corporate
social responsibility
report
2014

worldline

e-payment services

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Message
from **Thierry Breton,**
Atos Chairman and Chief Executive Officer, Worldline Chairman

In the short period since last year's initial public offering, Worldline has made significant progress in emerging as an independent company. Worldline's management team has taken needed steps to define the company's own processes and priorities to respond to the specific characteristics of its business. One of the important areas in which Worldline has advanced remarkably in a very short time is Corporate Social Responsibility (CSR).

The company began with a built-in advantage in being able to leverage its years of experience in contributing to Atos Group's overall CSR performance. As an independent company, however, it was important that Worldline structure its own approach to CSR, to confirm its priorities and set new objectives, where needed. Following the IPO, Worldline's management team and more than 60 employees embarked on an intense process of engaging with its stakeholders and reviewing all aspects of the company's operations to define the company's CSR approach.

The fact that significant resources were prioritized toward CSR in the company's first months reflects an important aspect in the philosophy of both Atos and Worldline toward the subject: CSR is considered not an accessory activity but instead is closely interwoven with business activities. This determination to embed CSR objectives within core business processes means that improving CSR performance is a key driver for successful business performance.

The results of Worldline's first several months of concentrated attention to CSR are represented in this report. It describes the actions taken by its teams to define and structure its approach. It also sets out the KPIs that will provide clear internal and external visibility by which to measure the company's CSR performance going forward.

Accomplishing this level of organization in such a short time is an impressive achievement and I thank all Worldline's employees who played a part in it. I look forward to watching their continued progress toward Worldline's stated ambition to be a leader in its industry in terms of CSR performance.

I have every confidence in their ability to achieve it.

Thierry Breton
Atos Chairman and Chief Executive Officer,
Worldline Chairman

Talking CSR
Gilles Grapinet
Worldline CEO

What is the context for Worldline's CSR approach and vision?

We are very lucky to have inherited from the Atos Group very high standards and a very well structured approach in terms of CSR. Currently, we are part of it and are taking significant inspiration from this framework. But we decided jointly, as a management team, that we also needed to pursue our own CSR approach, to put more emphasis on some more specific challenges of the Worldline business.

Indeed, this is consistent with the decision to partially list Worldline as a separate company, based on a recognition that Worldline operates in a different sub-sector of the digital services market - electronic payments and transactions – with different stakeholders, business models and customer priorities.

We process billions of electronic transactions, which themselves support critical business activities of our customers. Through our solutions and systems, we also contribute to fighting financial fraud and to promote more trust and transparency in many businesses and societies. We are contributing, directly, to the transformation from cash-based to cashless economies. Worldline's CSR approach is fully aligned with our business and the expectations of what we deliver to our stakeholders, society and the environment.

What are the major CSR challenges and priorities?

Like Atos Group, we put a lot of attention on the people dimension of the CSR policies. Unlike many of our peer companies, Worldline doesn't do a lot of subcontracting to external companies to develop and operate our platforms. Relying instead on our own employees makes us a highly people-intensive company, with a very high level of in-house expertise. As a result, our CSR approach focuses on people, on their well-being at work, on offering opportunities for development and growth and on ensuring that everyone shares a common understanding of the company's strategy and direction.

Like any global company, we face the challenge of ensuring consistent implementation of what we do across an organization formed from a number of different businesses, that operates in 17 countries on three continents and that reflects multiple cultures and perspectives. This needs to be true not only for achieving consistency in our financial processes, sales and delivery but also in ensuring that our CSR policies are fully understood in all countries despite the cultural gap.

Why is it important that Worldline's CSR program is embedded as part of its business processes?

Every one of the key priorities we've identified within our CSR program is important to our core business model. In managing sensitive data, everything we do can have a critical impact on our customers. We have been in this business for decades with very high standards from that standpoint, which are and must stay, deeply ingrained within the organization, to pursue achieving the needed level of consistency and reliability. It's why it's so important to emphasize training, communication and business process alignment, to ensure that everyone in the organization, no matter how "technical" their role, fully understands how critical and direct is the impact of our activities on our customers and their own stakeholders. Our CSR approach, ultimately, is about ensuring that each one of us feels accountable for bringing consistency and certainty of execution to all we do.

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> " I would say this to a recent graduate: "Come and help us to be better, to transform ourselves, to be even more creative and efficient as a company, and let's contribute to propelling this digital revolution!" "

Where do you see Worldline generally in its CSR journey?

We began with the advantage of not having to start from scratch. We inherited a strong legacy of very good practices and a high level of awareness from being part of the Atos Group, which had developed a very robust and highly recognized approach to CSR over the years. At the same time, in becoming listed, it also highlighted areas in which we need to further progress… In 2014, Worldline has made the transition from being an active contributor within Atos Group's CSR to become a player leading its own initiatives. Worldline has set ambitious challenges to reach the same level of performance as Atos Group on GRI guidelines reporting, for instance. We've started from a high level already, clearly identifying our more specific priorities, putting processes in place and measuring our progress on a significant number of KPI's. We're performing very well in some areas, with room to improve in others. As a listed company, we recognize that Worldline needs to make its own specific journey on CSR.

Where do you see Worldline in terms of its CSR approach in three years?

The management team of the company has a clear ambition that Worldline must be best-in-class in everything we do. This includes our CSR practices, as they are intrinsically linked with our business. We must be able to go past simply doing the right thing and to be a leading benchmark reference in key areas, such as, for example, innovation and ethical behavior.

Our experience as part of Atos Group has again been very formative with regard to our CSR objectives. We have seen what it takes to be considered among the top performers in external indices like GRI. It gives me confidence that we can achieve the highest performance levels through our approach, which seeks to ingrain a culture of excellence throughout Worldline. Our business model is dependent on this. We are fighting for ambitious levels of growth and profitability, so that we can invest constantly in the R&D that will fuel our continued growth. CSR is a key driver for progressing toward excellence. It enables us to create this virtuous circle, to showcase that we can achieve very high levels and ensure, as we did for decades, the sustainability of our company and its business model.

What is most important for stakeholders to know about Worldline's CSR commitment?

For employees, first and foremost is understanding our impact on the markets and economies in which we operate and thus on the lives of millions of customers, passengers, citizens… It means recognizing that the solutions and processing platforms we run are critical to the customers that entrust us with their business. At our small level and where we operate, what we do at Worldline, through ensuring billions of electronic payments and transactions to be securely processed, contributes somehow to making the world around us a bit smoother, more fluid and efficient, more dematerialized, and so, also contributes to saving costs, preventing fraud, reducing CO_2 emissions, waste and also preserving natural resources.

For customers, it's knowing that we are genuinely constantly searching how to innovate on their behalf while paying the utmost attention to data protection. Our business model is fundamentally about outsourcing; our customers give us the "keys" to operate a part of their business processes, on our platforms. This means that they also are trusting us to innovate and improve in these areas for which they've given us operational responsibility. Of course, they assume that we're also going to conduct ourselves responsibly, follow proper business practices and be a good employer and responsible corporate citizen. But what makes the difference is knowing that, for us, constantly innovating for our customers is like breathing.

For our shareholders, even beyond our majority owner, Atos Group, they understand that Worldline's business is based on long-term relationships with customers. When we win a new customer, it's only when transactions increase to truly significant volumes – in the millions and billions – that we pass the break even point and start making real money, allowing to fund sustainably the various priorities of the company. Our shareholders view our investments in CSR in the same light as when we invest in platforms and our processing innovative solutions. Both are essential to establish sustainable, long-term relationships with customers based on trust through our consistency and reliability.

❝Customers come to Worldline seeking innovative developments that will help differentiate them in their activity.❞

Why should a recent graduate choose Worldline to begin their career?
It's because it's interesting, motivating and because there is a real company culture! We can propose an exciting career path to people just starting their career in which they will be part of an ambitious, energetic culture that allows them to apply all of their creative skills and imagination. Our

innovation isn't only about new technical breakthroughs; it's also about bringing very robust and concrete innovations to the high street. We rely on the people who work for us to do this and, as a result, we make sure that we are treating them well, giving them opportunities to develop and grow, to be trained and promoted and to fully understand our strategy and the

impact of their role on our customers and consumers. I would say this to a recent graduate: "Come and help us to be better, to transform ourselves, to be even more creative and efficient as a company, and let's contribute to propelling this digital revolution!" ●

Gilles Grapinet
Worldline CEO

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Worldline Institutional Presentation

Worldline: 40 years of connections and interactions

Worldline is the European leader in the payments and transactional services industry, delivering new-generation services that enable its customers to offer smooth and innovative solutions to end consumers. A key actor for B2B2C industries, with over 40 years of experience, Worldline supports and contributes to the success of businesses and administrative services in a perpetually evolving market.

The company offers a unique and flexible business model, built around a global and growing portfolio, thus enabling end-to-end support. Worldline's activities are organized around three axes: Merchant Services & Terminals, Mobility & e-Transactional Services, Financial Processing & Software Licensing. The company employs over 7,300 people worldwide and generated 1.15 billion euros of revenues in 2014.

Across all industry sectors ···

Banking, Financial Services & Insurance

Telecom & Media

Industry, Utilities & Services

Public Sector & Health

Retail

Transport

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2014 Highlights

- **Worldline's Initial Public Offering in June 2014** was a resounding success. The global offering raised approximately 255 million euros for Worldline. "Our new shareholders have given a clear signal of approval for our strategy and for the growth potential of the European and global payments sector," said Worldline CEO Gilles Grapinet. "The IPO will help us to accelerate our development and to play a key role in the consolidation of the European payments market."

- **2014 PayForum Award NFC mobile payment solution:** Worldline was recognized for its new NFC mobile payment solution using a digital wallet based on HCE (Host Card Emulation). HCE mode enables the storage of a user's banking data in the "Cloud" as opposed to a secure element in the mobile phone (such as a SIM card). One of the first companies to integrate these technologies, Worldline is pioneering the deployment of mobile applications that enable customers to more easily and securely make payments via their smartphones.

- **Connected Object Trophy won by the Solution Connected Home with SOMFY:** Connected Home is part of Worldline's innovative Connected Living offer, a unique combination of services, including M2M, mobility, Big data and payment. Worldline is proposing new services to increase home comfort and security for the rapidly growing Domotic (home automation) and connected object markets, which it believes are converging.

- **SESAMES Award Certified Customer Review for banking, payment and e-transactions:** This solution validates proof of purchase and offers consumers paying with a smartphone the right to write a certified review of their purchase, using a smart app on their phone. Based on the latest cryptography and user authentication, the entire process is conducted through a privacy-by-design approach to guarantee the reviewer's anonymity. France is the first country to introduce a national standard - AFNOR NF Z74-501- for certified online reviews. This standard established strong requirements to increase consumer trust in online reviews: reviewers must be identified and provide proof of purchase. The Worldline solution is compliant with this standard and with all current regulations including PCI-DSS.

- **Worldline renewed major contracts** with banking customers during the year and launched new products, including in the Digital Wallet arena. Use of Worldline's Digital Wallet solution modules by banks increased dramatically, with over 20 banks now connected.

- **Worldline announced a new partnership with Visa based on Host Card Emulation (HCE)** payments in November at the CARTES trade fair held in Paris, the main European event for the payments industry.

- **French bank Société Générale won recognition for the Best Mobile Application** by an independent research firm. The app is based on a Worldline-provided solution.

❝ Together with all Worldline's employees, who do so much every day to boost the reputation of our company, I am very proud of the success of Worldline's IPO. Our new shareholders have given a clear signal of approval for our strategy and for the growth potential of the European and global payments sector. The IPO will help us to accelerate our development and to play a key role in the consolidation of the European payments market. ❞

Gilles Grapinet
Worldline CEO

Worldline worldwide

+ 7,300 talents in 2014

UK
634
talents

France
2,948
talents

Spain
463
talents

Latam
320
talents

Benelux
1,217
talents

Germany & CEE
876
talents

India
371
talents

Asia
474
talents

Worldline is present on 3 continents

Latin America (Latam): Argentina and Chile
Europe: France, Belgium, Luxembourg, The Netherlands, Germany, Austria, United Kingdom and Spain
Asia: India, China, Singapore, Taiwan, Hong Kong, Indonesia and Malaysia

Extended sustainability

As part of the Atos Group, Worldline has been fully engaged from the beginning in supporting and fulfilling its parent company's Corporate Social Responsibility (CSR) commitments.

With the decision by the two companies in 2014 to independently list Worldline, its management team recognized the need to identify and formalize its own CSR priorities. Through its materiality review, Worldline defined its baseline approach to CSR by evaluating the relative importance of sustainability issues to stakeholders and Worldline's operations. In addition to aligning with Atos Group's identified priorities, Worldline's CSR approach extends further to address issues specific to its business, namely building client trust through available and secured platforms and reinforcing value for clients through sustainable and innovative offers.

The key CSR priorities identified through this process are thus fully integrated with our business practices. They are an essential means for improving how we perform as a company. As we succeed in living up to our CSR commitments, so we reinforce the consistency and reliability that are so critical to our customers, consumers and thus our company's future.

This Corporate Social Responsibility report and the complementary registration document provide information for all company stakeholders on Worldline's CSR priorities, improvement actions and progress as measured through key performance indicators. In living up to the commitments identified through this CSR road map, we will move toward our objective, to be our industry's leader in sustainable business performance.

Interact with us
on our website:

csr@worldline.com

Interview with Sébastien Mandron

Corporate Social Responsibility Officer

▶ **Sébastien Mandron**
Corporate Social Responsibility Officer

Dear stakeholders,

In our increasingly fast-paced, ever-changing and turbulent world, perhaps no quality is as highly valued as trust. Trust is the foundation on which relationships are built. Importantly, in order for trust to endure, it must be earned and re-earned through performance.

For Worldline, we have long understood the importance of earning and retaining the trust of our stakeholders. The very essence of our business revolves around the trust our customers place in us. We depend on our employees' trust to deliver on our business promises. Likewise, the decision by our partners and suppliers to do business with us is based on trust.

When Worldline became a listed company in 2014, we embarked on a process of defining, validating and reinforcing the factors that underlie the trust we have earned as part of Atos Group. Building on the shared knowledge and experience gained in this area with our parent company, Worldline launched its own Corporate Social Responsibility (CSR) program.

As a first major step in our CSR journey, Worldline undertook a materiality review to identify the priorities critical to our stakeholders and to our business activities. We began by first sitting down with our key stakeholders and asking them to tell us what was most important to them. We then analyzed these expectations in the context of our business strategy, challenges and best practices in our industry and international standards and regulations. This process allowed us to connect and prioritize the financial and non-financial issues that are most critical to our sustainable business model.

In this first CSR report, you will find further information on the priorities we identified through our materiality assessment, the processes implemented and our initial performance measures in the form of KPIs. Worldline has been engaged for many years in a number of these priority areas, such as security, data protection, employee development and green data centers. Our strong track record of achievement on these issues, confirmed through our materiality review, provide a solid baseline on which we are building in structuring and formalizing our CSR approach.

Our decision to prepare our sustainability report in accordance with the Comprehensive option under GRI - G4 Guidelines is a first step in establishing Worldline's CSR strategy. In the years ahead, we will seek to continuously improve our CSR performance through innovation in order to increase the value created for our stakeholders and our company.

In 2015, we will build on the essential first steps of our CSR journey. As Worldline expands to respond to the rapid changes in our business environment, we will be aligning all geographical zones to respond to the same level of expectations of all stakeholders. We will expand stakeholder involvement and refine our CSR performance measures. We also will be sharpening and expanding our CSR initiatives, including through your input. We invite you to provide your feedback on this report by sending your comments to csr@worldline.com.

We look forward to continuing our dialogue with you in our journey toward our goal of being our industry's benchmark reference in CSR and in making Worldline one of its most trusted performers ●

Priorities identified through materiality review

- Building clients' trust with available and secured platforms and reinforcing value for clients through sustainable & innovative offers.
- 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's CSR program includes a number of formal processes that structure our approach and measure our progress

- Establishing the Global Reporting Initiatives (GRI) as the framework for tracking our sustainability performance.
- Preparing and publishing this document as well as a dedicated CSR chapter in the Worldline Registration Document to report on our performance to our stakeholders.
- Conducting an external audit of our CSR processes, performance and reporting to ensure that our stakeholder reporting is comprehensive.
- Requesting EcoVadis to assess and rate our processes and policies.
- As a Payment Service Provider that processes a huge quantity of cardholder data on behalf of customers, Worldline is audited every year by a Qualified Security Assessor in order to maintain its mandatory PCI (Payment Card Industry)-DS5 (Data Security Standard) certification.
- Conducting an annual survey of employee expectations with the support of the Great Place to Work Institute®.
- Certifying the environmental performance of our facilities, including data centers and offices, under ISO 14001.

Three-pillars of competence for payment and digital services

Worldline delivers new-generation services that enable its customers to offer the end consumer smooth and innovative solutions. With over 40 years experience, the company is ideally positioned to contribute to the success of all businesses and administrative services, across the globe.

In a perpetually evolving market, Worldline's end-to-end customized solutions help customers anticipate market developments and optimize the performance of their payment and digital transactions. Worldline's ambition is to support its customers' top line growth as well as to permanently grow innovation as a key lever to enhance their competitiveness. To optimize its strength and performance, Worldline is strategically organized into three Global Business Lines.

Merchant Services & Terminals (MS&T)
Weaving seamless experiences

Merchant Services & Terminals helps merchants grow sales by facilitating consumer engagement around cutting-edge, seamless services on any device – before, during and after the point of sale – with payment as the "single point of truth". This includes designing and implementing services and solutions and day-to-day management of the resulting services. Thanks to Worldline, merchants can benefit from technological consumer innovations to enhance the shopping experience, generate upselling opportunities and optimize their commercial process.

Mobility & e-Transactional Services (MTS)
Creating new contextual digital products

Mobility & e-Transactional Services helps businesses and governments develop new digital services by harnessing technologies and solutions and enabling strategic digital transformation. The digital revolution is reinventing current B2C processes, offering unprecedented opportunities to do more and better with less. The associated innovation challenges are huge and our customers need an end-to-end partner to support them in their digital transformation. Worldline creates innovative, contextual digital products for business innovation and operational efficiency, leveraging similar experiences across sectors and committing on joint business cases, while smoothly overseeing any associated change management.

Financial Processing & Software Licensing (FPL)
Transforming cashless payments

Financial Processing & Software Licensing provides processing services to banks and financial institutions for managing card-based and online cashless payments. Worldline helps customers anticipate regulatory changes, benefit from transformative technologies, optimize processes and mine data. As well as end-to-end payment processing on an industrial-scale, FPL provides software licensing to match the highest expectations and comply with the most stringent international requirements. Worldline shapes its customers' future and strengthens their competitive advantage with innovative solutions for managing new forms of payment and optimizing data value.

Integrating sustainability in Worldline business CSR program

As part of Atos Group, Worldline has been fully engaged since the beginning in Atos' CSR Program. In addition to endorsing Atos' CSR goals and action plans, Worldline works to integrate its own sustainability efforts within its business practices in order to become a leader in the payment sector.

Market opportunities and risks

The payment industry is undergoing profound changes from the digital revolution, the entrance of agile digital players and new regulations that are impacting business models significantly.

- **Digitalization of processes -** Digitalization enables targeted services to be pushed to the right consumers at the right time and location. It enables a seamless digital experience for the consumer, with no interruption in their interaction with the company. It also allows better understanding of how consumers consume a service or a product, creating opportunities to optimize or even reinvent the overall business process. In this context, Worldline seeks to remove usage of paper or physical cards to increase efficiency and simplicity and minimize the unnecessary use of resources.

- **Investing for the future -** Innovations in analytics permit computation of large data flows on business processes, enabling increased understanding of how a service works and creating opportunities for its optimization. Examples include observing how appliances work in the home in order to reduce energy consumption, conducting real-time analysis of patient clinical tests to adapt their treatment and monitoring payment patterns to detect and prevent fraud. Worldline is fully committed to working to improve economic transparency, combat the shadow economy and fight against fraud. Worldline has invested in payment and digital services assets to help customers become more sustainable, while developing revenue streams and complying with their corporate objectives. The technological developments that are fundamentally transforming Worldline's industry also may create further growth opportunities.

- **Economic** - The payment industry ecosystem in which Worldline operates involves sensitive risks, involves an increasing variety of stakeholders and is governed by international and local regulations that define standards for the sector. Worldline plays a key role to play in making the economy more open and transparent and improving market access through online services, personal services, mobility, digitalization and traceability. Its innovative solutions and corporate commitment have made Worldline a recognized trusted third party partner to support its customers' growth.

- **Social -** In order to meet the challenges of its markets, Worldline's Human Resources strategy is aligned with its operational needs, anticipating its growth and the impact on staffing needs. This strategy is designed to make Worldline an attractive employer, capable of recruiting and retaining a talented and qualified, global workforce with the right skills, capable of delivering the products and services needed by Worldline's customers.

- **Environmental -** As the IT sector has grown quickly during the past 10 years, so has its energy needs. As a responsible company, Worldline works to improve its management of resources, including by increasing awareness of the need to conserve energy. Minimizing energy consumption also is driven through a special focus on cost reduction.

Governance

The Corporate Social Responsibility Officer, who is a member of the management committee and reports directly to the CEO, is responsible for implementing Worldline's approach to Corporate Social Responsibility. The Worldline CSR officer works closely with Atos Group CSR Officer to ensure alignment with Group CSR initiatives.

The Worldline CSR Officer defines Worldline's CSR Strategy, taking into account Atos Group policies and issues specific to Worldline, as identified through the materiality analysis with the company's internal and external stakeholders.

Worldline's management committee is strongly involved in the execution of CSR initiatives and ensuring ongoing local support for alignment and execution. The committee reviews CSR strategy and action plan implementation on a quarterly basis during a "CSR Session," at which the CSR Officer presents the status of global and local actions defined through Worldline's CSR roadmap and strategy.

The CSR Officer directs the global CSR Office, composed of a 15-member international team representing the 17 countries in which Worldline operates and its seven support functions. The team coordinates with counterparts in departments and regions through weekly calls and monthly meetings to ensure the efficient execution of CSR programs and ad-hoc projects across the organization.

Worldline's CSR program is consistent with Atos Group's global Well Being @ Work program, which seeks to transform the Group into a Tier 1 leader and one of the best companies in which to work ●

Materiality Challenges

Worldline's baseline CSR approach

Worldline's Corporate Social Responsibility (CSR) program, initiated in 2014, was designed to be consistent with the practices of its parent company Atos Group and to comply with internationally-recognized standards such as the Global Reporting Initiative (GRI) G4 guidelines and the AA1000 standards.

To establish its baseline approach to CSR, Worldline undertook a materiality analysis to define priority actions based on its business activities and stakeholders' expectations.

This analysis enabled Worldline to define - on an objective basis and in accordance with industry reporting practices - "material" information that must be reported. This methodology makes it possible for external auditors to audit the information provided by Worldline in accordance with French law.

Materiality analysis process

Worldline's CSR process identified relevant sustainability issues and evaluated their relative importance to stakeholders and to the company's operations. In order to select the most important stakeholders to be engaged, Worldline has set up an approach based on the analysis of two criteria:

- How are stakeholders influencing Worldline activities?
- How does Worldline impact them?

Six key stakeholder groups were identified as having a high influence on and being highly impacted by Worldline's actions:

- **Employees:** human capital is critical to Worldline's ability to innovate in its constantly evolving industry and deliver on its business commitments.

- **Customers:** customers use our products and services based on their trust in the security and data protection for which Worldline is known.

- **Suppliers and partners:** Worldline leverages selected third parties who supply IT hardware, software and services that are able to meet high service quality levels and reliability in supporting Worldline's platforms and services.

- **Financial community and shareholders:** The financial community and shareholders expect profitability and efficiency from Worldline. They need to trust how Worldline will achieve its goals and, therefore, require information and data about its strategy and its CSR components including achievements and objectives. Above all clarity and transparency are requested.

- **Institutional actors:** Regulations concerning e-transactions (in particular payment transactions) has increased significantly recently and will be reinforced in the coming years. To sustain the growth of its activities, Worldline must comply with international and local laws, rules and regulations defined by institutional actors.

- **Communities:** To develop its activities, Worldline needs to be fully recognized by its local stakeholders in order to recruit the best talent, comply with local standards and to create new offers that will fit with the local context and environmental conditions.

Worldline takes into account stakeholder expectations identified through regular communication. Worldline regularly analyzes how its peers' practices are evolving in order to spot the trends and adapt its processes. The involvement of business unit leaders in 2014 ensured the participation of a diverse and representative array of stakeholders.

During the materiality review, several internal and external interviews were run through a series of meetings to identify the impact of these expectations on business strategy and to challenge these expectations. The result has been included in the materiality matrix, taking into account some specificities of the e-payment sector, not covered in the GRI - G4 Guidelines. For instance, innovation, which was the main topic raised during the interviews, was especially included in Worldline's materiality matrix.

International standards and regulation were also taken into account in the materiality review to help managers and Corporate Responsibility teams prioritize the different challenges for Worldline.

A benchmarking of the e-payment industry captured the industrial best practices related to sustainability strategies and reporting.

Identification of priority issues

Worldline's Corporate Responsibility approach is based on a materiality analysis in order to prioritize its actions on the most relevant subjects taking into account its business activities and stakeholders' expectations. Issues identified as important by stakeholders were scored and combined with an internal scoring based on objective criteria related to Worldline's markets, opportunities and achievements. Each issue with an internal and external score above a defined threshold was deemed "material" for Worldline.

The materiality analysis is, therefore, a tool used to connect and prioritize financial and non-financial matters. It allows focusing on those that are truly critical to a sustainable business model in order to achieve the organization's goals, secure its business model and manage its impact on society.

CSR reporting

Worldline reports annually on its CSR progress as part of Worldline's integral response to stakeholder expectations through two documents:

- The Registration Document is prepared in accordance with the requirements of EC regulation n° 809-2004 dated April 29, 2004 relating to documents issued by issuers listed on markets of European Union member states ("Prospectus Directive"), and complies with the requirement of the Grenelle II French law;

- The Corporate Social Responsibility report (this report) is prepared for all stakeholder audiences and includes information on primary CSR initiatives, major challenges, case studies, key performance indicators (KPIs), consistency with AA1000 principles and concordance between the GRI - G4 Guidelines and Grenelle II expectations.

√√ Stakeholders Engagement Process verified by Deloitte as requested by the GRI « G4 Comprehensive » option.

The issues identified also were evaluated in terms of practices, trends and factors specific to the e-payment market, international standards and regulations and industry best practices in sustainability strategies and reporting.

From the scoring, 15 GRI - G4 issues were identified. In addition, material issues that did not correspond to G4 criteria but are important in Worldline's markets, such as innovation, were also included within the materiality matrix.

As a result of the 2014 material assessment process, four challenges have been selected and prioritized:

- Building clients' trust with available and secured platforms and Reinforcing value for clients through sustainable & innovative offers;

- 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.

Compared to the Atos Group, Worldline has placed the challenge related to platforms and offers as its first priority.

Identification of these priority areas enabled Worldline to structure and prioritize the many CSR initiatives and actions it has implemented for years around the world. Based on the confirmation of the priority challenges achieved through the materiality assessment, Worldline is now moving forward to put in place action plans to accelerate its CSR progress.

The company has established relevant Key Performance Indicators in all areas to measure its progress, focus its actions to improve performance and provide a basis for its CSR reporting to its stakeholders ●

CSR VISION

[G4-19] [G4-20] [G4-24] [G4-25] [G4-26] [G4-27]
[G4-37] [G4-EN3] [G4-EN5] [G4-SO4] [G4-SO8]
[G4-PR5] [WL4] [WL5] [WL6] [WL7] [AO2] [AO14]

Main KPIs Table

Worldline Challenges	Aspects	Link with GRI-G4	Relevant KPIs	√	2014 Worldline	Perimeter Per employee	Per turnover
1 Building client's trust with fully available and secured platforms and Reinforcing value for clients through sustainable & innovative solutions	Market Intimacy	G4-PR5	Overall Customer Satisfaction from Strategic surveys (from 0 to 9)	√	7.6	-	100%
		G4-PR5	Overall Customer Satisfaction from Tactical surveys (from 0 to 9)	√	6.67	-	100%
	Innovative solutions	AO10	Delivered Customer Innovation Workshops	√	18	-	100%
		WL2	Number of WIN members	√	42	100%	-
		WL2	Percentage of PhD and PhD students at R&D department	√	30%	100%	-
		WL2	External awards success rate	√	30%	100%	-
	Fully available and secured platforms	WL1	Services availability rate	√	99.74%	-	100%
		WL3/AO3	Number of security incidents	√	89	-	100%
2 Being a responsible employer by revealing our employees' potential	Talent attraction and development	G4-LA9	Average hours of training that employees have undertaken during the year	√	19.23	100%	-
		G4-LA11	Percentage of total employees who received a regular performance and career development review during the year	√	97%	89%	-
	Employee engagement	WL4	Great Place to Work® participation rate	√	86%	97%	-
		AO2	Percentage of positive responses to "Taking everything into account, I would say this is a great place to work"	√	54%	97%	-
		WL5	Employee stock plan		Qualitative	-	-
		WL6	Turnover	√	7.75%	100%	-
	Cultural diversity	WL7	Percentage of female within the Directors	√	24.56%	100%	-
	Smart Working	G4-LA6	Absenteeism Rate %	√	3.02%	79%	-
		AO11	E-mails sent per week per mailbox-Collaborative working	√	77	100%	-

[G4-19] [G4-20] [G4-EN3] [G4-EN5] [WL6] [AO14]

Worldline Challenges	Aspects	Link with GRI-G4	Relevant KPIs	√	2014 Worldline	Perimeter Per employee	Per turnover
3 Endorsing our business ethic within our value chain	Ethics and Compliance	G4-SO8	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulation		0	-	100%
		G4-SO4	Percentage of all employees trained in Code of Ethics – E-learning	√	50%	100%	-
		G4-SO4	Percentage of management employees trained in Code of Ethics - Classroom		0%	100%	-
	Strong Suppliers partnership	G4- EC9	Proportion of spending on local suppliers at significant locations of operation	√	85%	-	98%
		AO17	Percentage of new strategic suppliers evaluated by EcoVadis	√	21%	-	98%
		AO17	Percentage of total expenses assessed by EcoVadis	√	30%	-	98%
4 Leveraging the eco efficiency of our data centers and offices	Eco efficient operations	G4-EN3	Energy consumption within the organization (GJ)		290,552	-	87%
		G4-EN5	Energy intensity by revenue (GJ/€M Revenue)	√	292	-	87%
		G4-EN5	Energy intensity by employee (GJ/Employee)	√	53	76%	-
		G4- EN99	Total CO_2 emissions (t)		11,416	-	87%
		G4- EN18	CO_2 emissions by revenue (tCO_2/€M Revenue)	√	11.48	-	87%
		G4- EN18	CO_2 emissions by employee (tCO_2/Employee)	√	2.07	76%	-
			Number of sites certified ISO 14001	√	4	-	100%

G4-PR5   *Value from Atos Group for the strategic surveys*
G4-LA11   *Exclusion Germany and Austria*
WL4   *Exclusion China and Indonesia*
AO2   *Exclusion China and Indonesia*
G4-LA6   *Exclusion Belgium, Netherlands and India*
G4-EC9   *Exclusion Netherlands and Indonesia*
AO17   *Exclusion Netherlands and Indonesia*
G4-EN3   *Inclusion Germany, France, Belgium and UK*
G4-EN5   *Inclusion Germany, France, Belgium and UK*
G4-EN18   *Inclusion Germany, France, Belgium and UK*
√   *The table list of main KPIs has been verified by an external auditor, Deloitte, with a detailed review for the items marked with a √*

Business

[G4-56] [Economic performance G4-DMA] [Product and service labelling G4-DMA] [Customer privacy G4-DMA] [Compliance G4-DMA] [WL1] [WL2] [WL3] [AO3]

BUSINESS

Interview with Marc-Henri Desportes

Worldline General Manager

▶ **Marc-Henri Desportes**
Worldline General Manager

●●●

How are customer priorities reflected in Worldline's CSR approach?

Our CSR approach is embedded within and fully aligned with our business processes. As a company serving customers in the B2B2C domain, everything we do is driven by end consumer expectations because this is the primary focus of our own customers. We have to be particularly focused on the expectations of our customer's clients in terms of service, security and social responsibility. A prime example is the end consumers' awareness and concern about data privacy, which has become a major preoccupation of our customers. In making decisions about our priorities and actions in our CSR approach, we look first to the needs and expectations of customers and consumers.

●●●

What are some of the tangible ways in which Worldline's CSR approach affects customers?

First and foremost is our commitment to data privacy, confidentiality and security.

Our whole business is built on earning and keeping the trust of our customers. In ensuring payments and transactions, there can be no doubt about the security of our systems and our processes for handling sensitive information. As a result, we are extremely cautious and careful about safeguarding the integrity of the data with which we are entrusted. This goes beyond respecting applicable international and national laws. It also means being proactively involved in managing these issues and contributing to improved protection of data management.

In the past several years, there also has been an increasing focus by all types of organization on their environment footprint. By improving efficiency and optimizing transactions, Worldline contributes to reducing consumption of natural resources and energy and minimizing the production of physical materials that must be managed as waste.

> **❝ Customers and Worldline's CSR commitment ❞**

●●●

How does Worldline's innovation on behalf of its customers relate to its CSR commitment?

Worldline is fundamentally a technology company and innovation is truly part of everything we do. Our business is driven by end consumer expectations that are influenced by society's fast-moving digital transformation. Consumers increasingly expect to be able to use their mobile devices to perform all of their day-to-day transactions seamlessly and efficiently. They also count on being protected from fraud when they place their trust in electronic payment and transaction systems. The merchants, banks and public authorities that are our customers look to us to help them respond to these expectations. Through our constant innovation, we are delivering high value-added services that increase efficiency, improve security and help to lead the digital transformation of all aspects of life, whether in banking and retailing or transportation, healthcare, education or home living.

●●●

What are some of the other ways in which Worldline is working to improve its CSR performance?

In addition to our constant innovation, our management team invests a significant amount of time in reviewing our CSR approach, progress and improvement actions to ensure we are aligned with and driving our business processes. We fully engage our employees in our business and CSR processes, consulting them, listening to their ideas and involving them in creating and implementing new solutions. We are continuously looking for ways to strengthen our approach, keeping our eyes open and benchmarking ourselves against others to see if there are ways we can do things better – as well as to ensure that we remain one step ahead. Our KPI's measure our performance in critical areas such as customer satisfaction, service availability and security incidents and our CSR action plans address areas in which we need to improve. In the end, however, our stakeholders will tell us if we are living up to our commitments and their expectations. It drives us in our determination to be a leader in CSR ●

Service availability rate

99.74%

[WL1]

• • • • • • •

Customer satisfaction

One of the most important means for monitoring performance and driving improvement toward operational excellence is through customer feedback.

Worldline conducts a biannual customer satisfaction (CSAT) survey to assess its services and overall performance. The survey involves customer interviews, analysis of results and implementation of improvement plans developed together with customers through transparent dialogue.

The process is organized within the framework of the Atos Group customer satisfaction management system, which is organized at multiple levels:

- At the strategic level, CEO's and other high level contacts are personally interviewed each year. The top 250 Atos Group accounts are surveyed, including several Worldline customers.

- Tactical surveys provide feedback at the contract level from customers on Worldline services, project deliverables and overall performance. The surveys cover more than 60% of Worldline's business and are implemented in all 17 countries in which it operates. The results of these Tactical CSAT surveys are processed every six months within Worldline.

- For large accounts, immediate feedback is requested from end-users following a service request, using a statistical approach. These results provide real-time measures on consumer perceptions of service performance and are used to help improve daily operations.

Customer satisfaction survey results are communicated to customer representatives and the sales force, which are responsible for developing action plans in consultation with customers and ensuring their implementation.

Results from the surveys and the status of follow-up actions are a regular and recurring item on the agenda of each month's Worldline management committee meeting.

Recent steps implemented to further strengthen use of the survey as a driver of performance improvement include:

- In 2014, Atos Group reinforced its customer experience approach to help managers deploy action plans that go beyond service delivery performance and quality, with Innovation workshops, Critical to Quality workshops and sharing of specific customer activities implemented by local teams.

- As part of an overall change program to improve customer experience in all Worldline activities, the company implemented global "Improving Customer Experience" training. The objective is to increase employee awareness of the importance of understanding client business needs, pro-actively adapting our offers and services to maximize value and managing customer relationships as true partnerships. In its first year, 63% of Worldline employees participated in the e-learning course "Improving Customer Experience" •

Overall Customer Satisfaction – Tactical survey

6.7

[G4-PR5]

Overall Customer Satisfaction – Strategic survey

7.6

[G4-PR5]

One Day with Worldline

8:00
I withdraw cash at an ATM.

8:30
I use a contactless card to take the subway.

9:30
I receive an alert announcing my train's delay and proposing another connection.

10:30
When walking around town, **I receive a promotional offer** from my favorite grocery shop.

11:00
I transfer funds to my mobile wallet from my bank's website.

12:00
I make lunch resevations using the restaurant's smartphone app.

13:00
I pay for lunch at my favorite restaurant by card.

13:30
I book tickets for a concert this weekend using my credit card.

15:30
I check my **account** online.

17:15
My connected health monitoring and delivery device makes sure **I never forget to take my medicine.**

18:00
I fill up the car with my fuel card.

21:00
We participate in our favorite interactive TV show. I check my home temperature on my mobile phone and reduce it.

23:30
Back home, the temperature is perfect. **I go to sleep.**

Interview with Nicolas Kozakiewicz

Head of Research & Development and Innovation

▶ Nicolas Kozakiewicz
Head of Research & Development and Innovation

Who would have thought it would be the quaint refrigerator magnet that would render obsolete the writing of our grocery list on a piece of paper or even entering items on our smart phone? Using the Worldline-developed "smart magnet," you can scan the milk bottle you've just emptied or press the magnet button and say "tomatoes" and your grocery list in the cloud is updated.

The end-to-end service, from magnet to the cloud, is one of a myriad of Worldline-enabled innovations designed to enhance daily life. Improving the user experience is only one of the innovation streams that Worldline works on with customers and partners to create new products, services and markets.

" Tekkie power "

"Innovation has to be part of our DNA," says Worldline's Head of Research & Development and Innovation, Nicolas Kozakiewicz. *"We serve very different markets, each with their own specific needs, maturities and parameters that vary by industry and geography. At the same time, everything is accelerating -- the pace of change, technologies, life cycles of products and services – agility, awareness, creativity and speed are vital to our competitiveness."*

To help drive its innovative processes, Worldline draws upon the imaginations of its entire workforce. *"It's not only our 350 R&D engineers,"* says Nicolas. *"Most Worldline employees are 'tekkies' and thinking up new solutions and applications is what we do, even in our spare time. To access this collective brainpower, we crowd source internally through programs like WIN that encourage employees to share their ideas."*

In addition to tapping into the creativity of its employees, Worldline actively reaches outside the company to foster innovation and multiply its antennae for detecting new ideas. Comments Nicolas, "Companies 20 years ago could do most innovation in-house. Today, we need people with different mindsets and backgrounds. The explosion of countries, people and competitors involved in innovation has led to new approaches such as open innovation, partnerships, networking and community-based creation of products and services."

He notes the emphasis at Worldline on applied, or *"usable"* technologies. *"We don't do innovation just for the sake of innovation – we're very focused."* An example here is a three-year agreement signed at the beginning of 2015 with universities in Germany and France to work develop new algorithms of predictive analytics that will be applied to fraud in the payment environment in order to achieve real-time near-flawless detection.

This pragmatic approach has delivered tangible results as can be seen in an extensive list of Worldline firsts at the European or global level. These include connected electricity metering in France, fully connected vehicles for Renault, e-commerce payments in banking and the fully digital customer experience for McDonald's.

External awards success rate
30%
[WL2]

"Our ability to both work with customers to add value through incremental improvements as well as bridge the chasm between visionaries and pragmatists in converting disruptive breakthroughs into large-scale reality is one of our differentiating qualities," says Nicolas ●

Spoken like a tekkie.

30%
[WL2]
Percentage of PhD and PhD students in R&D department

Number of WIN members
42
[WL2]

Customer Innovation Workshops delivered
18
[AO10]

WIN awards 2014: Connected Kitchen Team
Guillaume Lefebvre, Jacques Poly,
Jean-Baptiste Drucker and Eric Ptak

Opening the door to tomorrow

Worldline's Connected Living solutions to make homes increasingly convenient and comfortable were front and center in 2014. In September, Worldline unveiled proof of concepts (POCs) for Connected Home and Connected Car services at the IFA consumer electronics and home appliances trade show in Berlin.

Developed in partnership with SOMFY, the leader in connected home devices, the POCs integrated the two companies' proven solutions to deliver new connected services for the rapidly developing – and converging -- home automation and connected objects markets.

Connected Home is a robotic service able to perform a variety of tasks within the home such as opening and closing blinds or operating the lighting. Continued development of sensors and cloud robotics are also creating enormous potential for applications in the emerging markets of telemedicine and household management, including for people with decreased autonomy.

The partner companies also exhibited a car app that can launch a series of commands to prepare the household during the drive home, based on GPS data. For example, the app can open the garage door, switch on garage lights and turn up the heating. The app enhances Worldline's Connected Car services, which include a car e-store and an extended vehicle app linked to car and after-market manufacturers.

In June 2014, the Connected Home solution was recognized with France's first Connected Objects award for best control panel and best handling system. Also recognized with a nomination was Worldline's Connected Kitchen solution, which allows consumers to scan products to their shopping list in real-time via a WiFi connected fridge magnet.

Security and trust innovations recognized

Worldline also was recognized with awards in 2014 for its NFC mobile payment and Certified Customer Review solutions.

The NFC mobile payment solution is a digital wallet app that enables customers to make payments more easily and securely using their smartphone. Relying on Host Card Emulation (HCE), in which the user's banking data is securely stored in the cloud instead of in the phone, the app communicates directly with a contactless reader to effect the transaction. The app also facilitates Internet and mobile remote purchases using the same interactive process.

Visa Europe France and major French banks began piloting the system in 2015, enabling consumers to use their smartphone to make payments at any of the 300,000 contactless point-of-sale terminals in France. Worldline's innovation won the 2014 PayForum Award at a major payment industry trade show in Paris.

Worldline also was recognized with the 2014 SESAMES award for its innovative solution to increase the trustworthiness of online consumer reviews. Although online reviews can be powerful tools for business development and influencing purchasing decisions, a French Ministry of the Economy study had shown that 44.4% of 2013 online reviews in France were fraudulent.

Worldline's solution uses an app to validate a proof of purchase made by smartphone and offers the consumer the opportunity to write a certified review of their purchase. Consumer anonymity is guaranteed by the latest cryptography and user authentication technology.

The prestigious SESAMES Awards, selected by a judging panel of international experts, recognize the industry's best innovations each year and are an unchallenged mark of excellence ●

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Trusted Third Party

Every day, Worldline processes Personal Data for its own account or on behalf of its customers. The importance and value of Personal Data in day-to-day business is clear. Personal Data indeed raises a number of concerns from both Worldline's customers and employees.

Processing of Personal Data requires Worldline to adopt strong commitments as well as to implement strong organizational and security measures to guarantee to employees' and customers' Personal Data a high level of protection. That is why Worldline is strongly involved as trusted third party.

Customers turn to Worldline to manage and safeguard sensitive data related to payments and other transactions based on the security and reliability of its solutions. Worldline's commitment to respecting confidentiality is one of the foundations of a business model based on trust.

Acting as a trusted third party also requires that Worldline maintain a position of neutrality. This can occur when a transaction involves two stakeholders, with both parties entrusting Worldline to manage their information in a confidential manner. In working with multiple and different clients, walls must be maintained between the information of each party who, in some cases, may be competitors. The exact terms of Worldline's neutrality are a constant point of attention that is formally addressed as part of the contract with customers.

Service innovations that are developed by Worldline on behalf of its customers as part of a contract is another area of careful control. Such innovation may be granted exclusively to the customer for whom it has been developed. In other cases, the customer may wish to share the costs in making the innovation available to other companies. In all cases, treatment of the information also is explicitly formalized in each contract. The importance of Worldline's trusted

third party role in protecting data and its usage extends beyond individual contracts. It is a key element in increasing openness and transparency in the world economy and improving access to markets through online services, personal services, mobility, digitalization and improved confidence in traceability. Through its innovative solutions and commitment to confidentiality, Worldline's role as a trusted third party is enabling greater efficiency and growth.

Cross-channel solution sets new standard

To support its objective of becoming the standard for mobile payments throughout Germany, Yapital turned to Worldline for professional implementation across a wide range of merchants of all sizes. As the first European, cashless cross-channel payment solution, Yapital operates across all transaction channels, including in-store, mobile, online and via invoice.

Worldline's solution ensured Yapital is able to deliver fast, secure and simplified operations, with users able to register online and then immediately make payments and send and receive money across all channels.

Worldline is extending its host authorization for network operators to include Yapital, enabling electronic payment processing systems already in place at retailers to readily recognize Yapital transactions.

"Worldline's talent for innovation helped us set new standards in enabling merchants to easily modernize their point of sale (POS) operations," says Yapital Business Development EVP Niels Lohmüller. *"The extensive cooperation between our companies has brought mobile payment where consumers need it: in their daily lives and at the POS. Worldline's Mobile Payment Gateway has already been adopted by some of our largest merchants."*

Facilitating microcredit financing

In China, Worldline designed a customized Internet-based solution for Tencent subsidiary Shenzhen Tenpay Network Finance MicroCredit Co. Limited. The company provides microcredit, customized personal cash loans, consumption loans and financing products for enterprise supply chains via the Internet. A credit account management system was needed for its online microcredit business that was simple and allowed flexibility for its wide variety of credit products.

Tenpay (a Tencent Company)

Tenpay expressed the company's satisfaction with the Worldline team's solution.

66 *They actively analyzed our requirements, discussed potential solutions with us and worked overtime to perform the work on schedule. Worldline is a company willing to explore new domains, including in the area of Internet finance. They provided effective support and constructive suggestions in applying new ideas to traditional financial sector business models..* **99**

Gavin Du @ Tenpay
Deputy Director of Financing Product ●

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It's personal!

Worldline's comprehensive approach to data protection reflects its commitment to safeguarding the personal data of both its customers and employees.

"The rising importance and value of 'Big Data' for business has been accompanied by a recognition of the increasing importance to protect personal data," says Karl Alles, head of Worldline's Operational Control team. "Continuously challenging and improving our data security in a constantly changing landscape is fundamental to the Worldline brand and to retaining the trust of our customers."

Fully aligned with Atos Group data protection policies, Worldline's approach is focused around four pillars:

• Worldline's data protection policy is based on the provisions of EU Directive 95/46, the benchmark reference for personal data protection regulation within the European Economic Area, and on Atos Group's policy;

• Procedures to ensure that privacy is embedded in all processing of personal data by Worldline on its own behalf or on behalf of its customers;

• A data protection community composed of data protection legal experts and country data protection officers tightly integrated in day to day operations;

• Employees awareness, supported through training for all Worldline employees and special training in areas in which employees are likely to be confronted with data protection challenges.

In addition to auditing and taking actions to improve its data protection performance - tracked through KPI's - Worldline is regularly assessed by external bodies. As a payment service provider, the company is subject to annual auditing to maintain its PCI-DSS* certification. Worldline also was certified as part of Atos Group for processing personal data under the EU's Binding Corporate Rules for security and compliance in November 2014.

Among key 2015 priorities for Worldline's Operational Control team is ensuring data security managers are aligned to support Worldline's new business operating model. *"Matching responsibilities and processes with the new organization will help to drive further harmonization of standards and cross-regional transparency, strengthening our data protection practices throughout the world,"* says Karl Alles. *"We also are increasing training to improve the knowledge and expertise of security managers who may find themselves working in areas in which they may have less experience, such as PCI certification, asset assessment or crisis response."*

Externally, Worldline is working closely with the European Commission and the entire payment ecosystem on ways to reduce risks, promote competition and transparency and encourage innovation and standardization throughout the payment value chain to benefit consumers and merchants.

A reflection of the importance Worldline attaches to guaranteeing the highest level of protection for personal data •

*Payment Card Industry (PCI) Data Security Standard (DSS)

PCi DSS

Number of security incidents

89

[AO3]

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Digitization

Enabling digital transformation in a connected world

Digital transformation today is critical for companies seeking to reduce costs, improve operational efficiency, enhance consumer loyalty through simpler, always available services and generate increased revenue and profits.

Worldline supports the digital transformation of its customers, transforming their business, boosting their processes and adapting their organization and work practices. By embedding sustainability within the units and organizational structure of business processes and functions, Worldline generates measurable short- and long-term benefits for customers.

Digitization of processes enables customers to push targeted services to the right consumers at the right time, where they are needed. It also provides a seamless, uninterrupted digital experience between the consumer and the company, for example, using a mobile device in a retailer's store to complete a purchase that began with the consumer using their computer at home to visit the retailer's web site.

Digitization of processes also improves our customers' understanding of how consumers use a service or product, enabling optimization or even reinvention of the overall business process. Digitization helps the environment and conserves resources while increasing efficiency and simplicity by eliminating unnecessary paper or physical objects.

Through digitization, Worldline helps customers improve performance, grow, innovate, optimize resources, reduce costs, mitigate risks, assure compliance, improve operational efficiency and enhance their brand reputation.

Worldline's ability to combine innovation with security, speed, quality, experience and flexibility is a recipe few companies can match. These strengths and its full portfolio of solutions to help companies and society meet the key challenges of digitization are key sources of competitive advantage.

Digital Safe Component certified

In November, Worldline's digital eSafe solution, "Digital Safe Component" received NF Logiciel certification, the first provided to a multinational company in France. The solution is the cornerstone of the digital transformation process, guaranteeing the confidentiality and integrity of data stored in France in a private cloud to facilitate exchanges between companies and their customers and between government entities and the public.

The certification was made under AFNOR NF Z42-020, a French standard for secure storage services that sets functional specifications for preserving and guaranteeing the integrity of digital data. The certification was made by INFOCERT, an independent company that certifies software compliance and quality as well as products and systems in the field of information technology.

"NF Logiciel certification of Digital Safe Component officially confirms its compliance with the AFNOR NF Z42-020 standard. The new NF software application comes in response to calls from software publishers such as Worldline that have actively contributed to the creation and development of the label," said INFOCERT President Jean-Louis Michel ●

> ❝ **Worldline aims at continuously designing new payment and digital solutions to help public authorities, merchants and banks to achieve their business objectives as well as to monitor their green and social responsibility.** ❞

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Sustainable Solutions

Sustainable offers and operations

Sustainability is embedded within most of all Worldline's products and services. To better track and value the sustainable quality of its offers, Worldline has conducted an analysis of its portfolio to identify where its business lines intersect with the three spheres of sustainable development. Five sustainable qualities were identified in each sphere:

- Economic: Time saving, Cost Rationalization, Flows Optimization, Processing Optimization and Security Risk Management;

- Social: Online accessibility and mobility, Human health & environment, Fraud management, Human activity development and Human education;

- Environmental: Multimodal transport, Pollution, Carbon Footprint, Energy saving and Resource saving.

Examples of sustainable impacts of Worldline offers include:

- In Worldline Mobility & e-Transactional Services, e-Ticketing at a retail level, which contributes in the economic sphere to optimized flows of people, saves time and rationalizes costs through the pooling of resources; on a social level, the capability to make remote reservations improves accessibility to the service while on an environmental level, paperless transport tickets eliminate physical materials and contribute to increased use of
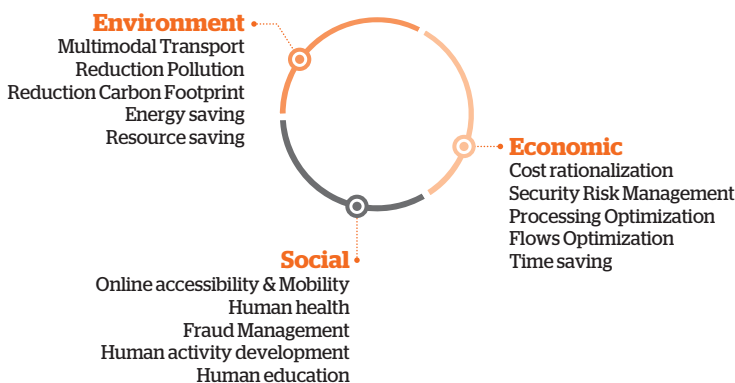
multimodal and shared transportation, reducing pollution. In terms of resource management, e-ticketing has a further social impact in facilitating mobility through improved travel planning, while also reducing urban congestion and reducing each traveler's environmental footprint.

- In Worldline's Financial Processing & Software Licensing activities, management of fraud risk has multiple sustainability benefits such as, from an economic standpoint, reducing costs and financial losses and enabling better management of risk. In the social sphere, benefits include fraud limitation, increased reliability of services used by consumers and improved confidence in financial services.

- In Worldline's Merchant Services & Terminals, acceptance of multichannel payments contributes economically by reducing arrears, improving security of payment and financial transactions, improving risk management and generating higher revenue through the increased value of the average basket and the greater accessibility of services to a larger number of potential consumers. On a social level, services can be accessed remotely, purchasing through multiple channels is facilitated and the reliability of online purchasing is increased. The environment benefits from reduced travel and physical payment media and the resources required to produce them.
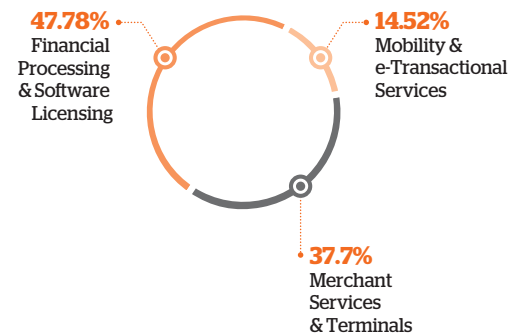
Additional examples of sustainability exist throughout Worldline's range of offers:

- increased security for companies and people of cashless electronic payments and reduction of friction costs from the economy;

- easier retail and banking transactions;

- electronic wallets to securely store card holder information for quick, efficient payment;

- facilitated shopping and consumer recognition; enhanced education through digital learning;

- improved efficiency through automation of governmental revenue collection;

- improved traffic safety and route management by public transport providers who also are better able to keep passengers informed;

- advanced wellness services and e-health and e-hospital systems to improve health delivery and prevention as well as containment of costs;

- goods tracking to better control a product's lifecycle and prevent counterfeiting;

- safer, more efficient vehicle traffic and driving behavior that also lowers fuel consumption and reduces environmental impacts and noise;

- improved performance and energy efficiency of appliances and vehicles through predictive maintenance.

Sustainability in Worldline's Solutions [A07]

Environment
Multimodal Transport
Reduction Pollution
Reduction Carbon Footprint
Energy saving
Resource saving

Economic
Cost rationalization
Security Risk Management
Processing Optimization
Flows Optimization
Time saving

Social
Online accessibility & Mobility
Human health
Fraud Management
Human activity development
Human education

Total Contract Value of Sustainability Offering [A07]

47.78%
Financial Processing & Software Licensing

14.52%
Mobility & e-Transactional Services

37.7%
Merchant Services & Terminals

Connecting film buffs

Worldline leverages its digital capabilities to extend its service offering by creating new payment and transaction processing methods to generate increased value for customers. In the UK, Worldline helped accelerate the digital revolution for Cineworld through its innovative mobile payments solution. Worldline's solution enables moviegoers to use a tablet to sign up directly at the cinema for Cineworld's Unlimited card. The card provides members with unlimited access to films as well as other special offers.

Cineworld Commercial Manager Rod MacLeod says a trial run of the program has proven highly successful.

❝ *The Unlimited card provides avid cinema goers with the unlimited viewing of films and the provision of other related cinema offers. Its success has been a key factor in the continued growth of Cineworld and as such we continue to positively evolve the program.*

Worldline has provided the technical capability for us to sign up customers anywhere within the cinema foyer through the use of a tablet. This allows employees to informally approach customers about the Unlimited program and early indications from stores where the tablet has been trialed show a healthy increase in customer acquisition numbers. We look forward to the successful role out of this proven capability nationally. ❞

Rod MacLeod @ Cineworld
Commercial Manager – Business Affairs

"I need to call my home appliance"

A new Worldline solution chosen by BSH Bosch und Siemens Hausgeräte GmbH (BSH) is offering consumers the ability to control their home appliances when they are out of the house. Using a standard Wi-Fi network and a single app, consumers now can monitor and control their appliances remotely.

The service leverages Worldline's transaction processing expertise, connecting the appliances with smartphones and tablets via Worldline's cloud platform.

"Worldline chose to invest in the development phase of this project, demonstrating our commitment to our customer and our conviction in the service's potential," says Worldline Managing Director for Mobility & e-Transactional Services Olivier Stuckens. *"It also reflects Worldline's goal to anticipate consumer expectations in terms of mobility and simplicity. Whatever the product, we know we can connect and optimize it to support our customers' digital transformation."*

The program is based on an open standard, meaning that a broad range of home appliance manufacturers is able to use it. It was launched initially on iOS, with Android being added this year.

Following the new service's unveiling in September at the 2014 IFA consumer electronics and home appliances show in Berlin, the initial rollout was launched in Germany and Austria. BSH, the world's third largest home appliance company, is present in 47 countries ●

People

Interview with Patrick Degryse

Head of Human Resources

▶ **Patrick Degryse,**
Head of Human Resources

A responsible employer

The quality and engagement of Worldline's workforce is the linchpin to the company's past success and future growth. The professionalism, creativity and talent of our employees enable Worldline to deliver highly innovative and sustainable offers to our customers.

As a dynamic, growing company with a strong expertise-oriented culture, Worldline places a strong emphasis on recruiting and retaining employees with highly-specialized IT profiles to ensure the company's development. We work to develop and maintain a culture in which employees feel motivated and energized to help Worldline achieve its business objectives.

Our recruiting emphasizes the opportunities for career growth as part of our company and Worldline's commitment to accompanying employees throughout career management programs. Our approach to recruitment includes partnerships with leading universities, attractive internship opportunities and a selective recruitment process.

22% *[WL5]*
of participation rate to our employees shares plan

B⊙⊙st 2014

To enable our employees to develop and grow with our company, we place a strong emphasis on programs that value the contributions of our people. As detailed in our annual Culture Audit and in our 2014 Registration Document, our programs include promoting employee health and well-being at work, mobility, training, talent development, internal promotion, internships and apprenticeships, employee share ownership programs and diversity and inclusion. The following pages in this chapter provide additional detail on our programs to help employees develop and to reinforce Worldline's culture and status as a great place to work.

Proportion of senior management hired from the local community

91%
[G4-EC6]

Among our key priorities in 2015:

● **Sharing the path forward with employees**
As we continue to grow, improve our performance and position ourselves to compete successfully in the future, our company is going through a period of intense change. Worldline is implementing a new operating model, expanding into new countries and adapting its organization and processes to its new status following the IPO in 2014. A major priority this year is communicating clearly with our employees to explain what these changes mean for our business model and on how we perform our daily work. This means making sure that all employees share a common understanding of the business objectives behind these changes, where we are going and how we're going to get there.

Global Turnover Rate
7.75%
[WL6]

● **Leveraging experts**
We also are working to fully leverage the expertise of the people within our organization on which we rely in order to deliver customized, value adding products and services to our customers. These experts have in-depth understanding of the transactions and end-to-end flow of our customers' businesses and the ability to work closely with the customer to custom design relevant solutions. This expert knowledge is an important source of differentiation and competitiveness for Worldline. We already have embarked on a process of identifying experts in France and are now broadening this to other countries. In addition, we are designing specific hiring and training programs focused on the recruitment and retention of experts.

● **Ensuring competitiveness through flexibility**
As Worldline continues to evolve into a truly global organization, we are working to increase our agility by ensuring that we are using the right resources, both internal and external, in our operations. In our highly competitive markets, this is important not only to optimize cost effectiveness but also for improving our speed-to-market, maintaining our flexibility and ensuring the availability of the human resources needed for specific assignments. In addition to leveraging our internal expertise, it also means drawing upon relevant external resources where they exist around the world. We are building on our successful experience in accessing offshore resources from the UK and Belgium to help managers in other countries implement flexible external sourcing programs. As a responsible employer, Worldline communicates fully and transparently with our employee representative organizations regarding the need for and scope of such programs ●

Headcount
+7,300
employees
in 17 countries
[G4-10]

Participation in Great Place to Work®
86%
[WL4]

•••••••

Worldline Touch

To provide an environment that enables employees to grow, develop and contribute to their full potential, Worldline works to foster and preserve a positive, innovative and high-energy culture. Numerous activities are implemented under Well Being @ Work program within all Worldline's geographies.

Worldline Touch

Beyond Well Being @ Work global initiatives, at country level, local employees organize, with wide autonomy, relevant citizenship programs that support their interests to help local communities. Some examples during 2014 included:

- In India, Worldline activities include joining community celebrations of the colorful Navrati festival, holding a children's integration day at the company and sponsoring self-defense workshops for women.

- Employees in the Benelux countries organize fundraisers and other activities to support NGOs working on cancer research, assisting young families in need and brightening the days for children who are patients in hospitals.

- French employees work with a nonprofit organization to improve equal access to education and volunteer to empower youth in secondary high schools located in deprived areas. (See also Telethon on page 43).

- Employees in Germany provided donations, cooked meals and fixed children's bicycles to support a non-profit organization supporting education and social needs.
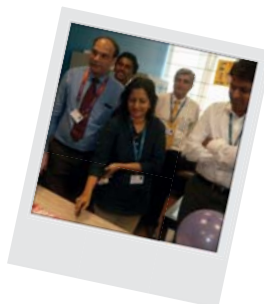
- In the Asia-Pacific region, the company engaged employees through programs to promote health and well-being and activities to support orphan children.

- In Argentina, employees collected donations to help people impacted by floods and supported non-profit organizations' efforts to help people living in disadvantaged conditions.

- In several countries, employees help children learn to read and visit schools to talk with students about the importance of providing equal opportunities for girls to contribute to society.

GREAT PLACE TO WORK®   wellbeing@work

Reinforcing our culture

- To monitor our progress in creating a positive, high-performance culture, Worldline conducts a survey among employees each year in coordination with the Great Place to Work® Institute. The global survey is structured around fives dimensions: Credibility, Respect, Fairness, Pride and Camaraderie.

- The results help Worldline gauge employees' expectations and satisfaction. Based on a thorough analysis to identify priority improvement

areas, focused action plans are developed and implemented at the global and local levels. After every survey, Top management and Middle management analyze the results to define and implement local action plans. The purpose is to respond to local constraints and specific issues and to continue to move forward to improve employees' working conditions.

- In 2014, employees in 15 of 17 countries took part in the survey, with response rates between 71% and 100%. Survey results are benchmarked versus those of Atos Group and Worldline peer companies and reported globally and by country.

- Local management and employees analyze and discuss the survey results to design dedicated action plans for implementation. Programs and activities that have been defined locally may be added as global initiatives and are integral part of Worldline's culture.

- In France, for example, an annual Culture Audit is published. This unique approach gathers Worldline's best practices regarding all areas: recruitment and integration, how to inspire, internal communication, listen to, development and career path, recognition and thank employees.

And also!

The technique of the Jedi

Since 2013, a collaborative format of technical meetings has been implemented by employees twice a month to present and discuss technologies.

Start Up Day

Leading by French management, this day is dedicated to welcome new joiners. During this day, they attend a presentation of the company and meet management members to freely exchange.

Worldline realizes your dream

3 categories of projects "Team Dream", "Humanitarian Dream" and "Sustainability Dream" are rewarded by a funding to be materialized.

Viral conviviality

In Worldline headquarters, a few employees have launched collaborative lunches for several years. Every one contributes and brings something to drink or to eat. The principle is to invite his neighbor and meet new colleagues.

• • • • • •

Well Being @ Work and Health @ Work

Well Being @ Work

The global Well Being @ Work program, created by Atos Group in 2010, is actively implemented throughout Worldline. Aimed at ensuring that Atos/Worldline remains a successful and sustainable business in the future, the program makes employees its central focus. The multiple initiatives throughout the year involve the active participation of all employees, encourage open dialogue and contribute to making Worldline one of the best places to work.

Percentage of positive responses to "taking everything into account I would say this is a Great Place to Work®"

54%

Since its launch, the program has contributed to greater collaboration, more flexible ways of working, improved efficiency through lean management processes and development of change management and leadership skills, training, talent management and recognition and reward programs. Well Being @ Work activities organized locally throughout the year include celebrations of successes and anniversaries, team building and sports events and charity actions.

Worldline has identified the tracks that are most important in reinforcing its culture and has given priority to their development on a global basis. These include:

• **Recognizing and rewarding employees** for their actions and achievements

Participation rate in Great Place to Work®

86%

[WL4]

E-mails sent per week per mailbox

77

[AO11]

• **Accolade** – based on peer nominations, these awards recognize teams for exceptional performance that benefits Worldline, colleagues and/or customers. In 2014, more than 1,600 awards were distributed.
• **Success story awards** – projects self-nominated by employee teams are voted on by employees and reviewed by internal judging panels. Awards are presented at a ceremony with the Worldline Executive Committee.
• **Win awards** – recognizing innovation and creativity, projects are pre-selected by a judging panel and then voted on by Worldline employees. More than 150 projects were presented involving more than 300 participants in 2014.
• **Employee Stock Ownership Plan** – to enable employees to benefit more closely from their contributions to the company's success, Worldline launched its first employee shareholding plan, "Boost," in November 2014. The 22% participation rate is considered very high for an initial program.

Developing awareness and encouraging dialogue - as part of the continuous effort to create a great place to work and foster direct dialogue with employees, numerous networking activities were organized around the world in 2014. Examples include:

• **Breakfast with managers**, featuring informal exchanges and Q&A regarding the company's strategy, plans and work environment. In some countries, such as Argentina, the breakfasts are organized on a monthly basis;
• **Special meals** are organized in some countries to celebrate employee birthdays, work anniversaries or retirements and to encourage networking;
• **Employee feedback events**, organized by many countries;
• **Discussion sessions** on important topics involving the workplace, for example, remote work programs in Belgium and Germany;
• **Monthly meetings of an employee Project Prioritization Committee** helped to prioritize and smooth work flows and facilitate office automation upgrades in India;

• **Well Being @ Work week** held in September in French sites. These special days are dedicated to one or several topics such as sports and health, community relations and recognition.

Welcoming and orienting new employees

Newly-hired employees are welcomed to Worldline's culture during "Start Up Days". Morning sessions include presentations by senior managers on the company's history, businesses and focus on innovation and Q&A sessions. The afternoon features team-building exercises that underline the importance of teamwork at Worldline and a "speed dating" session in which the new arrivals can fire questions on any subject at managers. New employees continue to be accompanied during their first months through a range of activities. In France, they are invited to monthly "café croissant" gatherings to talk about opportunities and practices for enhancing their career in Worldline. Work life at Worldline, including working hours, holidays and rewards also are discussion topics.

Absenteeism Rate

3,02%

[AO16]

Health @ Work

Those programs are organized locally to promote employee health and well-being. In Belgium, for example, a special day was dedicated to providing health checks for employees and encouraging participation in fitness, sports or well-being programs. A number of countries sponsored physical activities for employees such as running races, bike outings, yoga sessions and soccer matches. Ensuring good health extends through numerous other activities such as encouraging a good work-life balance, adopting flexible work schedules, promoting good nutritional habits, counseling employees on coping with stress and programs to help quit smoking. Many of these programs also contribute to an objective of reducing health-related employee absenteeism ●
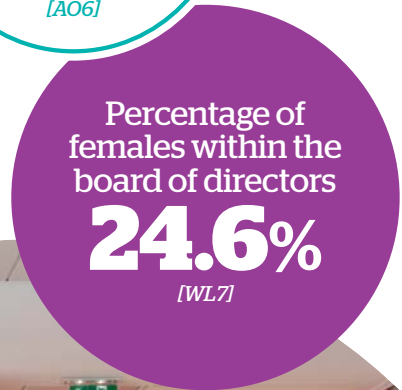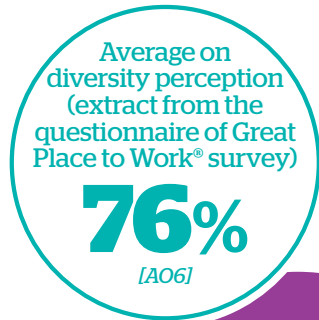
wellbeing@work

Diversity

Diversity and equality

As part of our commitment to Well Being @ Work, Worldline is engaged to ensuring that its workforce is representative of society overall in each country in which Worldline operates. Worldline believes that tapping into the full potential of its employees' diversity builds a stronger, more innovative company, better able to serve its customers around the world.

Worldline, following Atos Group's guidelines, considers diversity as a powerful driver of our growth. We have identified four priority areas to ensure our progress in key areas. Work groups in each area have been given responsibility to identify actions that can be implemented across a range of areas to advance our diversity objectives. For example:

- **Gender equity:** in France, for instance, a corporate agreement has been implemented and includes initiatives such as employee awareness, recruitment applications, equality in professional development, reducing gender differences in remuneration and promoting better work-life balance. Worldline is tracking its performance in the promotion of women into leadership roles, ensuring that women are well-represented in succession planning and encouraging senior executive mentoring of junior women employees.

- **Disability:** numerous initiatives are also implemented in this area. One of the most remarkable is the deployment of a "Disability Referents Network" in France. These individuals are resources present at each location to support individuals with disabilities in receiving official recognition of their status as a worker with a disability, adapting the work environment and increasing awareness among fellow employees.

- **Senior Capital:** Worldline leverages the experience and skills of senior employees to transfer knowledge to their younger colleagues. A number of mentoring initiatives illustrate the value placed on mixing generations. A career re-orientation program also is being developed for application where needed.

- **Cultural Differences:** A module on "How to work with French/German/Belgian/Indian/etc.?" is accessible to all employees to help in integrating and understanding cultural differences in the workplace ●

Average on diversity perception (extract from the questionnaire of Great Place to Work® survey)
76%
[AO6]

Percentage of females within the board of directors
24.6%
[WL7]

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Talent development

Worldline recognizes that effective talent development and career management are important to its ability to recruit, retain and motivate the women and men on which it relies to achieve its business objectives. To ensure that employees have opportunities to develop soft skills, technical expertise and new creative talents, Worldline has a number of programs in place at both the global and local levels.

An annual talent review is being implemented for N-2 and N-3 managers to identify top performers with high potential for growth or with business-critical expertise. Increased use of individual development plans will be implemented for identified employees who also will be included in short-term and long-term succession planning for key positions.

Opportunities for growth also are provided through an array of Atos/Worldline international development programs, including:

- **Gold for Managers program** invites individuals nominated by the Atos Group and Worldline executive committees to participate in an annual program conducted with Europe's leading business school, HEC Paris. This program, which seeks to develop future leaders, focuses on business strategy and responses to the challenges of continued profitable growth.

- **Gold for Experts program,** conducted with Cambridge University and Paderborn University, seeks to equip employees with best-in-class capabilities to define and implement innovative end-to-end solutions for customers that will generate competitive advantage for Atos/Worldline. The three-week modules focus on technical knowledge, business strategies and human insights.

- **Juniors Group** is a self-organized, international, cross-functional circle that works to advance individual potential through personal development sessions, networking opportunities with top management and international colleagues and innovative projects that contribute to Worldline's global business performance.

- **Junior Career Development program,** in Belgium, provides participants with opportunities to develop through a mini-management program, mentoring and learning-on-the-job.

- **Atos Group strategic transformation programs** such as eXpand where Worldline employees can also participate and join Worldline expertise networks such as the scientific community.

- **Lead Global leadership program,** a recognized best practice of Worldline University, is designed to help leaders develop, create a shared understanding of leadership, reinforce Worldline's culture and increase managers' understanding of their role in leading employees.

- **Transconstellation,** in Belgium, is a program through which employees can earn postgraduate-level certificates in financial transaction services •

Percentage of employees who received a performance appraisal

97%

[G4-LA11]

Training

Average hours of training per employee

19

[G4-LA9]

To support its development strategy and provide opportunities for development and growth, Worldline offers employees access to a wide range of training courses.

Worldline's catalogue of training courses covers subjects relevant to the company's operations and strategy, including Information Technology, Project Management, Management and Leadership, Sales and Marketing, Risk and Quality management, Communications and Personal development. This is in addition to courses offered through Atos University that are also available to Worldline employees.

Discussion of training matters are part of the regular review of career objectives,

opportunities and needs between individual employees and their manager. Career Development Plans may include customized training courses to support the employee's development.

Certain Worldline country have formal training plans in place that are agreed between management and employee representative organizations and define a minimum of days to be dedicated to employee training.

Leadership training programs include the HR skills development program for managers and annual change management workshops to help managers understand Worldline's new environment, the change process and

approaches for engaging employees in the organization's transformation.

To train and certify members of its sales force, Worldline has launched a consultative sales approach for account managers, presales staff, service delivery managers and customer service employees. The program was piloted in Belgium in 2014.

Worldline is also exploring new ways of learning such as MOOCS (Massive Open Online Course). The online courses allow for unlimited participation and open access via the web, enabling employees to participate in high quality training sessions during the work day ●

Value Chain

[G4-12] [Indirect economic impact G4-DMA]
[G4-EC7] [G4-EC8] [G4-SO3] [Compliance G4-DMA]
[WL1] [AO17] [Procurement practices G4-DMA]
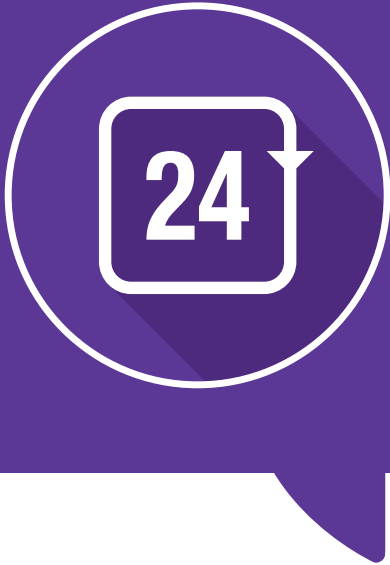
VALUE CHAIN

Interview with Nathalie Pousin

Chief Operating Officer

▶ Nathalie Pousin
Chief Operating Officer

Sustainability throughout the value chain

Worldline's value chain includes all actions involved in producing and delivering to customers: from managing our innovation and products, from contracting and sales, from workforce management and procurement to end-to-end delivery and risk management.

Effective performance and continuous improvement in these core capability areas is Worldline's most important priorities as they enable us to provide the best products and services, create value and maximize customer's satisfaction.

Worldline's CSR commitments are intimately connected with our value chain core capabilities. Worldline's high ethical standards, supported by company-wide policies and training, support our ability to deliver top business technology solutions, securely, ethically and responsibly. We work constantly to improve performance areas such as:

• **Enabling value creation for our customers** delivering innovative, market-compliant products and services that enable our customers to create value in their own business area. In the fast-paced

> **" Efficient core capabilities enable us to deliver the best products and services, create value and maximize satisfaction for our customers. "**

B2B2C environment in which we operate, we need to remain innovative and anticipate what our customers will need tomorrow.

• **Compliance** ensuring total compliance within the complex regulatory framework that governs the payment services industry is fundamental to our business. Worldline's reputation with financial services companies is based on our ability to guarantee high level security, sound reliability and full compliance. Building on our strong core processes, we are working toward ISO27001 certification for the coming two years.

• **Responsible procurement** Securing the sustainability of our supply chain and making sure that Worldline's values and standards are fully respected is key for our credibility. Suppliers are required to sign our sustainability charter, which addresses human rights, worker rights, as well as environmental and business integrity (see EcoVadis, page 42).

• **Environmental protection** (see also Chapter 5) all electrical and electronic equipment waste is treated and recycled by certified companies. Our packaging maximizes use of recycled materials and minimizes waste and our terminals are programmed to save energy when not in use. Transportation is optimized for supplier deliveries.

• **Local footprint** wherever possible, we maximize the use of local suppliers to support the economic development of our host communities. Our employees throughout the world are involved in a wide array of activities to support initiatives in and around their local community.

• **Globalized workforce** as the business environment in which we operate has become increasingly global, we are constantly adapting our workforce

to respond to our customers' global needs. This means providing them with the necessary international project management and cultural understanding skills and, appropriate resources needed to reach (and often to exceed) the quality level markets require for our systems, products and solutions.

• **Performance efficiency** our ability to continue to respond rapidly and efficiently to customer needs while also improving our own economic performance requires that we continuously improve the efficient use of our industrial resources and their operating performance. In 2014, we had already reached a 44% level of infrastructure industrialization, which enables us to increase speed, efficiency and cost effectiveness. In addition, the more than 99.7% measured availability level of our platforms reflects an industry-leading standard of reliability. Consolidation of systems in integrated platforms also reduces our energy use and carbon emissions.

• **Asset protection and risk management** to protect the assets of the company and its customers, Worldline's safety and security organization conducts strict risk management analysis and planning. A series of global security and safety policies, standards and guidelines are in place to preserve assets and monitor security ●

> **" Our ability to continue to respond rapidly and efficiently to customer needs while also improving our own economic performance requires that we continuously improve the efficient use of our industrial resources and their operating performance. "**

● ● ● ● ● ● ●

Ethics and Compliance

Ethics and compliance

Worldline is required to adhere to multiple regulations applicable to its business in the countries in which it operates that pertain particularly to its IT infrastructure, internal controls and reporting rules.

To respond to these requirements, reduce risk and meet the increasingly high expectations of customers and other key stakeholders, Worldline has implemented processes and procedures to ensure effective compliance. Worldline also benefits from the assistance of the Atos Group Compliance team, provided for via a Group Services Agreement covering compliance and other support function services.

Compliance governance

Compliance, data protection, purchasing and intellectual property matters are overseen by Worldline's Group General Counsel, supported by Atos' global compliance team.

In 2012, the Atos Group (comprising Worldline) created an Ethics Committee, composed of independent and highly respected external personalities to provide counsel on compliance strategy and implementation.

Compliance risk management policies

As a signee of the UN Global Compact in 2010 and member of the Atos Group, Worldline has implemented several internal policies, to manage compliance risk in areas such as bribery, corruption, competition law, export control laws and fraud. Examples include:

- screening of business partners, intermediaries, consortium partners or consultants assisting Worldline in developing/retaining its business prior to the beginning of any relationship;
- a contribution policy to screen gifts, invitations, hospitality packages or any other contribution to prevent the giving or receipt of any disproportionate contribution by a Worldline employee;
- an anti-fraud policy, defining roles and responsibilities for the prevention of fraud and stating Worldline's prohibition against discriminatory or disciplinary measures against employees who report practices that contravene the law;

- a roundtable policy on fair competition rules to be respected in case of meetings with potential and known competitors;
- an export control policy explaining the main principles and prohibitions related to Export Control regulations and providing clear processes to mitigate risks;
- an anti-money laundering policy, setting out general principles, the 'Know Your Customer' principle and the allocation of responsibility between the sales and marketing and customer services;
- fraud risk management procedures to minimize financial and reputational damage to Worldline and its customers, including near-real-time fraud detection based on data analysis, geo-blocking, real-time blocking, fall back de-activation and back-up systems.

Improving awareness

Worldline reinforces employee awareness of company ethics and compliance policies through a number of vehicles, including: presentations to local boards and local works councils; communications at global and local levels, including the company's Enterprise Social Network, blueKiwi; training programs, including a Code of Ethics e-learning module, mandatory for all employees. The Code of Ethics also is attached to all employment contracts ●

Percentage of all employees trained in Code of Ethics – E learning

50%

[G4-SO4]

€0

[G4-SO8]

Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulations

Value Creation for Customers

Through its materiality review, Worldline affirmed the CSR priorities it shares with Atos Group and put as first priority to its own business: Building customer trust through available and secured platforms and reinforcing customer value creation through sustainable and innovative offers.

Worldline's business model is based on sharing the risks and rewards of innovative B2C services with customers. This flexible business model is designed to drive adoption of innovative services and generate maximum revenue for our customers.

Worldline is uniquely positioned to deliver a wide range of solutions across the extended payments value chain. Our business today includes traditional core electronic processing and servicing and acceptance and servicing, as well as extended value-added services and innovative services for emerging new digital businesses. This breadth of its offer allows Worldline to provide flexible and tailored solutions to address customer needs, while also reducing risk and upfront costs.

Our experience, as multi-market and multi-region company in the business for more than 40 years, originates from the various digital transformations we have performed alongside of our Customers over time. Markets in regions, even though going through the same evolution or revolution, are not at the same degree or at the same level of maturity to take this new route. We therefore leverage from our various success stories to adapt our findings, expertise, technology and best practice to suit the best our Customer's specific needs. We therefore can tailor our solution offering to meet the needs and perimeter of our Clients, focusing on the best added-value one can bring to their own environment and strategy.

This capability – and eagerness – to constantly create value for customers is directly bound to the commitment and expertise of the people of our organization. The actions we take in recognition of the importance of people to Worldline's success are detailed in Chapter 2 and elsewhere in this report. We also are seeking to fully engage our internal expertise by identifying the employees who, through their in-depth understanding of the transactions and end-to-end flow of our customers' businesses, help us to create value and differentiate Worldline from our competitors.

We also are implementing specific programs to bolster our ability to recruit and retain experts as well as instituting training programs for all employees to improve the customers experience across all Worldline activities. Last year, for example, 63% of Worldline employees participated in the e-learning course, "Improving Customer Experience."

Through these activities and others, Worldline is working to institute and reinforce efficient core capabilities across all aspects of our value chain in order to deliver the best products and services, create value and maximize the satisfaction of our customers ●

Responsible Procurement

Sustainable Procurement

In support of its CSR policies, Worldline follows Atos Group policies with respect to procurement and supplier practices.

Like Atos Group, Worldline recognizes a responsibility to promoting and developing sustainable behavior by positively influencing its stakeholders, including its suppliers, to adopt sustainable practices.

Worldline employees who perform purchasing-related activities and/or who have regular contacts with suppliers must abide by Atos Group's Code of Conduct in the performance of his or her work.

Worldline suppliers are expected to adhere to Atos Group policies including its Sustainability Supplier Charter, which sets forth the principles to be shared between Atos Group and its suppliers, to ensure ethical and responsible behavior. Suppliers must confirm their intention in writing to comply with the principles of the United Nations Global Compact. Suppliers also are expected to apply these principles internally, informing their employees and subcontractors and adopting a similar approach with partners in their own supply chain process.

Worldline defines different levels of engagements with its suppliers to reduce technical, environmental, human and financial risks and to protect the brand reputation of Worldline and Atos Group.

The Worldline procurement team is responsible for supplier relationship management and monitoring performance indicators that have been put in place by Atos Group.

A key program to help manage risks and drive eco-innovations in Worldline's supply chain is the rating assessments and monitoring tools of EcoVadis. Atos Group has mandated EcoVadis to assess the social and environmental performance of its suppliers since 2008. The results provide a high level view of supplier CSR performance to help identify and control risks. Worldline has engaged the same approach with EcoVadis to enlarge the scope of the suppliers.

In 2014, 21% of Worldline's suppliers were assessed by EcoVadis, representing 30% of total spend. Suppliers were selected based on the level of spend, category risk level and geography risk. Any supplier with a score of less than 35/100 in these assessments is required to propose a corrective action plan within 12 months to the procurement team. If the supplier fails to improve their results in the next survey, they can be removed from Worldline's list of approved suppliers.

To reduce its impact on the environment, Worldline also seeks to maximize sourcing from local suppliers. In 2014, the proportion of Worldline's overall spend sourced to local suppliers represented 85% •

ecovadis
SUPPLIER SUSTAINABILITY RATINGS

Proportion
of spending
on local suppliers
85%
[G4-EC9]

Percentage
of new strategic
suppliers evaluated
by EcoVadis
21%
[AO17]

Percentage
of total expenses
assessed by
EcoVadis
30%
[AO17]

Social Commitment

A commitment to helping others

Worldline considers that its responsibilities toward society as a private company extend beyond creating employment, providing services and generating returns for its shareholders. The company engages in numerous actions to give back to society through its inclusive business model, including through donations to charities and social communities. Worldline works with non-profit and societal support organizations on tangible initiatives that leverage the company's core skills and capabilities.

As part of Worldline's commitment to corporate citizenship, teams throughout the world engage in activities that contribute to their communities and support those in need. Examples include:

- In the UK, employees raised funds for the British Heart Foundation, sponsored activities to support homeless children and spent time in schools helping children learn to read and talking with young girls about the importance of mathematics in their careers and in their lives;

- In Spain, Worldline employees collected toys and food for NGOs and provided funds to pay for the school meals of children in need;

- In the Benelux countries, projects included support for young families in need, cancer research and sick children and employee volunteering and events to support local and international NGOs;

- In France, employees volunteer in secondary schools located in deprived areas as part of Worldline's partnership with the non-profit organization, "Energie Jeunes", which works to prevent students from dropping out of school;

- In Frankfurt, Germany, Worldline supports the children's home "Monikahaus," for young people from difficult family backgrounds, through fundraising, volunteering and events. Employees in Aachen support a children's day care project and a youth welfare service, which offers in-patient and out-patient services to children and teenagers;

- Employees in Indonesia organized special activities for children from a local orphanage;

- In Argentina, donations were collected to assist people affected by flooding in the northern part of the country.

Telethon – donating funds and skill-based sponsorship

For 18 years, Worldline has been a partner of France's annual national fundraising Telethon, organized by the Muscular Dystrophy Association. To raise funds, a variety of original activities are organized on each Worldline site. To foster the feeling of involvement, employees are asked to make a small contribution to participate in an activity with the proceeds being donated to Telethon. At Worldline's Seclin site, for example, 40 event organizers were involved in setting up and running a special day in December that featured board and video games, modeling, "do it yourself" activities, sales of pastries, plants and jewelry, raffles and exercise activities such as walking, running, zumba, Chinese gymnastics and yoga. The event, which was capped with an evening meal and concert open to families, raised € 9,000 for Telethon from our employees' contributions and hard work.

Worldline also contributes its expertise to Telethon, providing the secure payment solution used to secure payments made by credit card on the Telethon website or via mobile phone during the nationwide operation, which last year raised more than € 80 million ●

Key figures

- Total community investments: **€ 145,782** [G4-EC1]

- Donations to charity: **€ 93,982** [G4-EC1]

- Management cost of Social contribution initiatives: **€ 11,129** [G4-EC1]

Contribution to Responsible IT Projects
€ 32,000
[G4-EC1]

€19,800
[G4-EC1]

Contributions to Commercial Initiatives for good causes

Téléthon

Environment

Interview with Frédéric Papillon

Technical Operation Head and Global Product Production Services

▶ **Frédéric Papillon**
Technical Operation Head and Global Product Production Services

The priority that Worldline places on protecting the environment is reflected in its position among the four priority challenges identified through the materiality review, specifically, "Leveraging the eco-efficiency of our data centers and offices."

Operational excellence and environmental efficiency are both intrinsic to sustainable performance. Lowering energy consumption, for example, reduces CO_2 emissions and preserves natural resources. But it also enables Worldline to offer sustainable solutions to its customers. By limiting its environmental footprint, Worldline improves its efficiency and saves money while providing benefits to the ecology and society in general, further building trust and confidence with stakeholders.

With the rapid growth during the past 10 years of the IT sector -- and the corresponding leap in its demand for energy -- Worldline recognizes the importance of a responsible approach toward the environment, not only as an individual company but also as an industry. Through its sustainable solutions to improve environmental performance for its customers, Worldline applies to its own activities the reasoned energy management principle.

> 66 **Worldline is helping to eliminate physical materials that use energy and create pollution in their production and result in waste and further energy consumption after their use.** 99

In the area of the environment, Worldline's CSR policies benefit from its experience as part of Atos Group and are aligned with its parent company's approach to environmental protection. Many of Worldline's environmental activities around the world have been ongoing for a number of years. Considerable progress has been achieved in certain areas such as certifications, data centers, green IT, telecommuting and documentation sharing through a central knowledge management database.

With Worldline's emergence as a unified, independent company, the priority is now on structuring and formalizing these efforts, to maximize efficiency, performance and consistency across the company. In 2014, progress included the putting in place of an internal organization to guide the development and implementation of Worldline's environmental policy to achieve continuous improvement in environmental performance.

Beyond minimizing the environmental footprint of its offices and data centers, Worldline contributes to improving the environment through its products and services. In contributing to the digital transformation of companies, organizations and broader society, Worldline is helping to eliminate physical materials that use energy and create pollution in their production and result in waste and further energy consumption after their use. The creation of new, environmentally friendly products and services is a never-ending process.

As consolidation and refinement of Worldline's CSR approach to the environment moves forward, the company will be able to leverage existing achievements in several areas that can serve as pillars to support its continued advancement ●

Energy consumption within the organization:
290,552 GJ
[G4-EN3]

Energy intensity per revenue GJ/€ million:
292,22
[G4-EN5]

Key figures

- Energy intensity per employee GJ/Employee **53** – *[G4-EN5]*
- CO_2 emissions by revenue tCO_2/€ million: **11.48 t** – *[G4-EN18]*
- CO_2 emissions by employee tCO_2/Employee: **2.07 t** - *[G4-EN18]*

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Energy Policy

Environmental Management System

Worldline's Environmental System Management (EMS) is designed to drive policies and actions to reduce the company's environmental footprint. Compliant with the global Atos Group policy, the EMS has already contributed to greater efficiency in ensuring Worldline's compliance with regulatory and non-regulatory environmental performance requirements. Worldline defined and achieved its 2015 target in 2014 to implement its Environmental Management System and certify all data centers and large office sites (more than 500 employees) under ISO 14001. In addition to helping to improve environmental performance, the initiative also improves competitiveness, reduces risks and costs, develops citizenship engagement and contributes to the company's overall performance.

Shifting to low-carbon energy

Worldline sites in several countries are now partially supplied with carbon-free energy. Through an annual review process of supply contracts, the global and local procurement teams are leading this effort to reduce Worldline's carbon footprint. By the end of 2014, 100% of Worldline's residual data center emissions had been offset, meaning that Worldline data center services today are carbon neutral. In 2014, an estimated 57.5 tons of CO_2 emissions were averted due to energy savings in data centers.

Data centers

As prime candidates for improving environmental performance, Worldline's strategic data centers are being managed under an optimization program to share and merge resources and reduce energy consumption.

Buildings efficiency

Worldline has implemented a series of measures to reduce its environmental building footprint, including measures to reduce equipment energy consumption, printing, office waste and water consumption.

Waste management

Worldline monitors suppliers to ensure that all servers and laptop devices are properly recycled and takes back used equipment from professionals.

Employee awareness

The "Sustainability improvement" e-learning course helps increase awareness of Worldline regarding sustainability issues.

Working smarter

Through a series of "Smart" programs, new working conditions and promotion of the digital workplace are helping employees to reduce their environmental footprint through a variety of actions. Examples including desk sharing and open spaces that reduce the resources needed for lighting, heating or cooling workspaces, a digital platform to enable easier teleworking and reduce travel, Zero Paper and Zero Email™ programs and encouraging the use of environmentally friendly modes of transport ●

Percentage of company cars below 120 gr CO_2/Km:
38%
[G4-EN4]

Number of company cars below 120 gr CO_2/ Km
325
[G4-EN4]
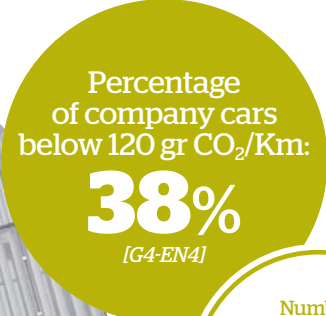
Key figures

- Number of company cars: **848** *[G4-EN4]*
- Average emissions from company fleet cars (gr/Km): **113** *[G4-EN4]*
- Estimation of reductions of ghg emissions achieved (t CO_2e): **57.5** *[G4-EN19]*

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Seclin Data Center PMP Dassault

As part of its commitment to reduce energy use and its environment footprint, Worldline undertook an initiative several years ago to improve the energy efficiency of its data centers.

Built in 2009, the 4,350-square meter PMP Dassault data center is located on Worldline's Seclin campus in the north of France. In designing and constructing the facility, Worldline adopted the most recent environmental standards and used state of the art components. The objective was to lower the key energy efficiency indicator, Power Usage Effectiveness (PUE), which calculates IT equipment energy use as a percentage of total facility energy consumption.

Among the actions taken to maximize energy efficiency:

- Increasing the temperature inside data and technical rooms;
- High performance and free cooling chillers able to use external coolness;
- Changing the setting on Computer Room Air Conditioner fans from fixed to auto adjust;

- Increasing the temperature setting on the cooling water network and installing a Kyoto wheel in the air handling unit;
- Installation of power components (UPS, chiller, electricity generators) according to the load progression;
- Using forced air to refresh only computers by specific pipes.

Through these and other actions, the Seclin PMP Dassault data center is today a best-in-class example of an energy efficient facility, with a PUE value of 1.5 at nominal load (compared with an industry average between 2.5 and 3).

The Worldline facility is certified ISO9001, ISO 14001 and PCI - DSS. As part of its overall optimization plan, Worldline targets a reduction in the average PUE for all data centers from 1.75 in 2014 to 1.70 in 2015 ●

ISO

1.71
[G4-EN7]
Power usage
effectiveness (PUE)

Total CO_2 emissions
11,416 t
[G4-EN99]

Number of sites certified ISO 14001
4
[AO14]

Performance

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GRI Content Index Table

For the 2014 report, Atos has successfully completed the GRI context index service (G4 comprehensive level) in line with the latest Global Reporting Initiatives guidelines which testifies the high level of transparency and exhaustiveness of its extra financial performance. You can find below the entire GRI-G4 content index table with the general standard disclosures and specific disclosures ●

General Standard Disclosures

General Standard Disclosures	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
Strategy And Analysis					
G4-1	**Registration document** Annexe III-A.1.1 Building an integrated thinking (p. 256) Annexe III-A.1.1.4 Worldline materiality assessment and CR dashboard (p. 259) Annexe III-A. 6.1 Scope of the report (p. 308) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3 - p. 5)	Not applicable	Not applicable	Not applicable	No
G4-2	**Registration document** 4. Risk Factors (p. 10) Annexe III-A.1.1 Building an integrated thinking (p. 256) Annexe III-A.1.1.4 Worldline materiality assessment and CR dashboard (p. 259) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3 - p. 4) Extended sustainability (p. 10) **Table summarizing:** That is the first reporting exercice for Worldline (IPO in June 2014). This comparison will be done for the next exercice.	Not applicable	Not applicable	Not applicable	No
Organizational Profile					
G4-3	**Registration Document** 5. Group information (p. 28)	Not applicable	Not applicable	Not applicable	No
G4-4	**Registration Document** 6.5 The groups' business (p. 51)	Not applicable	Not applicable	Not applicable	No
G4-5	**Registration Document** 5. Group information (p. 28)	Not applicable	Not applicable	Not applicable	No
G4-6	**Registration Document** 7. Organizational chart (p. 74) **CSR Report** Worldline Worldwide (p. 8 - p. 9)	Not applicable	Not applicable	Not applicable	No
G4-7	**Registration Document** 5.1.4.1 Registered Office (p. 29)	Not applicable	Not applicable	Not applicable	No
G4-8	**Registration Document** 5. Group information (p. 28) **CSR Report** Worldline institutional presentation (p. 6) Worldline business model (p. 12) Interview with Sebastien Mandron (p. 11)	Not applicable	Not applicable	Not applicable	No
G4-9	**Registration Document** 6.1 Overview (p. 35) 9.9 Human Resources (p. 97) 9.10 Financial review (p. 99) **CSR Report** Worldline Worldwide (p. 8 - p. 9)	Not applicable	Not applicable	Not applicable	No
G4-10	**Registration Document** 9.9 Human Resources (p. 97) Annexe III-A.3.1. People, Worldline's main asset (p. 277) Annexe III-A.3.4 People KPI overview (p. 291)	Not applicable	Not applicable	Not applicable	No
G4-11	**Registration Document** Annexe III-A.3.3.2. Awareness and involve employees (p. 288) Annexe III-A.3.4 People KPI overview (p. 291)	Not applicable	Not applicable	Not applicable	No
G4-12	**Registration Document** Annexe III-A.4.3. Ethics in the supply chain (p. 297) **CSR Report** Interview with Nathalie Pousin (p.39) Responsible procurement (p.42)	Not applicable	Not applicable	Not applicable	No
G4-13	**Registration Document** 5.1. History and development (p. 28) **CSR Report** 2014 Highlights (p. 7)	Not applicable	Not applicable	Not applicable	No
G4-14	**Registration Document** 4. Risk factors (p. 10)	Not applicable	Not applicable	Not applicable	No
G4-15	As an Atos Group subsidiary, Worldline is fully engaged to apply in particular the OIT principles, UN Global Compact and interacts directly with the GRI as an Organizational Stakeholder.	Not applicable	Not applicable	Not applicable	No
G4-16	Worldline is an active player in the following professional communities: Syntec and Fédération des Télécoms. Worldline is engaged in the community and participate in the national projects	Not applicable	Not applicable	Not applicable	No
Identified Material Aspects And Boundaries					
G4-17	**Registration Document** Annexe III-A.6.1.2 Global Reporting Initiative - G4 Guidelines (p. 308) 5.1. History and development (p. 28) 9.1.3.9 Changes in scope (p. 85)	Not applicable	Not applicable	Not applicable	No
G4-18	**Registration Document** Annexe III-A.1.1.4. Worldline Materiality assessment and CR dashboard (p. 259) Annexe III-A.6.1.2 Global Reporting Initiative – G4 Guidelines (p. 308) **CSR Report** Materiality challenges (p. 14 - p. 15)	Not applicable	Not applicable	Not applicable	No
G4-19	**Registration Document** Annexe III-A.1.1.4. Worldline Materiality assessment and CR dashboard (p. 259) **CSR Report** Materiality challenges (p. 14 - p. 15) Mains KPIs table (p. 16 - p. 17)	Not applicable	Not applicable	Not applicable	No
G4-20	**Registration Document** Annexe III-A.1.1.4. Worldline Materiality assessment and CR dashboard (p. 259) Annexe III-A.6.1.2 Global Reporting Initiative – G4 Guidelines (p. 308) **CSR Report** Main KPIs table (p. 16 - p. 17)	Not applicable	Not applicable	Not applicable	No
G4-21	**Registration Document** Annexe III-A.6.1.2 Global Reporting Initiative – G4 Guidelines (p. 308)	Not applicable	Not applicable	Not applicable	No
G4-22	This is the first registration document for Worldline	Not applicable	Not applicable	Not applicable	No
G4-23	**Registration Document** 9.1.3.9 Changes in scope (p. 85)	Not applicable	Not applicable	Not applicable	No

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General Standard Disclosures

General Standard Disclosures	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
Stakeholder Engagement					
G4-24	**Registration Document** Annexe III-A.1.1.3.2 Worldline stakeholders' approach and materiality analysis (p. 257) Annexe III-A.1.1.3.3 Mapping of Worldline stakeholders expectations (p. 258) **CSR Report** Materiality Challenges (p. 14 - p. 15)	Not applicable	Not applicable	Not applicable	No
G4-25	**Registration Document** Annexe III-A.1.1.3.2 Worldline stakeholders' approach and materiality analysis (p. 257) Annexe III-A.1.1.3.3 Mapping of Worldline stakeholders expectations (p. 258) **CSR Report** Materiality Challenges (p. 14 - p. 15)	Not applicable	Not applicable	Not applicable	No
G4-26	**Registration Document** Annexe III-A.1.1.3.2 Worldline stakeholders' approach and materiality analysis (p. 257) Annexe III-A.1.1.3.3 Mapping of Worldline stakeholders expectations (p. 258) **CSR Report** Materiality Challenges (p. 14 - p. 15)	Not applicable	Not applicable	Not applicable	No
G4-27	**Registration Document** Annexe III-A.1.1.3.3 Mapping of Worldline stakeholders expectations (p. 258) **CSR Report** Materiality Challenges (p. 14 - p. 15)	Not applicable	Not applicable	Not applicable	No
Report Profile					
G4-28	**Registration Document** 21.2.2. Fiscal year (Article 36 of the bylaws) (p. 238)	Not applicable	Not applicable	Not applicable	No
G4-29	This is the first registration document for Worldline	Not applicable	Not applicable	Not applicable	No
G4-30	**Registration Document** 21.2.2. Fiscal year (Article 36 of the bylaws) (p. 238)	Not applicable	Not applicable	Not applicable	No
G4-31	**Registration Document** 1.1. Name and position of the person responsible for the registration document (p. 5) **CSR Report** Interview with Sebastien Mandron (p. 11) Editorial information (p. 56)	Not applicable	Not applicable	Not applicable	No
G4-32	**Registration Document** Annexe III-A.1.1.4.3. Global reporting initiative - G4 Guidelines (p. 260) Annexe III-A.6.3 Report of one of the Statury Auditors, appointed as independent third-party, on the consolidated social, environmental and societal information published in the management report / Year ended December 31st 2014 (p. 313) **CSR Report** Interview with Sébastien Mandron (p. 11) Auditor Assurance Letter (p. 55)	Not applicable	Not applicable	Not applicable	No
G4-33	**Registration Document** Annexe III-A.6.3 Report of one of the Statutory Auditors, appointed as independent third-party, on the consolidated social, environmental and societal information published in the management report / Year ended December 31st 2014 (p. 313) **CSR Report** Interview with Sébastien Mandron (p. 11) Auditor Assurance Letter (p. 55)	Not applicable	Not applicable	Not applicable	No
Governance					
G4-34	**Registration Document** Annexe III 14.1 Composition of management and supervisory bodies (p. 122) Annexe III-1.1.2 Worldline's Vision, Strategy and Governance (p. 256) **CSR Report** Extended sustainability (p. 10) Worldline's Business model (p. 13)	Not applicable	Not applicable	Not applicable	No
G4-35	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) Annexe III-A.1.1.2.1 Vision (p. 256) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3 - p. 4) Extended sustainability (p. 10)				No
G4-36	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3) Interview with Sébastien Mandron (p. 11) Extended sustainability (p. 10)				No
G4-37	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) Annexe III-A.1.1.3.2 Worldline stakeholders' approach and materiality analysis (p. 257) Annexe III 1.1.3.3 Mapping of Worldline stakeholder's expectations (p. 268) **CSR Report** Materiality Challenges (p. 14 – p. 15) Table main KPIs (p. 16)				No
G4-38	**Registration Document** 14.1 Composition of management and supervisory bodies (p. 122) 16.5 Statement related to corporate governance (p. 147)				No
G4-39	**Registration Document** 14.1 Composition of management and supervisory bodies (p. 122)				No
G4-40	**Registration Document** 16.5 Statement related to corporate governance (p. 147) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3) Interview with Patrick Degryse (p. 31) Diversity (p.35) Extended sustainability (p. 10)				No
G4-41	**Registration Document** 16.5 Statement related to corporate governance (p. 147) 16.6.1 Internal control (p. 147)				No
G4-42	**Registration Document** Annexe III- A.1.1.2.2 Governance (p. 256) 16.5 Statement related to corporate governance (p. 147) Annexe III- A.1.1.2.1 Vision (p. 256) **CSR Report** Talking CSR with Gilles Grapinet (p. 3 - p. 4)				No
G4-43	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) **CSR Report** Extended sustainability (p. 10)				No
G4-44	**Registration Document** Annexe III-A.1.1.2.1 Vision (p. 256) Annexe III-A.1.1.2.2 Governance (p. 256) 17.3.2 Long Term Incentive Plan (p. 154) **CSR Report** Extended sustainability (p. 10) Interview Sébastien Mandron (p.11)				No
G4-45	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) Annexe III- A.1.1.2.1 Vision (p. 256) **CSR Report** Extended sustainability (p. 10)				No
G4-46	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256)				No
G4-47	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) **CSR Report** Worldline's Business model (p.13)				No
G4-48	**Registration Document** Annexe III-A.1.1.2.2 Governance (p. 256) **CSR Report** Auditor Assurance Letter (p. 55)				No
G4-49	**Registration Document** 16.6.1 Internal control (p. 147) Annexe III A.4.1.1 Compliance (p. 295)				No
G4-50	**Registration Document** 16.6.1 Internal control (p. 147) Annexe III A.4.1.1 Compliance (p. 295)				No

General Standard Disclosures

General Standard Disclosures	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
G4-51	**Registration Document** 15.1.2 Compensation and benefits of directors and senior executives (p. 132)				No
G4-52	**Registration Document** 15.1.1 Compensation and benefits of directors and senior executives (p. 132)				No
G4-53	**Registration Document** 16.4.2 Nomination and Compensation Committee (p. 145) 17.3.2 Long Term Incentive Plan (p. 154) 17.3 Employee shareholding plan and long-term incentive plans (p. 153)				No
G4-54		Information not disclosed	The information is subject to specific confidentiality contraints	This information is considered as confidential by Worldline	No
G4-55		Information not disclosed	The information is subject to specific confidentiality contraints	This information is considered as confidential by Worldline	No

Ethics And Integrity

G4-56	**Registration Document** 16.6.1 Internal control (p. 147) **CSR Report** Interview with Marc-Henri Desportes (p. 19) Worldline touch (p. 32 - p. 33) Ethics and Compliance (p. 40)	Not applicable	Not applicable	Not applicable	No
G4-57	**Registration Document** 16.6.1 Internal control (p. 147)				No
G4-58	**Registration Document** 16.6.1 Internal control (p. 147)				No

Specific Standard Disclosures

DMA and Indicators	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
CATEGORY: ECONOMIC					
Material Aspect: Economic Performance					
G4-DMA	**Registration Document** Annexe III-A.1.1.1 Market Opportunities & Risks (p. 255) Annexe III-A.1.1.4 Materiality matrix(p. 260) Annexe III-A.4.4 Responsible in the territorial anchor (p.299) **CSR Report** Talking CSR with Worldline CEO Gilles Grapinet (p. 3) Interview with Marc-Henri Desportes (p. 19)				No
G4-EC1	**Registration Document** For communities: Annexe III-A.4.5 Compliance, asset protection and supply chain KPIs overview (p. 302) 20.1.1.1 Consolidated Income Statement (p. 168): * For revenues: Note 2 * For employees expenses: Note 3 * For operational expenses: Note 4 * For taxes: Note 7 **CSR Report** Social comittment (p. 43)				No
G4-EC2		standard Disclosure is not applicable	Not applicable	Climate change have no economic impact, and do not constitute risk or opportunities regarding Worldline's activities.	No
G4-EC3	**Registration Document** Annexe III-A.3.4 People KPI overview (p. 292) 17.2. Shareholdings and stock subscription or purchase options held by members of the board of directors and senior management (p. 152)				No
G4-EC4	**Registration Document** Annexe III-A.4.4 Responsible in the territorial anchor (p. 299) Annexe III-A.4.5 Compliance, asset protection and supply chain KPIs overview (p. 302)				No
Material Aspect: Market Presence					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.3.1.3 Recognition and loyalty (p. 283) Annexe III-A.3.2.2 Promote diversity (p. 286)				No
G4-EC5	**Registration Document** Annexe III-A.3.1.3 Recognition and loyalty (p. 283) Annexe III-A.3.4 People KPI overview (p. 292)				No
G4-EC6	**Registration Document** Annexe III-A.3.2.2 Promote diversity (p. 286) Annexe III-A.3.4 People KPI overview (p. 293) **CSR Report** Interview with Patrick Degryse (p. 31)				No
Material Aspect: Indirect Economic Impacts					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.4.3 Ethics in the supply chain (p. 297) **CSR Report** Interview with Nathalie Pousin (p. 39) Responsible procurement (p. 42)				No
G4-EC7	**Registration Document** Annexe III-A.4.3 Ethics in the supply chain (p. 297) **CSR Report** Responsible procurement (p. 42) Interview with Nathalie Pousin (p. 39)				No
G4-EC8	**Registration Document** Annexe III-A.4.3.2 Enhance sustainable relations (p. 297) **CSR Report** Responsible procurement (p. 42) Interview with Nathalie Pousin (p. 39)				No

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Specific Standard Disclosures

DMA and Indicators	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
Material Aspect: Procurement Practices					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.4.3 Ethics in the supply chain (p. 297) **CSR Report** Interview with Nathalie Pousin (p. 39) Responsible procurement (p. 42)				No
G4-EC9	**Registration Document** Annexe III-A.4.5 Compliance, asset protection and supply chain KPIs overview (p. 302)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
CATEGORY: ENVIRONMENTAL					
Material Aspect: Energy					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.5. Ecoefficient operations (p.303) **CSR Report** Interview with Frédéric Papillon (p. 45) Energy Policy (p. 46)				No
G4-EN3	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 306) **CSR Report** Interview with Frédéric Papillon (p. 45) Energy Policy (p. 46) Main KPIs table (p. 16 - p. 17)				No
G4-EN4	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 306) **CSR Report** Energy Policy (p. 46 Interview with Frédéric Papillon (p. 45)				No
G4-EN5	**Registration Document** Annexe III-A.5.1 Systematically consider decarbonized power supply (Data Centers, Offices) (p. 303) Annexe III-A.5.4 Environmental KPIs overview (p. 307) **CSR Report** Main KPIs table (p. 16 - p.17) Interview Frederic Papillon (p. 45)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
G4-EN6	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 307) **CSR Report** Interview with Frédéric Papillon (p.45) Energy Policy (p.46)				No
G4-EN7	**Registration Document** Annexe III-A.5.2.1 Worldline data centers (p. 304) Annexe III-A.5.4 Environmental KPIs overview (p. 307) **CSR Report** Interview with Frédéric Papillon (p.45) Energy Policy (p. 46) Seclin Data Center PMP Dassault (p. 47)				No
Material Aspect: Emissions					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III A.5.1 Systematically consider decarbonized power supply (Data Centers, Offices) (p.303)				No
G4-EN15	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 307)				No
G4-EN16	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 307)				No
G4-EN17	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 307)				No
G4-EN18	**Registration Document** Annexe III-A.5.1 Systematically consider decarbonized power supply (Data Centers, Offices) (p. 303) Annexe III-A.5.4 Environmental KPIs overview (p. 307) **CSR Report** Interview Frederic Papillon (p. 45) Energy Policy (p. 46)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
G4-EN19	**Registration Document** Annexe III-A.5.1 Systematically consider decarbonized power supply (Data Centers, Offices) (p. 303) Annexe III-A.5.4 Environmental KPIs overview (p. 307) **CSR Report** Energy Policy (p. 46) Interview Frederic Papillon (p. 45)				No
G4-EN20	**Registration Document** Annexe III-A.5.4 Environmental KPIs overview (p. 307)				No
G4-EN21		Standard Disclosure is not applicable	Not applicable	Non relevant regarding Worldline and Atos' activities.	No
CATEGORY: SOCIAL					
SUB-CATEGORY: LABOR PRACTICES AND DECENT WORK					
Material Aspect: Employment					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.3 Being a Responsible Employer (p. 277) CR Report Interview Patrick Degryse (p. 31) Well Being at work (p. 34)				No
G4-LA1	**Registration Document** Annexe III-A.3.1.1. Attract and develop people (p. 277) Annexe III-A.3.4 People KPI overview (p. 291)				No
G4-LA2	**Registration Document** Annexe III-A.3.1.3 Recognition and loyalty (p. 283) Annexe III-A.3.4 People KPI overview (p. 291) **CSR Report** Interview Patrick Degryse (p. 31) Diversity (p. 35) Talent Development (p. 36)				No
G4-LA3		The information of this indicator is currently unavailable	Currently anavailable	Deployment in progress and will be handled by the HR team. This information will be available and disclosure in 2016 exercice.	No

Specific Standard Disclosures

DMA and Indicators	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
Material Aspect: Training And Education					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4 Materiality Matrix (p. 260) Annexe III-A.3 Being a Responsible Employer (p. 277) Annexe III-A.3.1.1. Attract and develop people (p. 277) **CSR Report** Training (p. 37)				No
G4-LA9	**Registration Document** Annexe III-A.3.1.2. Right people with the right skills (p. 281) Annexe III-A.3.4 People KPI overview (p. 292) **CSR Report** Talent Development (p. 36) Training (p. 37) Interview Patrick Degryse (p. 31)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page
G4-LA10	**Registration Document** Annexe III-A.3.1.2. Right people with the right skills (p. 281) Annexe III-A.3.4 People KPI overview (p. 292) **CSR Report** Talent Development (p. 36) Training (p. 37) Interview Patrick Degryse (p. 31)				No
G4-LA11	**Registration Document** Annexe III-A.3.1.2. Right people with the right skills (p. 281) Annexe III-A.3.4 People KPI overview (p. 292) **CSR Report** Interview Patrick Degryse (p. 31) Talent Development (p. 36) Training (p. 37)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
Material Aspect: Diversity And Equal Opportunity					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.2.2. Promote diversity (p. 286) **CSR Report** Interview Patrick Degryse (p. 31) Diversity (p. 35)				No
G4-LA12	**Registration Document** 14.1 Composition of management and supervisory bodies (p. 122) 16.6.1 Internal control (p. 147) Annexe III-A.3.1.2 Right people with the right skills (p. 281) Annexe III-A.3.2.2. Promote diversity (p. 286)				No
Material Aspect: Equal Remuneration For Women And Men					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3 Being a Responsible Employer (p. 277) Annexe III-A.3.1.4. Recognition and loyalty (p. 283) **CSR Report** Interview Patrick Degryse (p. 31) Diversity (p. 35)				No
G4-LA13	**Registration Document** Annexe III-A.3.4 People KPI overview (p. 292)				No
SUB-CATEGORY: SOCIETY					
Material Aspect: Anti-Corruption					
G4-DMA	**Registration Document** 16.6.1 System of Internal Control (p. 147) Annexe III-A.1.1.4 Worldline materiality assessment and CR dashboard (p. 259) Annexe III-A.4.1. Ethical excellence within Worldline (p. 295) CR Report Ethics and Compliance (p. 40) Responsible Procurement (p. 42)				No
G4-SO3	**Registration Document** 16.6.1 System of Internal Control (p. 147) **CSR Report** Responsible Procurement (p. 42) Interview Nathalie Pousin (p. 39) Ethics and Compliance (p. 40)				No
G4-SO4	**Registration Document** Annexe III-A.4.1. Ethical excellence within Worldline (p. 295) Annexe III-A.4.5 Compliance, asset protection and supply chain KPIs overview (p. 302) **CSR Report** Ethics and Compliance (p. 40) Responsible Procurement (p. 42) Mains KPIs table (p. 16)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
G4-SO5	**Registration Document** Annexe III-A.4.1. Ethical excellence within Worldline (p. 295) Annexe III-A.4.5 Compliance, asset protection and supply chain KPIs overview (p. 302)				No
Material Aspect: Compliance					
G4-DMA	**Registration Document** 16.6.1 System of Internal Control (p. 147) Annexe III-A.4.1. Ethical excellence within Worldline (p. 295) **CSR Report** Interview Nathalie Pousin (p. 39) Ethics and Compliance (p. 40) Responsible Procurement (p. 42)				No
G4-SO8	**Registration Document** 16.6.1 System of Internal Control (p. 147) Annexe III-A.1.1.4.4. Materiality matrix (p. 260) Annexe III-A.4.1. Ethical excellence within Worldline (p. 295) **CSR Report** Ethics and Compliance (p. 40) Mains KPIs table (p. 16)				No
SUB-CATEGORY: PRODUCT RESPONSIBILITY					
Material Aspect: Product And Service Labeling					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.3.1 Redesigning the Client engagement and Customers experience (p. 271) **CSR Report** Interview Marc-Henri Desportes (p. 19)				No
G4-PR3		Standard Disclosure is not applicable	Not applicable	Atos and Worldline services are not subject to labelling.	No
G4-PR4		Standard Disclosure is not applicable	Not applicable	Atos and Worldline services are not subject to labelling.	No
G4-PR5	**Registration Document** Annexe III-1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.3.1 Redesigning the Client engagement and Customers experience (p. 271) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) **CSR Report** Customer satisfaction (p. 20) Main KPIs table (p. 16)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55

Specific Standard Disclosures

DMA and Indicators	Page Number (or Link)	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
Material Aspect: Customer Privacy					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.4.2.1 Risk and Reputation (p. 296) **CSR Report** Interview Marc-Henri Desportes (p. 19) Trusted third party (p. 24) Data protection (p. 26)				No
G4-PR8	**Registration Document** Annexe III-A.4.2.1 Risk and Reputation (p. 296) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276)				No
Material Aspect: Compliance					
G4-DMA	**Registration Document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III A.5 Eco Efficient Operations (p.303) **CSR Report** Interview Marc-Henri Desportes (p. 19) Trusted third party (p. 24) Data protection (p. 26) Digitalization (p. 27)				No
G4-PR9	**Registration Document** Annexe III-A.5. Ecoefficient operations (p. 303) Annexe III-A.5.4 Environmental KPis overview (p. 307)				No

Worldline SPECIFIC Main KPIs

General Standard Disclosures	Page Number	Identified Omission(s)	Reason(s) for Omission(s)	Explanation for Omission(s)	External Assurance
WL1	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.4.2 Industry 4.0: Robust business IT infrastructure (p. 274) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) **CSR Report** Interview Nathalie Pousin (p. 39) Interview Marc-Henri Desportes (p. 19)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
WL2	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.1.2 Research & Development (p. 267) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) **CSR Report** Interview Marc-Henri Desportes (p. 19) Interview Nicolas Kozakiewicz (p. 22)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
WL3	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) Annexe III-A.2.4.1.1 The Binding Corporate Rules: the first IT Company certified for clients' personal data (p. 273) **CSR Report** Interview Marc-Henri Desportes (p. 19) Data protection (p. 26)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
WL4	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.3.2 Awareness and involve employees (p. 288) **CSR Report** Interview Patrick Degryse (p. 31) Well Being at work (p. 34) Main KPIs table (p. 16)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
WL5	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.1.3 Recognition and loyalty (p. 283) Annexe III-A.3.4 People KPI overview (p. 291) **CSR Report** Interview Patrick Degryse (p. 31) Main KPIs table (p. 16)				No
WL6	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.1.1 Attract and develop people (p. 277) Annexe III-A.3.4 People KPI overview (p. 291) **CSR Report** Interview Patrick Degryse (p. 31) Main KPIs table (p. 16 - 17)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
WL7	**Registration document** Annexe III-3.4 People KPI overview (p. 293) **CSR Report** Interview Patrick Degryse (p. 31) Diversity (p. 35) Main KPIs table (p. 16)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A02	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.3.2 Awareness and involve employees (p. 288) Annexe III-A.3.4 People KPI overview (p. 293) **CSR Report** Well Being at work (p. 34) Main KPIs table (p. 16)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A03	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) Annexe III-A.2.4.1.1 The Binding Corporate Rules: the first IT Company certified for clients' personal data (p. 273) **CSR Report** Interview Marc-Henri Desportes (p. 19) Data protection (p. 26)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A010	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.2.1.1 Anticipate Customer's expectations regarding Innovation (p. 266) Annexe III-A.2.5 Client Satisfaction, Innovation and Data Protection KPI overview (p. 276) **CSR Report** Innovation Interview with Nicolas Kozakiewicz (p. 22)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A011	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.3.3.1. Social collaboration (p. 287) Annexe III-A.3.4 People KPI overview (p. 294) **CSR Report** Well Being at Work (p. 34)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A014	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.5.2 ISO 14001 selected as Management Environmental System (p. 304) Annexe III-A.5.4 Environmental Kpis (p. 306) **CSR Report** Seclin Data Center PMP Dassault (p. 47) Main KPIs table (p. 17)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55
A017	**Registration document** Annexe III-A.1.1.4.4. Materiality Matrix (p. 260) Annexe III-A.4.3.2 Enhance sustainable relations (p. 297) **CSR Report** Interview Nathalie Pousin (p. 39) Responsible Procurement (p. 42)				Yes, Auditor Assurance Letter: Registration Document - Page 331 CSR Report - Page 55

Auditor Letter

Limited assurance report of one of the Statutory Auditors on a selection of social, environmental and other sustainable development information.

Year ended December 31, 2014

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

For the attention of the general management.

Pursuant to your request and in our capacity as Statutory Auditors of Worldline, we hereby present you with our limited assurance report on:

- a selection of social, environmental and other sustainable development information disclosed in section "Main KPIs table" of the Corporate Responsibility Report, identified by the sign (√)

- and the section "Materiality challenges" of the Corporate Responsibility Report, identified by the sign (√√), that presents the processes of establishing the material information and their perimeter (Identified Material Aspects and Boundaries) and managing the dialog with stakeholders (Stakeholders engagement).

Responsibility of the company

This selection of information (the "Information") extracted from the registration document and the section "Materiality challenges" has been prepared under the responsibility of the Corporate Responsibility Department in conjunction with the Human Resources Department, in accordance with internal protocols for measuring and reporting used by Worldline (the "Reporting Criteria") at the company's headquarters.

As disclosed in the Corporate Responsibility Report, Worldline takes into account the GRI (Global Reporting Initiative) "G4 Comprehensive" guidelines and the AA1000 APS (2008) standard in order to identify the main issues of corporate responsibility and select the indicators (KPIs "Key Performance Indicators") used to manage these issues and to communicate the performance of the Group externally.

Independence and quality control

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

Responsibility of the Statutory Auditor

Based on our work, it is our responsibility to express a limited assurance:

- on the fact that some information selected by Worldline and identified by the sign (√)

are presented, fairly, in all material aspects, in accordance with the Reporting Criteria ;

- that the description made by the Group in the section "Materiality challenges" of the Corporate Responsibility Report, identified by the sign (√√), of the processes of establishing the material information and their perimeter (Identified Material Aspects and Boundaries) and managing of the dialog with stakeholders (Stakeholders engagement) has been presented fairly, in all material aspects

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

We conducted the following procedures in accordance with the professional standard for the services related to social and environmental information which are directly related to the mission of the auditor (NEP 9090)[1] and ISAE (International Standard on Assurance Engagements) 3000[2].

Nature and scope of procedures on quantitative Information

We have carried out the following work to obtain limited assurance on the fact that the quantitative Information[3] selected by Worldline and identified by the sign (√) does not contain any material anomalies that would call into question its fairness, in all material aspects, in accordance with the Reporting Criteria. A higher level of assurance would have required more extensive work.

We performed the following procedures:

- We assessed the appropriateness of the Reporting Criteria with respect to its relevance, completeness, neutrality, clarity and reliability, 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 selected Data;

- We have interviewed the relevant staff from the Corporate Responsibility Department, the Group Human Resources Department at the headquarters and the business units in order to analyze the deployment and application of the Reporting Criteria.

- We have set up analytical procedures on the selected Data and verified, using sampling techniques, the calculations as well as the consolidation of selected Data.

- We have tested the selected Data for a representative sample of entities[4] that we selected 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 represented between 34% and 100% of the social and societal quantitative information and between 28% and 34% of the environmental quantitative information.

Nature and scope of procedures on the processes of establishing the "Identified Material Aspects and Boundaries" and managing the "Stakeholders engagement"

We met the people contributing to the identification of key issues, facilitation and reporting of Corporate Responsibility (Executive Committee, Head of Corporate Responsibility and Human Resources), in order to assess the implementation of the Corporate Responsibility report's preparation process as defined by Worldline.

We conducted tests at corporate level on the implementation of the procedure related to:

- Identification of stakeholders and their expectations;

- Identification of material Corporate Responsibility issues;

- Implementation of policies and guidelines of Corporate Responsibility.

Conclusion

On the basis of our work, we did not identify any material anomaly likely to call into question the fact that:

- the Information selected by Worldline and identified by the sign (√) has been presented, in all material aspects, in accordance with the Reporting Criteria;

- the description made by the Group in the section "Materiality challenges" of the Corporate Responsibility Report, identified by the sign (√√), of the processes of establishing the material information and their perimeter (Identified Material Aspects and Boundaries) and managing of the dialog with stakeholders (Stakeholders engagement) as requested by the GRI "G4 Comprehensive", has been presented fairly, in all material aspects.

Neuilly-sur-Seine, April 24th 2015

French original signed by one of the statutory auditors,

DELOITTE & ASSOCIÉS

Christophe Patrier
Partner

Florence Didier-Noaro
Partner
Sustainability Services

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1 NEP 9090 – "Prestations relatives aux informations sociales et environnementales entrant dans le cadre des diligences directement liées à la mission du commissaire aux comptes'

2 ISAE 3000 – Assurance engagements other than audits or reviews of historical information

3 WL1 - Services availability rate, G4-PR5 - Overall Customer Satisfaction from Tactical surveys (from 0 to 9), G4-PR5 - Overall Customer Satisfaction from Strategic surveys (from 0 to 9), AO10 - Delivered Customer Innovation Workshops, WL2 - Number of WIN members, WL2 - Percentage of PhD and PhD students at R&D department, WL2 - External awards success rate, WL3/AO3 - Number of security incidents, G4-LA9 - Average hours of training that employees have undertaken during the year, G4-LA11 - Percentage of total employees who received a regular performance and career development review during the year, WL4 - Participation rate to the Great Place to Work, AO2 - Percentage of positive responses to "Taking everything into account, I would say this is a great place to work, WL6 – Turnover, WL7 - Percentage of female within the Directors, G4-LA6 - Absenteeism Rate %, AO11 - Emails sent per week per mailbox-Collaborative working, SO4 - Percentage of management employees trained in Code of Ethics – E learning, G4-EC9 - Proportion of spending on local suppliers at significant locations of operation, AO17 - Percentage of new strategic suppliers evaluated by EcoVadis, AO17 - Percentage of total expenses assessed, G4-EN5 - Energy intensity revenue (GJ/€ Million revenue), G4-EN5 - Energy intensity employee (GJ/Employee), G4-EN18 - CO_2 emissions by revenue (tCO_2/M € revenue), G4-EN18 - CO2 emissions by employee (tCO_2/employee), AO14 - Number of sites certified ISO 14001.

4 WL France, WL Belgium

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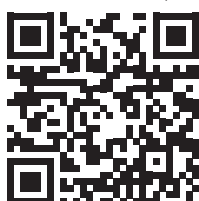2014

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About Worldline's 2014 Corporate Social Responsibility Report

As a company publicly listed for the first time in 2014, Worldline's formal approach to Corporate Social Responsibility (CSR) will be less than one year old at the time of this report's publication.

Worldline's commitment and efforts in this area, however, date back many years, reflecting its involvement in the CSR programs of its parent company, Atos Group. In launching its initiative to define and formalize its own CSR approach, Worldline was thus able to build upon the experience and progress achieved as part of a recognized leader in its industry.

Worldline's approach to CSR is linked closely with its business activities and reflects the expectations of its key stakeholders. This alignment ensures that Worldline's CSR and business actions are mutually reinforcing and contribute to the company's advancement in meeting both its business performance and corporate responsibility objectives.

Consistent with its responsiveness to stakeholder expectations, Worldline is committed to regular reporting on its CSR progress. This initial Corporate Responsibility Report has been prepared in accordance with the Comprehensive option under the GRI - G4 Guidelines. It includes information on Worldline's CSR priorities, programs, case studies and key performance indicators of its progress toward the objectives that it has defined for itself.

Worldline also publishes its Registration Document is prepared in accordance with requirements for companies publicly listed on the markets of European Union member states and France's Grenelle II law.

More information about Worldline is available on our website: worldline.com

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