

# **PRESENTATION TO INVESTORS**

**SEPTEMBER 2020**

**Worldline**

# DISCLAIMER

This document contains forward-looking statements that involve risks and uncertainties, including references, concerning the Group's expected growth and profitability in the future which may significantly impact the expected performance indicated in the forward-looking statements. These risks and uncertainties are linked to factors out of the control of the Company and not precisely estimated, such as market conditions or competitors' behaviors. Any forward-looking statements made in this document are statements about Worldline's beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline's plans, objectives, strategies, goals, future events, future revenues or synergies, or performance, and other information that is not historical information. Actual events or results may differ from those described in this document due to a number of risks and uncertainties that are described within the 2019 Universal Registration Document filed with the Autorité des Marchés Financiers (AMF) on April 29, 2020 under the filing number: D.20-0411, and its amendment filed on August 6, 2020 under the filing number D.20-0411-A01.

Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2019 Universal Registration Document. 2020 objectives have been considered with exchange rates as of March 31, 2020. All figures are presented in € million with one decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables.

2020 objectives are expressed at constant exchange rates. They rely also on the absence of change in scope and of significant change in accounting standards. These objectives have been built on a comparable basis versus historical financial information, and according to Group's accounting standards.

Global Business Lines include Merchant Services (in Argentina, Belgium, Brazil, Czech republic, France, Germany, India, Luxembourg, Malaysia, Poland, Spain, Sweden, Switzerland, The Netherlands, United Kingdom, USA), Financial Services (in Belgium, China, Estonia, Finland, France, Germany, Hong Kong, Indonesia, Italy, Latvia, Lithuania, Luxembourg, Malaysia, Singapore, Spain, Switzerland, Taiwan, The Netherlands and the United Kingdom), and Mobility & e-Transactional Services (in Argentina, Austria, Belgium, Chile, China, France, Germany, Spain, The Netherlands, and United Kingdom).

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# WORLDLINE ID CARD

# WORLDLINE TODAY



~ **€2.4 bn**

2019  
NET REVENUE



**c. 12,000**  
EMPLOYEES



**c. 30**  
COUNTRIES



## MERCHANT SERVICES

~ **€1.1 bn**

2019 REVENUE

**410,000+**  
MERCHANTS

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



## FINANCIAL SERVICES

~ **€0.9 bn**

2019 REVENUE

**c. 13 bn**  
PAYMENT TRANSACTIONS  
**c. 125 bn**  
CARD UNDER MANAGEMENT

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



## MOBILITY & E-TRANSACTIONAL SERVICES

~ **€0.3 bn**

2019 REVENUE

**350+**  
CUSTOMERS IN  
VARIOUS INDUSTRIES

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

# UNINTERRUPTED GROWTH TRACK RECORD

## 5 YEARS

of continuous organic growth

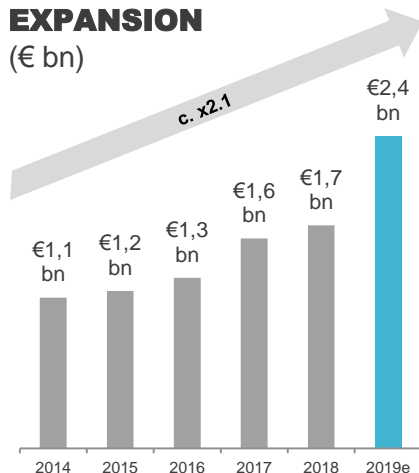
## DRIVING OPERATING LEVERAGE

+660 bps\*  
on OMDA  
margin since 2014

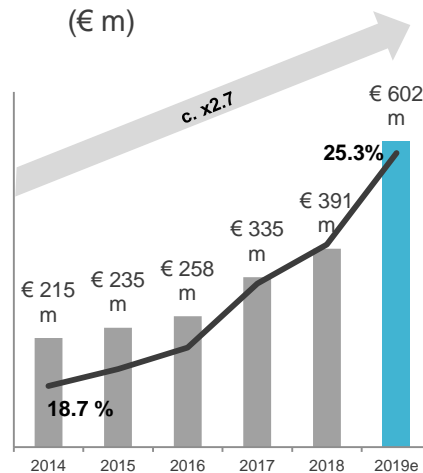
## SOLID AND GROWING

cash flow generation

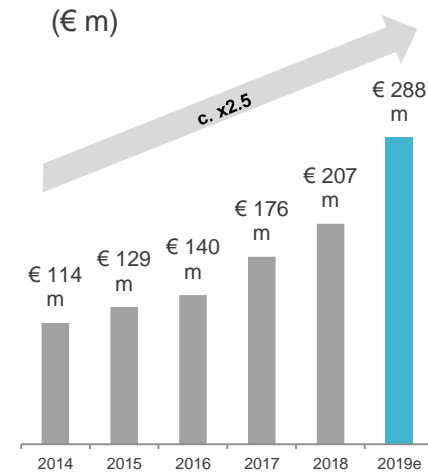
### REVENUE EXPANSION (€ bn)



### OMDA (€ m)

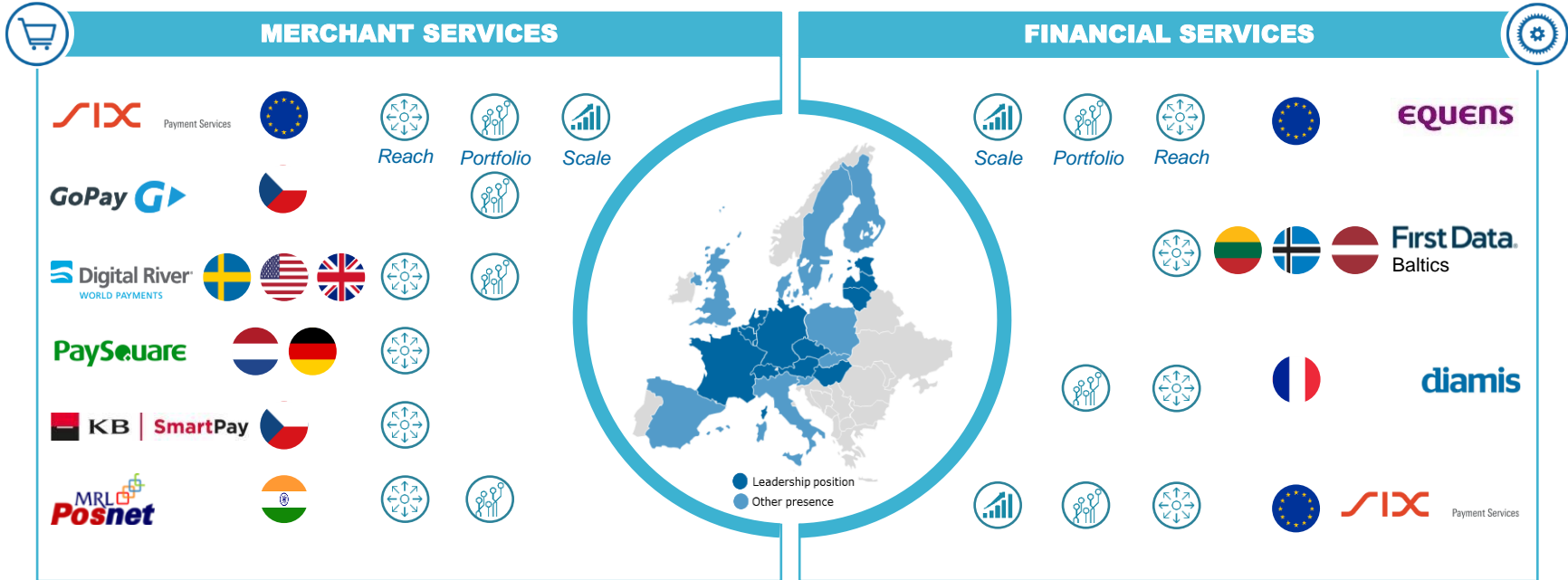


### FREE CASH FLOW (€ m)



\*: including c.+170 bps following the adoption of IFRS16 on January 1st, 2019

# SOLID EXECUTION OF CONSOLIDATION STRATEGY SINCE IPO



Ongoing offer on **ingenico** securities  
GROUP

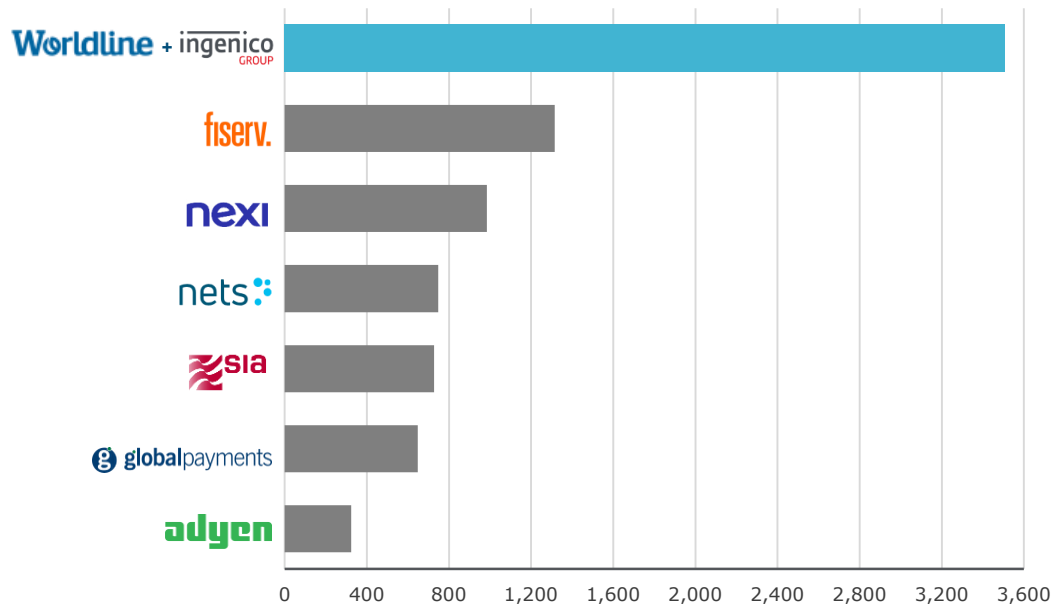
**Anchored M&A strategy in Worldline DNA  
fueling growth, value creation & innovation**

**Successful integration of 8 acquisitions in  
a record time (3 years)**

**Worldline**

# A UNIQUE PAN-EUROPEAN PAYMENT CHAMPION WITH AN UNRIVALLED INDUSTRIAL SCALE & REACH

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



Source : Company filings

- Worldline: European revenue excluding terminals
- Ingenico: "Transactions" revenue
- Fiserv: revenue outside the USA

European leadership at scale

Leadership		Merchant services	
<b>#1</b>	In the DACH region, in Benelux, in France and in the Baltics	<b>c.35m</b>	<b>c.5.6 bn</b>
		Payment terminals managed worldwide	Number of acquiring transactions per year
Financial services			
<b>#1</b>	Merchant acquirer in continental Europe	<b>c.125m</b>	<b>c.13 bn</b>
		Cards under management	Payment transactions per year
<b>#1</b>	European payment processor	<b>c.9.5 bn</b>	<b>c.8.2 bn</b>
		Issuing transactions	acquiring transactions
<b>#3</b>	European provider of e- & m- payment solutions	MeTS	
		<b>3m+</b>	<b>€16bn+</b>
		Connected objects	Travel ticket sold per year

<sup>1</sup> Non bank acquirer in continental Europe excl. Russia – Source: BCG

<sup>2</sup> in number of transactions processed in UE – Source: ECB

<sup>3</sup> online acceptance in number of transactions – Source: Nilson Report; company information and BCG analysis

# 2020 GLOBAL NILSON RANKINGS (EUROPE)

## PER NUMBER OF TRANSACTIONS AND PER PURCHASED VOLUME

### Top Acquirers in Europe

Ranked by Transactions (Bil.)			Ranked by Purchase Volume (Bil.)		
1.	Sberbank <sup>1</sup>	20.61	1.	Worldpay	\$404.26
2.	Worldpay	9.67	2.	Barclays	\$373.42
3.	Barclays	7.34	3.	Nets <sup>2</sup>	\$217.10
4.	J.P. Morgan	4.62	4.	Worldline <sup>3</sup>	\$200.43
5.	Nets <sup>2</sup>	4.42	5.	Sberbank <sup>1</sup>	\$186.82
6.	Credit Agricole	3.94	6.	Credit Mutuel	\$182.97
7.	Worldline <sup>3</sup>	3.87	7.	Credit Agricole	\$176.52
8.	Credit Mutuel	3.86	8.	Global Payments <sup>10</sup>	\$127.55
9.	Swedbank	3.25	9.	Elavon	\$125.12
10.	Adyen <sup>4</sup>	3.01	10.	Payone <sup>5</sup>	\$123.32
11.	Elavon	2.82	11.	J.P. Morgan	\$122.28
12.	Payone <sup>5</sup>	2.49	12.	Adyen <sup>4</sup>	\$116.12
13.	Evo Payments Int'l <sup>5</sup>	2.49	13.	Nexi Payments <sup>6</sup>	\$112.44
14.	BPCE	2.26	14.	BPCE	\$103.21
15.	VTB Bank <sup>4</sup>	2.24	15.	BNP Paribas	\$102.76
16.	BNP Paribas	2.14	16.	Societe Generale <sup>7</sup>	\$89.37
17.	Societe Generale <sup>7</sup>	1.75	17.	Lloyds Bank Cardnet	\$89.09
19.	Nexi Payments <sup>6</sup>	1.74	18.	Intesa Sanpaolo <sup>8</sup>	\$88.50
18.	Comercia Global <sup>9</sup>	1.70	19.	Swedbank	\$87.00
20.	Intesa Sanpaolo <sup>8</sup>	1.68	20.	Comercia Global <sup>9</sup>	\$63.99

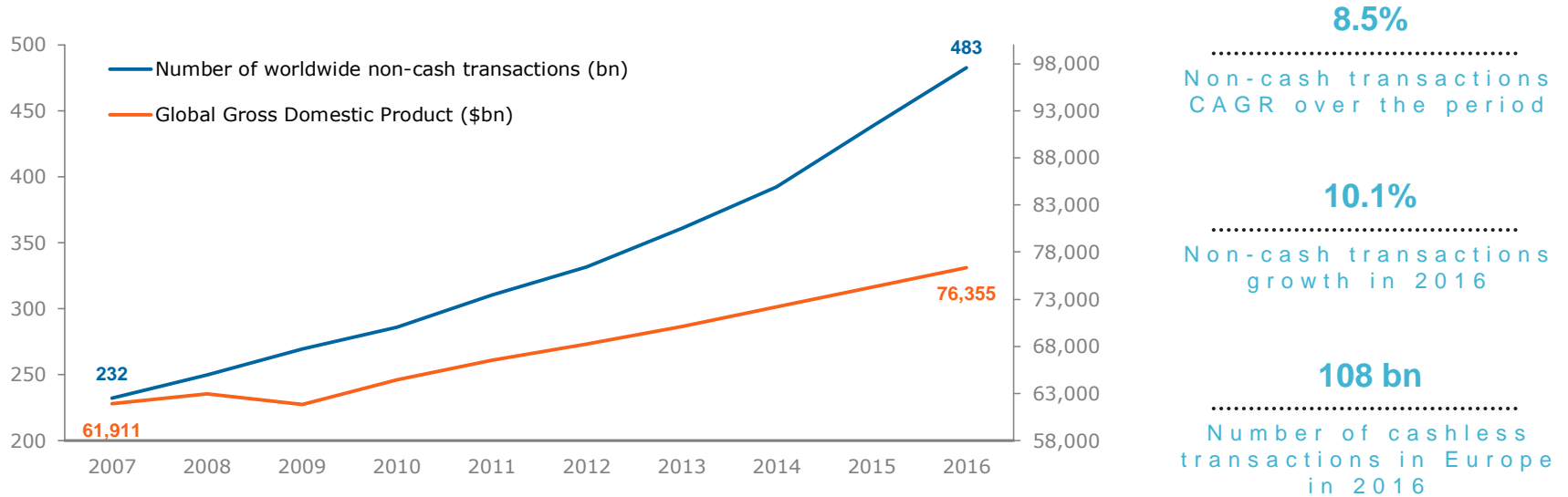
Includes all card brands: Mastercard, Visa, American Express, Diners Club, JCB, UnionPay, and domestic general purpose credit and debit cards. <sup>1</sup>Includes PRO100 and Mir figures. <sup>2</sup>Includes Dankort and girocard figures. <sup>3</sup>Includes Bancontact and girocard figures. <sup>4</sup>Estimate. Includes unidentified brand of domestic debit and credit figures. <sup>5</sup>Includes girocard figures. <sup>6</sup>Includes Mir figures. <sup>7</sup>Includes Cartes Bancaires figures. <sup>8</sup>Includes Pagobancomat figures. <sup>9</sup>Includes Multibanco figures. <sup>10</sup>Estimate. Does not include the UCS Russia business, the Comercia Global Payments joint venture in Spain, or the joint venture in Central and Eastern Europe involving Global Payments, Caixa Bank, and Erste Group.

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**Worldline**



# THE NUMBER OF CASHLESS TRANSACTIONS HAS CONSTANTLY INCREASED BETWEEN 2007 AND 2016, WITH LOW CORRELATION TO GLOBAL GDP GROWTH



- The growth of the payments market is driven by resilient trends such as increasing usage of credit and debit cards and development of e-wallet transactions
- Mature markets represent 66.3% of transactions and have been growing at a rate of 7% since 2012

Source: Capgemini World Payments Reports from 2008 to 2018

# THE EUROPEAN PAYMENT MARKET IN NEED OF A LEAD CONSOLIDATOR WITH WORLDLINE'S SOLID TRACK RECORD, FINANCIAL FLEXIBILITY AND AMBITION

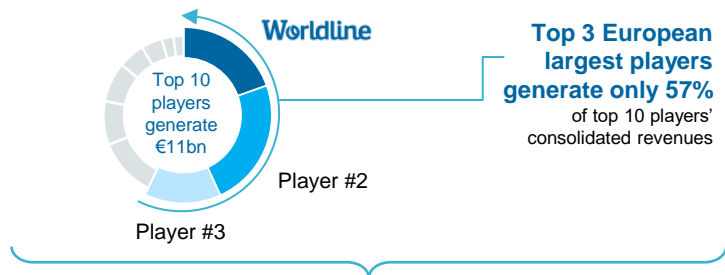
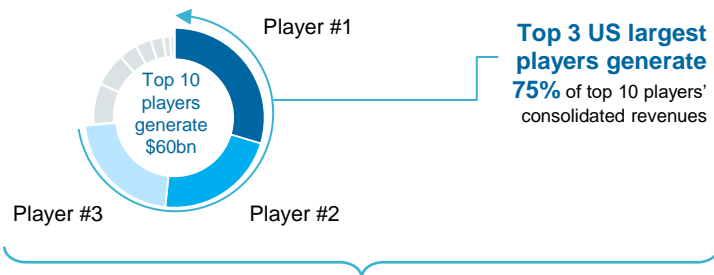
Consolidation has mostly taken place in the US

VS

Europe is initiating the 2nd consolidation wave

Top 10 US Payment players (Ranking based on 2017 revenues)

Top 10 European Payment players (Ranking based on 2017 total revenues)



- ✓ Single currency and harmonised regulation drove the US consolidation in Payments
- ✓ Recent M&A transactions led to the emergence of 3 mega players with \$10-15bn revenue

- ✓ Euro adoption, along with PSD2, MIF, SEPA, and EMVco regulations have created favourable conditions for market consolidation
- ✓ Largest European economies now expected to be strongly involved in the second wave of consolidation

**Worldline's ambition, more than ever, is to lead the next wave of consolidation of the European payment market**

- ✓ Pursuing the external growth strategy implemented since IPO
- ✓ Focus on Merchant services and Financial services opportunities in Europe
- ✓ Leveraging European intimacy, rejuvenated strategic flexibility and availability of numerous opportunities

# HIGHLIGHTS

## FY 2019

# ANOTHER VERY SOLID YEAR



**Very good set of results perfectly in line** with the objectives set for the year



**Strong performance in all Business Lines** with notably an acceleration of Merchant Services in H2 at 8.1%  
Signature of **numerous new customers** in all three divisions



**Very successful first year of integration** with SIX Payment Services:

- Synergies expected for 2019 fully delivered
- Synergy program running ahead of plan



**Strategic flexibility enhanced during the year through:**

- Atos' decision to deconsolidate Worldline in May 2019
- The buy-back of equensWorldline's minority interests in July for €1,070 million, financed at very favorable conditions
- Access to the bond market, with a S&P global BBB investment grade rating

# A VERY STRONG SET OF RESULTS

**€2,382m**

**+6.9% organic**  
(Q4 2019 at +7.5%)

**REVENUE**

**€602m**

**25.3%\***  
**+240bp**

**OMDA**

**€288m**

**+38.6%**

**FREE**  
**CASH FLOW**

**€641m**

Net debt / OMDA\*\*  
leverage ratio: 1.1x

**NET DEBT**

\*: including IFRS16 impact of +1.7pt

\*\* *pre-ifrs16*

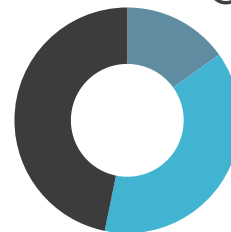
# 2019 FINANCIAL PERFORMANCE OVERVIEW

In € million

Merchant Services	1,119.4	1,050.5	+6.6%
Financial Services	918.4	867.4	+5.9%
Mobility & e-Transactional Serv.	343.8	310.2	+10.8%
<b>Worldline</b>	<b>2,381.6</b>	<b>2,228.1</b>	<b>+6.9%</b>

Revenue		
FY 2019	FY 2018*	% Organic Growth
1,119.4	1,050.5	+6.6%
918.4	867.4	+5.9%
343.8	310.2	+10.8%
<b>2,381.6</b>	<b>2,228.1</b>	<b>+6.9%</b>

**47%**  
Merchant  
Services



**14%**  
Mobility  
& e-  
Transactional  
Services



**39%**  
Financial  
Services

In € million

	OMDA				
	FY 2019 after IFRS 16 impact	IFRS 16 impact	FY 2019 before IFRS 16 impact	FY 2018*	Org. Var.
Merchant Services	265.3	19.2	246.1	178.2	67.9
Financial Services	307.2	15.1	292.1	271.2	20.9
Mobility & e-Transactional Serv.	53.4	6.4	47.0	39.6	7.4
Corporate costs	-23.7	-	-23.7	-17.1	-6.6
<b>Worldline</b>	<b>602.1</b>	<b>40.6</b>	<b>561.5</b>	<b>471.9</b>	<b>89.6</b>

	OMDA %				
	FY 2019 after IFRS 16 impact	IFRS 16 impact	FY 2019 before IFRS 16 impact	FY 2018*	Org. Var. (pts)
Merchant Services	23.7%	+1.71 pt	22.0%	17.0%	+5.0 pt
Financial Services	33.4%	+1.64 pt	31.8%	31.3%	+0.5 pt
Mobility & e-Transactional Serv.	15.5%	+1.86 pt	13.7%	12.8%	+0.9 pt
Corporate costs	-1.0%	-	-1.0%	-0.8%	-0.2 pt
<b>Worldline</b>	<b>25.3%</b>	<b>+1.71 pt</b>	<b>23.6%</b>	<b>21.2%</b>	<b>+2.4 pt</b>

\* At constant scope and December 2019 YTD average exchange rates

# CONTEMPLATED ACQUISITION INGENICO

# TRANSFORMATIVE COMBINATION

## CREATING A LEADING GLOBAL PAYMENT SERVICE PROVIDER

**#1**

**MERCHANT ACQUIRER IN CONTINENTAL EUROPE**

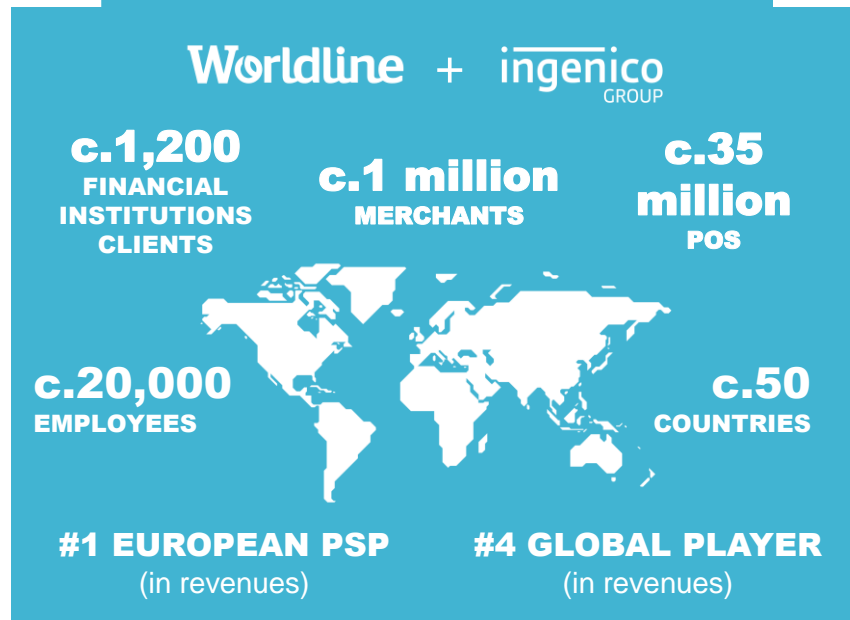
**#1**

**EUROPEAN PAYMENT PROCESSOR**

**#3**

**EUROPEAN PROVIDER OF E- & M- PAYMENT SOLUTIONS**

### LEADERSHIP AND SCALE



Sources: Based on Company Public Information

**c.€300bn**

**PURCHASE VOLUME ACQUIRED**

**c.5.6bn**

**NUMBER OF ACQUIRING TRANSACTIONS**

**c.2.5bn**

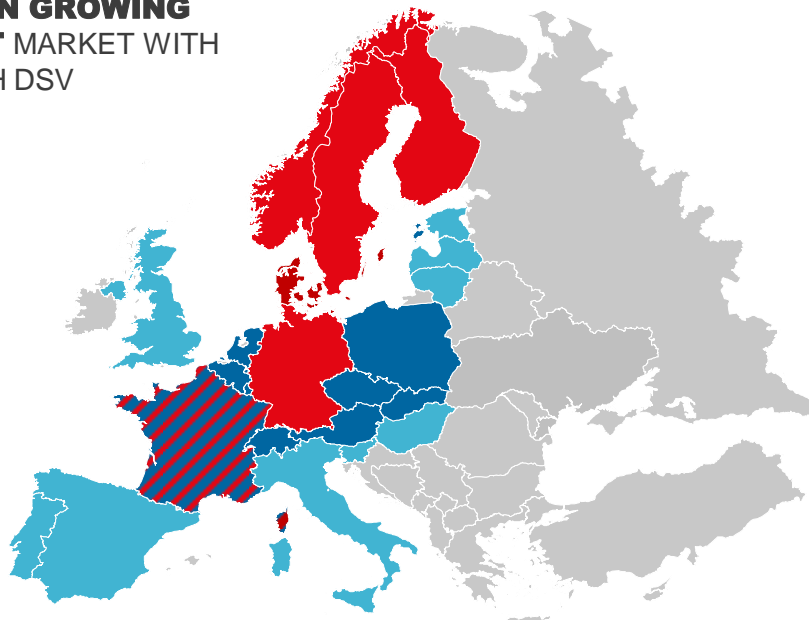
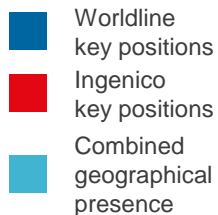
**NUMBER OF ONLINE TRANSACTION PROCESSED**



# HIGHLY COMPLEMENTARY GEOGRAPHICAL FOOTPRINT IN MERCHANT SERVICES

## EUROPEAN LEADERSHIP...

- **LEADING POSITION IN GROWING GERMAN E-PAYMENT MARKET** WITH A REINFORCED JV WITH DSV
- **ENHANCED ACCESS TO FRENCH BANKS AND MERCHANTS**
- **STRONG POSITION IN THE NORDICS**

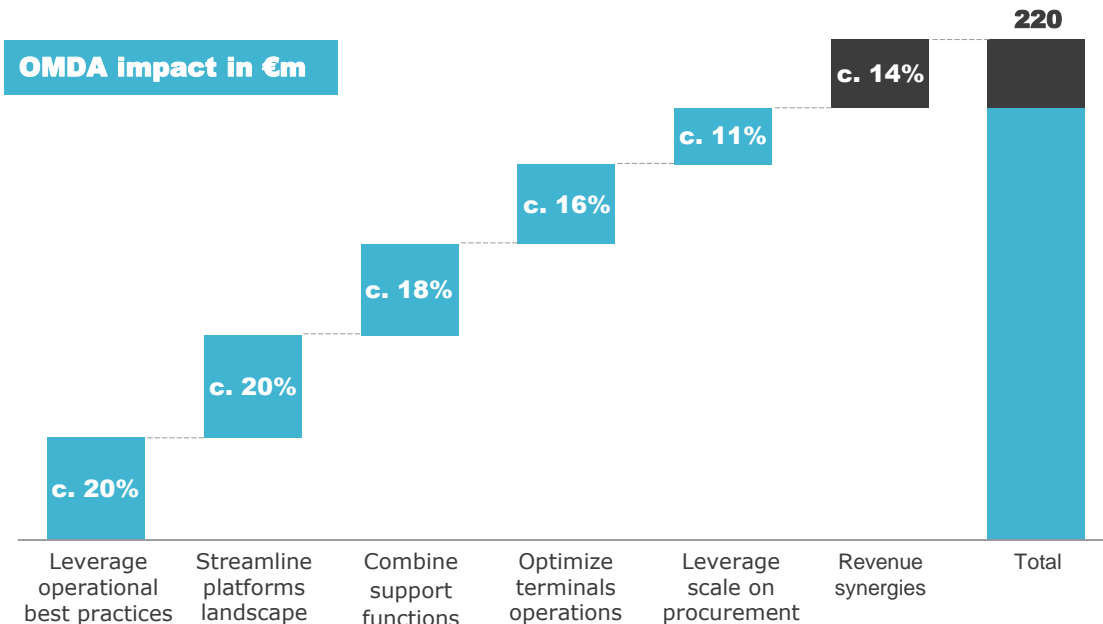


## ...WITH GLOBAL PRESENCE

- **ACCESS TO THE US MARKET**
- **REINFORCED EXPOSURE TO MERCHANTS IN LATAM AND APAC GROWTH HUBS**
- **EXTENDED PRESENCE IN LOW CARD-PENETRATED COUNTRIES**
- **STRONGER ACCESS TO GLOBAL ONLINE PAYMENT MARKET**

# ROBUST & SECURE €250 MILLION RUN-RATE SYNERGY EXPECTATIONS

## INCREMENTAL TO ON-GOING SPS INTEGRATION, TEAM<sup>2</sup> AND FIT FOR GROWTH PROGRAMS



**c. €220 million OMDA synergies** in 2024, of which **c. 85% in Merchant Services**

- c. 30% delivered in 2021
- Above 50% delivered in 2022

**c. €30 million additional savings** from optimized capex and rent & lease

**Upside savings potential** through

- Additional purchasing & platform rationalization
- Internalization of sub-contracted services
- Increased terminals optimization

**Synergy implementation costs** estimated at **c. €250 million** over 4 years

**Expected Merchant Services synergies** at **c. 8%** of the combined addressable cost base of Merchant Services, fully in line with SPS and equensWorldline benchmark (c.8%)

# HIGHLIGHTS

# FIRST HALF 2020

# RESILIENT FIRST HALF 2020 RESULTS

## IMPROVING MOMENTUM IN LINE WITH FULL YEAR TRAJECTORY

### Satisfying set of financial figures in the COVID-19 context:

- Results fully in line with the objectives set for the year
- Improving momentum in the second part of Q2
- Illustrating the first positive impacts of COVID-19 related changes of payment habits

### Strong commercial activity despite COVID-19 situation:

- New major outsourcing contract signed with **UniCredit**
- Renewal on time of key payment processing contracts
- Reinforced mid-term commercial perspectives

### Continued execution of the strategy:

- Strategic benefits of the **SIX Payment Services** acquisition: signings with tier one retail brands
- Further progress towards closing of the **Ingenico** acquisition
- Online capabilities reinforced with **GoPay** acquisition in Eastern Europe
- Strategic dialogues and monitoring of future opportunities maintained

ALL 2020 OBJECTIVES CONFIRMED

Worldline

# FURTHER PROGRESS

## TOWARDS THE CLOSING OF INGENICO ACQUISITION

### Tender process

- **Outstanding support** (99.6%) of Worldline shareholders for the required issuance of new shares
- **Offer document filed** with the AMF on July 28; offer opened on July 30
- All required **regulatory clearances** pursuant to banking/financial and foreign investment regulations **obtained**
- **EC merger control clearance** expected for the second half of September
- **Social process** for the acquisition completed



**Secured financing**



**Pre-integration activities started in compliance with applicable antitrust rules**



**Closing likely to take place end of September or in the first half of October**

# FINANCIAL UPDATE ON INGENICO ACQUISITION

## FINANCING

- Transaction supported by the **BBB (stable) investment grade rating** confirmed by S&P
- Financed by:
  - A **bridge financing** signed by a pool of 8 banks for an amount **up to € 0.9 billion**, available for a duration of up to 2 years
  - The issuance on June 23<sup>rd</sup> of **fixed rate senior unsecured notes** for a total value of **€ 1 billion**, in 2 tranches:
    - A € 500 million tranche maturing in 3 years with a 0.500% coupon and a 0.528% yield
    - A € 500 million tranche maturing in 7 years with a 0.875% coupon and a 0.980% yield
  - The issuance on July 23<sup>rd</sup> of a **€ 600 million OCEANE** (5 year maturity, 57.5% premium; zero coupon, -1,22% yield to maturity)

## TRANSACTION COSTS

- Transaction costs estimated at circa € 50 million
  - Very reasonable as a percentage of the total transaction value
  - Limited thanks to good cooperation between teams and timely management of the tender process

# INGENICO PRE-INTEGRATION PROCESS

## IMPLEMENTATION OF THE *DAY-1 READINESS* APPROACH



### INGENICO PRE-INTEGRATION WORK PROGRESSED IN A VERY GOOD COLLABORATIVE SPIRIT

- ✓ **33 streams launched** with exploratory “Know each other” phases performed.
- ✓ **1<sup>st</sup> draft of Day1 organization** produced and dedicated social approval process engaged
  - Re-design of Merchant Services Global Business Line organizational blueprint
- ✓ All streams are **now refining their detailed synergies implementation plans**
- ✓ **High level of complementarities** (market positions, technical platforms, skills & expertise) **confirmed and leading to exciting growth potential perspectives:**
  - Strong online positioning with Ingenico gateways and Worldline e-acquiring know-how
  - Market presence in in the DACH region where transition to e-payments is boosted by COVID-19
  - Global expansion supported by Ingenico’s global presences

# SATISFYING SET OF FINANCIAL FIGURES

## REVENUE

€ **1,089** m

-5.7% organic

## OMDA

€ **246** m

22.6% -170bps

## FREE CASH FLOW

€ **132** m

53.6% of OMDA

## NET INCOME GROUP SHARE

€ **53** m

## NORMALIZED\* NET INCOME GROUP SHARE

€ **115** m

*\* Adjusted for (Group share): staff reorganization, rationalization, integration & acquisition costs, equity based compensation, and customer relationships & patents amortization*



# H1 2020 FINANCIAL PERFORMANCE OVERVIEW

In € million	Revenue			OMDA			OMDA %			
	H1 2020	H1 2019*	Change	H1 2020	H1 2019*	Change	H1 2020	H1 2019*	Change	
Merchant Services	483.6	541.9	-10.8%	103.3	122.4	-15.6%	21.4%	22.6%	-120 bps	
Financial Services	442.7	446.0	-0.7%	130.9	145.6	-10.1%	29.6%	32.7%	-310 bps	
Mobility & e-Transactional Services	163.0	167.6	-2.8%	23.0	24.0	-4.2%	14.1%	14.3%	-20 bps	
Corporate costs	-	10.9	-	10.9	-	10.7	+2.2%	-1.0%	-0.9%	-10 bps
<b>Worldline</b>	<b>1,089.2</b>	<b>1,155.5</b>	<b>-5.7%</b>	<b>246.3</b>	<b>281.3</b>	<b>-12.5%</b>	<b>22.6%</b>	<b>24.3%</b>	<b>-170 bps</b>	

\* at constant scope and exchange rates

- **Organic decline limited to -5.7%**, with improving momentum at the end of Q2 and fully in line with FY guidance underlying scenario
- As anticipated, **resilience** of **Mobility & e-Transactional Services** and **Financial Services** with slightly decreasing / quasi-stable revenue
- Impact on **Group's profitability** partly mitigated by strong actions taken to adapt the cost base, while 50%+ of the **cost contingency plan** is expected to benefit H2 2020

# COVID-19 COST CONTINGENCY PLAN AND 2020 MARGIN TRAJECTORY



## Materialization of temporary actions as per plan

- Project reprioritization
- Subco reduction
- Restricted hours and holidays concentration
- Supplier renegotiations
- Logistics, travels, other discretionary spent



## Monitoring of business related variable costs

Including management's variable pay



## Significant part of the plan to impact positively H2

- Pay rise postponement
- Hiring freeze
- Holidays

# UPDATE ON TRANSACTION VOLUMES

	Q1 2020*	Q2 2020*	Of which June 2020*
ACCOUNT PAYMENTS	+8%	+5%	+9%
ACS, TRUSTED AUTH, WALLET TRANSACTIONS	+40%	+44%	+50%
NUMBER OF ISSUING TRANSACTIONS	+8%	-8%	+3%
COMMERCIAL ACQUIRING TRANSACTIONS	+8%	-3%	+5%

Of which:

- Debit card +9%
- Credit card -14%

\* Compared with the same period last year

# SUCCESSFUL Q2 COMMERCIAL ACTIVITY



- Framework agreement
- Worldline to provide commercial acquiring and value-added services for a large number of brands in several European countries

**ISABEL MARANT**

- Secured remote order and payment system
- Stores located in seven European countries.



- Launch of “Soft POS” in India
- New solution enabling smartphone to be used as POS devices
- This new offer addresses the increasing need of small businesses, especially in the COVID-19 context, for an easy to implement card payment solution

**de volksbank**

- Renewal of Volksbank’s iDEAL contract with PSD2 TPP service extension, enabling the bank to offer Payment Initiation Services (PIS) and Account Information Services (AIS) to its customers



- Another commercial success for “WL Contact” platform
- Secured real-time customer interactions solution

**Sales activity for large customer engagements keeping its pace**

# ALL 2020 OBJECTIVES CONFIRMED

## CURRENT MARKET TRENDS IN LINE WITH FY BASE SCENARIO

Based on the hypothesis outlined during the Q1 2020 revenue publication, the Group confirms that 2020 financial performance is expected broadly in line with 2019 as described below:

2020		2019 (Reminder)
<b>ORGANIC REVENUE GROWTH</b>	Flat to low single digit decrease	<b>€ 2,382m</b>
<b>OMDA</b>	Around 25%, circa the same percentage than 2019	<b>25.3%</b>
<b>FREE CASH FLOW</b>	Circa same cash conversion percentage than 2019*	<b>47.8%</b>

\* excluding Ingenico transaction costs

# KEY TAKEAWAYS

1



**Materialization as anticipated of the progressive business recovery since de-confinement:**

- Confirmed trajectory for the full year 2020

2



**“Post-COVID-19 world” expected to bring new business opportunities:**

- Cashless transition acceleration
- Favorable environment for bank’s payment outsourcing and/or divestment

3



**Worldline & Ingenico: a much stronger group in a post-COVID-19 world, with European leadership and global ambition**



**BETTER POSITIONED THAN EVER TO PLAY A CENTRAL ROLE IN THE NEXT WAVE OF PAYMENT INDUSTRY CONSOLIDATION**

**Worldline**

# **CORPORATE & SOCIAL RESPONSIBILITY HIGHLIGHTS**

**To ensure that Worldline will stay relevant, efficient and performing as per market and stakeholders expectations in the current decade....**



**... Worldline CSR commitments is based on five major Objectives.**

**1**

**Building clients' trust with fully available & secured platforms**

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**2**

**Reinforcing value for clients through sustainable & innovative solutions**

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**3**

**Being a responsible employer by revealing our employees' potential**

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**4**

**Endorsing our business ethic within our value chain**

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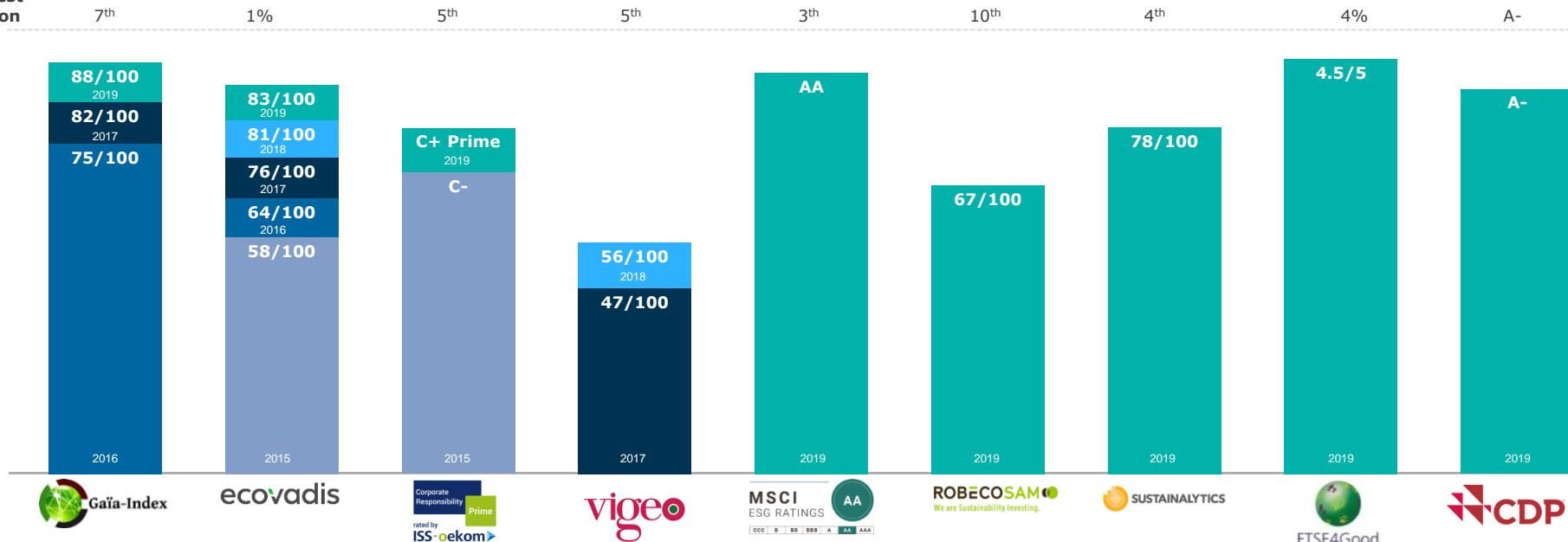
**5**

**Leveraging the eco-efficiency of our data-centers and offices**



# WORLDLINE CSR PERFORMANCE STEADY IMPROVEMENT DEMONSTRATING COMMITMENT TO EXCELLENCE

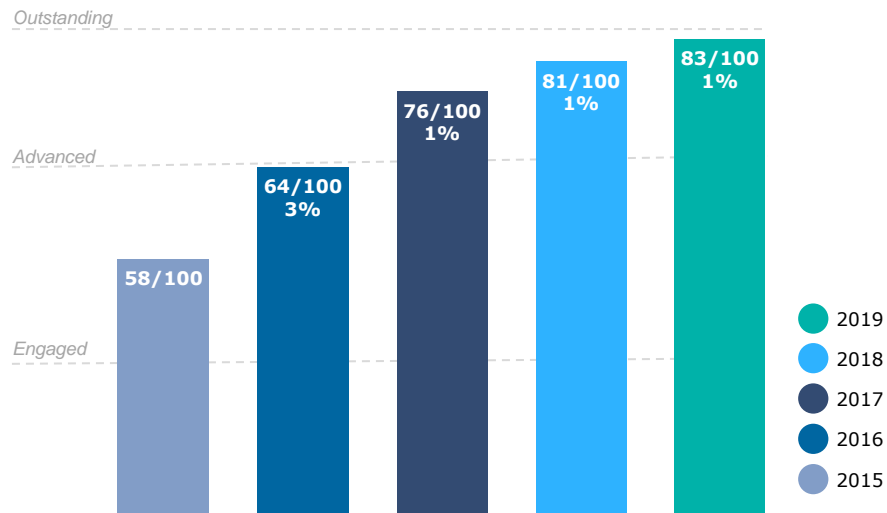
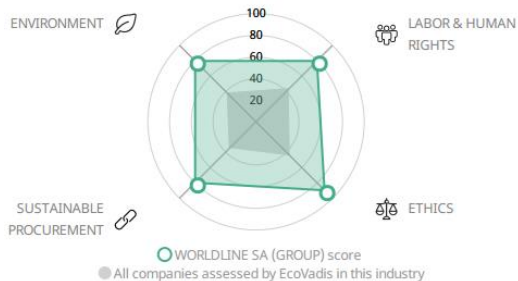
Our best position



# AN IT LEADERSHIP WITH ECOVADIS ASSESSMENT: WORLDLINE OBTAINED A 83/100 SCORE IN 2019



**83** / 100  
99th  
percentile



# WORLDLINE RANKED IN THE TOP 10 COMPANIES FOR ITS CSR PERFORMANCE (MSCI, SUSTAINALYTICS)



ESG RATING **AA**



**78**

### Overall ESG Score

Leader  
Outperformer  
Average Performer  
Underperformer  
Laggard

**4**  
out of  
**229**

### Relative Position

Leader

#### 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 ↔
<b>WORLDLINE S.A.</b>	<b>***</b>	<b>****</b>	<b>****</b>	<b>**</b>	<b>AA ↔</b>
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

Top 5 Companies		Score	Peers (Market cap \$13-\$14bn)	Score
1.	Wipro Limited	92	<b>Worldline SA</b>	<b>78</b>
2.	Tech Mahindra Limited	84	Symantec Corporation	73
3.	Atea ASA	78	GoDaddy Inc	48
4.	<b>Worldline SA</b>	<b>78</b>	Paycom Software Inc	45
5.	Tieto Corp	76	SS&C Technologies Holdings, Inc.	43



# 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

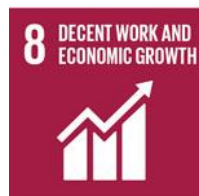
## ENERGY EFFICIENCY

- 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



# Q&A

**THANK YOU**

**FOR MORE INFORMATION,  
PLEASE CONTACT:**

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