedure concerning employees' rights and obligations is subject to consultation or information of all works councils in accordance with local legislation.

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