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Annual General Meeting of June 9th, 2020
Answers to written questions

Environment

1. What is the list of your activities that are not compatible with the Paris Agreement (i.e. a climate scenario keeping the global temperature rise to a level well below 2°C and continuing the efforts to further limit the increase in temperature to 1.5°C)? What actions have you taken to disengage from these activities in 2020?

It is first of all recalled that all of the activities related to Worldline's Social and Environmental Responsibility are placed under the direct supervision of the Chairman and Chief Executive Officer of the Group. It allows ensuring the full strategic and operational coherence of the company with regard of the ambition of sustainable and balanced growth, in both its financial and non-financial dimensions.

In this context, in order to reduce its environmental footprint, Worldline has reinforced its ambition and target to the fight against climate change since 2016. Worldline implemented a low-carbon environmental strategy in line with international guidelines and the commitments of the Paris Agreement. This strategy takes into account the 2-degree scenario defined in the framework following the Paris Conference on Climate Change (COP21). It responds to the growing expectations of stakeholders with regard to environmental issues, whether they are customers, countries where Worldline operates or civil society as a whole. This strategy is primarily aimed at reducing energy consumption and carbon emissions related to its core business: the processing of large amounts of data in its data centers and the manufacture of payment terminals.

The year 2018 marks a turning point for Worldline in terms of environment by becoming the first company in the payment industry to contribute to carbon neutrality through its production activities and digital solutions.

Our first action is to reduce our CO2 emissions through our energy efficiency programs and renewable energies. With regard to the residual CO2 emissions that cannot yet be avoided, Worldline has decided to offset them 100%. These actions allow our customers to improve their own carbon footprint when their services are hosted by Worldline. In 2019, Worldline has diversified its offsetting initiatives, gradually shifting from a wind renewable energy project to a forest preservation project in order to capture its CO2 emissions more efficiently.

Finally, in 2019, Worldline has adopted the "Science-Based Targets" (SBT) (baseline year 2018) to reduce its greenhouse gas emissions. These go beyond the requirements of the 2-degree trajectory. These targets have been formally endorsed by the SBT initiative, which consists of four organizations:

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- the World Resources Institute,
- the WWF,
- the Carbon Disclosure Program, and
- the United Nations Global Compact.

Using the Absolute Contraction Approach methodology, Worldline has for objective to reduce its absolute CO2 emissions by 2.67% every year, which implies an absolute reduction at constant scope (scope 1+2+3A) of:

1. 19% of its CO2 emissions by 2025 (compared to 2018), i.e. a decrease of 1.883 tCO2e ;
2. 45% of its CO2 emissions by 2035 (compared to 2018), i.e. a decrease of 4.573 tCO2e ;

In addition, Worldline strongly encourages its top 100 suppliers to set their own SBT targets by 2024.

The establishment of these objectives has enabled Worldline to better structure its environmental programs -their ambition and objectives-, to better monitor and prevent GHG emissions by prioritizing the most relevant actions to reduce them.

This in-depth work, which includes analysis of climate risks, provided Worldline with the opportunity to measure in detail the carbon intensity of its activities, to challenge and redefine its environmental strategy on its key programs, particularly in the areas of energy efficiency, sustainable mobility and renewable energy supply. Worldline has therefore not identified any activities that are not compatible with the Paris Agreements.

2. How are your CapEx / development plans align with a climate scenario compatible with the Paris Agreement?

Since 2016, Worldline has reinforced its climate strategy and implemented new actions to minimize the impact of its operations on the environment. This concerns datacenters, buildings, business travel as well as the manufacture of payment terminals.

In 2019, Worldline renewed its ISO 14001 certifications for all its data centers and offices with more than 500 employees. The company systematically includes in its environmental roadmap all new eligible sites resulting from mergers and acquisitions. Eleven of Worldline's thirteen sites will be ISO 14001 certified in 2019 and participate in its policy of optimising energy consumption and reducing carbon emissions. Worldline's real estate and logistics policy promotes energy efficiency in the choice of office sites, the management of electrical appliances and the renewal of equipment.

Concerning the Datacenters, complementary actions have also been put in place in order to improve energy efficiency, such as for example:

- the selection of more energy-efficient servers and components,

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- the optimization of resources needed to manage data centers,
- monitoring and control of the energy efficiency of its infrastructures.

These various actions have made it possible to improve the average PUE (Power Usage Effectiveness) over the various years. It amounts to 1.67 for the year 2019 and Worldline has for target to reduce it to 1.65 for the year 2020.

In parallel with its various investments, Worldline has a target to supply its data centers and offices with renewable energy. In 2019, 90% of Worldline's total electricity consumption will come from renewable energy sources.

This development plan is consistent with Worldline's adherence to the City of Paris' climate charter "Paris Action Climate" in 2018, as well as with the Company's commitment to the Business Climate Pledge announced in France in 2019.

3. How do you analyze the impact of your activities on global and local ecosystems (for example biodiversity)? What would you consider as your 5 main impacts on these ecosystems (positive and negative)?

Since the implementation of its CSR policy, Worldline has analyzed the impact of its activities on its ecosystems through the definition of its materiality matrix. Every year, Worldline reviews its most critical issues, taking into account both the impacts inherent in the sustainability of the company's business model and the expectations of its stakeholders. In 2017, Worldline conducted a detailed analysis of the impact of the company's activities on the 17 United Nations Sustainable Development Goals (SDGs). Worldline had the opportunity to determine in a more fine-tuned way its contribution to the universal and global societal, environmental and ethical challenges defined by the United Nations 2030 Agenda. Thus Worldline was able to select 5 priority SDGs on which the company could make a positive contribution to its ecosystems and more significant levers for improvement and respond to relevant action plans.

The 5 major SDOs for Worldline are the following:

- 16 Peace, Justice and Effective Institutions;
- 8 Decent work and economic growth;
- 13 measures relating to the fight against climate change;
- 12 Responsible consumption and production;
- 4 quality education.

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In 2018, in order to clarify its impact analysis, Worldline has relied on the Enterprise Risk Management framework, to conduct a review of its non-financial risks. The objective of this exercise was to identify the company's ability to create value in the short, medium and long term.

Two gross environmental risks have been identified: on one hand, climate change and on the other hand, the circular economy. Through its data processing activities, Worldline contributes to energy consumption and associated air emissions. For this reason, the company has set ambitious targets for reducing carbon emissions and targets using decarbonated / renewable energy sources to support the fight against climate change.

Through its payment terminal manufacturing activities, Worldline makes use of limited resources, particularly the scarce raw materials used in electrical components. Thus, the eco-design of payment terminals is a challenge for the digital industry. This is why Worldline targets an eco-design approach for its terminals and to the collection and recycling of payment terminals to limit electronic waste and promote the circular economy.

Furthermore, Worldline's activities have no direct negative impact on biodiversity. However, Worldline, within the framework of its CSR objectives and partnerships, targets to support initiatives aimed at protecting the environment and preserving biodiversity. For example, since 2018 Worldline has supported both financially and technologically, the "Under the Pole III" expedition intended, among other things, to measure the evolution of deep underwater biodiversity. The Group, a digital partner of the expedition, provides this scientific project with a dedicated long-term hosting and archiving solution for the scientific data. This initiative facilitates the processing of data collected during the expedition by the scientific community, and thus accelerates discoveries to better preserve the environment.

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Social

4. The coronavirus crisis will strongly hurt the economic landscape and be especially harmful to the small and medium size companies. In this context, does the Group intend to change the payment terms of its suppliers and if so, how and where?

In order to best anticipate and manage the impact of the health crisis on its supply chain, Worldline created an internal crisis unit at the very beginning of the spread of the virus and well upstream of the containment period, which enabled us to synchronize our reaction to this exceptional situation with the various departments. These departments themselves set up crisis management units adapted to the crisis. More specifically, the purchasing unit enabled regular operational monitoring with critical suppliers and more fluid reporting to General Management via the Purchasing Department. It thus facilitated the implementation of the following actions:

- Raising the awareness of all suppliers well in advance and from February 2020 on the importance of integrating and anticipating the impacts of this health crisis;
- The inventory of risk situations: each business line (GBL) having identified the critical suppliers linked to its solutions;
- The identification of critical suppliers and their support to ensure the continuity of supplies and activities.

Through this initiative, Worldline was able not only to share with its suppliers the measures that the group was planning to put in place, but also to question them about their planned actions to maintain operations.

During this period of uncertainty, Worldline thus committed to ensuring the continuity of its operations, particularly in maintaining the terms of payment of its suppliers under its contractual agreements, despite the containment measures. Suppliers were addressed in the same way by their usual buyer but via a centralized global process to ensure equal treatment. To date, the terms of payment have therefore not been modified, even though Worldline is paying particular attention to VSE-SMEs that would encounter difficulties during this crisis (order scheduling, cash flow, etc.) in order to be able to support them on a case-by-case basis.

At the same time, in relation to its most fragile customers, and in countries where the Group is a direct supplier of payment acquisition solutions for merchants, possibilities for suspending monthly invoices have been put in place for the benefit of small merchants who could no longer open their shops by virtue of government decisions.

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5. How does your company prepare its employees for the transitions of the 21st century that is shaking your industry?

Our company is at the heart of the digital world and the societal transformations that accompany it, particularly with regard to digital payments and online transactions. Training and development is an integral part of the managerial processes with an employee satisfaction rate of 90% on compulsory training and 70% of employees with a personal development plan. We also involved 600 employees in 27 workshops in 22 countries to define the company's "*raison d'être*" by clarifying its contribution to the economic, social and environmental world as well as the company's values and the expected behavior associated with these values. The community of experts, with several hundred members, is also preparing the future with the technologies of the future and we maintain a high level of investment and Research and Development capacity in partnership with prestigious Universities and research institutes.

Worldline pays particular attention to its employees and places them at the heart of the development of its activities. Indeed, Worldline's human capital is real catalyst for innovation and value creation of its customers and a growth lever for the company.

- Career management: Attracting talent and stimulating in the training, motivation and innovation of its employees enables Worldline to remain a technological partner of choice for its customers. Career and development are a priority for Worldline. This is why the Group has set up a career and personal development support system that allows each employee to take an active part in his or her own development project. In addition, appraisal interviews are held twice a year and provide an opportunity for employees to give feedback, develop their skills and achieve their operational objectives through a half-yearly exchange with their manager. In 2019, 82.43% of Worldline employees benefited from regular performance and career development interviews during the year. Finally, Worldline pays particular attention to developing the skills of its employees through training. In 2019, 89.5% of employees are satisfied with the training received. As part of its TRUST2020 program, Worldline has set itself the target of achieving a 90% satisfaction rate by 2020 (see 2019 Universal Registration Document, section D.3.1).
- Working conditions: Worldline favours long-term employment relationships by favouring open-ended contracts (91.2% of employees are full-time), but accepts part-time work if it is conducive to the life of the employees. Working in a collaborative mode is valued, notably via teleworking, which offers more flexibility to Worldline employees (26% of employees benefit from teleworking). Finally, the *Wellbeing@Worldline* program launched in 2015 was developed by Worldline in collaboration with the company's employees, and supported by the Management. Its aim is to create conditions conducive to the integration, development and evolution of each employee and to guarantee a favorable working environment and conditions. In 2019 Worldline already reached and over performed the target set under its TRUST2020 program, achieving an overall employee satisfaction rate of 63% (Target 60% in 2020) (see 2019 Universal Registration Document Section D.2.1.1).

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- Psychosocial risk management: Since 2010, Worldline has been working with staff representatives and external experts to identify and measure risks related to stress in the workplace. Specific actions are carried out in Worldline's locations. For example, in 2019 an action plan was implemented to prevent chronic stress and burn-out (see 2019 Universal Registration Document Section D.3.2.1.1).
- Social dialogue: The culture of dialogue at Worldline is permanent and effective, and includes recognition of the role of employee representatives. In each Worldline country, the Works Council and employee representatives meet on a regular basis as defined by labor law or at extraordinary meetings to deal with specific issues. Worldline managers regularly attend European Works Council meetings to present Worldline's activities. In addition, Worldline management and employee representatives have also decided to set up additional committees to allow constructive dialogue on specific subjects concerning all employees (see 2019 Universal Registration Document Section D.3.2.2.1).
- Health and Safety: Worldline management, in conjunction with the Health, Safety and Working Conditions Committees (CHSCT) and the Prevention and Protection Committees (CPPT), updates a DUER (Document unique d'évaluation des risques) on each site, which lists the potential risks to which employees may be exposed during their work activity, their level of seriousness, their probability of occurrence, as well as the associated prevention measures. In addition to the DUER, Worldline management defines safety instructions for each site to inform employees of the procedures to be followed on the premises with regard to potential risks. Finally, specific training in workplace safety and regular fire drills involving all employees are regularly organized at the main sites. (See 2019 Universal Registration Document Section D.3.5.2.2).

In addition, Worldline has set up several initiatives to raise its employees' awareness of environmental issues and encourage them to actively adopt eco-responsible behaviors. Internal communications are also regularly conducted to share Worldline's strategy, targets and achievements in sustainable development through newsletters and events. As an example, in 2019, Worldline made available to its employees a new online training course on environmental topics, specifically presenting ISO 14001 certification in five languages. Another online training course entitled Sustainability Improvement is also available in four languages. These training modules aim to explain what sustainable development is, particularly in the information technology sector, and how the Company addresses the main environmental challenges of its sector through its sustainable development program. In 2019, 9.61% of Worldline's total workforce at all sites received the new internal training on environmental issues, out of a target of 60% to be reached by 2025 (See Universal Registration Document, section D.5.1.2).

6. Do you have a definition of « living wage » that is not limited to the local minimum wage? If yes, which one? How does your company guarantee its employees a decent salary, especially the main countries where you operate?

The Group's compensation policy is based on equity and competitiveness vis-à-vis the median compensation and benefits in each country of establishment, taking into account the level of

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commitment, skills, individual performance as well as the legal framework applicable to collective agreements. The salary is therefore not limited to the legal minimum at Worldline. In countries where such increases are applicable, the lowest wages benefit from general increases and are eligible for individual increases based on the applicable selectivity criteria. In addition, in some countries collective bonuses are applicable as well as restaurant tickets and basket bonuses.

In France, attention is paid to employees on work-study contracts (apprenticeship contracts or professionalization contracts), an increase was given in mid-2019. Likewise for non-work-study employees, who neither benefit nor a bonus for objectives, or a commercial bonus for which the annual full-time fixed salary is less than or equal to 81,048 euros gross, an increase was given on July 1, 2019 of 30 euros gross per month corresponding to a total 390 euros gross for a full year. For non-work-study employees benefiting from a target bonus or a commercial bonus whose full-time fixed annual salary is less than or equal to 60,000 euros gross: an increase was given in the middle of the year by 30 gross euros per month corresponding to a total of 390 euros gross for a full year.

Employees who do not benefit from a target bonus or a commercial bonus are eligible for an annual bonus, the minimum gross amount of which cannot be less than 25% of the gross monthly minimum wage. The total budget for this bonus is between 0.51 and 0.55 months of basic monthly salary for all the employees concerned.

The bike bonus can be up to € 200.

Finally, another bonus, the exceptional purchasing power bonus, known as the “PEPA bonus”, was also paid taking into account the salary level of employees and work-study students, favoring the lowest wages and up to € 500 for remuneration between 18,500 and 40,000 euros.

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

7. Do you take environmental and social criteria into account in the context of the profit-sharing agreement formulas for your employees in France? If yes, how and in what proportion?

Worldline has entered into a profit-sharing agreement at the level of the Worldline Economic and Social Unit. The calculation formula chosen – and negotiated with the social partners within the Worldline France Economic and Social Unit – takes into account the criteria of growth in turnover and margin, which over the years have resulted in a positive social impact due to the net change in the company’s workforce, which, at the global level, has recruited more than 7,000 people (excluding acquisitions) since 2014. For new agreements, it is contemplated to take into accounts environmental and social criteria.

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8. In the context of employee savings plans, what proportion of funds have a responsible label (CIES, Finansol, Greenfin, ISR)?

Within the framework of employee savings, in our PEG as well as in our PERCO made available to employees the *ARCANCIA ACTIONS ETHIQUES ET SOLIDAIRE 721* fund benefits from the label of the *Comité Intersyndical de l'Épargne Salariale* (CIES) which is a label awarded by four of the five representative trade union confederations (CFDT, CFE CGC, CFTC, CGT), and which rewards offers that benefit from recognized expertise in responsible investment and that give a majority place to employee representatives on the funds' supervisory boards. This represents 9% of PEG funds excluding employee shareholding and 16% on the PERCO side. With the acquisition of Ingenico, there would be an opportunity for the new combined group to confirm or further improve this direction.

Governance

9. Is the breakdown of taxes paid in each country debated by the board of directors and / or by the audit committee? Do you plan to make the outcome public?

Among other things, the Audit Committee is responsible for monitoring the process of preparing financial information, conducting preliminary reviews and giving its opinion on the draft annual and half-yearly corporate and consolidated financial statements of Worldline prepared by the Finance Department.

In this context, the Audit Committee reviews the Group's income tax expense and effective tax rate, and thus, the breakdown of taxes by country or geographic area that is a component of the tax expense.

A country-by-country declaration is sent to the French tax authorities as part of our reporting obligations.

10. Are the problems of social cohesion due to gaps in wages examined by the board of directors and are they the subject of a policy?

The equity ratio as provided for in Article L.225-37-3, 1^{6°} and 7° of the French Commercial Code was calculated and published both for Worldline SA and for the entire Worldline France Economic and Social Unit, including all employees of all Worldline Group entities in France. These ratios are published on page 422 et seq. of the 2019 Universal Registration Document. The ratios show the annual change in the compensation of executive corporate officers (i.e., the Chairman of the Board of Directors, the Chairman and Chief Executive Officer and the Chief Operating Officer) as well as the median and average compensation of employees of Worldline SA and the Worldline France ESU.

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The annual evolution of the ratios was presented and reviewed by the Board of Directors and by the Appointments and Remuneration Committee when establishing remuneration policies and determining the elements of remuneration allocated and/or paid during the past financial year to executive corporate officers.

Worldline strives to pay all its employees at the market median according to the activities carried out and the positioning with respect to compensation surveys in each country. Remuneration issues are discussed on an ongoing basis with the social partners.

11. Are the policies to ensure equality between women and men in terms of remuneration, career and access to positions of responsibility and the targets to be reached discussed by the board of directors?

Yes, the entire policy and indicators are presented and discussed at the Board of Directors and at the Corporate Social Responsibility Committee. Equality in terms of remuneration is checked in the countries, as well as promotions, the presence of women in management positions, participation in seminars, access to training, “expert” and “talent” status. Also monitored is the difference in employee appreciation and satisfaction between men and women on some 60 criteria each year for all 12,000 employees.

12. Do you plan to make public the opinion of the social partners on the Group’s Non-Financial Performance Declaration?

Yes, the opinion of the social partners on the Group’s Non-Financial Performance Declaration could be published.