

United Nations Global Compact

Communication on Progress 2017

July 2017



CEO statement of continued support in 2016

Worldline S.A is a European payments and transactional services market leader with more than 8700 employees across 22 countries. The company provides expertise in different fields like merchant services, financial services and mobility & e Transactional services.

We intend to embed sustainability within our business and therefore after consolidated our Corporate Social Responsibility (CSR) strategy we decided to go further and launch our long term ambition "TRUST 2020: trust at the heart of everything we do". This strategy takes into account our material CSR challenges linked to our business, employees, value chain and respect for the environment.

I am pleased to confirm that Worldline is again renewing its commitment to the ten principles of the United Nations Global Compact with respect to Human Rights, labor standards, protection of environment and anti-corruption, and continues to take concrete action in all the entities part of Worldline. These actions and their results are reported in two documents which constitute our Communication on Progress:

- The Registration Document which is the document for investors' community and official registration to the AMF (Autorité des Marchés Financiers). It contains the whole set of KPIs in accordance with the GRI Standards Comprehensive option and the results of the materiality assessment.
- The Corporate Social Responsibility Report that presents a global CSR overview of the company and the engagement that Worldline has with its stakeholders. It contains the main Key Performance Indicators, the GRI Content Index Table and the long term ambition objectives "TRUST 2020".

Worldline reiterates its commitment to the Global Compact towards its stakeholders, regardless the nature of their relations with Worldline. In addition, we reiterate the annual submission of our Communication on Progress (COP).

Yours sincerely,

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About Worldline's CSR policy

After its IPO in 2014 and with the objective to embed sustainability within business operations, Worldline has engaged a Corporate Social Responsibility strategy supported by the dialogue with its internal and external stakeholders. This allowed the company to produce its materiality analysis and therefore to identify the main challenges of its policy: building client's trust with fully available and secured platforms and reinforcing value for clients through sustainable & innovative solutions; Being a responsible employer by revealing employees' potential; Endorsing our business ethic within our value chain and leveraging the eco efficiency of our data centers and offices.

For going further, Worldline decided to launch in 2016 its long term CSR ambition: "TRUST 2020: Trust at the heart of everything we do" that aims to be a transformation vehicle that mobilizes the entire company in order to implement action plans and necessary initiatives to reach the objectives. This ambition includes 14 objectives that cover all the main challenges of the CSR strategy like the services availability, sustainable solutions, customer satisfaction, security and data protection, talent attraction, diversity, employee satisfaction, sustainable procurement and eco responsible services and products.






With this Communication On Progress, Worldline aims to account for its activities implemented in 2016 and attests its commitment to maintain high ethical, social, environmental and governance standards creating sustainable value for its stakeholders. It captures its contribution and respect of the principles as a signatory of the UN Global Compact in the areas of Human Rights, labor, environment and anti-corruption. Worldline has established two documents that detail its extra financial performance:

- The Registration Document which is the document for investors' community and official registration to the AMF (Autorité des Marchés Financiers). It contains the whole set of KPIs aligned with the GRI Standards Comprehensive option and the results of the materiality assessment.
- The Corporate Social Responsibility report that presents a global CSR overview of the company and the engagement that Worldline has with its stakeholders. It contains the main Key Performance Indicators, the GRI Content Index Table and the long term ambition objectives "TRUST 2020".

Both documents are "In Accordance" with the Global Reporting Initiative Standards Comprehensive option that is recognized for its high level of transparency and exhaustiveness.

2016 CSR highlights

In 2016, Worldline's progress in CSR was recognized through a number of recognitions and certifications

 <p>Worldline has successfully produced its CSR report and Registration Document "In Accordance" with the GRI standards Comprehensive option of the Global Reporting Initiative Standards</p>	 <p>EcoVadis "Gold" Label for responsible management of its supply chain</p>	 <p>Renewal of ISO 14001 certification for Environmental Management System in place for all data centers and offices with over 500 employees</p>	<p>91/100 Gaïa Index</p> <p>TOP 10 ranking in the Gaïa Index (non-financial information rating agency)</p>
 <p>First-time "Prime" C+ rating by oeekom (responsible investment rating agency)</p>	<p>AA rating MSCI for initial certification under the MSCI Index (independent research provider for institutional investors)</p>	 <p>"Happy Trainees" label that rewards companies where trainees are satisfied with the company and its dynamic environment</p>	

Also, Worldline has become an active member of CSR bodies and has increased its partnerships: the UN Global Compact, the GRI Gold community and the Sustainability Directors' Club.

Also in 2017, Worldline intends to launch a strategic approach in order to identify and measure the company's contribution to the Sustainable Development Goals of the United Nations and how to maximize this contribution by conducting business and transformation with a positive impact in this worldwide sustainability project to be achieved by 2030. The results of this analysis will be published in the coming reports and communications.

Human Rights

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.

- *Assessment, policy and goals*

As a participant of the UN Global Compact, Worldline ensures the respect of principles set out in the Universal Declaration of Human Rights and is not complicit in Human Rights abuses (Registration Document 2016 section 1.1.2.2 Strategy). Operations are conducted in accordance with Human rights and the company requires its suppliers to sign the responsible supplier charter where it is asked to join the UN Global Compact and respect all its principles.

- *Implementation*

New Code of Ethics: this document makes part of each employee's work contract and outlines the importance that Worldline places on the right that any employee has to disclose behaviors or actions deemed inconsistent with the values and principles of this Code including never using any kind of discrimination thanks to the whistleblowing procedure. It confirms that the company will always make decisions based on skills without considering nationality, sex, age, handicap or any other distinctive trait. This code is also in compliance with the International Labour Organization's convention and Worldline aims that by 2020 all employees have received the training on the Code of Ethics.

Assessment of supplier's performance: Worldline partners with EcoVadis to assess its strategic suppliers to ensure that the company is contracting with responsible suppliers that meet the highest standards on Human Rights issues. In 2016, 65 suppliers were assessed, which represents 26% of the strategic suppliers and 47% of Worldline's total spend [AO17].

Sustainable supplier charter: this document aims to highlight the principles of the company on CSR topics and encourages its suppliers to follow the Global Compact in order to be able to work with Worldline.

Responsible subcontracting: Worldline's procurement department has taken the lead on the development of purchasing by working in partnership with sheltered workshops in order to

subcontract with them a part of the individual packaging of its payment terminals (Registration Document 2016 section A.4.2.1.6 Responsible subcontracting).

Conflict minerals: Worldline has since long developed a set of internal and external policies and a code of Ethics around sustainable purchasing. Worldline adheres to the UN Convention against corruption and to the International Labor Organization’s Declaration on Fundamental Principles and Rights at Work. Furthermore, Worldline is supporting the efforts of the “OECD Due Diligence for Responsible Supply Chains of Minerals from Conflict Affected and High risk areas” and has put in place policies and procedures to guarantee that the supplied components of its payment terminals are coming from a non conflictual area.

Data protection and security: Worldline respects individual privacy due to the amount of personal data that the company processes for its own account and on behalf of its customers. There is a comprehensive data protection and security approach in compliance with the stringent exigencies on this area like the Binding Corporate Rules and the PCI DSS supported by a data protection policy that sets up protection policies based on the provisions of the EU Directive 95/46 on personal data protection.

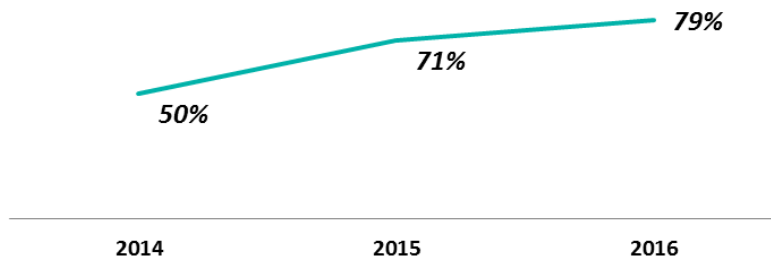
Social initiatives: Worldline plays a responsible role in the local development of the communities where the company operates by taking a proactive approach to citizen engagement. The company supports different actions that have a positive impact in the promotion of Human Rights like for instance the organization of fundraising campaigns to provide food and supplies to families living in disadvantaged conditions, the support of organizations that bring social assistance for those in need and the empowering of girls at school to join technical careers. In 2016, Worldline invested a total of €1,272,959 in funding initiatives for local communities and society at large.

Sustainable solutions that contribute to Human Rights promotion: Worldline’s sustainable solutions contribute to the Human Rights promotion, for instance to ensure security, privacy and data protection, the company counts with on solutions like e-signature or e-government contributing to citizenship and democracy. Also, Worldline’s sustainable portfolio contributes to the protection of fragile populations with its payment solutions that support financial and social inclusion like the e-health solution.

- **Measurements of outcomes**

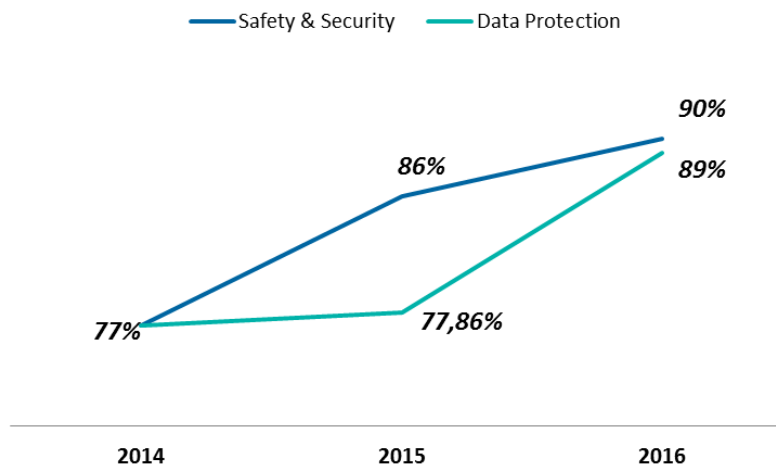
As part of its CSR long term ambition TRUST 2020, Worldline engaged that for 2020 all suppliers below 40 points in the EcoVadis assessment should present an action plan to improve the responsible management of their supply chain. In 2016, 100% of the suppliers evaluated by EcoVadis presented action plans to improve their performance.

Percentage of employees trained in Code of Ethics - E learning



Also during 2016, Worldline did not receive any complaint regarding breach of customer privacy. In addition, the percentage of employees attending the e-learning training on Health & Safety and Security issues:

Percentage of Employees attended e-learning



Moreover, in 2016 97% of incident responses were compliant with Worldline’s Security Policy. As part of its TRUST 2020 ambition, Worldline engaged that for 2020 100% of its incident responses are in compliance with Worldline’s Security Policy illustrating the company’s commitment to data protection.

Also Worldline has been classified as “Prime” by the ESG rating agency Oekom that highlighted Worldline’s impressive performance with a rating of 7.3/10 regarding its data protection and information security management system as a key strength of the company.

Labor

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 labour;*

Principle 5: *the effective abolition of child labour, and*

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

- ***Assessment, policy and goals***

Being a responsible employer by revealing employees' potential is one of the main CSR challenges of the company. This is why Worldline has designed the Wellbeing@worldline program to promote for a safe working environment and the right conditions for the skills and talent development encouraging at the same time the work life balance for its employees.

Worldline makes a special focus on the importance of growing its talents. To make this a reality, the company offers diverse opportunities to its employees to trainings and mentoring sessions to support them in the development of their career. This ensures that employees feel motivated thanks to a big offer of career opportunities linked to vertical and horizontal promotions.

In addition, suppliers are requested to adhere to the UN Global Compact principles and respect labor rights by signing the responsible supplier sustainability charter.

Finally, as part of its ambition TRUST 2020, Worldline has decided to increase by 10 points the satisfaction of its employees and ensure that 90% of its employees are satisfied with the trainings provided by the company by 2020. To complement this, the company has engaged to reduce the female capital gap to 0 by 2020 and has mobilized resources and designed action plans to reach this target.

- ***Implementation***

Diversity program: Worldline seeks to ensure that all forms of diversity are represented and take actions related to capitalizing on its international diversity, its experienced staff and intergenerational skills transfer, the inclusion of disabled people and gender equity

opportunities. Also the company counts with a Diversity Steering Committee that aims to launch different actions at local level to promote actions on gender equity (Registration Document 2016 section A.3.2.4 Promoting diversity and equality).

Health and safety and working conditions: Worldline is fully committed to ensure the best health and safety working conditions. Also to cover all possible risks related to this topic with the Unique Risk Assessment Document, safety instructions, OHS Committees etc. and to promote employee awareness on health and safety topics (Registration Document 2016 section A.3.7.5 Health and Safety and working conditions)

Discussions with labor unions: Worldline aims to adopt new measures to create a better work life balance like for instance on part time parental leave, volunteer firefighters and mileage allowance for bicycles (Registration Document 2016 section A.3.7.1 Smart Working Conditions).

Member of the European Work Council: Worldline contributes regularly to the *European Work Council* meetings to present its activities. During these meetings, topics of common interest are discussed at the Group level such as strategy, announcements of financial plans or acquisition plans (Registration Document 2016 section A.3.7.2 A culture of ongoing social dialogue).

Collective bargaining agreements: Worldline is convinced that developing its employees' employability contributes to the psychological health of its workforce. This is why Worldline has signed collective bargaining agreements with unions and staff representative bodies that enable employees to benefit from favorable statutory requirements regarding employee conditions for instance on disability, gender equality, teleworking and work life balance among others.

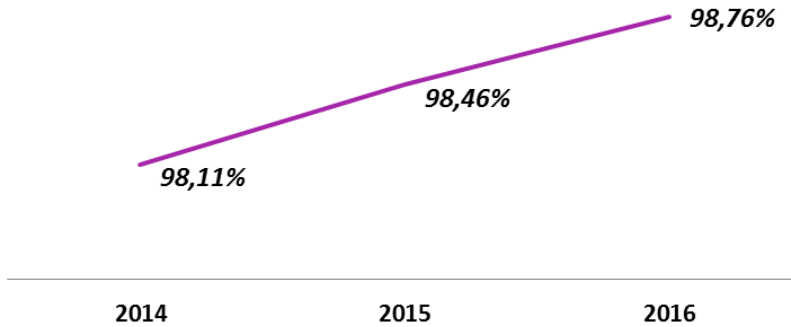
Employees' wellbeing: Worldline asks on a yearly basis all its employees to complete the satisfaction survey made by the Great Place to Work institute in order to measure the level of satisfaction of its employees and to launch action plans when necessary in connection with the wellbeing@worldline program. For instance, to prevent psychosocial risks, the company has signed an agreement where the company commits to prevent and control this kind of risks and improve working conditions.

Disability: Worldline promotes the inclusion of disabled people, a continuous employment and access to training and equality in their career development. Specific programs have been set up on various sites in collaboration with employees' representative bodies. For example, Worldline calls on the services of specialized businesses such as "Le petit plus" in Blois for recycling waste and "Illunion" in Madrid for the reception desk as partnership programs with social inclusion enterprises for outsourcing projects.

- **Measurements of outcomes**

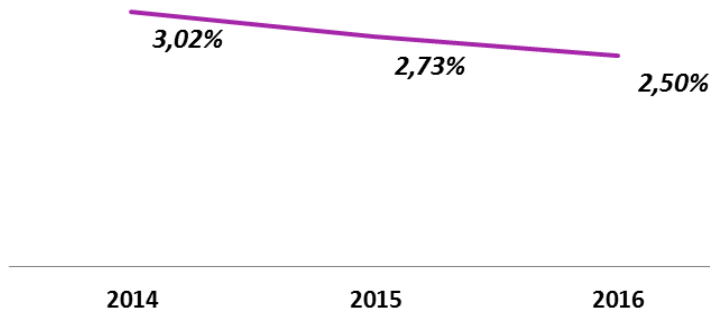
Worldline gives priority to the full time working relations with its employees: **98.76%** of the total work force is under a permanent employment contract and **91.92%** of these people under a full time contact [GRI 102-8].

Percentage of employees with a permanent contract

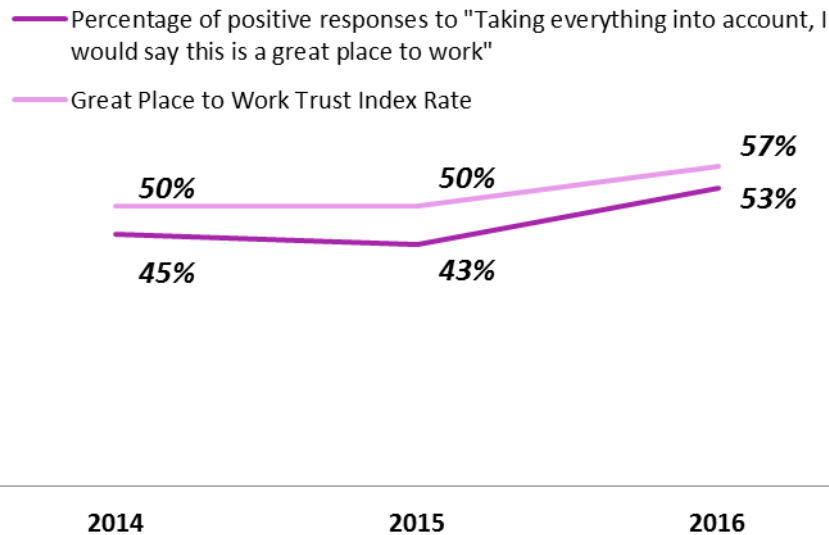


The absenteeism rate among operational employees was **2.5%** in 2017 and only **23** occupational accidents were reported [GRI 403-2]

Global Absenteeism Rate

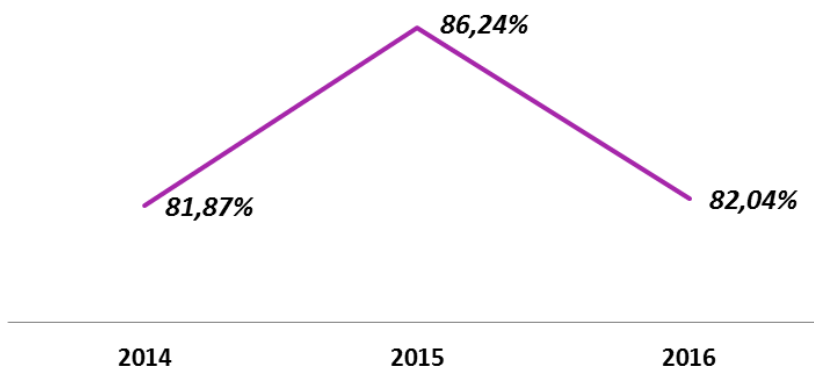


The Great Place to Work survey results regarding the Trust Index was **57%** on 2017, increasing 7 points in 3 years [AO2]. This makes part of the TRUST 2020 long term CSR ambition where Worldline engaged to increase by **10 points** its employee satisfaction.



Besides, Worldline follows local and international regulations and requirements concerning labor as we can see with the collective bargaining agreements:

Percentage of employees covered by collective bargaining agreements



Furthermore, Worldline has put in place an agreement in terms of skills management and for instance in 2016; **86%** of its employees were satisfied with the trainings provided by the company. The goal is that 90% of them are satisfied with their trainings by 2020.

Finally, in 2016 Worldline obtained the **Gold label** from EcoVadis for the responsible management of its supply chain where labor practices were highlighted as solid in Worldline being the highest score of the company on this sustainability assessment.

Environment

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

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

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

- **Assessment, policy and goals**

Worldline's objective to reduce its energy consumption and carbon emissions particularly the ones resulting from processing vast amounts of data and manufacturing payment terminals is one of its main ambitions. In order to reach these goals, Worldline counts on a solid governance framework where the environmental officer is aligned with all environmental managers from the different geographies to implement environmental friendly initiatives.

During 2016, a new environmental policy was launched at Worldline in order to provide high level principles over the short and the long term regarding the main environmental challenges of the company. It serves also as a reference document for stakeholders so that it would ease the understanding of Worldline's commitment with the environment (Registration Document 2016 section A.5.2.2 Environmental policy and processes).

Also, Worldline has put efforts on the management of its environmental risks and opportunities coming from the challenges that its clients face from consuming energy and emitting greenhouse gases. The company has identified its main risks and has included the way that it addresses all of them (Registration Document 2016 section A.5.4 Managing risks and opportunities).

Worldline has developed a sustainable portfolio that allows driving client's sustainability challenges. By using Worldline's offers, customers can get a large range of sustainable offers that takes into account the environmental, economic and social needs adding value to the provided services. Some of the benefits highlighted are for instance reducing the pollution and the production of waste thanks to the encouragement of a paperless society and improving the efficiency of transportation and therefore the reduction of CO2 emissions (Registration Document 2016 section 2.2 Driving clients' sustainability challenges with Worldline sustainable portfolio).

As part of its ambition TRUST 2020, Worldline aims to improve the energy efficiency of its data centers, to consume 100% of decarbonized electricity wherever as possible, to reduce the carbon emissions by 1.68% each year and to compensate 100% of CO2 emissions linked to its Data Centers, offices, travelling and payment terminals life cycle.

- **Implementation**

Environmental Management System: Worldline has developed its own Environmental Management System in line with the Atos Group's environmental policy and has implemented the EU Energy Efficiency Directive (EED – 2012/27/EU) in all of the applicable sites.

Waste management policy: Worldline counts with a waste management policy that ensures the collection, storage, transportation and disposal of waste and with a car fleet management policy which prohibits renting cars exceeding 120gCO2/Km.

Green initiatives: With the environment considered a major issue, Worldline embarked on a series of local and global green initiatives like for instance a weekly veggie day, biodiversity conservation schemes, implementation of solar panels and electric cars in some of its sites (Registration Document 2016 section 5.5 Educating and engaging our employees).

The company uses social collaboration and knowledge sharing collaboration technologies in order to promote remote working and reduce employee commuting.

Carbon offsetting: In order to reduce the impact of its carbon emissions, Worldline implemented a carbon offsetting program and since 2010, the company compensates 100% of the CO2 emissions from its data centers. This initiative allows the company to declare carbon neutral services and therefore its clients to declare zero in their carbon public reporting.

Eco declaration for payment terminals: Worldline's payment terminals count with the eco declaration ECMA 370 that integrates essential environmental measures. With this eco declaration the company ensures that its payment terminals are integrated within a certified system for collection and recycling of end of life products in compliance with the Reach and RoHS directives.

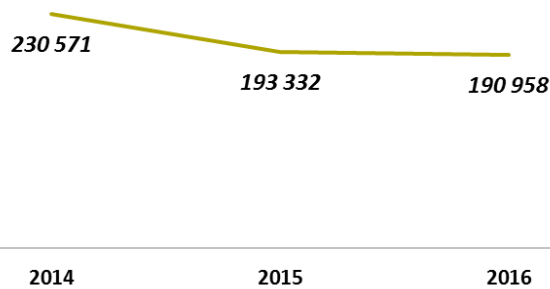
Sustainable solutions that generate a positive impact on the environment: Worldline's digital solutions contribute to fight against climate change and to preserve the environment. For instance, the digitization and online banking solutions enable to reduce transportation and use paperless processes that contribute to fight against deforestation. Moreover, connected vehicles enable customers to have access to traffic flow anticipation, eco-driving practices and to monitor fuel consumption.

- **Measurement of outcomes**

In 2016, Worldline certified 9 of its main sites reaching the target to certify all offices with more than 500 employees and Data Centers [AO14]

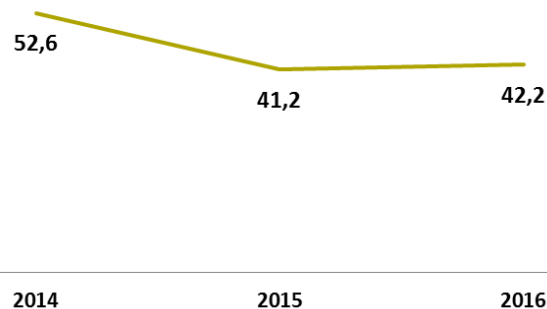
Also, the company's indirect energy consumption from the data centers has reduced significantly from 279703 GJ in 2014 to 251531 GJ in 2016 [GRI 302-1].

Indirect Energy Consumption in DCs (GJ)



And the energy intensity by employee [GRI 302-3] has been improving considerably during the past years:

Energy intensity employee (Gj/Employee)



Lastly, activities to improve the energy efficiency of data centers have been recognized as a key strength by the ESG rating agency Oekom. Furthermore, MSCI recognized the company's efforts to reduce its carbon intensity and to use cleaner energy sources and its performance on carbon emissions.

Anti-corruption

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

- ***Assessment, policy and goals***

The materiality assessment, in conformity with the AA1000 SES standard for stakeholder's engagement, identifies "ethics and compliance" as one of the highest material aspects for Worldline's internal and external stakeholders.

Therefore, Worldline assures a way of working always in an ethical and responsible manner and respects the principles of the UN Global compact concerning bribery and corruption. Endorsing business ethics within the value chain is one of the main challenges of Worldline's CSR strategy. For Worldline, inspiring trust is one of its key corporate values as it demonstrates that Worldline is always acting with transparency and integrity, fighting against corruption and in respect with national and international laws and anti-corruption regulations.

Worldline is also committed to maintain high business ethics standards supported by strong policies and procedures. The scope of these policies covers compliance and ethics, data protection and supply chain management. They allow preventing compliance risks such as bribery, corruption and violations of competition laws and exporting control laws (Registration Document 2016 section 16.6.1 System of Internal Control and Annex III section 4.1.1 Compliance).

The principle of anti-corruption is part of Worldline's Code of Ethics that aims to prevent fraud and non-compliance. This document enhances the role of the compliance function and provides main guidelines to global operations. It outlines the importance of: complying with all laws, regulations and internal standards; acting honestly and fairly with clients, shareholders and partners; playing by the rules of fair competition; never using bribery or corruption in any form and protecting confidentiality and insider information among others.

To complement this, Worldline has established management system and compliance governance in order to integrate anti-corruption principles within the entire organization. The Operational Compliance Committee, chaired by the Group Chief Compliance Officer, focuses on cross-functional compliance actions.

- *Implementation*

Corruption and bribery risk assessments: Worldline has set up several control mechanisms and assessments in order to integrate anti-corruption principles and to conduct fair business practices. In addition, a dedicated anti-corruption training for managers is going to be put in place during the second semester of 2017.

Business partner tool: any intermediaries, consortium partners or consultants assisting Worldline in developing its business are screened before the beginning of any business relationship. The business partner tool identify risks of corruption that are screened to the Legal, Compliance and Contract Management department with recommends or not the approval by the Finance department.

Policy concerning gifts and benefits: implemented in 2013 to protect Worldline from any disproportionate gift or benefit given or received by a Worldline employee for sensitive transactions.

Anti-money laundering policy: this policy set outs the general principles of the anti-money laundering, the “know your customer” (KYC) principle and the allocation of responsibility between the Sales and Marketing and Customer Services

Whistleblowing policy and anti-fraud policy: for stakeholders to report corruption and bribery and to define roles and responsibilities of the management in preventing fraud. It prohibits Worldline from any discriminatory or disciplinary measure against workers who report illegal practices.

Fraud detection and reaction application: it allows detecting fraud in near-real-time based on a data analysis application.

Awareness to prevent corruption: a mandatory online training on Code of Ethics is followed by Worldline employees. This specific training ensures a better understanding of the Code and promotes the adoption of fair practices on a daily basis. Moreover, specific webinars were organized for top managers and all persons considered as “core targets” or whose day-to-day professional activities relate to the content of the Code.

Code of conduct for suppliers: for employees who perform purchasing related activities on behalf of the company or have regular contacts with suppliers.

Sustainable portfolio that contributes to prevent corruption: Worldline’s digitization solutions are in conformity with the European Identification and Authentication Services. For instance, the commercial acquiring, payment acceptance and other electronic payment services ensure trust and compliance with laws and mitigate supply chain risks.

Worldline Pay for acquiring and authorization in combination with online fraud detection application reduces dramatically card fraud. Also, Worldline’s tolling solution avoids tax

evasion and anti-money laundering.

- **Measurement of outcomes**

In 2016, Worldline did not receive any complaint or claim from clients or suppliers related to corruption [GRI 205-3]. Moreover, Worldline did not report any significant fines for non-compliance [GRI 419-1].

79% of employees took the e learning training in Code of Ethics:

