

COMMUNICATION ON PROGRESS 2018

INGENICO GROUP



COMMUNICATION ON
PROGRESS

This is our **Communication on Progress** in implementing the principles of the **United Nations Global Compact** and supporting broader UN goals.

We welcome feedback on its contents.

Contents

PROFILE3

2017 HIGHLIGHTS5

CSR FOR INGENICO GROUP6

 Group CSR policy.....6

 Strategy7

 Organisation.....9

IMPLEMENTING THE TEN PRINCIPLES 10

 Human Rights.....10

 Labour11

 Environment.....12

 Anti-corruption.....13

TAKING ACTION IN SUPPORT OF BROADER UN GOALS AND ISSUES.....14

Confirmation of Ingenico Group's continued support for the United Nations Global Compact

Dear Stakeholders,

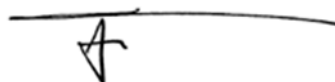


As part of its commitment to sustainable development, Ingenico Group decided in 2015 to support the ten principles of the Global Compact with respect to human rights, labour, environment and anti-corruption, and to implement these principles within our company.

I am pleased to confirm our continued support for the Global Compact and renew our ongoing commitment to the initiative and its principles. With this communication, I am expressing our intent to further implement these principles.

Practical actions taken by Ingenico Group in the last year are summarised in this Communication on Progress, and presented in more details in our 2017 Corporate Social Responsibility report. We are committed to share this information with our stakeholders using our primary channels of communication.

Yours sincerely,

A handwritten signature in black ink, consisting of a horizontal line with a stylized 'P' and 'L' below it.

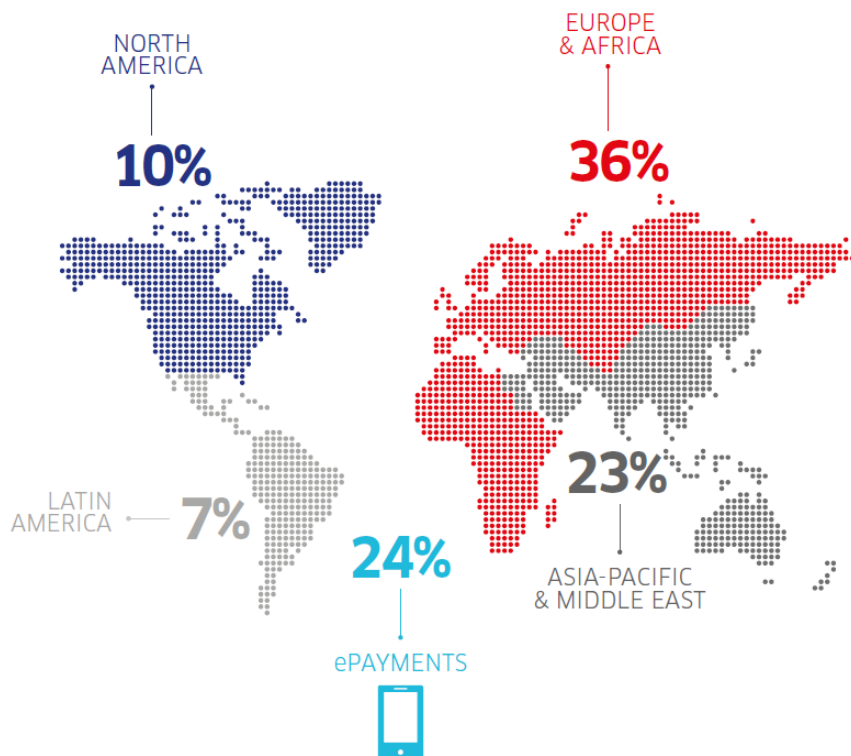
Philippe Lazare
Chairman and Chief Executive Officer

PROFILE

Ingenico Group, global leader in seamless payment

For almost 40 years, Ingenico Group has supported the evolution of commerce through a comprehensive offering of payment acceptance solutions and services. Our solutions cover the whole payment value chain and all sales channels, and are suited to our customers' local requirements and international ambitions. Ingenico is at the heart of commerce, and its goal is to help merchants to develop their business.

BREAKDOWN OF REVENUE BY REGION IN 2017



8,000+
employees

170
countries

€2.5 BILLION
IN REVENUE

+50%⁽¹⁾
of income generated
by services

(1) Pro forma 2017
including acquisitions

A complete offer that creates value for our customers

Ingenico addresses the needs of all types of merchants, whether directly or indirectly: small and medium-sized merchants, major retailers, digital players, etc.

An organization focused on the customer



An accelerated technological transformation

Ingenico embarked upon its technological transformation in 2006. Until 2014, the Group focused on the acquisition of technology linked to in-store and online transaction management. In 2014, a major shift occurred with the development of a comprehensive, cross-border online offering – a strategic move that places the Group at the heart of commerce digitalization.

In 2017, the acquisitions of Bambora and TechProcess added to this technological transformation by enabling Ingenico to cover the entire payment process from the point of acceptance to the acquiring of transactions while strengthening its direct access to small and medium-sized businesses.

2017 HIGHLIGHTS

CORPORATE SOCIAL RESPONSIBILITY

80,000+ HOURS
of training carried out in 2017,
equivalent to 12.5 hours per employee

48% OF WOMEN
in corporate functions

85
nationalities

LISTED IN
4 LEADING SRI* INDICES



🎯 2020 OBJECTIVE
-10%
GHG** emissions
per terminal installed

* SRI: Socially Responsible Investment.
** Greenhouse gas.

ingenico GROUP | University

Ingenico University
Digitizing training was also an area of expansion. Ingenico University, the Group's e-learning platform, expanded to include new modules in 2017, allowing employees to learn about the culture and business activities of the Group, and improve their knowledge of technology and products.



WOMEN *IN*
payments®
CONNECT, LEAD,
ACHIEVE

Ingenico a partner of Women in Payments

An association working in Canada, the United States, the UK and Australia, Women in Payments promotes and develops female leadership in the payments industry. In 2017, Women in Payments launched a global mentoring program of which Ingenico is one of the active sponsors. Suzan Denoncourt, Managing Director of Ingenico Canada, also sits on the Canadian Symposium of Women in Payments.

CSR FOR INGENICO GROUP

Group CSR policy

Aware of the importance of sustainable development issues and the growing expectations of its stakeholders in terms of corporate social responsibility, Ingenico Group has developed a CSR policy adapted to its business model and its environment, the aim of which is to generate inclusive and transparent growth, built around increasingly innovative and reliable payment services.

This CSR policy, shared with all Ingenico Group employees, is based on five commitments, which they are invited to apply in their activities:

1. Maintain responsible and ethical business practices

Ingenico Group is committed to following the highest environmental, health, safety, labour conditions and social justice standards in its relationships with all its stakeholders and specifically through its supply chain management.

2. Ensure the best level of security and safety when using Ingenico Group solutions

Protecting sensitive payment data is part of Ingenico Group's DNA. Ingenico Group also believes that the protection of personal information and respect for an individual's right to privacy are of utmost importance. It is dedicated to providing the most secure and safest payment solutions for its customers, their clients, its partners and other stakeholders.

3. Grow along with society

Ingenico Group wants to grow its business in harmony with its ecosystem. Therefore, the Group strives to develop regular and open dialogue with its stakeholders in order to foster collaborative innovation and meet the needs of the local markets, with a specific focus on solutions that can advance financial transparency and inclusion.

4. Control its environmental footprint

Ingenico Group is committed to the development of payment solutions that have a low impact on the environment. The Group also strives to minimise the environmental footprint resulting from the operation of its facilities and from its sales and distribution channels.

5. Develop a blooming Ingenico Group community

Ingenico Group strives to provide a respectful workplace that is safe, open and inclusive. CSR contributes to the positive corporate culture that the Group wants to promote in order to enhance employee engagement, which is key to driving improvements in the Company's performance and fostering innovation.



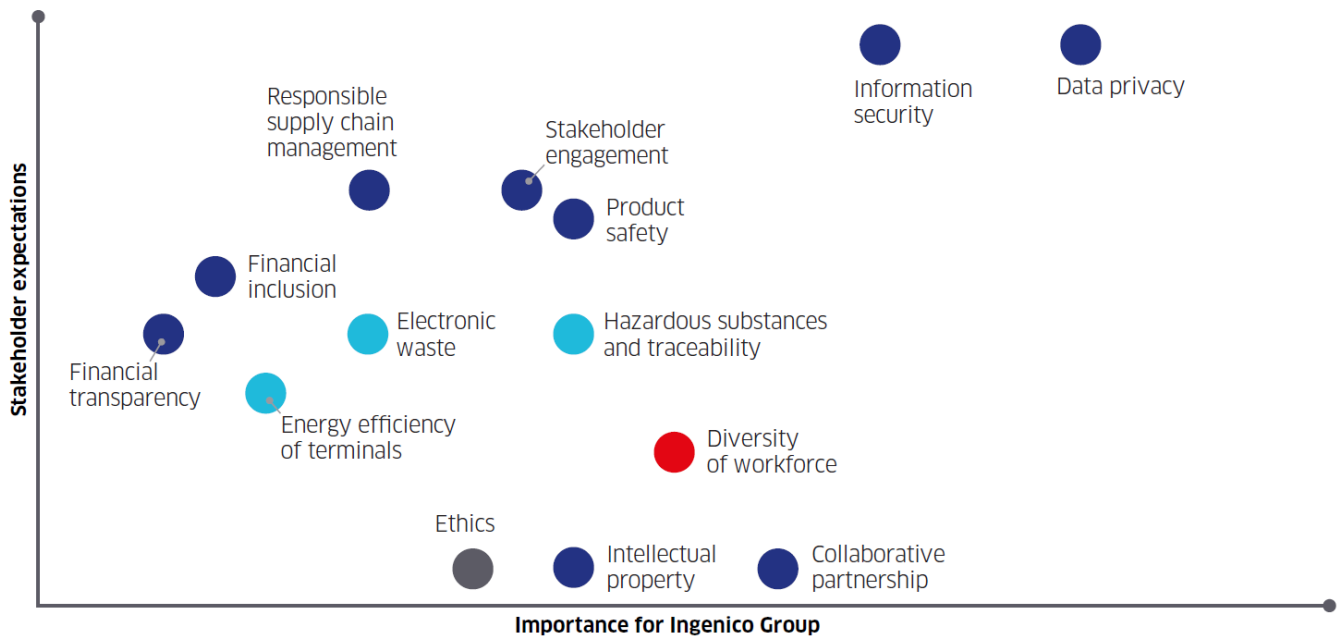
Strategy

Issues

Supported by BSR (Business for Social Responsibility), a global network of companies specialising in sustainable development, Ingenico Group carried out a materiality assessment in 2015 to identify its most important issues in terms of stakeholders' expectations and their impact on the Company's results. This analysis showed that the key issues for the Group are as follows:

- ensuring data privacy and transparency with regard to the handling of this data;
- ensuring information security through the protection of sensitive data and systems to prevent security breaches and attacks;
- ensuring the safety of its products for user health;
- reducing or removing harmful or hazardous substances and ensuring the traceability of materials used to manufacture terminals;
- promoting diversity in its workforce at every level throughout the business;
- developing collaborative partnerships with its external stakeholders in order to promote topics such as the security of payment services and financial transparency or inclusion;
- maintaining ethical and responsible practices, including the protection of intellectual property;
- engaging the Group's various stakeholders in order to understand their expectations and create value for them;
- managing its supply chain responsibly;
- ensuring the appropriate treatment of electronic waste from industrial operations and end-of-life products;
- improving the energy efficiency of its terminals.

● Representation of the main issues according to their importance for stakeholders and their impact on the Group's performance



A survey was prepared to consult the Group's main stakeholders directly on their expectations in terms of CSR in 2018 and to update this materiality matrix.

Four spheres of action

Ingenico Group's CSR strategy, which is built around these key issues, is based on the following action fields



PEOPLE

The cornerstones of the Group's success

A fair, respectful and inclusive work environment

- Promotion of diversity and inclusiveness
- Employee safety during business trips
- Fair compensation practices

Employee engagement and development

- A positive corporate culture
- Internal communication on corporate strategy
- Employee involvement through surveys and actions



ENVIRONMENT

Preserving natural resources

Safe and eco-conscious products

- Measures to reduce or eliminate the use of hazardous or harmful materials
- Development of eco-design practices

Management of greenhouse gas emissions

- Operational footprint
- Products and solutions footprint

Electronic waste management

- End-of-life product collection and recycling programmes



CORPORATE CITIZENSHIP

Setting the example

Safe and secure payment solutions

- Product compliance with the highest safety and security standards
- A global data privacy policy

Responsible supply chain management

- High environmental and social requirements on suppliers
- Better material content traceability for terminal manufacturing

Innovation and partnerships for financial transparency and inclusion

- Electronic payment as a means to combat informal economy
- Innovative technologies to facilitate access of the unbanked to financial services



GOVERNANCE & MANAGEMENT

Leading through engagement and responsibility

A dedicated CSR governance structure

- A CSR Core Team and a network of Ambassadors for a consistent approach company-wide
- Campaigns to raise employee awareness and promote corporate social responsibility

Responsible business practices

- Strengthened approaches to ethics and compliance
- Stakeholder engagement to foster collaboration and innovation

Organisation

In order to structure its overall approach in terms of CSR, Ingenico Group has put in place a dedicated department that coordinates the Group's main activities in the area. The latter relies on business experts comprising a multidisciplinary team called the CSR Core Team, which represents the main departments concerned by environmental, social, and societal topics. Together, they are responsible for driving the implementation of Ingenico Group's CSR strategy.



IMPLEMENTING THE TEN PRINCIPLES

Ingenico Group's support for the United Nations Global Compact reflects its commitment to sustainable development. Launched in July 2000 by UN Secretary-General Kofi Annan, the Global Compact is the world's largest corporate social responsibility initiative. As a supporter of the Global Compact, Ingenico Group is committed to respecting and promoting its 10 core principles relating to human rights, labour standards, the environment, and the fight against corruption.



Human Rights

Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights

Ingenico Group is committed to ensuring that all its operations are conducted with honesty, integrity, and respect for human rights across the globe. It supports and respects the protection of internationally proclaimed human rights, such as the rights arising under ILO conventions. Ingenico Group has been a signatory of the Global Compact since 2015 and a member of its French network: Global Compact France.

The Group's scrupulous ethical commitments are laid out in its Code of Ethics and Business Conduct, which is approved by the Chairman and Chief Executive Officer. It covers a broad range of topics that the Group sees as of crucial importance to operating ethically: protecting the environment, its employees' fundamental rights (equal opportunities, prohibition on harassment and on child and forced labour, occupational health and safety, freedom of association, and collective bargaining), and good corporate governance rules. All employees are encouraged to report any conduct which they feel is contrary to Ingenico Group's Code of Ethics. The Code states that employees will not be punished either directly or indirectly for reporting issues in good faith and that Ingenico will not tolerate any kind of pressure or threats designed to prevent someone from exercising their right to report.

Principle 2: Businesses should make sure that they are not complicit in human rights abuses

Ingenico Group is aware of its responsibilities across all its activities and its production chain, and started to formalise its due diligence measures in 2017. This includes mapping the principle societal and ethical risks inherent in its supply chain.

With the exception of one of its Chinese sites, the production of all Ingenico Group terminals is outsourced. That is why Ingenico Group is particularly committed to ensuring the responsible management of its terminal supply chain.

Ingenico Group is committed to further strengthening its supply chain processes. It has provided its suppliers with a number of tools, including a Supplier Quality Handbook and a Supplier Quality Agreement, which set out the Group's social and environmental requirements, and a CSR agreement that commits suppliers to socially responsible practices. This agreement has been designed to establish Ingenico Group's expectations vis-à-vis suppliers regarding labour and human rights, health and safety, environmental protection, ethics, and their internal organisation with regard to these issues. It lays out the minimum requirements that all suppliers must meet when working with Ingenico Group. This agreement also requires suppliers to cascade the Group's requirements down their own supply chains. 108 suppliers of strategic components to Ingenico Group have been required to sign this agreement (or provide proof of membership of the RBA). As at 31 December 2017, 85% of these suppliers had signed the agreement and 5% had provided proof of membership of the RBA.

Ingenico Group ensures rigorous control over its two main suppliers' assembly plants and has dedicated teams of employees at the main sites. The Quality Department continuously audits the various component suppliers around the world. In 2017, a total of 64 audits were carried out. These audits, conducted when assessing potential new suppliers or launching new projects, provide opportunities to ensure supplier compliance with the principles of the CSR agreement. To assess the CSR performance of these Tier 2 suppliers, Ingenico Group has developed an assessment questionnaire, which includes social, environmental, ethical, health and safety criteria. 45 out of 108 suppliers had been assessed using the questionnaire as at 31 December 2017,

Labour

Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining

Ingenico Group respects the principles, charters and laws relating to the freedom of association and staff representation, whether it involves direct representation or through trade unions. It promotes constructive dialogue with employee representatives and unions, based on mutual respect, responsibility, and the keeping of commitments.

A number of Group subsidiaries have active employee representative bodies, such as “works councils”, which cover 33% of Ingenico Group’s total workforce, or union representatives, which cover a total of 45% of the Group’s workforce.

Collective bargaining agreements have been implemented in France, Germany, Spain, Italy, Brazil, the Netherlands, and Sweden, representing 34% of the Group’s workforce. In the main, these agreements cover employment conditions: working hours and profiles, paid leave and public holidays, the minimum wage, etc.

Together, these collective bargaining agreements are investments that help to improve employees’ working conditions and the Company’s performance.

Principles 4 and 5: Businesses should uphold the elimination of all forms of forced and compulsory labour and the effective abolition of child labour

Ingenico Group recognises that slavery in all of its forms, including servitude, child labour, forced or compulsory labour and human trafficking continues to be a serious issue and is fully supportive of efforts to eradicate these abhorrent crimes. Its Modern Slavery statement sets out the steps that were taken to reduce the risk of Modern Slavery taking place in the organisation and in the supply chain.

The Group’s Code of Ethics and Business Conduct states that “everyone has a duty to ensure that the rights arising under International Labour Organization conventions, [including the prohibition on child labour and on forced or compulsory labour], are applied effectively” and that “Ingenico will not tolerate the use of forced or compulsory labour within its Group or by any of its service providers or suppliers, i.e. workers employed by coercion, force or blackmail.”

A range of due diligence measures to assess and manage any risks of Modern Slavery within the supply chain are implemented:

- Suppliers are required to comply with the Code of Ethics and Business Conduct.
- Ingenico Group’s two main assembly subcontractors have signed the Responsible Business Alliance (RBA) Code of Conduct. This commits participants to uphold the human

rights of workers and to treat them with dignity and respect as understood by the international community.

- A Supplier Quality Agreement is routinely entered into by component suppliers. This agreement states: “Employment should be freely chosen. Under no circumstances will the supplier make use of forced or bonded labour [...] to design, manufacture or assemble components.”
- Additionally, component suppliers are requested to sign the CSR Supplier Agreement to commit them to socially responsible practices including the prevention of involuntary labour and human trafficking, and cascade the Group’s conditions down their own supply chains.
- Dedicated teams from Ingenico Group are based at the main assembly sites to continuously monitor production activity.
- For electronic component suppliers, Ingenico Group ensures close supervision and performs regular audits, including evaluation of CSR practices. Audits are also conducted when considering new suppliers or when initiating new projects. In relation to the 108 components suppliers that were active in 2017, 64 quality audits were carried out and 90% had either agreed to comply with the CSR agreement or demonstrated RBA membership.
- A detailed CSR assessment questionnaire is used in conjunction with audits to evaluate the supplier’s policies and controls relating to CSR issues. A particular assessment point relates to whether the supplier has a written policy, endorsed by its senior management, covering freely chosen employment, avoidance of child labour, working hours, wages and benefits and humane treatment of all employees.

Procurement not related to the core manufacturing products (e.g. logistics, courier services, waste management etc.) is controlled at a local business level thanks to specific tools such as due diligence questionnaires, including an ethics section and a question on employment of child or forced labour.

Principle 6: Businesses should uphold the elimination of discrimination in respect of employment and occupation

Ingenico Group’s Code of Ethics and Business Conduct states that discrimination on grounds of race, national or ethnic origin, colour, religion, age, gender, sexual orientation, marital status, disability or a conviction that has been pardoned will not be tolerated.

The Group’s subsidiaries use these guidelines to implement local initiatives, such as the implementation of policies specific to the fight against all forms of discrimination and promoting equal opportunity. The fight against discrimination is also highlighted in guides distributed to employees (Employee Handbooks) within several entities. Others have put training in place to prevent the risks of discrimination and harassment.

Discrimination and harassment against suppliers, consultants, customers and other persons with whom the Group has a business relationship is also prohibited.

Environment

Principle 7: Businesses should support a precautionary approach to environmental challenges

To address potential environmental risks, the Group has developed an environmental management system which is certified to ISO 14001. Within this framework, Ingenico Group has established an environmental risk prevention policy. This policy includes an environmental regulation monitoring mechanism to help it anticipate changes in regulations that affect the way it does business.

The Group intends to improve environmental awareness among its employees by encouraging them to adopt environmentally friendly practices in their daily activities to reduce paper consumption, travel and energy consumption, and to promote waste sorting.

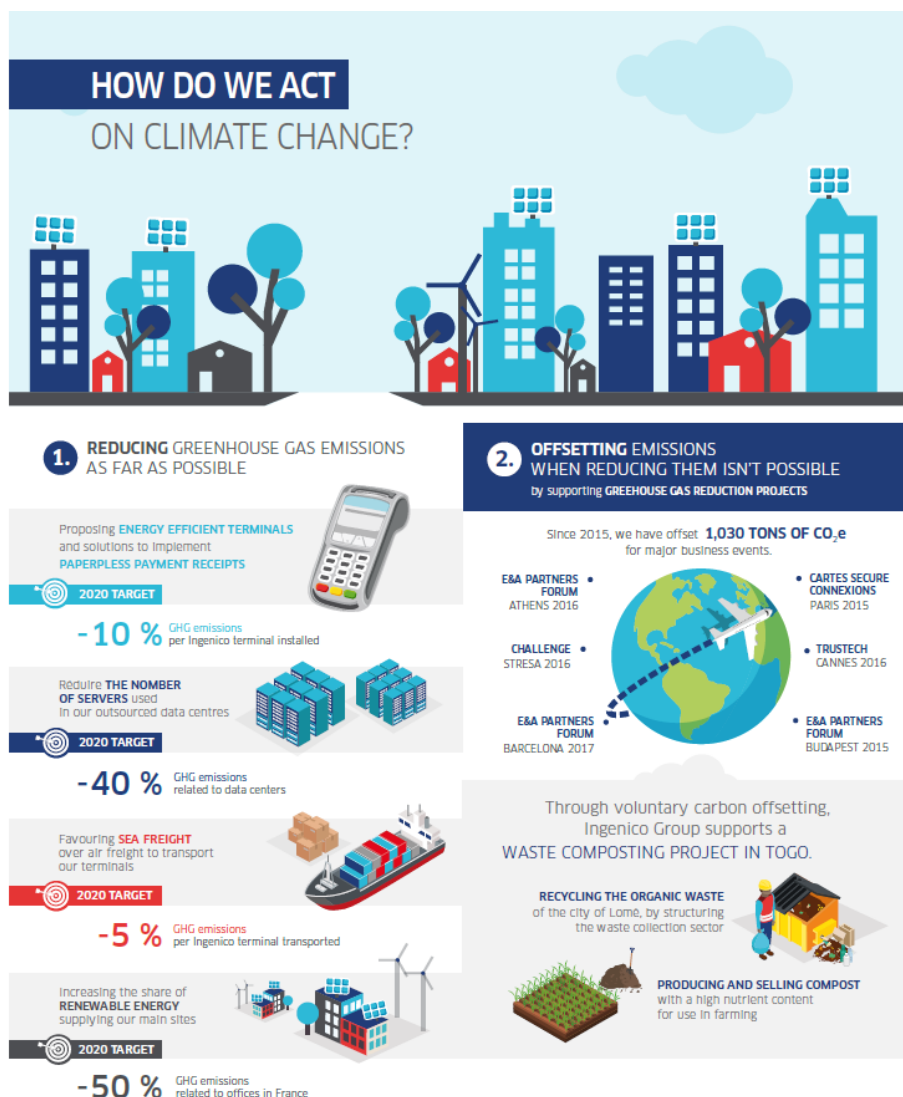
Principle 8: Businesses should undertake initiatives to promote greater environmental responsibility

The environmental policy defined by Ingenico Group SA is documented and signed by the Group's management. It is based upon four guiding principles: exemplary compliance with

environmental regulation, considering environmental impact from the product design stage, implementing a responsible purchasing policy that incorporates environmental criteria, increasing environmental awareness among employees.

The supplier audits conducted by the Quality Department provide opportunities to ensure supplier compliance with the principles of the CSR agreement, including environmental standards. The Group works with two transport firms that are market leaders in logistics. Both firms are ISO 14001-certified, enabling Ingenico Group to help ensure an environmentally friendly supply chain. They provide the Group with expertise regarding the development of logistics networks, the consolidation and optimisation of loads, and the selection of means of transport, thereby ultimately helping to reduce the Group's carbon footprint.

Ingenico Group is keenly aware of the progression and impact of climate change across the globe and wanted to participate in the collective drive to keep global warming below two degrees Celsius between now and 2050. As result, it decided to set new targets for reducing its GHG emissions by 2020.



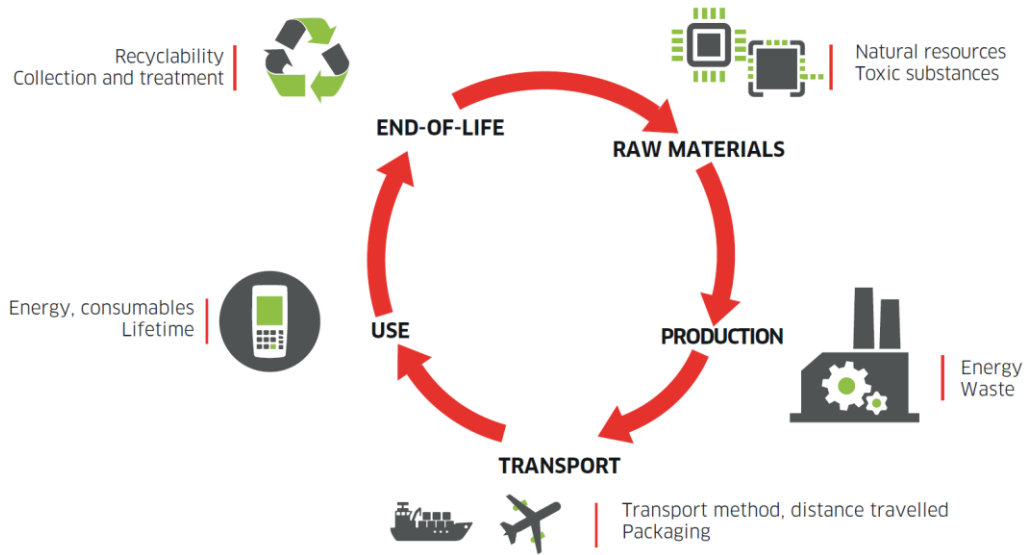
Principle 9: Businesses should encourage the development and diffusion of environmentally friendly technologies

Eco-design is a preventive approach that factors in environmental concerns right from the product design and development phase. It requires that consideration be paid to environmental requirements (regulations, customer expectations, Group policy, etc.) as well as to the products'

environmental impacts (energy and raw material consumption and waste production).

Ingenico Group takes steps to reduce the environmental footprint of its terminals at each stage of their life cycle, from design to end-of-life. To this end, the Group has developed an eco-design process that aims in particular to reduce the consumption of resources and the production of waste.

The process implemented by Ingenico Group is based on the "life cycle" approach to products, as shown in the following diagram:



Anti-corruption

Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery

Ingenico Group's Code of Ethics and Business Conducts states that Ingenico's interests must prevail in all circumstances. The Group must not be exposed to any kind of danger on the basis of a contract or commercial benefit.

Accordingly, employees are asked to be extremely vigilant when applying the eight following rules:

- Strict prohibition on public and private bribery;
- Relations with political parties;
- Prevention of money laundering;
- Prevention of fraud;
- Prohibition on anti-competitive practices;
- Employees must avoid any conflict between their interests as Employees and their obligations towards Ingenico;
- Employees must refrain from disclosing any information that the Group deems to be confidential without appropriate permission;
- Relations with shareholders and the financial markets.

reach the levels expected. If any Ingenico Group staff members or stakeholders wish to report any grievances or suspicions, the procedure to follow is clearly laid out in the Code of Ethics and Business Conduct, as are the details of the relevant members of staff to be contacted (whistleblowing procedure).

On top of the Code of Ethics and Business Conduct, the Supplier CSR Agreement and the Supplier Quality Agreement, Ingenico has set up an internal policy to check the integrity of its service providers, further strengthening the resources deployed to combat corruption fraud and any other illegal or unethical practices.

If a breach of anti-corruption rules is identified:

- a complaint will be systemically filed with the appropriate authorities; and
- the Group will take appropriate action against the Employees responsible.

There were no public cases of corruption in 2017.

This Code and a Gift and Invitation Policy is delivered to all employees and made available to all Group's stakeholders. In 2015, Ingenico Group launched a campaign to assess employees' knowledge of the Code, followed by training sessions in all the countries where this assessment did not

TAKING ACTION IN SUPPORT OF BROADER UN GOALS AND ISSUES

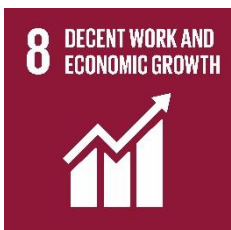
As part of its commitment to sustainable development, Ingenico Group decided to integrate the UN Sustainable Development Goals (“SDGs”) into its CSR strategy in order for it to be part of a global movement. The 17 SDGs, adopted in 2015 by the 193 member countries of the United Nations, in fact make up the “2030 Agenda for Sustainable Development”. These goals call for action among governments and civil society, but also among businesses, which are crucial partners in this initiative.

SUSTAINABLE DEVELOPMENT GOALS



Ingenico Group has already integrated the majority of the SDGs into its operations. The Group contributes in particular to goals 8, 12, 13 and 16.

Decent work and economic growth



In order to achieve sustainable economic growth, companies must create the conditions that allow people to have quality jobs that stimulate the economy without harming the environment. Job opportunities and decent working conditions are also required for the whole working age population.

Ingenico Group contributes to economic growth and the promotion of decent work, in particular, through:

- Its financial inclusion solutions:

Ingenico Group’s payment solutions help make financial services more widely available and affordable to the unbanked, supporting the shift from a cash-based environment to a cashless ecosystem.

For instance, in West Africa, Ingenico Group has been rolling out a simple payment solution since 2013 in partnership with eMoney, making it easier to access and use banking and

financial services. This solution, which enables users to transfer money, pay bills and access banking services, as well as purchase mobile phone top-up credit, has been launched in several countries. The solution is easy to install on Ingenico Group’s iWL mobile terminals and offers simple, secure transactions, while giving families access to financial services at a lower cost. Based on this solution, a roaming savings and account-opening service was launched nearly four years ago with a microfinance institution (MFI) in Cameroon.

In East Africa, Ingenico Group provides Branchless Banking technology for local banks looking to expand their customer base to include unbanked populations in rural areas, through a network of “agents” that are recruited among local merchants and trained by the bank. Using a mobile device, “agents” can register new customers, activate their cards and enable customers to make deposits or withdraw money. This branchless banking solution is giving financially excluded people access to banking services in remote areas, at a lower cost, thereby overcoming the barriers of geographic access, basic financial knowledge and language. These solutions also promote the development of microbusinesses. These solutions therefore promote societal integration and economic growth.

- The integration of social standards into the management of its terminal supply chain

The Tier 1 suppliers tasked with supervising the assembly lines of the Group's terminals are members of the RBA, thereby ensuring a supply that complies with the strictest standards in terms of labour law and social justice. The Group has also rolled out to its component suppliers (Tier 2 suppliers) various tools focused on social requirements which engage these suppliers in

socially responsible practices. In general, Ingenico Group is working to improve the transparency of its supply chain and in particular to monitor the minerals that go into its terminal components to ensure that they do not benefit armed groups that violate human rights in the Democratic Republic of the Congo and neighbouring countries. Through these various measures, the Group aims to help uphold decent working conditions.

Responsible consumption and production



Sustainable consumption and production aim to do more and better with less by using resources and energy in an efficient manner, for example.

Thanks to the development of an eco-design policy for its terminals based on a 'life cycle' approach and the introduction of recycling solutions for end-of-life products, Ingenico Group supports sustainable production and consumption. In accordance with the WEEE (Waste Electrical and Electronic Equipment) directive, recycling solutions for end-of-life Ingenico terminals

are in place in EU member states. In keeping with its commitment to the circular economy, the Group supports this initiative by implementing it beyond the European Union, in countries such as Australia, Brazil, Canada, China, Colombia, Mexico, the Philippines, Singapore, Thailand, and the United States.

In France, a partnership is in place with a local recycler to streamline the entire process of collecting and recycling end-of-life terminals from Group customers. Another benefit is that this partner provides work for three establishments for disabled people and one prison, i.e. a total of 80 people.

Its commitment to responsible production is also reflected in the management of its suppliers.

Climate action



Climate change has wide-reaching effects on human and natural systems across all continents. As a result of its impact on economic development, natural resources, and poverty, combating climate change has become an inseparable aspect of sustainable development.

Ingenico Group has put in place effective measures for combating climate change by evaluating the greenhouse gas

emissions across its value chain on an annual basis and by setting objectives for reducing greenhouse gases and initiatives to achieve these objectives, such as:

- increasing the amount of renewable energy supplying the main sites located in France
- consolidating the number of servers used by the Group in its outsourced data centres
- increasing the energy efficiency of terminals
- promoting the use of paperless electronic payment receipts
- using alternatives to air transportation

Peace, justice and strong institutions



SDG N° 16 is dedicated to the promotion of peaceful and inclusive societies for sustainable development, access to justice for all, and building effective accountable institutions at all levels.

Ingenico Group participates in building effective and accountable institutions by promoting the transparency and

traceability of financial transactions. By its very nature, electronic payment contributes to the reduction of fraud and illicit financial flows. Ingenico Group has also launched solutions to improve the traceability of monetary transactions and the transparency of the financial system in line with governments' anti-fraud requirements, both in emerging economies and in G20 countries.

Ingenico Group also actively combats corruption, which is one of the foundations of the Group's Code of Ethics and Business Conduct.

Ingenico Group contributes to other SDGs such as:

1 NO POVERTY



No Poverty

Two billion people are still excluded from financial services. In this context, Ingenico Group's payment solutions are key to make financial services more widely available and affordable. Financial inclusion is a driver to reduce poverty.

4 QUALITY EDUCATION



Quality Education

Ingenico Group builds close relationships with the education and student sectors, illustrated by its funding for doctoral students, its scholarships, its participation in careers events, partnerships and programs, as well as its opportunities for apprentices and interns.

5 GENDER EQUALITY



Gender Equality

In a highly technical business sector, where men are traditionally over-represented, Ingenico Group is promoting professional gender equality through a variety of initiatives which focus on recruitment, career advancement, compensation, and work-life balance. In 2017, Women in Payments, an association that promotes and develops female leadership in the payments industry, launched a global mentoring program of which Ingenico is one of the active sponsors.

9 INDUSTRY, INNOVATION AND INFRASTRUCTURE



Industry, Innovation and Infrastructure

The payment ecosystem is constantly evolving. To meet the need for constant innovation, Ingenico Group created a dedicated Innovation Department, called Ingenico Labs, three years ago. Composed of marketing experts, engineers, researchers, and decision-makers from strategic partners, this unit works closely with all Group entities to define the merchant practices of tomorrow.

10 REDUCED INEQUALITIES



Reduced inequalities

In 2017, the Group launched two projects to help visually impaired or blind people access its solutions. It applied for a patent for the development of an innovative solution of accessories for entering a PIN code on any capacitive touch screen and made the unusual choice to include mechanical keyboards with its new product range, which is expected to be on the market in 2018.

Ingenico Group has also been committed to equal opportunity alongside the NQT association (Nos Quartiers ont des Talents - our neighborhoods have got talent) since 2016 and encourages its employees to sponsor young graduates from disadvantaged areas by providing them with support to find their first job.

In addition, Ingenico Group supports charities through philanthropic activities, donations or at events and fundraisers, and by sharing its technical expertise and solutions for fundraising.

Connected screens from Think & Go enable a passer-by with a contactless payment card or an NFC (near field communication) smartphone to make a gift or a donation. In 2017, Ingenico Group and its customers led various campaigns in favor of the Institut Curie, the French Federation of Cardiology, the various charities supported by Société Générale during the Solidarity month it organized and those that the BNP encourages the customers of its digital branch to support and the charity The Smith Family, supported by ANZ, which works on behalf of disadvantaged children in Australia. In France, one of these screens has also been installed in the basilica at Lisieux to enable visitors to make donations. Thanks to this solution, which combines an interactive, dynamic and multi-content interface with multi-sum and multi-merchant payment capabilities, it has never been so quick and easy to donate to charity.

In France, various different forms of micro-donation have been developed in recent years. Ingenico has entered into partnership with MicroDON and this has made it possible to deploy the Arrondi solution on the payment terminals used

by many of Ingenico Group's retail customers. Nearly 7 million micro-donations that have been made in total since the project launched in 2015, amounting to more than €1.3 million raised for the benefit of the associations supported by the four partner retailers. Ingenico Group has been hosting the "GoodTransaction" donation solution from HeoH on its standalone terminals. Its products for the self-service sector are also used to equip HeoH kiosks designed to accept contactless donations in public places. Finally, it provides HeoH with a secure online payment service for the Twitter-based donation solution it launched in 2017: the "GoodTweet". In the United Kingdom, the *Pennies* solution has been rolled out to nearly 6,000 standalone terminals operated by more than 30 partner retailers. This enables customers to make fixed donations of less than one pound or to round up the total transaction value to the next pound.

The Group also lends terminals to support various fundraising initiatives. For example, in 2017, the French entity renewed its support for AMREF, the largest public health NGO in Africa, by providing payment terminals for events in Paris and Monaco. Once again, the Group sponsored the Cards & Payment Award in the UK and, thanks to the terminals it provided, helped to raise nearly £10,000 for the charity MS Society, which funds research and supports those suffering from multiple sclerosis. Since 2010, Ingenico Group has

helped to raise more than £70,000 for various charities during this event.

Ingenico Group makes an active contribution to fundraising through its online payment services, which it offers to NGOs at preferential rates. It is the market leader in online donations in France. Since 2012, the Group has joined forces

with iRaiser, an online fundraising platform for non-profit-making organizations, providing a payment solution which makes it possible to accept one-off or recurring donations in France and internationally. There are more than 150 NGOs on the platform, primarily located in France, Belgium, and in England.

TO LEARN MORE ABOUT INGENICO GROUP'S CSR APPROACH, PLEASE REFER
TO OUR [CSR REPORT 2017](#)

