

INTEGRATED REPORT 2020



DIGITAL PAYMENTS FOR A **TRUSTED** WORLD

ABOUT THIS REPORT

This Integrated Report provides our stakeholders with a comprehensive overview of our financial and extra-financial commitments and performance in 2020, and explains how we have pursued our mission to enable sustainable economic growth and reinforce trust and security in our societies.

This is Worldline's third Integrated Report. It covers the 2020 fiscal year (from 1 January 2020 to 31 December 2020) and consolidates all Worldline Group entities. It draws on data from the Worldline Universal Registration Document 2020.

Worldline is committed to an integrated reporting approach inspired by the International Integrated Reporting Council's reference framework. This report has been prepared in accordance with the Global Reporting Initiative (GRI) Standards: Comprehensive option and integrates Worldline's contribution to the United Nations Sustainable Development Goals (SDGs).

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

OUR COMPANY PURPOSE

Worldline has long defined itself through an ambitious long-term vision of social and environmental responsibility. The approach and contents of this Integrated Report reflect Worldline's sense of purpose ("raison d'être") that our shareholders approved at the Annual General Meeting of June 2020. This sense of purpose unites and inspires everyone at Worldline:

"We design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. We make them environmentally friendly, widely accessible and support social transformation."



THIS REPORT RESPECTS THE PLANET

- With eco-branding at the heart of all our communications, our new colours use less ink, our font takes little space on servers and our cut-out imagery saves energy.
- Printed in France by an Imprim'Vert certified printer on FSC paper.
- Produced with the help of a sheltered workshop.

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FEBRUARY

CREATING EUROPE'S WORLD-CLASS LEADER IN PAYMENT SERVICES

Worldline and Ingenico announce their landmark agreement for Worldline to launch a tender offer to acquire Ingenico in a move that will transform the global digital payment ecosystem.

MARCH



A CLIMATE PIONEER IN THE PAYMENTS SECTOR

Worldline is awarded an A- rating for its participation in the CDP, which benchmarks companies' awareness, governance and leadership in responding to climate change.

LISTED ON THE CAC40

Being a member of the CAC40, the flagship index of the French stock market, reflects the rise in Worldline's market capitalisation to over €20bn.

APRIL

YUMI IN THE SPOTLIGHT

YUMI, Worldline's game-changing payments terminal for merchants, wins a prestigious iF DESIGN AWARD in the payment terminal category. YUMI gives retail customers a more dynamic and efficient shopping experience.



PARTNERSHIP WITH MENIGA

Worldline joins forces with Meniga, the London-based fintech, with the aim of increasing digital customer engagement through the creation of personalised banking features.



MAY

ECO BRANDING AT THE HEART OF OUR IDENTITY

Worldline takes its commitment to protecting the environment to the next level with the launch of a new brand identity that uses eco-design to limit its environmental impact.



ADVOCATES FOR DIGITAL PAYMENTS

Worldline, Ingenico Group, Nets, and Nexi announce the launch of the European Digital Payments Industry Alliance (EDPIA), chaired by Gilles Grapinet, Worldline Chairman & CEO. EDPIA's purpose is to contribute to EU policy debates that define the business environment for digital payments, and to strengthen the visibility and understanding of the European payments industry among policy makers and European society.



LEADERSHIP IN ENVIRONMENT, SOCIAL AND GOVERNANCE PERFORMANCE

Independent non-financial rating agency ISS ESG recognises Worldline with Prime Status, joining the prestigious circle of sector leaders in sustainability, and increases its environment, social and governance (ESG) performance rating (B-, up from C+ in 2019).



SCOPING THE WORLD AFTER COVID-19

Worldline publishes *The World after Covid-19*, based on detailed in-house research from its international team of payments experts, providing insights into how the pandemic has accelerated trends in business and technology and how companies can prepare for the future.

JUNE

A HISTORIC AGM

At Worldline's Annual General Meeting 2020, held in an entirely online format due to the ongoing Covid-19 crisis, shareholders approve a series of major resolutions, providing strong support for the transformative acquisition of Ingenico and the incorporation into Worldline's bylaws of an official *raison d'être* or company purpose.

SEPTEMBER



WELCOME GOPAY

Worldline completes the acquisition of a 53% majority stake in GoPay, the leading online collecting payment services provider for small and medium sized businesses in the fast-growing Czech market, with a presence in Slovakia, Poland and Hungary.



FINTECHS COMPETE ON CUSTOMER EXPERIENCE INNOVATION

The five winners in Worldline's third e-Payments Challenge apply advanced technology and design thinking to deliver a seamless customer experience for a more sustainable future.

OCTOBER



SETTING THE PACE FOR SUSTAINABLE IT

In its third evaluation by rating agency Vigeo Eiris, Worldline maintains its position in the top five of the most sustainable companies in the IT & Software services sector. Worldline achieves a 12-point improvement from its first assessment.



DELVING DEEP INTO TECHNOLOGY

In the Worldline TeX Show throughout October, technical experts from around Worldline share technology expertise surrounding the latest achievements, discoveries and innovations in fields including artificial intelligence, blockchain, quantum computing, face recognition and mobile authentication.

WORLD NUMBER FOUR IN PAYMENT SERVICES



Worldline completes the acquisition of Ingenico, creating the world's number four player in payment services with more than 20,000 employees across over 50 countries. The new combined company offers best-in-class payment services to nearly 1 million merchants and 1,200 financial institutions.

NOVEMBER

TOWARDS A NEW ERA FOR TRUSTED PAYMENTS IN EUROPE

Worldline helps take the European Payments Initiative (EPI) to the next stage, becoming a shareholder of the EPI Interim Company. The ambition of EPI is to create a unified, innovative pan-European payment solution which will become a new standard for European consumers and merchants.



BUILDING A TRUSTED WORLD: 2020 KEY ACHIEVEMENTS



DELIVERING ON OUR CLEAR VISION AND STRATEGY

DECEMBER

PLATINUM MEDAL FOR SUSTAINABILITY

EcoVadis awards Worldline "Platinum" level recognition for the fifth year. Worldline records a three-point improvement in the sustainability rating agency's ESG score compared to 2019, reaching an overall score of 86/100 and confirming our position in the top 1% of sustainable companies.

MAJOR PARTNERSHIP DOWN UNDER

Worldline signs a strategic commercial acquiring alliance with ANZ Bank, one of the largest banks in Asia-Pacific and Australia's third largest acquirer with a c. 20% share of transaction volumes processed in Australia.



EDITORIAL FROM GILLES GRAPINET

EMERGING STRONGER AND UNITED FROM A MOMENTOUS YEAR

2020 was an extraordinary year. Covid-19 was a black swan event that brought many challenges and sacrifices, both societal and economic. At the same time, it accelerated trends in which we are actively engaged, leading to more cashless payments and a significant increase in e-commerce, and we expect these trends to support our business as soon as the crisis is over, and we expect these trends to support our business as soon as the crisis is over. In these testing conditions, we were able to complete our transformative acquisition of Ingenico as planned and consolidate our leadership in sustainability and innovation in payment services.

2020 will have been a truly demanding year, but also an incredibly useful and powerful year to drive the strategic project of our Group forward.

RESILIENCE AND STRENGTH IN THE FACE OF COVID-19

During the pandemic, we achieved our three aims of protecting our people, ensuring business continuity and preparing Worldline for the future. We rapidly implemented effective health and safety measures everywhere we operate. By the end of March, close to 98% of Worldliners were working productively from home, maintaining services at their pre-pandemic levels. When we returned to our offices, we made sure they were biosecure and fully compliant with healthcare recommendations.

We temporarily adapted our cost base to keep our business strong and maintain our growth prospects. We ensured full business continuity in all areas of our business. We responded to the needs of our clients, whether it was helping merchants ramp up online commerce, contactless payments, click-and-collect and mobile payments or responding to an increase in volumes of e-commerce and cashless payments processed for banks.



"

The pandemic has accelerated the digitisation of commerce and has changed forever how people choose to pay. Worldline will be at the forefront of this rapid evolution.

"

GILLES GRAPINET,
Worldline Chairman & Chief Executive Officer

EXCEPTIONAL TEAMWORK

The pandemic has brought us closer together and I am full of pride and admiration for all my colleagues. Our infrastructure and IT solutions ensured we could cooperate closely while working from home, with managers and teams inventing new ways of communicating and working collaboratively. It was inspiring to see the camaraderie, resourcefulness and kindness of Worldliners as we faced together the very real impacts and consequences of the global health crisis.

DRIVEN BY OUR SENSE OF PURPOSE

In June 2020, our shareholders approved a company purpose for Worldline that confirms the link between our mission and our values. At a time when the power of the tech giants is under increasing scrutiny, I believe our company purpose and our brand signature – digital payments for a trusted world – offer a path for companies that aim both to lead their industries and to be trusted by their customers and society at large.

COMPLETING THE LANDMARK INGENICO ACQUISITION

Our friendly acquisition of Ingenico is a truly strategic milestone in our company's history. Our integration and synergy plans are progressing at a rapid pace. More than ever, we cover the entire payment value chain, with outstanding market positions in online payments, merchant acceptance and acquiring, and transaction processing. The acquisition has ideally positioned us for the structural transformation of our markets and for new opportunities to play a central role in the consolidation of payments in Europe and beyond. We have expanded our footprint in the US, Latin America and Asia. Wherever we operate, we want to be a magnet for talent and a diverse, welcoming and inspiring place to work.

EXCELLENT PERFORMANCE IN ALL BUSINESS LINES

In 2020, our global business lines ensured flawless levels of business continuity as well as rapid and creative responses to support our clients' pressing needs. Our Merchant Services business has seen high demand from retailers who want to speed up their digitalisation and omnichannel plans. In Financial Services, we saw strong growth in Account Payments and Digital Services such as Trusted Authentication and PSD2 account-based transactions. In Mobility & e-Transactional Services, the WL Contact platform played an important part in helping banks and large organisations communicate with their customers safely during lockdowns. Following the acquisition of Ingenico, we created a new global business line, Terminals, Solutions & Services, which is accelerating its evolution to a Software-as-a-Service business. We will complete a strategic review of this business in 2021.



LEADING THE WAY IN INNOVATION

As leaders in digital payment innovation, in 2020 we became the first non-bank acquirer to join the European Payments Initiative, which aims to deliver a unique European digital payment solution. As we explore the future of payments, Worldline is increasing its cooperation with partners from across the value chain. Our third e-Payments Challenge saw 28 fintechs and 14 clients participate in a successful and fully online event. Innovation is one of our key values and an essential part of our raison d'être. That is why we have increased our annual R&D investment to more than €300 million.

TAKING THE LONG VIEW

Our leadership in Corporate Social Responsibility (CSR) clearly differentiates Worldline and is now widely recognised by leading rating agencies and CSR-focused investors. This has never been more evident than in 2020 when we stepped up to help governments and health administrations meet some of the challenges posed by Covid-19. Equally we have been so proud of the actions of our people in their local communities at this difficult time.

In 2020, Worldline joined the Board of Directors of Global Compact France showing our commitment to lead the global effort to achieve the UN Sustainable Development Goals. We also joined the Paris Climate Action Charter to tackle climate change.

We have successfully concluded our five-year Trust 2020 CSR programme, and will now pursue our CSR commitments based on forward-looking targets through our new TRUST 2025 programme.



REALISING OUR VISION OF A PREMIUM, TRUSTED BRAND

With a return to healthy economic activity that we hope is imminent, the accelerated trend towards digital payments and Worldline's substantially enhanced competitive repositioning, we have very strong organic growth potential for 2021 and beyond. We will continue to look for opportunities for consolidation and partnerships in major markets, and we will pursue with vigour the smooth integration of thousands of talented experts who joined us in 2020.

All our efforts will be energised by our company purpose, with its important focus on sustainable economic growth and reinforcing trust and security in our digitalising societies, as we work together with our stakeholders to forge a safer and more prosperous world, more than ever needed after the sanitary and economic events we all faced in 2020.

GILLES GRAPINET,
Worldline Chairman &
Chief Executive Officer

COMPANY PURPOSE & VALUES

OUR TRUE NORTH

Our company is guided by its sense of purpose which was defined by Worldline and its employees and approved by our shareholders at the Annual General Meeting in June 2020. In essence, the company purpose confirms the link between our mission and our corporate values, shaping and inspiring our decisions and activities.

“

We design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. We make them environmentally friendly, widely accessible and support social transformation.

”

WHAT WE AIM TO BRING TO SOCIETY

Worldline's sense of purpose is based on a strong conviction, shared throughout the company, that sustainable economic growth is fundamentally positive for our societies, their citizens and the companies that serve them.

We design and operate leading digital payment and transactional solutions that enable sustainable economic growth

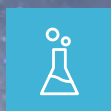
The company exists to make a visible contribution to the growth of its own clients, through technologically innovative solutions designed with the objective of long-term sustainability.

And reinforce trust and security in our societies.

Worldline is a key player in its market, contributing positively to increasing trust, in particular by delivering the highest levels of security for digital payment

Worldline ensures that this growth is on the one hand totally virtuous; concretely "zero carbon", from an environmental point of view while helping to eliminate the negative externalities of payment in cash, but also that our digital services, through their ergonomics, support for users, their optimised costs support the digital transformation of the world and contribute to making electronic payment and digital services increasingly accessible to all, including of course, to the least privileged populations in our advanced societies.

Four values characterise the corporate culture of Worldline, the challenges of the future and the ability to better serve society through our sense of purpose:



INNOVATION

Whether a product or a process, big or small, disruptive or incremental, our definition of innovation goes beyond just generating new great ideas. Our definition of success is to bring these ideas to life, and make tangible improvements for our clients, their customers as well as our employees and society at large.



EXCELLENCE

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



COOPERATION

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



EMPOWERMENT

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

transactions, by fighting against cybercrime and by guaranteeing the transparency and traceability of financial flows in accordance with European and local laws. For Worldline, trust is an ethical requirement in our increasingly complex and virtualised societies and an essential prerequisite for healthy and sustainable growth.

OUR APPROACH TO DELIVERING OUR PRODUCTS, SOLUTIONS AND SERVICES

We make them environmentally friendly, widely accessible and support social transformation

This statement encompasses our three priorities:

- the environment;
- financial inclusion; and
- an even broader responsibility for supporting social transformation.

ABOUT

WORLDLINE

DIGITAL PAYMENTS FOR A TRUSTED WORLD

Worldline is a world-class leader in the payments and transactional services industry, with a global presence. We design and operate successful digital payment and transactional solutions that provide secure payments and trusted transactional services along the entire payments value chain, enabling sustainable economic growth. Our solutions are environmentally friendly, widely accessible and support social transformation.

We are at the forefront of the digital revolution that is shaping new ways of paying, living, doing business and building relationships, empowering end-users and supporting social change. Our strengths in innovation are matched by the power and robustness of our platforms, the security of our solutions and the quality of our services.

We deliver next-generation services which enable our clients to offer sustainable, secure and innovative solutions to the end-consumer. Operating in 50 countries worldwide, we have over 45 years of expertise in payment systems and our 20,000+ talented experts are driven by a commitment to innovation, excellence, cooperation and empowerment.

We operate across the full payment services value chain through four global business lines: Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services. Our broad portfolio delivers an extensive range of merchant acquiring, payment processing and business outsourcing services to financial institutions, merchants, corporations and government agencies.



c. €4.8 BN

2020 PROFORMA REVENUE
(INCLUDING INGENICO REVENUE
FOR THE RELEVANT 12 MONTHS)

45+

YEARS OF PAYMENT EXPERTISE

20,000+

WORLDLINERS

50+

COUNTRIES

#1

PAYMENT PROCESSOR IN EUROPE

#4

LARGEST PLAYER WORLDWIDE

SECURE PAYMENTS AND TRUSTED TRANSACTIONS

Worldline operates across the full payment services value chain with a global and growing portfolio of solutions and services. Our unwavering commitment to security, quality of service for our clients, innovation and operational excellence enables sustainable digital transformation through secure payments and trusted transactional services.

Our best-in-class offerings make us a world leader in all four of our global business lines: Merchant Services, Terminals, Solutions & Services, Financial Services and Mobility & e-Transactional Services.



MERCHANT SERVICES

ENERGISING COMMERCE WITH ADVANCED PAYMENT SERVICES

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



TERMINALS, SOLUTIONS & SERVICES

ENABLING THE ECOSYSTEM FOR THE NEW WORLD OF PAYMENTS ACCEPTANCE

- Proprietary terminals
- Android-based terminals
- Terminal as a Service (TaaS)
- Global APIs
- Payment Platform as a Service (PPaaS)



FINANCIAL SERVICES

ENGINEERING THE MOST ADVANCED PAYMENT PROCESSING PLATFORMS

- Issuing Processing
- Acquiring Processing
- Account Payments
- Digital Services



MOBILITY & E-TRANSACTIONAL SERVICES

BRINGING PAYMENT AND REGULATION EXPERTISE TO NEW MARKETS

- Omnichannel Contact Centre solution
- e-Ticketing & Open Payment
- Digital transformation programmes
- Mobile competence centres

c. €2.2 BN

2020 proforma revenue
(c. 47% of total revenue)

#1
merchant acquirer in
continental Europe

1 M+
merchants served

c. 19 BN
acceptance and acquiring
transactions per year

c. 250K
e-commerce customers
and websites

#3
European provider of
e- and m-payment solutions

c. €1.3 BN

2020 proforma revenue
(c. 28% of total revenue)

#1
global POS market leader

c. 35 M
POS terminals deployed

1,000+
banks, acquirers, ISVs,
payment aggregators and
fintech customers

2,500+
payment applications

c. €0.9 BN

2020 proforma revenue
(c. 19% of total revenue)

#1
European payment processor

320+
financial institutions

c. 14 BN
payment transactions
per year

c. 126 M
cards under management

c. 9.6 BN
issuing processing transactions

c. 11 BN
acquiring processing transactions

c. €0.3 BN

2020 proforma revenue
(c. 7% of total revenue)

350+
clients in various industries

2 M+
connected objects

1 BN+
SMS sent per year

300+
experts dedicated to enterprise
customer relationship optimisation

KEY MARKET TRENDS

IN PAYMENT & TRANSACTIONAL SERVICES

Changes in consumer behaviour, technology, regulations and in the market landscape are driving the rise of the less-cash society.



CONSUMER BEHAVIOUR AND COVID-19 IMPACTS

The Covid-19 pandemic has significantly increased the use of electronic payment means instead of traditional cash payments, while also severely impacting payment volumes in sectors such as travel and entertainment. Capgemini's World Payments Report 2020 forecasts average annual growth of 11.5% in global non-cash transactions from 2019-2023.

A SURGE IN E-COMMERCE AND M-COMMERCE

The Covid-19 pandemic has reinforced trends in increased usage of online commerce and cashless payments from fixed and mobile devices which is a major driver of high growth in non-cash payment transactions. We are seeing an accelerated shift towards a seamless, omnichannel engagement with the consumer.

MOBILE FIRST

The rise of 4G and 5G increased mobile commerce and mobile payments over websites in 2020. This trend is driving strong growth in the value of mobile payment transactions.

CONTACTLESS PAYMENTS

Life in the Covid-19 era led to marked behavioural changes in consumer payment habits, with consumers and merchants preferring to limit physical contact, and many countries increasing the upper limit of both single and cumulative payments. Worldline anticipates that greater use of contactless payments is here to stay.

NEW TECHNOLOGIES

Technology innovation in payments and in consumer engagement is happening on a scale that has not been seen in a generation, delivering new opportunities for growing frictionless electronic payments.

DIGITAL TRANSACTIONS

Transport operators worldwide are going cashless and adopting open payments to improve fare collection, traffic flows and the passenger experience. Governments are using digital technology to make public services more efficient and to improve healthcare information, tax collection and traffic and parking enforcement.

CONVERSATIONAL COMMERCE

Increasing numbers of consumers are using chatbots, voice bots and smart speakers to find and select products and services and then pay for them. The role of voice in online retail is set to soar.

M2M PAYMENTS

Machine to Machine technology is facilitating automated payments with little or no human interaction. In the medium term, connected devices will be allowed to access consumers' bank accounts. An emerging generation of innovations for smart authentication and verification will deliver trust and security for this new era in payments.

EVOLVING REGULATIONS

Financial services in Europe face a raft of regulatory changes. These present new outsourcing opportunities for payment services providers and have the potential to drive demand for value-added services which create new revenue opportunities.



OUR STRATEGY

Worldline's strategy is an integral response to the rapid structural changes to the payment market described on these pages. It consists of the following key elements:

- Scale and reach: fully leveraging our pan-European competitive advantage following the acquisition of Ingenico
- Large deals expertise: maintaining our commercial focus on large outsourcing deals and new bank alliances
- Focus on online, outgrowing the market
- Innovation and investment in differentiating offers
- Integration of know-how to deliver synergies from Ingenico and SIX Payment Services
- Prioritise the next wave of European payment market consolidation
- Make Worldline the number one employer brand in the payment industry, based on our people policies and our Tier 1 CSR achievements.

PSD2

In the European Union, the revised Directive on Payment Services is transforming almost every aspect of the payment services market. Supported by strict security requirements, PSD2 enables new players and new payment models including services from Third Party Providers (TPPs) and other fintechs.

INSTANT PAYMENTS

These have the potential to be one of the biggest game-changers in the payments sector in Europe, reducing the costs of managing cash and cheques in peer-to-peer and business-to-business payments.

NEW PLAYERS

Global technology giants such as the GAFAs (Google, Apple, Facebook, Amazon etc.) and BATX (Baidu, Alibaba, Tencent and Xiaomi), alongside fast-moving fintechs, have joined the payment world, creating an even richer ecosystem.

Worldline is building close partnerships with these players and orchestrating new value-added services for the merchant community.

PARTNERS IN INNOVATION

An open innovation mindset is embedded in Worldline's way of working, allowing the company to explore a variety of paths towards fruitful collaboration with external partners. In all our global business lines, we have established strong partnerships with fintechs and promising start-ups.

CO-CREATING SOLUTIONS FOR FUTURE PAYMENT CHALLENGES

By hosting hackathons and start-up challenges, such as our annual e-Payments Challenge, Worldline strengthens its links with the fast-moving fintech community to identify and address emerging challenges together with our clients.

PARTNER OF CHOICE OR BANKS

Leveraging our global scale and our strong track record, in 2020 Worldline created a powerful Merchant Services – Financial Institutions division, which helps financial institutions compete effectively in their core markets. By establishing alliances and joint ventures we work with banks to unlock the full value of their payment assets by developing a best-in-class digital payments offering for their merchant customers.

CSR

As a diverse global company operating in a complex business sector, Worldline is exposed to a variety of environmental and social risks. However, we believe that these threats also create new opportunities for us to create shared value and meet the expectations of our stakeholders and of society in general. To fulfil our mission, we have embedded corporate social responsibility (CSR) into our business model, our value system and our company purpose.



4

QUESTIONS FOR MARC-HENRI DESPORTES

PURSUING OUR PAYMENTS TRANSFORMATION STRATEGY IN A YEAR OF CHANGE

Worldline's agile operations helped our clients and their customers adapt to the disruption triggered by the Covid-19 pandemic and to accelerate their digital agendas. While focusing on the specific immediate needs of the market, we also continued to pursue our long-term strategy to lead the transformation of the payments landscape, significantly strengthening the scope and scale of our offering with the acquisition of Ingenico.

"
The security of the digital economy and of online payments has never been more important than in these times where society is relying increasingly on online and remote commerce. Trust is the basis of a sound economy and we take our responsibility very seriously.
"

MARC-HENRI DESPORTES,
Worldline Deputy CEO

HOW DOES ACQUIRING INGENICO CHANGE THE GAME FOR WORLDLINE?

Now more than ever, Worldline has the size and scope to offer a unique value proposition to our clients in terms of the completeness of our portfolio, the variety of payment means supported, our capacity for innovation and our geographical reach.

Worldline is now the fourth largest player in payment services worldwide, with a reinforced position in online commerce. In addition to cementing our leadership in Europe, we have expanded access to the US market, an increased exposure to merchants in Latin America and Asia-Pacific, and high potential for expansion in countries where the transition to electronic transactions is still at an early stage.

The new Worldline organisation, with its roadmap and key personnel in place to lead us forward, was up and running as from Day One. Our Merchant Services business now applies a vertical approach that leverages the complementarity of Worldline's and Ingenico's strengths in key markets. This vertical-based design for global marketing is a core element of our new organisational structure.

Our teams are already working as one. I am confident that our similar values, vision and culture will prove to be the solid foundation on which we will build our future achievements – not just together, but as one.

WHAT WERE THE MOST SIGNIFICANT DEVELOPMENTS FOR WORLDLINE IN 2020?

The global health crisis has been a shockwave for all our markets and all our activities. In 2020, our first duty was to maintain the continuity of our operations. Thanks to the fantastic mobilisation of our teams, we rose to the challenge of providing our markets with fully available and fully secure platforms and solutions, despite intense disruption across all our business lines.

In Merchant Services, we rapidly rolled out omnichannel solutions, click-and-collect and pay-by-link solutions and services for payment on delivery and at the entrance of the store to support the market at a critical time. For merchants who were prevented from operating during the pandemic, we put in place specific support programmes, including providing special financial conditions and payment facilities. In 2020, we also reinforced our e-commerce position in Eastern Europe with the acquisition of GoPay and we entered into an exclusive joint venture with ANZ Bank in Australia, one of the largest banks in Asia Pacific in 2020. Worldline will run ANZ's merchant acquiring business, scaling up our platforms and rolling out our innovative solutions to ANZ's merchant customers.

In Financial Services, we developed innovative digital solutions and platforms to support banks and fintechs, for example delivering a new issuing platform to comdirect and beginning an important long-term relationship with UniCredit in Austria and Germany to transform their payment activities. We pursued our mission to establish trusted and secure systems by helping our clients adapt their online security systems for Strong Customer Authentication.

Our Mobility & e-Transactional Services saw a surge of interest in the WL Contact platform for secure online customer interaction, enabling banks and insurers to interact securely with their customers at a time when people could not visit their branches. For clients whose offshore call centres were in lockdown, we redeployed the workload of office-based employees, thanks to the agility and the flexibility of our platforms.

Despite the components shortage and supply chain disruptions in 2020, Terminals Solutions & Services ensured full business continuity and supported the move away from physical cash, delivering cutting-edge mobile payment devices. The unit will be transformed from a hardware + service to a Software as a Service business model.

HOW HAVE WORLDLINE'S SUSTAINABLE INNOVATIONS SUPPORTED ITS CLIENTS?

In a period of increased cybersecurity risks and in the midst of a healthcare crisis, Worldline's role in enabling secure and trusted digital transactions is one of our greatest contributions to sustainability and is a clear differentiator.

We are pioneering new ways of increasing access to finance and reducing the environmental footprint of transactions. For example, in India in 2020,

we launched a softPOS service with Axis Bank and Mastercard which transforms smartphones into payment terminals, enabling millions of small merchants and their customers to make and accept digital payments affordably.

And in 2020 we converted our e-Payments Challenge into a fully digital online event, using Worldline's mastery of digital engagement to co-create and show demos to a large audience.

WHAT ARE WORLDLINE'S STRATEGIC AND OPERATIONAL PRIORITIES FOR 2021?

The Covid-19 pandemic has reinforced our long-term strategy to transform the payments market. We are well positioned to seize the opportunities provided by the accelerated demand for digital transactions across all our markets.

It will be of paramount importance in 2021 to keep a high focus on our people, their well-being and on all the ties that unite our teams. We will therefore focus in 2021 on completing the integration of Ingenico, ANZ and GoPay while also continuing the successful journey started with SIX Payment Services.

As well as looking for opportunities to consolidate the payments industry in Europe and beyond, we intend to play a prominent role in the developments which will define our industry, such as the European Payments Initiative and digital currencies, enabling financial institutions and merchants to seamlessly offer these solutions.

2021 will be the first year of our new five-year corporate social responsibility programme, TRUST 2025. The challenges of 2020 have given us the opportunity to review some of our usual ways of doing things and I believe we can now set ourselves an even more ambitious sustainability agenda.



A CSR LEADER IN OUR INDUSTRY

Corporate Social Responsibility (CSR) is a core component of Worldline's strategic vision. Our CSR programme commits us publicly to achieving a set of ambitious targets that inspire us to improve key aspects of our business, generating positive impacts for all our stakeholders.

TRUST 2020, A SUCCESSFUL TRANSFORMATION PROGRAMME FOR SUSTAINABLE DEVELOPMENT

The TRUST 2020 programme has been based on a series of 13 publicly available KPIs to be achieved by 2020 to demonstrate and reflect compliance, transparency and a strong level of engagement towards our various stakeholders.

TRUST 2020 has been a key enabler for mobilising the whole organisation and has resulted in a high level of achievement regarding our main CSR commitments in the areas of business, people, value chain & ethics and the environment. Specific highlights include:

- Structural and significant progress has been made regarding security and quality of service.
- Employee satisfaction, as measured by the Trust Index of the Great Place to Work survey, has increased by more than 15 points from 50% to 65% surpassing the target of 60%. This approach, fully embedded in our People Management strategy, has become an extremely important metric for managers to improve employee well-being.

- There is now strong and efficient environmental awareness about CO₂-eq emissions reduction challenges within Worldline. We became the first company to contribute to carbon neutrality in the payment industry in 2018.
- A significant increase in customer satisfaction has been achieved, supported by a growth of our revenue generated by our sustainable offers that provide our clients with CSR benefits to leverage sustainability within their own ecosystem. A more systematic monitoring of our supply chain has been enforced in order to better influence our suppliers to improve their CSR performance and to implement the highest standards in terms of responsible practices and behaviours.

To discover the full achievements of our TRUST 2020 programme, please refer to the detailed dashboard below or pages 70-71 of this report.

CSR CHALLENGE	INDICATOR	2015	2016	2017	2018	2019	2020	TRUST 2020	SDG	
Building clients' trust with fully available and secured platforms	Quality score – Contracts' services availability & response	-	-	-	9 608	9 871	9 817	9 875		●
	% of alignment with the Service Level Agreements (SLA) on service availability	-	95.54%	95.49%	95.82%	-	-	100%		●
	% of alignment with the Service Level Agreements (SLA) on response time	-	98.52%	98.58%	97.95%	-	-	100%		●
	% of incident responses compliant with Worldline security policy	-	97%	98.67%	98.74%	99.64%	100%	100%		●
	% of Compliance Assessment Data Processing performed on all processing activities	-	-	-	97%	99%	99.7%	100%		●
Reinforcing value for clients through sustainable & innovative solutions	Revenue generated through sustainable solutions that contribute to societal and environmental progress in €m	575	586	770	816	1016	1055	725	 	●
	Overall Customer Satisfaction (OCS) score	7.26	7.67	8.1	8.1	8.2	8.2	8		●
Being a responsible employer by fulfilling our employees' potential	Number of employer brand study citations	0	1	3	3	5	7	5		●
	% of employees satisfied with the trainings provided by Worldline	-	86%	88.4%	87.75%	89.5%	88	90%	 	●
	% employee satisfaction as measured by the Trust Index of the Great Place to Work® survey*	50%	57%	58%	59%	63%	65%	60%	 	●
Endorsing our business ethics within our value chain	Gap between the % of women in management positions and the % of women in the overall workforce		7.5pt	7.5pt	7.3pt	6.9pt	10 pt	0	 	●
	Level obtained in the EcoVadis supply chain assessment	Silver	Gold	Gold	Gold	Gold	Platinum	Gold		●
Leveraging the eco efficiency of our data centres and offices	% of suppliers evaluated by EcoVadis with a score below 40 having an action plan to solve critical findings identified	-	100%	100%	89%	100%	100%	100%		●
	% of CO ₂ -eq emissions offset from data centres buildings and travel	32%	31%	83%	100%	100%	100%	100%		●
	% of CO ₂ -eq emissions offset from payment terminals Life Cycle Assessment (LCA)	0%	100%	100%	100%	100%	100%	100%	 	●

● Overachieved ● Achieved ● Partially achieved ● Not achieved

* GPTW's methodology changed in 2020. For consistency reasons, we have preferred to present the results according to the old methodology. With regard to the new methodology the results are as follows: 64% (2020), 63% (2019), 59% (2018), 58% (2017), 57% (2016).

For more information, refer to Worldline 2020 Universal Registration Document, Sections D.1.3.1 and D.1.3.3.

FOCUS ON TWO INNOVATIVE KEY INITIATIVES ALONGSIDE TRUST 2020

Payment Transaction Life Cycle Analysis.

We achieved a major breakthrough in 2020 in terms of CSR with our industry-leading initiative for payment transaction lifecycle analysis. We measured the total CO₂-eq emitted when a smartphone or card is used in a transaction, including not only emissions from our data centres but also the carbon footprint of the paper receipt, the materials in the device and even the use of the telecom network. We found that most of the CO₂-eq emissions are generated by printed tickets or the specific devices necessary to make an online payment in some countries (e.g. Belgium). This landmark project will be the basis for new efforts by Worldline to reduce the carbon footprint of payment transactions, which will also include the payment ecosystem's stakeholders. The initiative reflects our position as a leader in CSR in our industry and a climate champion. For more information about this project, see pages 64-65.

Sustainable procurement.

In 2020 we embarked on a journey to monitor more closely Worldline's suppliers according to different CSR criteria. A strong internal mechanism was put in place to ensure that our different suppliers are properly trained. Worldline has had their CSR practices assessed by a third party and supports their efforts to increase their own CSR performance ratings. For more information please consult pages 58-59 of this report in relation to how we integrate our values into our supply chain.

We also launched a programme to explore the positive contribution Worldline can make through the introduction of green terminals.

The acquisition of Ingenico and its hardware business has meant that Worldline is now one of the world's largest manufacturers of payment terminals. With this expansion into the world of hardware, we will focus on the opportunity to leverage sustainable procurement, increasing our monitoring of the hardware supply chain in Asia. We will intensify our scrutiny of our suppliers and help them improve their own CSR performance and practices. This will be a major priority in 2021.



OUR CSR ROADMAP

In the final year of Worldline's TRUST 2020 programme, CSR continued to be a driver of transformation for our company and a catalyst for lasting change. By publishing our targets and key performance indicators (KPIs) from the outset, the programme has played an important role in helping us meet the expectations of our stakeholders, including in particular our clients and our employees. In 2020, we met or surpassed most of the KPIs of TRUST 2020 for Worldline, pre-Ingenico. In spite of the numerous challenges posed by Covid-19, we made great strides in increasing employee satisfaction, reducing our carbon footprint and building customer trust with outstanding levels of quality and security.



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

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

TRUST 2025

PROGRAMME AND CHALLENGES

The progress made through the TRUST 2020 Programme has been recognised by the leading non-financial rating agencies. The associated KPIs and reporting to monitor extra-financial performance are also compliant with the most stringent recommendations of the leading extra-financial standards.

UPCOMING CSR CHALLENGES AND ROADMAP FOR THE NEXT 5 YEARS

For the year to come, Worldline will include in its CSR roadmap the new sustainability challenges raised by the recent merger with Ingenico and many of the best practices of Ingenico such as micro-donations solutions through their payment terminals.

The main challenges for Worldline relate to its extended geographical scope, particularly in relation to payment terminals. Ingenico's activities in the assembling of terminals take place mostly in Asia. It will be crucial to increase the traceability of the supply chain in order to avoid the use of any conflict minerals and other controversial substances. There are also associated climate changes risks to evaluate as Worldline's carbon footprint is set to increase following the integration of Ingenico.

Worldline will also address how it will ensure the respect of human rights standards and labour law, as well as the respect of environmental norms throughout the entire value chain (duty of vigilance).

In addition, Worldline will seek to take a leading position in relation to recycling and the circular economy when it comes to payment terminals.



"

Based on the success of our TRUST 2020 programme, we intend to go further in our CSR commitment with our new TRUST 2025 ambition. Our new transformation programme for the next five years aims to apply the best practices and the highest market standards to keep our CSR leadership by mobilising our whole organisation in the right direction, and by positively influencing our ecosystem. With the acquisition of Ingenico, Worldline is levelling up its commitment to Corporate Social Responsibility over a wider ecosystem covering new business challenges and geographies. We will strive to accelerate our CSR momentum with more ambitious targets for the future.

"

SÉBASTIEN MANDRON,
Corporate Social Responsibility Officer

TRUST 2025, LOOKING FORWARDS AND OPENING A NEW CHAPTER IN OUR CSR JOURNEY

In early 2021 Worldline defined and designed its new CSR ambition for the next five years in the form of the TRUST 2025 Programme, with the firm intention to go further in its commitment to excellence in CSR.

Reflecting our Sense of Purpose, our CSR approach adopts a long-term and holistic vision and develops a sustainable business model, ensuring we act responsibly towards all our stakeholders and wider society. In this regard, our commitments under TRUST 2025 will guide us as we manage the major CSR opportunities facing the new Worldline. By setting ourselves even more ambitious targets in the key areas of Business, People, Ethics & Supply Chain, as well as the Environment, our ambition is to consolidate Worldline's leadership in CSR, which will continue to be a differentiator for us in the payment services market. Aside from these revisited commitments, a set of new ones has also been established to better reflect our new Company's ambition and values.

As a result, TRUST 2025 will represent the transformation vehicle to give concrete expression to our Company purpose. This new commitment is a continuation of TRUST 2020, anticipating new market trends, risks and opportunities and regulatory changes for the coming years and is based on the following challenges:

- Guarantee delivery excellence and utmost quality of services
- Enhance customer experience through positive impact solutions
- Foster people development, well-being and engagement
- Promote fairness, diversity and inclusion for more equality and performance
- Enhance sustainable procurement practices within our value chain
- Endorse ethics and confidence in all our activities
- Contribute to carbon neutrality
- Offer eco-designed payment terminals aligned with circular economy
- Help our local communities

DOMAINS	KPIS	TARGET
Platforms secured & available	Quality score – Contracts & Platforms services availability & response	>99.75%
	% of data subject requests answered in time and in compliance with Worldline privacy policy	100%
	% of ISO 27001 certified sites according to Worldline security policy	100%
Customer experience & innovation	Customer Net Promoter Score	>50%
	Revenue contributing to Sustainable Development Goals in €m	3,036
Talent attraction & retention / People diversity	Average number of Training hours per employee per year	32h
	Employee satisfaction as measured by the Trust Index of the Great Place to Work® survey	69-70
	% of disabled workforce in the countries	+20%
	% of women within management positions	35%
Sustainable procurement / Ethics & Compliance	% of suppliers evaluated by EcoVadis with a score below 45 having an action plan to solve critical findings identified	100%
	% of total expenses assessed by EcoVadis (out of critical/ strategic suppliers' expenses)	80%
	% of alerts investigated and related actions plan defined within 2 months	100%
Climate change	CO ₂ -eq emissions reduction (scope 1,2, 3a) (to be revised after SBTi update validation due to scope change)	-20%
	% of CO ₂ -eq neutralised emissions for scope 1, 2, 3a	100%
Terminals & Circular Economy	% of PVC-free new terminals range sold	100%
	% of sold terminals with display including energy-saving mode (allowing 20% energy consumption reduction)	90%
	% of terminals offer (with printer) which is compatible with the digital receipt solutions where authorised by regulation	100%
	% of terminals offered with recycled packaging material	100%
Local communities	Volume of collected donations in €m	500



OUR BUSINESS MODEL

Worldline's Business Model is formulated in line with the recognised International Integrated Reporting Council (IIRC) guidelines which enable a broader view of the concept of value creation, in accordance with the company's purpose or raison d'être.

INPUTS

<h3>RESOURCES</h3>	<h3>CHALLENGES</h3>
FINANCIAL	
Solid financial profiles	➤ Market trust & consolidation capabilities
MANUFACTURED	
Robustness of industrial platforms and data infrastructure	➤ Business Excellence: Quality, security and reliability
Best-in-class Payment terminals with a responsible supply chain	➤ Distinctive execution of operations and sustainability in supply chain
INTELLECTUAL	
Partnerships, innovation, R&D	➤ Partnerships, innovation, R&D Innovation & foresight of technological evolutions
HUMAN	
20,709 employees in 50+ countries	➤ Talent acquisition & retention, people development ➤ Gender equality
SOCIAL AND RELATIONSHIP	
Market intelligence & Regulation watch	➤ Customer satisfaction ➤ Ethics & compliance
Technological know-how	➤ Societal contribution
NATURAL	
Electrical Energy	➤ CO ₂ -eq emissions
Use of minerals for hardware	➤ Renewable energy ➤ % of conflict minerals** ➤ End-of-life terminals

* Worldline former perimeter (excl. Ingenico)
 ** Ingenico perimeter only
 *** Worldline scope only 32,7%. Only Worldline perimeter is audited by Deloitte in 2020.

OUTPUTS



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

The infographic below illustrates how Worldline's activities impact the different forms of capital (financial, manufactured, human, intellectual, natural, social and relationship capital), convert resources (inputs based on capital) into outputs (products and services, waste) and deliver outcomes (positive and negative consequences for the capital). It also consistently matches the Worldline Group's contributions to the UN Sustainable Development Goals

WORLDLINE BUSINESS LINES & RESULTS

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

c. €**2.7** BN
2020 REPORTED REVENUE
(including Ingenico revenue for the relevant 2 months)

MERCHANT SERVICES **45%** OF 2020 REPORTED REVENUE

Energising commerce with advanced payment services

FINANCIAL SERVICES **33%** OF 2020 REPORTED REVENUE

Engineering the most advanced payment processing platforms

TERMINALS SOLUTIONS SERVICES **10%** OF 2020 REPORTED REVENUE

Enabling the global payments ecosystem through world-class terminals, solutions & services

MOBILITY & E-TRANSACTIONAL SERVICES **12%** OF 2020 REPORTED REVENUE

Bringing payment and regulation expertise to new markets

2020 VALUE

VALUE CREATION FOR STAKEHOLDERS

SDGS

FINANCIAL

- Investors & shareholders > -4.6% revenue organic evolution
- > 25.5% OMDA margin
- > € 295 million free cash flow



MANUFACTURED

- Suppliers & Customers > 9 817 Quality Score – Contracts' Service Availability & Response Time*
- > Percentage of strategic suppliers' expenses assessed by EcoVadis (54%)*
- > 10.4 million terminals produced (Ing:10.4 M ; WL:148,163)



INTELLECTUAL

- Customers > €147.4 million in R&D expense in 2020 (c. €340 million on a proforma basis)
- > A portfolio of ~1,701 patents



HUMAN

- Employees > 65% employee satisfaction on GPTW Trust Index
- In 2020, the Great Place to Work Institute changed its methodology to calculate the Trust Index. In order to remain consistent with the evolution of Worldline employee satisfaction throughout the TRUST programme, we have chosen to publish the 2020 results using the former methodology
- > 88% Training satisfaction*
- > 31% women***



SOCIAL AND RELATIONSHIP

- Customers, Communities, Public Bodies > 8.2/10 Customer satisfaction*
- > 0 significant fines for non-compliance*
- > 79% of spending in local purchase*
- > €338.9 million social contribution to be combined with amount collected for charitable organisations



NATURAL

- Communities, Public Bodies > Eco-efficiency in data centres
- > 100% CO₂-eq- neutral offers until November 2020
- > 92% renewable energy
- > Circular economy

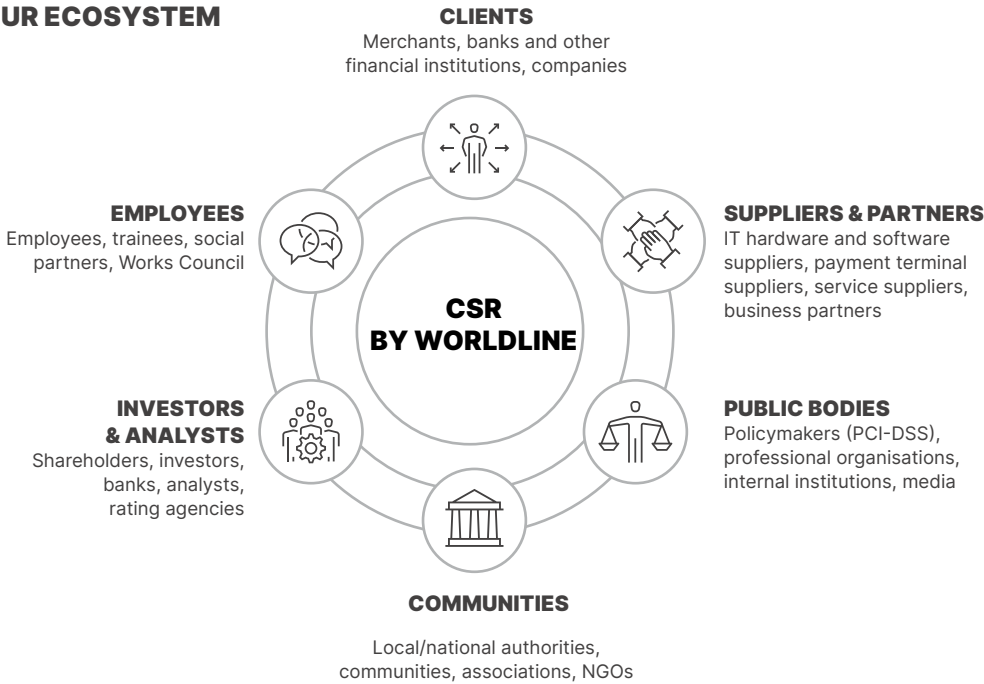


OUR INTEGRATED VISION

SUSTAINABLE VALUE CREATION

Sustainability is at the heart of Worldline’s business model and our value system. In everything we do, we strive to respond to the expectations and challenges of all our stakeholders.

OUR ECOSYSTEM



- 
BUSINESS
 BUILDING CUSTOMER TRUST WITH RELIABLE, SECURED, INNOVATIVE AND SUSTAINABLE SOLUTIONS
- 
PEOPLE
 BEING A RESPONSIBLE EMPLOYER BY FULFILLING OUR EMPLOYEES' POTENTIAL
- 
ETHICS & VALUE CHAIN
 ENSURING BUSINESS ETHICS WITHIN OUR VALUE CHAIN
- 
ENVIRONMENT
 LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTRES, OFFICES AND PAYMENT TERMINALS

Our stakeholders

Worldline has integrated its Corporate Social Responsibility (CSR) strategy into the heart of its business model. This strategy is designed to respond to the most critical issues for Worldline’s stakeholders and for our activities.

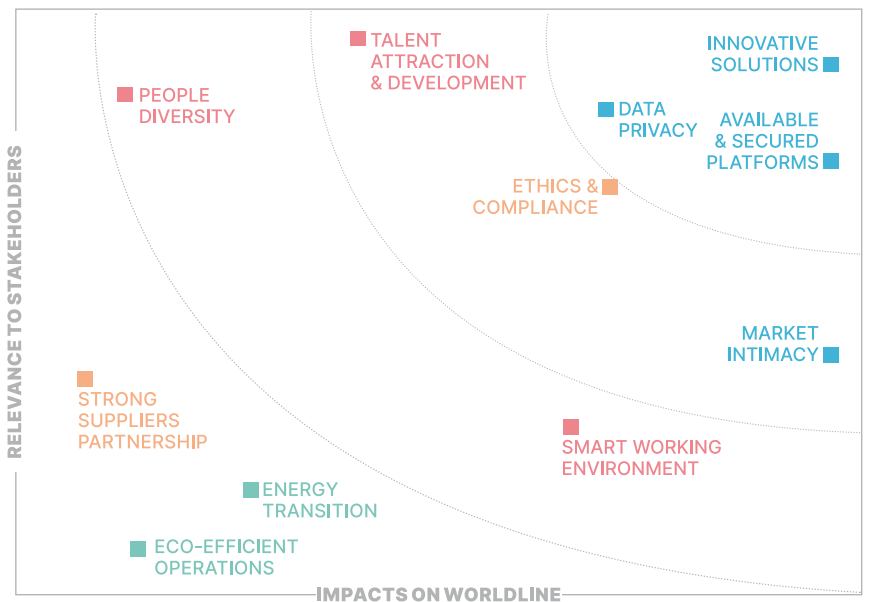
We believe that the stable long-term growth of our ecosystem of payment and digital transactions depends on addressing the threats and opportunities faced by all stakeholders. Dialogue with stakeholders takes place at all levels of the Worldline Group and includes not only our clients and investors, but also employees, suppliers, authorities (public bodies) and civil society (communities). By integrating the extra-financial challenges relating to our stakeholders into our corporate strategy, we aim to create new opportunities for shared value, increase our resilience and act in accordance with our company purpose.

Addressing our stakeholders' challenges

In order to prioritise the most critical actions relating to our business sector, since 2014 we have based our sustainability approach on a materiality analysis which evaluates the relevance and financial impacts of our activities according to all our stakeholders.

OUR MATERIALITY MATRIX

Worldline’s materiality matrix includes 11 main challenges in four main dimensions: business, people, ethics & value chain, and environment.



MANAGING RISKS, SEIZING OPPORTUNITIES

Worldline's strategy is influenced by our stakeholders' expectations and the key risks and opportunities of our market. We therefore adopt a risks and opportunities approach to ensure we integrate both our financial and extra-financial challenges into our corporate strategy and processes.

Supported by our Enterprise Risks Management department, we monitor the different inherent gross risks of the company and prioritise the most significant ones according to their probability of occurrence and their potential financial, operational, legal and reputational impacts for Worldline. As part of this structured risk assessment, we establish and monitor mitigation measures to reduce the significance of these risks and better achieve the company's objectives and sense of purpose.

In order to highlight the extra-financial risks relating to our stakeholders' expectations, we have conducted a thorough analysis that identified 12 significant gross risks. Other operational risks are detailed in our Universal Registration Document. The risks and opportunities are interlinked: for each risk there is an opportunity for leverage.

ALIGNING OUR APPROACH WITH THE UN SUSTAINABLE DEVELOPMENT GOALS

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

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

We have prioritised the SDGs to which we contribute most:



Complementary



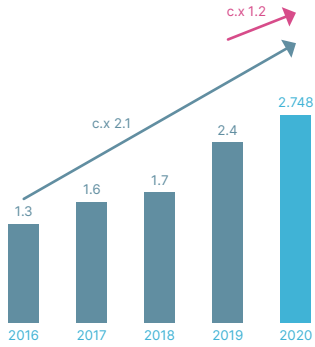
OUR MOST SIGNIFICANT EXTRA-FINANCIAL RISKS AND OPPORTUNITIES

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

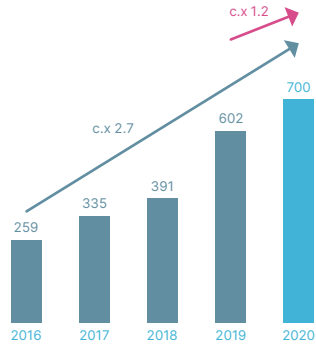
2020 KEY PERFORMANCE INDICATORS

OUR KEY FINANCIAL INDICATORS

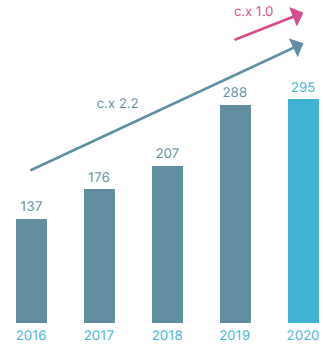
A year of expansion and consolidation for Worldline



REVENUE EXPANSION (€ BN)



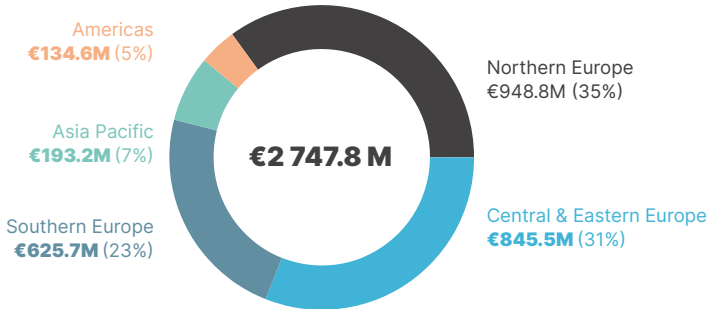
OMDA (€ M)



FREE CASH FLOW (€ M)

Revenue and OMDA at constant scope and Dec 2020 YTD average exchange rates

REVENUE BY GEOGRAPHIC REGION AND GLOBAL BUSINESS LINES



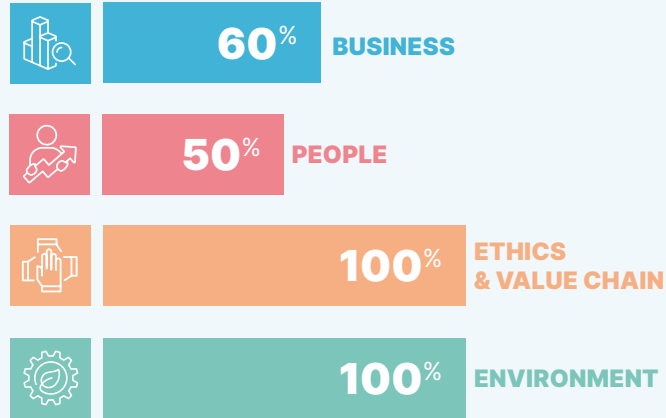
A COMPANY BOOSTED BY STRONG SHAREHOLDER SUPPORT

Market capitalisation since IPO
x10.0

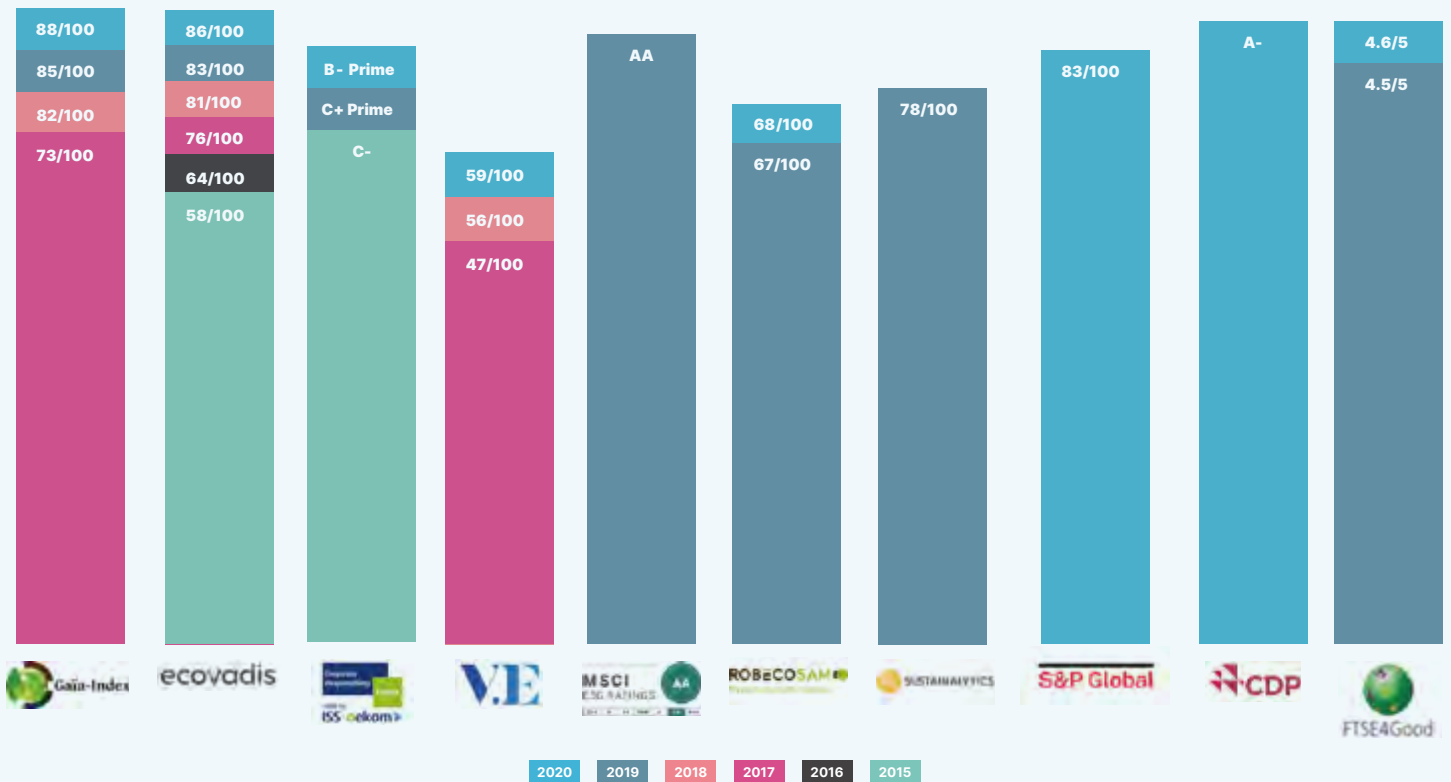
Worldline now part of
CAC 40 index



OUR KEY EXTRA-FINANCIAL INDICATORS
Achievements of the TRUST 2020 roadmap 2015-2020



WORLDLINE CSR PERFORMANCE EVOLUTION
Continuous improvements of ratings



For more information, refer to Worldline 2020 Universal Registration Document, Section D.1.3.

WORLDLINE, AN EXPANDED AND MORE DIVERSE BOARD

In 2020, Worldline welcomed new shareholders and directors following the milestone acquisition of Ingenico which has increased our scale and reach. The Worldline Group expanded the size of its Board, increasing the proportion of independent and female Directors, as well as enlarging the areas of expertise within the Board. These reinforcements to governance support its global leadership vocation.

THE BOARD OF DIRECTORS AS OF 31 DECEMBER, 2020

ROLE OF THE BOARD OF DIRECTORS

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



Areas of expertise:

Engineering, Finance, Banking, Management, Payment services, IT, Media & Telecom.

41%¹
of the members of the Worldline Board of Directors are women

65%¹
of Worldline's Board members are independent

9 nationalities
represented

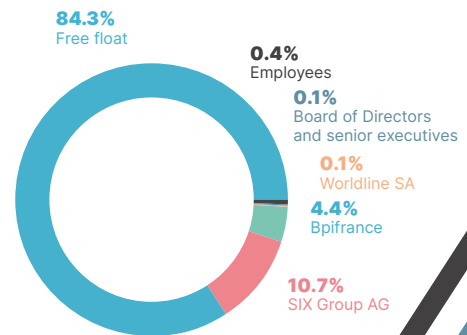
16 meetings
in 2020

93%
attendance rate in 2020

58.6 years old¹
average age

WORLDLINE GROUP SHAREHOLDING

(As at December 31, 2020)



COMPOSITION OF THE BOARD OF DIRECTORS

The composition of the Board of Directors and its specialised Committees have been adjusted in 2020 to reflect the new Company's shareholding structure following the completion of the friendly acquisition of Ingenico Group on 28 October, 2020 and comply with the agreements concluded in the context of the acquisition. As of 31 December, 2020, the Board of Directors is composed of nineteen members (including two Directors representing the employees). Eleven members were qualified by the Board of Directors as independent Directors² pursuant to the criteria set forth in the AFEP-MEDEF Code (including the Lead Independent Director), five others qualified as non-independent Directors (including the Chairman), plus one censor.

MR GILLES GRAPINET

Chairman and Chief Executive Officer

MR BERNARD BOURIGEAUD²

(Independent Director)

MR GILLES ARDITTI

MRS AGNÈS AUDIER
(Independent Director)

MR ALDO CARDOSO

(Independent Director, Chairman of the Audit Committee)

MRS METTE KAMSVÅG

(Independent Director)

MRS GIULIA FITZPATRICK

MRS DANIELLE LAGARDE
(Independent Director, Chairwoman of the Social and Environmental Responsibility Committee)

MRS MARIE-CHRISTINE LEBERT

Director representing the employees

MR ARNAUD LUCIEN

Director representing the employees

MRS CAROLINE PAROT

(Independent Director)

MR GEORGES PAUGET

(Lead Independent Director)

MR LUC RÉMONT

(Independent Director, Chairman of the Remuneration Committee)

MR DANIEL SCHMUCKI

(Chairman of the Strategy and Investment Committee)

MRS NAZAN SOMER ÖZELGIN

(Independent Director)

MR THIERRY SOMMELET

(Independent Director)

MR MICHAEL STOLLARZ

MRS SUSAN M. TOLSON
(Independent Director)

MR LORENZ VON HABSBURG LOTHRINGEN

(Chairman of the Nomination Committee)

MR JOS DIJSSELHOF

(Censor of the Board)

In addition, **MRS JULIE NOIR DE CHAZOURNES**,

representative of the Social and Economic Committee, attends meetings of the Board of Directors, without voting rights.



STRENGTHENING FEMALE REPRESENTATION

In 2020, Worldline shareholders approved the appointment of three women as new independent Directors: **MRS CAROLINE PAROT**, **MRS AGNÈS AUDIER** and **MRS NAZAN SOMER ÖZELGIN**. As well as increasing the diversity of the Board, the Group has identified and implemented actions to strengthen female representation at all levels of the Company³.

¹ The Censor and the Directors representing the employees are not taken into account when determining the age, independence and gender diversity ratios.

² Mr Bernard Bourigeaud will take up the role of non-executive Chairman of the Board of Directors at the end of the third quarter 2021.

³ For more information, please refer to the section on gender diversity on pages 52-53 of the present Integrated Report.

THE EXECUTIVE COMMITTEE

The Executive Committee (below as of December 31, 2020) develops, implements and advises on the Group's strategy and business projects for the benefit of its clients, shareholders and employees. It is also responsible for ensuring effective interaction and cooperation between the four Global Business Lines and international business markets. Each business line is managed by a dedicated member of the Executive Committee.



GILLES GRAPINET

Chairman of the Board of Directors and Chief Executive Officer



MARC-HENRI DESPORTES

Deputy Chief Executive Officer



ALESSANDRO BARONI

Chief Business Divisions Officer and Deputy Head of the Financial Services (FS) Global Business Line



OLIVIER BURGER

Group Head of Human Resources



LISA COLEMAN

Group Head of Operational Performance



EGLANTINE DELMAS

Group Head of Quality, Risks and Security



MATTHIEU DESTOT

Head of Terminals, Solutions & Services (TSS) Global Business Line



CHARLES-HENRI DE TAFFIN

Group Head of Legal & Contract Management



CHRISTOPHE DUQUENNE

Group Chief Technology & Operations Officer



CLAUDE FRANCE

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



JACQUES GUERIN

Group Head of Special Initiatives



ERIC HEURTAUX

Group Chief Financial Officer



WOLF KUNISCH

Head of Strategy, Public & Regulatory Affairs



GRÉGORY LAMBERTIE

Group Head of Strategy, Mergers & Acquisitions, Public & Regulatory Affairs



PASCAL MAUZÉ

Group Head of Communication, Marketing & Sales Performance



ROGER NIEDERER

Chief Market Officer, Merchant Services (MS) Global Business Line



VINCENT ROLAND

Head of Merchant Services (MS) Global Business Line



NIKLAUS SANTSCHI

Chief Executive Officer, Payone



MICHAEL STEINBACH

Head of Financial Services (FS) Global Business Line and CEO of equensWorldline

For more information about the roles and interactions of Worldline's governance bodies, in particular of the Board's Committees and notably the Social and Environmental Responsibility Committee, please refer to Worldline 2020 Universal Registration Document (Section G).

BUSINESS

A TRUSTED PARTNER FOR TRANSFORMATION IN DIGITAL TRANSACTIONS

At a time when the Covid-19 pandemic has intensified the digitisation of commerce and transactions, Worldline's ambition is to deliver payment innovations that minimise social and environmental risks and support the sustainable development of the global economy. During the healthcare crisis in 2020, we maintained outstanding levels of business continuity, cybersecurity and quality of service. In a fast-changing industry, across our four global business lines we provide our markets with fully available, compliant and secure services, creating substantial value for our clients, our stakeholders and for society in general.

The acquisition of Ingenico in 2020 has increased the global scale and reach of Worldline. A powerhouse in payment services, around the world our innovations for merchants, financial institutions, government bodies and other clients are driving sustainable digital transformation and will accelerate the growth of our revenues and our profitability.



PROGRESS IN NUMBERS

9 817

QUALITY SCORE - CONTRACTS' SERVICE AVAILABILITY & RESPONSE TIME

100%

COMPLIANCE OF INCIDENT RESPONSE WITH WORLDLINE SECURITY POLICY

99.7%

COMPLIANCE ASSESSMENT OF DATA PROCESSING PERFORMED FOR ALL PROCESSING ACTIVITIES

€1,055 M

REVENUE GENERATED THROUGH SUSTAINABLE SOLUTIONS THAT CONTRIBUTE TO SOCIETAL AND ENVIRONMENTAL PROGRESS

8.2

OVERALL CUSTOMER SATISFACTION SCORE

RISKS

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

OPPORTUNITIES

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



DESIGNING AND OPERATING LEADING DIGITAL PAYMENT AND TRANSACTIONAL SOLUTIONS

- Following the closing of the Ingenico acquisition on 30 October 2020, the new Worldline started operations as a single company, using our well-established Day One methodology to accelerate the integration process and generate synergies.
- We redesigned and streamlined our Merchant Services organisation into product divisions and established four go-to-market divisions for specific segments of the market.
- We consolidated our position as one of Europe's leading providers of Open Banking and Access to Account services, connecting third party providers to more than 2,800 banks in 16 countries so far.
- WL Access Control Server (ACS), our market-leading platform for the authentication of transactions, helped banks manage a massive rise in e-commerce and m-commerce processing volumes during the Covid-19 pandemic, building trust in the digital economy at a critical time.
- We responded to 100% of cybersecurity incidents in compliance with the rules of our security policy, investigating root causes to avoid any re-occurrence.
- We launched the European Digital Payments Industry Alliance (EDPIA) and became shareholders of the interim company for the European Payments Initiative (EPI).



OMNI-COMMERCE PAYMENTS PARTNER

OF CHOICE



"

We have become a truly global player with a local touch, and our innovations and global payment platforms support merchants around the world.

"

VINCENT ROLAND,

Head of Global Business Line Merchant Services

It has been an unprecedented year for Merchant Services and one of great achievement. The Covid-19 pandemic had a severe impact on in-store commerce and on high-value transactions in travel, hospitality and tourism. Our teams worked hard to support our clients throughout these challenging times.

We provided an outstanding level of service availability, customer service and technical support, even with our people mainly working remotely. For example, we helped merchants roll out new Pay by Link services and benefit from the surge in e-commerce. Our overall e-commerce volumes doubled from the previous year. For health and safety reasons we also saw a massive rise in contactless payments. Before the global health crisis, paying contactless was the exception in many countries. Today it is the norm. We helped make that change possible.

Aside from the pandemic, 2020 was the year of our acquisition of Ingenico, which has given us an extra dimension in acquiring, in acceptance and in digital services. In our acquiring business we have added new scale in Germany, with the PAYONE joint venture, and in the Nordic countries. We have also increased our capacity to deliver acceptance services to very large clients on the same platform. We have acquired a truly global acceptance platform and achieved

a major increase in e-commerce acceptance. This significantly greater presence in omnichannel acceptance and acquiring will accelerate our growth in the future. Our state-of-the-art terminals are also empowering merchants with a new range of value-added digital services.

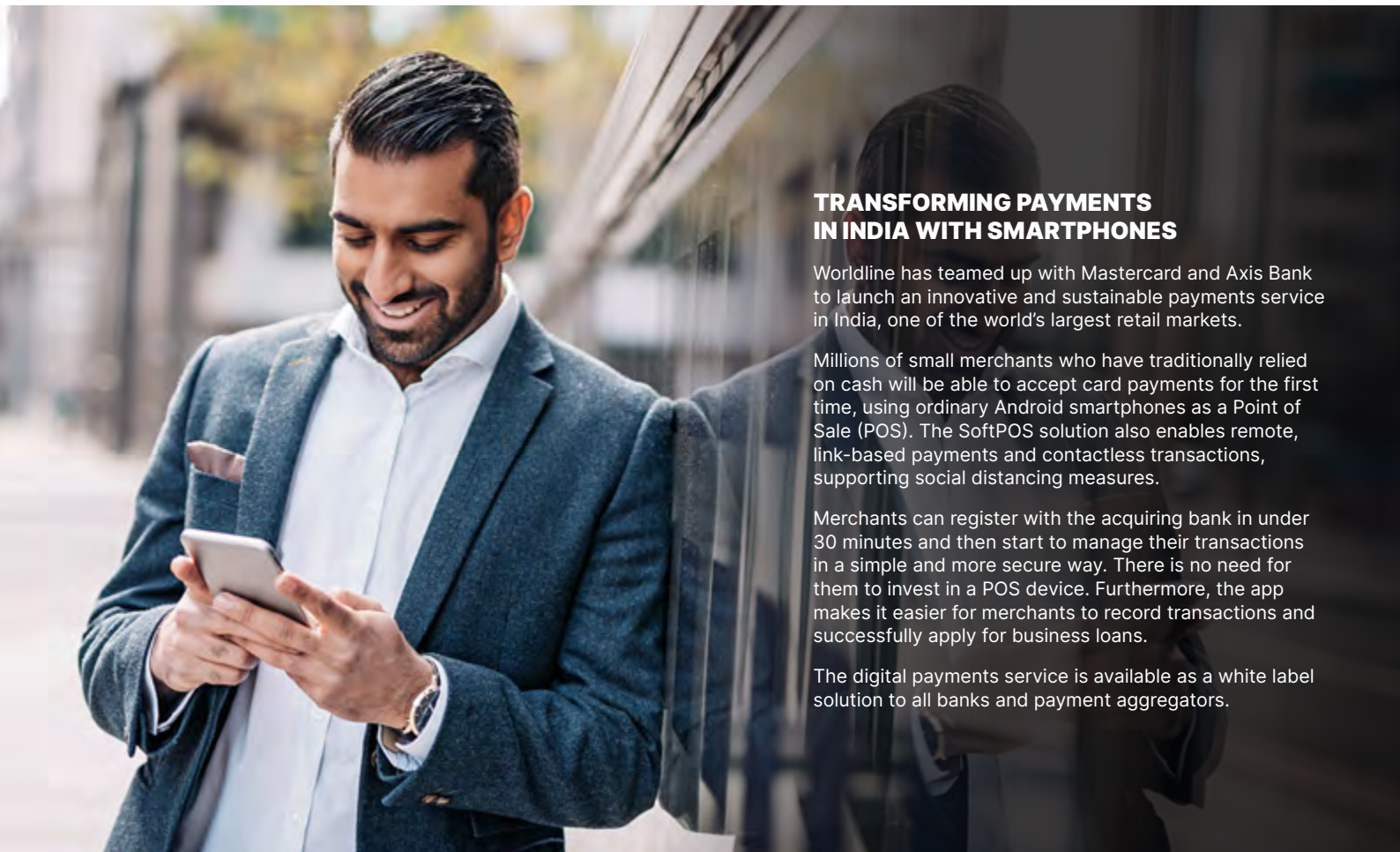
Our increased scale makes Worldline a very attractive partner for large corporations who need customised and coordinated payment services across multiple geographies, using multiple global and local payment brands. In 2020 we streamlined the organisation of Merchant Services into new product and go-to-market divisions, strengthening our omnichannel offer to merchants of all sizes and all sectors.

From replacing plastic cards by cardless payments to recycling materials and increasing the energy efficiency of our data processing operations, environmental responsibility and corporate sustainability have always been among the main drivers of innovation at Merchant Services. As our growth accelerates in 2021 and we become even more global, our customer focus and our leadership in corporate social responsibility will continue to differentiate our company in the global market.

c. 19 BN
ACCEPTANCE AND ACQUIRING
TRANSACTIONS PER YEAR

+42%
INCREASE IN CONTACTLESS
PAYMENTS

+35%
INCREASE IN E-COMMERCE
TRANSACTIONS



TRANSFORMING PAYMENTS IN INDIA WITH SMARTPHONES

Worldline has teamed up with Mastercard and Axis Bank to launch an innovative and sustainable payments service in India, one of the world's largest retail markets.

Millions of small merchants who have traditionally relied on cash will be able to accept card payments for the first time, using ordinary Android smartphones as a Point of Sale (POS). The SoftPOS solution also enables remote, link-based payments and contactless transactions, supporting social distancing measures.

Merchants can register with the acquiring bank in under 30 minutes and then start to manage their transactions in a simple and more secure way. There is no need for them to invest in a POS device. Furthermore, the app makes it easier for merchants to record transactions and successfully apply for business loans.

The digital payments service is available as a white label solution to all banks and payment aggregators.

EXPANDING OUR ONLINE COLLECTING PRESENCE IN EASTERN EUROPE

In 2020, Worldline completed the acquisition of a 53% stake in Czech online payment services provider GoPay, with the option to acquire the remaining 47%. As part of the transaction, Worldline welcomed 45 payment experts from GoPay.

GoPay manages payments for c. 10,000 e-shops in the Czech Republic, offering an extensive range of local payment means, and has a growing presence in Slovakia, Poland and Hungary. With the acquisition Worldline is strengthening its online collecting footprint in a fast-growing market and enhancing its position in the Czech Republic and its successful partnership with Komerční banka.

GoPay 



A LANDMARK ACQUIRING PARTNERSHIP IN AUSTRALIA



Partnering with ANZ Bank to develop commercial acquiring services in Australia, Worldline is gaining unique access to one of the world's largest and most sophisticated payment markets.

ANZ is Australia's third largest acquirer, with a 20% market share of transaction volumes. Worldline will deliver state-of-the-art products and services to ANZ's merchant customers, who will benefit from Worldline's global scale and best-in-class technologies and expertise.

Signed in December 2020, the deal combines Worldline's capabilities with ANZ's banking footprint and distribution network. Worldline has a controlling stake (51%) in the joint venture, which marks the first success of the new Merchant Services-Financial Institutions division, leveraging the strengths of Worldline following its acquisition of Ingenico. The alliance supports Worldline's ambition to become the partner of choice for banks looking to excel in their merchant acquiring activities and remain competitive in the market.

SANDWICHES ON THE CUTTING-EDGE



Subway® has selected Worldline to provide omnichannel payment solutions to its restaurants across Europe. Worldline's cutting-edge solution includes POS and online acceptance as well as payment terminals operating with the new NEXO retailer protocol.

Worldline is providing Subway® with a fully future-proof payment infrastructure, as well as integrating payment devices smoothly into the sales process and the customer journey. Thanks to an intuitive onboarding portal, franchise owners will be able to have the payments functionality for their business up and running in no time. Additional features include DCC (Dynamic Currency Conversion) in tourist or multi-currency locations as well as POS-advertising capabilities. Worldline's solution also enables consolidated reporting of all payment flows, providing valuable insight and decision support at all levels.

Worldline has been awarded a three-year contract including POS and online acceptance, with roll-out starting in multiple European markets in 2020.



SHAPING THE NEW WORLD OF PAYMENTS ACCEPTANCE



"

With innovative hardware, new cloud services and Android-based solutions, we are leading the digital transformation of instore payments.

"

MATTHIEU DESTOT,

Head of Terminals, Solutions & Services business line

35+ M
PAYMENT TERMINALS DEPLOYED

37%
MARKET SHARE

1,000+
BANKS, ACQUIRERS, ISVS, PAYMENT
AGGREGATORS AND FINTECH CLIENTS

~3,000
PAYMENT APPLICATIONS OF WHICH
~1,100+ CERTIFIED PAYMENT APPS

1,100+
CERTIFICATIONS

300+
MEANS OF PAYMENT ACCEPTED

Following the acquisition of Ingenico, Worldline is now the world's largest manufacturer of payment terminals and is the global leader in payment acceptance. As the undisputed leader of our industry, we are pioneers in delivering innovation, in enabling new business models and in ensuring environmental and social responsibility.

The Terminals, Solutions & Services division is much more than just a hardware business. We are enablers of a new global payments ecosystem, helping banks, acquirers, ISOs, ISVs, PSPs, aggregators and fintech players to access the most innovative and customised world-class products, solutions and services which transform the consumer experience. Increasingly, we provide clients with Android-based systems and with Terminal as a Service (TaaS) solutions. We are also leading the industry towards cloud-based solutions, opening our technology to the new partners who are now entering the market. In 2021, we will launch an open, cloud-based payments platform that will support innovative methods for payment and authentication.

During the Covid-19 pandemic in 2020, our innovations enabled people to make and receive payments safely, using contactless technologies and QR codes, with no need to handle cash or enter PIN codes on a terminal.

We are continuously improving the environmental performance of our terminals. To minimise their footprint, we are reducing the use of chemical paints and increasing the percentage of recyclable materials. Our worldwide terminal recycling programme now covers almost 90% of terminals sold over the last 3 years. And our latest generation of TETRA wireless terminals go into idle mode when not being used, delivering significant improvements in energy consumption.

We take our corporate social responsibility very seriously. We audit suppliers to ensure that they do not source minerals in areas of armed conflict, and our major suppliers must sign a CSR clause committing them to sustainable practices and business integrity.

For TSS, 2021 will be an important first year as part of Worldline. Our expanded portfolio, our new range of Android-based devices and our cloud services will accelerate revenue growth. These assets will help ensure that the payment terminals of tomorrow are more secure, more innovative and more sustainable than ever.



ACCELERATING TO ANDROID

In 2020, we opened a new Android Competence Centre in Vietnam that is exclusively dedicated to Android developments and to accelerating the deployment of Worldline's Android-based products portfolio.

Our investment in Android solutions is a key part of the transformation of the business model for Terminals, Solutions and Services. We are increasing our focus on our Software as a Service business model, addressing new clients such as Independent Software Vendors (ISVs) and positioning TSS as an enabler and trusted partner for the fast-growing payments acceptance ecosystem.

In 2021, we will release a new generation of our AXIUM terminals which fully leverage the Android 10 operating system. This Android platform will be available under innovative recurring pricing models.

Serving a growing demand for Android-based payment applications and for Terminals as a Service (TaaS), Worldline's cutting-edge terminals enable its clients and their merchant customers to integrate a whole new world of feature-rich business applications (such as customer loyalty programmes) into their payment processes.

WELCOME TO PPaaS

Also in 2020, Worldline announced its revolutionary cloud-based Payments Platform as a Service (PPaaS) offering, creating a new experience in digital commerce.

As PPaaS is rolled out, our clients across the payments ecosystem, from banks and acquirers to fintechs and ISVs, will enjoy access to a global, open and scalable platform of services and solutions without needing to invest in hardware. PPaaS will cut our clients' costs and bring new functionalities to merchants more rapidly and efficiently.

In 2021, driven by open APIs, the secure cloud platform will provide added-value payment and commerce services to Worldline's clients, wherever they are based.



SECURING THE SMARTPHONE POS

In 2020, Worldline's Terminals, Solutions & Services division became one of the first payment players in the world to achieve PCI SPoC security certification for its software-based POS solution (SoftPOS), which enables the secure acceptance of card payments over smartphones.

PCI certification reflects Worldline's commitment to minimise the risk of fraud and data breaches as the payment industry migrates towards software-based POS solutions. It puts Worldline at the forefront of the high-potential, cutting-edge market for SoftPOS.

As a member of the PCI Security Standards Council, Worldline is also contributing to the development of other important global standards for data protection and digital security in the payments ecosystem.



SUPPORT FOR THE VISUALLY IMPAIRED

As touchscreens become ubiquitous in the world of payment services, innovations from Worldline are helping to protect access to payments for people with visual impairments. In 2020, we integrated a software solution into our Android-based APOS A8 terminal which helps blind or partially sighted people enter their PIN codes onto a glass touchscreen as easily and securely as on traditional keypads. Worldline's best-in-class Android terminals VALINA and YUMI are also accessible to the visually impaired.





POWERING OUR CLIENTS' SUCCESS IN A FAST- ANGING PAYMENTS LANDSCAPE



"

During the pandemic, our secure and sustainable payment processing infrastructure played a vital social and economic role.

"

MICHAEL STEINBACH,
Head of Global Business Line Financial Services
and CEO of equensWorldline

There are four main drivers affecting the financial processing industry today: new technologies, changes in customer behaviour, regulatory developments and the arrival of new competitors. In 2020, the pandemic acted as a fifth driver of change, accelerating the displacement of cash and the rise of e-commerce.

During the pandemic, our social responsibility was more important than ever. Thanks to our robust and secure payment platforms, we enabled people to pay securely anywhere, around the clock. We scaled up our e-commerce processing capacities and managed a massive increase in contactless payments.

We have a resilient business model. While our acquiring volumes decreased in 2020, we saw steady growth in account payments and strong demand for e-commerce solutions such as authentication.

We are well positioned for the transformation of our industry. In Europe we are the largest processor of instant payments and a major player in the new European Payment Initiative. We are one of the leading providers of Open Banking and PSD2 services, connecting third party providers to more than 2,800 banks in 16 countries. Globally, our scale and experience place us in prime position for new consolidation opportunities and for the global standardisation and commoditisation of instant payments. The acquisition of Ingenico has added additional scale and enhanced our access to financial institutions in Europe and beyond. The consolidation of our platforms will accelerate economies of scale and increase our competitiveness.

In this fast-changing industry, more and more banks are rethinking their operating models. In this context, Worldline's flexible sourcing solutions for processing payments have become even more relevant to banks. Leveraging our global scale, we enable Tier 1 banks such as Commerzbank and UniCredit, as well as Tier 2 and 3 partners, to focus their resources and skills on customer-facing activities.

To seize all these opportunities, in 2020 we launched our One FS programme. The aim of this transformation programme is to optimise our way of working, improve efficiency and collaboration, enhance our client focus and sustainably strengthen our market position. Only the talent and hard work of our colleagues made it possible to launch this programme during the pandemic. I am very proud of their efforts, which will make our business line even more competitive and even more sustainable. We have built a powerful sense of community and a strong awareness of our social responsibility.

As we expand our processing partnerships, develop new digital services and PSD2 solutions and participate in industry consolidation, sustainability will continue to guide our actions in 2021.

#1
EUROPEAN
PAYMENTS PROCESSOR

320+
FINANCIAL
INSTITUTIONS

2,800+ BANKS
16 COUNTRIES
ACCESS 2 ACCOUNT
SERVICES

0.5 BN
INSTANT PAYMENTS
PROCESSED IN 2020

C. 17 BN
PAYMENT TRANSACTIONS
PER YEAR

UNICREDIT PARTNERS WITH WORLDLINE FOR PAYMENT PROCESSING

UniCredit, one of Europe's leading financial institutions, chose equensWorldline in 2020 to process all its SEPA (Single Euro Payments Area) payments, instant payments, multi-currency, domestic and high-value payments in Austria and Germany.

equensWorldline, a Worldline expert brand, will process these transactions using its future-proof and fully compliant payments platform. The highly reliable integrated platform also supports innovations across the range of account-to-account payment products.

With this long-term partnership with UniCredit, equensWorldline has consolidated its position as the largest payment processor in Europe. Tier-one financial institutions such as UniCredit and other banks of all sizes are increasingly opting for outsourcing models for their payments processing operations in order to lower costs, reduce complexity and risks and free up resources.

A LEADER IN OPEN BANKING

More than 2,800 banks in 16 countries are now using Worldline's Access 2 Account (A2A) services to connect to third party providers.

Since the PSD2 regulation came into force in 2019, equensWorldline has become one of Europe's leading open banking providers. PSD2 requires European banks to open their account information to approved companies via a single API (Application Programming Interface) and enables them to initiate payments, making the financial services landscape more transparent and competitive.

equensWorldline sees PSD2 as a major opportunity for its banking clients and is leveraging its reach and scale to help banks differentiate in the market. Offering an extensive portfolio of Open Banking services containing A2A services, including API monetisation services and identity services, equensWorldline has also developed more than ten different use cases so that we can explore the potential of Open Banking with our clients to create innovative value propositions for their customers.

A RENEWED PARTNERSHIP IN AUSTRIA

After eight years of successful partnership, PSA Payment Services Austria extended its agreement with Worldline in 2020 for a further five years.

PSA is the Austrian banks' central service provider for cashless payment systems and supports them with both conventional card products and increasingly popular mobile payment solutions.

Worldline will continue to process all transactions made using Austrian debit cards on PSA's behalf. In 2019, one billion transactions were processed under the previous agreement. SIX Payment Services, which became part of Worldline in late 2018, has been the central processor of all PSA card transactions since 2012.

As contactless payments and solutions such as Apple Pay gain traction in the Austrian market, Worldline will continue to accompany PSA on its journey of payments innovation.

BIG BANG FOR INSTANT PAYMENTS IN THE CARIBBEAN

In March, equensWorldline enabled the entire banking community of the Caribbean islands of Aruba, Curaçao and Sint Maarten to switch completely from traditional batch payments to instant payments.

After Worldline's successful transformation of the Clearing and Settlement Mechanism of the Centrale Bank van Aruba, all interbank payments in Aruban florin initiated in Aruba can be instantly processed 24/7/365. The implementation also enabled the Centrale Bank van Curaçao en Sint Maarten (CBCS) to process interbank payments in US dollars as well as Antillean guilders. This makes the CBCS one of the first institutions to use a direct dual currency system and to process dollars instantly. The instant payment systems are fully compliant with international standards such as ISO 20022.





BRINGING OUR EXPERTISE TO NEW MARKETS



" Thanks to our strong ambition, our expertise and our ability to innovate, we are seizing new growth opportunities for Worldline and its clients. "

CLAUDE FRANCE,
Head of Mobility & e-Transactional Services (MTS) Global Business Line

In 2020, Covid-19 had a major impact on our business. While we experienced a sharp fall in e-ticketing volumes in our transport markets in Europe and Latin America, we also saw increased demand for our digital services and our solutions for healthcare and e-commerce. In France, we are providing healthcare authorities with critical services to securely manage patient information, enable effective contact tracing and help tackle the pandemic.

We recorded 36% growth in revenues for WL Contact, our omnichannel contact centre solution. With the temporary closure of bank branches, and with offshore call centre staff working remotely, WL Contact is helping our clients communicate with their customers effectively, securely and in safety during the pandemic.

The acquisition of Ingenico in 2020 enhanced the visibility of Mobility & e-Transactional Services (MTS) in major geographies. It has also reinforced our potential to use our capabilities for innovation to drive new revenue opportunities and synergies with clients. Leveraging our expertise in the Internet of Things, remote servicing and Connected Living solutions, we create digital applications and use cases for Worldline's core payments businesses and add value to the new

generation of products developed across Worldline.

Our sophisticated Trusted Digitisation services help authorities securely digitalise their processes and track and trace sensitive goods such as tobacco. As global pioneers in blockchain, we are working on a range of projects which use distributed ledger technology to track, trace and authenticate data across complex global value chains.

In 2020 we integrated our different regions into one global MTS organisation, creating a powerful team spirit even during the pandemic and improving the transfer of know-how between our different geographies. This approach will help us make the most of new opportunities in fast-growing markets such as e-health, digital ticketing, Connected Living, Trusted Digitisation and customer contact services.

In 2021, as we enhance our product focus and refine our strategy for repeatable business, we will grow our portfolio, build our pipeline and work closely with other business lines to accelerate digital transformation across Worldline's expanded commercial footprint.

350+

CLIENTS IN NUMEROUS
INDUSTRY SECTORS

2 M+

CONNECTED OBJECTS

3,500+

MTS EXPERTS IN 10 COUNTRIES

A GAME-CHANGER FOR CUSTOMER ENGAGEMENT

Under a multi-year contract signed in 2020 with one of Europe's largest banks, Worldline will set up and operate an omnichannel Contact Service Centre. WL Contact will manage customer interactions for the bank, covering all communication channels including voice calls, email, chat, social media and video calls.

The employees of the bank access WL Contact from their office, a branch, at home or on the move using a smartphone. The WL Contact service is available 24/7 and uses a multilingual interface in French, Dutch, English and German.

Operating in SaaS (Software-as-a-Service) mode, WL Contact is a customisable platform which complies with the most rigorous IT security and data protection standards. It employs cutting-edge contact centre technologies, such as natural language processing, artificial intelligence and chatbots.

Throughout the pandemic, WL Contact has enabled a wide number of banks, insurance companies and other large institutions across Europe to interact securely and effectively with their customers, which has strengthened relationships and improved the customer experience.

In 2020, Gartner included WL Contact in its global Magic Quadrant for Contact Centre as a Service (CCaaS).

OPEN PAYMENTS ON THE MOVE

In 2020, Worldline developed its Tap 2 Use solution for SYTRAL, the public transport authority of Lyon, so it is ready to enable travellers to buy and validate their journey just by using their EMV bank cards. In 2021, Worldline will install thousands of validators and bring public transport in Lyon into the open payment era.

Worldline is using its expertise in open payment and account-based ticketing to transform mobility in France and beyond, including Dijon or Aix-en-Provence.

SUPPORTING HEALTHCARE DURING THE PANDEMIC

Worldline is deploying its know-how in secure transaction management and Trusted Digitisation to support governments and healthcare authorities at a critical time.

Important projects in 2020 included delivery of a secure application that enabled the identification and tracking of Covid-19 patients in hospitals in France, a digital healthcare solution for dozens of hospitals in France and for the Ministry of Health of Luxembourg, as well as secured solutions for German health insurance companies.



TRANSFORMING PUBLIC TRANSPORT WORLDWIDE

Worldline entered into a strategic partnership in 2020 with Unwire, a Danish fintech and Mobility as a Service (MaaS) company, to accelerate innovation in digital payments for public transport.

Combining Worldline's payment capabilities with Unwire's multi-modal journey planning expertise, the partners will enable public transport users to plan, book and pay for their journeys through a dedicated app on their smartphones.

The MaaS solution will combine all mobility services into one mobility account for each traveller, replacing tickets with digital payments. The data generated will also help transport authorities around the world better match the supply of services to demand.

CUSTOMERS AT THE HEART OF OUR STRATEGY

SUPPORTING OUR CLIENTS AT A TIME OF TRANSFORMATION



“
At a time of economic and social uncertainty, Worldline’s leadership in corporate social responsibility is a clear differentiator.
 ”

PASCAL MAUZÉ,
 Group Head of Communication,
 Marketing & Sales Performance

The value of Worldline’s customer-focused, responsible business model was at its most visible during the Covid-19 pandemic in 2020. From the beginning of the healthcare crisis, we have communicated closely with our clients and increased our interactions using all the digital channels available to us. We let our clients know that we were there for them, we listened carefully and we supported them with the critical solutions they needed, whether it was Click-and-Collect, Pay by Link, and secure Industrial IoT (Internet of Things) connections, or practical advice, for example, on how best to sanitise their payment terminals.

The response from the market was extremely positive. Our clients expressed their deep appreciation of our availability and our support during this period. Our proactive and professional response to the pandemic helped us consolidate our leadership of the market. Building on this momentum, we began to redesign our brand image to ensure it reflects our environmentally friendly, ethical and sustainable approach in line with our company purpose and values. This will help position Worldline as a global leader and as a premium choice in the world of payment services.

In this challenging time we also began the integration of Ingenico, which has transformed our portfolio and our go-to-market. Thanks to our new scale, we now have deep specialisation in the most important verticals in the market, from airlines to luxury retail to

financial institutions. With sales and marketing colleagues who are experts in these industries, we are verticalising our go-to-market and creating new value propositions for our clients. In 2021, we will rationalise our portfolio following the acquisition of Ingenico and develop new campaigns for some of our key offerings. We have the portfolio, the scale, the industry expertise and the capacity for innovation to seize new opportunities in all market segments.

Sustainability is an imperative for many of our clients. Demand for our eco-designed products and services is growing, while economic and social responsibility is increasingly a priority for the market. The public sector especially recognises that our digital solutions can help increase financial inclusion and access to public services.

Innovation is another major driver of customer satisfaction. To support this, in 2021 we will build a network of innovation centres where we will demonstrate customised offerings and proofs-of-concept and co-innovate alongside our clients.

Customer satisfaction will be a key metric of the TRUST 2025 CSR programme. With service availability of nearly 100%, an increasing focus on innovation and a more seamless customer experience across our products and services, Worldline is all set to create more value for more clients than ever before.

49%

NET PROMOTER SCORE
 (+2 FROM 47 IN 2019)

8.2

OVERALL CUSTOMER
 SATISFACTION
 (8.2 IN 2019)

51

INNOVATION SESSIONS
 DELIVERED FOR CUSTOMERS
 (14 IN 2019)*

99.91%

SERVICES AVAILABILITY
 RATE (99.95% IN 2019)

* The change in the definition of innovation sessions leads to a sharp increase in the number of sessions delivered in 2020. This is mainly explained by the fact that in 2019, only sessions held physically in the BTIC were accounted for. In 2020, sessions held at the customer’s site are taken into account.

“
Many of our clients have told us that they will never forget Worldline's business engagement and our commitment to availability during the Covid-19 pandemic.
”

ESPERANZA MORENO,
Group Head of Marketing

DYNAMIC PARTNERSHIPS TO INNOVATE FOR OUR CLIENTS

Worldline is intensifying its work with fintechs to co-create payment innovations and enhance transactions for its clients.

Each year, Worldline organises the e-Payments Challenge, enabling start-ups to develop exciting payment solutions for major clients and explore the possibilities of new technologies. The competition is a key event in Worldline's co-innovation calendar and plays an important part in nurturing customer satisfaction.

In 2020, the third e-Payments Challenge was a fully digital event and the largest competition in its history. A total of 14 clients and 28 fintech start-ups participated in the workshop. Entrants were tasked with using Worldline platforms to deliver sustainable solutions for our clients that help support a less-cash society and a seamless customer experience.

The winner of the Grand Prize, ReceiptHero from Finland, built a fully digitalised receipt platform that links merchants, customers and other partners within the payment value chain.

TAKING THE DIGITAL LEAD

During 2020, a year when the Covid-19 pandemic restricted the possibilities of traditional marketing campaigns, Worldline launched new digital sales channels and accelerated its online marketing activities to raise awareness, boost engagement with existing customers, and generate leads and new business.

To promote Worldline's thought leadership and innovative solutions, we organised more than 70 webinars, reaching more than 2,500 subscribers and helping our clients develop their businesses at a challenging time.

In 2020, Worldline published over 50 blogs and position papers covering a wide range of hot topics in the industry, consolidating our status as a thought leader in payments and transactional services.

In 2021, we will continue to invest in digital marketing campaigns and thought-provoking content in order to increase our visibility in the ecosystem, strengthen our brand and inspire our clients.

”

Considered communications from Worldline are helping to reinvent the way we interact with our clients and other stakeholders. As we continue to develop our distinctive new eco-brand we will convey clearly our commitment to embedding sustainability in everything we do.

”

SANDRINE VAN DER GHINST,
Group Head of Communication

A NEW ECO BRAND FOR NEW TIMES

Worldline debuted a new vibrant and distinctive logo for its brands, projecting a strong visual identity for the expanded and unified Group.

We know that the environmental impact of brands is a major issue and we are active participants in this conversation. In 2020 we took our commitment a step further by using an eco-design for our brand image. Our variable font and eco-colours use less energy and ink in digitising and printing processes: the Worldline logo and the logos of most subsidiary brands are now bicolour, using an attractive colour scheme of dark grey and turquoise blue.

At the same time, the newly acquired Ingenico commercial brands are clearly signalled as Worldline brands across all major brand touchpoints, including company websites and social media channels. The refreshed logo system builds on Ingenico's brand equity while conveying Worldline's unity, independence and modernity.

This new look is the first step of a major rebranding initiative that will accelerate across the Group in 2021. Widely recognised as an environmental leader in its industry, Worldline will incrementally roll out the new eco-brand image as from 2021 in line with its company purpose.

SECURE SOLUTIONS

DELIVERING QUALITY, SECURITY AND BUSINESS CONTINUITY



"
As we increase our global leadership with the integration of Ingenico, our culture of excellence will ensure we meet the expectations of our clients and set new standards for security and quality.
"

CHRISTOPHE DUQUENNE,
Chief Technology & Operations Officer

Worldline's challenge is to build customer trust with fully available and secure platforms, at a time when the payments industry faces complex risks from rising cybercrime and increasing demands on data protection and privacy. Despite the challenges posed by the Covid-19 pandemic in 2020, we continued to provide our clients with service quality and platform security, while introducing important innovations in our infrastructure and cybersecurity processes.

GUARANTEEING COMPLIANCE WITH DATA PROTECTION REGULATIONS

The principles of the Worldline Data Protection Policy are based on the EU General Data Protection Regulation and EU member state implementing legislation as well as relevant legislation outside the EU. The Policy also complies with EU member state legislation on ePrivacy and personal data not covered by the GDPR.

Compliance with the GDPR and the above mentioned legislation is obligatory for all our entities and their employees. In our solutions and services, we ensure privacy by design and by default. Training in data protection is mandatory for our employees and we use Compliance Assessment of Data Processing to comply fully with our data protection obligations.

LEVERAGING OUR BEST PRACTICES AT SCALE

As we integrate Ingenico, we will standardise and harmonise the different security protection tools, processes and measures across the entire scope of Worldline, including establishing a unified Security Operations Centre. We will reinforce our lines of defence and cover every domain with consistency and homogeneity. We will also develop our merchant risk management policy to better address specific verticals.

IMPROVING THE CUSTOMER EXPERIENCE

In 2020, Worldline set up its Objective Zero Incident initiative to resolve on the spot all major incidents that impact our clients' quality of service experience. The system immediately analyses the root cause of any incident to avoid any possible repeat. We continuously scan for any vulnerabilities in our systems and take measures to correct them. We also monitor our exposure through third parties. Every day we work to mitigate the most significant risks, decrease the chances of attack and reduce the impact of any incident.

For more information, refer to Worldline 2020 Universal Registration Document, Sections D.2.3 and D.2.4.



A CULTURE OF EXCELLENCE IN SECURITY AND RISK MANAGEMENT: 4 QUESTIONS FOR EGLANTINE DELMAS

Security and risk management are more than ever central to Worldline's purpose of designing digital payment and transactional solutions that reinforce trust and security in our societies.

HOW IS WORLDLINE RESPONDING TO NEW SECURITY RISKS?

The security threat landscape is complex and constantly evolving. Our acquisition of Ingenico's platforms and global operations has increased our attack surface and therefore our exposure. Furthermore, hackers are becoming more organised and using sophisticated tools.

In 2020, we reinforced our security plan and our roadmap. We also strengthened our governance and tools to fight cyberattacks and avoid any data breaches.

HOW DOES WORLDLINE MANAGE AND MITIGATE RISKS?

Our risk management model is our backbone. Its successful, homogeneous deployment throughout the entire organisation is a competitive advantage for Worldline. We use risk assessment and management processes to identify and classify risks, including extra-financial risks, and we monitor risks at all levels of the Group.

"

As the volume and variety of threats increase, we are continuously adapting our strategies to the changing security landscape and protecting our company and our clients from new risks.

"

EGLANTINE DELMAS,
Group Head of Quality, Risks and Security

Worldline is also reinforcing its transversal committees at Group level to increase the visibility of security and quality risks to the senior management and the Audit Committee.

WHAT SECURITY, QUALITY AND BUSINESS CONTINUITY MEASURES WERE TAKEN IN 2020 TO ADDRESS COVID-19?

Our risk management framework enables us to take rapid action to mitigate risks. In February 2020, at the start of the pandemic, we activated the Group Business Continuity Plan at global level and in all Worldline countries, and reinforced our monitoring of merchant risks.

Our global crisis management team focused on our two main priorities, the health of our teams and ensuring a smooth service to our clients.

WHAT IS ON THE HORIZON DURING 2021?

One of our top priorities is to integrate and align our security and risk management policies throughout the new group, following a convergence plan which takes best practices and embeds a dynamic and proactive risk management framework. We are also on-boarding all processes, services and platforms into the Worldline Management System. Our culture of excellence in quality, risk management and security will create enhanced value for our business and our stakeholders.

TRUST 2020 PROGRESS

Incident responses: In line with year on year increases since 2016, by the end of 2020 Worldline achieved the TRUST 2020 target of responding to 100% of incidents on time and in full compliance with Worldline's security policy.

Customer satisfaction: In 2020 we adapted our customer satisfaction survey to the specific context of the Covid-19 pandemic. Our clients have greatly appreciated the business

continuity we have been able to guarantee despite the challenging operating conditions.

We achieved our Tactical Customer Satisfaction (CSAT) targets for 2020: an Overall Customer Satisfaction (OCS) score of **8.2** and a Net Promoter Score (NPS) score of **49%**, up from 47% in 2019. We also reached the ambitious Quality Score for Contracts' Service Availability & Response Time.

PEOPLE

INVESTING IN ALL OUR EMPLOYEES' WELL-BEING AND DEVELOPMENT

Our talented workforce is one of the most important drivers of Worldline's growth and success. We invest in providing a workplace that supports well-being, promotes diversity and helps our employees acquire and develop the skills and experience they need to grow and progress.

Worldline is widely recognised as a leading employer in the industry. Our employees are among our most important stakeholders. Recruiting and retaining talented and motivated employees ensures we provide the expertise that our clients expect from us. With a strong employer brand, an increasingly diverse workforce and extensive programmes for training and development, we are meeting the expectations of our colleagues for a safe, rewarding and inspiring workplace.



PROGRESS IN NUMBERS

7

EMPLOYER BRAND STUDY CITATIONS

88%

OF EMPLOYEES SATISFIED WITH THE TRAINING PROVIDED BY WORLDLINE

65%⁴

EMPLOYEE SATISFACTION AS MEASURED BY THE TRUST INDEX OF THE GREAT PLACE TO WORK® SURVEY

10 PTS

GAP BETWEEN THE % OF WOMEN IN MANAGEMENT POSITIONS AND THE % OF WOMEN IN THE OVERALL WORKFORCE

RISKS

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

OPPORTUNITIES

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

⁴ GPTW's methodology changed in 2020. For reasons of consistency, we have chosen to present the results according to the former methodology. With regard to the new methodology the results are as follows: 64% (2020), 63% (2019), 59% (2018), 58% (2017), 57% (2016).



EMPOWERING OUR PEOPLE, SUPPORTING SOCIAL TRANSFORMATION

- **Increasing employee trust:** The 2020 Great Place to Work® survey at Worldline encompassed 28 countries, with a participation rate of 74%. Our Trust Index score increased for the second year in a row, to 65%* (from 63% in 2019).
- **Closing the gender gap:** Following a redesign of Worldline's job descriptions to be more inclusive, 36.3% of newly recruited Worldliners in 2020 were women. There was also an increase in the number of women participating in our development programmes for talents, experts and managers.
- **Workplace inclusivity:** Worldline is one of the leaders in France for hiring employees with a disability (3.46% of our workforce in France). In many countries we have adjusted our workplaces to improve accessibility for employees with disabilities.
- **Investing in the Worldliners of tomorrow:** Our new global Training Plan focuses on strengthening technological expertise, enriching the skills of our sales teams and developing the leadership capabilities of our managers.
- **Communications:** Our creativity remained vibrant throughout 2020 and we used our communications to support the morale of our people as well as to protect and enhance the Worldline Group's reputation during the coronavirus pandemic.

⁴ GPTW's methodology changed in 2020. For consistency reasons, we have preferred to present the results according to the old methodology. With regard to the new methodology the results are as follows: 64% (2020), 63% (2019), 59% (2018), 58% (2017), 57% (2016).



“When you work for Worldline, you know that you are supporting sustainable economic growth and are making a positive contribution to the world.”

OLIVIER BURGER,
Worldline Group Head Human Resources

BEING

A RESPONSIBLE EMPLOYER

4 QUESTIONS FOR OLIVIER BURGER

Social responsibility and strong values are defining features of the Worldline culture. In 2020, these qualities – crystallised in Worldline’s sense of purpose – helped the company navigate the challenges of Covid-19, integrate Ingenico in record time and further develop our collaborative, diverse and empowered workplace.

HOW IS WORLDLINE’S NEW COMPANY PURPOSE APPLIED BY WORLDLINERS?

Worldline’s sense of purpose was developed as part of a company-wide participative process. It was incorporated into our bylaws in 2020, officially making social and environmental sustainability part of our mission. We identified four values that define professional behaviours consistent with our purpose: innovation, excellence, cooperation and empowerment, with empowerment representing trust, accountability and personal development. The biggest learning experience in one’s professional life is when someone gives you responsibility, you become accountable and you establish trust.

HOW DOES WORLDLINE MAINTAIN ITS POSITION AS A TOP EMPLOYER IN THE MARKET?

Employee satisfaction is vital to the success of our business. In 2020, we developed a new leadership programme as well as the Worldline Academy, which develops our emerging talents, senior talents and experts.

With a workforce of 20,000+, we are a more diverse organisation than ever before. In our top executive positions, we have increased the proportion of women to 25% from 17%. We are widely recognised as a leader in corporate social responsibility and our TRUST 2025 programme will focus on increasing the proportion of women within management positions.

HOW ARE YOU BUILDING TEAM UNITY FOLLOWING THE ACQUISITION OF INGENICO?

Mutual respect has been an important factor in our successful integration to date.

Worldline and Ingenico agreed to build together a new company where everyone has a role to play, without any compromises. Worldline continues to target excellence: we have appointed the best people for each position and we have selected the best processes to become a new united team.

The acquisition of Ingenico is the biggest integration project Worldline has undertaken to date. Our pre-acquisition planning meant that over 8,000 former Ingenico employees in 40 countries hit the ground running in our new organisation from Day One. We are applying many best practices and inspiring approaches from the former Ingenico in various areas, including leadership and diversity.

WHAT MEASURES WERE TAKEN TO HELP EMPLOYEES COPE WITH THE PRESSURES RELATED TO THE COVID-19 PANDEMIC?

In response to the pandemic in 2020 we switched to nearly 100% home working and cancelled physical attendance at large-scale events, before many national regulations required this. Working closely with colleagues around the world, our top management regularly monitors the impacts of Covid-19 on our business and the well-being and safety of our staff. We have kept morale high, we are looking after each other and we have also organised many fundraising campaigns.

INGENICO PEOPLE INTEGRATION: DAY ONE

20,000
EMPLOYEES

773
NEW DEPARTMENTS CREATED

2,697
MANAGERS ASSIGNED

PARTICIPATION IN DEVELOPING
OUR SENSE OF PURPOSE

600
EMPLOYEES

22
COUNTRIES

27
WORKSHOPS



COMMUNICATIONS IN TIMES OF COVID

During the Covid-19 healthcare crisis in 2020, internal communications from Worldline played a key part in ensuring the safety and security of our employees, successfully reinventing our way of working.

As from February, Worldline started to update its travel guidelines on a regular basis and used emails, posters and screens to provide our people with key information about the development of the pandemic. Worldline CEO Gilles Grapinet communicated directly with employees via email and video messages and we published guidance using our communications channels to help our employees stay safe and avoid infection. In advance of government requirements in many countries, Worldline asked its people to begin remote working and launched a variety of initiatives to help employees stay in touch with each other and with senior management. As well as regular updates by Deputy CEO Marc-Henri Desportes on operational issues and community initiatives being taken by Worldliners, we also published a well-received monthly guide on how to stay healthy and happy at home.

When restrictions were temporarily eased or lifted in mid-2020, Worldline made sure that all Worldliners knew how to stay safe and secure when they returned to working in an office environment.

ALL HEARTS BEAT AS ONE

An intensive global communications campaign, aimed at Worldline's existing employees and at new joiners, helped make sure that Worldline was able to start operating successfully as one business on Day One following the integration of Ingenico.

At a time when many Worldliners and former Ingenico staff were working remotely due to the Covid-19 pandemic, communication played a crucial role in ensuring that everyone was on the same page on Day One.

In the run-up to the completion of the acquisition of Ingenico, Worldline published nearly 200 articles and posts on the Group intranet and its social media channels. We regularly updated employees to explain the positive impacts of the new size and shape of our company and we welcomed new joiners from Ingenico, with information about our values and culture, training and development programmes as well as information about our internal procedures and channels for communicating.

Immediately following Day One, we organised a successful series of virtual roadshows and presentations where top management talked directly about the strategic rationale of the deal and the opportunities ahead for Worldline and for its people.

More than 8,500 people from Worldline's global workforce participated in these events, which helped build strong momentum for our future together as a global payments leader.



EMPLOYEES

AT THE HEART

OF OUR STRATEGY

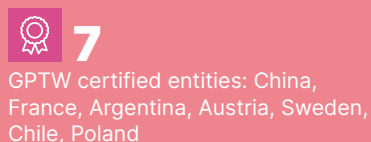
To attract and retain the best talents, we continuously promote our employer brand and focus on people integration, career development and mobility through several programmes in all our entities. In parallel, we encourage social dialogue through Work Councils. These bodies are key stakeholders and help to promote smart and high standards for working conditions such as teleworking.

In 2020, Worldline embarked on a new journey by welcoming 8,000 new colleagues from Ingenico. We have worked hard to welcome them and create a unified atmosphere. The acquisition of Ingenico also increased the number of countries present in the Special Negotiation Body (SNB), the entity launched as part of the process to create a European Works Council. Five additional countries will be represented in the SNB, with a total of 21 countries represented in Europe. In 2020, many activities and many Works Council processes were managed relating to Covid-19 and the security and the safety of all employees throughout the world.

OUR CHALLENGES

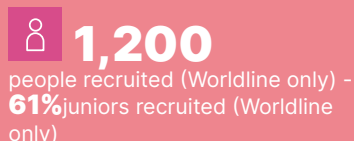
Employee well-being at work

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



Talent attraction & retention

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



Training & human capital development

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





TAKING GOOD CARE OF WELL-BEING AND DEVELOPMENT

The health and safety of our employees took on a new dimension in 2020 with the challenges posed by Covid-19. Fortunately we were able to implement a holistic range of initiatives to help our people and we were able to continue our training and leadership development which are so vital for the progress of our people and our company.

Helping our employees cope with the Covid-19 pandemic was among our top priorities. Several local initiatives were organised, including providing psychological support, online sport classes, and webinars on healthy food and positive nutrition.

"
The leadership programme gives very useful insights that can be used and experienced in day to day working life as well in one's personal life. It gave me some tips and moments to think about what I do as a manager and how I approach my work and relate to other people including my colleagues.
"

LEADERSHIP PARTICIPANT

GLOBAL TRAINING PLAN

The focus in 2020 was on building out our comprehensive online libraries for technical, professional, language and leadership skills, as well as developing a new leadership programme. In 2020, Worldline launched our First Line Leader and Senior Level Leader Programmes, with intensive curricula for the development of managers and leaders.

MANAGEMENT PROGRAMME- NEW CONTEXT

In 2020 a new theme for the Manager Programme was "Taking care of myself". Several events were organised (e.g. meditation workshops, conferences on various topics such as neurosciences, how to bounce back in a crisis and positive leadership). Webinars were held to support managers in HR matters.

NEW ANTI-CORRUPTION E-LEARNING

In 2020, a Worldline anti-corruption e-learning module composed of videos, interactive sessions and short quizzes was developed and rolled out.

ONE WORLDLINE ACADEMY

Our new Talent Development program, One Worldline Academy, was set up in 2020 for emerging, senior and expert high potentials.

The program fits into and supports the Worldline vision & strategy and stimulates the creation of one Worldline culture, underpinning our innovation ambitions.

The program has been created based on the Worldline needs & challenges and enables participants to connect the dots and bring back the learning into the organisation.

The core themes of the Academy are 21st century leadership skills, leading oneself and others, innovation and agile management, and inclusion and diversity.

The highly interactive learning offering is experiential and has an immersive and facilitative focus, while also providing useful toolkits.

EXPERT COMMUNITY

In 2020, we set up a new international organisation based on 12 domains of expertise integrating Ingenico's key expertise. Domain Leaders and Co-Leaders have been appointed to lead and coordinate the activities of their domain and to foster exchanges within the community and across the organisation. An application campaign allowing our Ingenico colleagues to join the community was conducted at the end of the year.

PSYCHOLOGICAL SUPPORT DURING THE COVID-19 PANDEMIC

Different initiatives were organised at a local level in order to support employees during the crisis.



DIVERSITY AND INCLUSIVITY DRIVE OUR PERFORMANCE

The Covid-19 pandemic disrupted our usual ways of working and for many this involved turning our homes into our workplace. In this context it has been more important than ever to support the well-being of our employees.

Worldline is committed to making sure every Worldliner feels included and accepted. After all, it is our workforce that drives the sustainable and profitable growth of our company. It is a priority for Worldline to ensure that our employees feel empowered and are encouraged to perform at their best in a diverse, inclusive and inspiring workplace.

65% GPTW TRUST INDEX*

81%

EMPLOYEES HAVE A POSITIVE PERCEPTION OF DIVERSITY

82%

EMPLOYEES APPRECIATE THE FLEXIBILITY TO TAKE TIME OFF WHEN NECESSARY

78%

EMPLOYEES CONSIDER WORLDLINE A FRIENDLY PLACE

OUR CULTURE OF INCLUSIVITY

Worldline approaches its challenge to enhance diversity, including for disabled people, through recruiting a certain percentage of disabled people and by sub-contracting from companies with a workforce of more than 80% of disabled people (the sheltered sector).

At several Worldline sites in France, there is a higher proportion of disabled people than is required by law (6% of the workforce). In addition, as part of its sustainable procurement strategy, Worldline involves the sheltered workshops sector for a diverse range of activities, including the maintenance of green spaces and furniture assembly. Our partners include Les Ateliers du Grain d'Or in Blois and Tours (France), ANRH in Tours, Illunion in Madrid, and SERVICEA for reception desk services at Rennes. In addition, the recycling and reprocessing of payment terminals is carried out by a sheltered workshop in Belgium in accordance with national criteria.

Our challenge is to increase the percentage of purchasing from the sheltered sector and to publish a Group-wide global policy on this topic.



*GPTW's methodology changed in 2020. For consistency reasons, we have preferred to present the results according to the old methodology. With regard to the new methodology the results are as follows: 64% (2020), 63% (2019), 59% (2018), 58% (2017), 57% (2016).

GENDER DIVERSITY CHALLENGES

At Worldline 31%* of our employees are women. Our challenge is to achieve this 31% in all parts of the Group and then to increase the percentage throughout the company.

At the senior management level, we have increased the proportion of women to 25% from 17%. We are now focused on increasing the proportion of women within management positions.

WORLDLINE'S GENDER EQUITY PROGRAMME

"
At Worldline, the diversity of our talented workforce is one of our greatest strengths. We welcome talented people and we will always help them reach their full potential, whatever their background or gender. We are committed to lead on gender equity in our sector and our Gender Equity Programme is designed to ensure there are no obstacles for talented female candidates and employees to progress in our company at the same pace as their male counterparts.
"

GILLES GRAPINET,
Chairman & Chief Executive Officer

THREE PILLARS

- 1. ATTRACTING WOMEN CANDIDATES.** This pillar aims to provide concrete levers to better attract women talents and strengthen inclusivity in Worldline's recruitment. These guidelines seek to ensure that women and men are equally represented in all IT school partnerships, external events and corporate communication. Worldline requires our recruitment leaders to check that the pool of applicants is composed of both female and male candidates to prevent discrimination. Global job descriptions are regularly reviewed to be more inclusive, gender-fair and to increase the number of applications from female candidates.
- 2. DEVELOPING AND PROMOTING WOMEN.** This pillar aims to provide development opportunities aligned with Worldline's diversity commitments and to enable the company to give all employees an equal chance to reach their full potential. As such, Worldline deploys training to foster leadership regardless of gender. Over the course of 2020, Worldline continued to improve the representation of women in its Talents and Experts programmes as well as in succession plans. This should provide greater certainty that these women will be considered when Worldline identifies successors for future critical vacancies.
- 3. RETAINING THE WOMEN IN OUR WORKFORCE.** This pillar aims to engage women at Worldline to remain in the organisation and our efforts include but are not limited to ensuring that women and men are equally treated. To reduce employee attrition, Worldline deploys HR neutral processes that support employees throughout their Worldline journey. Gender equity criteria have been fully integrated into the annual HR processes, such as People and Salary reviews. In 2020, the gender equity Index of Worldline and equensWorldline entities in France reached a score of 88 out of 100, which is far above the minimum legal requirement and also above the national average score. In Spain, a new Harassment Protocol was adopted in 2020 and three Equality Ambassadors in all Worldline Iberia locations were appointed.

EDI NETWORKS IN THE UK

In 2020, Worldline UK established Equity, Diversity and Inclusion (EDI) Networks. Open to all, these networks aim to contribute to creating an inclusive culture, raise issues and share ideas, raise awareness of the challenges facing specific groups and to provide information about Worldline's strategy, policy and developments.

"At Worldline we foster a culture of trust and belonging where everybody has equal opportunity and support to flourish and is respected and valued for embracing what makes them unique. As part of our EDI strategy, it was a joy to lead the initiation and setup of five networks at the end of 2020. Our teamwork and combined passion are already making a positive difference and we are determined to further build our members' momentum and impact."

ANITA GRAY, Head of Equity, Diversity and Inclusion MTS UK

* Worldline scope only 32.7%. Only Worldline perimeter is audited by Deloitte in 2020.

For more information, refer to Worldline 2020 Universal Registration Document, Section D.3.2.3.

ETHICS & VALUE CHAIN



PROGRESS IN NUMBERS

100%

PERCENTAGE OF SUPPLIERS WITH AN ECOVADIS SCORE BELOW 40 THAT ARE ENCOURAGED BY WORLDLINE TO HAVE AN ACTION PLAN TO SOLVE CRITICAL FINDINGS IDENTIFIED

BUSINESS ETHICS AND SUSTAINABLE SUPPLY CHAINS

As a company with operations and supply chains spanning much of the globe, Worldline is aware of the risks associated with financial processing and handling sensitive data. That is why, in line with our commitments to maintain and reinforce the trust of our stakeholders, Worldline integrates business ethics and sustainability in its business operations and throughout its global supply chain. We have zero tolerance for unethical behaviour within our organisation or anywhere in the value chain.

Worldline and Worldliners are also strong contributors to local communities, donating time, money and skills to support charities and initiatives which empower youth, promote digital inclusion and contribute to social welfare.

RISKS

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

OPPORTUNITIES

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



REINFORCING TRUST AND SECURITY IN OUR SOCIETIES

- We developed our Sustainable Procurement strategy with specific processes and new tools, including establishing a Sustainable Procurement Committee and CSR training for buyers.
- External sustainability ratings agency EcoVadis awarded Worldline a score of 90/100 for our performance in ethics, recognising our ability to promote responsible behaviours and practices throughout the value chain.
- 35% of Worldline's key suppliers were assessed by EcoVadis, representing 54% of the top 250 suppliers in terms of spending.
- During the Covid-19 pandemic, Worldliners raised funds for hospitals and charities, made masks and visors for healthcare workers, and supported their communities in numerous other ways.
- 96% of Worldline employees completed training in the Worldline Code of Ethics. 73% of managers and critical employees completed anti-corruption training.



BUSINESS INTEGRITY AT ALL TIMES

Worldline’s regulatory and reputational risks grew as we enlarged our global footprint with the acquisition of Ingenico. This has opened new opportunities for Worldline to ensure business integrity and ethical excellence across all its global activities.

NEW COMPANY, NEW SCOPE

By acquiring Ingenico, Worldline has considerably widened its geographical scope. Our focus is truly global, reaching well beyond the EU market. In particular, Worldline now has expanded access to the US market and increased exposure to merchants in Latin America and Asia-Pacific. In addition, with the acquisition of Ingenico we have significantly increased our presence in terminal production activities.

We therefore need to comply with regulations in multiple jurisdictions, covering diverse topics such as data protection, ethics and anti-bribery, export controls, anti-money laundering and counter-terrorist financing. Furthermore, reputational risks and issues will be enhanced. In particular, Ingenico has a greater presence in countries which are higher risk in terms of human rights and labour rights. And, given Ingenico’s activities in the terminal assembly sector, it is crucial to increase the traceability of the supply chain in order to avoid the use of any conflict minerals and other controversial substances.

NEW CODE OF ETHICS

Ethics is one of the foundations of our business model. In 2020, we published a new Code of Ethics which makes it clear that our core values and our raison d’être depend on an ethical approach to our stakeholders, on being a trusted partner, on respecting human rights and respecting one another. We are rolling out the revised Code of Ethics worldwide in many different languages.

The Code of Ethics has a new angle, focused on the employee. The integration of this enhanced Code has consolidated the position of ethics and compliance at four different levels of organisation.



The development of the new Code was also an opportunity to introduce new topics and enhance existing rules relating for example to human rights and respect for all employees. The framework for the Code is underpinned by Worldline’s four values of innovation, cooperation, excellence and empowerment and by the four levels of the organisation.

In order to ensure complete awareness of this new Code of Ethics, a mandatory training programme has been created for 100% of employees.



“
With regular training for our colleagues and rigorous screening of our business partners, we are ensuring a culture of compliance across all areas of Worldline.
 ”

EMILIE MAURIN,
 Global Head of Compliance

NEW COMPLIANCE ORGANISATION

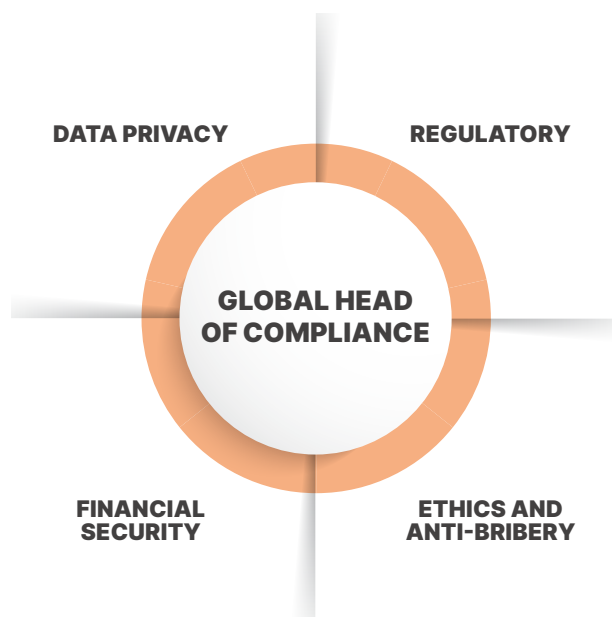
To address the increased importance of compliance topics in the enlarged Worldline, in 2020 we strengthened our Compliance team and organisational structure to ensure Group-wide and local compliance coverage.

With dedicated compliance teams already present in the different global business lines, this new structure strengthens compliance awareness for new products and strategies and helps consolidate a robust compliance network within Worldline.

In 2020 a Group-wide action plan was also launched to develop initiatives that identify risks and prevent serious breaches resulting from our activities, as well as those of our suppliers and other third parties.

CHALLENGES

Our top priority is to continue building a global network for compliance. As we now have a greater manufacturing presence, we will intensify our work on export controls and on country risk. We plan to set up a new system for monitoring changes in regulations around the world and we will update our data protection policy. As we roll out the updated Code of Ethics, we will devise new ethics training specifically for management, and expand and industrialise our screening of business partners around the world.



For more information, refer to Worldline 2020 Universal Registration Document, Section D.4.

INTEGRATING OUR VALUES INTO OUR SUPPLY CHAIN

Worldline's commitment to integrity and ethics in business and to the defence of human rights, labour standards, environmental protection and shared value extends deep into our ecosystem. Our ambition is to influence our sector, especially our suppliers and partners, and ensure best Corporate Social Responsibility (CSR) practices and the highest ethical standards in our supply chain.

In 2020, Worldline refined its sustainable procurement strategy, establishing dedicated processes and new tools to integrate CSR principles in the procurement process. This strategy is based on three principles: (i) ensuring due diligence by carrying out risk assessments of suppliers; (ii) promoting responsible purchasing practices; and (iii) continuously improving our suppliers' CSR performance.

Following the acquisition of Ingenico, sustainable procurement has become even more important to Worldline. As Ingenico has extensive activities in the production of terminals, it is critical to ensure traceability in the supply chain and avoid the use of conflict minerals and other controversial substances.

In compliance with its TRUST 2020 target, Worldline requires 100% of suppliers who score below 40/100 on the EcoVadis rating to implement action plans to improve their CSR performance. If a supplier refuses to participate, they risk losing their contract with Worldline.

DUE DILIGENCE IN SUPPLY CHAIN

SOURCING AND SELECTING

- Integrating sustainability as a criterion for supplier selection in tenders (with a weight of at least 10%)
- Boosting local purchases to promote local development and reduce transport and CO₂-eq emissions
- Working with sheltered workshops which employ people with disabilities

ONBOARDING OF BUSINESS PARTNERS

- Conducting financial and non-financial/compliance checks of suppliers
- Collecting vendor information using the onboarding questionnaire
- Mapping the vendor country and CSR risks inherent in their industry
- Setting a vendor risk level and monitoring the supplier accordingly

ENCOURAGING SUPPLIERS

- Incorporating a CSR clause in the *WL Purchasing Terms and Conditions* requiring suppliers to align with the *WL Business Partner's Commitment to Integrity* charter and other clauses on security, data protection, etc.
- Sharing with hardware suppliers a commitment letter towards the Responsible Minerals Initiative, with guidelines on responsible mineral sourcing

REVIEWING SUPPLIER PERFORMANCE

- Evaluating the performance of critical and strategic suppliers on a regular basis
- Leveraging the EcoVadis assessment as a main indicator of CSR performance
- If necessary, triggering an on-site CSR audit
- Monitoring across our operations to avoid purchase-related risks (security, data protection, business continuity)

IN 2020,

54% OF OUR TOTAL SPENDING
ON KEY SUPPLIERS WAS COVERED BY
AN ECOVADIS ASSESSMENT



"
Building our sustainable procurement strategy has given us the leverage to design a customised end-to-end approach to vendor-related risk and performance management. Integrating ethical, social and environmental impacts is a key driver for our overall performance improvement.
"

LISE BESNÉ,
Procurement Sustainability, Risk & Compliancy leader

EXTRA SCRUTINY OF SUPPLIERS

Although Worldline's Sustainable Procurement strategy is mainly focused on critical and strategic suppliers, we are increasing our scrutiny of other suppliers who may present higher financial and non-financial risks. In 2020, we established a new category for suppliers who are not critical or strategic but for whom regular monitoring is required.

DUTY OF CARE

In accordance with the French law on Duty of Care for large companies, Worldline has implemented a series of actions which will serve as the foundations of our vigilance plan.

Worldline's vigilance plan includes measures to identify risks and prevent serious infringements of human rights, health and safety and environmental protection. It applies not only to Worldline's own activities but also to the activities of suppliers.

The following measures represent the key components of our duty of care plan:

- Risk mapping of suppliers and partners
- An assessment procedure for suppliers
- Actions to mitigate risks
- A whistleblowing procedure and system:
ComplianceWorldline@worldline.com

MAKING A DIFFERENCE IN OUR COMMUNITIES

Worldline's ambition goes beyond creating jobs, developing solutions and supplying services for its clients. Although Covid-19 prevented us from carrying out the local social initiatives initially planned, we continued to participate in our main activities and intensified our work on business solutions, such as micro-donations on payment terminals, and our online donation acceptance solution for NGOs.

REGULAR DONATIONS BY EMPLOYEES

the Salary Rounding programme in France allows Ingenico employees to support one of the following five associations— Le Rire Médecin, Institut Curie, Assistance Publique-Hôpitaux de Paris, A chacun son Everest, The Sea Cleaners – by giving monthly micro-donations from their net salary (either a rounding or a fixed amount). Worldline then doubles the amount of each micro-donation. Under this initiative, no commission is applied to donations collected, 100% of donations are sent to the associations and no sensitive data is collected or processed.

MICRO-DONATIONS ON TERMINALS

We enable consumers to make micro-donations on payment terminals in an increasing number of countries, including France, Spain and the United Kingdom.

With more and more consumers choosing to buy brands based on their social and environmental impacts, Worldline's terminal solutions give consumers the option to make a donation when buying a product or service from participating brands. This initiative has been made possible thanks to our network of European partners:



ONLINE DONATION ACCEPTANCE SOLUTION

As online payments are becoming the norm when it comes to donations, Worldline acts as a service provider for various NGOs and enables givers to donate through the charity websites.

UN RIEN C'EST TOUT

In 2020, Worldline France continued to offer technological sponsorship to the non-profit association Un Rien c'est Tout. The projects supported by this charity are dedicated to four major causes that align perfectly with Worldline's main societal objectives: childhood, education, health and the environment. The Group processes 40,000 banking transactions per month on the OUI SNCF website using the Worldline SIPS solution. More than €170,000 in donations were raised in 2020 through these solutions.



TÉLÉTHON

In France, Worldline has been a loyal partner of the Téléthon for almost 20 years, providing its multi-channel secure payment gateway for donations made by credit cards online or by mobile devices free of charge all year round. This long-standing initiative is possible due to employee involvement: approximately 40 volunteers help make the event a success every year. A total of €18,608,307 has been collected for the Téléthon through Worldline's solutions.



RAILWAY CHILDREN

In the United Kingdom, a flagship activity of employees is the Railway Children charity that raises funds to help homeless children who often seek shelter in train stations. With our strong links to the railway industry, in particular through our e-ticketing activity, Worldline UK was delighted to participate in the Get on Track Challenge, an event during which employees attempt to walk, run or cycle the distance of the UK and Ireland rail network. The distance travelled was then converted into money and donated to the association.



DIGITAL4YOUTH

In 2020, Worldline Belgium raised money for Digital4Youth. This charity is committed to ensuring that all young adults in Belgium have access to information and communication technologies, especially important in times of distance learning.



[Digital4Youth.be](https://www.digital4youth.be)

ENVIRONMENT



PROGRESS IN NUMBERS

8,626 T

of CO₂-eq offsetted corresponding to emissions from data centres, buildings and business travel of worldline

AN ENVIRONMENTAL LEADER COMMITTED TO COMBATTING CLIMATE CHANGE

With the rapid growth of the digital economy leading to a sharp rise in energy demand from data centres, Worldline is committed to reducing its carbon footprint and investing in innovation to improve the environmental performance of its products and services.

As part of our climate pledge, we have established ambitious science-based targets for reductions in CO₂-eq emissions. We will achieve these by increasing the eco-efficiency of our data centres, offices and payment terminals and by reducing the volume of business travel. We are also focused on leveraging the principles of eco-design to reduce the environmental impact of our payment terminals, supporting the development of the circular economy. Embracing the principle of shared value, we will minimise environmental risks, build the trust of our stakeholders and meet the commitments of our company purpose.

RISKS

- Climate change
- Circular economy

OPPORTUNITIES

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



- Thanks to the use of energy-efficient infrastructure, we achieved a Power Usage Effectiveness (PUE) of 1.65 in our strategic data centres, meeting the target of TRUST 2020.
- 91% of Worldline's total electricity consumption came from renewable energy sources.
- We redesigned our environmental eLearning programme and organised a series of local and global initiatives to encourage eco-friendly behaviour at work, including activities as part of European Sustainable Development Week and European Mobility Week.
- We completed an electronic payment transaction life cycle analysis to measure and find ways to reduce the environmental footprint of transactions.

ENABLING SUSTAINABLE ECONOMIC GROWTH

THE LIFE CYCLE OF A DIGITAL PAYMENT TRANSACTION

To reduce its carbon footprint Worldline ensures it has a clear view of the environmental impact of payment transactions and understands which stages of the process generate the most CO₂-eq emissions. For this reason, we launched a ground-breaking project on e-payment transaction life cycle analysis. This is an important initiative for Worldline's sustainability from an economic and strategic point of view.



WE ARE UNDERTAKING A NUMBER OF MITIGATION MEASURES FOR THE SHORT-, MEDIUM- AND LONG-TERM

In the **short-term**, we will continue to increase the life span of hardware as well as continuing server virtualisation.

Medium-term. In Belgium, we have initiated a project to achieve a medium-term quick win which is already taking effect: the removal of the digipass to authenticate transactions.

Another medium-term impact measure is the elimination of the paper receipt. The environmental impact of these receipts is very high, due to the large amounts of water and energy consumption and the CO₂-eq emissions involved in their production. As soon as national regulations promoting the removal of paper receipts are in place, we will start changing our terminals and move to electronic tickets whose CO₂-eq impact is much lower.

Furthermore, we will continue to promote hardware eco-design, in order to reduce plastic content, increase recycling and improve the maintenance of our terminals. Our aim is to also increase the usage duration of any hardware we use.

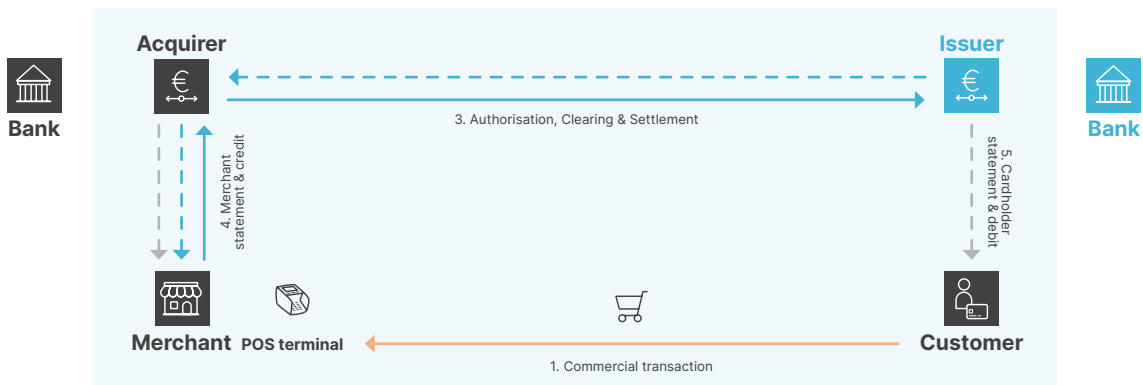
From a **long-term** perspective we anticipate a gradual decrease in the use of cards and at the same an incremental decrease in the impacts of payment terminals.

"
Our precise and science-based understanding of how our CO₂-eq footprint is allocated between the various different steps of a payment transaction constitutes the basis for our actions."
"

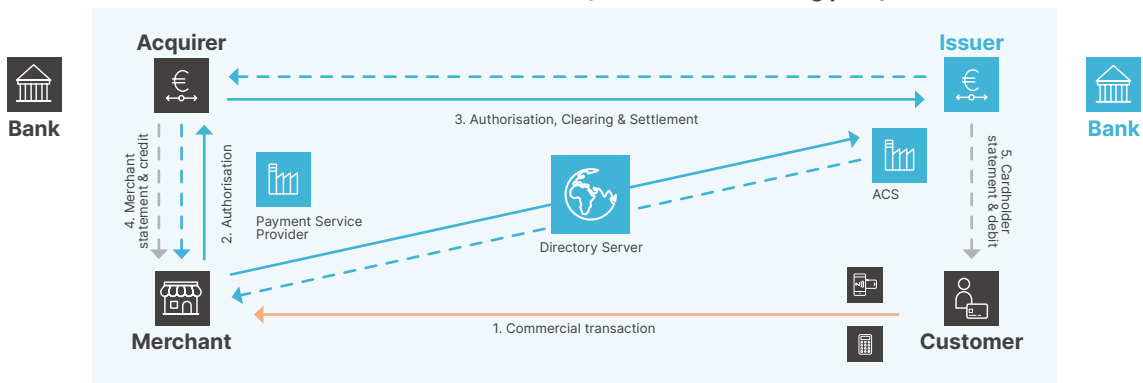
PIERRE DECROcq,
Global Environment Manager

TWO SCENARIOS:

1. A face-to-face transaction



2. An e-commerce transaction (with and without a digipass)



A PIONEER IN PAYMENTS INNOVATION

Worldline is leading the way towards a new era of innovation in payments and transactions, in areas such as omnichannel commerce, artificial intelligence and digital currencies, supporting our ambition to enable sustainable economic growth.

“

At Worldline, innovation is not the monopoly of a central team. It takes place across all areas of our company.

”

STÉPHAN BLACHIER,
Group Head of Worldline Labs

PAYMENT INNOVATION – A WAY TO TRANSFORM THE WORLD OF COMMERCE

The Covid-19 pandemic acted as an accelerator in terms of innovation. If most of these innovations were already carried out by Worldline and offered to large businesses, the pandemic accelerated the speed at which these different innovations were adopted by small and medium businesses.

For instance, omnichannel innovations such as Click & Collect and Pay by Link have helped shops continue trading. This trend is transforming the in-store experience. We are exploring how the physical and the online shopping experience can be merged, for example by letting people pay automatically just by leaving a shop and making unattended, automated stores a reality.

At the same time, social media is becoming an important marketplace for brands, supported by voice commerce and new means of payment. And before long, intelligent personal assistants will buy essential items for you based on your preferences.

Data and AI are fuelling this revolution, which means that security, authentication and fraud prevention are more important than ever. At Worldline, AI, trust and the user experience are shaping the items on our innovation agenda, from biometrics and augmented reality to chatbots and sentiment analysis.



WHEN SUSTAINABILITY BECOMES A KEY PRIORITY FOR INNOVATIVE SOLUTIONS

Voice commerce and chatbots powered by Worldline are increasing financial inclusion, helping people with visual impairments to use payment terminals and pay online. The shift away from paper, cards and plastic devices towards digital payments and digital signatures will reduce the environmental footprint of transactions. We are working with ReceiptHero, the winner of the 2020 e-Payments Challenge, to replace printed receipts with digital receipts.



51

NUMBER OF CUSTOMER INNOVATION WORKSHOPS

INNOVATION AT WORLDLINE IN 2020

- We established a network of ambassadors across the Worldline organisation in order to promote innovation and raise awareness, as well as to support the focus of the business and facilitate collaboration.
- We launched a new governance model for innovation, research and development, the R&D federation, in order to reinforce synergies. The various communities which work together on the same stream are stronger when united.
- Nearly 290 worldwide experts dedicate 10% to 20% of their working time to collaboration on study topics, on Proof of Concept/Value, on internal training, or to provide support in strategic projects. The expertise of members of the community ranges from software and technology to functional and business skills, including innovative project management. By mixing people from different entities and geographical locations, the Expert Community serves as an inspiring melting pot for innovations of all types.

VIRTUAL PRESENTATIONS – WELCOME TO THE STUDIO

In light of the risks posed by Covid-19, in September 2020 we organised our first 100% digital event, the e-Payments Challenge, from our digital studio in Bezons. The success of this event underlined just how important our digital studio is in supporting Worldline's goal of digital transformation.



BUY AND TRADE DAVINCI GOLD ON WORLDLINE'S BLOCKCHAIN

This project was launched in December 2020. It is first and foremost the result of the synergy between Worldline Labs team's reflection on the use of blockchain at Worldline and the work of the Financial Services business development teams. The stablecoin use case was the starting point for the construction of a new business model. The DaVinci Gold solution was created with our client Gold Global Currency Corp, a Swiss financial intermediary specialising in precious metals. The business model involves a complete user journey as specifically implemented for the DaVinci project on top of our DAM Platform. The system consists of an Android mobile application and a website enabling user enrolment, service administration, and the purchase and transfer of DaVinci tokens.



WORLDLINE BRAND SANTEOS BOOSTS HEALTH SERVICES

Santeos, Worldline's e-health brand, addresses issues such as the continuity of patient journeys, e-prevention, telemedicine, the sharing of medical imagery and the creation of value out of data.

Among our solutions, WL Shared Imaging makes it possible to visualise medical images, to get a second opinion via tele-expertise or to perform tele-interpretation. In the future, data intelligence could enable "augmented medicine" services using the best abilities of humans and benefiting from the best of AI. Based on this approach, Worldline Labs has developed a specific use case for the detection of pulmonary pathologies on medical images.



CONTINUOUSLY

REDUCING OUR ENVIRONMENTAL FOOTPRINT

Environmental responsibility is at the heart of Worldline's culture and sense of purpose. Tackling climate change and promoting the circular economy continued to guide Worldline's ambitions and operations in 2020.

MOVING FROM COMPENSATION TO NEUTRALISATION OF OUR CO₂-eq EMISSIONS

To manage our CO₂-eq emissions, we follow a series of steps to (i) measure and set targets; (ii) avoid and reduce energy consumption and maximise energy efficiency; (iii) capture emissions through CO₂-eq storage and (iv) offset residual emissions using compensation projects.

In terms of our CO₂-eq reduction strategy, we are continuing to implement the following actions:

- In our data centres, Worldline will continue to reduce the Power Usage Effectiveness, raise room temperatures, dismantle unused equipment and pursue server virtualisation.

- In our offices, Worldline is implementing an environmental improvement programme.
- Generally, we will expand our renewable energy supply contracts, targeting 100% renewable energy consumption worldwide.

We are also planning an ambitious new initiative: the neutralisation – or capture – of CO₂-eq emissions (carbon capture). We intend to capture the highest possible levels of CO₂-eq equivalent to our emissions. We are currently identifying potential partners for realising the CO₂-eq capture project.

Ultimately, where we cannot further reduce or neutralise our CO₂-eq emissions, we will also consider offsetting emissions through carbon credits (funding carbon compensation projects). In 2020, we compensated our residual greenhouse gas emissions through carbon credits: 90% in a wind farm in India and the remaining 10% in a forest preservation project in Brazil. Our long-term intention will be to increase our involvement in forest preservation to achieve a greater balance in our approach.

2020 ACHIEVEMENTS

Eco-efficient offices. Our rigorous environmental practices have been extended to new facilities and buildings and we are implementing an eco-efficiency plan for all offices with 200 employees or more.

Two new sites switched to renewable energy. We switched our Spanish offices (Barcelona and Madrid) to renewable energy in summer 2020, increasing the renewable energy coverage to 91%.

Circular economy. In the terminals business, our eco-designs are reducing the environmental footprint of hardware manufacturing, for example by increasing materials recycling, minimising the use of plastics and improving durability. Thanks to eco-design, we have reduced our environmental impact by 25% over the last three years.

Raising awareness of environmental issues. In 2020, despite the Covid-19 pandemic, Worldline implemented several initiatives to increase its employees' awareness of environmental issues and encourage them to actively adopt eco-responsible behaviours aimed at reducing the environmental impact of their sites.

- The 2020 European Sustainable Development Week involved many employees in different corporate social responsibility issues, including environmental challenges such as energy consumption. A number of global webinars were organised for all employees. In France, a countrywide webinar was organised jointly with EDF and DALKIA to present Worldline's green energy contracts and latest data centre

technologies. The Group data centre manager also presented the latest investments carried out by Worldline in its data centres, such as free cooling and new chilling technologies.

- During the 2020 European Mobility Week Worldline volunteers organised a series of local initiatives to encourage colleagues to consider alternative, more sustainable mobility solutions.
- In 2020, Worldline redesigned its environmental eLearning module to incorporate a sustainability programme. This is being progressively rolled out worldwide and addresses the key environmental challenges of the sector.

ENVIRONMENT CHALLENGES

Our most important challenges stem from the sharp increase in our carbon footprint following the acquisition of Ingenico. In 2020, while our CO₂-eq footprint was around 29,161t before the acquisition (scope 1, 2 3A and terminals), the accumulated carbon footprint for the new Group is now 605,472 tCO₂-eq. In 2020, only the Worldline scope has been neutralised as Ingenico was part of the Group for just two months.

Worldline is also addressing a series of challenges in relation to the circular economy, including the recycling of terminals and reducing the volume of conflict minerals (e.g. 3TG – tin, tantalum, tungsten and gold) and plastic in the manufacturing of terminals.

Aside from the circular economy, other challenges include setting new carbon reduction targets for approval by the Science Based Targets initiative and the migration towards a combined environmental management system that incorporates best practices from both Worldline and Ingenico.

Worldline and the former Ingenico will join forces to face the following challenges:

- Continuing to improve the eco-efficiency of our strategic data centres (Vendôme, Brussels and Seclin-Dassault).
- Launching new action plans to avoid and reduce energy consumption:
 - Sign power purchase agreements for renewable energy when no supplier is available, enabling us to use 100% renewable energy worldwide.
 - Reduce travel and encourage low-carbon means of travel.
 - Close collaboration with software developers to apply eco-friendly software design guidelines.
 - Low-power terminals.
 - Eliminate paper receipts.
- Boosting the awareness of environmental issues and Green IT solutions.

- To accelerate our progress and maintain our status as an environmental leader in our industry, we are developing even more ambitious environmental targets for TRUST 2025, which will also cover the operations of the former Ingenico.

TRUST 2020 KPIS MET

We achieved all the environmental targets of TRUST 2020.

In 2020, the final year of the TRUST 2020 programme, Worldline offset 100% of carbon emissions from our data centres, buildings and business travel and from the lifecycle of our payment terminals, before the integration of Ingenico.

A-
CDP RATING

PLATINUM LEVEL
ECOVADIS

15
LARGE OFFICES CERTIFIED FOR ISO 14001

1.65
POWER USAGE EFFECTIVENESS OF STRATEGIC DATA CENTRES (WORLDLINE SCOPE)



PERFORMANCE IN RELATION TO MAIN KPIS

The following table presents the Key Performance Indicators (KPIs) related to Worldline's Corporate Social Responsibility performance in 2020 and our four main challenges. All KPIs are presented in Worldline's 2020 Universal Registration Document.

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

Aspects	GRI	Relevant KPIs	2020	2019	2018	2017	2016	2015	2020	
									Per employee	Per revenue
Market intimacy	WL1	Service availability rate*	99.91%	99.95%	99.97%	99.96%	99.88%	99.81%	-	60%
	GRI102-44	Overall customer Satisfaction from Tactical surveys*	8.2	8.2	8.1	8.1	7.7	7.3	-	100%
	GRI102-44	Net promoter score*	49%	47%	41%	40%	29%	1%	-	100%
Innovative solutions	WL8	Innovation sessions delivered by Worldline for customer*	51	14	15	9	10	17	-	100%
	WL2	Number of WIN members*	56	55	47	45	44	45	100%	-
	WL2	Percentage of PhD and PhD students at R&D department*	37%	38%	49%	49%	45%	46%	100%	-
Fully available and secured platforms	GRI418-1	Total number of substantiated complaints (more than 100K euros)*	0	0	0	0	0	0	100%	-
	WL3	Number of security incidents*	561	274	159	150	110	126	-	74%

(*) Externally verified - Worldline scope only

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

Aspects	GRI	Relevant KPIs	2020	2019	2018	2017	2016	2015	2020 Perimeter	
									Per employee	Per revenue
Talent attraction and development	GRI 404-1	Average hours of training that employees have undertaken during the year*	18.11	21.44	26.32	28.13	25.14	18.99	100%	-
	GRI 404-3	Percentage of employees who received a regular performance and career development review during the year*	88.32%	82.43%	90.65%	97.40%	94.23%	96.62%	84%	-
Employee engagement	WL11	Participation rate to the Great Place to Work survey	73%	71%	75%	77%	79%	84%	100%	-
	WL11 TC-SI-330a.2.	Great Place to Work Trust index rate*	65,0%	63,0%	59,0%	58,0%	57,0%	50,0%	100%	-
	WL5	Employees stockplan	Qualitative	Qualitative	Qualitative	Qualitative	Qualitative	Qualitative	-	-
	WL6	Global turnover rate*	9.84%	10.73%	9.40%	8.21%	8.42%	9.35%	100%	-
Cultural diversity	GRI 405-1	Percentage of women*	32.7%	31.5%	30.3%	30.2%	29%	29%	100%	-
	WL9	Diversity perception (GPTW)	81%	87%	84%	82%	81%	79%	100%	-
	WL7	Percentage of women in Worldline's top positions*	32,7%	24.1%	18.5%	14.7%	21.0%	17.7%	100%	-
Smart working	GRI 403-2	Absenteeism rate %*	3.02%	3.48%	2.70%	2.78%	2.50%	2.73%	70%	-

(*) Externally verified - Worldline scope only

CHALLENGE 3: ENSURING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN

Aspects	GRI	Relevant KPIs	2020	2019	2018	2017	2016	2015	2020	
									Per employee	Per revenue
Ethics and Compliance	GRI 205-2	Percentage of management employees trained in Code of Ethics - Virtual Classroom	-	82%	-	77%	-	68%	100%	-
	GRI 205-2	Percentage of employees trained in Code of Ethics - E-learning*	96%	95%	95%	95%	82%	71%	84%	-
	GRI 419-1	Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulation*	0	0	0	0	0	0	100%	-
Strong suppliers partnership	GRI 204-1	Proportion of spending on local suppliers at significant locations of operation*	79%	79%	86%	86%	88%	84%	-	100%
	WL17	Percentage of strategic suppliers evaluated by EcoVadis*	35%	45%	38%	30%	26%	-	-	100%
	WL17	Percentage of strategic suppliers' expenses assessed by EcoVadis*	54%	56%	50%	49%	47%	-	-	100%

(*) Externally verified - Worldline scope only

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

Aspects	GRI	Relevant KPIs	2020	2019	2018	2017	2016	2015	2020 Perimeter	
									Per employee	Per revenue
Eco efficient operations	GRI 302-1	Energy consumption within the organisation (Gj)*	301,172	320,571	301,349	281,972	265,636	248,258		100%
	GRI 302-3	Energy consumption by revenue (Gj/million euros)*	135	135	189	225	240	232		circa 100%
	GRI 302-3	Energy consumption by employee (Gj/employee)*	24	27	30	37	42	41		circa 100%
	GRI 305-4	Total CO ₂ emissions (t)*	8,626	11,461	10,074	11,253	11,842	10,330		99%
	GRI-305-4	CO ₂ -eq emissions by revenue (tCO ₂ -eq/million euros)*	3.9	4.9	6.8	9.0	11.1	9.7		circa 99%
	GRI-305-4	CO ₂ -eq emissions by employee (tCO ₂ -eq/employee)*	0.7	1.0	1.1	1.5	2.0	1.7		circa 97%
	WL10	Number of ISO 14001 certified sites	15	11	9	9	9	9		100%

(*) Externally verified - Worldline scope only

WL1 Service availability rate: The service availability rate concerns only SIPS Solution and especially Paypage 2.0 (Sips Direct customer) based upon Worldline SIPS platform. Also, Digital River, PaySquare, Equens, Ogone and Six Payment are excluded from the reporting scope.

WL3 Number of security incidents: Exclusion of SPS security incidents.

WL 8 Innovation sessions delivered by Worldline for customers: In 2019, innovation sessions were promoted by Global Markets among clients of Atos and Worldline with the support of the BTIC network. Following the Atos carve-out, Worldline no longer has access to the BTIC network. In 2020, the number of delivered innovation sessions were promoted by Sales & Marketing among clients of Worldline. The change in the definition of innovation sessions has led to a sharp increase in the number of sessions delivered in 2020. This is mainly explained by the fact that in 2019, only sessions held physically in the BTIC were accounted for. In 2020, sessions held at customer sites and all Worldline facilities across the world are taken into account. Due to Covid-19, innovation sessions delivered online were also included.

GRI 102-44 Overall customer Satisfaction from Tactical surveys: The reporting scope is based on the eligible revenues, representing each contract taken into account by the satisfaction survey.

GRI 404-3 Percentage of employees who received a regular performance and career development review during the year: WL Germany (except former SPS employees), eW Germany and WL Austria are excluded from the reporting scope.

GRI205-2 Percentage of employees trained in Code of Ethics - E learning: Germany and Austria are excluded from reporting scope as the e-learning was not deployed.

WL2 Great Place to Work Trust index rate: GPTW's methodology changed in 2020. For consistency reasons, we have preferred to present the results according to the old methodology. With regard to the new methodology the results are as follows: 64% (2020), 63% (2019), 59% (2018), 58% (2017), 57% (2016).

GRI 403-9 and 403-10 Absenteeism rate: exclusion of WL Brazil, WL USA, WL Czech republic, eW Germany, WL Germany, WL India, WL Estonia, WL Latvia, WL Lithuania, WL Luxembourg, WL Italy, SPS UK.

GRI 302-1 Energy consumption within the organisation (Gj): Exclusion of Indonesia, Taiwan, United States, Brazil and Hungary.

GRI 302-3 Energy consumption by revenue and Energy consumption by employee: Exclusion of Indonesia, Taiwan, United States, Brazil and Hungary.

GRI 305-4 Total CO₂ emissions, CO₂-eq emissions by revenue and CO₂-eq emissions by employee: For energy consumption within the organisation of Indonesia, Taiwan, United States, Brazil and Hungary were excluded. For energy consumption outside of the organisation the exclusions are as follows:

Car travel: Exclusion of Indonesia, Singapore, Hong Kong, Taiwan, China, USA, Brazil, Hungary and Slovenia.

Train travel: Exclusion of Singapore, Hong Kong, Taiwan, China, Sweden, USA, Brazil, Hungary, Slovenia, Poland and Estonia.

Taxi travel: Exclusion of Poland, Estonia, Sweden, USA, Brazil, Hungary, Singapore, Hong Kong, Taiwan and Slovenia. In Germany the following entities are excluded from scope: Paysquare, BDS POS and SPS.

Air travel: Exclusion of Indonesia, Singapore, Hong Kong, Taiwan, Poland, Estonia, Lithuania, USA, Brazil, Hungary and Slovenia.

WL17 Proportion of spending on local suppliers at significant locations of operation: Exclusion of Estonia and Indonesia.

AUDITOR LETTER

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

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

Pursuant to your request and in our capacity as Statutory Auditors of Worldline (the "Company"), we performed a review in the aim of providing limited assurance on the social, societal and environmental indicators selected by Worldline and presented page 1 to 71¹ in the integrated report for fiscal year 2020 (the "Data").

RESPONSIBILITY OF THE COMPANY

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

INDEPENDENCE AND QUALITY CONTROL

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

RESPONSIBILITY OF THE STATUTORY AUDITORS

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

NATURE AND SCOPE OF WORK

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

We carried out the work described below in order to obtain a limited assurance that Data selected by the Group and presented page 1 to 71 are fairly presented with no material anomaly in accordance with the Guidelines, in all material respects. A higher level of assurance would have required us to carry out more extensive procedures.

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

- We have assessed the appropriateness of the Reporting Criteria with respect to its relevance, completeness, reliability, neutrality and clarity, by taking into consideration, when relevant, the sector's best practices;
- We have verified the set-up of a process to collect, compile, process, and check the completeness and consistency of the Data;
- We have interviewed the relevant staff from the Group Corporate Social Responsibility Department in order to analyze the deployment and application of the Reporting Criteria.
- We have set up analytical procedures on the Data and verified, using sampling techniques, the calculations as well as the consolidation of Data.
- We have tested the Data for a representative sample of entities that we selected³ based on their activity, their contribution to the consolidated Data, their location and a risk analysis. We have conducted interviews to verify the proper application of procedures and conducted substantive tests, using sampling techniques, to verify the calculations performed and reconcile data with supporting evidence.
- The selected sample covered between 21% and all of the consolidated data for the key performance indicators and results selected for these tests.

CONCLUSION

Based on the procedures performed, nothing has come to our attention that causes us to believe that the data selected by the Group and presented page 1 to 71 in the integrated report is not presented fairly in accordance with the Guidelines, in all material respects.

Paris-La Défense, June 8th 2021

One of the statutory auditors,

Deloitte & Associés

Véronique Laurent,

Partner

¹ **Qualitative information:** Taking good care of wellbeing and development; The lifecycle of a digital payment transaction.

Quantitative indicators: Average hours of training that employees have undertaken during the year; Percentage of total employees who received a regular performance and career development review during the year; Great Place to Work Trust index rate; Global turnover rate; Percentage of females; Percentage of female in Worldline's top positions; Services availability rate; Overall customer Satisfaction from Tactical surveys; Net Promoter Score; Innovative sessions delivered by Worldline for customers; Number of security incidents; Percentage of employees trained in Code of Ethics - E-learning; Monetary value of significant fines and total number of non-monetary sanctions for non-compliance with laws and regulation; Proportion of spending on local suppliers at significant locations of operation; Percentage of strategic suppliers evaluated by EcoVadis; Percentage of total expenses assessed by EcoVadis; Energy consumption within the organization (Gj); Energy intensity revenue (Gj/million euros); Energy intensity employee (Gj/employee); Total CO₂ emissions (scope 1, 2 et 3A) (t); CO₂ emissions (scope 1, 2 et 3A) by revenue (tCO₂/million euros); CO₂ emissions (scope 1, 2 et 3A) by employee (tCO₂/employee); Quality Score – Contracts' Service Availability & Response Time; % of incident response compliant with Worldline security policy; % of Compliance Assessment of Data Processing (CADP) performed for all processing activities; Revenue generated through sustainable solutions that contribute to societal and environmental progress in €M; Number of employer brand study citations; % of employees satisfied with the trainings provided by Worldline; Gap between the % of females in management positions and the % of females in the overall workforce (target range of +/- 10%); Level obtained in the EcoVadis assessment; % of suppliers evaluated by EcoVadis with a score below 40 that are encouraged by Worldline to have an action plan to solve critical findings identified; % of CO₂ emissions offset from data centers, buildings and business travels; % of CO₂ emissions offset from payment terminals based on a Life Cycle Assessment (LCA).

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

³ Worldline Germany, Worldline India and Worldline Belgium.

SHAREHOLDER INFORMATION

INFORMATION ON STOCK

Number of shares:	279,135,504 (as at December 31, 2020)
Sector classification	Information Technology
Main index	CAC 40
Other indexes	SBF 120, CAC Industrials, CAC Sup. Services, CAC All Shares
Market	Euronext Paris Segment A
Trading place	Euronext Paris (France)
Tickers	WLN (Euronext)
Code ISIN	FR0011981968
Payability PEA/SRD	Yes/Yes

MAIN TICKERS ARE:

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

SHAREHOLDING STRUCTURE

As at December 31, 2020	Number of shares	% of share capital	% of voting rights
SIX Group AG	29,853,529	10.69%	18.90%
Bpifrance	12,266,935	4.39%	3.88%
Worldline SA	330,617	0.12%	0.00%
Board of Directors and senior executives	304,639	0.11%	0.13%
Employees	979,528	0.35%	0.37%
Free float	235,400,256	84.33%	76.71%
Total	279,135,504	100.00%	100.00%

DIVIDEND POLICY

The Group aims to distribute dividends representing approximately 25% of its consolidated net income, to the extent that it is compatible with the implementation of the Group's external growth policy.

Compliant with this policy, no dividends were paid in 2018, 2019, or in 2020. During its meeting held on February 23, 2021 and considering the strategic priority given in 2021 to the development of the Company, the Board of Directors decided to propose at the next Annual General Meeting of Shareholders not to distribute any dividend on the 2020 results.

WORLDLINE'S SHARE PERFORMANCE

Worldline's share price finished 2020 up +25.26% at €79.10. Worldline market capitalisation reached €22,080 million at the end of 2020.

OUR REPORT ALIGNED WITH THE BEST STANDARDS

This report has been prepared in accordance with the GRI Standards: Comprehensive option. Worldline is a member of the Global Reporting Initiative Community and supports the mission of the GRI to empower decision makers everywhere, through GRI Sustainability Reporting Standards and its multi-stakeholder network, to take action towards a more sustainable economy and world. A GRI Content Index is available on Worldline's website <https://worldline.com/en/home/about-us/our-commitment.html> (in the annual reporting section) to present clearly all the GRI references for all content disclosed in the reports. This table also matches with the United Nations Sustainable Development Goals. As a member of the United Nations Global Compact community, Worldline also publishes its Communication On Progress report on an annual basis.

More information about the Content Index Table that establishes a cohesive approach for Worldline's initiatives, our contribution to the SDGs and the GRI standards can be found at <https://worldline.com/en/home/about-us/our-commitment.html>.

EXTERNAL PERSPECTIVE ON THE SOCIETAL BENEFITS OF OUR PRODUCTS AND SERVICES



Worldline's Risk Fraud Management, E-banking or Acquiring Processing solutions enable the decrease of fraud and the prevention of cyberthreats.



By making payment easier with flexible digital business models, Worldline's Payment Acceptance, Kiosk and Digital Retail solutions enable the creation of economic value and growth for customers, via shorter time-to-market and cost reduction.



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



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



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

INTERNAL PERSPECTIVE ON CONTRIBUTIONS THROUGH OUR VALUE CHAIN, INTERNAL PROGRAMMES AND POLICIES



- Social initiatives
- Health and safety
- Flexibility at work
- Health care benefits



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



- Gender Equity programme
- Diversity strategy



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

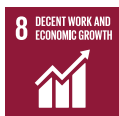


- Climate change strategy
- Monitoring carbon footprint
- Environmental targets and policy



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

Based on this analysis of the most material CSR topics for its stakeholders and its business activities, and in line with the SDGs Compass guidelines (from the Global Compact), Worldline concentrates its efforts on the five SDGs where it can maximise its contribution:



Complementary



WORLDLINE 2020 REPORTS

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



worldline.com/reports2020

WORLDLINE 2020 REPORTS ARE PREPARED IN ACCORDANCE WITH:

- **The principles of inclusion, materiality, responsiveness and impact defined in the AA1000 AP internationally accepted standard.**
- **The EU Directive 2014/95/EU on the Declaration of Extra-Financial Performance.** Compliance of data disclosed in the Universal Registration Document (URD) and TRUST 2020 indicators are audited and certified by an Independent Third Party Organisation (please refer to Deloitte's Report of one of the Statutory Auditors in Worldline 2020 Universal Registration Document, Section D.6.4 or on p.72 of this report).
- **This report has been prepared in accordance with the GRI Standards: Comprehensive option.** Worldline is a member of the Global Reporting Initiative Community and supports the mission of the GRI to empower decision makers everywhere, through GRI Sustainability Reporting Standards and its multi-stakeholder network, to take action towards a more sustainable economy and world.
- A GRI Content Index is available on Worldline's website worldline.com (in the annual reporting section) to present clearly all the GRI references for all content disclosed in the reports. This table also matches with the United Nations Sustainable Development Goals.
- As a member of the United Nations Global Compact community, Worldline also publishes its *Communication On Progress* report on an annual basis.

For more information, refer to Worldline 2020 Universal Registration Document, Sections D.1.3.4 and D.6.1.







ACKNOWLEDGEMENT

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

Photo credit: Frederic Boyadjian, Getty Images and iStockphoto.

ABOUT WORLDLINE

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. In 2020 Worldline generated a proforma revenue of 4.8 billion euros.

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