

Corporate Social Responsibility within Worldline

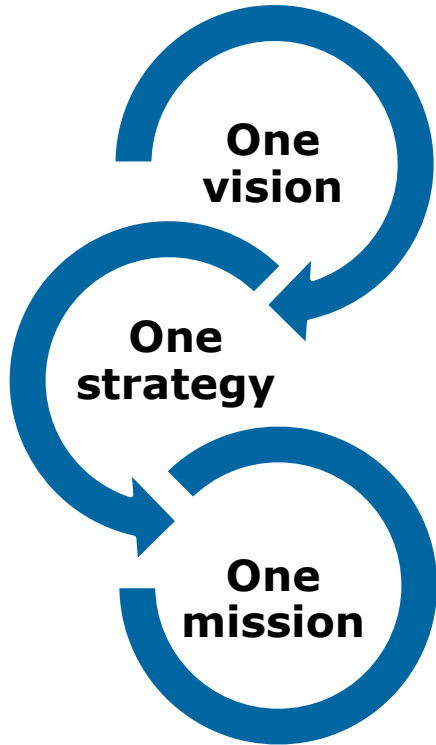
Presentation to investors

Sébastien Mandron

CSR Officer

- June 2019 -

Corporate Social Responsibility within Worldline



"Sustainability is a major driver of business performance toward meeting all stakeholders expectations – and society as a whole in the IT services market, and it is growing every year. As the digital partner of choice for our customers, we have embedded corporate sustainability and responsibility into all our operations and all our innovations. That is why at the Atos Board of Directors' and Executive Committee levels we follow the indicators of our performance very closely and we insist on improvements and progress year after year."

Thierry Breton, Atos Chairman and Chief Executive Officer, Worldline Chairman



"CSR and business performance are two faces of the same coin, of being sustainable and being able to stand the test of time. Our commitment to CSR keeps us aligned with our long-term objectives and keeps us focused on what is essential to our company and to our ecosystem. Doing these things is a powerful way to drive our company, to respond to stakeholder expectations and to confirm the net benefit we deliver in the world, today and tomorrow."

Gilles Grapinet, Atos Senior Executive Vice President, Global Functions and Worldline Chief Executive Officer



"At Worldline, our CSR and business activities are fully intertwined. In setting our Trust 2020 commitments, that aim to build long-term trust with our stakeholders, we succeeded in making CSR a transformation vehicle that mobilizes the entire company in order to implement the relevant and innovative action plans to accelerate our progress toward the objectives we have set in each strategic area."

Sébastien Mandron, Worldline Corporate Social Responsibility Officer

WORLDLINE: EMPOWERING THE CASHLESS SOCIETY

c. €2.2 bn
ANNUAL REVENUE*

c. 11,500
EMPLOYEES

32
COUNTRIES



MERCHANT SERVICES

- Commercial Acquiring
- Omnichannel Payment Acceptance
- Payment Terminals Solutions
- Digital Retail Services

> €1.0 billion
annual revenue (47%)

400K+
Merchants in Europe



FINANCIAL SERVICES

- Issuing Processing
- Acquiring Processing
- Account Payments
- Digital Banking

€0.9 billion
annual revenue (39%)

300+
Financial Institutions



MOBILITY & E-TRANSACTIONAL SERVICES

- Trusted Digitization
- eConsumer & Mobility
- e-Ticketing

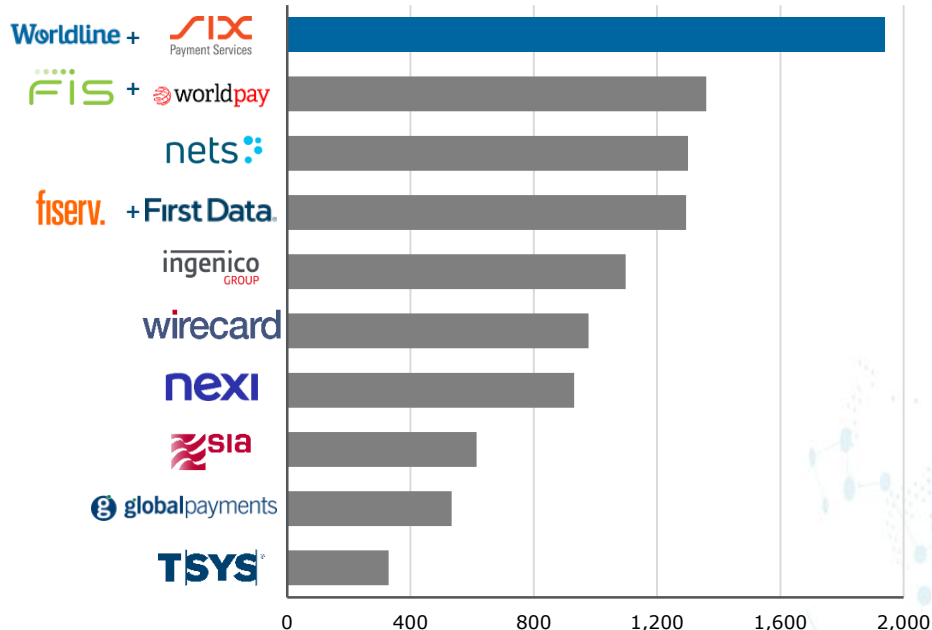
€0.3 billion
annual revenue (14%)

350+
Customers on
various industries

*: 2018 pro forma revenue

Worldline today: a unique pan-European payment champion, with an unrivalled industrial scale and reach

PSP ranking in the EU (European revenue in €m)



Source : Company filings

- Worldline: European revenue excluding terminals
- Wirecard based on previous year split by geography
- Ingenico: "Transactions" revenue
- First Data: EMEA revenue; Fiserv: revenue outside the USA

European leadership at scale

Leadership

#1

In the DACH region, in Benelux, in France and in the Baltics

#1

10%

Market Share in Commercial Acquiring¹

#1

20%

Market Share in Financial Processing²

#3

European e-com. PSP³

Merchant services

c.2.2m

Payment terminals managed worldwide

c.2.3bn

Card transactions processed per year

Financial services

c.125m

Cards under management

c.13 bn

Non card transactions per year

c.11 bn

Payment card transactions per year

MeTS

2m+

Connected objects

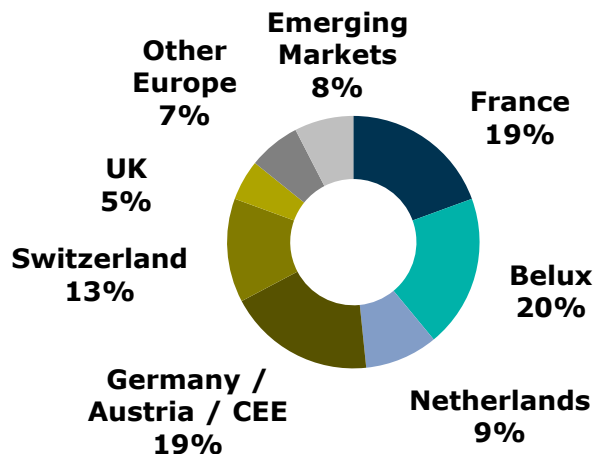
€16bn+

Travel ticket sold per year

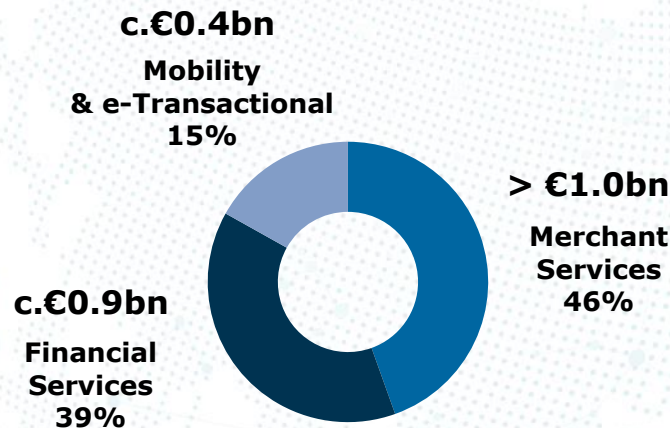
worldline
e-payment services

A UNIQUELY DIVERSIFIED BUSINESS PROFILE

Worldline + **SIX** Payment Services = 2019e combined net revenue of **c.€2.3bn**



A well balanced geographic revenue mix⁽¹⁾



New Business Profile⁽²⁾

2018 Highlights: another very solid year with all 2018 financial objectives reached

2018 results

Revenue: €1720m
+6.2% organic
(Q4 at 7.0%)

OMDA: €391m
22.7% (+100bp vs 2017)

Free cash flow: €207m
+ 18% vs 2017

SIX Payment Services acquisition & equensWorldline synergies

Strategic acquisition of SIX Payment Services (SPS)

- Step change for Worldline's commercial acquiring
 - €110m OMDA run-rate synergies targeted in 2022
-

SPS Integration program launched immediately after closing

Successful second year of equensWorldline integration and synergy plan

Robust commercial activity

- **Many new significant contracts, including:**

COMMERZBANK 

îledeFrance 
mobilités

- **Many outsourcing opportunities** in the commercial pipeline
-

- **Commercial breakthrough** of PSD2/ Instant Payments, Tap2Use, Contact platform, VALINA

Key strategic axis of the 3 year roadmap

SCALE & REACH	Fully leverage Worldline Pan-European competitive advantage
LARGE DEALS EXPERTISE	Maintain commercial focus on large outsourcing deals and new bank alliances
FOCUS ON ONLINE	Grow above market Worldline online and omni-channel payments , leveraging One Commerce Hub and digital banking
INNOVATION & INVESTMENT	Ensure successful market breakthrough with latest differentiating offers
INTEGRATION KNOW-HOW	Enable fastest possible delivery of SIX Payment Services and equensWorldline synergy plans
M&A TRACK RECORD	More than ever, maintain an absolute priority and focus on the next wave of European payment consolidation opportunities

Make Worldline **the n°1** payment industry **employer brand** through **talent & expert attraction and developments policies** and **Tier 1 CSR** achievements

2019-21 ambition

Previous
2017-19
- 3 year plan -

New
2019-21
- 3 year plan -

REVENUE

After H1 2017 at a slight positive growth
5% to 7% CAGR



7% to 8% CAGR
over the 2018-2021 period

OMDA

+350bp to +400bp
margin improvement
in 2019 vs 2016 pro forma of c.18.5%



+400 to 500 bp*
margin improvement in 2021
vs 2018 proforma

**FREE
CASH
FLOW**

€210m to €230m in 2019,
i.e. **over +50% increase vs 2016**



€370m to €410m in 2021, i.e.
between +75% and +95%
increase vs 2018

*: excluding impacts from IFRS16 adoption

2019 objectives

REVENUE

6% to 8% organic growth

OMDA

Between 24.8% and 25.8%*

**FREE
CASH
FLOW**

Between €275 million and €290 million
including synergy implementation costs

*: Corresponding to an initial guidance of 23% to 24% pre IFRS 16 impact estimated at c.+180 basis points on OMDA.

Worldline corporate and CSR governance (1/2)

Shareholding structure

- **As at May 31, 2018:** no shareholder > 5% of share capital (except Atos and SIX group AG)
- **Atos:** **27.3%**
- **SIX Group AG:** **26.9%**
- **Employees & management:** **0.3%**
- **Treasury stock:** **0.3%**
- **Free Float:** **45.2%**

Board of Directors

- Board to consist of **13 members**, of which 3 Atos appointees (including the Chairman), 2 SIX Group appointees and, the CEO, 6 independent directors, 1 employee representative.
- **Consistent with recommendations of AFEP-MEDEF code**
- Directors **appointed for 3 years**
- **Separation of Chairman and CEO functions**

Board committees

- **Audit Committee**
 - 6 members, out of which
 - 4 independent directors
 - Chaired by an independent director
 - **Compensation/Nomination com:**
 - 5 members, out of which
 - 3 independent directors
 - Chaired by the President
 - **Investment Committee:** 4 members, incl. 1 independent director
 - **Strategy & Innovation Committee:** 5 members, incl. 1 independent director
- Committees **in line with recommendations of AFEP-MEDEF Code**

Worldline corporate and CSR governance (2/2)

Management

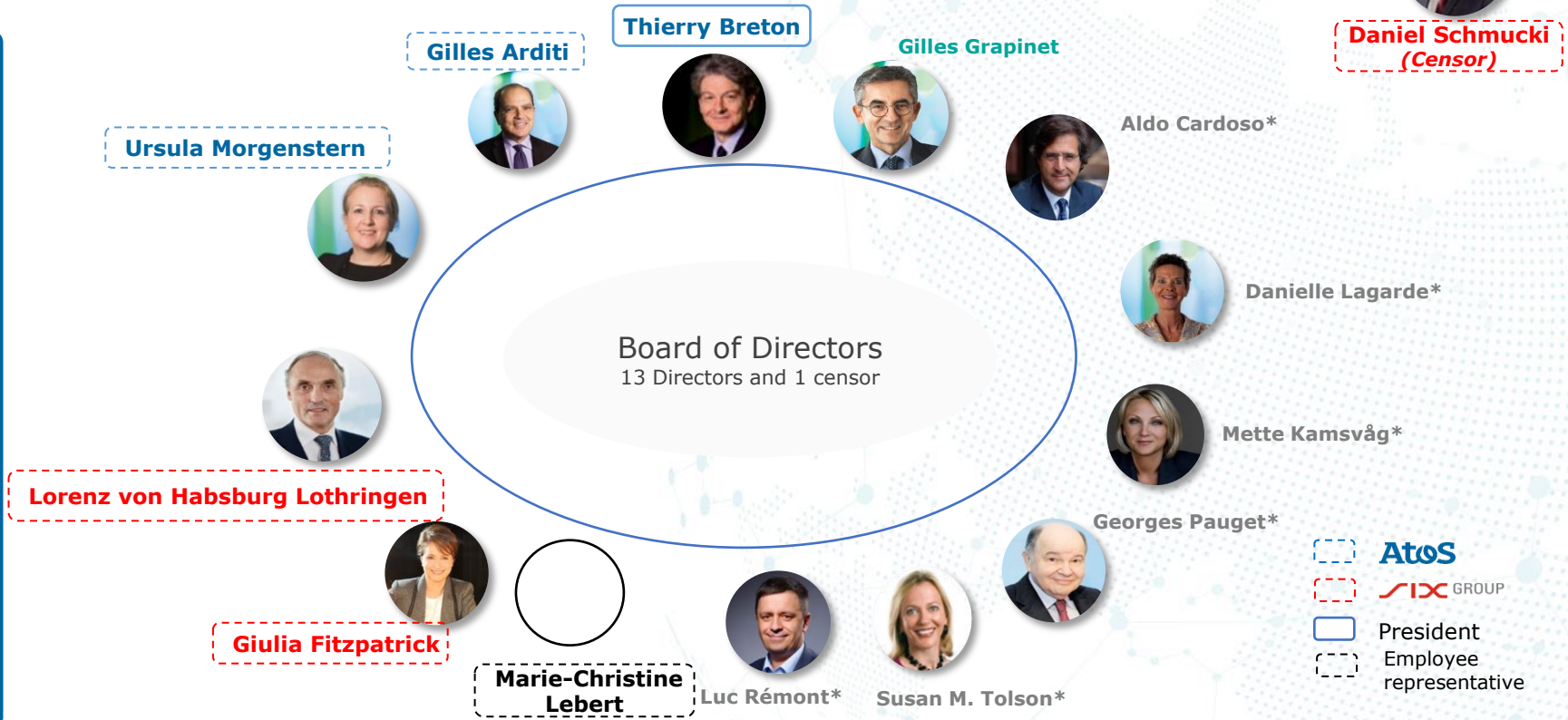
- **Non executive Chairman of the Board: Thierry Breton**
- **CEO: Gilles Grapinet**
- **Strong Management team** with long experience in the industry
- Key decisions subject to **Board** prior approval (+ in certain instances, audit committee opinion)

CSR Governance

- **Quarterly CSR management review** : Gilles Grapinet + Management Committee members
- **Quarterly Environmental board** : CSR officer, Environmental managers, Head of Atos Environment
- **CSR committee on weekly basis** : All CSR members

New Board of Directors composition perfectly reflecting the new shareholding structure

Board of Directors



- Atos
- SIX GROUP
- President
- Employee representative

* Independent director



A well balanced governance structure

Parity

58%
Men



42%
Women

Independence

50%
Membres indépendants
+
1 employée
representative



Competences

Payment
services



Bank and
finance



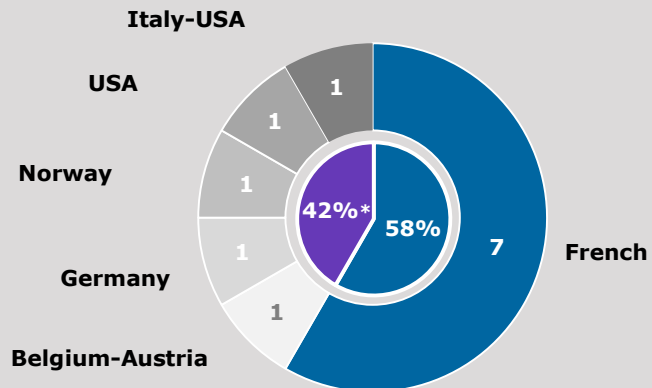
Management



Engineering



Nationalities



* Non-French directors

Adapting corporate governance and preparing for the full standalone status

Adapting the corporate governance

- Increase from 4 to 6 independent board members (out of 13)
- Reduction from 5 to 3 of Atos appointed board members
- Worldline CEO full time dedicated to Worldline



Improving corporate structures

- Disentanglement from Atos IT systems and mutualized support functions
- Fast termination of service agreements
- Strengthened corporate teams and internal IT systems

Designing our future cooperation with Atos: the Atos & Worldline Alliance

- Comprehensive industrial, technological and commercial alliance
- HR Mobility programs
- Mutually beneficial arm-length cooperation
- Joint-governance

Internal and external communication activities with all stakeholders

Taking advantage of the projected stand-alone status: 3 new strategic levers for a rejuvenated M&A potential

Proposed
distribution by
Atos of 23.5% of
Worldline's shares

and

deconsolidation of
Worldline from
Atos Group

Renewed **ability to welcome new banking communities** in Worldline through further capital increase

Standalone computation of Worldline's net debt to EBITDA **financial leverage** ratio

Significant **improvement** of Worldline's share **liquidity**

Reload firepower to proceed with new M&A in the background of next consolidation wave

Worldline

**Largest EU
countries still
to participate
in Payment
industry Consolidation**

France, Spain, Italy, Sweden,
Portugal, ...

**Bank-friendly
strategy
& recognized
track-record**

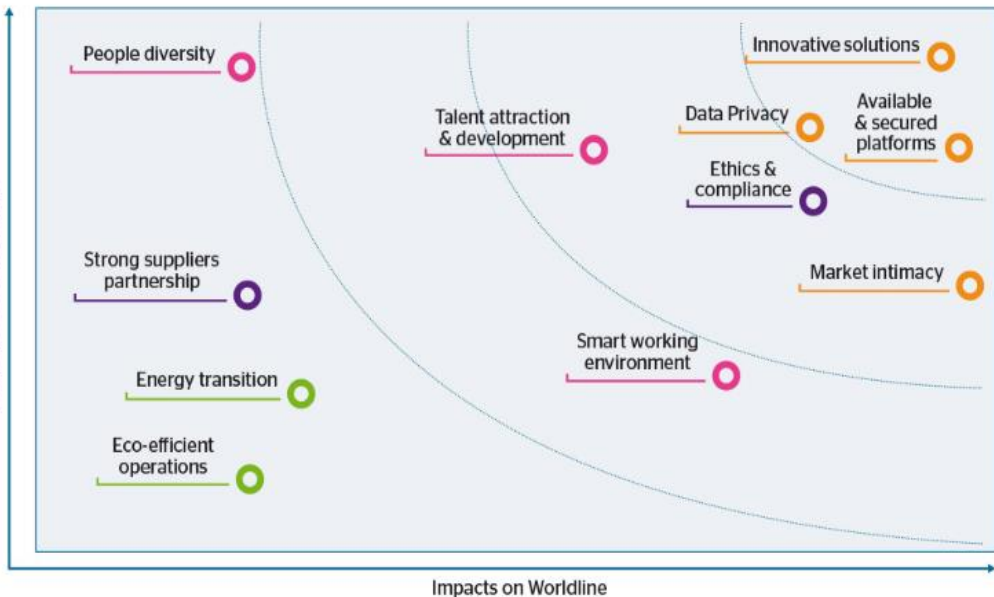
of value-creative and
optimized M&A transactions
for Banking communities

**Rejuvenated
Strategic flexibility
to adapt to each
specific situation**

Equity – cash & debt – JV –
Alliances & industrial
partnerships

Worldline has performed a detailed CSR materiality analysis

Strategic and economic impact for the Group



- Building clients' trust with fully available and secure platforms
Reinforcing value for clients through sustainable and innovative solutions
- Being a responsible employer by revealing our employees' potential
- Endorsing our business ethic within our value chain
- Leveraging the eco-efficiency of our data-centers and offices

Worldline CSR commitments through five objectives



- 1** Building **clients' trust** with **fully available & secured platforms**
- 2** Reinforcing **value for clients** through **sustainable & innovative solutions**
- 3** Being **a responsible employer** by revealing **our employees' potential**
- 4** Endorsing **our business ethic** within **our value chain**
- 5** Leveraging **the eco-efficiency** of our **data-centers and offices**

Worldline 2020 CSR Commitments

CSR CHALLENGE	INDICATOR	2015	2016	2017	2018	TRUST
BUILDING CLIENT'S TRUST WITH FULLY AVAILABLE AND SECURED PLATFORMS	% of alignment with the Service Level Agreements (SLA) on service availability	-	95,54%	95.49%	95.82%	100%
	% of alignment with the Service Level Agreements (SLA) on response time	-	98,52%	98.58%	97.95%	100%
	% of incident responses compliant with Worldline security policy	-	97%	98.67%	98.74%	100%
	% of CADP performed on all processing activities	-	-	-	97%	100%
REINFORCING VALUE FOR CLIENTS THROUGH SUSTAINABLE & INNOVATIVE SOLUTIONS	Revenue generated through sustainable solutions that contribute to societal and environmental progress in €m	575	586	770	816	725
	Overall Customer Satisfaction (OCS) score	7,26	7,67	8.1	8.1	8
BEING A RESPONSIBLE EMPLOYER BY REVEALING OUR EMPLOYEES POTENTIAL	Number of employer brand study citations	0	1	3	3	5
	% of employees satisfied with the trainings provided by Worldline	-	86%	88.4%	87.75%	90%
	% employee satisfaction as measured by the Trust Index of the Great Place to Work® survey	50%	57%	58%	59%	60%
	Gap between the % of females in management positions and the % of females in the overall workforce		7.5%	7.5%	7.3%	0
ENDORING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN	Level obtained in the EcoVadis supply chain assessment	Silver	Gold	Gold	Gold	Gold
	% of suppliers evaluated by EcoVadis with a score below 40 having an action plan to solve critical findings identified	-	100%	100%	89%	100%
LEVERAGING THE ECO EFFICIENCY OF OUR DATA CENTERS AND OFFICES	% of CO2 emissions offset from data centers, buildings and travel	32%	31%	83%	100%	100%
	% of CO2 emissions offset from payment terminals Life Cycle Assessment (LCA)	0%	100%	100%	100%	100%

A complete and transparent CSR reporting at the heart of Worldline business (1/2)

CSR CHALLENGE	ASPECTS	RELEVANT KPIS	2018	2017	2016	2015	
BUILDING CLIENT'S TRUST WITH FULLY AVAILABLE AND SECURED PLATFORMS REINFORCING VALUE FOR CLIENTS THROUGH SUSTAINABLE & INNOVATIVE SOLUTIONS	Innovative solutions	External awards success rate	0%	0%	50%	20%	
		Delivered Customer Innovation Workshops	15	9	10	17	
		Number of Worldline Innovation Network members	47	45	44	45	
		% of PhD and PhD students at R&D department	49%	49%	45%	46%	
	Fully available & secured platforms	Number of security incidents	159	150	110	126	
		Services availability rate	99.97%	99.96%	99.88%	99.81%	
	Market intimacy	Overall Customer Satisfaction from Tactical surveys (from 0 to 9)	8.1	8.1	7.67	7.26	
		Net Promoter Score	41%	40%	29%	1%	
	BEING A RESPONSIBLE EMPLOYER BY REVEALING OUR EMPLOYEES POTENTIAL	Talent attraction & development	% of total employees who received a regular performance and career review	90.65%	97.4%	94%	97%
			Average hours of training that employees have undertaken during the year	26.32	28.13	25.14	18.99
Employees stock plan			Quali	Quali.	Quali.	Quali.	
Turnover			9.40%	8.21%	8.42%	9.35%	
Cultural diversity		% of female within the Directors	18.52%	14.67%	20.97%	17.74%	
		Diversity perception GPTW	84%	82%	81%	79%	
Smart Working		Participation rate to the Well Being at Work	75%	77%	79%	84%	
		Great Place to Work Index Rate	59%	58%	57%	50%	
Absenteeism Rate %		2.70%	2.78%	2.50%	2.73%		
Total number of collaborative communities		1138	267	218	271		

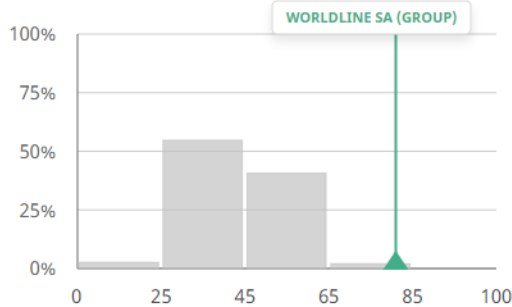
A complete and transparent CSR reporting at the heart of Worldline business (2/2)

CSR CHALLENGE	ASPECTS	RELEVANT KPIS	2018	2017	2016	2015
ENDORISING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN	Ethics and Compliance	Significant fines and number of non monetary sanctions for non compliance	0	0	0	0
		% of employees trained in Code of Ethics – Elearning	95%	95%	82%	71%
		% of management employees trained in Code of Ethics – Physical	-	77%	-	68%
	Strong Suppliers partnership	% of new strategic suppliers evaluated by EcoVadis	38.4%	30%	26%	N.A
		% of total expenses assessed by EcoVadis	50.2%	49.04%	47%	N.A
		Proportion of spending on local suppliers at significant locations of operation	86%	86%	88%	84%
LEVERAGING THE ECO EFFICIENCY OF OUR DATA CENTERS AND OFFICES	Eco efficient operations	Number of sites certified ISO 14001	9	9	9	9
		Energy consumption within the organization (Gj)	301349	281972	265636	248258
		Energy intensity per revenue (Gj)	189	225	239.80	232.39
		Energy intensity per employee (Gj)	30	37.13	42.18	41.17
		Total CO ₂ emissions (t)	10074	11253	11841.8	10329.6
		CO ₂ emissions per revenue (t)	6.81	8.98	11.05	9.7
		CO ₂ emissions per employee (t)	1.07	1.48	1.96	1.7

Steady year-on-year improvement of Worldline CSR ratings demonstrating commitment to CSR excellence

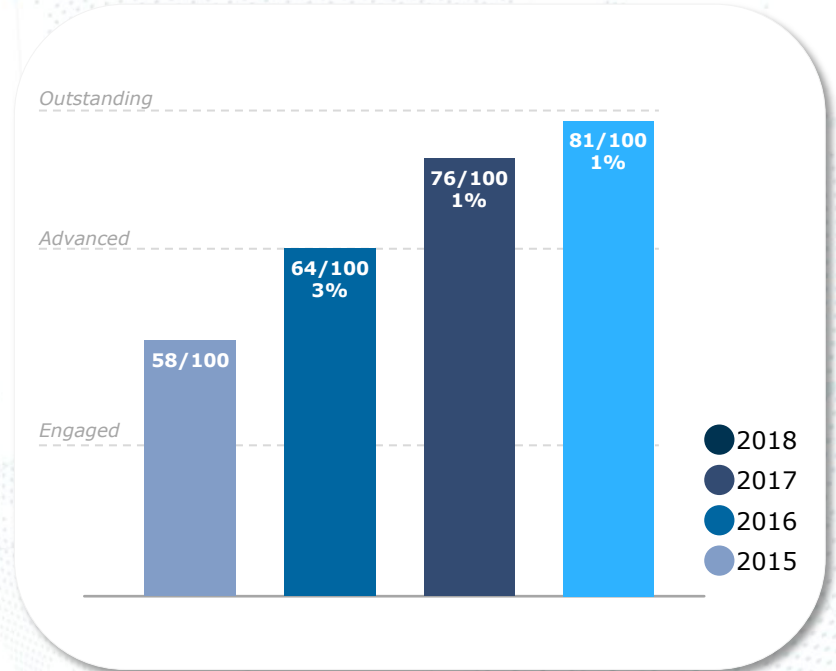


An IT leadership with EcoVadis assessment: Worldline obtained a 81/100 score in 2018

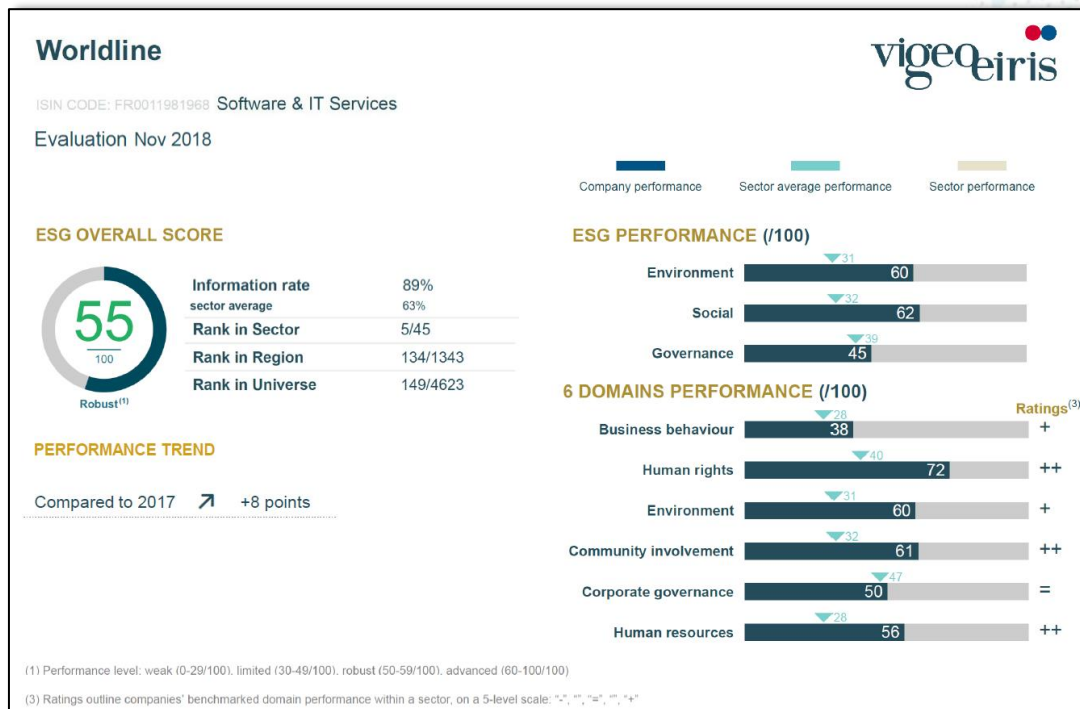


● All companies assessed by EcoVadis in this industry

Environnement	80	→
Social & Droits de l'Homme	80	↗
Éthique	90	→
Achats Responsables	70	→



Worldline is ranked in the TOP 5 companies of its sector in Europe by Vigeo



Worldline has recently joined the restricted **TOP 5** of the most sustainable companies of the **Software services & IT sector** in **Europe** assessed by the rating agency Vigeo Eiris.

At a global level, it positions Worldline at the **6th position** in its industry ranking among a panel of **215 companies**

Worldline ranked in the TOP 10 companies for its CSR performance (MSCI, Sustainalytics)



LARGEST 10 INDUSTRY PEERS (SOFTWARE & SERVICES)

	CARBON EMISSIONS	HUMAN CAPITAL DEVELOPMENT	PRIVACY & DATA SECURITY	CORPORATE GOVERNANCE	RATING AND TREND
SAP SE	***	****	***	**	AAA ↔
MICROSOFT CORPORATION	***	***	****	***	AAA ↔
INTERNATIONAL BUSINESS MACHINES CORPORATION	***	***	****	**	AA ↔
WORLDLINE S.A.	***	****	****	**	AA ↔
VISA INC.	***	****	**	****	A ↑
ALPHABET INC.	***	****	***	.	A ↔
MASTERCARD INCORPORATED.	***	***	***	****	A ↑
ORACLE CORPORATION	***	***	****	.	A ↔
TENCENT HOLDINGS LIMITED	***	****	**	**	BBB ↔
FACEBOOK, INC.	***	**	.	***	BB ↓
ALIBABA GROUP HOLDING LIMITED	**	****	.	.	B ↔

QUARTILE KEY: . Bottom Quartile **** Top Quartile
RATING TREND KEY: ↔ maintain ↑ upgrade ↑↑ two or more notch upgrade ↓ downgrade ↓↓ two or more notch downgrade



78 **Overall ESG Score**
Leader
 Outperformer
 Average Performer
 Underperformer
 Laggard

5 out of 207 **Relative Position**
 Leader

Top 5 Companies		Score	Peers (Market cap \$7-\$8bn)	Score
1.	Wipro Limited	93	Worldline SA	78
2.	Tech Mahindra Limited	86	Trend Micro Incorporated	47
3.	Atos SE	79	Tyler Technologies, Inc.	46
4.	Infosys Limited	79	GoDaddy Inc	45
5.	Worldline SA	78	Black Knight, Inc.	44

How Worldline aims to reduce everyday its carbon footprint ?

Reduce energy consumption through ISO 14001 sites certification & Invest in low consumption technologies for offices and data centers

Design Eco-efficient payment terminals

Move to renewable electricity

Offset 100% of the remaining CO2 emissions including travels



In 2019, Worldline became THE first carbon neutral company in the payment industry!

Worldline key ESG commitments for software & services markets

CYBER SECURITY

- 1 Maintain a high level of Security certification ISO 27001 across the organization
- 2 Strengthen services related to our Center of Security operations
- 3 Continue to keep Incident resolution above 95% in alignment with security policy
- 4 Train 100% of our employees on a yearly basis regarding PCI

DATA PRIVACY

- 1 Perform 100% of CADP on all processing activities
- 2 Train 100% of our employees on a yearly basis regarding security and data protection
- 3 Ensure privacy based on European standards via Atos Binding Corporate Rules.
- 4 Our services and solutions foresee privacy from the very beginning and as a standard as we address data protection already during design and as a default.

HUMAN CAPITAL

- 1 Propose to all employees individual development plan
- 2 Ensure proposed trainings fully match employees request
- 3 Rebalance Gender Equity for all managing positions
- 4 Meet new employees expectations for Well-being@work program

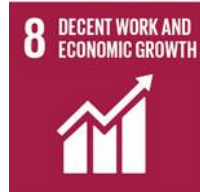
ENERGY EFFICIENCY

- 1 Certify ISO 14001 all Data Centers and sites above 500 people
- 2 Reduce our carbon intensity each year by 2% in alignment with Atos target to reduce by 10% by 2020
- 3 Double the part of renewable energy in our electricity consumption
- 4 Offset all CO2 emissions from our activities (Data Center, offices and travel) and CO2 emissions for terminals lifecycle by 2020

Worldline Contribution to the United Nations Sustainable Development Goals

EXTERNAL

Products & services



INTERNAL

Programs & policies



For further information



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Worldline, technological partner of the **Under the Pole** expedition



Worldline supports the polar **expedition Under The Pole** as a technology partner to facilitate and secure the production of multimedia content.

Our sustainability timeline

