WORLDLINE 𝖆𝖑𝖂𝖆𝖆

Worldline

Communication on Progress

2020

Worldline
08/02/2022

1   Contents

2   CEO statement of continued support in 2020

La Défense, 08/02/2022

Dear Mr. Secretary General,

Worldline is the European leader in the payments and transactional services industry and #4 player worldwide. With its global reach and its commitment to innovation, Worldline is the technology partner of choice for merchants, banks and third-party acquirers as well as public transport operators, government agencies and industrial companies in all sectors. Powered by over 20,000 employees in more than 50 countries, Worldline provides its clients with sustainable, trusted and secure solutions across the payment value chain, fostering their business growth wherever they are. Services offered by Worldline in the areas of Merchant Services; Terminals, Solutions & Services; Financial Services and Mobility & e-Transactional Services include domestic and cross-border commercial acquiring, both in-store and online, highly-secure payment transaction processing, a broad portfolio of payment terminals as well as e-ticketing and digital services in the industrial environment. Building on this strong position and its 45-year expertise, Worldline is ready to enter this new decade addressing the new considerable challenges raised by its industry and the society at large while leveraging all the opportunities to guarantee to all its stakeholders the resiliency and sustainability of its business model in a post-crisis context.

Since its IPO in 2014, Worldline has been committed to a voluntary Corporate Social Responsibility (CSR) approach reflecting compliance, transparency and a high level of engagement within its ecosystem. Over the past two years, by publishing its sense of purpose, redefining its corporate values, redesigning its brand and launching its new CSR transformation programme TRUST 2025, Worldline has demonstrated its commitment to embedding trust at the heart of its activities and relations within its ecosystem. Strongly supported by the Company's management, this integrated approach now enables the company to respond effectively to all of its CSR challenges and to boost its CSR performance and capability in a very pragmatic way. Building on the success of its TRUST 2020 programme, which has enabled the company to achieve encouraging results on all its CSR issues, Worldline is now launching its TRUST 2025 programme, which is the concrete declination of its sense of purpose and reflect of its corporate values. This new edition aims to confirm and accelerate the progress made in terms of CSR, by covering new issues linked to the evolution of market trends and the Group's growth strategy, by raising the level of ambition and commitment and by establishing stronger governance. TRUST 2025 is thus the subject a set of 19 new objectives to be achieved within the next 5 years in the areas of data protection and security, social innovation, well-being at work, diversity & inclusion, skills & careers development, human rights, ethics, sustainable procurement, as well as the fight against climate change through the reduction of GHG emissions, the circular economy and the protection of biodiversity, as well as the development of local communities.

…/…

Worldline intends be a premium brand in its sector for the years to come maintaining its CSR leadership by applying ESG best practices and involving all its stakeholders in order to create a positive impact for its ecosystem and our society and our planet at large. In this particular context, it is worth emphasizing that Worldline's sustainability strategy has enabled it to better anticipate and respond quickly to the COVID-19 situation.Since 2017, Worldline has reinforced its commitment to excellence regarding sustainability by integrating its contribution to the United Nations' Sustainable Development Goals in its CSR roadmap. Last but not least, the recent objectives set by the COP 26, are a new incentive for Worldline to go further in terms of CSR and to level up global cooperation as I am firmly convinced of the urgent need to join forces to raise the new challenges related to the post pandemic era.

I am pleased to renew Worldline's 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 2021:

- The 2020 Universal Registration Document which is the document for investors' community and official registration to the AMF (Autorité des Marchés Financiers).
- The 2020 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 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 is not only my role and my duty as a member of the Board of Directors of the Global Compact France, but it is also my absolute conviction that sustainability is the cornerstone of the economic recovery and our ability to be resilient in the short, medium and long term.

Yours sincerely,

Gilles Grapinet
Chief Executive Officer

3 Aiming toward 2021: TRUST 2020 results and implementation of TRUST 2025

For Worldline, 2020 marked both the end of the TRUST 2020 programme and the beginning of the reflection for TRUST 2025 programme. The achievements of the TRUST 2020 programme and the new challenges the company has set up for 2025 are the expression of Worldline's commitment to maintain high ethical, social, societal, environmental and governance standards while creating sustainable value for its stakeholders.

In 2020, notable improvements regarding material subjects have been reached. First of all, five objectives of the TRUST 2020 have even been overachieved, 6 KPIs have been achieved, and one has been partially achieved.

Key Performance Indicators from the TRUST 2020 programme

CSR Challenges	Indicators	2015	2016	2017	2018	2019	2020	2020 Target
Building client's trust with fully available and secured platforms and reinforcing value for clients through sustainable & innovative solutions	Quality Score - Contracts' Service Availability & Response Time	-	-	-	9,608	9,871	9,817	9,875
	% of alignment with the Service Level Agreements (SLA) on service availability	-	95.54%	95.49%	95.82%	-	-	100%
	% of alignment with the Service Level Agreements (SLA) on response time	-	98.52%	98.58%	97.95%	-	-	100%
	% of incident responses compliant with Worldline security policy	-	97%	98.67	98.74%	99.64%	100%	100%
	% of Compliance Assessment of Data Processing (CADP) performed for all processing activities	-	-	-	97%	99%	99.7%	100%
	Revenue generated through sustainable solutions that contribute to societal and environmental progress (in €)	575	586	770	816	1,016	1,055	725
	Overall customer Satisfaction from Tactical surveys	7.3	7.8	8.1	8.1	8.2	8.2	8
Being a responsible employer by revealing our employees potential	Number of employer brand study citations	0	1	3	3	5	7	5
	% of employees satisfied with the trainings provided by Worldline		86%	88.4%	87.8%	89.5%	88%	90%
	% employee satisfaction as measured by the Trust Index of the Great Place to Work® survey	50	57%	58%	59%	63%	65%	60%
	Gap between the% of females in management positions and the% of females in the overall workforce	-	7.5 pts	7.5 pts	7.3 pts	6.9 pts	10 pts	0 pts
Endorsing our business ethics within our value chain	Level obtained in the EcoVadis assessment	Silver	Gold	Gold	Gold	Gold	Platinium	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%	100%
Leveraging the eco-efficiency of our data centers and offices	% of CO_2 emissions offset from data centers, buildings and business travels	32%	31%	83%	100%	100%	100%	100%
	% of CO_2 emissions offset from payment terminals based on a Life Cycle Assessment (LCA)	-	100%	100%	100%	100%	100%	100%

However, the KPI related to the gap between the percentage of females in management positions and the percentage of females in the overall workforce has not been achieved.

TRUST 2020 has been a truly successful programme transforming the Company over five years. This success has led Worldline to push its CSR ambitions one step further.

The Group's approach to CSR adopts a long-term vision and develops a sustainable business model, ensuring that Worldline acts responsibly towards all its stakeholders and society at large. In this regard, the TRUST 2025 commitments will provide guidance to the company in managing the key CSR opportunities. By setting ambitious targets in the key areas of business, people, ethics and supply chain, as well as environment and communities, the aim is to consolidate Worldline's CSR leadership, which will continue to be a differentiating factor in the payment services market.

The TRUST 2025 programme is based on the following challenges:

Domains	KPIs	Target
Platforms secured & available	Quality score – Contracts' & Platforms services availability & response time	99.99%
	% of data subject' request answered in time and in compliance with Worldline privacy policy*	100%
	% of ISO 27001 certified sites according to the security policy	100%
Customer experience & innovation	Customer Net Promoter Score**	52%
	Revenue contributing to Sustainable Development Goals in €m	3036
Talent attraction & retention / People diversity	Average number of Training hours per employee per year	32h
	Employee satisfaction as measured by the Trust Index of the Great Place to Work® survey	69-70
	Improvement of % of disabled people in the countries with target	+20%
	% of women within the management positions	35 %
Sustainable procurement / Ethics & Compliance	% of suppliers evaluated by EcoVadis with a score below 45 having an action plan to solve critical findings identified	100%
	% of total expenses assessed by EcoVadis (out of critical/ strategic suppliers expenses)	80%
	% of alerts investigated and related actions plan defined within 2 months	100%
Climate change	CO2 emissions reduction (scope 1,2,)	-25%
	% of CO2 neutralised emissions for scope 1,2, 3a	100%
Terminals & Circular Economy	% of PVC-free new terminals range sold	100%
	% of sold terminals with display including energy-saving mode (allowing 20% energy consumption reduction)	90%
	% of terminals offer (with printer) which is compatible with the digital receipt solutions where authorised by regulation	100%
	% of terminals offered with recycled packaging material	100%
Local communities	Volume of yearly donations collected by providing company support to charity in €m	500

The programme also defined ambitious targets concerning the company's carbon emissions:
- -Reduce CO2e emissions by 25% on scope 1 and 2
- Offset 100% of remaining emissions

Since its launch in 2014, 100% of our main key performance indicators have improved. The progresses made during the TRUST 2020 journey have been recognised through a number of awards and certifications *(For more information, please refer to Worldline 2020 Universal Registration Document, section D.1.3.2)*:

- **Vigeo Eiris**: Worldline improved by 3 points in 2020 with a score of 59/100 and the Robust performance level. Worldline thus ranks 5th out of the 79 companies in its sector
- **Gaïa Index**: in 2020, Worldline was recognised by Ethifinance for the Gaïa Index for the transparency of its extra-financial information by obtaining a score of 88/100 in 2020 against a score of 83/100 in 2019
- **Sustainalytics**: Worldline is ranked 4th in its sector, with a score of 78/100 (same score as in 2019).
- **ISS-ESG**: Worldline improved its assessment in 2020 with a B- score and Prime status according to the ISS-ESG Sustainability Assessment. Worldline ranks in the top decile among the 407 companies in the Softw are & IT services industry, demonstrating its high performance in ESG.
- **CDP**: in 2020, Worldline obtained an A- rating following its assessment for the 2019 exercise by the Carbon Disclosure Project (CDP) Questionnaire.
- **EcoVadis**: in 2020, Worldline received the highest level of recognition awarded by the independent extra-financial assessment organisation EcoVadis, the Platinum Medal. With a 3-point increase, the Group obtained an overall score of 86/100, confirming its progress in CSR performance and its long-term commitment to sustainable development. Worldline confirmed its position among the very restricted TOP 1% of the most advanced and invested companies in CSR across all industries and all themes assessed by EcoVadis: environment, labor & human rights, ethics and sustainable procurement.
- **DJSI (Dow Jones Sustainability Index)/Robeco SAM**: Worldline improved by 1 point with a score of 68/100 and ranked 14th among the companies in its sector (86 companies). Worldline once again confirmed its environmental excellence with a 7-point improvement and a score of 92/100 on the environmental section. In addition, Worldline obtained a score of 78/100 on the social aspect and 53/100 on the governance aspect.
- **FTSE4Good**: in 2020 for the second year, Worldline was included in the FTSE4Good index with a score of 4.6/5 and was ranked among the Top 5 companies in its industry. Worldline scored 5/5 on the environmental pilar, 4.5/5 on the governance pillar and 4.3/5 on the social pillar.

4 Contribution to the UN SDGs

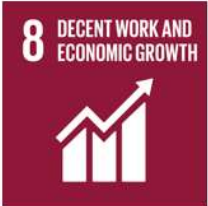## 4.1 Target the most relevant SDGs for Worldline through risks and opportunities mapping

Our integrated approach aligns with the Sustainable Development Goals (SDGs)

To formalise its contribution to the United Nations SDGs and integrate them into its CSR strategy, Worldline undertook a detailed assessment in order to identify and measure its contribution to all SDGs through a two-step mapping analysis:

- From an external perspective, the sustainability of its offering;
- From an internal perspective, its internal operations and along its value chain.

4.2 SDGs to which we contribute the most

Examples of Worldline external contributions to SDGs through sustainable offers:

16 PEACE, JUSTICE AND STRONG INSTITUTIONS	8 DECENT WORK AND ECONOMIC GROWTH	9 INDUSTRY, INNOVATION AND INFRASTRUCTURE	11 SUSTAINABLE CITIES AND COMMUNITIES	12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Worldline core business is to provide highly secure and traceable solutions. Worldline's Fraud Risk Management, Track and Trace, Acquiring Processing and Trusted Authentication solutions enable the decrease of fraud and corruption risks and allow stronger prevention of cyber threats thus, thereby contributing to the maintenance of institution.	By making payment easier with flexible digital business models, Worldline's Payment Software Licensing, Acceptance, On-Boarding and Digital Retail solutions enable the creation of economic value and growth for clients, via shorter time-to-market and costs reduction.	By making financial services accessible for small industrials, Commercial Acquiring and Acquiring Processing solution favor the development of their network and their integration into value chain and markets.	By ensuring access to adequate, safe and affordable basic payment services, Worldline's offers contribute to its stakeholders' satisfaction. In addition, by helping transport players in their challenges with quick time-to-market solutions such as Rail Operations, Digital Ticketing and OP2GO, Worldline contributes to developing quality, reliable and sustainable transport for all.	Thanks to their recognised expertise, Worldline's Trusted Digitisation and Cloud Services solutions enable to make the most of dematerialisation and act as a strong lever to reduce paper use and minimise travels to access services.

Examples of Worldline internal contributions to SDGs:

3 GOOD HEALTH AND WELL-BEING	4 QUALITY EDUCATION	5 GENDER EQUALITY	12 RESPONSIBLE CONSUMPTION AND PRODUCTION	13 CLIMATE ACTION	16 PEACE, JUSTICE AND STRONG INSTITUTIONS
• Flexibility at work • Health care benefits • Psychological support during the pandemic • Social initiatives	• Training plans for employees • Learning @Worldline • Experts community • Social initiatives	• Gender Equity programme • Diversity & inclusion strategy	• Sustainable supply chain • Suppliers' evaluation • Waste management • Carbon reduction strategy	• Climate change strategy • Carbon reduction strategy • Environmental targets and policy	• Code of ethics • Data protection policies • Human rights policy • Anti-money laundering policy • Modern Slavery Statement • Ethics in the supply chain

First of all, by putting in place various initiatives devoted to foster the well-being at work (psychological support during the pandemic, flexible working, health care benefits, social initiatives), Worldline participates in the development of the good health and well-being (SDG 3).

Furthermore, by building a strong training programme, Worldline ensures that all learners acquire the knowledge and skills needed in compliance with SDG 4. Furthermore, Worldline set up various social initiatives enabling employees to devote some voluntary time to support children who drop out of school,

Through its various initiatives and objectives aimed at fostering the gender equity (Diversity and Inclusion Network, KPIs related to the proportion of women with the management positions, etc.), Worldline is actively participating to gender equality as required by SDG 5.

Secondly, by using data centres that use renewable energies, the Group participates in the development of clean energies and thus contributes to SDG 7.

Through its solutions with a positive impact and its responsible purchasing policy applied to its supply chain, its financial inclusion solutions and the integration of social standards in the management of its supply chain, the Group encourages economic growth and the promotion of decent work (SDG 8).

Thanks to the deployment of an eco-design process for its terminals, the implementation of recycling solutions for end-of-life products and the use of renewable energies, preventive measures, recycling and waste disposal, as well as the development of an eco-design process for its terminals, it contributes to sustainable consumption and production (SDG 12).

By annually assessing the greenhouse gas emissions of its entire value chain, and in setting itself goals to reduce them and actions to achieve this, it contributes to the fight against climate change (SDG 13).

Worldline Group participates in building effective and accountable institutions by promoting the transparency and traceability of financial transactions and by actively combating corruption, which is one of the foundations of the Group's Code of Ethics and Business Conduct (SDG 16).

4.3   Measure and monitor our contribution to the SDGs

As part of its TRUST 2020 programme, 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 programme. The KPIs and SDGs interconnections are specified below:

- Measure and monitor our contribution to the SDGs
  - Programme and actions fostering Worldline's contribution to those SDGs

- Progresses achieved in the course of 2020 (results)
- Description of Worldline's impact on the SGDs

CSR CHALLENGE	INDICATOR	2015	2016	2017	2018	2019	2020	TRUST 2020	SDG	
Building clients' trust with fully available and secured platforms	Quality score – Contracts' services availability & response	-	-	-	9 608	9 871	9 817	9 875		●
	% of alignment with the Service Level Agreements (SLA) on service availability	-	95.54%	95.49%	95.82%	-	-	100%		●
	% of alignment with the Service Level Agreements (SLA) on response time	-	98.52%	98.58%	97.95%	-	-	100%		●
	% of incident responses compliant with Worldline security policy	-	97%	98.67%	98.74%	99.64%	100%	100%		●
	% of Compliance Assessment Data Processing performed on all processing activities	-	-	-	97%	99%	99.7%	100%		●
Reinforcing value for clients through sustainable & innovative solutions	Revenue generated through sustainable solutions that contribute to societal and environmental progress in €m	575	586	770	816	1016	1055	725		●
	Overall Customer Satisfaction (OCS) score	7.26	7.67	8.1	8.1	8.2	8.2	8		●
Being a responsible employer by fulfilling our employees' potential	Number of employer brand study citations	0	1	3	3	5	7	5		●
	% of employees satisfied with the trainings provided by Worldline	-	86%	88.4%	87.75%	89.5%	88	90%		●
	% employee satisfaction as measured by the Trust Index of the Great Place to Work® survey*	50%	57%	58%	59%	63%	65%	60%		●
	Gap between the % of women in management positions and the % of women in the overall workforce		7.5pt	7.5pt	7.3pt	6.9pt	10 pt	0		●
Endorsing our business ethics within our value chain	Level obtained in the EcoVadis supply chain assessment	Silver	Gold	Gold	Gold	Gold	Platinum	Gold		●
	% of suppliers evaluated by EcoVadis with a score below 40 having an action plan to solve critical findings identified	-	100%	100%	89%	100%	100%	100%		●
Leveraging the eco efficiency of our data centres and offices	% of CO_2-eq emissions offset from data centres buildings and travel	32%	31%	83%	100%	100%	100%	100%		●
	% of CO_2-eq emissions offset from payment terminals Life Cycle Assessment (LCA)	0%	100%	100%	100%	100%	100%	100%		●

● Overachieved ● Achieved ● Partially achieved ● Not achieved

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

5.1 Ensuring the respect of Human Rights in our company's value chain

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

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

5.1.1 Vision

Worldline embraces and complies with international conventions, Covenants, directives and declarations on Human Rights.

These conventions include, but are not limited to, the Universal Declaration of Human Rights; The International Covenant on Civil and Political Rights; the International Covenant on Economic, Social and Cultural Rights; the Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation (*hereinafter*: 'the Employment Equality Directive'), the International Labour Organisation's Declaration on Fundamental Principles and Rights at work (*hereinafter* ILO Convention) It shall also comply with local conventions and legislations devoted to Human Rights. If these local conventions and/or legislations are more stringent, they shall prevail.

The Group aligns its prevention with the United Nations' Guiding Principles on Business and Human Rights, the OECD guidelines for multinational companies, the OECD due diligence guidance for responsible business conduct and refers to the United Nations Global Compact principles related to Human rights, labour, environment and anti-corruption...

5.1.2 Commitments and policies

The company fully embeds the respect and promotion of Human rights in 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 behaviour of employees and suppliers within business activities. In 2020, Worldline ensures that it is not complicit in any kind of Human rights violation.

Worldline took commitments regarding the respect of Human Rights in its value chain:

- Reach 100% of employees trained in the code of ethics by 2020
- Reach 100% of our suppliers evaluated by Ecovadis by 2025
- Reach in 2020, 100% of suppliers evaluated by EcoVadis with a score below 40 having an action plan to solve critical findings identified
- Reach by 2025 35% of women within management positions

Human rights policy

By passing and publishing its Human rights policy in September 2021, Worldline reaffirmed its commitment to respect and implement international conventions, covenants, directives and declarations on Human Rights. This legal framework includes, but is not limited to, the Universal Declaration of Human Rights; The International Covenant on Civil and Political Rights; the International Covenant on Economic, Social and Cultural Rights; the Council Directive 2000/78/EC of 27 November 2000 establishing a general framework for equal treatment in employment and occupation (hereinafter: 'the Employment Equality Directive'), the International Labour Organisation's Declaration on Fundamental Principles and Rights at work (hereinafter ILO Convention). Worldline is also committed to comply with local conventions and legislations devoted to Human Rights. If these local conventions and/or legislations are more stringent, they shall prevail.

The Policy explains further the different requirements applicable to Worldline group in order to comply with the legal framework on Human Rights. It starts with focusing on different employment practices to then addressing some social impacts.

In employment practices, several pillars have been identified:

- Diversity and inclusion

- Non-discrimination

- Child labour/minimum age worker

- Forced/bonded/compulsory labour
- Freedom of association/collective bargaining and right to strike
- Health and safety

- Working conditions (including working hours)

- Harsh or degrading treatment/harassment

As to the social impact, two issues have been identified: (i) the supply chain management and (ii) the anti-corruption and anti-bribery

Code of Ethics:
Worldline's Code of Ethics was reviewed, updated and approved by the CEO in 2020. Strong involvement by the Human Resources department has ensured a consistent and thorough implementation, particularly in countries requiring representatives of employee 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.
For more information, please refer to: Worldline Universal Registration Document 2020, Section D.4.2.1.1, "Worldline Code of Ethics as the backbone of the Company's ethics and policies", and to Worldline's Code of Ethics: https://worldline.com/content/dam/worldline-new/assets/documents/code-of-ethics-worldline.pdf

Business partner's commitment to integrity charter:
The business partner's commitment to integrity charter's objective is to summarise the principles and actions that all Worldline partners must comply with. Moreover, Worldline has consolidated in 2020 a set of different clauses for buyers during contract negotiation (including clauses relating to CSR, security, audit, data protection, EBA guidelines, etc.). The CSR clause, to be systematically added in all contracts, compels the partner to align with the Business partner's commitment to integrity charter and Worldline's Code of Ethics. It may also require a minimum of extra-financial ratings to be provided within the first year of contract with Worldline. The clause also stipulates that the Company reserves the right to conduct a CSR-related audit at its suppliers.
For more information, please refer to: Worldline Universal Registration Document 2020, Sections D.4.2.4 and D.4.4.2, Promote Worldline's CSR commitments all along the value chain.

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. Worldline also released a Commitment letter towards the Responsible Minerals Initiative 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.
For more information, please refer to: Worldline Universal Registration Document 2020, section D.3.2.2.3, "Promotion of Human Rights internally through the International Labor Rights", and section D.4.4.3, "Promote sustainable purchasing practices".

Responsible purchasing policy
In 2018, Ingenico Group formalised its responsible purchasing policy and carried out a supply chain risk mapping. In keeping with its ambition of creating sustainable growth and value for all its stakeholders, the responsible purchasing policy is built on five commitments:
• Maintain fair relations with our suppliers;
• Promote high labour and Human rights standards through our supply chain;
• Promote high environmental standards through our supply chain;
• Promote high ethical standards through our supply chain;
• Avoid conflict minerals and other controversial substances in our terminals.
This policy is available online for consultation by all stakeholders*.
* https://cdn.ingenico.com/binaries/content/assets/corporate-en/about-ingenico/responsible-purchasing-policy.pdf

For more information, please refer to Ingenico Universal Registration document 2020, section 2.4.8 Responsible purchasing.

5.1.3　Programme and Actions

Evaluation of the value chain:

Worldline developed a due diligence process in order to investigate potential supplier and regularly assess existing suppliers. During their on-boarding, suppliers are evaluated by following the three steps below:

- A **background check**, which aims at checking the vendor financial stability and whether or not the Company or its management is listed on (ban)/sanction lists.
- An **on-boarding questionnaire** filled in by the vendor. In 2020, the on-boarding questionnaire has been enriched with new question categories (CSR, compliance) and has been redesigned to be directly filled by the vendor for more accurate information.
- A **mapping of the CSR inherent risks** (by country and industry of the vendor).

In addition, EcoVadis, an external third party, assesses the CSR performance of the Worldline's strategic suppliers each year. It enables to ensure that every supplier complies with 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.

For more information, please refer to: Worldline Universal Registration Document 2020, Section D.4.4.4 Improve continuously its suppliers' performance (including sustainability), D.4.4.2 Ensure due diligence through its suppliers' risk assessments

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 supporting local charities and fundraising activities.

For more information, please refer to: Worldline Universal Registration Document 2020, section D.4.5 Develop sponsorship and philanthropy in our local communities

Fintech InTouch: Empowering access to finance:

As a company specialised 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.

One of the key innovative digital solutions of InTouch is the Guichet Unique which has intergrated more than 300 digital and payment services. It is deployed in seven African countries: Burkina Faso, Cameroon, Côte d'Ivoire, Kenya, Mali, the Republic of Guinea and Senegal (with a total of 150 million inhabitants targeted). InTouch launched three additional countries in 2020 and will open 11 more in 2021.

For more information, please refer to: Universal Registration Document 2020, section D.2.5.3.3 Solutions contributing to access to finance

Gender equality:

Worldline is committed toward equal opportunities for men and women, equal access at all level of responsibility within its organisation. 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, 33% of Worldline employees worldwide are women. Worldline is committed to improve this proportion to reflect more women in its workforce. In 2020, seven women were Board members out of 18 members. Moreover, Worldline launch the Worldline Gender Equity Programme in 2017, which aims to ensure that the Company applies the principle of equity for management positions by reducing the female managerial gap. This programme is built on 3 pillars : the Women attraction pillar – to better attract women talent and strengthen inclusivity in Worldline recruits –, the Women development and promotion pillar and the Women detention pillar.

Gender diversity is a key element of Worldline TRUST 2020 programme. Hence, a network devoted to diversity and inclusion has been created in 2020. Many employees are at the initiative of this network. The network aims to:

- Understand: share best practices, relying testimonials, news monitoring, toolboxes;
- Nurture: awareness sessions, training &communication, mentorship;
- Include: events, networks, connections;
- Teams: coordination of local initiatives, internal networks, joint teams to deliver on specific themes;
- Engage: UNITE daily life, external network such as Women in Payments

For more information, please refer to: Worldline Integrated Report 2020, Diversity and inclusivity drive our performance (p. 52), 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, section D.3.2.3 Ensure fairness & efficiency through diversity promotion.

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 measuring its progresses. The main 2020 achievements in the Human rights area are:

- In 2020, Worldline obtained the Platinium Level in the EcoVadis assessment, which is the highest level of recognition.
- 88 different suppliers were assessed by EcoVadis in Worldline platform, representing 54% of the total spending of this top 250 suppliers (versus 56% in 2019).
- 96% of employees were trained with the Code of Ethics, versus 95% in 2019.
- The percentage of disabled employees was 2.1% in 2020.
- The percentage of female employees was 32.66% in 2020.
- 75% of Worldline Global's suppliers of TSS have signed the Responsible Business Alliance (RBA).
- Worldline invested in 2020 a total of € 629,347 for the social initiatives for local communities and society at large.

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

In the fast-moving sector in which Worldline operates, it is essential to have a wide-ranging set of skills and human capital and to continuously nurture the expertise of its employees while ensuring their development and well-being. For this reason, Worldline strives to be a responsible employer that reveals the potential of its employees.
For more information, please refer to: Worldline Universal Registration Document 2020, Section D.3 Being a responsible employer

5.2.2   Commitment and policies

As a signatory of the UN Global Compact since 2016 which includes commitments with International Labour Organisation (ILO) conventions, Worldline ensures the protection of international labour rights within its organisation and its value chain and states that it is not engaged in any form of breaches on labour rights.
Given that 13.82% of its employees in 2020 worked in sensitive countries, Worldline ensures compliance with the following principles of labour rights in all its geographies:

- Supporting and respecting the protection of internationally proclaimed Human Rights;
- Making sure that Worldline is not complicit in Human Rights abuses, including harassment;
- Upholding the freedom of association and speech and the effective recognition of the right to collective bargaining;
- Rejecting of all forms of forced and compulsory labour;
- Supporting United Nations Convention on the Rights of the Child and ensuring effective abolition of child labour

For more information, please refer to: Worldline Universal Registration Document 2020, Section D.1.1.2 Worldline's CSR strategy, and Section D.3.2.2.3 Promotion of Human Rights internally through the International Labour Rights

Human rights policy

It has been described under 4.1.2

Modern Slavery Statement

Worldline updated its Modern Slavery Statement in 2020, in order to ensure that slavery and human trafficking are not committed throughout its supply chain. This statement has been published in accordance with the UK Modern Slavery Act 2015.

The Modern Slavery statement sets out the steps that were taken to reduce the risk of Modern Slavery taking place in the organization and in the supply chain. In this document, we describe our business and supply chain and explain our Corporate Social Responsibility programme, due diligence initiatives within our supply chain and our Code of Ethics' training.

For more information, please refer to: Worldline Slavery Statement: wl-uk-modern-slavery-statement-2020.pdf (worldline.com)

Code of Ethics

It has been described under 4.1.2

5.2.3   Programme and actions

Collective bargaining agreements:

Worldline follows local and international regulations and requirements concerning labour rights. Furthermore , Worldline has signed collective bargaining agreements with trade unions and staff representative bodies enabling 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.

In 2019, concomitantly with the separation from Atos, 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 dialogue to more than 80% of the overall Worldline employees.

For more information, please refer to: Worldline Universal Document 2020, section D.3.2.2.1 A culture of permanent and effective social dialogue Collective bargaining agreements

Ensuring health and safety at work:

During the COVID-19 pandemic, different initiatives were put in place at a local level in order to support employees during the crisis. For instance, In Italy, free psychological support was made available. In Worldline UK, different initiatives have been put in place in 2020. First of all, 2 sessions were set up for all employees regarding resilience and psychological safety. Secondly, a session on handling difficult conversations was run for all line managers. Thirdly, training devoted to mental health and first aid was organised for any volunteers. Furthermore, under their private medical, there is a pathway called Stronger Minds enabling employees to access support quickly. Eventually, there is an employee assistance programme (EAP) available 24 hours a day 7 days a week providing support to employees and their families. In Worldline Iberia, webinars about emotional/physical well-being have been set up during the lockdown;

For more information, please refer to: Worldline Universal Registration Document 2020, Section D.3.2.2.2 Measures to ensure health and safety at work, Section D.3.2.1.2, psychological support during the Covid-19 pandemic.

An ongoing social dialogue and a freedom of association:

Worldline ensures a culture of ongoing social dialogue with its employees and labour 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 2020, during the Covid-19 pandemic, In 2020, many actions and many WC processes have been managed regarding Covid-19 and the security and the safety of all employees throughout the world. As a matter of fact there have been 11 board meetings between January 2020 and November 2020 amongst which several, at least 3, covered the Covid-19 pandemic

For more information, please refer to: Worldline Integrated Report 2020, Employees at the heart of our strategy, Worldline Universal Registration Document 2020, section D.3.2.2.1 A culture of permanent and effective social dialogue

<u>Training:</u>

In order to stay an innovative and high-skilled IT company in this fast-changing industry, Worldline needs to ensure that the qualification of its workforce evolve faster than its competitors. Worldline's talent development programme, the Worldline Academy, was launched in the second semester of 2020. It consists of talent development programme for three different target groups: Emerging talents, Senior Talents and Experts. It has been created in partnership with Hult Ashridge Executive Education.

For more information, please refer to: Worldline Universal Registration Document 2020, section D.3.4.2 Talent management@Worldline.

5.2.4   Results and progress

Worldline not only follows local and international regulations and requirements regarding labour rights, but also covers 73% of all its employees with collective bargaining agreements, and 84% of them by European Directives. In addition, with the acquisition of Ingenico in 2020, the Board of Directors of Worldline has been extended and now comprises a second director representing the employees.

In addition, other objectives have been achieved :

- 18,11 hours of formation have been provided on average to every employee.
- There were 9 Worldline employees who have been seriously injured at work
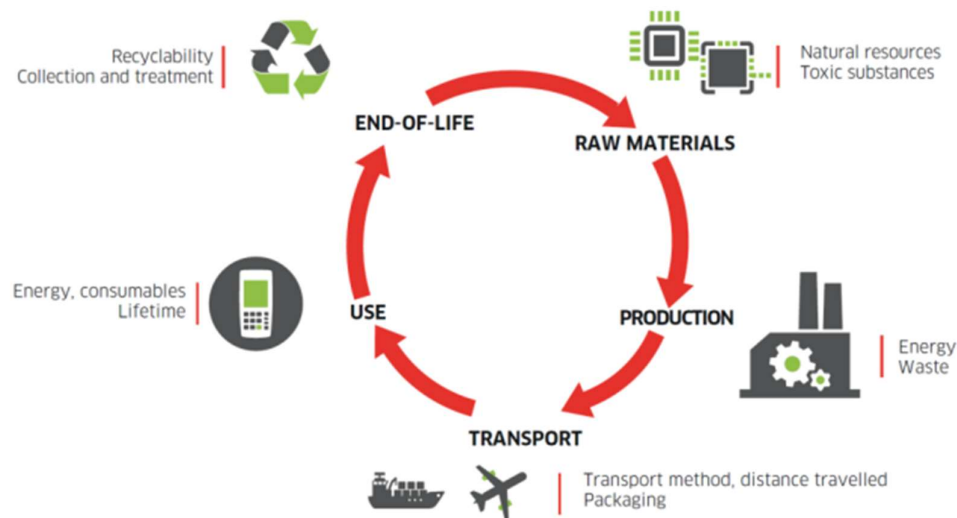- Absence of death due to work related reasons.

5.3   Reducing our environmental footprint

- o *Principle 7: Businesses should support a precautionary approach to environmental challenges*
- o *Principle 8: undertake initiatives to promote great environmental responsibility*
- o *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. Regarding our approach towards terminals, Worldline is based on the former Ingenico's life cycle approach to products, as shown in the following diagramme:

Recyclability
Collection and treatment

Natural resources
Toxic substances

END-OF-LIFE

RAW MATERIALS

Energy, consumables
Lifetime

USE

PRODUCTION

Energy
Waste

TRANSPORT

Transport method, distance travelled
Packaging

5.3.2   Commitment and policies

The exponential growth of digital, with the processing and hosting of a growing amount of data, causes notably a sharp increase of global energy demand to power data centres. In order to reduce its environmental footprint, Worldline has designed and implemented since 2016 a low-carbon environmental strategy consistent with the international guidelines to align with the commitments developed at the Paris Climate Change Conference (COP21). Moreover, Worldline takes steps to reduce the environmental footprint of terminals at each stage of their life cycle. For example, Group has developed an eco-design process that aims in particular to reduce the consumption of resources and the production of waste.

Worldline has set up strong environmental commitments for the 2020 horizon :

- Reduce Worldline's carbon intensity each year by 2.67% in alignment with Worldline Science-Based Targets to reduce its CO_2e emissions (scope 1+2+3A) by 19% in 2025 and by 45% in 2035 (baseline 2018).*
- Certify ISO 14001 all its own strategic Data Centres and offices above 500 people.
- Obtain an average PUE (Power Usage Effectiveness) of 1.65 by 2020 for its own data centres.
- Supply 100% of Worldline Group electricity consumption with renewable energies.
- Continue to offset 100% of the remaining CO_2e emissions resulting from its activities (data centres, offices and business travels) and CO_2e emissions linked to its payment terminals lifecycle

   * Following the acquisition of ING, these data are being reviewed.

Moreover, Worldline has defined ambitious targets for the 2025 horizon:

- Decreased Worldline CO_2e emissions by 20%
- Reach 100% of CO_2e neutralized emissions for scope 1, 2 and 3a.
- Reach 90% of PVC-free new terminals range sold
- Reach 100% of sold terminals with display, including energy-saving mode (allowing 20% energy consumption reduction)
- Reach 100% of terminals offer (with printer) compatible with the digital receipt solutions (where authorized by regulation)
- Offer recycling solution for 92% of terminals sold in 2023

Eventually, 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

Moreover, Worldline SA commits to reduce absolute scope 1 and 2 GHG emissions 25% by 2025 from a 2019 base year. Worldline SA also commits to reduce absolute scope 3 GHG emissions from purchased goods and services and use of sold products 7.4% within the same timeframe.

The targets covering greenhouse gas emissions from company operations (scopes 1 and 2) are consistent with reductions required to keep warming to 1.5°C.

Environmental policy

In 2017, Worldline has implemented its own global environmental policy, whose purpose is to provide all stakeholders with high level principles, over the short and long term, on the Company's environmental challenges and commitments, including energy efficiency policies, carbon emission targets, procurement actions, electronic waste management, etc. Worldline engages all its employees to apply its environmental policy and encourages its suppliers to be compliant with its environmental standards. In 2020, Worldline expanded its initiative aiming to engage its main suppliers by encouraging its top 100 suppliers to set Science Based Targets (SBTs).

For more information, please refer to: Worldline Universal Registration Document 2020, section D.5 "Reducing our environmental footprint."

5.3.3   Programme and actions

Environmental Management System (EMS):

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 2020, D.5.1.2.1, "A global governance through the Environmental Management System"

Energy efficiency initiatives

As part of its EMS and in particular through its ISO 14001 certification approach, Worldline has embarked on the generalisation of actions to reduce the environmental footprint of its offices and data centres. 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 2020, section D.5.2.3.1; "Worldline's energy efficiency programme"

Renewable energy programme:

Each year Worldline supports the renewable energy adoption on its own offices and data centres and reviews its supply contracts to identify countries likely to switch to renewable energy

For more information, please refer to: Worldline Registration Document 2020, section D.5.2.3.2 Worldline's renewable energy programme,

Life cycle approach for our payment devices

eco-design is taken into account 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). We take steps to reduce the environmental footprint of our terminals at each stage of their life cycle, from design to end-of-life. In this regard, with the aim of reducing its carbon footprint, Worldline ensures it has a clear view of the environmental impact of payment transactions and understands which stages of the process generate the most CO_2e emissions. For this reason, Worldline launched a ground-breaking project on e-payment transaction life cycle analysis. This is an important initiative for Worldline's sustainability from an economic and strategic point of view.
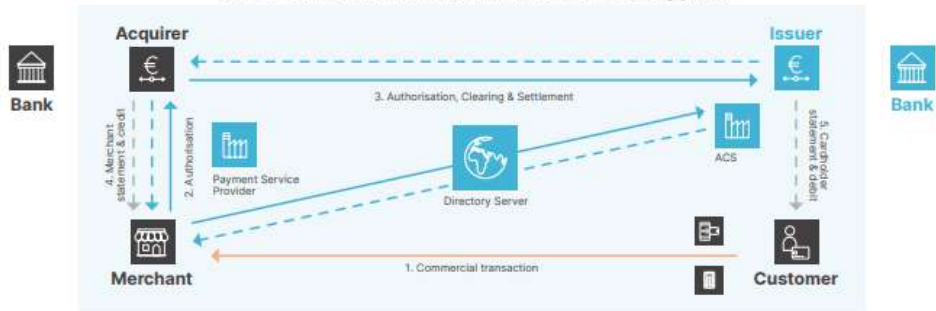
MANUFACTURING

DISTRIBUTION

USE

END OF LIFE

RESOURCES

TWO SCENARIOS:

1. A face-to-face transaction

Bank

Acquirer

Issuer

Bank

3. Authorisation, Clearing & Settlement

4. Merchant statement & credit

5. Cardholder statement & debit

Merchant POS terminal

Customer

1. Commercial transaction

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

Bank

Acquirer

Issuer

Bank

3. Authorisation, Clearing & Settlement

4. Merchant statement & credit

2. Authorisation

Payment Service Provider

Directory Server

ACS

5. Cardholder statement & debit

Merchant

Customer

1. Commercial transaction

Worldline took a number of mitigation measures for the short-, medium- and long-term:
In the short-term, we will continue to increase the life span of hardware as well as continuing server virtualisation.
Medium-term. In Belgium, we have initiated a project to achieve a medium term quick win which is already taking effect: the removal of the digipass to authenticate transactions.

Another medium-term impact measure is the elimination of the paper receipt. The environmental impact of these receipts is very high, due to the large amounts of water and energy consumption and the CO_2e emissions involved in their production. As soon as national regulations promoting the removal of paper receipts are in place, we will start changing our terminals and move to electronic tickets whose CO_2e impact is much lower.

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

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

To this end, **Ingenico Group** has developed an eco-design process that aims in particular to reduce the consumption of resources and the production of waste.

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 2020 headways in the environmental area are:

A full compensation of all CO_2e emissions resulting from its activities (data centers, offices and business travels) and CO_2e emissions linked to its payment terminals lifecycle. Worldline is one of the first companies to contribute to the carbon neutrality in its industry

- A full compensation of all CO_2e emissions resulting from its activities (data centers, offices and business travels) and CO_2e emissions linked to its payment terminals lifecycle. Worldline is one of the first companies to contribute to the carbon neutrality in its industry.
- 15 data centers and offices with more than 500 employees are ISO 140001 certified, in comparison with 11 in 2019.
- 92 of Worldline total electricity consumption comes from renewable energy sources versus 90% in 2019
- A reduction in the carbon intensity from 4.95 tCO2e/M€ in 2019 to 3.9 tCO2E/M€ in 2020. However, the main reason for such decrease still relates to the COVID-19 pandemic which has been characterised by a decrease of CO_2e emissions.
- Obtain an average PUE (Power Usage Effectiveness) of 1.65 by 2020 for its own data centres.
- Reach 422,3 tons of collected and recycled terminals
- 89% of the terminals sold the past 3 years had recycling solutions

5.4   Fighting bribery

   o *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, as a company with operations and supply chains spanning much of the globe, it is not only key to protect Worldline's reputation (as its technologies could be used to facilitate fraud), and prevent the Company from undergoing legal proceedings, it is also crucial for responding to stakeholder expectations, particularly those of communities, including citizens. This risk will be emphasised following the Integration with Ingenico as it is present in countries with a high corruption score (according to corruptions perceptions index), like Russia and China.

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. The purpose is 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. Worldline's Code of Ethics was reviewed, updated and approved by the CEO in 2020. In addition to the Code of Ethics, Worldline has

published a Business Partner Management policy and a Conflict of Interest policy in 2020. Worldline is also committed to train potentially exposed roles through a specific Worldline Anti-Corruption e-learning.

Group compliance alert policy- whistleblowing

The Compliance Alert Policy outlines how the organisation put measures in place to prevent and detect concerns about regulatory, conduct and integrity aspects. The intention is to encourage and enable Employees and others to raise serious concerns within Worldline Group, that will be investigated and remedied. It covers the protection of the reporter, the roles and responsibilities and the treatment of related investigation data.

Furthermore as part of its TRUST 2025 programme, Worldline included a specific KPI to the number of alerts investigated and related action plans defined within two months.

Anti-bribery, anti-corruption policy and anti fraud policy

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. The policy has been updated in 2020 and enhances the compliance focus overall including guidelines on donations and sponsoring, on forbidding contributions made or received for political purposes which could damage Worldline's reputation, provision of money, gifts, entertainment or hospitality or anything else to any government of public officials or their close associates. The purpose of the latest update was also to include a section devoted to fraud. In fact, fraud is not the object anymore of a stand-alone policy and is integrated within the *ABAC** one.

For more information, please refer to: Worldline Registration Document 2020, section D.4.3.1 Policies against corruption and against fraud in general

Conflict of interest policy

Worldline undertakes to ensure that all decisions taken by anyone of its employees within the framework of professional duty are taken objectively and impartially, in the interest of Worldline and not based on personal interest, whether financial or family. Consequently, employees are asked to inform the Company in the event they would be in a situation of conflict of interest with Worldline's competitors, partners, customers or suppliers. The Conflict of Interest Policy has been updated in August 2020.

For more information, please refer to: Worldline Registration Document 2020, section D.4.3.3 Code of Ethics and Privileged information.

Business partner's commitment to integrity charter

It has been described under 4.1.2

5.4.3   Programme and actions

Worldline whistleblowing procedure and system

On an internal level through the Code of Ethics, and on an external level through the Business Partner's Commitment to Integrity charter, Worldline gives the right to any Group employee or partner to disclose behaviors or actions deemed inconsistent with the values and principles of the Code. In this regard, a Compliance Alert System has been put in place and covers the risks covered by the French law on Duty of Care (namely risk of violation of Human rights and fundamental freedom, threats to the health and safety of people and the environment). As part of the Compliance Alert System, a unique email address (ComplianceWorldline@worldline.com) is provided to employees and partners to enable them to report such violations. The process is the same for Worldline's employees and partners.

For more information, please refer to: Worldline Registration Document 2020, section D.4.2.2.5 Worldline whistleblowing procedure

Suppliers screening process

The on-boarding of a potential new supplier follows the same assessment process whatever the vendor. Due diligence and validation of this supplier in the database is necessary prior to being able to create a purchase request with this supplier. Besides, all new critical suppliers are physically met or visited periodically by procurement or operations (with exceptions made during the Covid-19 pandemic).

For more information, please refer to: Worldline Registration Document 2020, section D.4.4.2 Ensure due diligence through its suppliers' risk assessments

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 2020 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.
- 96% of employees have attended online training on the Code of Ethics
- 100% of alerts were investigated and 100% of their related action plan were defined within 2 months