

# COMMUNICATION ON PROGRESS 2019

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## 2 CEO statement of continued support in 2019

Dear Mr. Secretary General,

Following its recent integration into the CAC40 index in the beginning of 2020, Worldline enters this new decade as the European champion for payment and transactions, ready to rise to the considerable challenges – but also the opportunities –related to its business activities and to carry out the necessary transformation to guarantee to all its stakeholders the resiliency and sustainability of its business model in this the post-crisis context. With more than 12 000 employees across more than 30 countries, and building on its 45-year experience, Worldline provides high quality, reliable and secure payments and innovative solutions covering the entire payments value chain for customers through three main business lines: Merchant Services, Financial Services and Mobility & e-transactional services.

Sustainability is at the heart of Worldline's business model and value creation approach. Worldline's TRUST 2020 commitments, its Corporate Social Responsibility (CSR) program launched in 2016, are an integral part of the company 'strategy and are based on long-term relationships of trust with stakeholders. The improvement of our CSR ratings and of our financial and extra-financial key performance indicators in the past five years shows how seriously we embed this issue throughout our organization. We aspire to be the premium brand in the payments industry for customers and for employees – another reason why it is so important for Worldline to promote sustainable development within its value chain and across its ecosystem. . In this particular context, it is worth emphasizing that Worldline's sustainability strategy has enabled it to anticipate and respond quickly to the COVID-19 situation. Since 2017, the integration and formalization of Worldline's contribution to the United Nations' Sustainable Development Goals has reinforced its commitment to excellence regarding sustainability. Last but not least, Worldline has been proud to define and publish in June, the 9<sup>th</sup> after its General Assembly its sense of purpose, as following: “ 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 approach has been the opportunity to clarify our business goals regarding their societal and environmental positive impact and also to highlight the core values of our corporate culture: innovation, excellence cooperation and empowerment.

I am pleased to confirm that Worldline is renewing its commitment to the ten principles of the United Nations Global Compact with respect to Human Rights, labor standards, protection of the environment and anti-corruption, and continue to take concrete actions in all its entities and all along its value chain to further progress in its CSR roadmap. Our actions and their results are reported in our two extra-financial reference documents which constitute our Communication on Progress for 2020:

- The 2019 Universal Registration Document, integrating Worldline Vigilance Plan, which is the document for investors' community and official registration to the AMF (Autorité des Marchés Financiers).
- The 2019 Integrated Report that presents its global vision and strategy for creating sustainable value for its stakeholders, as well as its business model and the governance put in place to achieve this ambition.

I am proud to reiterate our commitment and our strong support to the Global Compact and share it among our stakeholders, regardless the nature of their relations with Worldline and submit our annual COP for the fourth year in a row. This commitment is all the more important to me this year as it is part of my mission as a member of the Board of Directors of the Global Compact France and also because I am firmly convinced of the urgent need to join forces to raise the new challenges related to the post pandemic era.

Yours sincerely,  
Gilles Grapinet  
Worldline Chief Executive Officer

### 3 Aiming towards the achievement of the TRUST 2020 objectives – 2019 CSR actions summary

With this Communication On Progress (COP), Worldline accounts for its CSR activities implemented in 2019 and attests its commitment to maintain high ethical, social, societal, environmental and governance standards creating sustainable value for its stakeholders. It captures its contribution and the promotions of the principles in the areas of Human Rights, labor, the environment and anti-corruption as a signatory of the United Nations (UN) Global Compact since 2016. In 2019, 59% out of the TRUST 2020 targets were achieved as measured by the 14 concrete Key Performance Indicators (KPIs) related to Worldline CSR main strategic challenges in the areas of service availability, sustainable innovation, customer satisfaction, security, data protection, talent attractiveness, responsible procurement, and the environment. As a result:

- In 2019, Worldline generated €1,016 million in revenue from sustainable offerings, surpassing its € 725 million objective by more than 40%;
- Worldline remains for the 3<sup>rd</sup> year in a row in the very restricted TOP 1% of the best sustainable companies assessed by EcoVadis in all categories, improving by two points its score compared to last year and reaching 83/100;
- The company is still offsetting 100% of its carbon emissions, however, it committed even further by setting up ambitious objectives of carbon reduction i.e. -19% by 2025 and -45% by 2045 (2018 as baseline) approved by the Science Based Targets initiative;
- The company benefited from a +4 point increase of the overall employee satisfaction as measured by the Great Place to Work® Trust Index, thus reaching 63% compared to the TRUST 2020 target of 60%, while integrating new entities from recent acquisitions. Furthermore, 89.5% of employees stated they were satisfied with the trainings provided by the company;
- 94,5% of Worldline employees completed the Code of Ethics training;
- Worldline has achieved its customer satisfaction objective by obtaining an overall score of 8.2/10.

Worldline CSR strategy shows its reliance as since its launch in 2014, 100% of our main key performance indicators have improved. The TRUST 2020 roadmap is coming to an end and we prepare a new chapter for the years to come. The progresses made during this journey are recognized through a number of awards and certifications (*For more information, please refer to Worldline 2019 Universal Registration Document, section D.1.3.2*):

- **Vigeo Eiris:** Worldline has been evaluated in 2019 and has been ranked 5th/45 in its industry in Europe, with a score of 56/100.
- **Gaïa Index:** Worldline remains a leader for the transparency of its extra-financial information and commitment toward sustainable development by improving its score to 88/100 in 2019.
- **Sustainalytics:** Worldline is ranked 5th in its sector with a score of 78/100 since 2017.
- **MSCI:** Worldline consolidates its CSR performance in the MSCI Index and conserves its AA level since 2016.
- **ISS-Oekom:** Worldline scored high in the ranking released by ISS-Oekom (prime status, with a C+ rating). Regarding ISS (Institutional Shareholder Services, Inc.), the Group achieved a 1 ranking in environment, 1 in social, and 5 in governance at the end of 2019. The rating scale runs from 1 to 10, with 1 representing the lowest risk level and 10 the highest.
- **CDP:** in 2020, Worldline obtained an A- rating following its first assessment for the 2018 exercise by the CDP Questionnaire on its own initiative (the Company was previously assessed as part of the Atos group). The CDP is recognized by investors as the international benchmark for transparency and corporate commitment to climate change. The CDP uses a detailed and independent methodology to assess these companies, assigning them a rating from A to D- based on the completeness of information provided, awareness and management of environmental risks and demonstration of best practices associated with environmental leadership, such as setting ambitious and meaningful emission reduction targets. This high rating is a recognition of Worldline's ambitious environmental strategy and achievements.

- **EcoVadis:** in 2019, Worldline received for the fourth year in a row, the “Gold” level awarded by the independent extra-financial assessment organization EcoVadis. With a 2-point increase in the global ranking, the Group has obtained an overall score of 83/100, confirming its progress in CSR performance and its long-term commitment to sustainable development.
- **DJSI (Dow Jones Sustainability Index)/Robeco SAM:** Following its first assessment by Robeco SAM, Worldline obtained an ESG score of 67/100. With this overall score, strongly boosted by a significant 85/100 rating in the environmental area, Worldline is currently positioned as the 10th best sustainable companies in its industry.
- **FTSE4Good:** in 2019, Worldline has been included in the FTSE4Good index series for the first submission. For the 2018 exercise, the Group has obtained an overall score of 4.5/5 and is in the top 4% of its industry.

In 2019, Worldline has decided to create its own Social and Environmental Responsibility Committee at Board level.

Chaired by an independent member, this Committee is composed of 5 members, including 2 independent members, and the Director representing the employees. This Committee is in charge of preparing and facilitating the work of the Board for the review of:

- The Group’s social and environmental responsibility strategy, its impacts and the rollout of the related initiatives;
- The Group’s practices in respect of responsible purchasing;
- The Group’s social and environmental responsibility commitments in light of the challenges specific to the Group’s business and objectives;
- The evaluation of the risks and opportunities with regard to social and environmental performance;
- Social and environmental policies taking into account their impact in terms of economic performance;
- The annual statement on extra-financial performance; and
- The summary of ratings awarded to the Group by rating agencies and in extra-financial analyses

## 4 Contributing to the UN SDGs

### 4.1 Target the most relevant SDGs for Worldline through risks and opportunities mapping

In order to highlight the extra-financial risks relating to our stakeholders' expectations, we conducted a specific analysis identifying 12 significant gross risks.

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 programs and policies.

## 4.2 SDGs to which we contribute the most

### OUR INTEGRATED APPROACH ALIGNS WITH THE UNITED NATIONS SUSTAINABLE DEVELOPMENT GOALS (SDGs)

Worldline has also analysed how its actions contribute to the UN SDGs at both external and internal levels. This reading grid has allowed us to better assess how we can contribute to the major global challenges of today and tomorrow and to provide greater clarity to all our stakeholders regarding Worldline's commitments and performance.

#### EXTERNAL PERSPECTIVE OF PRODUCTS AND SERVICES SOCIETAL BENEFITS



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 OF CONTRIBUTIONS THROUGH ITS VALUE CHAIN, INTERNAL PROGRAMMES AND POLICIES



- Social initiatives
- Health and safety
- Flexibility at work
- Health care benefits
- Wellbeing@Worldline wellbeing at work programme



- 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:



In addition, Worldline also has a special impact on two complementary SDGs: SDG 3 "Good health and well-being" and SDG 5 "Gender Equality" covering areas in which the Company is highly involved through its *Wellbeing@worldline* and Gender Equity programs.























For more information, please refer to: *Worldline Universal Registration Document 2019, section D.2.5.3 Create CSR value for customer through our portfolio*

## 4.3 Measure and monitor our contribution to SDGs

As part of its TRUST 2020 program, Worldline's long-term CSR ambition, and in order to measure our impact on the strategic SDGs for the company, we have linked our key performance indicators to the main SDGs to

which we contribute. This approach illustrates how Worldline is impacting SDGs through its TRUST2020 program.

The KPIs and SDGs interconnections are specified below:

	Indicator	2015	2016	2017	2018	2019	2020 Targets	SDG linkage
BUILDING CUSTOMER TRUST WITH RELIABLE, SECURED, INNOVATIVE AND SUSTAINABLE SOLUTIONS	Quality Score – Contracts' Service Availability & Response Time*				9,608	9,871	9,875	
	% of incident responses compliant with Worldline security policy*	–	97%	98.67%	98.74%	99.64%	100%	
	% of Compliance Assessment of Data Processing (CADP) performed for all processing activities*	–	–	–	97%	99%	100%	
	Revenue generated through sustainable solutions that contribute to societal and environmental progress (in €)*	575	586	770	816	1,016	725	       
	Overall Customer Satisfaction from Tactical surveys*	7.26	7.67	8.1	8.1	8.2	8	
BEING A RESPONSIBLE EMPLOYER BY FULFILLING OUR EMPLOYEES' POTENTIAL	Number of employer brand study citations*	0	1	3	3	5	5	
	% of employees satisfied with the training provided by Worldline*	–	86%	88.4%	87.75%	89.50%	90%	 
	% employee satisfaction as measured by the Trust Index of the Great Place to Work® survey*	50%	57%	58%	59%	63%	60%	 
	Gap between the % of females in management positions and the % of females in the overall workforce*	–	7.5 points	7.5 points	7.3 points	6.9 points	0 point	 
ENSURING OUR BUSINESS ETHICS WITHIN OUR VALUE CHAIN	Level obtained in the EcoVadis assessment*	Silver	Gold	Gold	Gold	Gold	Gold	
	% 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*	–	100%	100%	89%	100%	100%	
LEVERAGING THE ECO-EFFICIENCY OF OUR DATA CENTRES AND OFFICES	% of CO <sub>2</sub> emissions offset from data centres, buildings and business travels*	32%	31%	83%	100%	100%	100%	
	% of CO <sub>2</sub> emissions offset from payment terminals based on a Life Cycle Assessment (LCA)*	0%	100%	100%	100%	100%	100%	 

(\*) KPIs audited by an Independent Third Party Organisation

## 5 Our commitments to respect and promote the United Nations Global Compact principles

### 5.1 Ensuring the respect of Human Rights in our company and our value chain

*Principle 1: Business should support and respect the protection of internationally proclaimed Human Right*

*Principle 2: Make sure that they are not complicit in Human Rights abuses.*

#### 5.1.1 Vision

Worldline supports and respects the principles of the Universal Declaration of Human Rights of 1948, the International Labor Organization (ILO) Declaration on Fundamental Principles and Rights at Work and the OECD Guidelines for Multinational Enterprises.

#### 5.1.2 Commitments and policies

The company fully embeds the respect and promotion of Human Rights into every function, role, and corner of its business and its value chain, through the establishment of the Worldline Code of Ethics. This policy provides guidance regarding behavior of employees and suppliers within business activities.

In 2019, Worldline ensures that it is not complicit in any kind of Human Rights violation, disrespect of the ILO declaration or data privacy breaches. Regarding this area, data protection is fundamental to Worldline's business and this is why the company has taken key commitments by 2020 in this area:

- To reach 100% of Compliance Assessment of Data Processing performed for all processing activities
- To train 100% of the Company's employees on a yearly basis regarding security and data protection to strengthen and maintain awareness regarding data protection.
- To ensure privacy based on European standards on all sites.
- To ensure data privacy as a standard in Worldline solutions
- To address data protection already during design and as a default.

*For more information, please refer to:*

*Worldline Integrated Report 2019, Section "Ethics & Value Chain Challenges"*

*Worldline Universal Registration Document 2019, Section D.3.2.2.3 Promotion of Human Rights internally through the International Labor Rights, Section D.2.3.1.1 Worldline Group security objectives and policy, Section C.4.3 Compliance with technical standards.*

#### 5.1.3 Programs and Actions

##### **Code of Ethics:**

Worldline's Code of Ethics was reviewed and approved by Worldline Board of Directors in 2019. Strong involvement by the Human Resources department has ensured a consistent and thorough implementation, particularly in countries requiring representatives of employees to be involved. Additionally, the Legal department of each country reviewed the content of the Code of Ethics to ensure alignment with local laws and regulations. Consequently, certain countries have adopted a slightly modified Code of Ethics, particularly with respect to issues carrying legal implications, such as national whistleblowing systems.

When joining the company, all employees are requested to sign the Code of Ethics and to respect gender equity, Human Rights, ILO's Fundamental Principles and Rights at work, cultural diversity empowerment, fight against corruption, child labor and bribery prohibition.

Suppliers, partners and third parties who assist Worldline in its business activities must commit to respecting

the principles of the Code. Additionally, a mandatory e-learning training on the Code of Ethics is organized for all the Group employees to share knowledge on this key document.

*For more information, please refer to:*

*Worldline Integrated Report 2019, Section Ethics & value chain*

*Worldline Universal Registration Document 2019, Section D.4.2.1.1 Worldline Code of Ethics as the backbone of the Company's ethics and policies*

*Worldline Code of Ethics: <https://worldline.com/content/dam/worldline-new/assets/documents/code-of-ethics-worldline.pdf>*

### **Security and data protection:**

Worldline has adopted strong organizational and security measures to guarantee a high level of protection for the personal data of employees and customers and to ensure the right of privacy, based on three pillars: a data protection policy, data protection procedures and raising employee awareness.

Worldline's global and stringent approach to protecting personal data has been recognized through the approval by European personal data protection authorities and by the Payment Card Industry Data Security Standard (PCI DSS) certification.

With respect to each of its processing activities that involve personal data, each Worldline Group entity in Europe conducts a compliance assessment of data processing in order to assess the features of the processing in relation to the applicable data protection regulation. This is done by each legal entity in the Worldline group even though the entities need to be regarded independently for data protection.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.2.4.3.3 Worldline Data Protection commitments*

### **Compliance with the General Data Protection Regulation (GDPR):**

Worldline has prepared to comply with this regulation for all of its entities and employees in 2017, founded on three key elements: principles based on the Data Protection Directive; procedures that ensure that such principles are implemented and a training program for all Group employees, tailored to their positions and responsibilities.

In order to ensure a coordinated and harmonized approach respecting the applicable national laws, the Group has adopted a policy related to personal data protection that is applicable to all of its entities and their employees. This policy is founded on three key pillars:

- (i) A set of principles based on those set forth in GDPR;
- (ii) A set of procedures that ensure that such principles are implemented; and
- (iii) A training program for all group employees, tailored to their positions and responsibilities.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section C.4.4.1 Personal data processing within the European Economic Area*

### **Fighting against discrimination and providing safe working conditions:**

Worldline aims to treat all its employees fairly and actively seeks to prevent all forms of harassment and discrimination regarding sex, gender, race, age, sexual orientation, disability and political or religious convictions. In addition, the strictest standards regarding child labor and compulsory work are respected by Worldline that asks its suppliers and subcontractors to apply the same actions through the Sustainability Supplier Charter.

To demonstrate its commitment to inclusion and diversity, Worldline signed the United Nations' Standards of Conduct for Business and the *L'autre Cercle* Charter in February, pledging its support to protect the rights of LGBT+ (Lesbian, Gay, Bisexual, Transgender, Intersex and others) people at work worldwide.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.3.2.3 Ensure fairness & efficiency through diversity promotion*

### **Business partner's commitment to integrity charter:**

In 2019, Worldline customized its own charter. Its objective is to summarize the principles and actions that all Worldline partners should comply with in order to be able to work with the Company. Thus, it encourages them to follow the principles of the United Nations Global Compact in the areas of Human Rights, labor, the environment and anti-corruption.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.4.4.2.2, Promote Worldline's CSR commitments all along the value chain*

#### **Evaluation of the value chain:**

EcoVadis, an external third party, assesses the CSR performance of the Worldline's strategic suppliers each year. It enables to ensure that every supplier is in accordance with the International Human Rights principles. To assess the CSR practices of its suppliers, and how these latter mitigate their extra-financial risks, Worldline asked, its main and strategic suppliers (rank 1) to be assessed by the third-party EcoVadis rating agency on their CSR performance at any time during their contract. In 2019, Worldline was still part of Atos group procurement tool, but in parallel, the Company prepared the launching of its own sustainable procurement platform that will be implemented in 2020. This tool notably enables Worldline to maintain its TRUST 2020 objective that entails that the Company must encourage 100% of its suppliers who are rated below 40/100 on EcoVadis score to implement action plans to increase their CSR performance. This intermediate step is essential before any breach of contract as it positively contributes to change the entire ecosystem with sustainability practices, while maintaining an economic prosperity.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, D.4.2.3.2 An assessment procedure for subcontractors and suppliers*

#### **Responsible minerals sourcing:**

Worldline strongly supports the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas and performs interviews to assess the due diligence of suppliers. None of Worldline suppliers has been considered as a risk in 2017, given the results of a deep analysis based on the main terminals producer located in Malaysia and Singapore.

In October 2018, Worldline also shared with its main hardware suppliers (that provide terminals and data center components for instance) a letter signed by Worldline CSR Officer on responsible minerals sourcing. This document sets forth the commitments and expectations Worldline's suppliers have to follow regarding conflict minerals and complements the Business partner's commitment to integrity which already includes requirements for a transparent and conflict-free supply chain. Indeed, the Company is committed to ensuring that the minerals used in its hardware's components are not sourced from conflict regions (e.g. Democratic Republic of Congo, Rwanda, Tanzania, Uganda, Zambia), nor finance armed groups.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.3.2.2.3 Promotion of Human Rights internally through the International Labor Rights*

#### **Empowering local communities:**

Worldline continues to promote Human Rights in local communities where the company is present. The company undertakes corporate citizenship activities in the following key areas that help resolve local issues such as providing social care to children for youth empowerment, promoting education and employability through digital inclusion and fighting disease and illness supporting local charities and fundraising activities. In 2019, €1.5 M has been donated to local communities.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.4.5 Develop sponsorship and philanthropy in our local communities*

#### **Sustainable solutions to enhance Human Rights:**

Worldline provides solutions to ensure fair business practices, to prevent the threats of cyber-attacks and to avoid data breaches and by consequence to ensure no complicity in Human Rights abuses. For instance, Worldline Fraud Risk Management, E-banking or Acquiring Processing solutions enhance combat against fraud, corruption and cyber risks, thus contributing to the ODD 16.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.3.2.2 Encourage social dialog to promote Human Rights and high standards working conditions*

### **Fintech InTouch : Empowering access to finance :**

As a company specialized in payment processing, notably for retail merchants, Worldline's role and responsibility are to positively contribute to the issue of access to finance which affects underprivileged and less privileged stakeholders including unbanked communities and small or rural businesses. Worldline has developed specific offerings and partnerships to support the financial inclusion of these financially underserved communities.

At the end of 2018, Worldline signed a technological, commercial and financial partnership with the African fintech *InTouch* to support financial inclusion. *InTouch* is developing alternatives to costly traditional payment systems that require the creation of a bank account, notably by leveraging the opportunity presented by the rise of mobile phone users in the African continent.

*For more information, please refer to:*

*Worldline Integrated Report 2019, p. 35*

*Worldline Universal Registration Document 2019, section D.2.5.3.3 Solutions contributing to access to finance*

## **5.1.4 Results and progress**

As part of its CSR strategy and its long-term TRUST 2020 ambition, Worldline released a wide range of societal indicators that enable to measure its progress. The main 2019 headways in the Human Rights area are:

- 113 suppliers were assessed by EcoVadis, representing 56.09% of total spending (versus 96 in 2018).
- The percentage of employees trained with the Code of ethics reached 94.90% of employees (versus 95 % in 2018 but it represents a growth of 1650 employees).
- 85% of Worldline employees attended mandatory online training programs related to personal data protection in 2019. (versus 83% in 2018)
- 99.64% of incident responses have been compliant with Worldline security policy.
- € 1,509,259 of investments in funding initiatives in 2019 for local communities and society at large.
- Zero complaints regarding breach of customer privacy and zero claims from clients or suppliers related to corruption

## **5.2 Being compliant with international work standards**

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

*Principle 4: the elimination of all forms of forced and compulsory labor;*

*Principle 5: the effective abolition of child labor*

*Principle 6: the elimination of discrimination in respect of employment and occupation.*

### **5.2.1 Vision**

Successfully attracting, integrating, motivating and developing the best talented people in the area of digital technologies is one of the most important levers for Worldline for consistently reaching business excellence and to solve complex challenges for its customers. This is the reason why Worldline has designed the wellbeing@worldline program that reflects the priority placed on its employees. Worldline believes that providing a positive and safe working environment, a healthy work-life balance and the right conditions for the development of skills and talents are key for its long-term performance.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, Section D.3 Being a responsible employer*

*Worldline Integrated Report 2019, p.42*

## 5.2.2 Commitments and policies

As a signatory of the UN Global Compact, Worldline ensures the protection of international labor rights within its organization and its value chain and states that it is not engaged in any form of breaches on labor rights. In addition, as part of its TRUST 2020 CSR ambition, Worldline has set up strong commitments by 2020 in the labor area:

- Be cited in at least 5 employer brand studies.
- Ensure more than 90% employees are satisfied with the trainings provided.
- Increase to 60% the employee satisfaction as measured by the Trust Index of the Great Place to Work® survey.
- Reduce the gap between the % of females in management positions and the % of females in the overall workforce to 0 (target range of +/- 10%).

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, Section D.3.1 Meet employee expectations*

## 5.2.3 Programs and Actions

### **Gender equality:**

Worldline is committed toward equal opportunities for men and women, equal access for all to the same level of responsibility within its organization. The right balance of men and women in Worldline enables innovation, creativity and collaboration in each team.

In France, equal pay for equal work reached 88% (with an objective of 100%), compared with an industry average of 83%.

Although the fields of IT and engineering mostly appeal to men, 31% of Worldline employees worldwide are women. Worldline is committed to improve this proportion to reflect more women in its workforce. In 2019, six women were Board members out of 13 members. Worldline has identified new actions that will strengthen the representation of women at all levels.

*For more information, please refer to:*

*Worldline Integrated Report 2019, Well-being and inclusion: key drivers of our performance (p. 46 & p.47)*

*Worldline Universal Registration Document 2019, Section D.3.2.3 Ensure fairness & efficiency through diversity promotion and Section D.3.2.3.1 Focus 1: Promoting gender equality*

### **Diversity program:**

Worldline aims to ensure that all forms of diversity are represented and takes concrete actions related to capitalizing on its international diversity, its experienced staff and intergenerational skills transfer, the inclusion of disabled people and gender equity opportunities.

Regarding gender equity, Worldline employs 31.5% of female employees worldwide and constantly strives to improve this proportion. Worldline has identified new actions that have been deployed in 2019 to strengthen women representation. This includes but not limited to clarifying the process and instructions to ensure that women and men are treated equally during the people reviews and that women representation criteria is systematically taken into consideration to establish the succession plans.

*For more information, please refer to:*

*Worldline Integrated Report 2019, People, p.42*

*Worldline Universal Registration Document 2019, section D.3.2.3 Ensure fairness & efficiency through diversity promotion*

### **Respect for international labor rights all along the value chain:**

Worldline ensures the protection of international labor rights and rejects all forms of forced and compulsory labor and child labor. As part of its sustainable procurement policy, Worldline select suppliers who do not use or accept that their own suppliers and subcontractors make use of child or forced labor. Also, suppliers must not practice or support any psychological or physical coercion and must respect individual and collective liberties and comply with labor laws.

*For more information, please refer to:*

*Worldline Integrated Report 2019, Ethics & value chain, p.48*

*Worldline Registration Document 2019, D.3.2.2.3 Promotion of Human Rights internally through the International Labor Rights and D.4.4 Develop responsible procurement & due diligence in the value chain*

*Worldline Business Partner's Commitment to integrity <https://worldline.com/content/dam/worldline-new/assets/documents/worldline-business-partners-integrity-charter.pdf>*

#### **Health and safety:**

Worldline is fully committed to preventing and controlling health risks and especially psychosocial risks. For instance, Worldline has created in 2017 a training module dedicated to the prevention of psychosocial risks in order to improve working conditions and the work-life balance. Also, an Occupational Health and Safety (OHS) Committee composed of elected employees is the contact point for matters related to health, safety, and working conditions.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.3.2.2.2 Measures to ensure health and safety at work*

#### **An ongoing social dialogue and a freedom of association:**

Worldline ensures a culture of ongoing social dialogue with its employees and labor unions. The company acknowledges that employee representatives must play a comprehensive role concerning the most important and confidential issues faced by the Company. In each Worldline country, the Works Council and employee representatives meet on a regular basis as required by labor laws.

In 2019, Worldline Group reinforced the dialogue with its Works Councils (WC) by having its own employee representative at board level following Atos' carve out. In 2019, concomitantly with the separation, the Worldline Group has proactively announced and launched the process of creation of the European Works Council (EWC) in the 17 European countries where the Group is present, informing all the WC, the managers as well as employees, thus opening the social dialog to more than 80% of the overall Worldline employees.

*For more information, please refer to:*

*Worldline Integrated Report 2019, Employees at the heart of our strategy*

*Worldline Universal Registration Document 2019, section D.3.2.2 Encourage social dialog to promote Human Rights and high standards working conditions*

#### **Training:**

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

To create a competitive advantage, companies need to learn faster than their competitors, organizations need to maintain knowledge about new products and processes, understand what is happening in the outside environment and produce creative solutions using the knowledge and skills of all within the organization.

Given the critical aspect of learning in an innovative and high-skilled IT company, Worldline puts a specific priority on the skills development of its employees. The Worldline Training Plan was developed in 2019 based on three priority areas (in continuity with previous years): to strengthen the technological expertise (IT delivery) of its employees, enrich the skills of the sales teams, and develop leadership in order to help managers grow in their jobs.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.3.4.2 Talent management @Worldline*

*Worldline Integrated Report 2019, Discover Worldline's Learning Experience! p.45*

#### **Collective bargaining agreements:**

Worldline follows local and international regulations and requirements concerning labor rights. Otherwise, Worldline has signed collective bargaining agreements with trade unions and staff representative bodies that enable employees to benefit from favorable statutory requirements regarding working conditions, health and safety matters, length of maternity/paternity leave, working time, wages, notice periods, vacation time and training.

*For more information, please refer to:*

*Worldline Universal Document 2019, section D.3.2.2.1 A culture of permanent and effective social dialogue  
Collective bargaining agreements*

## 5.2.4 Results and progress

As part of its CSR strategy and its TRUST 2020 ambition, Worldline released a wide range of social indicators that enable to measure its progress. The main 2019 headways in the labor rights area are:

- Employee satisfaction, as measured by The Great Place to Work Index, reached 63%. Exceeding TRUST 2020 target by 3 points.
- The average hours of training that employees have undertaken during the year was 21.44
- In 2019, the global turnover rate was 10.73%.
- 72.94% of employees are covered by collective bargaining agreements in 2019.
- An increase in the number of women within its organization: the percentage of women has risen from 30.30% in 2018 to 31.5% in 2019.
- The percentage of disabled employees was 1.47% in 2019
- The percentage of females in Worldline's top positions increased from 18.52% in 2018 to 24.06% in 2019.
- Worldline not only follows local and international regulations and requirements regarding labor rights, but also covers 72.94% of all its employees with collective bargaining agreements and 81.25% of them by European Directives.

## 5.3 Reducing our environmental footprint

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

*Principle 8: undertake initiatives to promote great environmental responsibility*

*Principle 9: encourage the development and diffusion of environmentally friendly technologies.*

### 5.3.1 Vision

Following the COP 21 and the Paris Agreement, Worldline has significantly strengthened its environmental commitments and accelerated its transformation to improve its environmental performance by reducing carbon and energy intensity related to its business activities.

Environmental-related topics are fully embedded in Worldline CSR strategy as a key strategic pillar. As a result, reducing its activities impact on the environment and improving its environmental performance are now part of all decision-making and production processing.

### 5.3.2 Commitments and policies

Consistently with the Atos Group environmental strategy, Worldline confirmed in 2017 its own low-carbon environmental strategy in order to take into account the 2°C scenario adopted as part of the COP 21 to fight against climate change. Its strategy puts the focus on the energy efficiency of data centers and offices, as well as energy used during payment terminals lifecycle or during the business travels.

As part of its ambitious environmental strategy and its TRUST 2020 CSR ambition, Worldline has set up strong environmental commitments:

- Certify ISO 14001 all its data centers and sites above 500 employees;
- Reduce Worldline's carbon intensity each year by 2.67% in alignment with Worldline Science-Based Targets to reduce its CO2 emissions (scope 1+2+3A) by 19% in 2025 and by 45% in 2035 (baseline 2018)
- Purchase 100% of the Group's total electricity consumption in renewable energies;
- Offset all CO2 emissions resulting from its activities (data centers, offices and business travels) and CO2 emissions linked to its payment terminals lifecycle by 2020 ;
- Obtain a PUE (Power Usage Effectiveness') of 1.65 by 2020 for its strategic data centers.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.5 Reducing our environmental footprint*

*Worldline Integrated Report 2019, Environment, p.54*

### 5.3.3 Programs and Actions

#### **Environmental Management System (EMS):**

Following Atos carve out, Worldline revised its Environmental Management System which was rolled out at the start of 2020. Reporting to the CSR Officer, the Global Environment Manager is in charge of all environmental topics worldwide. The Global Environment Manager is supported by Country Environment Managers and local environmental teams on each site.

The EMS, in line with the ISO 14001 standard, seeks to address environmental issues specific to sites and introduce regular additional actions to reduce Worldline's environmental footprint.

*For more information, please refer to:*

*Worldline Registration Document 2019, D.5.1.2.1 A global governance through the Environmental Management System*

*Worldline Integrated Report 2019, Environment, p.54*

#### **Energy efficiency initiatives:**

As part of its EMS and in particular through its ISO 14001 certification approach, Worldline has embarked on the generalization of actions to reduce the environmental footprint of its offices and data centers. It also fosters employee awareness on eco-responsible actions in their day-to-day work to empower them to change their practices and behaviors to better protect the environment.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.5.2.3.1 Our energy efficiency program*

#### **Renewable energy programs:**

As part of the Company's commitments to carbon reduction and neutrality, Worldline commits since 2018 to supply 100% of its total electricity consumption in renewable energies. Indeed, each year Worldline supports the renewable energy adoption on its own offices and data centers and reviews its supply contracts to identify countries likely to switch to renewable energy. Since 2018, Worldline France has chosen to contribute to the development of renewable energies by subscribing to a new contract with its energy provider EDF.

*For more information, please refer to :*

*Worldline Registration Document 2019, section D.5.2.3.2 Our renewable energy program*

#### **Our offsetting program:**

In 2018, Worldline became the first company of the payment industry to contribute to carbon neutrality by offsetting 100% of its CO2 emissions, including the emissions from its data centers, offices, business travels, and the emissions induced by its payment terminals over their entire lifecycle. This initiative, which provides carbon neutral footprint hosting, allows customers to declare "zero" in their carbon public reporting (Scope 3, outsourced services) for services hosted by Worldline.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.5.2.3.3 Our offsetting program*

#### **Circular economy:**

Worldline counts with a waste management policy that ensures the collection, storage, transportation and disposal of waste. The company also performed an environmental assessment of its payment terminals and has followed the ECMA 370 eco-declaration since 2016. By mid-2018, 100% of the terminals catalogue has been labeled with the ECMA standard (including portable and unattended devices).

Worldline has also implemented a Green IT initiative since 2018. Worldline's objective is to raise awareness on all the environmental and social best practices throughout its entire organization across all its departments linked to its IT operations. This initiative aims to design, manufacture, operate and manage EOL of computer-related products (data centers, software & hardware conception and workstation materials) in the respect of Human Rights and with a view to limit their environmental impact, for instance Worldline launched its first paper free terminal in 2019 to mitigate the waste of thermal imaging paper.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.5.3 Develop circular economy*

#### **Sustainable mobility:**

Worldline promotes smart mobility by encouraging the use of more environmentally friendly means of transport such as bicycles, public transport, an electric company vehicle fleet and carpooling. The company also favors the use of collaborative tools to reduce business travels such as remote working.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.5.1.2.2 An environmental awareness that includes all employees*

#### **Environmental Awareness:**

Worldline embarked on a series of local and global green initiatives like an environmental charter aimed at employees, animations in the canteens or the collect of old smartphones. In addition, since end of 2017, Worldline has committed to support an ambitious scientist research program for the next 3 years to accelerate research and help protect the environment by bringing its technological expertise and by raising awareness among its employees. This scientific program takes the form of *the Under the Pole III* submarine expeditions.

*For more information, please refer to:*

*Worldline Registration Document 2019, Section D.5.1.2.2 An environmental awareness that includes all employees*

#### **Sustainable solutions for the environment: :**

Worldline's digital solutions contribute to the fight against climate change and preservation of the environment, thus the ODD 13, by reducing the pollution and production of waste. For instance, the digitization and online banking solutions enable to reduce transportation and use paperless processes that contribute to fighting against deforestation.

*For more information, please refer to:*

*Worldline Registration Documents 2019, section D.2 Building customer trust with reliable, secured, innovative and sustainable solutions*

### **5.3.4 Results and progress**

As part of its CSR strategy and its TRUST 2020 ambition, Worldline released a wide range of environmental indicators that enable to measure its progress. The main 2019 headways in the environmental area are:

- A full compensation of all CO2 emissions resulting from its activities (data centers, offices and business travels) and CO2 emissions linked to its payment terminals lifecycle.
- 11 data centers and offices with more than 500 employees are ISO 140001 certified.
- 90% of Worldline total electricity consumption comes from renewable energy sources
- A reduction in the carbon intensity from 6.81 tCO2/M€ in 2018 to 4.95 tCO2/M€ in 2019.

## **5.4 Fighting bribery**

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

### **5.4.1 Vision**

Endorsing business ethics within the value chain is one of the main challenges of Worldline. Indeed, Worldline seeks to comply with the highest standards of integrity and fairness in the way it conducts its business activities and is strongly committed to respects the principles of the UN Global Compact concerning bribery and corruption. Likewise, Worldline expects its suppliers to comply with the same strictest standards of ethical behavior and responsible practices.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.4.1 Meet the highest level of ethics for all stakeholders and D.4.2 Secure compliance with laws and regulations*

*Worldline Integrated Report 2019, Ethics & value chain, p.48*

## 5.4.2 Commitments and policies

Worldline aims to prevent any form of corruption or bribery as well as to avoid any form of direct or indirect compensation, reward, gift or another benefit to its employees.

In this means to ensure high ethical business standards over regulation compliance, data protection, and supply chain management, Worldline has robust policies and procedures to prevent compliance risks and laws violations. The principle of anti-corruption is also part of Worldline's Code of Ethics that aims to prevent fraud and non-compliance.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.4.1 Meet the highest level of ethics for all stakeholders and D.4.2 Secure compliance with laws and regulations*

*Worldline Integrated Report 2019, Ethics & value chain, p.48*

Worldline Code of Ethics <https://worldline.com/content/dam/worldline-new/assets/documents/code-of-ethics-worldline.pdf>

## 5.4.3 Programs and Actions

### **Whistleblowing policy and anti-fraud policy:**

On an internal level through the Code of Ethics, and on an external level through the Business partner's commitment to integrity charter, -both documents being available on Worldline's website, Worldline gives the right to its employees and partners to report breaches with the Company's commitments on Human Rights, – including harassment and discrimination issues, Health & Safety and Environmental commitments. The whistleblowing procedure takes the form of the Compliance alert system.

Worldline kept on relying in 2019 on the existing anti-fraud policy that defines roles and responsibilities of the management and support for prevention of fraud. The assets owned by Worldline which consist, in particular, in material such as hardware, or intellectual property rights or financial equity are used only for conducting Worldline business and pursuant to the law and rules defined by the Group

*For more information please refer to:*

*Worldline Registration Document 2019, section D.4.2.3.4 Worldline whistleblowing procedure and system*

*Worldline Registration Document 2019, section D.4.3.1 Policies against corruption and against fraud in general*

*Worldline Code of Ethics* <https://worldline.com/content/dam/worldline-new/assets/documents/code-of-ethics-worldline.pdf>

*Worldline Business partner's commitment to integrity* <https://worldline.com/content/dam/worldline-new/assets/documents/worldline-business-partners-integrity-charter.pdf>

### **Assessment of partner's ethical behavior:**

In order to endorse any contract with intermediaries, consultant partners or consultant assistance Worldline inspects them at the beginning of any business relationships. This action is completed by a specific piece of software, the business Partner Tool, which identifies risks of corruption that are screened to the Legal, Compliance and Contract Management department.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.4.4 Develop responsible procurement & due diligence in the value chain*

### **The Dawn Raids policy:**

Worldline also has a "Dawn Raids" policy that provides a list of rules and procedures to be followed in the event of an inspection by local authorities.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.4.3.1 Policies against corruption and against fraud in general*

**Policy concerning gifts and benefits:**

This policy protects Worldline from any disproportionate gift or benefit given or received by a Worldline employee. A policy was implemented in 2013, aiming to screen gifts, invitations and other benefits of which Worldline is provider or recipients.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.4.2.1.1 Worldline Code of Ethics as the backbone of the Company's ethics and policies*

**Improving awareness and creating a culture of compliance:**

Worldline implements a comprehensive online training on the principles of the Code of Ethics and supports an internal Social Network in which the employees can join a specific community called "Legal Compliance Organization" with the objective to circulate information on internal rules and respond to questions about compliance.

*For more information, please refer to:*

*Worldline Registration Document 2019, section D.4.2 Secure compliance with laws and regulations*

**Sanction and export controls:**

As part of Worldline fair competition policies, the Export Control policy explains the main principles and prohibitions related to Export Control Regulations, and provide clear processes to mitigate risks.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.4.2.3 Worldline Duty of Care (Vigilance Plan)*

**A sustainable portfolio that contributes to preventing corruption:**

Worldline sustainable solutions comply with the European Identification and Authentication Services. For instance, Worldline Risk Fraud Management, E-banking, Tolling and Acquiring Processing solutions fight against corruption in the payment value chain such as tax evasion and money laundering.

*For more information, please refer to:*

*Worldline Universal Registration Document 2019, section D.2 Building customer trust with reliable, secured, innovative and sustainable solutions*

## 5.4.4 Results and progress

As part of its CSR strategy and its TRUST 2020 ambition, Worldline released a wide range of indicators that enable to measure its progress. The main 2019 headways in the anti-corruption area are:

- Zero complaints or claims from clients or suppliers related to corruption. In addition, Worldline did not report any significant fines for non-compliance.
- 94.90% of employees have attended online training on the Code of Ethics.

## 6 Correspondence table with the Global Compact 10 principles

	Reference to the 2019 Universal Registration document	Reference to the 2019 Integrated Report
Human Rights		
Principle 1: Businesses should support and respect the protection of internationally proclaimed human rights	D.4.2.1.1 Worldline Code of Ethics as the backbone of the Company's ethics and policies (p.158) D.3.2.1.2 Initiatives to foster dialog and well-being among employees(p.130) D.3.2.2 Encourage social dialog to promote Human Rights and high standards working conditions(p.131)	p.12, p.13, p.17, p.29, p.32, p.48, p.49, p.50, p.51
Principle 2: Make sure that they are not complicit in human rights abuses	D.3.2.2.3 Promotion of Human Rights internally throughs the International Labor Rights(p.134) D.4.2.3 Worldline Duty of Care (Vigilance Plan) (p.161) D.4.4.2.2 Promote Worldline's CSR commitments all along the value chain(p.168)	
Labour		
Principle 3: Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining	D.3.2.2 Encourage social dialog to promote Human Rights and high standards working conditions(p.131-p.134)	p.48, p.49, p.50, p.51, p.52, p.53
Principle 4: The elimination of all forms of forced and compulsory labour	D.3.2.2.3 Promotion of Human Rights internally through the International Labor Rights(p.134)	p.48, p.49, p.50, p.51, p.52, p.53
Principle 5: The effective abolition of child labour	D.3.2.2.3 Promotion of Human Rights internally through the International Labor Rights(p.134)	p.48, p.49, p.50, p.51, p.52, p.53
Principle 6: The elimination of discrimination in respect of employment and occupation	D.3.2.3 Ensure fairness & efficiency through diversity promotion (p.135-p.137) D.4.2.1.1 Worldline Code of Ethics as the backbone of the Company's ethics and policies(p.158) D.4.2.3.4 Worldline whistleblowing procedure and system(p.161)	p.42, p.43, p.44, p.45, p.46, p.47
Environment		
Principle 7: Businesses should support a precautionary	D.5.1.1 Worldline environmental challenges(p.174-p.175)	p.54, p.55, p.56,

approach to environmental challenges	D.5.2.1.1 Worldline thorough climate risks & opportunities analysis(p.179-p.181) D.5.3.3 Optimize our usage of natural resources(p.191)	
Principle 8: Undertake initiatives to promote greater environmental responsibility	D.5.2.1.2 Defining SBT to strengthen our carbon reduction programs(p.182) D.5.2.3 Reduce our carbon footprint(p.186-p.188) D.5.1.2.2 An environmental awareness that includes all employees(p.177)	p.57, p.58, p.59
Principle 9: Encourage the development and diffusion of environmentally friendly technologies	D.2.2 Our sustainable innovation(p.102-p.107) D.5.3.1 Promote circular economy throughout our payment terminal lifecycle(p.189-p.190)	p.58
<b>Anti-Corruption</b>		
Principle 10: Businesses should work against corruption in all its forms, including extortion and bribery	D.4.3 Fight against bribery and corruption(p.163-p.165)	p.13, p.49, p.50, p.51

## 7 Contact and link to the sources.

URD : <https://investors.worldline.com/content/dam/worldline/documents/publications/reports/2020/worldline-universal-registration-document-2019.pdf>

IR:

<https://investors.worldline.com/content/dam/worldline/documents/publications/reports/2020/worldline-integrated-report-2019.pdf>

Code of Ethics:

<https://worldline.com/content/dam/worldline-new/assets/documents/code-of-ethics-worldline.pdf>

Business partner's commitment to integrity:

<https://worldline.com/content/dam/worldline-new/assets/documents/csr/worldline-business-partners-integrity-charter.pdf>

Worldline Environmental policy:

<https://worldline.com/content/dam/worldline-new/assets/documents/worldline-environmental-policy.pdf>