WORLDLINE

2025 Sustainability Report

Pierre-Antoine Vacheron, Chief Executive Officer of Worldline

@Julien Cresp

> **Collectively, we move forward with rigor and commitment, in the continuity of Worldline's DNA, to ensure the sustainability of our model and assert our position as a reference, engaged and responsible operator.**

The past year has been a period of rigor and transformation for Worldline, leading us to strengthen our fundamentals. We approach sustainability with a lucid and structured reading of our key issues, fully integrated into our management. This approach lies at the heart of our North Star 2030 transformation plan and the renewed ambitions of our TRUST 2030 CSR plan. We believe it is the most demanding and relevant way to address our group's overall governance.

The double materiality analysis, which we review annually, confirms observations already well rooted in our on-the-ground experience: the resilience of our platforms, customer satisfaction, and the integrity of payments are absolute priorities. In a regulated sector like ours, our responsibility is clear: to guarantee reliable and secure services while ensuring we never become a vector for malicious uses.

These priorities translate directly into our operational choices and the meaningful actions undertaken in 2025. The convergence of our platforms is, in this respect, a major lever of transformation. But it only holds if it is accompanied by an unwavering demand for reliability, an essential condition for trust and client satisfaction. This discipline is a true differentiator; it is at the core of our ability to combine performance and sustainability.

With North Star 2030, we reaffirm that sustainability is at the heart of action, and today we are ready to move forward with determination, fully assuming our responsibilities and building a durable, robust, and value-creating model for all.

Agnès Park, Chairwoman and independent director

> **In 2025, in a demanding environment, we maintained the course of our transformation while actively preparing our horizon 2030 ambitions. Our objective is clear: to make Worldline the leader in decarbonization and energy efficiency in the payments industry, by acting on our offering, our infrastructures, and our value chain.**

The year 2025 continued Worldline's transformation trajectory. In a demanding economic environment, the Group has maintained its course while actively preparing for its 2030 ambitions.

Our ambition is clear: to become the leader in decarbonization and energy efficiency in the payments industry. This ambition fully meets market expectations, but it also reflects our responsibility as a key player in our ecosystem. It rests on three structural pillars: developing a sustainable, low-carbon offering; transforming our infrastructure toward a Green IT model; and strengthening our supplier requirements to reduce the environmental footprint of the entire value chain.

Beyond its environmental impact, this strategy is also a powerful value-creation driver. It supports our growth, fosters innovation, enhances operational control, and generates sustainable savings. It also contributes to the resilience of our business model in the face of regulatory changes and growing expectations from our stakeholders.

This transformation would not be possible without a strong commitment to human resources. In a context marked by economic tensions, we continued to improve and harmonize our HR processes to better meet the needs of our people and support the evolution of our roles. A new internal survey will feed this dynamic, to adapt our practices to expressed expectations and strengthen employee engagement.

Finally, this year stands at the crossroads of two cycles: the culmination of the TRUST 2025 plan and the launch of TRUST 2030, our third CSR strategic plan. This new plan structures our actions around six priorities, from operational excellence to carbon neutrality, including customer experience, ethics, people development, inclusion, and responsible sourcing. The Board of Directors will remain fully engaged to support this trajectory and ensure its rigorous implementation.

Sébastien Mandron, CSR Director

After a 2024 dedicated to structuring our CSRD reporting, 2025 marked a strong rebound in the Group's CSR transformation momentum. This year stands out both for the completion of the second transformation plan, TRUST 2025, and for the launch of the new TRUST 2030 plan, which demonstrate the maturity of our CSR approach. Fully aligned with our materiality analysis updated to CSRD standards, this third plan envisions our sustainability ambitions through 2030.

Since its IPO in 2014, Worldline has made environmental issues a priority axis of its development. Strong in this long-term commitment and constant investments in innovation, the Group continues to play a leading role in this field.

Beyond securing Worldline's business model, 2025 was a year of concrete progress. Our external stakeholders reflect this mobilization: our CDP score has improved to A, and our EcoVadis score is 84/100, together with maintaining the Platinum Top 1% badge, confirming our position among sector leaders.

At the approach of the 2030 deadlines set by the Paris Agreement, Worldline is fully committed to its Green IT initiatives, such as eco-design of solutions. Through these actions, Worldline aims to actively support its clients in reducing their carbon footprint while continuing the transformation of our own activities. This convergence of trajectories lies at the heart of our sustainable value proposition.

Operationally, Worldline published its climate transition plan for Scopes 1 and 2, detailing the levers, milestones, and governance needed to reduce emissions from our direct operations. While we are currently ahead in decarbonizing our Scopes 1 and 2, with an emissions reduction of 54% since 2021, we have begun a structural effort on our value chain. Our strengthened supplier knowledge program will define, from 2026, a transition trajectory for Scope 3, a major challenge for the coming years. In parallel, we have reinforced our organization around Green IT topics to reduce the environmental footprint of our infrastructures. This expertise is increasingly expected by our clients, who are seeking ever more decarbonized offerings. It is a key differentiating factor for Worldline in the payments industry.

B

Sustainability report and vigilance plan

This document corresponds to Section B « Sustainability Report and Vigilance Plan » extracted from Worldline's 2025 Universal Registration Document (URD) ; the other sections are available in the URD 2025.

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B.1 General disclosures (ESRS 2)

B.1.1 Basis for preparation

B.1.1.1 General Basis for preparation of sustainability statements (BP-1)

Scope

This chapter of the document constitutes the Sustainability Disclosure, commonly referred to as the "sustainability report," prepared in accordance with the requirements of the European Directive 2022/2064 of 16 December 2022, the *Corporate Sustainability Reporting Directive* (CSRD), which came into effect on 1 January 2024. This report has been prepared on a consolidated basis and covers the same scope as the Group's consolidated financial statements. It includes all entities acquired before the end of 2025, in the 41 countries[1] where Worldline is implemented.

It covers the 2025 financial year from 1 January 2025 to 31 December 2025.

The report includes all environmental, social and governance information, policies, action plans, targets and performance indicators that address the Group's material sustainability issues, as identified through a double materiality assessment conducted according to the CSRD rules.

Worldline has not used the option to omit any specific information related to intellectual property, know-how, or innovation results.

The sustainability report data include information related to MeTS (Mobility & e-Transactional Services). The headcount will be presented differently in the sustainability report (with MeTS) compared to the chapter Financials (excluding MeTS, presented as assets held for sale in accordance with IFRS 5).

Reporting process

Information related to sustainability has been established in accordance with legal and regulatory requirements following the transposition of the European CSRD Directive into French law (Decree No. 2023-1394 of December 30, 2023, implemented in application of ordinance No. 2023-1142 of December 6, 2023, concerning the publication and the certification of sustainability information and the environmental, social, and governance obligations of commercial companies).

Worldline's reporting process is centralized by the CSR team and a network of contributors spread across all countries and entities. Most non-financial information is collected and consolidated in a dedicated ESG (Environmental, Social and Governance) data collection tool deployed worldwide. Some information is initially collected using specific tools, such as indicators related to human resources. Additional information is gathered through individual discussions with contributors.

This second sustainability report was prepared in a regulatory context, currently under stabilization. Nevertheless, for this second exercise of applying the CSRD texts, the Group has continued its efforts to produce exhaustive sustainability information, taking into account the lessons learned from the first year of implementation, within a continuous improvement process. The information required by the Minimum Disclosure Requirements is presented when available and material, the Group is continuing its work in this area.

With the CSRD, Worldline will continue its transformation by deepening the development of sustainable practices, in order to conduct its operations in accordance with environmental and social standards.

Value chain covered

Worldline has taken into account the stakeholders in its upstream and downstream value chain to determine its material impacts, risks, and opportunities. Some policies and action plans may have a broader scope than the Group's operations and apply to actors within the value chain, such as the Responsible Purchasing policy, various codes related to business ethics, or decarbonization objectives within the value chain.

Only the carbon footprint includes quantitative elements regarding the value chain. These are detailed in section B.2.1.4. Carbon footprint and performance (E1-6) of this document.

1 *Argentina, Australia, Austria, Belgium, Brazil, Canada, China, Czech Republic, Denmark, Estonia, Finland, France, Germany, Great Britain, Greece, Hong Kong, Hungary, India, Indonesia, Italy, Japan, Latvia, Lithuania, Luxembourg, Malaysia, Malta, Netherlands, New Zealand, Norway, Poland, Portugal, Philippines, Romania, Russia, Singapore, Spain, Sweden, Switzerland, Taiwan, Turkey, United States.*

B.1.1.2 Disclosure in relation to specific circumstances (BP-2)

Time horizons

The time horizon used by Worldline is aligned with the CSRD requirements.

- ***Short term: reference period in financial statements;***
- ***Mid-term: until 5 years;***
- ***Long term: more than 5 years.***

Uncertainties and limitations

The Group has undertaken estimates and uses certain assumptions that may impact the sustainability information presented. These estimates and assumptions mainly concern the assessment of amounts related to the carbon balance and the value chain (Scope 3). The Group is specifically working on improving the methodology for calculating greenhouse gas emissions of Scope 3 related to purchases, as well as the quality of underlying data, in order to limit the inherent uncertainties of calculation assumptions as well as the availability, quality, and degree of aggregation of purchasing data used. The calculation details for Scope 3 are available in section B.2.1.4.3 "GHG Calculations: sources, methodologies and assumptions".

The Group monitors and reports its suppliers' average payment term (URD Note 18). This average term rose from 60 days to 50 days from end-2024 to end-2025. However, the data on the percentage of payments aligned with the company's standard payment terms (in days) with breakdown by supplier category is not yet complete, as the information systems do not yet allow a consolidated, complete, and sufficiently reliable view of this data for publication.

Worldline defines action plans to ensure that these data points are improved within a reasonable timeframe. The internal control process is being adapted to ESRS standards and will continue in upcoming reporting cycles.

Methodological changes

The methodology for calculating Scope 3 emissions remains unchanged in its foundations, ensuring data comparability over time.

Categories calculated by Spend-based approach (3.1, 3.2, 3.5, and 3.8) and category 3.7 (Employee Commuting), calculated by travel approach, retain their respective calculation methods.

Targeted adjustments have been made to improve precision and robustness: emission factors for purchase categories have been updated to include the most recent data available, and additional exclusions by accounting codes have been introduced in strict compliance with the GHG Protocol Corporate Value Chain (Scope 3) Standard.

Category 3.3 has undergone an in-depth methodological revision, aligning its scope and calculation methods with a stricter interpretation of the GHG Protocol requirements.

There was a methodological change between 2024 and 2025 for the "Proportion of variable remuneration dependent on sustainability-related targets and/or impacts of Executive Committee members". We changed the multiplicative format that increased CSR's impact on variable pay to an additive model and to harmonize all bonuses.

The "ratio of the total annual remuneration of the highest-paid individual to the median total annual remuneration of employees" presented over 12 months includes this year, in the numerator, the annual remuneration of the executive, calculated based on their time in office and extrapolated to 12 months.

Disclosures stemming from other legislation or generally accepted sustainability reporting pronouncements

The sustainability report is built in accordance with GRI standards and, since 2020, Worldline reports have been aligned with the SASB "Software & IT Services" framework.

The information in chapter B.4.1.4 Corporate culture and business conduct policy falls under other regulations to which Worldline is subject:

- Conflict of interest, as per French Law Sapin 2.
- Insider trading, as per Regulation (EU) No 596/2014 on market abuse (“MAR Regulation”).
- Money laundering: FATF recommendations and Wolfsberg Guidelines.

Incorporation of information through references

Information	Code	Section in the Universal Registration Document
Business model and value chain	SBM-1	A. Integrated Report
Risk management and internal controls concerning sustainability reports	GOV-5	D.2 Worldline Risk Management Framework
Employees expenses	ESRS S1-6 50(f)	C.4 Consolidated financial statement
Presentation of skills, roles, and responsibilities of governance body members	GOV-1	E. Corporate Governance and Capital

B.1.2 Governance

B.1.2.1 The role of the administrative, management and supervisory bodies (GOV-1)

B.1.2.1.1 Composition, diversity, and expertise of governance bodies

Information regarding the composition, diversity, and expertise of governance bodies is detailed in Chapter E. Corporate Governance and Capital of the 2025 Universal Registration Document, in particular:

- Diversity of the Executive Committee: E.1.3.3 Gender Diversity Policy within management Bodies, page 388
- Composition and roles of the Board of Directors: E.1.4.1 Works and composition of the Board of Directors, page 389
- Skills of directors: E.1.4.4 Directors' skills, page 409

It's to be noted that Worldline's Board of Directors includes two employee representatives.

The skills of governance body members have been deemed appropriate to cover the Group's material ESG issues, with 57% of directors showing in-depth expertise or knowledge in CSR, 59% in human resources, and 96% in governance.

KPIs Composition, diversity and expertise	2024	2025
Number of women in Board members*	5	5
Percentage of women at the Board*	45,5%	42%
Percentage of men at the Board*	54,5%	58%
Percentage of women at the EXCOM	30%	55,5%
Percentage of men at the EXCOM	70%	44,5%
Percentage of independent Board members*	64%	67%
Number of Executive members among the Board	0	0
Number of non-executive members among the Board	13	14
Number of Executive members among the EXCOM	1	1
Number of non-executive members among the EXCOM	9	8
Percentage of employee directors on the Board	15,4%	14,3%

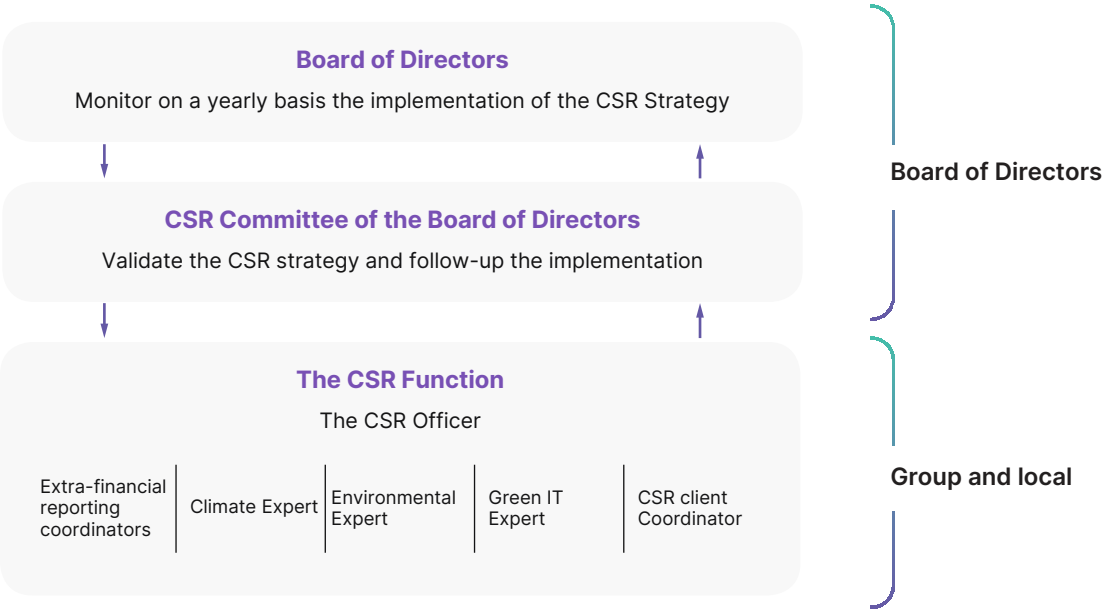
* *Employee directors are not considered*

B.1.2.1.2 Roles and responsibilities of the Board of directors

The information regarding the roles and responsibilities of the Board of Directors is also detailed in Section E. Corporate Governance and Capital of the 2025 Universal Registration Document.

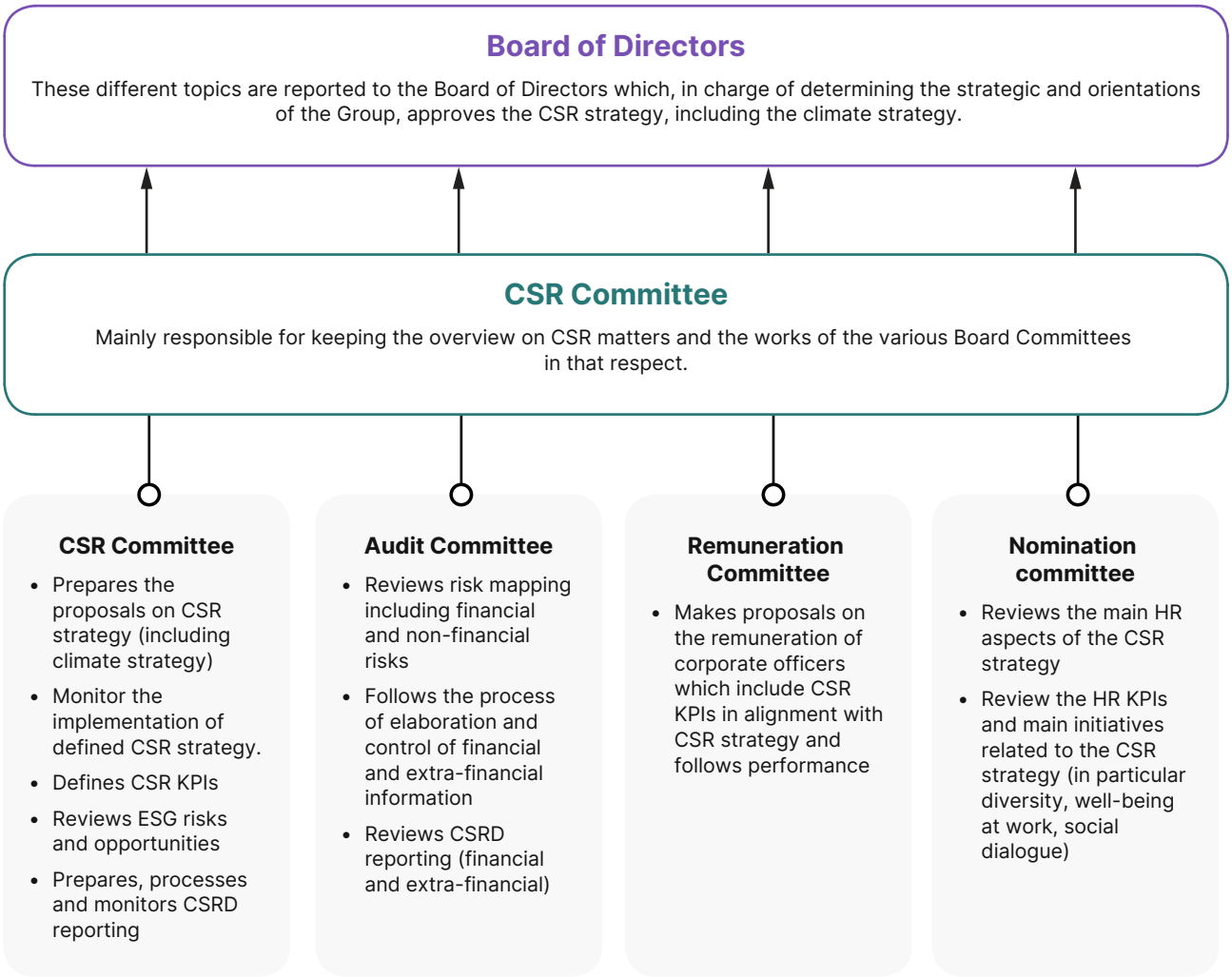
The Internal Regulations of the Board specify the role of the Board and its Committees, particularly concerning corporate social responsibility and environmental issues.

Infographic 1: Information on sustainability matters between administrative, management and supervisory bodies



CSR internal governance organization

Infographic 2 : Breakdown of responsibilities and roles of administrative, management and supervisory bodies



The **Board of Directors** determines the orientations that the Company must follow concerning its activities and oversees their implementation, in accordance with its corporate purpose and reason for being. It strives to promote the creation of long-term value for the Company by taking into account the social and environmental aspects of its activities. The Board of Directors defines the broad strategic multi-year orientations for sustainable development, particularly in terms of climate, on the recommendation of the CEO and the Social and Environmental Responsibility Committee. It defines the broad strategic multi-year orientations for sustainable development, particularly in terms of climate.

The Board of Directors is informed annually by the General Management of the results achieved in this area. It reviews each year, if necessary, the opportunity to adapt the action plan or to modify the objectives. In connection with the Social and Environmental Responsibility Committee, the Board of Directors reviews at least every six months, in light of the strategy it has defined, opportunities and risks such as financial, legal, operational, social, and environmental risks, as well as the measures taken accordingly.

The Board of Directors has been informed of the material IRO identified in the context of the double materiality analysis process.

Roles of the Board of Directors Committees

1. **Social and Environmental Responsibility Committee**

In areas within its competence, the Corporate Social Responsibility and Environmental Committee is responsible for preparing, ensuring the implementation, and monitoring procedures to facilitate the work of the Board of Directors, which aims to review:

- The Group's strategy on corporate social responsibility and environmental issues, including the climate strategy, as well as the review of its implementation;
- The impacts of the Group's CSR and environmental strategy and the deployment of related initiatives;
- The definition of CSR indicators and objectives and their monitoring including TRUST programmes;
- The Group's practices regarding responsible purchasing;
- The Group's commitments concerning social responsibility and the environment in light of issues specific to its activities and objectives, particularly regarding well-being at work, diversity, and the environment;
- The assessment of risks and opportunities related to social and environmental performance, in coordination with the Audit and Risk Committee;

- The components related to CSR and environmental responsibility to be integrated by the Remuneration Committee into the structure of variable compensation for leaders, in accordance with the company's CSR strategy, including the review of achievement levels of these criteria and the main aspects relative to this strategy;
- The CSR and environmental responsibility components to be integrated by the Nominations Committee within the framework of policies on non-discrimination and diversity within governing bodies;
- CSR and environmental policies considering their impact on economic performance;
- The Sustainability report : the Committee provides an opinion to the Board on this report;
- A summary of ratings assigned to the Group by rating agencies and in extra-financial analyses.

The Committee is responsible for coordinating work on CSR topics with the other committees within their respective areas, so that it maintains an overview of the work of the committees in this regard. To this end, it assists the Board of Directors in analyzing these topics.

The double materiality matrix and its process, including the associated IROs, have been presented and confirmed by the Corporate Social Responsibility Committee.

The Corporate Social Responsibility and Environmental Committee is composed of the following members until December 31, 2025:

- Agnès Park (Chairwoman and independent director);
- Giulia Fitzpatrick (Vice President);
- Sylvia Steinmann (Independent director);
- Stephan Van Hellemont (Employee Administrator).

2. **Audit and Risk Committee**

In areas within its competence, the **Audit and Risk Committee** provides all opinions and recommendations to the Board of Directors, particularly on the following missions:

Regarding financial and non-financial information:

- Ensure a comparative review of non-financial information, particularly the process of development and control in coordination with the Social and Environmental Responsibility Committee;
- Meet with, whenever deemed necessary, the CSR management;
- Review the sustainability report within the framework of the CSRD directive (financial and non-financial) prepared with the Social and Environmental Responsibility Committee.
- Examine the auditors' report highlighting key points, not only of financial results but also of the accounting options adopted, the additional report required by applicable legislation, and the CFO's note describing the exposure to risks, including social and environmental risks;
- Regarding internal control and risk management for financial and non-financial information;
- Assess, with responsible persons at the Group level, the effectiveness and quality of internal control systems and procedures related to the development and processing of the Group's accounting, financial, and non-financial information Review the risk mapping and main risks, including cyber, social, and environmental risks. Members also review the associated action plans and their progress. Risks related to social and environmental responsibility are examined and monitored in coordination with the Social and Environmental Responsibility Committee;
- Control the effectiveness of internal audit concerning procedures related to the development and processing of financial and non-financial accounting information.

The double materiality matrix and its process, including associated IROs, have been presented and confirmed by the Audit and Risk Committee.

The Audit and Risk Committee is composed of the following members until December 31, 2025:

- Aldo Cardoso (Chairman and independent director);
- Nazan Somer Özelgin (independent director);
- Mette Kamsvåg (independent director);
- Rodolfo Savitzky (independent director);
- Sylvia Steinmann (independent director);
- Daniel Schmucki.

3. **Nominations Committee**

In areas within its competence, the **Nomination Committee's** specific mission includes examining the main components, initiatives, and performance indicators related to human resources within the framework of the company's social and environmental responsibility strategy. In particular, it must ensure that the Senior Management implements a non-discrimination and diversity policy within the company's governing bodies. To do so, it relies on the work of the Corporate Social and Environmental Responsibility Committee.

The Nomination Committee is composed of the following members until December 31, 2025:

- Giulia Fitzpatrick (Chairwoman);
- Wilfried Verstraete (Vice-Chairman and independent director);
- Agnès Park (independent director);
- Thierry Sommelet (independent director).

4. **Remuneration Committee**

In areas within its competence, in coordination with the Corporate Social Responsibility and Environmental Committee and based on its work in this regard, the **Remuneration Committee's** main missions include:

- to make recommendations on the inclusion of criteria related to social and environmental responsibility in the variable remuneration structure of corporate officers, in accordance with the company's social and environmental responsibility strategy;
- to examine the level of achievement of these criteria;
- and to review the main aspects of variable remuneration in relation to the social and environmental responsibility strategy.

The Remuneration Committee is composed of the following members until December 31, 2025:

- Wilfried Verstraete (Chairman and independent director);
- Giulia Fitzpatrick (Vice-Chairwoman);
- Marie-Christine Lebert (employee director);
- Agnès Park (independent director);
- Thierry Sommelet (independent director).

B.1.2.1.3 Other roles and responsibilities

The Corporate Social Responsibility Director

The Corporate Social Responsibility (CSR) Director reports directly to the Chief People Officer. They are responsible for the company's CSR strategy, overseeing sustainability initiatives, and promoting CSR values to internal and external stakeholders.

The CSR Director leads a department composed of a team of four employees dedicated to CSR and four employees dedicated to ISO 14001 certification. This department is responsible for deploying Worldline's action plans across the Group, as well as communicating them internally and externally.

The CSR Director oversees internal and external CSR communication actions, thereby contributing to employee engagement. Each department within the company is responsible for implementing the CSR strategy, supporting the CSR objectives (TRUST 2025 objectives), and setting objectives for 2030.

The CSR Director manages the implementation of the CSRD throughout the company by coordinating departments related to compliance, risks, financial elements, and all other relevant departments.

The Environmental and Climate Committee

The CSR Director also attends the Environmental and Climate Committee meetings quarterly.

This committee is chaired by the Global Climate Manager and the Environmental Manager. It also includes the following individuals:

- the CSR Director;
- the Environmental and ISO Manager;
- the Climate Manager;
- the Group Real Estate Director;
- the Group Quality Director;
- the Data Centers Manager;
- the Responsible for Responsible Purchasing, Risks, and Compliance;
- the Group Security Manager (Governance, Risks, and Controls).

The Environmental and Climate Committee meeting follows the execution of the plan, the status of ISO 14001 certification, and the TRUST 2025 environmental objectives.

B.1.2.2 Information provided to sustainability matters addressed by Worldline's administrative, management and supervisory bodies (GOV-2)

The governance bodies, exchanges between the different bodies, and how they take ESG issues into account are described in the section above B.1.2.1.2 Roles and responsibilities of the Board of directors.

The TRUST 2025 plan formalizes the Group's strategic priorities in CSR, providing a framework for implementing action plans and monitoring progress through KPIs. All ESG issues of the TRUST 2025 program were addressed and monitored during the year by governance bodies.

The list of material IROs (Impact, Risk, Opportunity) has been finalized and presented in detail by the CSR director and the risk director (CRO - Chief Risk Officer).

The analysis of the IROs contributed to enhancing the strategic reflection of the Board of Directors and the Executive Committee in preparation for the upcoming ESG TRUST 2030 roadmap. It also helped enrich the Group's risk analysis, including major transactions.

B.1.2.3 Integration of sustainability-related performance in incentive schemes (GOV-3)

Worldline rewards its employees, as well as company executives, for their exceptional performance to support the Group in achieving its short-term and long-term strategy. This approach ensures management is aligned with the company's values and model.

Target indicators

For short-term compensation: 10% of the target bonus amount is linked to the achievement of 4 combined CSR areas :

- Available platforms
- Customer experience and innovation
- Employee engagement
- Climate change

For long-term compensation : The current performance share plan presented is the one granted in 2025. However, Worldline has previously proposed performance share plans and stock option plans linked to ESG criteria, still in effect for some.

15% of the performance shares are subject to the achievement of combined CSR indicators derived from the TRUST 2025 program objectives, relating to the Group's commitments:

- 5% related to reducing CO_2 emissions in scopes 1 and 2, within the framework of the Science-Based Targets initiative (SBTi);
- 10% related to employee engagement and diversity, measuring improvements in employee engagement and the increase in the percentage of women in management positions.

These criteria are set by the Board of Directors, upon the recommendation of the Remuneration Committee.

Metrics	2024	2025
Proportion of variable remuneration dependent on sustainability- related targets and/or impacts of the CEO	10%	5,7%*
Proportion of variable remuneration dependent on sustainability-related targets and/or impacts of EXCOM members	25%	17%**

* *The Board of Directors on February 25, 2025, upon recommendation from the Remuneration Committee, decided to grant an exceptional compensation to Pierre-Antoine Vacheron to account for the loss of protections and benefits inherent to the employee status he previously held in his former roles (including performance share plans and pension plans as well as his employee status), while strengthening the profit-sharing linked to the performance of the Worldline share over a period of four years, in line with the Group's 2026-2029 strategic plan, it being recalled that no multi-year equity-based compensation will be awarded to Pierre-Antoine Vacheron in 2025.*

** *The variation is explained by a methodological change between 2024 and 2025. We changed the multiplicative format that amplified CSR's impact on variable remuneration, to revert to an additive model and harmonize all bonuses.*

B.1.2.4 Statement on Due Diligence (GOV-4)

GOV-4 – Core elements of due diligence	Paragraphs in the Universal Registration Document
(a) Embedding due diligence in governance, strategy and business model	B.1.2 Governance + B.1.3 Business model and value chain (SBM-1) + B.1.4 Strategy (SBM-1)
(b) Engaging with affected stakeholders in all key steps of the due diligence	B.1.5 Interests and views of stakeholders (SBM-2)
(c) Identifying and assessing adverse impacts	B.1.6 Double Materiality Analysis – Description of the process to identify and assess material impacts, risks and opportunities (IRO-1) + B.1.7 Material impacts, risks and opportunities and their interaction with strategy and business model (SBM-3)
(d) Taking actions to address those adverse impacts	More details available on actions in sections S1 + E1 + S4 + G1
(e) Tracking the effectiveness of these efforts and communicating	More details available on KPI

B.1.2.5 Risk management and internal controls over sustainability reporting (GOV-5)

The elements related to the overall management of risks and internal controls of information, which include sustainability risks, are detailed in Chapter D. Risk Management Framework of Worldline, in the 2025 Universal Registration Document.

Environmental, Social, and Governance (ESG) Risk Management

In accordance with the CSRD Directive and the French Duty of Vigilance Law, Worldline implements its risk management methodology to ensure a harmonized approach within its entities to manage, measure, and report on impacts, risks, and opportunities (IRO) related to ESG issues. The assessment of impact materiality on people and the environment is partly carried out through the Duty of Vigilance exercise and follows a specific evaluation methodology.

The identification of IRO is crucial for qualifying impacts on Worldline and/or stakeholders in the short, medium, and long term. These impacts include those related to Worldline's own operations and its value chain, including through its products and services or business relationships, considering both pessimistic and optimistic projection scenarios.

Risk assessments concerning Worldline's suppliers have been updated to reflect the latest CSRD requirements. In 2025, Worldline conducted an evaluation of a sample of 50 new partners, selected based on an assessment of the level of risks to which they may be exposed, depending on their sector of activity and the countries where they operate. Priority is given to new suppliers to thoroughly evaluate the effectiveness of the updated processes and ensure that all risks are adequately mitigated. These processes are detailed in section B.1.3. Business model and value chain (SBM-1).

B.1.3 Business model and value chain (SBM-1)

Chapter A. Integrated Report details the business model and value chain of Worldline as outlined below:

Subject	Section in the Universal Registration Document
Key activities	A.1 Worldline: a snapshot, A.8 Worldline's business model, A.6 The payment industry
Ressources	A.1 Worldline: a snapshot, A.8 Worldline's business model, A.12 2025 Key figures and Revenue profile
Employee numbers	A.8 Worldline's business model
Distribution channels	A.4 Group's Strategy, Technology, and competitive strengths, A.6 The payment industry
Distribution channels	A.6 The payment industry
Value chain	A.4 Group's Strategy, Technology, and competitive strengths

B.1.4 Strategy (SBM-1)

The Group's strategy is detailed in the Integrated Report, in section "A.4 Group's Strategy, Technology, and competitive strengths", "A.5 Corporate Social Responsibility", "A.6 The payment industry", and "A.8 Worldline's business model" :

- Major groups of products/services – on pages 22 to 23 and 31 to 37;
- Major markets and target customer groups – on pages 17 to 18;
- Number of employees by geographic zones – on page 48;
- Evaluation of products/services/markets in relation to objectives – on pages 24 to 30.

Worldline operates as a European leader in the payments and transaction services sector. With a robust global presence and a strong commitment to innovation, Worldline is a preferred technology partner for a wide range of clients, including merchants, banks, third-party acquirers, public transport operators, government agencies, and industrial companies across various sectors. Its staff, composed of 18 106 employees in more than 41 countries, provides sustainable, reliable, and secure solutions throughout the payment value chain, supporting the growth objectives of its clients worldwide.

Worldline's service portfolio encompasses Merchant Services and Financial Services, including both domestic and cross-border merchant acquiring for in-store and online transactions, high-security payment processing, a comprehensive range of payment terminals, as well as Electronic Ticketing and Digital Services solutions tailored for industrial applications.

As Worldline expands its global footprint, its commitment to excellence, innovation, and sustainability positions it as a reference player in transforming payments in Europe. By integrating cutting-edge technologies and advanced payment solutions, both physical and digital, Worldline supports merchants' growth and redefines usage at the service of businesses and consumers.

Integration of Material ESG Issues into the Strategy

To address current social and environmental challenges, as well as stakeholder expectations, Worldline has embedded its CSR strategy at the core of its activities. This unified approach applies coherently, regardless of clients, geographic areas, or products.

Since 2015, Worldline committed to launching 5-year CSR transformation plans, validated by governance bodies. In 2020, the **TRUST 2025 program** set Worldline's priorities in the face of material sustainability issues. It guides all actions undertaken to respond coherently to environmental and societal challenges. Progress made has been recognized by clients, investors, stakeholders, and ESG rating agencies (see page 28 of the Universal Registration Document).

To support the ambitions and objectives of the TRUST 2025 program, the short- and long-term compensation of the CEO and other eligible individuals has included performance criteria linked to TRUST 2025 since 2022.

TRUST 2025 objectives were developed internally, aligned with the double materiality analysis and the business model, through various workshops. Results from these sessions were presented and validated at the executive committee level by the responsible managers for each goal. The analysis provided a baseline in 2020 and clear, ambitious yet realistic objectives for each department, taking into account their expert opinions. The revision of the double materiality matrix confirmed the relevance of its strategic axes. The key performance indicators (KPIs) selected to monitor progress provide insight into the effectiveness of each underlying action plan.

All of the objectives set by Worldline regarding ESG issues are defined by the TRUST programs. These objectives are as follows:

TRUST 2025 program

Topic	Indicator	2021 (year 1)	2024 (year 4)	2025 (year 5)	2025 Target
Platforms secured & available	Quality score – Contracts' services availability & response	99,9890%	99,9870%	99,9882%	99,99%
	Quality score – Platforms' services availability & response	99,877%	99,9908%	99,9849%	99,99%
	Percentage of data subject' request answered in time and in compliance with WL privacy policy	97,2%	99,76%	100%	100%
	Percentage of ISO 27001 certified sites according to the security policy	51%	87,3%	98,08%	100%
Customer experience & innovation	Customer Net Promoter Score (NPS)	46	30	30	52
	Total revenue of "sustainability offering" (M€)	2 109	2 551	2 467	2 307
Talent attraction & retention / People diversity	Average number of Training hours per employee per year	17,09	25,29	25,24	32
	Employee satisfaction as measured by the Trust Index of the Great Place to Work® survey	64%	64%	65%	69-70%
	Percentage increase since 2020 in the number of additional disabled workforce in the countries imposing legal requirements (France, Germany, Italy, Poland, Romania, Austria)	6%	18%	24%	20%
	Percentage of women in management positions	23%	26%	28%	35%
Sustainable procurement	Percentage of suppliers evaluated by EcoVadis with a score below 45 having an action plan to solve critical findings identified	100%	100%	100%	100%
	Percentage of total expenses assessed by EcoVadis out of strategic supplier expenses	86%	95,3%	95%	90%
	Percentage of alerts investigated and related actions plan defined within 2 months	87%	97%	98%	100%
Climate change	CO_2e emissions reduction (scope 1 and 2)[1]	-49%	-45%	-54%	-25%
	Percentage of CO_2e emissions offset for scope 1, 2, 3.6	100%	100%	100%	100%

Building on the strong results of the TRUST 2025 program, Worldline has continued and accelerated its CSR advancements for the fiscal year, broadening its scope to new issues related to market evolution and its growth strategy. The ambition is reinforced, governance consolidated, and engagement expanded to all stakeholders. Thus, by applying best ESG practices, Worldline aims to maintain its sector leadership and generate a positive impact on its ecosystem, society, and the planet.

As the TRUST 2025 program comes to an end, the Group has set new 2030 CSR objectives this year, which will be monitored within the framework of the new TRUST 2030 program.

This program covers the various risks identified in the new double materiality matrix and includes the 7 main areas :

- Customer satisfaction and quality
- Payment integrity
- Attraction & Retention, Skills Training & Development
- Inclusion & Diversity
- Information Security
- Supplier relations
- Climate change mitigation

The KPI for TRUST 2030 have been selected to ensure perfect alignment with the new double materiality matrix. The TRUST 2030 KPIs thus consist of historical TRUST 2025 KPIs and new KPIs, allowing for the inclusion of emerging issues.

1 *This percentage corresponds to the reduction in CO^2eq emissions compared to the 2019 baseline (calculated without TSS).*

TRUST 2030 program

In 2025, Worldline has established its new TRUST 2030 program along with new ESG objectives for the next five years.

Topic	Indicators	Target 2030
Customer Satisfaction and Quality	Quality score – Contracts' services availability & response	99,99%
	Customer recommendation score (NPS)	37,5
Payment Integrity	Percentage of employees in sensitive roles who have completed the annual and updated payment integrity training	100%
Attraction & Retention, Training & Skills Development	Training hours per employee	32h
	Employee engagement score	70%
Inclusion & Diversity	Percentage of women in management positions (level 15 and above)	33%
Information Security	Percentage of significant security incident responses compliant with Worldline security policy	100%
Supplier Relations	Percentage of all expenses assessed by an independent extra-financial third-party assessor	80%
Climate Change Mitigation	Reduction of CO_2 emissions (scopes 1 and 2) compared to 2022	-42%

B.1.5 Interests and views of stakeholders (SBM-2)

The following table presents the main stakeholders of the Group, their key expectations, and the channels through which they express them. This active listening to stakeholders allows the Group to adjust its strategy to meet their expectations while ensuring the creation of shared value.

The interests and viewpoints of stakeholders communicated to governance bodies are also described in Section B.1.2.1.2 Roles and responsibilities of the Board of directors.

Stakeholder	Expectations	Worldline value creation	Dialogue mode
Customers Worldline is part of a rapidly evolving environment with a significant percentage of its revenue generated by significant clients.	Innovation, platforms availability, security, data privacy.	Satisfaction surveys, innovation workshop and solutions, respect of highest ethical standards (GDPR...)	Roadshows, customer event, customer survey, innovative meeting, CSR presentation.
Employees Worldline relies on the talent of its people to ensure continuously innovative solutions.	Relevant and fair compensation and benefits, working conditions and organization, social dialogue, talent and expert management, diversity.	Learning and career development opportunities, fair and equitable treatment for all, safe and respectful workplace, meaningful work in the context of Worldline strategy.	Consultations of workers councils, regular company-wide calls, local town-halls and listening sessions, elearning and the whistleblower line.
Suppliers and partners Worldline uses the know-how of several partners who provide IT hardware, software & services (suppliers) and work on projects (startups).	Sustainable relations, costs, responsibility procurement.	Fair business practices through a charter for partners, promotion of CSR through EcoVadis rating.	EcoVadis questionnaires, yearly supplier session, CSR roadshows.
Public bodies Worldline complies with international and local laws, rules and regulations.	Compliance, reputation, data privacy, promotion of the e-payment sector.	Market trust and growth, respect of Human Rights and of the environment consolidation of ethics standards.	Recurring audits, communication with regulators.
Communities Worldline engages to operate and develop its business.	Positive economic and social impacts, environment protection, Human rights, anti-corruption.	Contribution to highest ethics and environmental standards, local associations, local employment.	Based on demand and legal/ regulatory watch.
Investors and analysts Worldline ensures investor's trust to continue to develop.	Profitability, transparency, risk management, governance..	Comprehensive reporting, investor roadshows, analyst day.	Investor roadshow, one to one session, investor day.

The “Expectations” column expresses:

- the issues affecting the specific stakeholder concerned (Impact)
- and/or the financial implications for the Group relating to this stakeholder (Risks or Opportunities).

B.1.6 Double Materiality Analysis – Description of the process to identify and assess material impacts, risks and opportunities (IRO-1)

In anticipation of the implementation of the CSRD Directive, Worldline has been conducting a double materiality analysis since 2023, with the support of a specialized consultancy, to identify its key sustainability issues and define the scope of its reporting.

- An initial assessment, carried out in 2023 using external sources, also allowed for the identification of exposure to physical climate risks.
- This assessment was further enriched in 2024 through internal expertise and additional data.
- In 2025, an evaluation was conducted within local entities to enhance the data based on information collected on the ground.

This process, aligned with the Group's Risk Management Framework, is led by the risk team. It proceeded as follows:

Phase 1: Identification of Impacts, Risks, and Opportunities (IRO)

The first step was to identify the relevant sustainability issues for Worldline, to evaluate the associated impacts, risks, and opportunities (IRO), and to exclude non-relevant topics. This analysis was based on sustainability-related scenarios, both pessimistic and optimistic.

Workshops were conducted with internal experts from CSR, Finance, HR, Compliance, Procurement, and Risks. A comprehensive list of IROs was established based on the issues defined by the CSRD (see table AR.16), resulting in the identification of 91 IROs. These IROs were mapped across the value chain (upstream, internal operations) and assessed over the short, medium, and long term.

To identify physical and transition climate risks, an in-depth analysis of activities and the value chain was conducted to identify the potential impacts of climate events and regulatory changes. This assessment relied on detailed data collection, scenario analysis tools, and stakeholder engagement. It is being updated to ensure its adaptability to climate development.

Local-level analysis revealed differences in impact of materiality depending on geographic areas, types of clients, or activities.

Phase 2: IRO Assessment

The evaluation process involved 190 Group and local experts covering all of Group's functions (security and data center managers, HR professionals, operational line managers, environmental experts...). A sampling combining financial criteria (contribution to revenue, margin, and balance sheet assets), size (based on employee numbers), and specific issues related to each geography allowed the selection of 23 entities and 34 sites, which assessed 51 risk scenarios encompassing environmental, social, and governance issues.

This approach was complemented by a more specifically focused assessment on the Duty of Vigilance. Based on a similarly structured sampling, it covered 19 risk scenarios across 20 entities and 15 sites.

The analysis of the evaluations obtained was based on existing risk mapping scales to determine financial materiality, according to its scope (e.g., service continuity, reputation, customer impact, compliance, etc.) and its probability, rated from 1 to 5, as well as impact materiality.

Impact materiality was evaluated using two approaches, severity and likelihood of occurrence:

1. The severity of impacts on persons (employees, end users, local communities) and the environment, based on a dedicated impact scale grounded in human rights, health and safety, environmental issues, and stakeholder impacts.
2. The severity of impacts on other stakeholder groups (suppliers, clients, public authorities) was assessed using a dedicated impact scale based on availability, clients, reputation, compliance, and financial aspects.
3. Severity, measured by the extent, scope, and irreversibility of the impact, was evaluated to categorize impacts.
4. In cases of potential impacts, their likelihood of occurrence was assessed.

This approach relied on scenarios from the SSP (Shared Socio-economic Pathways) framework, incorporating both optimistic and pessimistic projections to ensure a robust and balanced evaluation of future potential impacts.

For each IRO, a score was calculated by multiplying impact and probability scores, on a scale of 1 to 25. Results were then grouped by sustainability issues, in connection with CSRD themes, to feed into the double materiality matrix.

Phase 3: Determination of the Materiality Threshold

The materiality threshold was defined in accordance with the Group's Risk Management Framework, which segments the materiality matrix into three zones:

- Highly material RIOs (score above 12) ;
- Material RIOs (score between 5 and 12) ;
- Non-material RIOs (score below 5).

By applying these criteria, 51 IROs were identified as material and 40 as non-material. They were positioned in a double materiality matrix, indicating the scores of financial materiality and impact per sustainability issue, each issue possibly covering one or more scenarios.

B.1.7 Material impacts, risks and opportunities and their interaction with strategy and business model (SBM-3)

Worldline's business model presents impacts, risks, and opportunities as identified from an in-depth double materiality analysis that has been revised annually since 2023. They are grouped by relevant issues. Their consideration is integrated into the Group's strategy, notably through the TRUST 2025 program, which is now succeeded by TRUST 2030.

These issues are summarized below,

- in the form of a double materiality matrix,
- and as a list of material/non-material issues derived from the ESRS 1 AR16 issues list or specific to Worldline.

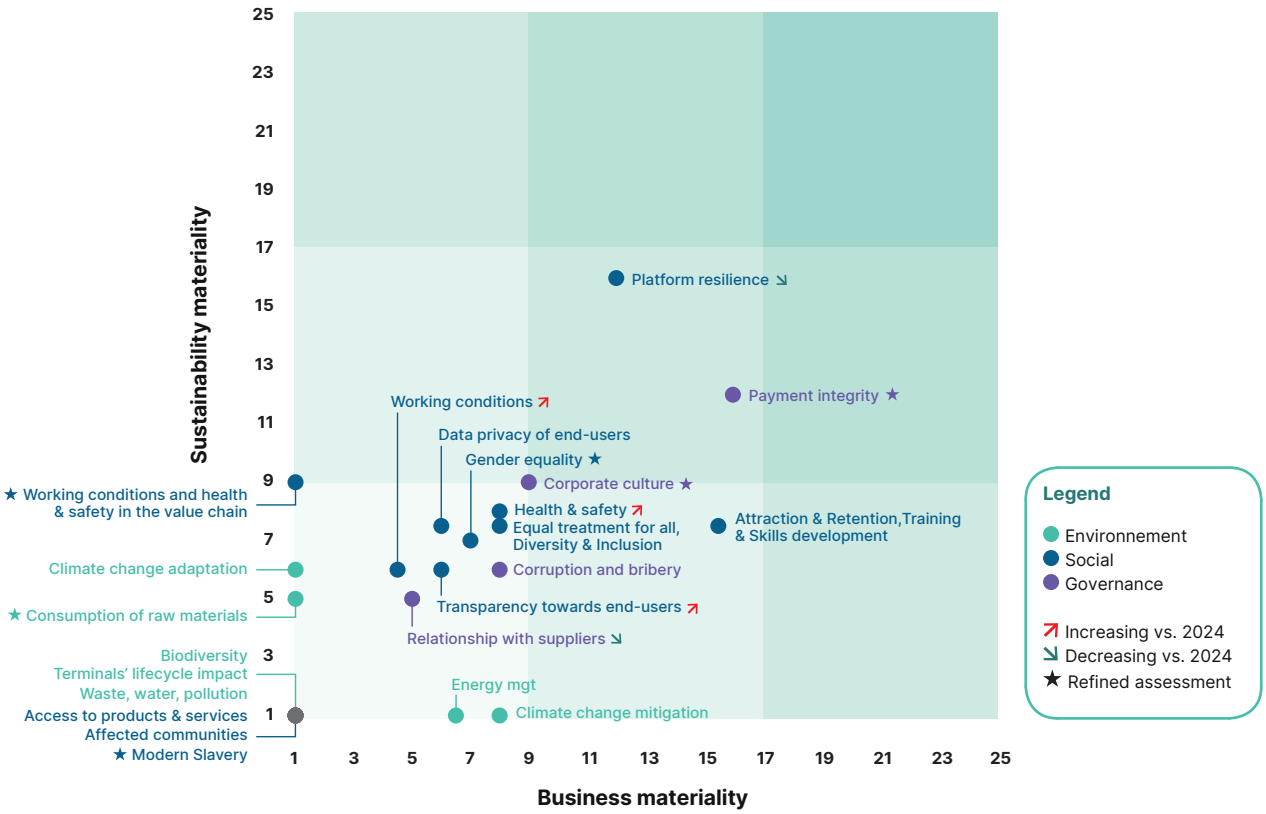
A more detailed description of impacts, risks, and opportunities related to each issue is provided in the introduction of each section within the sustainability report.

In 2025, the double materiality analysis revealed two new material issues for Worldline:

- Raw materials consumption: the materiality assessment for access to the raw materials needed to manufacture electronic components was refined to reflect growing supply risks (geopolitical tensions, tariff policies, price pressures, and limited European production capacity). However, this assessment concluded that the risk is material but remains low given the limited expenditure and material needs. Furthermore, the impact materiality was deemed non-significant.
- Transparency towards consumers: in the current context, Worldline faces high expectations and concerns from its clients and end users regarding transparency.

Conversely, modern slavery no longer appears as a material issue. Interviews with local compliance officers confirmed the very low probability of this risk across the entire value chain.

Double materiality matrix



Material issues

Topic	Sub-topic	Sub-sub-topic	Theme name in the report	Report section
E1 Climate Change	Climate change mitigation		Mitigation of Climate Change	B.2.1 Climate Change (ESRS E1)
	Climate change adaptation		Adaptation to Climate Change	
	Energy		Energy management	B.2.1.4 Carbon footprint and performance (E1-6) B.2.1.5 Energy consumption and mix (E1-5)
E5 Resource Management	Access to resources		Raw materials consumption	B.2.2 Consumption of raw materials
S1 Company workforce	Working conditions	Job security	Working conditions	B.3.1.8 Working conditions (S1-15)
		Fair wages		
		Work–life balance		
		Social dialogue		
		Collective bargaining, including the proportion of workers covered by collective agreements		
		Freedom of association, existence of works councils and workers' rights to information, consultation and participation		
		Health and safety	Health and safety	B.3.1.7 Health and safety at work (S1-14)
	Equal treatment and equal opportunity for all	Measures to combat workplace violence and harassment	Equal treatment for all, inclusion and diversity	B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) and (S1-17)
		Employment and inclusion of persons with disabilities		
		Diversity		B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16), (S1-17)
		Training and competence development	Talent attraction and retention, training and competence development	B.3.1.6 Talent attraction and retention, training and skills development (S1-13)
		Gender equality and equal pay for work of equal value	Gender equality	B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) and (S1-17)
S2 Value chain workers	Working conditions	Health and safety	Working conditions, health and safety in the value chain	B.3.2.1 Material impacts, risks and opportunities and their interaction with workers in the value chain (ESRS 2 SBM-3)
	Other labor rights	Child labor		
		Forced labor		B.3.2.2 Policies related to value chain workers (S2-1)

Topic	Sub-topic	Sub-sub-topic	Theme name in the report	Report section
S4 Consumers and end users	Information-related impacts on consumers and/or end users	Access to (quality) information	Platform resilience	B.3.3.2 Platform resilience (specific issue)
		Privacy protection	User data protection	B.3.3.3 Personal data protection across the value chain
	Social inclusion of consumers and/or end users		Transparency to end users	B.3.3.1 Process to engage with end-users and channels for consumers and end-users to raise concerns (S4-2) and (S4-3)
G1 Business conduct	Corporate culture		Corporate culture	B.4.1 Governance and Business Conduct (G1-GOV1)
	Whistleblower protection			B.4.1.4 Corporate culture and business conduct policies
	Corruption	Prevention and detection including training	Prevention and detection of corruption	B.4.1.5 Prevention and detection of corruption and bribery (G1-3)
		Political influence and lobbying		
		Incidents		B.4.1.6 Confirmed incidents of corruption and bribery (G1-4)
	Supplier relationship management, including payment practices		Relationship with suppliers	B.4.2 Supplier relationship management (G1-2), including payment practices (G1-6) within Worldline's Responsible Purchasing Strategy
	Payment integrity		Payment integrity	B.4.3 Payment integrity (specific issue)

Non-material or non-relevant issues

	Sustainability matters covered in topical ESRS		Justification	
Topical ESRS	**Topic**	**Sub-topic**	**Relevance/Materiality**	
ESRS E2	Pollution		Not material	Worldline's core activity in digital services means its value chain is not materially affected by pollution concerns.
ESRS E3	Water & marine resources		Not material	Data centers operating with a closed water loop have limited concerns regarding water and marine resources.
ESRS E4	Biodiversity and ecosystems		Not material	Worldline's core activity in digital services means that biodiversity issues are not directly linked to its value chain.
ESRS S1	Other rights related to work	Child labor / Forced labor	Not material	Local Compliance officers confirm that the occurrence of this risk within the organization is considered highly unlikely.
ESRS S3	Affected communities		Not material	Given the nature of Worldline's activities, these activities have no connection with local populations (including indigenous peoples).
ESRS S4	Consumers and end users	Social inclusion of consumers and/or end users	Not material	Worldline does not directly distribute payment products or services to consumers and/or end users.
ESRS G1	Business conduct	Animal welfare	Not relevant	Animal welfare has no relation to Worldline's service activities.

B.1.8 ESRS disclosure requirements covered by the sustainability report (IRO-2)

The IRO-2 tables are published in the appendix of the sustainability report:

- Table of correspondence between material issues and publication requirements present in the report,
- List of data points in the transversal and thematic standards derived from other EU legislations.

B.2 Environment

B.2.1 Climate Change (ESRS E1)

Environmental and climate governance – including the management of environmental risks – is the responsibility of the CEO of Worldline. It is managed by the CSR Director.

Three specialized team members work on this topic under the direction of the CSR Director:

- The **Climate manager** is in charge of climate issues. He oversees the development of the climate strategy in alignment with the carbon neutrality strategy (COP 21 PARIS 2025) approved by the Board of Directors.
- The **Green IT manager** is responsible for developing the Green IT strategy to align with Worldline's business model.
- The **Environmental manager (ISO 14001)** is responsible for the Environmental Management System, in accordance with ISO 14001 standards. He handles environmental issues specific to sites and proposes additional actions to reduce Worldline's environmental and energy footprint (in close collaboration with the ISO 50001 Manager). The Environmental Manager is assisted by local environmental managers based at each ISO 14001 certified site.

ISO 14001 and 50001 Certification Deployment Program

Worldline is deploying an ISO 14001 certification program for sites with more than 500 permanent employees as well as for all strategic data centers.

The ISO 50001 standard is being rolled out on France's Data Centers with the goal of extending it to Belgium in 2026.

ISO 14001 and 50001	2024	2025
Number of ISO 14001 certified sites	12[1]	12
Number of ISO 50001 certified sites	3	3

The coverage rate is 80% for ISO 14001 certification and 100% for ISO 50001 certification. The goal is to achieve 100% ISO 14001 coverage of the relevant sites by 2028.

1 *10 certified sites mentionned in 2024, to be aligned with EcoVadis reporting needs.*

B.2.1.1 Material impacts, risks and opportunities and their connection to the strategy and the business model (E1.SBM-3 and E1.IRO-1)

Impacts : The environmental impacts of the Group are detailed in section B.2.1.4 Carbon footprint and performance (E1-6).

Risks and opportunities

A scenario analysis for the period 2024-2030 was conducted through workshops and interviews with internal Worldline experts. This analysis identified the main risks and opportunities related to climate change for the Group. The following table summarizes the key findings, including estimated financial impacts, mitigation strategies (for risks). Although none of the assessed risks are currently considered severe, the analysis highlights potential financial consequences :

The main climate risks and opportunities (R&O) for Worldline for 2030	Description of risks and opportunities (R&O) and main consequences.	Probability, Magnitude, Financial impact	Follow-up and mitigation actions.
Risk 1 – Climate change adaptation **Acute physical** Extreme weather events (storms, floods...) **Chronic physical** Increase in temperatures	A risk scenario analysis for 2025, involving experts from different functions, assessed the potential financial impacts of these climate-related risks, shedding light on Worldline's risk mitigation strategy and resilience planning. • The anticipated increase in extreme weather events constitutes a potential risk to Worldline's direct operations. A 2023 assessment highlighted the vulnerability of data centers, particularly third-party facilities located in high-risk areas, to storms and floods. This could lead to service disruptions and revenue losses. Although supply chain disruptions also threaten production capacity, the impact on offices is considered limited due to remote working capabilities. • Rising temperatures pose additional risks due to higher data center cooling costs and reduced employee productivity. Even with air conditioning, heatwave days negatively affect office efficiency.	Probability: Unlikely Amplitude: Moderate Estimated financial impact: • Likely scenario: €150k • Severe scenario: €2,5m	• Worldline integrates climate risks in site selection, notably via the 2025 facilities management plan. The Group uses third-party monitoring services and local leads to anticipate and limit potential infrastructure impacts. • Worldline ensures continuous monitoring of its datacenters and strengthens ICT continuity planning under the Digital Operational Resilience Act (DORA). Robust strategies (data duplication, crisis cells deployment, etc.) enable data recovery and transfer of critical services in case of a major incident. • Worldline uses a Security and Emergency Response Tool (SERT) activated in zones where an event occurred to safeguard employees. • Worldline strengthens monitoring of energy consumption related to cooling and air conditioning and implements actions to improve efficiency and reduce costs. • Worldline prioritizes selecting highly efficient and resilient datacenter equipment.
Risk 2 - Climate change mitigation **Transition** Carbone tax, carbon neutrality targets, sensitivity to high-energy-intensity customers (airlines and ecologically high-risk domains)	• If global policies fully align with the 2°C pathway in a sustainable development scenario, 100% of global GHG emissions could be taxed by 2030. This would likely raise costs for Worldline due to higher prices from carbon-taxed suppliers, especially for energy-intensive products and services. While Worldline is currently modestly exposed to carbon taxes, 80% of the countries where the company operates already apply a pricing mechanism. • If the Group fails to meet neutrality targets or lags behind competitors, Worldline risks losing market share due to increasing investment costs. Short-term risk remains limited, as the net-zero transition is in early stages. However, by 2030 not achieving these targets could lead to a significant loss of clients. • Demographic changes due to climate migrations and extreme	Probability: Possible Amplitude: Significant Estimated financial impact: • Likely scenario: €13 million • Severe scenario: €48 million	• Strengthen monitoring of Worldline's direct exposure to carbon taxation mechanisms in the countries where it operates (regulatory watch) and expand Scope 3 GHG emissions monitoring to assess supply chain exposure. • Establish partnerships with suppliers to reduce indirect GHG emissions (Scope 3) and incorporate environmental clauses in procurement policies. • Achieve Worldline's SBTi targets to limit GHG emissions and mitigate carbon taxation exposure. • Reduce GHG emissions by increasing reliance on renewable energy sources. • Prioritize local suppliers to minimize transport-related emissions • Identify clients most affected by transition risks related to climate change based on CSRD disclosures.

The main climate risks and opportunities (R&O) for Worldline for 2030	Description of risks and opportunities (R&O) and main consequences.	Probability, Magnitude, Financial impact	Follow-up and mitigation actions.
	weather, along with evolving policies and consumer expectations regarding climate change, shift purchasing habits. This affects sales to some clients, notably in sectors like oil. Reduced car and short-haul plane travel in Europe due to regulation and behavior, and the emergence of high-ecological-risk sectors (airlines, hotels) illustrate this trend.		
Risk 3 – Energy management **Transition** Energy consumption and shortages	• The main energy risk for Worldline comes from inefficient electricity use, particularly in datacenters, leading to high costs and a larger carbon footprint. This risk relates to unused equipment, obsolete technologies, inefficient cooling practices, and suboptimal office space occupancy. While less critical, fuel inefficiency stems from poorly maintained generators and their use during outages. • Natural disasters, geopolitical tensions, and supplier issues pose a significant threat to supply. Although fuel reserves offer limited protection, prolonged shortages can jeopardize business continuity. Market volatility due to political instability and infrastructure damage also threatens energy security and accessibility. • These risks drive higher operating expenses, investments to improve energy efficiency, and a revenue risk in case of service disruptions.	Probability: Unlikely Amplitude: High Estimated financial impact: • Likely scenario: €5,6m • Severe scenario: €11,5m	• Worldline applies rigorous energy management, with ISO 50001-certified datacenters, connected meters, optimized airflow, and high-performance equipment to reduce consumption. Careful generator maintenance, optimized testing, and fuel analysis ensure efficient use. Employee training and decommissioning of unused equipment are also prioritized. • For third-party datacenters and cloud services, Worldline actively monitors supplier energy performance (reduction and transition to renewables), integrating strict energy requirements into procurement and considering location and geopolitical risks. Contracts include comprehensive business continuity plans and promote diversified energy sources. Worldline monitors suppliers' financial health and market trends, applying enhanced due diligence for electricity-intensive providers.

B.2.1.2 Decarbonization plan for climate change mitigation (E1-1)

The decarbonization plan related to scopes 1 and 2 was finalized in 2025.

The transition plan related to scope 3 will be published in 2027, once all impacts related to the divestment of the Group's MeTS activities in 2026 have been incorporated. However, a number of actions related to scope 3 are already in place and are detailed in the report.

The decarbonization plan for scopes 1 and 2 is aligned with the recommendations of the Science Based Targets initiative (SBTi).

It includes an environmental and energy policy outlining actions and objectives, as well as specific performance indicators to monitor and measure the progress of each action. It is detailed in section B.2.1. Climate Change (ESRS E1) in response to the key IROs.

The table below summarizes the main elements required by the E1-1 disclosure requirement and refers to specific sections.

Elements of the climate transition plan ([E1-1.§16])	Corresponding section
(a) Regarding GHG emission reduction targets, an explanation of how the company's targets are compatible with limiting global warming to 1.5°C in line with the Paris Agreement	B.2.1.3 Policies (E1-2) and targets (E1-4) related to climate change B.2.1.7 GHG removals and GHG mitigation projects financed through carbon credits (E1-7)
(b) GHG reduction targets and climate change mitigation actions, a description of decarbonization levers	Targets: B.2.1.3 Policies (E1-2) and targets (E1-4) related to climate change Decarbonization levers: B.2.1.6 Actions and resources related to climate change policies (E1-3)
(c) Description and quantification of investments and funding the company intends to deploy to support the transition plan.	Qualitative description only. Quantitative elements are not available; a transitional publication measure will be used.
(d) Qualitative assessment of potential GHG emissions locked-in by the company's major assets and products.	The Group has no significant locked-in emissions from owning or using highly emitting infrastructures or assets that could threaten its objectives.
(e) For activities with NACE codes B.05, C.19, D.35.1, D.35.3, G.46.71: CapEx, CapEx plans, OpEx the company has set to align its economic activities with the taxonomy	Not applicable
(f) Amounts of significant CapEx invested during the reference period related to coal, oil and gas-related economic activities	0%
(g) The company is included or excluded from the Paris Agreement benchmarks	No. Worldline is not active in exploration, extraction, distribution, or refining of carbon-based energy, and does not significantly prejudice EU environmental objectives.
(h) Description of how the transition plan is integrated into the overall business strategy and financial planning and aligned with them	B.1.3 Business model and value chain (SBM-1)
(i) Information indicating whether this transition plan is approved by the company's governance, management and supervisory bodies	B.1.2.1 The role of administrative, management and supervisory bodies (GOV-1)
(j) Description of progress made by the company in implementing the transition plan	Decarbonization plan performance: B.2.1.4 Carbon footprint and performance (E1-6). B.2.1.6 Actions and resources related to climate change policies (E1-3), section Actions and resources.

B.2.1.3 Policies (E1-2) and targets (E1-4) related to climate change

B.2.1.3.1 Climate change mitigation and energy efficiency

Worldline's climate-related policies are broken down into specific policies that provide clear guidelines for action plans depending on their purpose (energy management, Green IT, site management, etc.). They align with the TRUST 2025 and TRUST 2030 objectives.

These policies are detailed below.

Policy	Key content	Scope	Level of responsibility for implementation	Standards used	Stakeholder interests addressed	Availability for stakeholders Policy on Climate Policy
Climate Policy	Worldline's climate policy formalizes its commitment to achieve net-zero by 2050 across the value chain. Climate risk management is also a core axis.	Global scope. Applies to all entities, operations, offices, and data centers worldwide.	Ultimate oversight of climate strategy rests with the Board of Directors, delegated to a dedicated committee for monitoring.	GHG Protocol for inventory of emissions, Science Based Targets (SBTi) for scientific validation of targets, TCFD recommendations, ISSB standards for risk management and climate-related financial disclosures.	Policy strengthens credibility of climate commitments by aligning with SBTi and TCFD; transparency is based on annual communication, and supplier involvement supports trust and reputation.	Company SharePoint (employees). UN Universal Registration Document (URD), website, responses to reporting platforms like CDP.
Green IT Policy	Green IT aims to minimize the Group's digital environmental footprint through optimized hosting, eco-design in services, and promoting responsible workstations with quantified 2030 targets.	Covers all digital activities and assets of Worldline, including production infrastructure, lifecycle of digital services, and employee workstations.	Strategic responsibility rests with the General Management and the Global Green Office steering committee led by the Global Green IT Manager. Operational responsibility lies with Directors of Global Business Lines (GBLs).	International standards such as ISO 20125, ISO 14001, ISO 50001, ISO 20400, and Worldline management system (WMS).	Responds to client expectations (transparency of environmental impact of solutions), employee expectations (training, responsibility culture), and investor expectations (credibility, environmental risk management).	The policy is an internal-controlled communication, accessible to employees via SharePoint.
Environmental and Energy Policy	Worldline's Environmental and Energy Policy (global) was reviewed and updated in 2025. It outlines the environmental and energy strategy across five key axes with actions: 1. continuously measure and reduce environmental impact (including products/ services, retail facilities, distribution and logistics, waste management, and pollution prevention); 2. continuously improve data center energy efficiency; 3. comply with applicable legal and other requirements; 4. engage suppliers to adhere to commitments through supplier engagement with	Applies to all entities, operations, sites (including Payone offices), and data centers worldwide.	Global ISO 14001 Manager	ISO 14001 ISO 50001	This policy, intended for all Worldline employees (including Payone), was developed with the Climate Manager, the CSR Director, and the Energy Manager, based on collaborative discussions and feedback to incorporate the expectations of key stakeholders.	Worldline SharePoint for the Group.

Policy	Key content	Scope	Level of responsibility for implementation	Standards used	Stakeholder interests addressed	Availability for stakeholders Policy on Climate Policy
	business partner integrity; 5. involve all employees to commit to the environmental and energy policy.					
Green Building Policy	This policy specifies the environmental requirements when changing sites or renovating (materials to be used, sustainable construction techniques, waste management). It aims to inform Worldline's Procurement and Real Estate teams of the company's strategy and action plans.	Applies to all Worldline entities and operations worldwide, in line with ISO 14001:2015 and ISO 50001:2018.	Global ISO14001 Manager	ISO 14001 ISO 50001	This policy is intended for Real Estate service and its FM provider; developed with the Climate Manager, CSR Director, external FM provider, and Real Estate Officer to incorporate stakeholder needs.	Worldline SharePoint for the Group.

Ambitions and time horizon (E1-4)

2022-2030 ambition

As part of its TRUST 2025 program, in line with double materiality analysis and the business model, Worldline has been deploying a low-carbon environmental strategy since 2016, aligned with the Paris Agreement (COP21). It continues this under the TRUST 2030 program.

Worldline has committed to greenhouse gas emission reduction targets based on the absolute contraction approach (ACA) defined by the SBTi: a pathway compatible with limited warming of 1.5°C for scopes 1 and 2, and "well below 2°C" for scope 3.

These targets were validated by the SBTi in 2025 for scopes 1 and 2, in the medium term (2030) and long term (carbon neutrality by 2050). Validation for scope 3 is underway.

Following the effective sale of the Terminals, Solutions & Services (TSS) activity in 2022, Worldline recalculated its historical carbon footprint. The year 2022 thus became the new reference year (base year) for the objectives validated by the SBTi.

Carbon Neutrality Goals for scopes 1, 2, and 3 by 2050

Contributing to carbon neutrality by 2050 for Worldline involves reducing its emissions by 90% between 2022 and 2050. This ambition covers scopes 1, 2, and 3. The remaining 10% of emissions will be sequestered in carbon sinks.

To reach this goal, Worldline plans to evolve its approach to compensation from purchasing carbon credits to investing in environmental projects that aim to sequester all residual emissions.

Summary of objectives validated by the SBTi Worldline

Time horizon	Scope	Approach	Ambition
Medium term ***2022 to 2030***	Scopes 1 & 2 (market-based) 100%	1,5 °C ACA - Absolute Contraction Approach	-42%
	Scope 3 - 100%	Well Below 2°C ACA- Absolute Contraction Approach	-25%
Long term ***2022 to 2050***	Scopes 1 & 2 (market-based) 100%	Net-Zero ACA- Absolute Contraction Approach	-90%
	Scope 3 - 100%	Net-Zero ACA- Absolute ContractionApproach	-90%

Resources allocated

The implementation of the project is carried out by the relevant teams, notably the CSR and EMS teams, in collaboration with facility management (FM) and data center (DC) teams.

Financial resources

Regarding mitigation actions, financial resources have not yet been allocated with enough precision to be disclosed in this report. Qualitative elements disclosed in the corresponding action plans provide an appreciation. Offset actions are detailed in section B.2.1.7 GHG removals and GHG mitigation projects financed through carbon credits (E1-7).

B.2.1.3.2 Climate change adaptation

The current environmental and energy policy will need to be updated to address adaptation or establish an autonomous

policy, depending on the risks and opportunities related to climate change that will be identified.

Financial impacts should be refined to implement action plans (for example: inflation due to carbon taxes which could have a significant impact on purchasing power in the medium term; identification of potential weakened customer types due to climate change: airlines, hotels, etc.).

Although Worldline is already taking action in favor of renewable energy (coverage rate: 87%), this aspect is not yet integrated into the current environmental policy, which nonetheless covers energy management and climate change adaptation.

Performance indicators and objectives will need to be defined based on the future policy and planned action plans.

B.2.1.4 Carbon footprint and performance (E1-6)

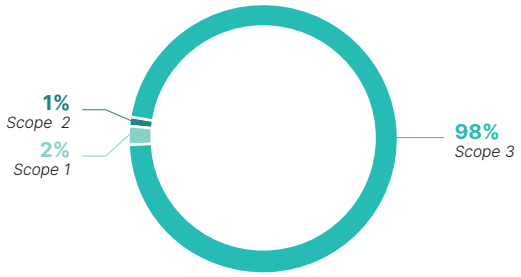
B.2.1.4.1 Total GHG Emissions

In 2025, Worldline's total emissions worldwide amounted to 328 311 tons of CO_2 equivalent. The majority of emissions come from scope 3, which accounts for 98% of total emissions.

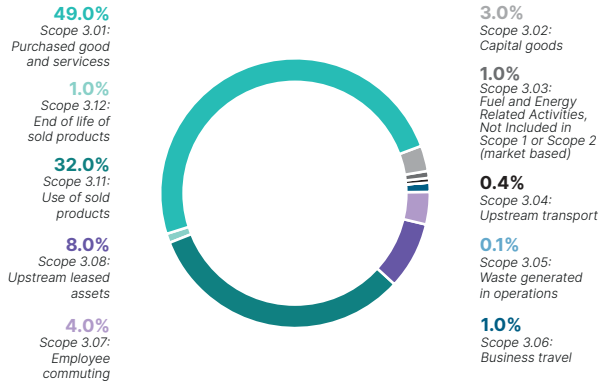
In scope 3, the most emitting category is purchased goods and services (scope 3.1), representing 49% of total emissions in this perimeter. That is why the Group actively engages its suppliers in its decarbonization trajectory to reduce these indirect emissions.

The use of sold products (scope 3.11) accounts for 32% of scope 3 emissions. Therefore, the Group is committed to integrating eco-design to reduce the environmental impact of its products.

Overview of Worldline's emissions in tCO_2eq



Our Scope 3 emissions per category



Carbon intensity based on revenue

GHG intensity per net revenue	Base year 2022	2024	2025	% 2025/2024	% 2025/2022
Total GHG emissions (location-based) in tCO_2eq	362 442	358 789	334 669	-6,72%	-7,66%
Total GHG emissions (market-based) in tCO_2eq	354 227	351 400	328 311	-6,57%	-7,32%
Net revenue in million euros	4 350	4 631	4 499	-2,85%	+3,43%
GHG emissions intensity (market-based) in tCO_2eq/M€	81	76	70	-13,58%	-7,89%

B.2.1.4.2 Details and variations in gross emissions for Scopes 1, 2 and 3

Scope – Significant positions	2022 base year SBTi	2024	2025	Variation 2025/2024	Variation 2025/2022	Target 2030	Target 2050
Gross Scope 1 GHG emissions (t eqCO_2)	6 627	7 347	5 708	-22,31%	-13,87%		
Percentage of emissions subject to emission quotas	0%	0%	0%				
Gross Scope 2 GHG emissions (location-based)	10 696	9 812	8 815	-10,16%	-17,59%		
Gross Scope 2 GHG emissions (market-based)	2 482	2 423	2 457	+16,38%	+13,62%		
Total gross emissions for Scopes 1 and 2 (market-based)	9 109	9 770	8 165	-16,43%	-10,36%	5 283	911
3.1 Purchased goods and services (outsourcing, data center hosting, outsourced managed IT infrastructure services, telco-network, IT subcontracting)	203 714	174 739	157 574	-9,82%	-22,65%		
3.2 Capital goods (IT equipment: networks, storage, servers and individual IT devices)	22 009	10 044	9 333	-7,08%	-57,59%		
3.3 Fuel and energy related activities (location based)	2 153	3 316	3 188	-3,86%	+48,07%		
3.4 Upstream transport and distribution (infrastructures for energy production)	321	1 145	1 223	+6,81%	+281%		
3.5 Waste generated in operations (IT equipment end of life W3E)	2 092	639	345	-46,01%	-83,51%		
3.6 Business travel (plane, train, taxi, private cars, rental cars)	3 017	2 454[1]	2 416	-1,55%	-19,92%		
3.7 Employee commuting (public transport and individual cars)	30 624	15 118	13 562	-10,29%	-55,71%		
3.8 Upstream leased assets (building and car lease)	9 666	30 696	27 134	-11,60%	+180,72%		
3.11 Use of sold products (manufacturing, transport,usage of payment transactions footprint related to physical devices)	71 523	99 365	101 093	+1,74%	+41,34%		
3.12 End of life treatment of sold products (end of life of payment transactions footprint related to physical devices)	N/A	4 114	4 278	+3,99%	N/A		
Gross Scope 3 GHG emissions (t eqCO2)	345 119	341 630	320 146	-6,29%	-7,24%	265 670	35 423
Total gross emissions for Scopes 1, 2, and 3 (location-based)	362 442	358 789	334 669	-6,72%	-7,66%	-	-
Total gross emissions for Scopes 1, 2, and 3 (market based)	354 228	351 400	328 311	-6,57%	-7,32%	270 953	36 334

Scope 1: The 22% reduction in CO_2 emissions in 2025 is explained by the ongoing electrification of our vehicle fleet.

Thanks to detection and maintenance actions, refrigerant gas leaks in our offices and data centers decreased by 27% between 2024 and 2025.

We also reduced unused data center space by 18%.

Scope 2 (market-based): The opening of new offices in Germany led to a slight increase in our emissions due to the use of district heating.

Scope 3:

scope 3.1: Purchased goods and services: In 2025 the overall amount of purchase expenditure declined.

scope 3.2: Capital goods: The decline in investments (CAPEX) is explained by a change in methodology for valuing certain types of investments in CO_2.

scope 3.4: Upstream transport and distribution: the increase in emissions is due to higher freight at payment terminals.

scope 3.5: Waste generated in operations: Not significant.

scope 3.7: Employee commuting: The reduction in CO_2 emissions from commuting is explained by a reduction in HC in European countries accompanied by an increase in HC at sites with lower CO_2 emissions.

scope 3.8: Upstream leased assets: The reduction in CO_2 emissions from 3.8 is due to a change in calculation method as well as a decrease in office space.

scope 3.11 and scope 3.12: Use of sold products and End of life treatment of sold products: CO_2 emissions from scopes 3.11 and 3.12 increase slightly due to the higher number of transactions. Additionally, growth in in-store transactions was higher than online transactions in 2025 compared with 2024.

Since 2021 – TRUST 2025 Climate Trajectory

TRUST 2025 structures Worldline's climate roadmap around two pillars: structural reduction of CO_2 emissions (buildings, data centers, fleet, electricity) and neutralization of residual emissions.

Worldline has achieved more than a 50% reduction in Scope 1 & 2 emissions compared to the 2019 baseline year, with growing activity. This performance already exceeds the TRUST 2025 target (-25%).

1. Reference Scope for GHG Emissions Offsetting (Operational Control)

To ensure comparability of its performance and consistency of its climate strategy, the carbon neutrality scope is based on the strict operational control principle. This scope, identical to the previous exercise, covers all emissions over which the Group has direct and immediate leverage:

- Scopes 1 & 2: energy consumption of sites and data centers, fugitive emissions, and vehicle fleet.
- Scope 3.6 (Business travel): Business trips (air, rail, hotel).

1 *The Scope 3.6 emissions published in 2024 (1 409 t eqCO_2) have been reviewed and recalculated (2 454 t eqCO_2).*

2. Review of the previous action (Fiscal Year 2025)

Based on this scope, emissions for 2025 amounted to 10 580 tCO_2e, rounded to 11 000 tCO_2e. In accordance with Worldline's commitments, this volume was fully neutralized in 2026 through certified carbon credits.

3. Projection and Commitment for the closed fiscal year (2026)

For 2026, Worldline reaffirms its commitment to 100% neutralization on the same operational scope (Scopes 1 + 2 + 3.6).

The consolidated carbon inventory for 2026 defines residual emissions volume at: Scope 1 : 5 708 tCO_2e, Scope 2 : 8 165 tCO_2e, Scope 3.6 : 2 416 tCO_2e.

The corresponding sequestration action will take place in the first half of 2026, following the final 2025 figure after audit, to ensure exact coverage of the actual residual footprint.

Thus, Worldline is ahead of its TRUST 2025 climate goals, combining significant operational reductions and complete neutralization of residual emissions within its operational scope.

TRUST 2025 indicators	2021 (1st year of TRUST 2025)	2024	2025	2025 Target
TRUST 2025 objective: Reduction of CO_2e emissions (scopes 1 and 2) compared to 2019	-49% (COVID impact)	-45%	-54%	-25%
TRUST 2025 objective: Percentage of CO_2e emissions offset for scopes 1, 2, 3.6	100%	100%	100%	100%

The target of CO_2e emissions reduction (scopes 1 and 2) compared to 2019 has been overachieved in alignment with the decarbonization plan including switching to electric vehicles and a better management of our buildings & Datacenters.

Since the reference year 2019, the decarbonization strategy has relied on activating quantifiable structural levers, including optimizing energy efficiency (PUE) and utilizing renewable electricity. The implementation of these measures led to an actual 49% reduction in GHG emissions for the reported scope as early as 2021. This factual result confirms the group's performance aligns with the trajectory validated by the SBTi. The current management aims to sustain these standards to ensure the achievement of direct operational targets for Scopes 1 & 2 and to support the ambition of a 25% reduction set for scope 3.6 by 2030.

B.2.1.4.3 GHG calculations : Sources, methodologies and assumptions

Scope	Application	Scope	Sources, calculations, uncertainties
Scope 1	Combustion of fossil fuels used for then energy consumption of • Worldline's offices • Worldline's data centers • Thermic company cars • Cooling gases leaks	Emissions from offices with more than 30 employees are included. Countries with less than 30 employees in total in its offices are excluded. Employee coverage represents 99,2% of the total workforce of Worldline. Emissions from data centers of more than 50 sqm, managed by Worldline and third parties. Excluding data centers of less than 50 sqm, the surface covers 92% of Worldline's data centers. Emissions related to refrigerant gas leaks for offices and data centers managed by Worldline are included.	Electricity invoices Emission factors from BEIS, IEA Uncertainties: Gases leaks are estimated based on the square meters of all WL offices Except for France and Belgium. The information of square meter came from the WL Real Estate data base. The square meters are then multiplied by an emission factor from ADEME. Calculation : (square meters *emission factor)/1000 December 2025 energy consumption for offices, data centers, and company cars was estimated when actual data were not available at the time of year-end closing. These include the assumptions, historical data, and forecast data used. Emission factors (EFs) used in 2024 were CO_2-based factors. These CO_2 EFs mainly reflected CO_2 emissions and, per internal practices, may not have yet aggregated all other GHGs. In 2025 we used CO_2e emission factors, i.e., factors expressed in CO_2 equivalent, to include and aggregate all greenhouse gases (CH4, N2O, F-gases, etc.) into a single harmonized unit (CO_2e). Emissions from refrigerants for small buildings were estimated based on the floor area of buildings within the reporting scope, applying an average emission factor.
Scope 2	District heating consumption (regular electricity and renewable electricity) Electricity consumption from: • Worldline's offices • Worldline's data centers • Electric company cars		CO_2 emissions estimates related to the cooling systems of third-party or co-located data centers are based on an estimated PUE for each data center. December 2025 energy consumption for offices, data centers, and company cars was estimated when actual data were not available at the time of year-end closing. These include the assumptions, historical data, and forecast data used. Emission factors (EFs) used in 2024 were CO_2-based factors. These CO_2 EFs mainly reflected CO_2 emissions and, per internal practices, may not have yet aggregated all other GHGs. In 2025 we used CO_2e emission factors, i.e., factors expressed in CO_2 equivalent, to include and aggregate all greenhouse gases (CH4, N2O, F-gases, etc.) into a single harmonized unit (CO_2e).
Scope 3	3.1 emissions related to the purchase of goods and services This category includes all the products and services sourced externally by Worldline in 2025. The main purchase category in terms of costs comprises IT hardware and software, subcontracted services such as software development and maintenance and telecommunications services. The Group uses these products and services in connection with its data centers and project development needs. Other indirect purchases relate to the management of the company itself (facilities, marketing, communication, etc.).	The purchases of Worldline entities listed in the purchases database are integrated into the calculation base and supplemented with estimates.	The highest granularity level of the purchase identification is the Bcode. The Bcode is assigned a corresponding monetary conversion factor from ADEME to calculate their carbon footprint based on the spend, using the GHG protocol method. To be noted, for minor purchases for which Bcodes were not available, an average monetary ratio was applied.
	• 3.2 Capital goods This category includes all upstream (i.e., cradle-to-gate) emissions from the production of capital goods purchased or acquired by Worldline in 2025.	The purchases of Worldline entities listed in the purchases database are integrated into the calculation base and supplemented with estimates.	Idem 3.

Scope	Application	Scope	Sources, calculations, uncertainties
	• 3.3 Activities related to fuels and energy (location-based) This category includes emissions related to the production of purchased fuels and energy consumed in 2025 that are not included in scope 1 or 2. For example, it includes energy related to the production of electricity used by Worldline data centers or offices, and energy related to the production of fuel for company cars.	Scope 1 and scope 2 perimeter i.e. offices with more than 30 employees included (Countries with less than 30 employees in total in its offices excluded).	All energy consumptions from scopes 1 and 2 are converted into CO_2e emissions using upstream conversion factors from the Department for Business, Energy & Industrial Strategy (BEIS) – 2021. For calculating emissions from offices and data centers, Worldline multiplied the annual consumption in kWh by country-specific upstream emission factors from UL 360 (source: Department for Business, Energy & Industrial Strategy (BEIS) – 2021). The same process was applied for company vehicles. Additionally, Worldline calculated an emission factor using the ADEME database to obtain a universal carbon emissions metric. This allowed the emissions from electricity, fuel, or gas to be summed together.
	3.4 Upstream Transport and Distribution This category includes the transportation and distribution of products or third-party transportation and distribution services purchased in 2025.	The purchases of Worldline entities listed in the purchases database are integrated into the calculation base and supplemented with estimates.	Idem 3.1
	3.5 Waste generated by activities This category includes emissions from waste disposal and treatment by third parties generated in 2025. It mainly concerns emissions related to the treatment of WEEE (Waste Electrical and Electronic Equipment).	This item covers emissions related to the end-of-life treatment of waste generated by site operations (offices and Data Centers). It includes non-hazardous waste (paper, DIB) and technical waste (WEEE, batteries), but excludes terminals sold to customers (pertaining to Scope 3.12).	The methodology follows the "Waste-type-specific" approach: actual tonnages per stream are multiplied by the emission factors (ADEME/DEFRA) corresponding to their treatment method. In the absence of primary data, an extrapolation using a FTE ratio is applied. The main uncertainties are related to the accuracy of the volumes reported by collection service providers.
	3.6 Business trips This category includes emissions from employee transportation for business-related activities in vehicles owned or operated by third parties, such as air travel, trains, taxis, and the use of private cars.	Countries with less than 30 employees in total in its offices are excluded.	The calculation of emissions from air and train travel is based on data extracted from Amex (global travel tool). Taxi trips and car fuel consumption are calculated from expense reports and then converted into CO_2e emissions using emission factors from ADEME. Air and Train Travel: Air & Train : Extraction of CO_2 emissions and kilometers traveled per country via the Amex and Egencia travel agency platforms. Analysis of expenses from expense reports, converted into euros. An estimate is made per country according to the price per kilometer for air or train travel in that country, allowing an estimation of kilometers traveled, which are then multiplied by the average emission factor for a trip by air or train to obtain the impact in kilograms of CO_2 equivalent, then in tons of CO_2 equivalent. Emission Estimation Methodology : Calculate the average cost per kilometer. This cost is multiplied by the total expenses, then adjusted with the CO_2 emissions recorded by Amex. The result is divided by the total distance to obtain the tons of CO_2 emitted. Taxi Travel: The amount of expense reports in euros is divided by the price per kilometer in the relevant country to estimate the total distance traveled. This distance is then multiplied by an emission factor of 0,20 kg of CO_2 per vehicle-kilometer (UL360) to obtain total emissions. Personal Vehicle Travel: The total amount in euros is divided by the fuel price per liter to obtain the total volume of fuel consumed. Using the average fuel consumption per 100 kilometers, the distance traveled is

Scope	Application	Scope	Sources, calculations, uncertainties
			calculated. This distance is then converted into CO_2 emissions using appropriate emission factors.. Hotel Booking The amount of expense reports in euros is multiplied by the emission factor from the ADEME footprint database (0,32 kg CO_2 per euro) and divided by a thousand to obtain the result in tCO_2e.
	3.7 Employee commuting This category includes emissions from Worldline employees' transportation between their homes and workplaces (mainly by car, two-wheels, bus, train, or soft mobility means) in 2025. This does not include emissions related to teleworking.	Worldline employees commuting habits derived from a 2023 survey sent to 17 558 Worldline employees in 38 countries and 127 sites i.e. 95,4% of headcounts coverage.	The initial survey sample consisted of 17 558 employees. 4 675 participants responded (a response rate of 27,1%). Therefore, Worldline considered this result as the total number of employees. The calculation was based on transportation usage reported by employees through: cars, public transportation, motorcycles, bicycles, etc.
	3.8 Upstream leased assets This category includes emissions from the operation of leased assets in 2025 that are not already included in the scope 1 or scope 2 inventories of the reported company. The main emissions are related to the leasing and operation of offices or company cars by Worldline.	The purchases of Worldline entities listed in the purchases database are integrated into the calculation base and supplemented with estimates.	Idem 3.1
	3.11 Use of sold products This category includes emissions from the use of services sold in 2025, namely the use of in-store and e-commerce transactions, which represent the main services sold by Worldline to its clients.	Worldline full scope has been extrapolated from the volumes of e-commerce and online transactions within the Merchant Services Business line, which Revenue represents over 72% of total Worldline Revenue.	This calculation is based on the life cycle analysis of a payment transaction which includes detailed assumptions and estimates in the study published in 2025 (https://worldline.com/fr-fr/campaigns/corporate/comment-decarboniser-les-paiements). In digital payment transactions, all components have been evaluated, such as credit cards, payment terminals, data centers, and payment receipts. For this scope, environmental impacts have been assessed in accordance with ISO 14040:2006 and ISO 14044:2006 standards, the study of which was subject to an external critical review.
	3.12 End-of-life treatment of sold products This category includes the expected end-of-life emissions for all products sold in 2025. This includes end-of-life emissions for all products incorporated into the lifecycle assessments of in-store and e-commerce transactions, specifically tickets, terminals, and cards.	Worldline full scope has been extrapolated from the volumes of e-commerce and online transactions within the Merchant Services Business line, which Revenue represents over 72% of total Worldline Revenue.	This calculation is based on the life cycle analysis of a payment transaction (study published in 2025).

B.2.1.5 Energy consumption and mix (E1-5)[1]

Energy consumption and mix	2024	2025	Variation 2025/2024
Energy consumption *(MWh)*	85 722	75 796	-12%
Fossil energy consumption *(MWh)*	26 857	22 718	-15%
Energy consumption from nuclear sources *(MWh)*	N/A	0	N/A
Fuel consumption from renewable sources *(MWh)*	N/A	N/A	N/A
Share of consumption from nuclear sources in total energy consumption *(%)*	N/A	0	N/A
Consumption of purchased or acquired electricity, heat, steam and cooling from renewable sources *(MWh)*	58 762	53 198	-9,47%
Consumption of self-generated energy (non-fuel)	103	120	+16,50%
Renewable energy consumption *(MWh)*	58 865	53 078	-9,83%
Renewable energy production *(MWh)*	103	120	+16,50%
Non-Renewable energy Consumption *(MWh)*	26 857	22 718	-15%
Non-Renewable energy production *(MWh)*	N/A	N/A	N/A
Share of renewable sources in total energy consumption *(%)*	87%	86%	-1%
Energy intensity: energy consumed divided by net revenue from activities with a high climate impact	0%	0%	0%

Worldline continues a momentum of energy control and emission reduction, aligned with SBTi commitments and a decarbonization approach. The climate policy, as well as the environmental and energy policies, are integrated into the environmental management system (ISO 14001) and the energy management system (ISO 50001) coordinated with the CSR and energy teams to ensure the alignment of operational actions with energy/climate and environmental objectives.

Worldline's total energy consumption declined by 12% between 2024 and 2025, mainly thanks to space optimization in its buildings. Electricity consumption fell by about 10% over the same period, while the share of fossil energy decreased by 15%, still linked to this real estate optimization.

Renewable energy production, for its part, increased by 16%, benefiting from the positive impact of installed solar panels. This helped maintain the share of renewables in the energy mix at a high level, around 86% in 2025.

B.2.1.6 Actions and resources related to climate change policies (E1-3)

Worldline is currently working on developing a transition plan aligned with the Paris Agreement. Worldline has not yet precisely calculated the contribution of each decarbonization lever to the trajectory or the associated financial plan.

The main initiatives in 2025 with a view to 2030

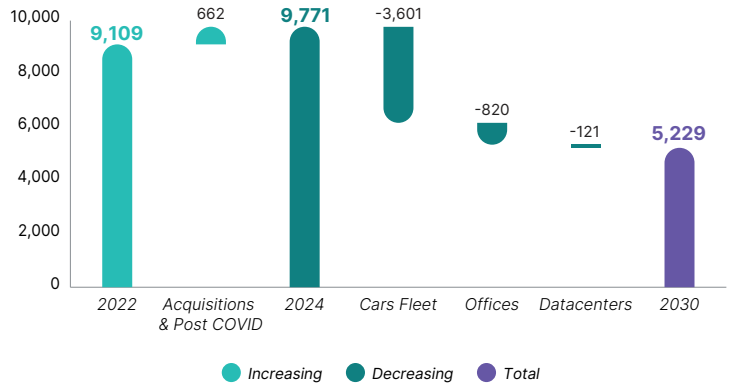
- New climate policy including communication aimed at employees
- New green IT policy outlining Worldline's decarbonization ambitions for digital activities
- Implementation of the decarbonization plan for scopes 1 and 2, covering buildings, data centers, and mobility
- Analysis of scope 3.7 for employees' commuting
- Analysis of scopes 3.11 and 3.12 with a new assessment of decarbonization levers related to payment transactions (in-store/online)
- Definition of the first phase of implementing digital services eco-design "ISO 20125"

The necessary financial resources for deploying actions are currently being identified. However, a number of actions have already been undertaken. The main operational expenses (Opex) and investment costs (Capex) are primarily related to investments in a fleet of electric company vehicles, followed by energy-saving measures (green IT, server reorganization, hosting rationalization).

Furthermore, for the 2025 fiscal year, 2,9 million euros in Capex and 0,2 million euros in Opex have been identified as aligned with the European green taxonomy, in the context of combating climate change.

1 SASB TC-SI-130a.1

The diagram below details the contribution of the action plans in decarbonizing Scopes 1 and 2.



Scope	GHG Protocol	Action Plans
Car Fleet	Scope 1 : Gasoline and Diesel consumption for combustion engine cars Scope 2 : Electric consumption for electric cars	Decarbonization lever #4 – Car Fleet, Business Travel, and Trips (Scopes 1, 2, 3.6, and 3.7)
Buildings/Offices	Scope 1 : Refrigerant gas leaks Scope 2 : Electric consumption	Decarbonization lever #2 – Optimization of building management (Scope 1 and 2)
Data Centers	Scope 1 : Refrigerant gas leaks Scope 2 : Electric consumption	Decarbonization levers #1 – Optimization of Data Center Management and #7 – Rationalization of the Group's Data Centers

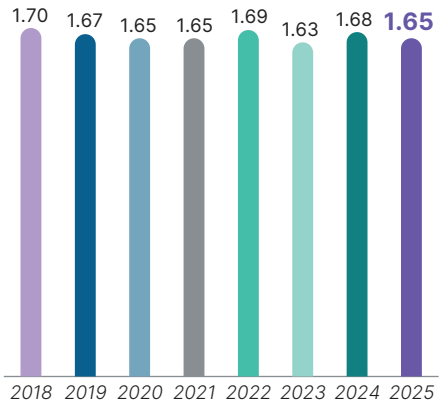
B.2.1.6.1 In our operations

Policies	Decarbonization levers
Environmental and Energy Policy	Lever #1 – Optimization of Data Center Management (Scope 2) Lever #2 – Optimizing of building management (Scopes 1 and 2) Lever #3 – Renewable energy program in offices and data centers (Scope 2)
Green Building Policy	Lever #2 – Optimizing of building management (Scopes 1 and 2) Lever #3 – Renewable energy program in offices and data centers (Scope 2)
Climate Policy	Lever #4 – Car Fleet, Business Travel, and Trips (Scopes 1, 2, 3.6, and 3.7)
Green IT Policy	Lever #5 – Eco-design solutions (Scope 3) Lever #6 – Internal IT equipment, software and services (Scopes 2 and 3) Lever #7 – Rationalization of the Group's Data Centers

Decarbonization lever #1 – Optimization of Data Center Management (Scope 2)

Objective: Implement energy-saving measures in data centers operated by Worldline.

Evolution of data center energy efficiency (PUE[1])



Regarding its own data centers (Dassault, La Pointe, Vendôme, and Brussels), Worldline has committed to TRUST 2025, and now TRUST 2030, in a continual improvement program related to energy efficiency built around three pillars:

- **Selection of the most energy-efficient servers and components**

Carefully choosing the **equipment** used in its data centers that meet the highest environmental and energy efficiency standards at the time of purchase and continuously optimizing existing systems.

Leveraging technologies such as **server virtualization** across all its data centers to reduce the number of physical servers (systematic implementation since 2009), leading to less hardware transport, waste and packaging, lower energy consumption, and a decreased need to expand or build new data centers.

- **Optimization of lighting in rooms and technical zones with LEDs.**
- **Optimization of resource use to save energy.**

(i) Increasing data center room temperatures to maximum levels compliant with server operating standards.

(ii) Using an additional adiabatic system during hot periods to assist cooling systems.

(iii) Arranging rooms by alternating hot and cold aisles. Monitoring and verifying the energy efficiency of its infrastructure.

(iv) Conducting every four-year energy audit since 2015, supplemented by an annual audit according to ISO 14001 standards, to challenge and continuously improve data center infrastructure and implemented techniques. The goal is to maintain high energy performance and improve PUE. The French data centers of Worldline have been ISO 50001 certified since 2023.

(v) Using an infrastructure management solution (DCIM) for very precise, real-time monitoring of energy consumption, and monthly tracking of PUE.

More generally, Worldline adheres to the European Code of Conduct for data centers.

Performance

Thanks to all these measures, Worldline continues to improve the average energy efficiency of its three strategic data centers, reducing the PUE from 1,93 in 2010 to an ongoing target of 1,65, which the Group has maintained since 2020.

Alongside this improvement, the data centers at La Pointe, Dassault, Vendôme, and Brussels are ISO 14001 certified, a recognition that also opens new perspectives for reducing IT waste, notably through improving server recycling.

Moreover, the Group aims to consolidate all its operational activities on these three strategic sites in the coming years.

Regarding energy consumption per server, the current **average is 80 watts per server**. The table below shows both the virtualization percentage and energy consumption per server. Virtualization helps optimize used space.

Location	% of virtual servers	Watts per server
Dassault	75%	57
Vendôme	60%	81
Bruxelles	38%	110

For example, in the Vendôme data center, the watts/server ratio was reduced from 96 in 2020 to 73 in 2024, demonstrating the consistency of the average energy consumption per server (despite the increase in PUE).

1 PUE (power usage effectiveness): PUE is the total energy consumed by the data center divided by the energy consumed by IT equipment.

Dassault:

- PUE target: 1,65
- Current PUE: 1,71 with 35% load
- CUE: 0,01
- WUE: NA
- W/TI (total site consumption in kWh / number of physical or virtual "Technical Items (TI)"): 57

ISO 50001 (energy efficiency) and ISO 14001 (environment) objectives:

- 5% reduction in W/TI per year

Ongoing actions :

- Installation of refrigerant leak detectors for TRANE units at Dassault;
- Replacement of condensers on TRANE units with Epoxy condensers (reinforced batteries) to also prevent refrigerant leaks.

Vendôme:

- PUE target: 1,65
- Current PUE: 1,59 with 30% load
- WUE: NA
- CUE: 0,01
- W/TI: 81

ISO 50001 (energy efficiency) and ISO 14001 (environment) objectives:

- 5% reduction in W/TI per year

Ongoing actions:

- Free cooling: started in August 2019, saving 10% of data center consumption, currently using Free Cooling CTIV+
- Hot aisle containment

Brussels:

- PUE target: 1,65
- Current PUE: 1,65 with 30% load
- WUE: NA
- CUE:
- W/TI: 110

Ongoing actions:

- Reduce electricity consumption of cooling units, testing a water spray in the ventilation boost for one unit, with deployment planned for the other four units;
- Installation of blinds in racks;
- Create hot and cold aisles;
- Replace HFC coolers with propane-based units, which have a lower environmental impact.

As part of the continuous optimization of its infrastructure and the valorization of space freed by virtualization, Worldline has initiated the closure of its old data center "Seclin La Pointe LP1," transferring its activities in the Dassault data center. This process, still ongoing, explains the slight increase in the average PUE observed in 2024 compared to 2023.

Worldline will continue its efforts until 2030 to improve the PUE of its data centers, with a particular focus on transferring servers from the Seclin La Pointe site to the Seclin Dassault site while remaining vigilant on service redundancy across a second data center.

Worldline also commits to promoting **energy efficiency and sobriety among its suppliers**, especially for leased third-party data centers. When selecting new sites, criteria such as energy performance and location relative to climate risks are integrated into the decision-making process.

Decarbonization lever #2 – Optimization of building management (Scopes 1 and 2)

Objective: Reduce greenhouse gas emissions related to the directly managed tertiary buildings each year.

Worldline continuously acts on all its sites to:

- Reduce its electricity consumption;
- Optimize the space used by closing underutilized buildings or reorganizing workspaces (emission reduction proportional to space reduction);
- Reduce leaks of refrigerant gases (air conditioning maintenance).

Thus, in July 2025, the Blois site, which had become too large and energy-intensive, was moved to a new, more suitable and eco-friendlier site.

In November 2025, the Villeurbanne site was also relocated to a smaller site bearing the BREEAM label, in Lyon.

By 2030, the space optimization program will be extended to all countries within the Worldline Group.

Examples of local actions:

In 2025, several measures were implemented in France to reduce the Carbon footprint and electricity consumption, notably at the Blois & Seclin sites, such as replacing streetlamps in parking lots with less energy-consuming equipment (LED).

Decarbonization lever #3 – Renewable energy program in offices and data centers (Scope 2)

Objective: Switch 100% of energy supplies to renewable energies by 2030 across all managed sites.

To achieve this, Worldline deploys renewable energy contracts.

For offices, Worldline will sign local renewable energy contracts when available or purchase renewable energy certificates (REC).

All **data centers owned** by the Group are covered by local renewable energy contracts. In the coming years, the Group aims to reach 100% renewable energy for rented data center spaces by either having the provider sign a local renewable energy contract or buying renewable energy certificates (REC).

By the end of 2025, renewable energy coverage stands at **72%**.

Decarbonization lever #4 – Car Fleet, Business Travel, and Trips (Scopes 1, 2, 3.6, and 3.7)

Objective: To promote decarbonized mobility among all employees in order to reduce GHG emissions related to commuting and business travel.

These GHG emissions are covered by 3 scopes based on their nature:

Scope 1 and 2: Car Fleet

- **Scope 1: emissions from thermal and hybrid vehicles (3 578 t CO_2e in 2025);**

Scope 1 emissions cover all internal-combustion vehicles owned by Worldline, as well as hybrid vehicles. For hybrids, only fossil fuel consumption is recorded in Scope 1; the regenerative braking energy recovery system (charging the electric motor) is considered to reduce fuel consumption and is not separately accounted for in Scope 2.

- **Scope 2: emissions related to electric vehicles (465 t CO_2e in 2025);**

Scope 2 emissions correspond to the electricity consumption of Worldline's 100% electric vehicles. These data are collected and consolidated via the UL360 environmental reporting tool, using a market-based approach, in line with the GHG Protocol requirements.

Methodology and assumptions — transparency on estimates

Electricity consumption data are fed into UL360 by country aggregation, which is the chosen level of data granularity. Emission factors are drawn from recognized, updated references and are integrated directly in UL360. Where real consumption data per vehicle are unavailable or incomplete at a country level, UL360 uses estimates based on cluster averages (groups of vehicles with similar profiles). These estimated values are clearly distinguished from actual data in the tool. The 465 t CO_2e figure thus includes both real data and estimated data, with the proportion varying by country and field data completeness. Home charging is not included in this scope due to lack of systematic collection at this stage. This gap is identified and will be addressed as part of the goal to install home charging stations by 2028, which will eventually enable more comprehensive data collection.

Fleet decarbonization trajectory

The electrification of the car fleet is the main decarbonization lever for the Group. Worldline is gradually replacing its thermal company cars with electric vehicles. By the end of 2025, 39% of the fleet was electric and 43% hybrid. The goal is to reach 90% electric vehicles by 2029, with a 100% electric fleet by 2030.

Scope 3:

Scope 3.6: Business travel: an updated travel policy

- Scope 3 (category 3.6): emissions related to business travel. These include emissions from airplanes (80%), trains, taxis, and private vehicle use during trips between offices (2 416 t CO_2e in 2025).

The Worldline Group's travel policy was updated in 2024 and will be reviewed in 2026 to account for the environmental impact of business trips. To this end, airplane bookings are heavily reduced for any trip with a travel time of four hours or less by train. Additionally, air travel is not authorized when the train can be reasonably used.

Scope 3.7: Commuting

- Scope 3 (category 3.7): emissions related to commuting (13 562 t CO_2e in 2025).

In 2023, Worldline refined its GHG emissions calculation related to commuting to more accurately evaluate how to promote the use of sustainable mobility options among its employees, through a questionnaire (distance, mode of transport…) aimed at gathering travel habits. The survey was sent to 17 558 Worldline employees across 38 countries and 127 sites, with a response rate of 27,1% (i.e., 4 665 responses).

Based on this survey, and depending on geographic areas and distance to work, the goal will be to encourage employees to use more sustainable transportation. For example, Worldline has been financing public transport cards for its employees for many years.

A pilot phase of the **Scope 3.7 decarbonization plan – commuting** – is being conducted at the **Puteaux** and **Lyon** sites. It aims to refine the measurement of emissions related to commuting, establish the site's specific carbon footprint based on accessibility, and raise awareness among employees of their individual impact while identifying concrete levers for collective and personal emission reduction.

In 2026, Worldline will activate its decarbonization action plan covering all the mentioned aspects (scopes 3.6 and 3.7).

Decarbonization lever #5 – Eco-design solutions (Scope 3)

Objective: reduce GHG emissions from digital services through the revision of development methods.

This program, initiated in 2024, targets developers, project managers, and operations personnel at Worldline.

(a) **Eco-design of digital services – ISO 20125**

This action aims to optimize the design of digital services to minimize the hardware resources used. This will lead to a reduction in energy consumption and an extension of the lifespan of IT devices.

Meanwhile, Worldline is actively engaged in standardization efforts around the eco-design of digital services. In 2022, Worldline participated in the publication of AFNOR SPEC 2201, a best practice guide for eco-design of digital services. This contribution enables Worldline teams to assess their maturity level in eco-design, thus facilitating the identification and implementation of improvement areas.

Following this first publication, Worldline took the lead of the ISO working group created to develop international standards in this field (JTC 1/SC 39/WG 4 - Eco-design of digital services). The specification document, ISO/IEC TS 20125 Eco-design of digital services, has been submitted for committee approval. Publication is scheduled for early 2026.

This new ISO 20125 framework is now used for eco-design training modules offered to Worldline employees. It allows participants to assess the compliance of digital products with ISO 20125 and to develop an action plan for creating high-performing products that meet environmental requirements preferred by clients.

(b) **Research project on reducing the number of equipment**

In older applications hosted in Worldline data centers, servers are dimensioned to handle peak demand, leading to overcapacity and higher energy consumption during off-peak periods.

To address this, research efforts focus on dynamic sizing of allocated servers, which involves turning servers on or off based on actual demand. The goal is to deploy this model in a production environment. Additionally, Worldline is exploring the use of Hyperscale Cloud technologies to improve platform scalability.

Decarbonization lever #6 – Internal IT equipment, software, and services (Scopes 2 and 3)

Objective: study the internal IT system to quantify and reduce greenhouse gas emissions related to equipment, software, and services used by its employees.

Worldline has been working since 2023 on two axes, concerning 80% of emissions related to IT:

Reduce the impact of equipment

- **Reduce the number of devices**: promotion of BYOD (use of personal phones), replacement of SIM cards with e-SIM in France and Belgium, extending the lifespan of computers through on-site repair of damaged devices.
- **Reduce manufacturing impact:** adding new hardware with lower manufacturing impact in addition to refurbished or “green” labeled equipment in the catalog. The criteria for the tender regarding the renewal of laptops assign a weight of 20% to CSR issues. These criteria will apply progressively to the renewal of laptops until 2030.
- **Reduce usage impact:** energy savings and elimination of standby power consumption for laptops.

Reduce service impact:

- **Raise awareness among employees** about good digital collaboration practices, especially regarding artificial intelligence.
- **Close data centers** by migrating Worldline’s corporate applications to the Cloud in a service mode.
- **Monitor** Cloud usage.
- **Apply environmental criteria** in IT service procurement.

Results achieved in 2025:

- **472 tons of CO_2e reduced** thanks to continuous efforts to limit the purchase of new laptops. In 2025, 71% of supplied computers were refurbished (compared to 68% in 2023-2024 and 8% in 2021).
- **10 tons of CO_2e reduced** thanks to the annual digital cleanup campaign involving 4 863 employees with a total of 4 212 GB deleted versus 3 109 GB in 2024.
- **58 tons of CO_2e reduced** each year by optimizing the energy configuration of laptops.
- **70 tons of CO_2e saved** following the closure of 2 Atos data centers hosting Worldline’s corporate applications.

In 2025, Worldline consolidated its results by continuously improving the measurement of its carbon footprint, expanding its actions to data centers (Move2Cloud project), and addressing new uses such as generative AI.

In 2026, the Group will prioritize low-carbon footprint hardware when renewing contracts.

Decarbonization lever #7 – Rationalization of the Group's Data Centers

Objective: To act both on data center infrastructure and on the rationalization of equipment to reduce their climate impact.

Worldline teams are working on three levers:

(i) Adjust the distribution of applications on servers to optimize their workload and improve the overall PUE;

(ii) During procurement, select equipment not only for their technical performance but also for their energy efficiency and environmental footprint;

(iii) Extend the lifespan of equipment when possible and seek recycling solutions.

Distribution of applications on servers

A **configuration management database** (CMDB), updated daily, provides a comprehensive and accurate view of all equipment. Several control processes ensure the reliability and regularity of these updates. It facilitates the **dismantling of obsolete equipment** (servers, switches, etc.). As soon as an element is no longer used, it is quickly disconnected, taken out of service, and then recycled as soon as possible to limit unnecessary resource consumption.

Migration to the cloud

Within the scope of the Move2Cloud plan, Worldline is gradually migrating its products and solutions to various Cloud infrastructures:

- **Public Cloud:** migration to hyperscale solutions, notably through the strategic partnership with **Google**, announced in January 2024;
- **Private Cloud:** operation of essential e-payment services on Worldline's own global Cloud infrastructure;
- **SecNumCloud:** Worldline is among the **four hosting providers qualified** under the French SecNumCloud framework, which imposes strict requirements in terms of technical, operational, and legal security.

Worldline was one of the first players in France to deploy **containerization as a service (CaaS)** commercially starting in 2017 to fully leverage the Cloud. This approach allows better rationalization of IT resources: containers activate and deactivate automatically based on traffic, limiting server use to only necessary times. Combined with efforts by Cloud operators to optimize energy consumption, this strategy contributes to reducing the environmental impact of data centers.

Identification of the best GHG emission reduction levers for IT infrastructure

Worldline launched studies called "Production IT Digital Sufficiency", realized by BL Evolution, to identify the most effective levers to reduce GHG emissions related to its IT infrastructure.

The first study, conducted on its private Cloud, led in 2024 to the physical transfer of all IT equipment from a data center in the Netherlands to a site in France. This operation involved moving 40 racks and 951 pieces of equipment, including 405 servers, and resulted in a **29% reduction in GHG emissions** in this scope because the infrastructure has been repositioned in a country with a more favorable energy mix.

The second study, conducted on the four main data centers owned by Worldline, which represent 55% of the total data center electricity consumption of the Group, showed significant gains for applications hosted in countries with highly carbon-intensive electricity. The migration of these applications to less carbon-intensive locations will be carried out as part of the Move to Cloud program and will include eco-design of services.

Evaluation of Application Energy Consumption

In 2023, Worldline's Technical Architecture team developed a diagnostic tool called **EcoFriendly Scoring,** designed to estimate the **energy class** of application hosting environments. This score is based on a multi-criteria analysis including:

- Infrastructure type (physical server, virtualization, containerization),
- Processor used,
- Operating system version,
- Number of data centers and platform size,
- Number of testing environments,
- Data volumes and replicas,
- Programming language.

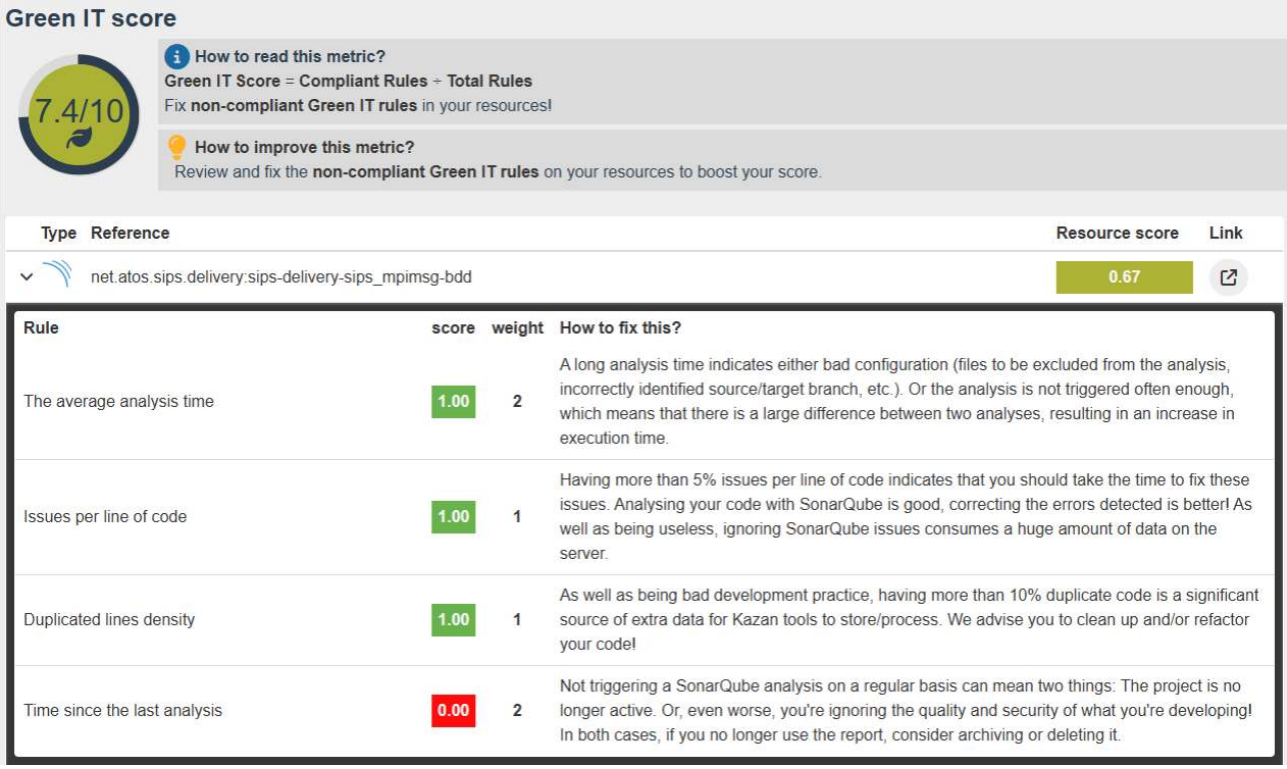
The result is presented as an **energy class**, along with a **suggested improvement goal** ("Potential" in the illustration below):

Since mid-2023, the EcoFriendly Scoring has been systematically used for all architecture evolutions approved by the Architecture Advisory Board (ARB). It enables technical teams and clients to become aware of the energy maturity level of their platforms and to identify areas for improvement. A new version under evaluation will incorporate an ecological score that combines a qualitative assessment of sustainable design choices with quantitative measures of energy consumption and carbon impact. This balanced approach will provide a clearer and more comprehensive view of the environmental performance of digital services and guide towards more responsible architectural decisions.

Software Optimizations

Software optimization is one of the main levers for reducing the energy consumption of applications. In particular, since 2023, Rust has been used as the reference language. It is indeed **twice as efficient as Java** in terms of energy consumption, execution time, and memory usage.

To raise developers' awareness of the environmental impact of their code, a Green IT score is displayed in the programming tool. This score allows developers to evaluate the energy efficiency of their source code, identify areas for improvement, and implement actions necessary to reduce energy consumption related to their applications.



Combining AI development with environmental impact

AI processing capabilities are highly notable but require enormous learning and processing resources. Worldline anticipates this emerging problem by seeking to optimize consumption with leaner models that provide the same service, working on data quality rather than quantity, reusing pre-trained models, and implementing a series of best practices.

In 2026, Worldline will continue its efforts to reduce its GHG emissions related to IT development.

B.2.1.6.2 Across customers and suppliers (Scope 3)

Decarbonization lever #1 – Goods and Services Purchased from Suppliers (Scope 3.1)

Objective: Engage the Group's suppliers in reducing their emissions.

In 2023, Worldline launched a **Net Zero Supplier** Decarbonization Program. Indeed, purchases of goods and services account for the largest share of the Group's GHG emissions, with **157 574 tCO_2e in 2025**, representing **49% of total emissions**.

To achieve this, the Group collaborates closely with key partners such as **Google, Dell, Hewlett-Packard, Orange, Amazon, and Hitachi,** sharing its carbon trajectory and identifying concrete reduction levers with them.

The program comprises four phases:

1. Alignment with the Carbon Neutrality objective

Since 2023, Worldline has engaged in dialogue with its strategic suppliers to better understand their environmental commitments. These exchanges focused on several key points:

- Their path towards carbon neutrality,
- Their GHG reduction targets, especially aligning with SBTi criteria,
- Their medium, and long-term action plans to reduce their environmental footprint.

They were specifically asked to estimate the GHG emissions generated by the **products and services sold to Worldline.**

2. Formal Contracts

Commitment to contribute to Worldline's carbon neutrality requires formal involvement from all suppliers. To do this, Worldline has asked its suppliers to accept the following conditions, no later than the first anniversary of the agreement:

- Calculate and communicate to Worldline their carbon footprint for scopes 1, 2, and 3 as defined by Decree No. 2022-982 of July 1, 2022, covering all significant items, and at least once every three years thereafter.
- Have scopes 1, 2, and 3 verified by a third party (auditor or qualified third-party provider authorized to perform carbon assessments) if calculations are not performed by an authorized third party.

- Publish a transition plan that complies with the CSRD requirements.
- Implement an action plan to reduce GHG emissions.
- Submit short-term reduction objectives to the Science Based Targets (SBTi) initiative.

From the second year of the agreement, the strategic supplier must transmit to Worldline the carbon footprint related to the products and/or services provided, based on the revenue generated in the previous year, no later than January 15 each year, including methodology and results.

3. Strategic supplier Monitoring

These emissions must be tracked annually to ensure that each supplier meets its GHG reduction goals and, in the long term, contributes to the Group's carbon neutrality objective.

4. Annual Arbitration

Based on the performance of different suppliers, Worldline will evaluate those with whom it wishes to continue its relationship.

5. 2025 Results

Following the 2023 consultation, Worldline has decided to undertake work regarding used IT equipment to obtain a more precise view of their net emissions. This will help detail the levers available to suppliers to comply with Group objectives on scope 3.

In 2025, the estimated carbon impact of strategic suppliers was monitored to identify action levers to reduce emissions specific to each purchasing category. Some suppliers were met to discuss concrete actions and their roadmaps. Consideration is underway to collect and integrate their actual emissions data for products and services sold into Worldline's scope 3 reporting. A market analysis was conducted on the tools best suited to collect and calculate the real carbon footprint of strategic suppliers.

Decarbonization lever #2 – Lifecycle analysis of digital payments: a Worldline initiative

Objective: promote a carbon sobriety dynamic across the entire sector.

For this, at the end of 2023, Worldline published an in-depth comparative lifecycle analysis of digital payment transactions, both in-store and online. Titled "Accelerating Decarbonization of Payments - Towards 1 g CO_2e per Transaction: Recommendations Based on Lifecycle Assessments," this study was written and led by Patrice Geoffron, a professor of economics at the University of Paris-Dauphine-PSL. It covers the entire value chain of digital payments.

The study's objectives were: firstly, to compare the environmental footprint of a **card transaction in-store with its online equivalent**; and secondly, to compare the results with a **cash transaction**.

The study concludes that digital in-store transactions can be optimized to reduce greenhouse gas emissions by a factor of 3 compared to cash payments, or even by a factor of 4 (-73%) with phone-to-phone payments.

Main insights

An average digital **payment transaction in-store** emits 2,45 g CO_2e, mainly due to:

Subcategory	in CO^2eq	in percentage
Ticket impression	1,03	42%
Bank card	0,84	34%
Payment terminal	0,49	20%
Datacenters	0,09	4%
TOTAL	**2,45**	**100%**

By removing these elements (tickets, card, terminal), emissions can be reduced to 0,74 g eqCO_2, equivalent to a threefold reduction.

In comparison, a cash transaction (excluding transportation) emits 2,8 g eqCO_2, which is four times higher than an optimized digital transaction, in line with the European objectives of the Fit for 55 program.

An **online transaction** (e-commerce) emits 11,9 g eqCO_2, of which:

- 75% due to the Belgian authentication device,
- 15% to the smartphone,
- 7% to the card.

By removing terminal authentication, the footprint drops to 3 g eqCO_2. Replacing the card with a digital token can reduce it further to 0,4 g eqCO_2.

Cash payment via ATM withdrawal (DAB) generates 19,5 g eqCO_2, with 80% of this due to the ATM.

On average, one withdrawal allows for 7 payments, resulting in 2,8 g eqCO_2 per transaction. When adding the impact of the trip for the withdrawal, total emissions reach 36,8 g eqCO_2 per transaction.

Goal: 1 g eqCO_2 per transaction

Life Cycle Analyses (LCA) commissioned by Worldline indicate that this goal is achievable for most digital payments, provided:

- eliminating ticket printing in the short term,
- making bank cards optional in the long term (favoring payments via smartphone).

Identified levers

- **Banks:** extend the lifespan of cards and terminals, promote virtual cards.
- **Merchants:** eliminate paper tickets, encourage phone-to-phone payments.
- **Regulators:** authorize the removal of printed receipts.
- **Payment service providers:** optimize systems to reduce their carbon footprint.
- **Terminal manufacturers**: design more durable and less energy-intensive equipment.

Dissemination of results and next steps

In 2024, Worldline launched a communication campaign across Europe to share the study's results with the electronic payment ecosystem (banks, regulators, distributors, media), including its top 150 clients in banking and retail sectors.

In 2025, the study has been enriched with an updated LCA that incorporates technological evolutions and new usages.

B.2.1.7 GHG removals and GHG mitigation projects financed through carbon credits (E1-7)

B.2.1.7.1 Worldline residual emissions offset program

After implementing reduction actions, **residual emissions are offset** to contribute to the goal of **carbon neutrality** (see section B.2.1.3 Policies (E1-2) and objectives (E1-4) related to climate change).

In accordance with the **TRUST 2025** program, Worldline offsets each year 100% of emissions from **scopes 1, 2, and 3.6**. The Group plans to gradually expand this approach to other categories of **scope 3** while actively continuing its reduction efforts at the source. Worldline purchases carbon credits only outside its value chain and uses recognized standards to guarantee their quality: the French Low-Carbon Label for forest restoration in France (biogenic sinks), and the VCS (Verified Carbon Standard) for wind turbine installations in India (technological sinks).

Currently, Worldline funds **two projects outside its value chain.**

Carbon credits cancelled in the reporting year	2024	2025
TRUST 2025 objective: Percentage of CO_2e emissions offset for scope 1, 2, 3.6	100%	100%
Amount of carbon credits outside the undertaking's value chain in metric tons of CO_2eq and cancelled in the reporting period	11 313	10 358
Amount of carbon credits outside the undertaking's value chain in metric tons of CO_2eq planned to be cancelled in the future and whether they are based on existing contractual agreements or not	687	642
GHG mitigation projects financed through carbon credits: shares for each recognised Quality Standard	6% of Label Bas Carbone 94% of VCS	6% of Label Bas Carbone 94% of VCS
GHG mitigation projects financed through carbon credits: shares of projects in the EU	6% of projects in Europe	6% of projects in Europe
GHG mitigation projects financed through carbon credits: shares of projects that qualifies as a corresponding adjustment under article 6 of the Paris agreement	N/A	N/A
GHG mitigation projects financed through carbon credits: shares of Reduction Projects	94%	94%
GHG mitigation projects financed through carbon credits: shares of Removal Projects	6%	6%

First project: zenyatta – wind energy and social impact in india

Typology	Wind in India
Size	105 MW
Project duration	25 years
Localisation	Madhya Pradesh
Tons of CO_2eq avoided	10 358

The **Zenyatta project** aims to install **105 MW of wind capacity** in the districts of Ujjain and Dewas, Madhya Pradesh (central India), to produce clean electricity in a country where the coal sector is one of the most energy-intensive and polluting in the world. This renewable energy will help **reduce greenhouse gas emissions and air pollution**, thereby improving the health of local populations.

The project also generates social co-benefits through several **Sustainable Development Goals (SDGs**):

- **SDG 3 – Good Health and Well-being:** 9 921 people benefit from health initiatives funding, including 2 480 directly through project revenues.
- **SDG 4 – Quality Education:** improvements to school infrastructure for 175 students.
- **SDG 8 – Decent Work and Economic Growth:** creation of 48 direct jobs during construction and operation, and organization of 74 training sessions to strengthen local skills and workforce empowerment.

Methodology and verification

The project follows the ACM0002 methodology under the VCS (Verified Carbon Standard) to quantify emission reductions. Emission reductions are calculated by comparison with a fossil scenario, using the **Margin Combination (CM)** approach, ensuring precise and conservative estimates. Production data are monitored and verified by independent third parties through joint meter readings (JMR), ensuring transparency and reliability.

Specifically, this methodology uses the "Consolidated reference methodology for grid-connected renewable electricity generation" and the small-scale AMS-I.D. methodology. It imposes a limit of 4 W/m² on the power density of hydroelectric plants (HEPP) to account for methane emissions from vegetation in the submerged zone.

Non-permanence risk is considered low, as the wind farm is under ongoing operational monitoring based on measured electricity production recorded monthly from jointly metered readings, cross-checked with the electricity supplier's invoices. This monitoring is supported by long-term operation and maintenance contracts. Moreover, wind turbines have an operational life of about 20–25 years and, once installed, are typically not dismantled within their lifecycle, as decommissioning costs often exceed installation costs. These factors ensure the long-term continuity of production and associated emissions reductions.

However, it should be noted that while wind farm infrastructure inherently carries permanence risk, the carbon credits generated by the project do not. Credits from wind projects are, by definition, considered permanent.

Second project: restoration of estuaries in france (belin-beliet, nouvelle-aquitaine)

Typology	Estuary Project
Size	5,68 hectares
Project duration	30 year
Localisation	Gironde
Tons of CO_2eq avoided	642

The Estuary Restauration Project involves the **replanting of 5,68 hectares of forest that was destroyed by a fire** in the municipality of Belin-Béliet (33830), in Nouvelle-Aquitaine. The goal is to restore the local ecosystem by reforesting with maritime pine, an iconic species of the region for over 200 years, as well as secondary species such as cork oak and downy birch.

Maritime pine, well adapted to sandy soils and heatwaves, and deciduous trees, which have more flexible water needs, ensure a resilient and sustainable reforestation.

The initiative also makes significant contributions to several Sustainable Development Goals (SDGs):

- **SDG 15 – Life on Land:** reforestation with native species, preservation of natural habitats, support for pollinators through hive maintenance.
- **SDG 13 – Climate Action:** capturing atmospheric CO_2, in line with France's carbon neutrality objectives.
- **SDG 12 – Responsible Consumption and Production:** sustainable forest management, reduction of soil degradation, low-impact planting techniques.
- **SDG 8 – Decent Work and Economic Growth:** creation of local jobs, development of the regional forest sector, sharing of best practices in sustainable land management.

Methodology and verification

The project follows the methodology of the **French Bas Carbone Label**, which governs forest restoration while ensuring rigorous measurement of carbon sequestration.

The process involved several steps:

- **Initial assessment:** estimation of the carbon stock lost following the fire, and determination of the sequestration potential of the land to be reforested.
- **Modeling:** using growth models and field data to calculate the CO_2 absorption capacity of the new forest.
- **Regular monitoring:** periodic audits to control tree survival rates, growth, and sequestration performance.
- **Certification:** verification by independent third parties before issuing carbon credits, ensuring that only verifiable emission reductions are counted, according to the standards of the Bas Carbone Label.

The Bas-Carbone Label (LBC) calculation methodologies largely rely on Verra-developed referenced frameworks, themselves aligned with ISO 14064-2, while incorporating specific adjustments unique to each LBC methodology. In this context, the ongoing revision of ISO 14064-2, conducted in parallel with a rapprochement between the ISO frameworks and the GHG Protocol, should naturally strengthen the methodological convergences between these different standards.

Certification: At the end of each five-year period, an audit is carried out by an independent third party before carbon credits are issued, ensuring that only verifiable credits that conform to the Bas Carbone Label standards are taken into account.

B.2.1.8 Internal carbon pricing (E1-8)

Worldline does not use internal carbon pricing because it is not relevant for the Group.

B.2.1.9 Anticipated financial effects (E1-9)

Worldline has not yet calculated the financial effects of the decarbonization plan.

B.2.2 Consumption of raw materials

B.2.2.1 Material Impacts, Risks, and Opportunities related to the consumption of raw materials (E5.SBM-3)

Issue: Consumption of raw materials			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
As a services company rather than a goods producer, Worldline is not directly involved in resource extraction. However, potential border closures (geopolitical events, pandemics, etc.), raw material shortages, natural disasters, or concentration of the supply chain in high-risk countries could lead to a shortage of materials needed for IT products (terminals, laptops, servers) used by the Group to run its activities. Despite efforts to migrate to the cloud and digitalize, this could cause disruptions in Worldline's supply chain for IT products, potentially affecting delivery to clients as well as the renewal of data center equipment.	Risk	Own operations	Long term

B.2.2.2 Description of processes to identify and evaluate material impacts, risks, and opportunities related to the consumption of raw materials (E5.IRO-1)

In 2025, the materiality assessment for access to the raw materials needed to manufacture electronic components was refined to reflect growing supply risks (geopolitical tensions, tariff policies, price pressures, and limited European production capacity). However, this assessment concluded that the risk is material but remains low given the limited expenditure and material needs. Furthermore, the impact materiality was deemed non-significant. Computing equipment and electronic components that are purchased are not specific to Worldline's lines of business. Like any electronic component, they contain metals and rare metals such as copper, lithium, nickel, or cobalt.

B.2.2.3 Policy (E5-1) and target (E5-3) related to the consumption of raw materials

The management of this risk is not covered by a dedicated policy. The risk is managed through purchasing practices and by extending the lifespan of equipment (see the actions below). The Group has not set any objectives related to this issue.

B.2.2.4 Performances related to the consumption of raw materials (E5-4)

Worldline is not actively involved in raw material extraction, but its procurement includes IT equipment such as terminals, computers, laptops, and servers. These devices contain electronic components exposed to supply tension risks, mainly due to current geopolitical disruptions affecting the global electronics supply chain, which can lead to shortages, delivery delays, or price increases.

B.2.2.5 Actions related to the consumption of raw materials (E5-2)

The main action plans for managing the "Access to raw materials" risk focus on continuous actions: anticipating shortages, strengthening supply chain resilience, and extending equipment lifespan.

Action #1 – Risk analysis

Objective: identify risks related to shortages of materials or equipment

In 2025, amid increasing geopolitical tensions, the risk management team refined its supply risk mapping using specific scenarios, considering geographic origin, technical obsolescence, and critical dependency on certain suppliers. This approach prioritized the most sensitive product families and integrated this risk into the overall sustainability risk map.

Action #2 – Preventive procurement measures

Objective: reduce exposure to risk

Worldline strengthens its supplier diversification efforts, uses advance purchases, and builds contingency stocks of critical components. Specific contractual clauses are also included to protect against supply disruptions. Additionally, partnerships with local brokers facilitate the use of refurbished products when relevant.

Action #3 – Extending equipment lifespan

Objective: reduce IT equipment purchasing costs

The strategy also involves extending the lifespan of IT equipment and maintenance, favoring models with good reparability indices and negotiating with suppliers to prolong support periods. When IT equipment reaches the end of manufacturer support, the Group relies on third-party maintenance providers to continue operating the equipment under controlled safety and performance conditions.

B.2.3 Information related to European Green taxonomy

The **Green Taxonomy Regulation (Regulation 2020/852)** of June 18, 2020, establishes the EU taxonomy framework by defining, on one hand, the eligibility criteria and, on the other hand, the three general conditions that an economic activity must meet to be considered aligned. Worldline has decided not to apply the simplification measures and therefore maintains the previous framework, as provided for by Delegated Omnibus Regulation 26/73 of January 2026.

The alignment conditions are the following:

- The activity contributes substantially to one or more of the environmental objectives listed below;
- The activity does not significantly harm (DNSH) any of the environmental objectives listed below;
- The activity is carried out in compliance with the minimum safeguards

This regulation establishes six environmental objectives:

- Climate change mitigation;
- Climate change adaptation;
- Sustainable use and protection of water and marine resources;
- Transition to a circular economy;
- Pollution prevention and control;
- Protection and restoration of biodiversity and ecosystems.

This analysis results in the calculation of the following key performance indicators (KPIs):

- The proportion of eligible or aligned revenues of Worldline;
- The proportion of eligible or aligned capital expenditures (CapEx) of Worldline;
- The proportion of Worldline's operating expenses (OpEx) that are eligible or aligned.

B.2.3.1 Eligible activities

Worldline has identified the following economic activities for which it could calculate eligible KPIs and their alignment:

Climate Change Mitigation (CCM)

- 6.5. Transport by motorcycles, passenger cars, and light commercial vehicles;
- 7.3. Installation, maintenance, and repair of energy efficiency equipment;
- 7.4. Installation, maintenance, and repair of electric vehicle charging stations in buildings (and parking spaces attached to buildings);
- 7.5. Installation, maintenance, and repair of instruments and devices to measure, regulate, and control building energy performance;
- 7.7. Acquisition and ownership of buildings;
- 8.1. Data processing, hosting, and related activities.

Transition to a circular economy (CE)

- 2.3. Collection & transport of hazardous & nonhazardous waste
- 2.6. Depollution and dismantling of end-of life product4.1. Providing IT/OT solutions based on data;
- 5.1. Repair, reconditioning, and remanufacturing;
- 5.2. Sale of spare parts;
- 5.4. Sale of second-hand goods;
- 5.5. Product-as-a-service and other circular service models focused on usage and outcomes.

B.2.3.2 Reporting scope

The taxonomy does not include MeTS activities that are currently being transferred. It will therefore be presented under IFRS 5, in accordance with FAQ 17 C/N 2023/305.

The scope of the analysis for activities related to climate change mitigation (CCM and CE) includes all entities of Worldline. The methodology for assessing alignment with these activities is consistent with previous years. It encompasses all of Worldline's activities related to data processing, which is the core of Worldline's business across its various lines of activity. This specifically includes managing its fleet of company vehicles, renting new offices for its employees, and efforts to make its real estate assets (offices and data centers) more efficient.

Worldline has included additional activities related to the transition to a circular economy (CE). With the IRO "raw materials consumption" the terminal activity becomes material in 2025. It represents part of the merchant services line that can combine its solutions with the sale or rental of terminals. The analysis focuses on the consideration of the circular economy for these products.

B.2.3.3 Methodology and Internal organization

The identification of eligible activities is based on the Climate delegated regulations (2021/2139 and 2023/2485 primarily) and Environmental (2023/2486). The Taxonomy Regulation 2020/852 outlines the main principles of the taxonomy and refers to delegated regulations to determine the eligibility and alignment of economic activities.

- Climate change mitigation: Delegated Regulation Climate (2021/2139) Annex 1;
- Circular Economy: Delegated Regulation - (EU) 2023/2486 of the Commission of June 27, 2023, supplementing Regulation (EU) 2020/852, Annex II.

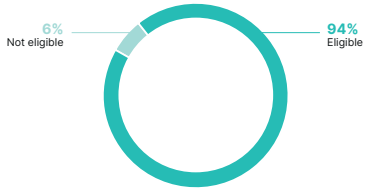
To be aligned, eligible activities must meet certain technical criteria: (i) verification of substantial contribution criteria; (ii) compliance verification with DNSH criteria; (iii) verification of compliance with minimum guarantees.

Worldline has implemented a hybrid governance model between finance and CSR to support the implementation of European regulation within the Group. The project is led by the CSR department, responsible for regulatory monitoring, identifying material activities for Worldline, and liaising with internal stakeholders to analyze compliance with technical criteria (substantial contribution and DNSH). Departments involved include production service teams, procurement teams, real estate teams, facilities management teams, and merchant services operations.

The Functions & Controlling-Group Controlling team within the Finance department provides all eligible KPIs using financial tools and calculates eligible revenues to support activities 6.5 / 8.1 / 2.3 / 2.6 / 4.1 / 5.1 / 5.2 / 5.4 / 5.5 analysis.

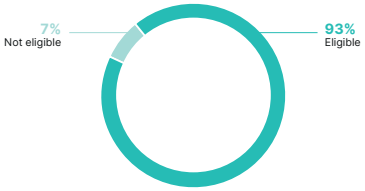
B.2.3.4 General results – Eligible and aligned activities

3 774,5 million € (93,7%) of eligible revenue, 0% aligned



305,4 million € (85,4%) of eligible capital expenditure (CapEx), 2,7 million € (0,7%) aligned

147,1 million € (93,4%) of eligible operating expenses (OpEx[1]), 0,1 million € (0,1%) aligned



The calculation of eligibility and alignment of revenues, investment expenditures (CapEx), and operating expenses (OpEx) results in:

- **93,7%** of Worldline's revenues are eligible. Eligible revenues amount to 3 774,5 million euros. The main activities of Worldline are related to activity **8.1: Data processing, hosting, and related activities**, which represents 96% of eligible revenues. In 2025, **it is not possible to demonstrate the alignment of revenues** with this activity. As in 2023 and 2024, the lack of alignment is due to the inability to meet the substantial criterion related to the potential to combat climate change.
- **85,4%** of Worldline's investment expenditures (CapEx) (intangible and tangible assets, increase in the Right of Use according to IFRS 16 standards) are eligible. Eligible investment expenditures amount to 305,4 million euros. In 2025, 2,7 million euros are aligned (i.e**., 0,7%** of the eligible CapEx), mainly in activity **6.5: Transport by motorcycles, cars, and light utility vehicles.**
- **93,4%** of Worldline's operating expenses (OpEx) considered by the EU green taxonomy are eligible, representing 147,1 million euros. To account for the EU taxonomy restriction on this indicator, Worldline included four categories of OpEx: maintenance and repair, building renovation, short-term leasing, and non-capitalized R&D costs, totaling 157,5 million euros. This represents **4,7%** of Worldline's total OpEx, which amounts to 3 332,2 million euros.

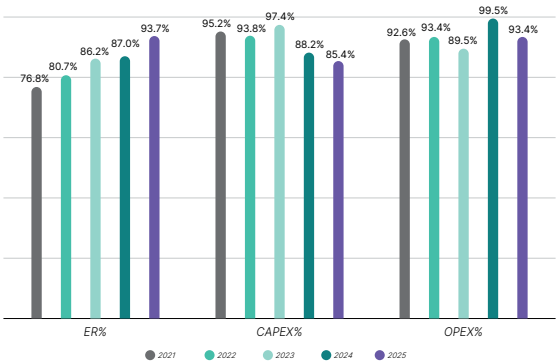
In 2025, 0,1 million euros are aligned (i.e., **0,1%** of eligible OpEx), mainly in **activity 7.3: Installation, maintenance and repair of energy efficiency equipment.**

Like in 2023, Worldline's aligned activities mainly contribute to climate change mitigation objectives in 2025.

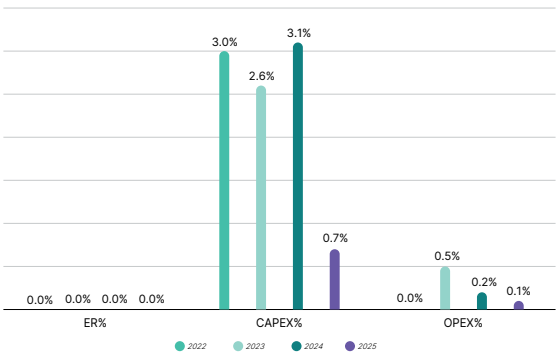
B.2.3.5 2021-2025 evolution

The activities and objectives of Worldline have not changed compared to 2023, so the eligibility and alignment rates remain in the same order of magnitude as in 2023.

Eligibility evolution 2021-2025



Alignment evolution 2022-2025



1 *Considered operating expenses (OpEx) include direct non-capitalised costs that relate to Research and Development, building renovation measures, short-term lease, maintenance and repair, and any other direct expenditures relating to the day-to-day upkeep of assets of property, plant and equipment by the undertaking or third party to whom activities are outsourced that are necessary to ensure the continued and effective functioning of such assets (source: supplementing Regulation (EU) 2021/2178 – Annex 1 to 5 – Annex 1 -1.1.3.1).*

B.2.3.6 Results per activity

Environmental objective	Activity #		Revenus *(€m)*	CAPEX *(€m)*	OPEX *(€m)*
		Published	**4 029,9**	**357,5**	**3 332,2**
		Considered	**4 029,9**	**357,5**	**157,5**
Climate change mitigation	6.5	Transport by motorbikes, passenger cars and light commercial vehicles		14,5	
	7.3	Installation, maintenance and repair of energy efficiency equipment		0,18	0,14
	7.4	Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)		0,07	0,003
	7.5	Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings		0,09	0
	7.7	Acquisition and ownership of buildings		28,39	
	8.1	Data processing, hosting and related activities	3 615,4	257,58	125,4
Transition to circular economy	2.6	Depollution and dismantling of end-of life product	0	0	0,3
	4.1	Provision of IT/OT data driven solutions: Remote terminal maintenance	34,3	0	4,6
	4.1	Provision of IT/OT data driven solutions: Track & trace	0	0	0
	5.1	Repair, refurbishment, remanufacturing	9,4	0,8	9,9
	5.2	Sale of spare parts	1,2	0	0
	5.4	Sale of second-hand goods	2,4	0	0
	5.5	Product-as-a-service and other circular use- and result-oriented service models	111,7	3,9	6,8
		Eligible	3 774,5	305,39	147,1
		In percentage of published (Revenue, CapEx) / considered (OpEx)	93,7%	85,4%	93,4%
		Not eligible	255,4	52,1	10,4
Climate change mitigation	6.5	Transport by motorbikes, passenger cars and light commercial vehicles	0	2,3	0
	7.3	Installation, maintenance and repair of energy efficiency equipment	0	0,2	0,1
	7.4	Installation, maintenance and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)	0	0,1	0,03
	7.5	Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	0	0,1	0
	7.7	Acquisition and ownership of buildings	0	0	0
	8.1	Data processing, hosting and related activities	0	0	0
Transition to circular economy	4.1	Provision of IT/OT data driven solutions: Remote terminal maintenance	0	0	0
	4.1	Provision of IT/OT data driven solutions: Track & trace	0	0	0
	5.1	Repair, refurbishment, remanufacturing	0	0	0
	5.2	Sale of spare parts	0	0	0
	5.4	Sale of second-hand goods	0	0	0
	5.5	Product-as-a-service and other circular use- and result-oriented service models	0	0	0
		Aligned	0	2,7	0,1
		In percentage of eligible	0%	0,9%	0,1%
		In percentage of published (Revenue, CapEx) / considered (OpEx)	0%	0,7%	0,1%
		Eligible not aligned	3 774,5	302,7	147

B.2.3.7 Respect of the minimum safeguards

To ensure compliance with minimum guarantees, Worldline conducted an analysis based on the four themes detailed in the "Final Report on Minimum Guarantees" published by the European Platform for Sustainable Finance in October 2022[1]: (i) human rights; (ii) combating corruption; (iii) taxation; (iv) fair competition.

Human Rights

Worldline commits to respecting human rights and fundamental freedoms. The Group has never been convicted of a human rights breach. No cases referred to a National Contact Point (NCP) of the OECD have been accepted for review, and no allegations against the Group have been validated and reported on the Business and Human Rights Resource Centre (BHRRC) website. Worldline observes the United Nations Guiding Principles. Its commitment to human rights is highlighted in its Code of Ethics, its Human Rights Policy, and the Modern Slavery Act.

The Group has implemented reasonable vigilance measures to prevent serious risks to human rights and they are continuously improving in light of the Guiding Principles, including through the following actions:

- An annual update of a CSR risks map to identify and assess the Group's negative impacts on human rights and fundamental freedoms. For the 2024 reporting year, the risks considered material relate to working conditions (prevention of forced or child labor). More information on the 2024 Worldline double materiality assessment is available in section B.1.6. Double materiality analysis: results (IRO-2).
- A whistleblowing mechanism to facilitate reporting of serious violations of human rights or fundamental freedoms, or significant harm to the environment or to the health, safety, and security of persons.
- A sustainable procurement policy ensuring Worldline's due diligence through supplier risk assessments.
- A partnership engagement charter summarizing principles and requirements that the Group asks its partners to respect.

If the Group observes a negative impact on human rights or fundamental freedoms, it commits to implementing appropriate corrective measures.

Anti-Corruption

Neither the Group nor any of its executives have been convicted of corruption. The Group has anti-corruption procedures in place and has a compliance department supporting Worldline to perform its mission with integrity and in accordance with applicable laws, regulations, and the highest ethical standards. To raise employee awareness, Worldline trains its employees each year on the Code of Ethics and has launched targeted anti-corruption training for exposed roles. More on Worldline's preventive measures can be found in section B.4.1.6 Confirmed incidents of corruption and bribery (G1-4).

Taxation

Each country where Worldline operates is managed by a Cluster Tax Manager responsible for that country's tax affairs. Regular informal communication occurs between regional and central tax teams, along with a series of tax committees that form the basis for tax governance and approval procedures. To ensure strong tax governance, the tax function supports financial management in implementing internal controls to assist accurate tax calculation and payment. It also collaborates with the internal control team to determine appropriate audit tests for key fiscal controls.

Worldline aims to determine the proper tax treatment for all commercial transactions to ensure the correct amount of taxes is paid at the right time, in compliance with local tax laws. Regarding uncertainties in applying tax legislation, Worldline engages in discussions with the relevant tax authorities to achieve certainty for both the Group and the authorities. It adopts a low-risk tax approach and does not participate in artificial tax arrangements. The Group undertakes intercompany transactions according to OECD principles and the Anti-Tax Avoidance Directive (ATAD). Annually, Worldline files a country-by-country report with French tax authorities, demonstrating that it is not involved in artificially optimized tax schemes. This document is available upon request by foreign tax authorities. Planned transactions are analyzed according to the principles outlined in Directive 2011/16/EU (DAC 6).

Fair Competition

Worldline conducts its activities in compliance with all applicable competition laws and regulations. The Group strictly commits to principles of fair competition, explicitly prohibiting cartels, restrictive agreements, and abuse of dominant position.

Proactively, Worldline identifies and manages competitive challenges via two vectors: (i) during acquisitions, through in-depth analysis performed by its M&A teams, and (ii) in operational activities, through involvement of business managers and local legal teams.

The "Competition in Business" policy establishes conduct rules applying to all Group entities. It explicitly forbids sharing sensitive commercial information with competitors, coordinated price-fixing, market sharing, bid rigging, and boycotts. It also safeguards Worldline's freedom to operate and compete by strictly controlling exclusivity clauses via a formal deviation process.

Finally, employees undergo mandatory annual training, ensuring that every individual in contact with third parties understands the importance of complying with competition laws.

In 2024, Worldline recorded no convictions for anti-competitive practices. All Group activities meet the required minimum guarantees.

1 *https://finance.ec.europa.eu/system/files/2022-10/221011-sustainable-finance-platform-finance-report-minimum-safeguards_en.pdf*

B.2.3.8 Compliance with DNSH criteria of Apendix A

To be considered aligned, eligible activities must meet the DNSH related to the climate change adaptation goal: analysis of climate risks and opportunities (Annex A of COMMISSION DELEGATED REGULATION (EU) 2021/2139).

Worldline has conducted a Climate Risks and Opportunities analysis to better meet the information needs of its stakeholders regarding climate adaptation and to better measure the climate impacts that Worldline must address to increase its resilience. This analysis, carried out on Worldline's main sites, complies with Annex A detailed in the green taxonomy regulation, except for activity 6.5, since company cars are not linked to a specific site but to employees' addresses. This analysis is done in three steps: (i) identification of the most significant R&O, (ii) impact assessment, and (iii) climate-related R&O assessment. Mitigation actions for each R&O are then listed.

The most significant R&O are identified in Worldline's climate risks and opportunities, detailed in section B.2.1.1 Material impacts, risks and opportunities and their connection to the strategy and the business model (E1.SBM-3 and E1.IRO-1) and section B.1.6 Double Materiality Analysis – Description of the process to identify and assess material impacts, risks and opportunities (IRO-1).

B.2.3.9 Methodology details by activity

B.2.3.9.1 Activity 6.5 – Transport by motorbikes, passenger cars and light commercial vehicles

Eligibility

Since Worldline manages a fleet of M1N1 category company cars, the corresponding CapEx increase according to IFRS 16 is eligible for activity 6.5. 15,3 million euros have been recorded under IFRS 16 for company cars acquired in 2025.

Alignment with substantial contribution criteria

As part of its 2025 CO_2 reduction plan, the Group continues to convert its entire fleet of company cars to fully electric and hybrid vehicles. In 2024, 11,3 million euros of CapEx were attributable to leased vehicles with CO_2 emissions below 50 gCO_2/km. In 2025, the investment decreases at 2,3 million euros, as the vehicle fleet was renewed significantly in 2024.

Alignment with specific DNSH criteria

Annex A of the Green Taxonomy regulation concerning climate risk analysis cannot be applied to Worldline's company cars because they are linked to employee addresses and do not belong to specific Worldline sites, with more details in section B.2.3.8 Compliance with DNSH criteria of Apendix A.

To achieve alignment with the Green Taxonomy Regulation, other technical criteria must be considered:

- Reuse and reparability of vehicles during their operational phase: In 2023, Worldline aimed to verify that its main lessors had implemented policies to manage end-of-life, as well as reuse and reparability of vehicles, independently or with third parties; this alignment was confirmed during the evaluation conducted by Worldline in 2024; in 2025, the evaluation of lessors was not carried out, because there were no new lessors and all had already been evaluated previously (in 2024 or 2023).
- Tires must meet external rolling noise and rolling resistance coefficient requirements; although Worldline could not formally verify this criterion, for new leased vehicles in European countries, this criterion is considered valid.

Regarding compliance with the most recent applicable Euro 6 standard for light vehicles and with emission thresholds for clean light vehicles: only Worldline company cars in Europe were considered compliant with this criterion, amounting to 2,28 million euros.

Compliance with minimum guarantees

The investments and costs incurred for activity 6.5 are made in accordance with the minimum guarantees described in section B.2.3.7. Respect of the minimum safeguards.

As a result, Worldline can allocate 2,3 million euros of CapEx in 2025 for its fleet of company cars located in Europe.

Methodology

Eligible CapEx for Worldline's company cars according to IFRS 16 is recorded in a dedicated account. Worldline entities monitor their vehicle fleets locally and review manufacturer data on CO_2 emissions of vehicles in g/km. Worldline can then determine which company cars have CO_2 emissions below 50 g/km.

B.2.3.9.2 Activity 7.3 – Installation, maintenance and repair of energy efficiency equipment

To reduce its energy consumption, Worldline invests in and maintains equipment in its offices and data centers within category 7.3.

Eligibility and alignment with the substantial contribution criterion

To assess eligible and aligned amounts, Worldline has collected the investments and OpEx corresponding to criteria that significantly contribute to climate change mitigation.

Thus, Worldline has identified:

- The CapEx related to the installation and replacement of energy-efficient lighting sources: €58 554 were spent in France and Italy in 2025 for LED lighting installations.
- The CapEx related to the installation, replacement, maintenance, and repair of heating, ventilation, and air conditioning (HVAC) systems and water heating systems: in 2025, €105 714 were spent on offices and data centers in France and Belgium.
- The OpEx related to the installation, replacement, maintenance, and repair of HVAC systems and water heating systems: in 2025, €115 381 million were spent on upgrades and maintenance of HVAC systems in Worldline's data centers in France and Luxembourg.

As a result, in 2025, for activity 7.3, Worldline can report €0,14 million of eligible OpEx and €0,18 million of eligible CapEx significantly contributing to climate change mitigation.

Alignment with DNSH criteria

The specific locations of investments and costs incurred for activity 7.3 are covered by the climate risk analysis conducted by Worldline across all its activities, as described in section B.2.3.8 Compliance with DNSH criteria of Apendix A.

The components and materials meet the criteria outlined in Annex C of the Delegated Act of the European Taxonomy, and products purchased in Europe comply with European regulations.

Alignment with minimum guarantees

The investments and costs incurred for activity 7.3 are made in accordance with the minimum guarantees, as described in section B.2.3.7 Respect of the minimum safeguards.

Therefore, 100% of the OpEx and CapEx reported by Worldline in activity 7.3 are aligned with the European Green Taxonomy.

Methodology

Costs were collected by the facilities management teams of each entity and data center managers.

B.2.3.9.3 Activity 7.4 – Installation, maintenance, and repair of charging stations for electric vehicles in buildings (and parking spaces attached to buildings)

The goal of installing charging stations for electric vehicles is to facilitate the transition from a fleet mainly composed of internal combustion engine vehicles to a fleet primarily consisting of electric vehicles. This investment has a positive impact on the environment.

Eligibility and alignment with substantial contribution criterion:

Following the implementation of its new automotive policy, Worldline has launched a broad program to install charging stations at its main sites for all relevant locations. Furthermore, by 2028, employees with company electric cars will have a charging point installed at their home to improve their comfort as drivers. Electric charging outlets have already been installed at various sites in 2023, and the project continues in 2024 and 2025.

In 2025, €67 190 of CapEx is eligible for the climate change mitigation objective within activity 7.4.

Alignment with DNSH criteria

The specific locations of investments and specific costs, as well as the investments and costs incurred for activity 7.4, are covered by the climate risk analysis conducted by Worldline across all its activities, as described in section B.2.3.8 Compliance with DNSH criteria of Apendix A.

Alignment with minimum guarantees

The investments and costs incurred for activity 7.4 are carried out in accordance with the minimum guarantees described in section B.2.3.7 Respect of the minimum safeguards.

Consequently, out of the €0,06 million CapEx, 100% is aligned with the European Green Taxonomy.

Methodology

The costs were collected by the facilities management teams of each entity.

B.2.3.9.4 Activity 7.5 – Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings

Eligibility and alignment with the substantial contribution criterion

In 2025, to reduce its energy consumption and carbon footprint, the Vendôme data center (in France) invested in a second Freecooling unit and in the refurbishment of office false ceilings. These projects significantly improved airflow and reduced electricity consumption.

As for the Seclin site, significant investments have been made to comply with pressure equipment and chiller group regulations.

Consequently, the eligible OpEx of Worldline for activity 7.5 in 2025 are as follows: €2 043 of OpEx and €89 535 of CapEx in its data centers in France, Belgium, and Italy. These costs substantially contribute to the climate change mitigation objective.

Alignment with specific DNSH criteria

The investments and costs committed for activity 7.5 are covered by the climate risk analysis conducted by Worldline on all its activities for its main sites, as described in section B.2.3.8. Compliance with DNSH criteria in Apendix A.

Alignment with minimum guarantees

The locations of investments and costs incurred for activity 7.5 are carried out in compliance with the minimum guarantees described in section B.2.3.7. Respect for minimum guarantees.

As a result, of these €2 043 of OpEx and €89 535 of CapEx, 100% are aligned with the European Green Taxonomy.

Methodology

Costs were collected by the facility management teams of each entity and the data center managers.

B.2.3.9.5 Activity 7.7 – Acquisition and ownership of buildings

Eligibility

Since Worldline rents office spaces for its employees, the increase in the Right of Use associated with this activity is eligible under activity 7.7 Acquisition and ownership of buildings. In 2025, Worldline reported an eligibility of €28,4 million for the increase in Right of Use related to real estate activities according to IFRS 16.

Alignment with criteria for substantial contribution

To consider alignment with this activity, the following criteria must be met: For buildings constructed before December 31, 2020, the building must have at least an A class energy performance certificate (EPC). The building can also be among the top 15% of the national or regional real estate stock in terms of operational primary energy demand (OPED).

Alignment with specific DNSH criteria

The specific locations, investments, and costs for activity 7.7 are covered by the climate risk analysis conducted by Worldline on its main sites, as described in section B.2.3.8 Compliance with DNSH criteria of Apendix A.

Alignment with minimum guarantees

The investments and costs incurred for activity 7.7 are carried out in compliance with the minimum guarantees described in section B.2.3.7 Respect of the minimum safeguards.

Nevertheless, none of the €28,4 million eligible amounts are aligned with the European Green Taxonomy.

Methodology

The Right of Use according to IFRS 16 was extracted from the Group's financial tool into a dedicated account. Information on new buildings is tracked in a centralized database, and each site manager collects the necessary information from landlords to provide proof of alignment.

B.2.3.9.6 Activity 8.1 – Data processing, hosting and related activities

Eligibility

As a provider of payment and electronic transaction services, Worldline is primarily eligible for category 8.1 Data Processing, Hosting, and Related Activities. Worldline has therefore identified for this activity:

- 3 615,4 million euros of eligible revenue (or 95,8% of Worldline's eligible revenue);
- 257,6 million euros of eligible CapEx (or 84,3% of Worldline's eligible CapEx);
- 125,4 million euros of eligible OpEx (or 85,3% of Worldline's OpEx considered according to the EU taxonomy definition).

Alignment with substantial contribution criteria

To be aligned in category 8.1, two substantial criteria must be met:

Implementation of all relevant practices listed as "expected practices" in the latest version of the European Code of Conduct on Data Center Energy Efficiency (CoC). Regarding this first criterion, following interviews with its hosting providers, Worldline has established that 75% of its activities were hosted in data centers compliant with the Code of Conduct in 2023 (based on declared data).

The climate warming potential (GWP) of the refrigerants used in data center cooling systems must not exceed 675. For this second criterion, in its own data centers and those of its hosting providers, the maximum of 675 could not be reached. First, this criterion is very restrictive compared to current EU legislation regarding refrigerants. Additionally, cooling systems have a lifespan exceeding 10 years, making it difficult to comply with the criterion for infrastructure over 2 years old. Starting in 2023, the procurement team included this criterion in the selection questionnaire for future hosting providers.

Since the GWP compliance criterion below 675 cannot be met, Worldline reports no activities aligned with the Green Taxonomy in category 8.1 in 2025.

Methodology

The alignment criteria for category 8.1 in the EU taxonomy relate to data center management. To calculate the alignment of eligible revenue, Worldline first allocated its revenues within data centers where its activities are processed, using the following methodology:

- First, Worldline extracted revenues by country/legal entity/line of business from its financial database;
- The list of its data centers by country was consolidated;
- Then, depending on the presence of data centers in each country, revenues from each legal entity were allocated to different data centers.

Worldline consulted its external providers to assess their compliance with the European Code of Conduct on Data Center Energy Efficiency and to determine if the Global Warming Potential (GWP) of the refrigerants used in their cooling systems did not exceed 675. Worldline also carried out this work internally. In 2025, the GWP criterion was still not met.

B.2.3.10 Results for the transition to circular economy objective

In 2025, Worldline conducted a screening of its activities to determine which could be eligible for the following objectives:

- Sustainable use and protection of water and marine resources;
- Transition to a circular economy;
- Prevention and control of pollution;
- Protection and restoration of biodiversity and ecosystems.

Thanks to its activities related to terminals and its traceability solution, starting in 2023, Worldline has been able to report its eligibility for the transition to a circular economy goal.

With the IRO “raw materials consumption” the terminal activity becomes material in 2025. Worldline presents its eligibility regarding the “transition to a circular economy” objective. This focus will help highlight the measures to implement to promote the widespread adoption of the circular economy in this activity.

B.2.3.10.1 Activity 4.1 - Provision of IT/OT data-driven solutions and software

Worldline can declare its eligibility for:

- Merchant Services - Terminal Management System Solutions

The collection, processing, transfer, and storage of data from equipment, products, or infrastructure during their use or operation enable real-time monitoring and analysis of resource flows and processes within production. By optimizing resource use and reducing inefficiencies, these technologies help minimize waste generation and promote resource efficiency.

Eligibility

Within merchant services, Worldline offers Terminal Management System solutions to remotely maintain and update the client’s terminal fleet. These include a mix of maintenance and deployment activities, as well as development and platform maintenance costs. The scope covers all on-site maintained terminals.

In 2025, Worldline identified €34,3 million of eligible revenue for this activity and €4,6 million in OpEx.

Alignment with substantial contribution criteria

For remote monitoring and predictive maintenance systems, at least two of the capabilities specified in points (a) to (d) must be fully met:

(a) Alert the user on abnormal sensor values, evaluate the condition of the product, equipment, or infrastructure, detect wear or electrical issues, and draw conclusions about the exact nature of abnormal operating conditions using advanced analytical methods;

Worldline's Terminal Management System solution alerts on abnormal sensor values and evaluates terminal status. It can suggest, schedule, and initiate remote software updates and repairs.

(b) Predict the remaining lifespan of a product, equipment, or infrastructure, and recommend measures to extend the remaining lifespan;

Worldline's Terminal Management System solution does not predict the remaining lifespan of equipment. It operates at the solution level. It can alert on software obsolescence and schedule updates to ensure proper operation.

(c) Predict a future failure of the product, equipment, or infrastructure and recommend measures to prevent such failure;

The Worldline Terminal Management System solution does not predict imminent terminal failure.

(d) Provide recommendations on the most relevant next usage cycle, such as reuse, component recovery through parts collection for reconditioning, or recycling, considering a combination of factors concerning the condition of the product.

The Worldline Terminal Management System solution does not predict imminent terminal failure.

Since only one substantial criterion might be met, Worldline will not align revenues, CapEx, or OpEx in 2025.

Methodology

Indicators are collected locally by entities and consolidated by the Merchant Services Finance department.

The taxonomy will remain the only chapter that does not include MeTS data (IFRS 5), as specified in FAQ 17 C/N 2023/305.

Alignment with substantial contribution criteria

For tracking and traceability software and IT/OT systems, at least one of the four capabilities specified in points (a) to (d) is fully met:

(a) Providing identification, tracking, and traceability of materials, products, and assets along value chains to make structured data (such as material content, substances, environmental information) available for lifecycle assessments or material declarations in accordance with relevant standards like Commission Recommendation 2021/2279, ISO 14067:2017, or ISO 14040:2006, and sharing this data with supply chain partners, consumers, and other economic actors in compliance with relevant standards on data modeling, interoperability, confidentiality, and security;

Regarding its support for the tobacco products directive, Worldline's tracking and traceability solution fully meets this first criterion.

(b) Supplying and sharing documents and data supporting repair and maintenance of products and equipment, such as repair instructions, testing equipment, wiring and connection diagrams, fault/error diagnostic codes, disassembly instructions;

In 2025, the revenues and costs of Worldline's tracking and traceability solution are not related to product and equipment repair and maintenance.

(c) Supporting reverse logistics, including product return for remanufacturing, refurbishment, or recycling, by managing steps and transactions in the return process, such as collection order placement, transaction tracking, product disassembly into materials for circular flows, and decision optimization to prevent devaluation and maximize resource recovery. Digital passports of products complying with Union legal requirements are not considered aligned with taxonomy;

In 2025, revenues and costs of Worldline's tracking and traceability solution are not related to reverse logistics and recycling.

(d) Supporting optimization and intensification of product use through circular business models, such as providing products as a service or peer sharing;

In 2025, revenues and costs of Worldline's tracking and traceability solution are not related to reverse logistics and recycling.

Although the tracking and traceability solution meets one of the four criteria, the Group cannot justify the following:

(a) Techniques are adopted to support reuse and use of secondary raw materials and reused components, and solutions are designed for high durability, recyclability, easy disassembly, adaptability, and upgradeability;

(b) Measures are in place to manage and recycle end-of-life waste, including through contractual decommissioning agreements with recycling service providers, reflected in financial projections or official project documentation;

(c) Operations for reuse, recovery, or recycling, or proper treatment, including fluid removal and selective treatment, are performed according to Annex VII of Directive 2012/19/EU.

For this reason, Worldline considers that its tracking and traceability solution does not meet the substantial criteria of the Green Taxonomy. The Group will therefore declare no alignment with activity 4.1.

Methodology

Eligibility indicators are collected by the finance department from the financial tool.

B.2.3.10.2 Activity 5.1 - Repair, refurbishment and remanufacturing

Repairing products instead of replacing them contributes to extending their lifespan, which reduces the demand for new goods. By maximizing the utility of existing products, repair decreases overall resource consumption and the energy associated with manufacturing new items.

Eligibility

Whether during the device's warranty period or because the customer purchased a repair service, Worldline is responsible for managing the repair of the terminals it sells. There are different levels of repair. First-level repairs are managed in Worldline warehouses or partner warehouses. Second and third-level repairs are handled by Worldline's suppliers, who then return the terminal. Reusing in the factory a second time is less common because it requires re-certification and is generally outsourced to its suppliers.

In 2025, Worldline identified €9,4 million in eligible revenue for this activity and €0,8 million in CapEx and €9,9 million in OpEx.

Alignment with Substantial Contribution Criteria

Although the activity aims to extend the terminals' lifespan, due to database updates and consolidation, in 2024, Worldline cannot justify that repair, second-use factory utilization, and remanufacturing of the terminal fleet will extend its lifespan. For this reason, the substantial criteria are not met, and this alignment can be considered for activity 5.1.

Methodology

Indicators are collected locally by the entities and consolidated by the merchant services finance department.

B.2.3.10.3 Activity 5.2 - Sale of spare parts

By providing access to spare parts, companies enable customers to repair and maintain their products, thereby extending their lifespan. This reduces the frequency of product replacements and contributes to resource conservation by maximizing the utility of existing goods.

Eligibility

Worldline does not purchase spare parts from its manufacturers to manage its own repair service, except in Turkey where Worldline may report a turnover of 1,2 million euros related to the sale of spare parts.

Alignment with substantive contribution criteria

Worldline cannot justify meeting certain substantive contribution criteria, such as the use of packaging for spare parts that includes 65% recycled materials.

For this reason, the Group will consider that the substantive contribution criteria are not met and that activity 5.2 is not aligned.

Methodology

Indicators are collected locally by the entities and consolidated by the merchant services finance department.

B.2.3.10.4 Activity 5.4 - Sale of second-hand goods

The sale of used goods plays a key role in promoting the circular economy by conserving resources, reducing waste, encouraging reuse and repair, providing affordable access to goods, and promoting thoughtful consumption.

Eligibility

Worldline sells few used products. Used terminals are used for rental purposes and are then included in activity 5.5.

In 2025, Worldline identified €2,4 million in eligible revenue for this activity, €258 in CapEx and €25 045 in OpEx.

Alignment with material contribution criteria

The activity involves selling a used terminal that has been used for its intended purpose by a customer, potentially after cleaning, repairing, factory use a second time, or prior remanufacturing.

The sold terminal is covered by a sales contract.

When the product has been repaired, resurfaced, or remanufactured before resale, the activity implements waste management plans ensuring that materials and components of the product not reused in the same product are recycled in accordance with the WEEE Directive (Electrical and Electronic Equipment Waste).

The packaging is made of cardboard; however, Worldline is not able to justify that it incorporates 65% recycled materials.

The revenue, CapEx, and OpEx eligible for activity 5.4 do not meet all the criteria for material contribution and therefore cannot be aligned.

Methodology

Indicators are collected locally by the entities and consolidated by the finance department of Merchant Services.

B.2.3.10.5 Activity 5.5 - Product-as-a-service and other circular service models focused on usage and outcomes

Eligibility

Through its terminal leasing model, Worldline offers small merchants the opportunity to extend the lifecycle of terminals, although Worldline has not yet captured this information. Terminals are generally leased for a minimum duration of 36 months, depending on the legal entity, and the contract is tacitly renewable. Most of the time, it is renewed, and the average contract duration is approximately the terminal's lifespan. The terminal returned to stock can be reintroduced into the supply chain for another customer under a different contract. There is no incentive for the merchant to renew their equipment. A new product is only necessary when compliance deadlines approach or when customers realize it may be economically advantageous to buy the terminal at its residual value or switch to a cheaper model.

From a circular economy perspective, it appears that more than 50% of the leasing fleet comprises second-hand terminals, which promotes resource efficiency. Instead of each merchant purchasing a new item, multiple users can share the same product over time, thus maximizing its utility and reducing the overall resources needed for production.

The terminal leasing business model is suitable for mass markets and small merchants. It constitutes a significant part of Worldline's terminal activity.

In 2025, Worldline identified eligible revenue of €111,7 million from this activity, with €3,9 million in CapEx and €6,8 million in OpEx.

Alignment with substantial contribution criteria

Contract conditions and terms ensure that all the following sub-criteria are met:

(a) There is an obligation for Worldline to take back the used terminal at the end of the contractual agreement;

(b) There is an obligation for the customer to return the used terminal at the end of the contractual agreement;

(c) Worldline remains the owner of the product;

(d) The customer pays for access and usage of the terminal.

However, due to the database update and consolidation process, Worldline cannot justify that the activity leads to an extended lifespan or increased usage intensity of the terminal. By consequences, Worldline will not associate the activity 5.5 to revenues, CapEx or OpEx in 2025.

Methodology

Indicators are collected locally by the entities and consolidated by the merchant services finance department.

B.2.3.11 Regulatory tables

B.2.3.11.1 2025 Revenue

Financial year 2025		Year 2025		Substantial Contribution Criteria						Criteria for Absence of Significant Harm ('DNSH-Does Not Significantly Harm')(h)									
Economic Activities (1)	Code (a) (2)	Turnover (3)	Revenue share, year N (4)	Climate Change Mitigation (5)	Climate Change Adaptation (6)	Water and marine resources (7)	Pollution (8)	Circular Economy (9)	Biodiversity and ecosystems (10)	Climate Change Mitigation (11)	Climate Change Adaptation (12)	Water and marine resources (13)	Pollution (14)	Circular Economy (15)	Biodiversity and ecosystems (16)	Minimum Safeguards (17)	Proportion of Taxonomy aligned (A.1.) or eligible (A.2.) turnover, year N-1 (18)	Category enabling activity (19)	Category transitional activity (20)
Text		M€	%	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																			
A.1. Environmentally sustainable activities (Taxonomy-aligned)																			
Turnover of environmentally sustainable activities (Taxonomy-aligned) (A.1)		0	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0%	0	0
Of which Enabling		0	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0%	E	0
Of which Transitional		0	0%	0%	0%	0%	0%	0%	0%	0	0	0	0	0	0	0	0%	0	T
A.2. Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (g)																			
				EL ; N/ EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)										
Data processing, hosting and related activities	CCM 8.1	3 615,4	90%	EL	N/EL	N/EL	N/EL	N/EL	N/EL								83%		
Collection & transport of hazardous & nonhazardous waste	CE 2.3	0,0	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Depollution and dismantling of end-of life product	CE 2.6	0,0	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Provision of IT/OT data-driven solutions and software	CE 4.1	34,3	1%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								1,3%		
Repair, refurbishement, remanufacturing	CE 5.1	9,4	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0,3%		
Sale of spare parts	CE 5.2	1,2	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0,1%		
Sale of second-hand goods	CE 5.4	2,4	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0,1%		
Product-as-a-service and other circular useand result-oriented service models	CE 5.5	111,7	3%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Turnover of Taxonomy eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (A.2)		3 774,5	93,7%	89,7%	0%	0%	0%	3,9%	0%								87%		
A. Turnover of Taxonomy eligible activities (A.1+A.2)		**3 774,5**	**93,7%**	**89,7%**	**0%**	**0%**	**0%**	**3,9%**	**0%**								**87%**		
B. TAXONOMY-NON-ELIGIBLE ACTIVITIES																			
Turnover of Taxonomy non-eligible activities		**255**	**6%**																
Total		**4 030**	**100%**																

Share of turnover/Total revenue

FR	Taxonomy-aligned per objective	Taxonomy-eligible per objective and not aligned
CCM	0%	89,7%
CCA	0%	0%
WTR	0%	0%
CE	0%	3,9%
PPC	0%	0%
BIO	0%	0%

B.2.3.11.2 2025 Capex

Financial year 2025		Year 2025		Substantial Contribution Criteria						DNSH criteria ("Does Not Significantly Harm")(h)									
Economic activities (1)	Code (a) (2)	CapEx (3)	Proportion of CapEx, Year N (4)	Climate change mitigation (5)	Climate change adaptation (6)	Water and marine resources (7)	Pollution (8)	Circular Economy (9)	Biodiversity and ecosystems (10)	Climate change mitigation (11)	Climate change adaptation (12)	Water and marine resources (13)	Pollution (14)	Circular economy (15)	Biodiversity and ecosystems (16)	Minimum Safeguards (17)	Proportion of Taxonomy aligned (A.1.) or eligible (A.2.), CapEx, year N-1 (18)	Category enabling activity (19)	Category transitional activity (20)
Text		M€	%	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																			
A.1. Environmentally sustainable activities (Taxonomy-aligned)																			
Transport by motorbikes, passenger cars and light commercial vehicles	CCM 6.5	2,3	0,7%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	2,4%		T
Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0,2	0,1%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	0%	E	
Installation, maintenance, and repair of electric vehicle charging stations inside buildings (and in parking areas annexed to buildings)	CCM 7.4	0,1	0,02%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	0%	E	
Installation, maintenance and repair of instruments and devices for measurement, regulation and control of building energy performance	CCM 7.5	0,1	0%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	0%	E	
Acquisition and ownership of buildings	CCM 7.7	0	0%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	N	N	N	N	N	N	N	0,7%		
CapEx of environmentally sustainable activities (Taxonomy-aligned) (A.1)		2,7	0,7%	0,7%	0%	0%	0%	0%	0%	Y	Y	Y	Y	Y	Y	Y	3,1%		
Of which Enabling		0,4	0,7%	0,7%	0%	0%	0%	0%	0%	Y	Y	Y	Y	Y	Y	Y	2,4%	E	
Of which Transitional		2,3	0,0%	0,0%						Y	Y	Y	Y	Y	Y	Y	0,7%		T
A.2. Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (g)																			
				EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)										
Transport by motorbikes, passenger cars and light commercial vehicles	CCM 6.5	12,1	3,4%	EL	N/EL	N/EL	N/EL	N/EL	N/EL								2%		
Acquisition and ownership of buildings	CCM 7.7	28,4	7,9%	EL	N/EL	N/EL	N/EL	N/EL	N/EL								14,5%		
Data processing, hosting and related activities	CCM 8.1	257,6	72%	EL	N/EL	N/EL	N/EL	N/EL	N/EL								66%		
Repair, refurbishement, remanufacturing	CE 5.1	0,8	0,2%	0,8341 3284	0	0	0	0,010 25245	0								1,4%		
Sale of secondhand goods	CE 5.4	0,0	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0,1%		
Product-as-a-service and other circular use- and result-oriented service models	CE 5.5	3,9	1%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								2,3%		
CapEx of Taxonomyeligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (A.2)		302,7	84,7%	83,4%	0%	0%	0%	1,3%	0%								85,1%		
A. CapEx of Taxonomy eligible activities (A.1+A.2)		**305,4**	**85,4%**	**84,1%**	**0%**	**0%**	**0%**	**1,3%**	**0%**								**82,2%**		
B. TAXONOMY-NON-ELIGIBLE ACTIVITIES																			
CapEx of Taxonomy non-eligible activities		**52,1**	**14,6%**																
Total		**357,5**	**100%**																

Share of CapEx/Total CapEx

FR	Taxonomy-aligned per objective	Taxonomy-eligible per objective and not aligned
CCM	0,7%	84,1%
CCA	0%	0%
WTR	0%	0%
CE	0%	1,3%
PPC	0%	0%
BIO	0%	0%

B.2.3.11.3 2025 Opex

Financial year 2025	Year 2025			Substantial Contribution Criteria						Criteria for Absence of Significant Harm ('DNSH-Does Not Significantly Harm')(h)									
Economic Activities (1)	Code (a) (2)	Turnover (3)	Revenue share, year N (4)	Climate Change Mitigation (5)	Climate Change Adaptation (6)	Water and marine resources (7)	Pollution (8)	Economic Activities (1)	Code (a) (2)	Turnover (3)	Revenue share, year N (4)	Climate Change Mitigation (5)	Climate Change Adaptation (6)	Water and marine resources (7)	Pollution (8)	Minimum Safeguards (17)Economic Activities (1)	Proportion of Taxonomy aligned (A.1.) or eligible (A.2.) turnover, year N-1 (18)	Category enabling activity (19) Turnover (3)	Category transitional activity (20) Revenue share, year N (4)
Text		M€	%	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y ; N ; N/EL (b) (c)	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	Y/N	%	E	T
A. TAXONOMY-ELIGIBLE ACTIVITIES																			
A.1. Environmentally sustainable activities (Taxonomy-aligned)																			
Installation, maintenance and repair of energy efficiency equipment	CCM 7.3	0,1	0,1%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	0,2%	E	
Installation, maintenance and repair of instruments and devices for measuring, regulation and controlling energy performance of buildings	CCM 7.5	0	0%	Y	N/EL	N/EL	N/EL	N/EL	N/EL	Y	Y	Y	Y	Y	Y	Y	0%	E	
OpEx of environmentally sustainable activities (Taxonomy-aligned) (A.1)		0,1	0,1%	0,1%	0%	0%	0%	0%	0%	Y	Y	Y	Y	Y	Y	Y	0,2%		
Of which Enabling		0,1	0,1%	0,1%	0%	0%	0%	0%	0%	Y	Y	Y	Y	Y	Y	Y	0,2%	E	
Of which Transitional		0	0%	0%													0%		T
A.2 Taxonomy-Eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (g)																			
				EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)	EL ; N/EL (f)										
Data processing, hosting and related activities	ATCC 8.1	125,4	79,6%	EL	N/EL	N/EL	N/EL	N/EL	N/EL								85,4%		
Collection and Transport of Non-hazardous and Hazardous Waste.	EC 2.3	0,03	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Pollution control and dismantling of end-of-life products.	EC 2.6	0,3	0,2%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Provision of IT/OT data-driven solutions and software	EC 4.1	4,6	2,9%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								4,2%		
Repair, refurbishement, remanufacturing	EC 5.1	9,9	6,3%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								5,8%		
Sale of spare parts	EC 5.2	0	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Sale of second-hand goods	EC 5.4	0	0%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								0%		
Product-as-aservice and other circular use- and result-oriented service models	EC 5.5	6,8	4,3%	N/EL	N/EL	N/EL	N/EL	EL	N/EL								3,9%		
OpEx of Taxonomy eligible but not environmentally sustainable activities (not Taxonomy-aligned activities) (A.2)		147,0	93,3%	79,6%	0%	0%	0%	13,7%	0%								99,3%		
A. OpEx of Taxonomy eligible activities (A.1+A.2)		**147,1**	**93,4%**	**79,7%**	**0%**	**0%**	**0%**	**13,7%**	**0%**								**99,5%**		
B. TAXONOMY-NON-ELIGIBLE ACTIVITIES																			
OpEx of Taxonomy non-eligible activities		**10,4**	**6,6%**																
Total		**157,5**	**100%**																

Share of OpEx/Total OpEx*

FR	Taxonomy-aligned per objective	Taxonomy-eligible per objective and not aligned
CCM	0,1%	79,6%
CCA	0%	0%
WTR	0%	0%
CE	0%	13,7%
PPC	0%	0%
BIO	0%	0%

** according to the definition of OPEX by the European green taxonomy*

Other

Nuclear energy related activities		
1	The undertaking carries out, funds or has exposures to research, development, demonstration and deployment of innovative electricity generation facilities that produce energy from nuclear processes with minimal waste from the fuel cycle.	NO
2	The undertaking carries out, funds or has exposures to construction and safe operation of new nuclear installations to produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production, as well as their safety upgrades, using best available technologies.	NO
3	The undertaking carries out, funds or has exposures to safe operation of existing nuclear installations that produce electricity or process heat, including for the purposes of district heating or industrial processes such as hydrogen production from nuclear energy, as well as their safety upgrades.	NO
Fossil gas related activities		
4	The undertaking carries out, funds or has exposures to construction or operation of electricity generation facilities that produce electricity using fossil gaseous fuels.	NO
5	The undertaking carries out, funds or has exposures to construction, refurbishment, and operation of combined heat/cool and power generation facilities using fossil gaseous fuels.	NO
6	The undertaking carries out, funds or has exposures to construction, refurbishment and operation of heat generation facilities that produce heat/cool using fossil gaseous fuels.	NO

B.3 Social

B.3.1 Own Workforce (ESRS S1)

B.3.1.1 Governance (S1.GOV)

Worldline's activity is based on a skilled, high-performing, and committed workforce. To remain a leading employer, Worldline places at the heart of its strategy:

- attracting and retaining talent,
- developing skills and enabling career progression,
- a safe and respectful workplace,
- work-life balance,
- inclusion, diversity, and equal treatment for all.

Worldline also commits to respecting human rights throughout the professional journey of its employees, including during periods of transformation.

The action plans described in section 3.1 are overseen by the Group Human Resources Management and communicated by the Human Resources organizers in each country. The technical, human, and financial resources dedicated to these actions are planned within the framework of the annual budget exercise (budget allocated to Human Resources departments). The objectives concerning social issues are defined within the TRUST 2025 program and, since 2025, in its new version TRUST 2030. They are aligned with the Group's business model. Their relevance has been confirmed by the double materiality analysis.

HR action plans are intended to consist of ongoing actions or those renewed each year. When action plans have specific time horizons (2025 or 2030), this is specified in the text.

Social indicators are collected at each entity and centralized by the Group Human Resources Directorate, which performs first-level consistency checks. These data are audited annually by the external auditor of the sustainability report.

B.3.1.2 Overview of our workforce: employees (S1-6) and non-employees (S1-7)

The geographic employee distribution is evolving to support the talent mobilization strategy in the most relevant markets, notably the Global Competency Centers (Romania, Poland, India), whose staffing increased by approximately 10%. The divestitures announced in 2025 (MeTS activity and some other activities ancillary to Worldline's main Payment activity) will reduce the perimeter by approximately 3 500 employees in 2026.

Worldline's activity largely relies on projects (client integration, technological developments, etc.). To manage this variable workload, Worldline employs a number of subcontractors and independent experts. This temporary resource is integrated into Worldline's work environment and also allows for the incorporation of specific expertise to ensure continuity of activities.

Metrics	2024	2025	Methodology
Number of employees	18 112	18 106	Headcount: number of employees under contract with Worldline at the end of December (excluding interns, trainees, apprentices)
Number of women employees by headcount	6 468	6 549	
Number of men employee by headcount	11 644	11 557	
Number of non-employees	5 766	5 654	The non-employee workforce includes sole proprietors ("independent workers") and temporary workers, individuals provided by companies whose main activity is employment (NACE code N78) at the end of december.
Number of employees who have left the company during the reporting period	2 334	2 147	Departure movement = All employees who left the company during the past year.
Staff turnover rate during the reporting period	12,8%	11,8%	The total number of “departures” includes all employees who left Worldline during the past year. This rate is tracked monthly.
Voluntary rate of employee turnover in the reporting period	6%	6%	The total "voluntary departures" include all employees who left Worldline by resigning during the past year. This rate is analized monthly.
Global absenteeism rate	3,6%	3,9%	Absenteeism rate = (Days of absence * 100) / (Prioritized full-time contractual employees * 22 days)

Number of employees per geography	2024	2025	2025/2024 variation
Number of employees for Main countries (India, France and Germany)	9 037	8 903	-1,48%
Of which: France	3 801	3 655	-3,84%
Of which: India	2 674	2 754	+2,99%
Of which: Germany	2 562	2 494	-2,65%
Asia	3 336	3 462	+3,78%
Europe	14 022	13 905	-0,83%
Latin America	49	50	+2,04%
North America	158	152	-3,80%
Oceania	547	537	-1,83%

Types of contracts	2024	2025	2025/2024 variation
Number of permanent employees	17 951	17 948	-0,02%
Including: women	6 369	6 460	+1,43%
Including: men	11 582	11 488	-0,81%
Number of temporary employees	161	158	-1,86%
Including: women	99	89	-10,10%
Including: men	62	69	+11,29%
Number of employees with non-guaranteed hours	0	0	0%
Including: women	0	0	0%
Including: men	0	0	0%

All Worldline entities are included in the reporting scope. It encompasses all internal employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors. The calculation is performed based on the headcount at the end of the year.

The financial information relating to staff is detailed in the note to the accounts 6.1 Personnel expenses. It includes salaries and related social security contributions, payroll taxes, training expenses and profit sharing, for a total of 1 293,2 million euros.

B.3.1.3 Material impacts, risks and opportunities and their interaction with strategy and business model (S1.SBM-3)

All issues related to social questions (S1) have been assessed as material during the double materiality analysis. The impacts, risks, and opportunities (IRO) identified for each social issue are described at the beginning of each section. The Group's decarbonization efforts have no material impact on headcount.

B.3.1.4 Employee interests and views (S1.SBM-2), processes for engaging with employees and employee representatives about impacts (S1-2), and remediation processes for negative impacts and channels for employees to raise concerns (S1-3)

The Group's Chief People Officer has overall responsibility for ensuring appropriate engagement with employees and their representatives, as well as addressing their concerns.

Social dialogue

Social dialogue is a fundamental element of Worldline's culture. It ensures transparency, responds to employee concerns, complies with legal obligations, and maintains a positive social climate.

Organization

Works Councils (hereafter called WCs) are among the main actors of the Group. Employee representatives play a dominant role on the most important and confidential issues faced by the company.

Meetings are organized with employee representatives (trade unions, works councils) in all countries to discuss strategic decisions, working conditions, and HR issues, according to a schedule defined by law or jointly with the Employee Representative Institutions. A follow-up report is shared after each meeting.

In the event of major changes, such as restructurings or the introduction of new technologies, employee representatives are informed and consulted in advance, with formal responses provided to questions raised.

Each year, collective negotiations are conducted on wages, social benefits, and working conditions. A Health and Safety Committee meets at least annually to monitor well-being initiatives, based on internal surveys.

In France and at the European level, an annual report is published to present key figures of the Group and share information to monitor the impact of social policies on employees.

By the end of 2025, Worldline appointed the Head of Group Social Relations to ensure the consistency, effectiveness, and independence of Human Resources actions toward employee representatives.

Additionally, Worldline has, for several years, implemented an Integrity Line deployed throughout the group and accessible to all employees. It is described in detail in section B.4.1.4 Corporate culture and business conduct policies.

European Works Council

In most countries where the Group operates (all European countries with at least 50 employees, including the UK and Switzerland), there are employee representative bodies that are part of the European Works Council created in January 2023 at the initiative of senior management.

Topics for consultation by the European Works Council go beyond legal requirements because Worldline considers that its involvement in important transnational issues is essential.

In 2025, the European Works Council met three times in regular sessions, two more than the legal minimum. Three extraordinary meetings were also organized to ensure advance and transparent information on significant issues, recognizing their key role in these exchanges. Additionally, strategies are presented to social partners who provide advisory opinions.

Employee representatives also meet at least annually with local management and address specific topics during extraordinary meetings when necessary.

High-impact social projects in 2025

The Power 24 transformation plan (presented in February 2024) was followed as planned in 2025. A limited number of employees are still involved and monitored in this framework.

The project to sell part of Worldline's business was announced and initiated in 2025. It involves divesting part of Worldline's activities, specifically mobility and transactional services (MeTS) and the digital banking dedicated to MeTS, to the acquirer Magellan Partners. This operation is carried out in three phases: "carve-in" and "carve-out" operations to isolate the MeTS activity, the transfer of entity shares to Worldline France, and the final sale of Worldline France to Magellan Partners.

From a social dialogue perspective, Worldline manages this project by informing and consulting all relevant works councils in the countries involved. Overall, an information-consultation process took place between July 31 and December 31, 2025, with 9 local and 2 European bodies (EWC and SEC). A detailed information note is provided to each body, triggering a process extending over several months. Aspects such as social consequences for transferred or sold employees, collective status, employee representative institutions, and workplaces are addressed. Furthermore, transparent communication from the management team during social processes through roadshows, dedicated contacts at Worldline and the prospective buyer, and adherence to social dialogue procedures ensure the smooth progress of the project. The final implementation of the project is scheduled after the sale agreement is signed and social processes conclude.

Collective bargaining

Worldline ensures all employees are informed of their rights to participate in works councils and engage in collective negotiations. Through awareness/training actions and resource provision, the Group enables its staff to actively shape their working environment. Worldline also maintains strong rights to information and consultation by sharing at least quarterly updates on company performance and involving employee representatives in decision-making processes.

By encouraging employee participation via global surveys and discussion groups, Worldline captures diverse viewpoints to reflect workforce needs in its policies. Promoting a culture that values freedom of association aims to create an inclusive environment where employees contribute to the organization's success, improve well-being at work, and foster innovation.

The indicators below show the stability of the relationship between Worldline and employee representation.

Collective bargaining coverage			Social dialogue
Coverage rate	**EEA Employees (> 50 employees > 10% of the workforce)**	**Non-EEA Employees (> 50 employees > 10% of the workforce)**	**Representation at the workplace (EEA only) (> 50 employees > 10% of the workforce)**
0 – 19%	Germany	India	
20 – 39%			
40 – 59%			
60 – 79%			
80 – 100%	France		France Germany

To determine the salaries and benefits it provides to its employees, Worldline refers to market studies and compensation analysis in each country where it operates. This ensures competitiveness in attracting and retaining talents while respecting local practices.

Actions are carried out at the national level by local HR teams, after discussions with employee representatives, and constitute an ongoing effort to ensure employees' interests are taken into account.

In the absence of collective agreements, Worldline remains subject to national labor regulations in each country. This includes minimum requirements concerning working hours, paid leave, health and safety, and protection against unfair dismissal. Worldline ensures that its policies comply with these legal frameworks.

Monitoring the effectiveness of actions

Key performance indicators include:

- the number of countries where collective bargaining agreements are in place, as well as the percentage of employees covered by these agreements;
- the frequency and effectiveness of consultations
- Monitoring the renewal and negotiation of collective agreements, as demonstrated in countries like the Netherlands, Belgium, Austria, and Spain, is essential. For countries without collective agreements, Worldline ensures that its internal processes respect local labor laws, particularly those related to working hours, paid leave, and protection against unfair dismissal;
- the success of negotiations on the annual salary review;
- the number of strikes or employee protests.

Tracking employee feedback integration into internal policies and resulting changes is also crucial.

In 2025, Worldline remains particularly attentive to the continuation of collective negotiations in countries where agreements are being renewed, such as the Netherlands, Belgium, and Luxembourg. In Austria, Worldline will implement an action plan related to well-being, resilience, social engagement, diversity, and leadership following successful negotiations in 2025.

In the coming years, Worldline aims to broaden the scope of existing policies and agreements to more effectively address employee concerns. This will involve ensuring that works councils actively participate in discussions. Furthermore, Worldline commits to respecting and strengthening workers' fundamental rights, ensuring their protection throughout negotiations and adjustments to internal policies.

B.3.1.5 Policies related to own workforce (S1-1)

The policies implemented to manage material impacts, risks, and opportunities related to the workforce are summarized in the table below. It describes Worldline's policies covering Human Capital Development, Equal Opportunities and Inclusion, as well as Working Conditions and Quality of Life at Work.

These policies explicitly address Worldline's positioning in terms of:

- Respect for human rights;
- Human trafficking, forced or compulsory labor, and child labor;
- Discrimination (racial and ethnic origin, skin color, gender, sexual orientation, gender identity, disability, age, religion, political opinion, national extraction or social origin, other forms of discrimination covered by EU regulation and national legislation), including harassment;
- Equal opportunities, diversity, and inclusion (including at-risk groups).

These policies consider the interests of various stakeholders (employees, Worldline) through usual communication and collaboration channels (meetings and negotiations with employee representatives, employee surveys, feedback from new hires or exit interviews), as well as consideration of external benchmarks (best market practices).

Policy	Key Content	Scope	Hierarchical level accountable for the implementation	Used frameworks	Availability to stakeholders
Data Privacy Policy for Employees	Inform employees about how personal data is collected, used, and shared by Worldline and its affiliates.	All Worldline entities and operations worldwide, all office and data center sites.	Chief People Officer	European Union General Data Protection Regulation (GDPR)	This document is available on Worldline SharePoint for all Worldline group.
Talent Management Policy	Talent Management Activities + Processes and Development Opportunities: This document clarifies the rules surrounding Talent management at Worldline, including the fair and equitable treatment of all employees (DE&I)	All Worldline entities and operations worldwide, all office and data center sites.	Chief People Officer	NA	This document is available on Worldline SharePoint for all Worldline group.
Learning and Development Policy	Development and Learning Principles + Global Mandatory Training: This policy aims to establish Worldline's principles regarding development and learning related to mandatory training initiatives worldwide.	All employees of Worldline.	Chief People Officer	GDPR; ISO 9001; OIT standards; PCI compliance; local labor laws.	This document is available on Worldline SharePoint for all Worldline group.
Performance Management Policy	Defines manager and employee responsibilities to set objectives, review performance and potential, with a development and continuous feedback approach.	All Worldline Group current and future businesses	Chief People Officer	ISO 9001; GDPR; International Labor Organization (ILO) standards; employment equal opportunities laws; Worldline Management System (WMS).	This document is available on Worldline SharePoint for all Worldline group.
Global Internal Mobility Policy	Enhance employees' career development opportunities + ensure fair promotion processes, foster internal talent retention, and align with business needs through structured mobility initiatives.	All Worldline employees who qualify for Internal Mobility	Chief People Officer	Business traveler policy; mobility policies; compliance with local employment laws; use of external service providers for immigration and tax services.	This document is available on Worldline SharePoint for all Worldline group.
Gender Equality in Recruitment Policy	Commitment to equal opportunity and gender equality in talent acquisition.	Talent acquisition Center of Excellence, HR community, recruitment managers, and all other employees of Worldline.	Chief People Officer	GDPR; ILO conventions; Equal Opportunity Employment Laws (specific to the regions where Worldline operates); UN Sustainable Development Goals (SDGs).	This document is available on Worldline SharePoint for all Worldline group.
International New Hire Integration Policy	Support for international relocation. This policy facilitates the relocation of new recruits who currently reside outside the country of employment.	All entities across the Worldline Group.	Chief People Officer	Immigration compliance; Tax regulations; External Service Providers; Employment Law Compliance. ILO standards; Local Employment laws.	This document is available on Worldline SharePoint for all Worldline group.
Recruitment Policy	Adopt consistent recruiting principles, defining common processes and messages across all countries. This approach ensures process uniformity for all team members involved in recruitment.	All Worldline employees for all Worldline legal entities.	Chief People Officer	ISO 9001; GDPR; Equal Employment Opportunity Commission (EEOC) standards; UN Global Compact principles; ILO conventions.	This document is available on Worldline SharePoint for all Worldline group.
Employee Life Cycle Policy	Pre-onboarding, onboarding, reintegration, and offboarding processes: This document outlines Worldline's comprehensive employee lifecycle approach, providing information and support to stakeholders involved in the onboarding and offboarding processes to ensure a successful and engaging experience for all new hires and employees.	All external hires joining the Worldline Group.	Chief People Officer	GDPR; data protection compliance; external service provider assurances; international data transfer regulations.	This document is available on Worldline SharePoint for all Worldline group.

Policy	Key Content	Scope	Hierarchical level accountable for the implementation	Used frameworks	Availability to stakeholders
Campus Relations Management Policy	Commitment to the labor market: Worldline strives to build strong relationships to the labour market of students and graduates.	All entities across the Worldline Group.	Chief People Officer	GDPR; Worldline data protection policies; labor law compliance; campus management guidelines.	This document is available on Worldline SharePoint for all Worldline group.
International Transfer Policy	This policy describes the conditions for transferring an employee internationally, aiming at internal mobility and development. It offers employees a compensation package aligned with their peers in the host country.	All entities across the Worldline Group.	Chief People Officer	Visa and work permit compliance; tax and social security regulations; global mobility support services; international transfer guidelines.	This document is available on Worldline SharePoint for all Worldline group.
Employer Branding & Recruitment Marketing Policy	This policy defines employer branding initiatives aimed at attracting and retaining talent through a compelling value proposition, consistent communication, and cross-functional collaboration.	Worldline Group and all its affiliated entities.	Chief People Officer	Worldline global recruitment policy; Worldline gender equality policy; Worldline employer branding initiatives; partnerships with tier 1 universities.	This document is available on Worldline SharePoint for all Worldline group.
International Remote Work Policy	Attracting and retaining a diverse workforce: This policy aims to attract and retain varied talents, provide competitive benefits, support flexible working cultures, and facilitate global opportunities.	All entities across the Worldline Group.	Chief People Officer	Worldline global mobility policies; Worldline business traveler policy; compliance with local immigration laws.	This document is available on Worldline SharePoint for all Worldline group.
Commuters Policy	Guidelines for international travelers + Support for compliance and minimizing disruptions: General guidelines regarding international travel assignments at Worldline, practical assistance navigating labor laws, tax, social security, payroll, immigration, and other compliance aspects.	This directive applies to employees on assignment. • who have more than one employment contract in more than one country. Excluded are: • occasional business trips. • less than 36 days of presence in a host country during a calendar year.	Chief People Officer	Business traveler policy; global mobility policies; compliance with local labor laws; use of external service providers for immigration and tax matters.	This document is available on Worldline SharePoint for all Worldline group.
Local Plus Mission Policy	This policy facilitates the temporary transfer of knowledge and capabilities in new markets, aids talent retention, and supports client delivery while offering employees a compensation package aligned with their peers in the host country, along with relocation assistance benefits.	All entities across the Worldline Group	Chief People Officer	ISO 9001; ISO 45001; ISO 26000; UN Global Compact; Task Force on Climate related Financial Disclosures (TCFD)	This document is available on Worldline SharePoint for all Worldline group.
Long-Term Assignment Policy	Leadership development and succession planning: This policy applies to identified talents and temporarily supports their development. It offers a competitive assignment package ensuring employees on assignment are neither advantaged nor disadvantaged.	All entities across the Worldline Group	Chief People Officer	Local labor law; international compliance standards; tax regulations; Worldline global mobility policies.	This document is available on Worldline SharePoint for all Worldline group.
Health and Occupational Safety Policy	This policy is built around the nine core principles of risk prevention. These principles guide our approach to minimizing workplace hazards and fostering a culture of shared responsibility for safety.	All the Worldline employees across all Worldline legal entities	Chief People Officer	EU Framework Directive 89/391/EEC and national laws.	This document is available on Worldline SharePoint for all Worldline group.
Human Rights Policy	The aim of the Worldline Human Rights Policy is to provide a single, clear and cohesive view of Worldline's approach to managing human rights in the workplace. It establishes a framework for ensuring the dignity and equality of all individuals, irrespective of race, gender, religion, or any other characteristic.	All Worldline entities and operations worldwide, all office and data center sites.	Chief People Officer	The Universal Declaration of Human Rights ; The UN's International Covenant on Civil and Political Rights; The UN's International Covenant on Economic, Social and Cultural Rights; The ILO Declaration on Fundamental Principles and Rights at Work; The UN's Guiding Principles on Business and Human Rights; The OECD Guidelines for Multinational Enterprises; The OECD Due Diligence Guidance for Responsible Business Conduct.	This document is available on Worldline SharePoint for all Worldline group and on our external website (Corporate Social Responsibility | Worldline Global) for any interested parties
Global compensation Policy ("Total Reward")	Policy that explicitly states the remuneration principles of the Worldline group, including gender equality in treatment.	All the Worldline employees across all Worldline legal entities	Chief People Officer		This document is available on Worldline SharePoint for all Worldline group.

Details of these policies are developed in the sections corresponding to each social theme.

B.3.1.6 Talent attraction and retention, training and skills development (S1-13)

Worldline gives strategic importance to attracting and retaining qualified and engaged talent.

Policies regarding the company's workforce, outlined in section B.3.1.5, represent Worldline's strategic commitment to continuously prepare the Group's talents for the challenges of an ever-evolving payments sector.

B.3.1.6.1 Material impacts, risks, and opportunities related to talent attraction and retention, training, skills, and career development (S1.SBM-3)

Issue: Talent attraction and retention, training, skills and career development			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issues: Attraction and retention of experts and talents, training and skills development			
Although the impacts of Power 24 are now behind us, the organization is facing reputational damages that could harm its attractiveness and talent retention. If the organization fails to adequately fill positions with employees possessing the necessary skills, it could lead to vacancies, underperformance, a lack of knowledge transfer, and insufficient succession planning, especially for experienced employees. These challenges could cause disruptions in project delivery, operational incidents, and a weakened competitive position.	Risk	Own operations	Short term
If the organization fails to effectively manage and develop employees' skills, Worldline could face difficulties in meeting employees' expectations regarding their well-being at work, their personal development, and overall impact the company's attractiveness.	Negative impact	Own operations	Short Term
Investing in employee skills and well-being promotes individual growth. Development and retraining initiatives enable employees to enhance their job satisfaction, career prospects, and engagement.	Positive impact	Own operations	Short Term

Talent acquisition and career development

Worldline must give strategic importance to attracting and retaining qualified and committed talent. That's why career development is a priority, with dedicated programs offering personalized support, internal mobility opportunities, and support mechanisms. These initiatives are perceived by employees as essential drivers of motivation and engagement.

Skills development

In a highly skilled and demanding technology sector, rapidly evolving, Worldline pays particular attention to continuous training. The Group places skills development and knowledge sharing at the heart of its corporate dynamics. Maintaining a competitive position requires staying at the cutting edge of products and processes, discerningly analyzing the external environment, and mobilizing internal skills to design innovative solutions. The Group thus strives to remain agile, proactive, and ready for change.

With this in mind, Worldline aims to become a truly learning organization by constantly exploring new ways to disseminate knowledge among its employees and developing a process for identifying and developing skills.

B.3.1.6.2 Policy related to talent attraction and retention, training, skills, and career development (S1-1)

The following Group's policies provides a structured framework that ensures all employees have access to the tools and resources needed to strengthen their skills, advance their careers, and contribute to the company's long-term success :

- Talent Management Policy
- Learning and Development Policy
- Performance Management Policy
- Global Internal Mobility Policy
- Gender Equality in Recruitment Policy
- International New Hire Integration Policy
- Recruitment Policy
- Employee Life Cycle Policy
- Campus Relations Management Policy
- International Transfer Policy
- Employer Branding & Recruitment Marketing Policy
- Local Plus Mission Policy
- Long-term Assignment Policy

These policies, for which the elements are presented in section B.3.1.5 Policies related to own workforce (S1-1), are an essential part of the overall business strategy aimed at developing talent, encouraging internal mobility, and ensuring that the Group is well positioned to meet future challenges.

B.3.1.6.3 Targets related to talent attraction and retention, training, skills, and career development (S1-5)

As part of the **TRUST** program:

- For TRUST 2025, the goal was to promote 32 hours of training per year for each employee, providing them with the necessary resources to stay ahead of industry trends and maintain their professional skills.
- For TRUST 2030, the goal will be to maintain the target of 32 hours of training per year for each employee.

Other objectives include:

- For 2025, internal mobility: at least 30% of recruitment through internal promotions and transfers
- For 2030, internal mobility: at least 50% of recruitment through internal promotions and transfers
- Talent development: access to tailored development programs for employees identified as experts, project leaders or people leaders;

These objectives have been established in collaboration with key stakeholders. They are based on surveys and consultations with employees. The 32-hour target is based on internal data and sector benchmarks, integrating digital skills training needs.

Continuous improvement

Key indicators (training hours, completion rates) are monitored quarterly and shared transparently. Feedback from local teams and Business Units inform the evolution of programs. Regular consultations with stakeholders promote continuous improvement and ensure that training programs evolve according to employees' needs.

For example, ongoing feedback initiatives such as Learning Fridays have inspired new formats like Be Future Ready sessions, illustrating Worldline's commitment to remaining a learning organization.

By the end of 2025, Worldline has also defined future TRUST 2030 objectives, focusing on employee engagement, diversity, and the development of strategic skills.

B.3.1.6.4 Performances related to talent attraction and retention, training, skills, and career development (S1-13)

Indicators	Scope	2024	2025
[S1-13 83b] Average number of hours of training per employee per year (also TRUST 2025 Objective)	Group, except school interns, paid or unpaid, external, apprentices.	25,29	25,24
Average number of days* of training per employee per year (* 7 hours/day)		3,6	3,6
Average number of training hours per female employee		22,56	25,39
Average number of training hours per male employee		26,80	25,15
[S1-13 83a] Percentage of employees who participated in regular performance and career development assessments[1]		74%	84%
Percentage of employed women who participated in regular performance and career development assessments		67%	79%
Percentage of employed men who participated in regular performance and career development assessments		78%	86%

TRUST Indicators 2025	2024	2025	2025 Target
Average number of training hours per employee per year	25,29	25,24	32

In a singular social context, the level of training efforts has been secured and has progressed by +48% compared to 2021.

Other piloting indicators (intern mobility)	2024	2025	2025 Target
Percentage of recruitments carried out through internal promotions and transfers	24%	31%	30%

B.3.1.6.5 Actions related to talent attraction and retention, training, skills, and career development (S1-4)

Our main initiatives in 2025

- Continuing the bi-monthly "Be Future Ready" program, focused on strategic themes related to technology and the payments universe, with active participation from several thousand employees.
- Launching a skills-based career development plan.
- Launching targeted training programs to enhance key skills, prepare employees for new roles, and support Group transformations.
- Continuing talent recruitment and strengthening internal mobility.
- Launching a new Leadership Model.

Our projects by 2030

- Reinforcing stronger talent and performance management.
- Clarifying career paths and visibility to internal mobility opportunities to support sustainable professional growth and enhance talent retention.
- Fully integrating the Leadership model and associated behaviors into career development, training, and performance processes.
- Reinforcing and expanding training programs in technology, digital, and payments to keep employees at the forefront of current and future practices.
- Increasing skills-based learning.
- Offering high touch career services and reskilling for roles that may be at risk as part of our on-going transformation.

1 *SASB TC-SI-330a.2*

Action #1 – Talent Attraction, Acquisition, Retention and Performance

Objectives: "Reinforcing stronger talent and performance management" and "Fully integrating the Leadership model and associated behaviors into career development, training, and performance processes"

(a) Talent Management

Talent Management is a central pillar of Worldline's People strategy. Every employee is regarded as a potential talent, encouraged to grow through continuous learning, high performance, and leadership development. These initiatives reinforce Worldline's commitment to building a strong pool of future leaders and ensuring organizational success and resilience in the long term.

Career development and talent management are central pillars of Worldline's HR strategy. Every employee is regarded as a potential talent, encouraged to grow through continuous learning, high performance, and leadership development. These initiatives reinforce Worldline's commitment to building a strong pool of future leaders and ensuring organizational success and resilience in the long term.

(b) Talent Identification

Worldline prioritizes internal talent identification. The annual "Employee Review" process is key to Worldline's HR strategy, helping identify high performers and high potentials and creating personalized development plans. It also aims to identify potential successors and highlight gaps in the talent pipeline.

(c) Leadership Development

In 2025, Worldline organized two additional cohorts of its talent development program, One WL Academy, bringing together 96 of the most promising employees across the Group, including emerging talents and senior talents. A dedicated talent mentoring program was also launched to strengthen individual development. Additionally, 283 employees completed leadership programs, and 198 employees successfully completed the Agile Leadership Program.

Leveraging this momentum, Worldline expanded its leadership and mentoring initiatives by introducing 360-degree assessments, enhanced coaching options, and self-guided leadership development paths tailored to different leadership levels, to enable broader access and impact across the organization.

This program is deployed in all geographies except Germany and Austria. The effectiveness of these initiatives is assessed through employee feedback and indicators measuring their alignment with organizational objectives.

In 2025, Worldline launched a new "Leadership Model" with associated behaviors. Going forward, these behaviors will be embedded into all career development, training and performance processes.

(d) Personal Performance Management

Worldline commits to deploying a harmonized performance management process for all its employees worldwide. This structured system enables individuals to actively manage their professional development. In 2026, the Group plans to further strengthen its performance management approach by integrating behaviors into objectives and evaluations, adopting an annual review cycle.

The process rests on several key pillars:

- Clear goal setting
- Planning of individual development
- Regular feedback exchanges
- Formal performance evaluations

Managers play a crucial role by providing targeted support to help employees develop their skills and meet Group objectives.

This system is based on a fundamental principle: fairness in decision-making. Trainings include unconscious bias awareness to ensure fair and objective evaluations.

A communication campaign reminds employees of the benefits of performance reviews. Additionally, training and webinars are offered to managers to enhance their skills in evaluation, goal setting, and conducting constructive discussions.

Monitoring the effectiveness of implemented actions:

The system's efficiency is measured by the completion rate of evaluations and objectives, ensuring alignment with strategic priorities and overall employee development.

(e) Talent Attraction and Acquisition

Worldline seeks to be the "Employer of Choice for payments and technology talent" in each country where we operate. This involves a prioritization of hiring candidates who will have long term employability and career growth within Worldline, attracting skills required to service clients and grow the business.

Worldline's global talent acquisition processes support the organizational goals and ensure that Worldline recruiters and hiring managers work jointly to attract, select, and hire the right skills, knowledge, and values that needed to achieve the strategic ambition.

In 2025, the talent acquisition function successfully pursued the Power 24 effort, streamlining the regional capacity and initiating an increased emphasis toward internal mobility.

By 2030, additional talent acquisition efforts will be made to simplify, harmonize, and optimize the talent acquisition operating model, enhancing the proximity with local business stakeholders. This will result in optimization of sourcing and better access to diverse talent markets. Actions include shifting more transactional activities to the Global Capability Center (GCC) and focusing even more on internal mobility.

Action #2 – Skills Development

Objective: "Reinforcing and expanding training programs in technology, digital, and payments to keep employees at the forefront of current and future practices" and "Increasing skills-based learning"

***(f)* Continuous Learning Culture**

Worldline fosters a culture of continuous learning; viewing training and development as an essential driver of employees' employability and Worldline's collective performance. Beyond compensation and benefits, learning opportunities are recognized by HR professionals as a key factor in employee satisfaction and retention. A culture of continuous and "lifelong" learning is promoted through a dedicated number of learning hours per employee and a vast and diverse offer of autonomous digital trainings and instructor-led trainings, either internal or external as needed. With this in mind, Worldline aims to become a truly learning organization by constantly exploring new ways to disseminate knowledge among its employees and developing a process for identifying and developing skills. It is also reinforced through the annual development objectives setting process.

(g) Skills Development

In a highly skilled and demanding technology sector that is rapidly evolving, Worldline pays particular attention to skills development. Worldline seeks to maintain a competitive position that requires employees stay at the cutting edge of products and processes, integrating changes in the external environment and market, and mobilizing their skills to design innovative solutions. The Group thus strives to develop a workforce that is agile, proactive, and ready for change.

Training programs are designed to:

- Support skill development in key areas relevant to both organizational objectives and employees' professional aspirations, including technical skills, leadership, and interpersonal skills;
- Offer specialized training pathways for leadership roles, emerging technologies, and cross-functional collaboration capabilities;
- Promote certifications and partnerships with recognized educational institutions to enhance employees' professional qualifications.

Skills Attribution

Employees have access to several tools to attribute skills and competencies to their MyHR portfolio (employee profile), relating to their role and experience. This supports their career discussion with their manager, their mobility opportunities and development objectives. The attribution of skills and assessment of competency levels are an opportunity to present one's strengths and qualifications, without any impact on performance or remuneration. The Skills Seeker Agent and Knowledge Hub are additional resources to discover the skills and experts in any domain.

Strategic skilling and Employability

Beyond compensation and benefits, professional development is recognized by HR professionals as a key factor in employee satisfaction and performance. Worldline's training framework aims to develop an employable and future-ready workforce equipped with cutting-edge skills and essential payment industry knowledge, enabling employees to excel in their roles and support Group growth.

To align its training strategy with strategic objectives, management identifies priority training themes. Worldline's strategic TOP 10 learning priorities include: Google Cloud, Generative AI, Product Management, Project Management, Agile, SAFe Agile, DevOps, Leadership, Sales Effectiveness, Intercultural Skills, and Architectural Resilience.

Specific programs designed to support these strategic learning priorities include:

- Product Management Academy
- Move to Cloud Curriculum
- Gen AI Awareness
- Project Management Framework
- Payment Ecosystem Training

Global Learning Catalog

With more than 25 000 training options, Worldline ensures employees have access to a diverse, structured and continuously updated offering. This includes digital platforms like LinkedIn Learning, Percipio, and SpeeXX, virtual instructor-led courses, and internal training covering digital payment technologies, leadership, interpersonal skills, and role-specific topics.

Virtual Live Training

Live, interactive training sessions improve learning. Worldline offers:

- The annual two-week series "Be Future Ready" continued in 2025. This program aims to prepare employees for technological shifts and strategic challenges in the payments sector by offering interactive sessions, practical workshops, and digital resources. The first week of the series brought together over 5 600 participants, demonstrating strong employee engagement and the program's impact on strategic skill development.
- Periodic "Learning Fridays" bi-weekly sessions (expert insights) are also organized.

Moreover, the teams organize targeted and country-specific interactive webinars tailored to the needs of the local workforce.

Peer Learning Promotion

This approach enhances training effectiveness and fosters a culture of collaboration and knowledge sharing. Employees build professional networks while continuously developing their skills.

Key initiatives include **Communities of Practice**, such as the "Curious Learner Club," encouraging idea sharing and best practices. Internal expertise is harnessed through the **Internal Trainers Club**, engaging experienced employees to lead training sessions on priority topics identified by peers.

Hackathons and Emerging Technologies Training

Worldline also organizes **hackathons** to stimulate innovation, teamwork, and problem-solving. These events not only promote experiential learning but also enable employees to collaborate to solve real challenges. To support digital transformation, Worldline also conducts awareness and training campaigns on digital skills, particularly around em**erging technologies such as generative artificial intelligence.** These campaigns include interactive question-and-answer sessions, allowing employees to interact with experts..

Training Effectiveness

Monitoring of the effectiveness of actions is done through internal KPIs:

- Average effective training hours per employee, aiming for at least 32 hours annually by 2030 under the TRUST 2030 commitment. For 2025, the average is 25 hours.
- Breadth and variety of training offerings, measured by learning success rates for live courses and satisfaction rates when available.
- Indirect performance impact (not directly measurable).

Action #3 – Career Development and Internal Mobility

Objectives: "Clarifying career paths and visibility to internal mobility opportunities to support sustainable professional growth and enhance talent retention" and "Offering high touch career services and reskilling for roles that may be at risk as part of our on-going transformation"

Career Development

Career development is prioritized through individual and collective development resources, programs and initiatives. Worldline promotes career growth opportunities, both within the role and to other roles through internal mobility. These initiatives are essential drivers of motivation and engagement. Worldline offers employees multiple advancement opportunities, including promotions and lateral moves, to ensure employability and long-term development.

Career development resources available to employees include:

- Career Development Handbook
- Individual Development Plan
- Job Shadowing
- Stretch Assignments
- International Mobility
- Internal Mobility
- Coaching
- 360° Feedback for Development
- "I am Remarkable" Workshops
- EmpowHERment

Individual Development Plan (IDP)

The IDP is a career and development tool designed to help Worldline employees craft personalized growth pathways aligned with their professional aspirations and medium- to long-term development goals. At least once a year, each employee can participate in a discussion on the IDP with their manager to identify development needs and define relevant actions. The process's effectiveness is monitored through progress in development, completion of IDP-related actions, and alignment of objectives with company needs.

Internal Mobility

Internal mobility is a key lever to valorize internal talent and leverage existing talent within the organization. The measures of Worldline's career development policy include:

- Clear career paths for technical and managerial positions;
- Internal mobility programs, aiming for 50% of hires to be internal by 2030 (31% in 2025);
- Succession programs with personalized coaching and mentoring to prepare future leaders for executive positions.

In 2025, the target was at least 30% of positions to be filled internally. The results were 31% of positions were filled internally. Worldline offers employees multiple advancement opportunities, including promotions and lateral moves, to ensure employability and long-term development.

In line with the "Internal First" initiative, the Group aims to fill 50% of positions internally by 2030. Supporting actions include:

- Deployment of an internal career platform encompassing all Group openings, including joint ventures;
- Organization of career presentation events and internal recruitment campaigns;
- Conducting individual career discussions;
- Continuous communication through newsletters highlighting available opportunities.

Beyond managerial tracks, Worldline has developed alternative career avenues:

- International mobility to place the right people in the right roles at the right locations;
- Implementation of a new architecture of job families to increase transparency and career planning.

Since 2022, this new harmonized architecture gradually replaces older models (GCM and ICL), aiming to boost professional belonging and provide a clear career development framework without altering current contracts, job titles, missions, or objectives.

In 2025, Worldline launched a career path feature based on skills, enabling employees to explore potential career paths related to their current roles and discover new opportunities aligned with their aspirations.

Mentoring, Reverse Mentoring, and Group Coaching Programs

Talents are offered tailored coaching programs to assist them during key career phases, transitions, or specific interpersonal skills development. Each participant receives individual coaching from certified coaches, aimed at helping them achieve career ambitions and unlock potential. Over 80 employees benefit annually, with plans to expand these initiatives to foster a coaching culture across the organization.

B.3.1.7 Health and safety at work (S1-14)

Worldline is committed to promoting health, safety, and the improvement of working conditions across all its sites. This commitment is reflected in a comprehensive policy that incorporates risk prevention principles (physical, chemical, psychosocial, fire, etc.) and adapts actions to local specificities, while respecting Group standards. The responsibility for this commitment is shared among HR teams, occupational health services, site managers, and supervisors, supported by local health and safety committees.

To implement this commitment, Worldline has established structures and initiatives that foster collaboration. Specific training, such as mental health awareness, enhances the capabilities of its teams to support employees. In some countries, centralized health and safety structures standardize practices and ensure a consistent approach. These efforts include consultations and meetings with the employees who are qualified or appointed for that purpose, risk assessments, and targeted action plans developed in collaboration with employee representatives.

B.3.1.7.1 Material impacts, risks and opportunities related to health and safety (S1.SBM-3)

Issue: Occupational health and safety			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issues: physical, chemical, and psychosocial hazards, fires, altercations, earthquakes			
The inability to ensure the health and safety of employees would expose Worldline to significant financial risks. Incidents in the workplace (physical, chemical, psychosocial risks, fire, altercations, natural disasters) result in direct costs (compensation, legal expenses, cleanup) and indirect costs (loss of productivity, increased insurance premiums). Damages to reputation caused by security failures would affect investor confidence, customer relations, and talent acquisition, thereby impacting profitability. This risk was particularly heightened in 2024 due to the Power 24 program, despite partial mitigation through initiatives implemented in 2025 at the Group level (notably Worldline for Me, CARE, Holivia).	Risk	Own operations	Short term
Accidents and incidents in the workplace (physical, chemical, psychosocial, fire, altercations, natural disasters) can cause injuries, illnesses, or even deaths, severely impacting employees' quality of life at work. Exposure to psychosocial risks, such as stress and harassment, may result from the current context of transformations. This could lead to mental health issues and decreased job satisfaction (employee morale, confidence in management, and overall work environment).	Negative impact	Own operations	Short term

B.3.1.7.2 Policy (S1-1) and targets (S1-5) related to health and safety

Worldline places the health, safety, and well-being of its employees at the core of its priorities. The relevant policies are detailed in section B.3.1.5 Policies related to own workforce (S1-1). The goal is to provide a safe and healthy work environment for its employees. A dedicated occupational health and safety policy was formalized in January 2025, incorporating risk assessments, safety training programs, and awareness of best practices to prevent accidents and occupational hazards, encouraging employees to actively participate in health and safety initiatives.

The Hygiene, Health, and Safety (HHS) function ensures rigorous monitoring of risks through incident reporting tools (such as the DUERP in France), with an annual review of all risks across all sites.

Monitoring of the effectiveness of implemented actions

Management indicators include:

- The number of risk assessments conducted;
- The percentage of employees trained on safety protocols;
- The number of safety-related reports.

The effectiveness of these actions will be measured by the reduction of occupational accidents, as well as the improvement of employee well-being, morale, and productivity.

Worldline has not set a formal target regarding health and safety at work, but its ongoing ambition is to improve the working conditions for its employees.

B.3.1.7.3 Performances related to health and safety (S1-14)

Indicators	2024	2025
Number of deaths due to work-related accidents and work-related health issues	0	0
Number of deaths resulting from work-related accidents among other workers who are not self-employed but work on the company's sites	0	0
Number of recordable work-related accidents among other workers who are not self-employed but work on the company's sites	0	0
Number of recordable work-related disease cases, subject to legal restrictions on data collection	0	0
Number of days lost due to work-related injuries and deaths resulting from work-related accidents, work-related diseases, and health-related deaths	1 231	1 184
Number of recordable work-related accidents	70	70
Rate of recordable work-related accidents	1,8%	1,9%
Percentage of employees covered by a health and safety management system	/	87%*

**for Europe only*

B.3.1.7.4 Actions related to health and safety (S1-4)

Our main initiatives in 2025

In 2025, Worldline strengthened its commitment to the well-being of its employees, focusing on mental health, workplace safety, and social protection.

Mental Health and Well-being:

- Launch of the Holivia platform in October 2025, accessible to all employees in Europe.
- CARE project in France, deployed to prevent psychosocial risks and improve quality of life at work.
- Employee assistance program implemented in most countries.

Workplace Health and Safety:

- Formalization of the Occupational Health and Safety Policy in January 2025.
- Formalization of the On-Call Policy.

Social Protection:

- Implementation of a common protection framework, the "Worldline Global Care Program".

Worldline's action plan includes ongoing health and safety promotion and awareness, along with the review of safety procedures across all sites when necessary. The health and safety committees (HTS) collaborate continuously. In France, for example, the "Prevention Committee" and "Protection at Work" (CPPT) update the Risk Assessment Document – DUERP – annually.

Action #1 – Assessment and prevention of health and safety risks

Objective: ensure a healthy and safe working environment, reduce accident risks, and preserve employees' well-being.

Worldline complies with health and safety regulations in all countries where it operates, through strict legal adherence and local professionals to uphold its principles. In some countries, the group is even ISO 45001 certified (notably in Spain). Additionally, a network of coordinators in Europe monitors and enforces health and safety standards.

Annual inspections, audits, and training programs are carried out to ensure compliance and foster a prevention culture. These initiatives also include ongoing collaboration with local authorities and external experts to improve workplace safety.

Worldline adopts a proactive approach by regularly convening Health and Safety Committees—monthly, quarterly, or as needed—to address issues such as ergonomics, emergency planning, and proposed improvements. These meetings provide a platform for constructive dialogue and ensure employee concerns are addressed promptly.

The Group implements initiatives to promote well-being and prevention awareness. More broadly, it encourages sports or fitness activities in key regions and provides ergonomic chairs or desks.

Examples include:

- Medical examinations are conducted in accordance with the law for all employees at Worldline's main sites;
- France celebrated World Safety Day with quizzes, workshops, and coffee breaks to raise awareness about occupational risks. A Prevention Health Day was also held, gathering health experts and partners;
- In Austria, teams have a on-site doctor present according to a dedicated schedule and receive training on nutrition, resilience, and exercises;
- Belgium introduced a dedicated Seniority Plan for employees aged 50+ and 55+. It also offers activities such as a sports week (including tai-chi, yoga, football, fitness, dance), health sessions with experts, and health checks;
- Luxembourg's HR department works with occupational physicians. A staff representative is dedicated to health and safety, working with "employee representatives" appointed by management;
- In Belgium and the Netherlands, employees returning from long leave are supported;
- Some German sites provide weekly fruit baskets;
- Fitness rooms are available at Luxembourg and Paris La Défense locations.

Internal indicators tracked include the number of inspections and audits, the percentage of employees trained on health and safety protocols, the number of health and safety committee meetings, and participation rates in well-being and prevention programs.

Action #2 – Assessment and prevention of psychosocial risks at work

Objective: proactively evaluate and reduce psychosocial risks, including harassment, intimidation, discrimination, and inappropriate behaviors, to ensure mental well-being for all employees.

In such situations, Worldline promotes the use of the alert hotline across the Group, alongside related policies and training.

Worldline actively fosters a mental health-friendly work environment and provides tailored support to employees. Several initiatives have been implemented:

- Holivia Platform: Launched on October 1, 2025, for all employees in Europe, this confidential platform provides access to psychologists (three free sessions per employee), themed webinars (stress management, sleep, self-confidence, etc.), and a resource library for well-being. Information sessions have been organized for all employees, and manager training has been provided to equip them with the skills to manage their own mental well-being and support their teams effectively.
- "Mental Health @ Work Week" (October 6-10, 2025): This event gathered nearly 200 participants daily for four interactive sessions focused on acquiring resources and insights to promote well-being at work and in life.
- World Mental Health Day (October 10, 2025): Group commitment to mental health was promoted globally through specific local actions.

These actions are complemented by an employee support program, offering free and confidential assistance to help employees and their families resolve personal or professional difficulties. This program builds on best practices developed during the pandemic.

Furthermore:

- Since 2024, in France, the CARE project has aimed to improve quality of life and working conditions (QVCT) and prevent psychosocial risks (RPS). This collaborative project involves managers, union organizations, employee representatives, and HR management, supported by an external partner. It used a questionnaire to gather employees' perceptions of resources, stress sources, and improvement suggestions. Feedback was used to co-develop an action and prevention plan.

- Since 2021, Worldline has provided training to support employees on returning to the workplace, adapting to the new Digital Workspace environment, and adopting new work practices post-pandemic.

Monitoring is based on the number of employees accessing support services, the percentage trained in psychosocial risk prevention, and alert hotline usage rates. Future measures will evaluate training effectiveness and awareness campaigns.

Action #3 – Volunteer first aid training at the workplace

Objective: strengthen safety culture, limit risks during emergencies, and protect people at work.

Volunteers at each site in Austria, Luxembourg, Belgium, Germany, France, Italy, Netherlands, and Spain receive employer-funded training to master basic first aid and recognize professional risks, as well as actions to take in case of fire or other extreme events (earthquakes, storms, etc.) that may increase in frequency.

In France and Germany, employees were also trained as "Mental Health First Aiders" by specialized external providers—Unirh transition in France, and Zentralinstitut für Seelische Gesundheit in Germany. In Belgium, trusted persons have been designated as contact points for mental health concerns.

Follow-up of these activities relies on indicators such as the number of trained employees, training session frequency, participation in fire drills/practical exercises, and the number of incidents managed by volunteers.

B.3.1.8 Working conditions (S1-15)

For Worldline, working conditions are material because they directly influence costs, productivity, and legal risks during restructurings or reorganizations. Specifically, they impact:

- safety and compliance (health, safety, working hours, leave, segregation of roles)
- attractiveness and talent retention (remuneration, benefits, training)
- operational costs (absenteeism, turnover, transition time)
- relationships with employee representatives (works council, collective agreements, social plans)
- project implementation (e.g., TUPE[1], transfers, localization of activities)

B.3.1.8.1 Material impacts, risks and opportunities related to working conditions (S1.SBM-3)

Issue: Working conditions			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issues: unfair working conditions (excessive overtime, inadequate pay, etc.), employment stability, privacy of the company's staff			
Job insecurity leads to a high turnover rate, increasing recruitment costs and creating skill gaps. Abusive working conditions (overtime, low wages) significantly raise the likelihood of violations of labor laws, resulting in fines, compensation claims, and reputational damage. These conditions also contribute to health issues, further increasing costs. Restrictions on employee rights (union activities, expression) also pose risks of legal action and reputational harm, although the likelihood varies depending on location. The assessment campaign highlights potential financial impacts stemming from a degraded social climate (for example, through strikes in Europe), which can result from, among other things, the current organizational transformation.	Risk	Own operations	Short term
If Worldline fails to provide a healthy work environment that respects workers' well-being, ensures job stability, and complies with labor laws, employees could find themselves in precarious and abusive working conditions, affecting their physical, mental, or psychological health, and limiting their access to basic needs and fundamental freedoms.	Negative impact	Own operations	Short term

1 *TUPE : Transfer of Undertakings. This regulation aims to protect employees' rights in the event of a business transfer.*

B.3.1.8.2 Policy related to working conditions (S1-1)

Worldline is committed to fostering a work environment where the allocation of working hours supports both productivity and employee well-being. The Group recognizes that balanced working hours are essential to maintaining engagement, health, and performance among its workforce. Policies regarding working hours are designed at the local level, coordinated by the Human Resources Department of each country, to comply with applicable legal regulations and to take into account the diverse needs of employees. Although the Group has not defined a formal global objective in this area, this decentralized approach ensures flexibility tailored to national contexts.

The Group's approach emphasizes:

Work flexibility and respect for local regulations

Worldline adopts a balanced approach to working hours, combining flexibility with strict compliance with legal requirements in each country. This includes respecting daily and weekly limits, as well as mandatory rest periods.

Aware that requirements vary depending on roles, the Group implements specific guidelines to adapt expectations regarding working hours. For "critical" positions, that is, roles ensuring the continuity of operational activities (customer service, payments, security, service promise, etc.), which are more exposed to workload or require increased vigilance, the Group offers additional resources and support to prevent overwork and promote a healthy work-life balance.

Promotion of work-life balance

Worldline has implemented a dedicated policy for work-life balance. In most countries, working conditions are governed by collective agreements. For employees not covered by these agreements, local internal processes are applied, always in compliance with local labor laws.

These agreements define employment conditions, social benefits, salaries, working hours, and other essential aspects of work. They are based on best HR practices and aim to ensure positive labor relations, prevent disputes, and ensure full compliance with legislation.

In France, all agreements are published on the open platform of the Labor Administration (DRIEETS), ensuring transparency and accessibility.

B.3.1.8.3 Targets related to working conditions (S1-5)

As part of the **TRUST 2025 program:**

- Employee engagement: assessment of the impact of training initiatives on employee satisfaction and performance through ongoing surveys and feedback sessions.

This objective has been defined by the Group's governance bodies and presented annually to the employee representative bodies.

B.3.1.8.4 Performances related to working conditions (S1-15)

Indicators	Scope	2024	2025
Percentage of employees eligible for family leave	All entities of Worldline are included within the reporting scope.	100%	100%
Percentage of eligible employees who have taken family leave		3,5%	2,9%
Percentage of female employees eligible for family leave who have taken it	All internal employees (permanent and temporary contracts, full-time or part-time), active and inactive, except for apprentices, interns, and subcontractors	5,9%	6,4%
Percentage of male employees eligible for family leave who have taken it		2,1%	0,9%

According to Worldline practice, 100% of employees are entitled to family leave.

TRUST Indicators 2025	2024	2025	2025 Target
Overall employee satisfaction measured by the TRUST Index from the Great Place to Work® survey.	64%	65%	69-70%

The economic context at Worldline, which has deteriorated since late 2023, has made achieving our employee satisfaction target more difficult. Despite this environment and transformation challenges, we have managed to maintain the satisfaction rate at 65% since 2021. Furthermore, we observe a slight positive trend in this indicator between 2024 and 2025. At the same time, participation in surveys has increased, rising from 64% to 68%.

B.3.1.8.5 Actions related to working conditions (S1-4)

Our main initiatives in 2025

These initiatives, deployed worldwide and adapted locally, are structured around three key pillars:

- Strategic Communication and Dialogue: Launch of the Teams channel "CEO Insights" for direct exchanges with Management and organization of the roadshow "Re-Engage and Connect" in Europe
- Managerial and Cultural Development (behaviors and working methods, empowerment of managers).
- HR Dynamics and Employee Engagement

Action #1 – SMART Working Conditions

Objective: attract and retain talent

Worldline's working conditions are aligned with industry standards. The Group favors SMART working conditions that promote stability and flexibility:

- **99%** of employees are on **permanent contracts**, and **92% work full-time.**
- **Part-time** work is facilitated upon request to support work-life balance.
- **97%** of employees have access to telecommuting, within a hybrid model allowing **50% remote work on average.**

Progress in this initiative is indirectly measured through attractiveness, attrition, and retention levels.

Action #2 – Prevention of Excessive Overtime

Objective: to create a work environment that balances productivity and employee well-being through fair and flexible working hours.

Teams ensure the prevention of excessive overtime by monitoring working hours, providing fair compensation when overtime is necessary, and promoting a good work-life balance through guidelines tailored to each position.

To continuously improve its practices, the Group tracks key indicators such as average working hours, overtime rates (using the Time Plan tool), and employee feedback (ongoing and/or through performance reviews), allowing it to adapt to the evolving needs of its workforce.

Action #3 – Initiatives to promote dialogue and employee well-being

Objective: Beyond its actions in career development, training, compensation, and benefits, Worldline places the well-being of its employees at the heart of its HR strategy. This approach is built on three fundamental pillars:

- Support social dialogue to defend human rights and ensure fair working conditions;
- Promoting diversity and equity to ensure an inclusive work environment (see section B.3.1.9);
- Engaging in a continuous improvement dynamic to remain a recognized employer as a Great Place to Work®.

Since 2024, regarding this last point and thanks to the results of its annual GPTW (Great Place to Work) survey, Worldline has identified and implemented several significant initiatives related to well-being across its local entities:

1. **Top-down initiatives**

- **Enhanced communication:** Launch of the Teams CEO Insights channel in April 2025 to share messages from the CEO and foster open dialogue with employees.
- **Strengthened social dialogue:** through (i) a local and European network, employees are represented in a proximity social dialogue (local workers' council) and at the European level (European Works Council EWC, and SEWC Equens Worldline), and (ii) through information and/or consultation meetings with employee representative bodies in the countries concerned on topics requiring in-depth social dialogue.
- **New leadership model:** Deployment of a clear leadership model defining expected behaviors and methods to help managers better engage and support their teams.
- **"Re-Engage and Connect" Roadshow:** Organization of 9 face-to-face events in European offices to present the 2025 Worldline Playbook and strengthen human connections (2 300 participants, 94% satisfaction).
- **"Be Future Ready" Roadshow:** Five roadshows organized across Europe (in the Netherlands, Belgium, France, and Germany) to promote internal mobility, increase visibility of offers by Business Unit, and raise awareness among managers to actively encourage internal mobility within their teams.
- **Empowering managers during transitional periods:** Provision of a Managerial Transformation Kit with webinars, HR resources, and tools to support teams through change.
- **Strengthening HR proximity and employee engagement**: Local initiatives such as RH'Impulse in France (conferences, workshops, and challenges), the "Stay Close" channel in Greece, informal "Monthly Lunches" in Italy, and dedicated sessions for managers in Germany to bring HR closer to employees.
- **Conviviality and connection**: Events like "Monthly Thirsty Thursday" in Belgium and the Netherlands, "Monthly Get Together" in Germany, monthly breakfasts in France, and a cycling event at Mont Ventoux to strengthen social bonds through sport (100 European participants).

- **Improvement of local communication**: Enhancing local communication via dedicated Teams channels, plenary meetings, and the introduction of the "Speak-up Box" in Nordic countries (physical and digital). This initiative aims to encourage feedback, whether anonymous or open, through HR, management forums, or the engagement committee.
- **Empowering managers for team events:** Clarifying guidelines to enable managers to organize team events to boost cohesion, celebrate successes, and facilitate integration of newly formed teams.

2. **Upward initiatives**

- **Working groups** to gather employees' expectations and co-develop concrete actions;
- **Improving working conditions:** renovating spaces, creating collaborative zones, and conducting annual surveys on buildings, followed by action plans discussed with employee representatives. Worldline's Logistics and Housing team conducts an annual survey for each building, which results in improvement plans discussed with the Social Committees.

3. **Networking and Team Building Initiatives**

Worldline actively promotes cohesion among employees through various networking and group activities. In addition to the annual "Well-being at Worldline" week, organized across all countries, numerous events are offered throughout the year:

- **Networking events**: organized in all regions, allowing employees to connect, share, and exchange experiences. For example, the UNITE network brings colleagues together around inclusive initiatives and inspiring life stories.
- **Community engagement**: Worldline encourages employees to participate in charitable actions benefiting local communities, thereby strengthening its civic commitment.
- **Sports mobilization and camaraderie:** Sports challenges (marathons in Riga, Vilnius, Rome, Milan; "Race for the Cure" in Greece; cricket and football tournaments in India; dance classes in Belgium) provide opportunities for staff to actively engage, strengthen team bonds, and foster a healthy spirit of competition.

Monitoring the effectiveness of actions

The effectiveness of the programs is measured by an annual Great Place to Work® survey. In 2025, the group achieved a participation rate of 68% versus 64% in 2025, indicating its success with employees.

At the same time, at the national level and in accordance with local labor laws, the group tracks key indicators such as average working hours, overtime rates, and employee feedback on work-life balance. Each country applies its own regulations and specific controls without a universal goal, reflecting the diversity of its operations.

B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) and (S1-17)

B.3.1.9.1 Material impacts, risks and opportunities related to equal treatment, inclusion and diversity (S1.SBM-3)

Worldline acknowledges that the lack of a fair and inclusive work environment poses a material risk, both human and regulatory, as well as reputational. Gender inequalities, discrimination — particularly against people with disabilities — and a lack of diversity can hinder talent attraction, harm employee well-being, and impact the overall performance of the Group. Conversely, actively promoting equal opportunities, pay equity, and inclusion not only helps to uphold fundamental rights but also enhances innovation, customer loyalty, and Worldline's competitiveness.

Issue: Equality of Treatment and Opportunities for All			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Sub-issue related to: Gender equality			
Worldline identifies the risk of not providing a gender-equitable work environment, which could lead to disparities in treatment within the organization. Such a risk is likely to impact talent attraction and retention, lead to non-compliance with regulations related to equal pay and opportunities and damage its reputation.	Risk	Own operations	Short term
Failing to effectively promote gender equality and ensure equal pay for equal work may infringe on fundamental human rights and harm employees. Persistent gender inequality can limit women's access to professional development opportunities and advancement, perpetuate existing pay gaps, and contribute to feelings of undervaluation and discrimination within the workforce.	Negative impact	Own operations	Short term
Promoting gender equality can improve women's access to technical and digital professions, as well as leadership positions within Worldline. This goal has led to the implementation of a Group-wide mitigation plan to address pay gaps.	Positive impact	Own operations	Short term
Sub-issue associated: Discrimination, including against people with disabilities			
If Worldline fails to ensure an inclusive, fair, and equitable working environment, leading to discrimination (particularly in recruitment, promotion, or compensation towards people with disabilities), inappropriate working conditions, or exposing employees to psychological or sexual harassment, the Group could violate labor laws and face fines, compensation claims, and reputational damage. A lack of diversity would also directly impact financial performance by limiting Worldline's ability to understand and effectively serve diverse customer segments. This would result in missed market opportunities, ineffective marketing campaigns, reduced innovation, and decreased customer loyalty. Reputational damage could also affect investor confidence and access to capital. Finally, current reorganizations may have increased overall stress and the risks of inappropriate behavior.	Risk	Own operations	Short term
Employees who suffer from harassment, discrimination, or unfair treatment experience decreased well-being, declining morale, and reduced job satisfaction. This can lead to increased stress, anxiety, and even health problems. Discrimination against disabled individuals can create barriers to employment and limit their opportunities for professional development.	Negative impact	Own operations	Short term

B.3.1.9.2 Policy (S1-1) and targets (S1-5) related to equal treatment, inclusion and diversity

Worldline recognizes, respects, and promotes diversity (such as gender, race, color, ethnic or social origin, genetic characteristics, language, religion or beliefs, political or other opinions, membership in a national minority, property, birth, disability, age, or sexual orientation). It aims to ensure that all employees receive fair pay through a transparent compensation policy. Worldline ensures that decisions regarding promotions, bonuses, salary adjustments, and any other incentives are free from bias. Worldline also commits to offering equal opportunities for career development and advancement, notably supporting women in leadership roles and ensuring diversity in recruitment processes.

The Group is committed to providing a safe work environment, free from discrimination, and to promoting fair and ethical behaviors within its workforce through its Gender Equity policy.

Worldline also strives to ensure that all employees receive fair pay. This leads the Group to maintain a fair and responsible remuneration structure by ensuring that the salary of its highest-paid executive does not represent a disproportionate multiple of the median employee salary, thereby promoting equity within the Group. For more information, see section B.1.2.3 Integration of sustainability results into incentive systems (GOV-3).

In anticipation of the completion of the TRUST 2020 program, the five-year CSR transformation program TRUST 2025 was developed at the end of 2019. It brought together internal stakeholders to define the five-year CSR objectives. The five-year objective proposals were reviewed by the management committee, approved by the Chief Executive Officer before being definitively submitted to the CSR Committee of the Board of Directors. The latter approved the proposed KPIs as well as the 2025 ambition. Each year, the annual goals are defined in the management committee and approved by the CSR Committee of the Board in line with the 2025 ambitions.

Worldline's commitment to diversity and inclusion is formalized by two of the TRUST 2025 Performance Indicators:

- Raising the proportion of women in leadership positions to 35%.
- Increase by 20% the number of employees with disabilities in countries with current legislation by 2025, compared to 2022.

B.3.1.9.3 Performances related to equal treatment, inclusion and diversity (S1-9), (S1- 10), (S1-11), (S1-12), (S1-16) and (S1-17)

Compensation indicators[1]	Scope	2024	2025
Percentage of employees earning the adequate applicable salary (S1-10), which allows for the satisfaction of the needs of the worker and their family under the economic and social conditions where they reside.	All entities of Worldline are included in the report's scope. All employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors.	99,98%	100%
Share of employees covered by social protection against income losses due to major life events (S1-11)	All entities of Worldline are included in the report's scope.	92%	91%
Ratio of the total annual remuneration of the highest-paid individual to the median total annual remuneration of all employees (excluding the highest-paid individual) (S1-16)***	Members defined by the general assembly during the annual general meeting (AGM) or the extraordinary general meeting (EGM) for Worldline SA Group. All employees (permanent contracts, full-time or part-time), active, present for the entire year, excluding the CEO and all members of the EXCOM**. Apprentices, interns, and subcontractors are not taken into account in this indicator. To ensure data comparability, salaries of employees outside France have been adjusted using a purchasing power index (2024 COLA or 2024 Numbeo).	14,7%	31,81%
Average gender pay gap in percentage * (S1-16)	All entities of Worldline are included in the report's scope. All employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors.	14,43%	14,93%
Median gender pay gap in percentage (S1-16)	All entities of Worldline are included in the report's scope. All employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors.	N/A	15,16%

* Corresponds to the following raw calculation: *(Men's overall average salary - Women's overall average salary) / Women's overall average salary*. This gender pay gap (S1-16) corresponds to the average gross difference between men's and women's salaries calculated across all staff without differentiation by grade or position. It is an unadjusted gross gap, in line with the CSRD salary transparency directive.

** The variation is due to a methodological change; the CEO was not included in the calculation of the indicator in 2024.

*** Non-cash benefits, such as company cars, private medical insurance, life insurance, and well-being programs, are not included for the entire scope.

Salary adequacy calculation methodology: The Group uses references that meet the criteria defined by the Sustainable Development Initiative (IDH) ("Roadmap on Living Wages, A Platform to Secure Living Wages in Supply Chains") for the following countries : Denmark, Finland, Norway, Sweden, Switzerland and Singapore.

1 *SASB TC-SI-330a.3*

Diversity indicators (S1-9)	Scope	2024	2025
Number of employees under 30 years old	All entities of Worldline are included in the report scope. This includes all employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors.	2 719	2 566
Number of employees aged 30 to 50		11 132	11 291
Number of employees over 50 years old		4 261	4 249
TRUST 2025 Objective: Percentage of women in management positions (Goal 35%)		26%	28%
Number of women in senior management		61	65
Number of men in senior management		76	121*
Percentage of women in senior management		45%	35%
Percentage of men in senior management		55%	65%
Number of women in the workforce (S1-6)		6 468	6 549
Percentage of women in the workforce		36%	36%

** The main observed explanation for this increase in 2025 results from the appointment of a new CEO in 2025, triggering a reorganization of the EXCOM and the linked collaborators.*

Indicators regarding employees with disabilities (S1-12)	Scope	2024	2025
Percentage of employees with disabilities, (subject to legal restrictions regarding data collection).	All employees (permanent and temporary contracts, full-time or part-time), active and inactive, excluding apprentices, interns, and subcontractors.	1,73%	1,82%

TRUST Indicators 2025	2024	2025	2025 Target
TRUST 2025 objective: Percentage increase since 2020 in the number of additional disabled workforce in the countries imposing legal requirements (France, Germany, Italy, Poland, Romania, Austria)	18%	24%	20%
TRUST 2025 objective: Percentage of women in management positions	26%	28%	35%

With a strategy combining removing recruitment barriers and promoting a more inclusive culture, we increased the number of employees with disabilities in target countries by 24%. Awareness, voluntary disclosure encouragement, and stronger support for employees were the key levers behind this significant improvement.

Although we have not yet reached our 35% target for women within the management positions, we recorded positive progress on several key indicators over the last five years (2021-2025): the percentage of women within the management positions rose from 23% to 28%, the EXCOM women percentage increased from 18% to 55%. These advances are largely explained by our initiatives to foster an inclusive environment, support women's career development, and implement inclusive HR processes.

Discrimination and harassment indicators (S1-17)	2024	2025
Number of discrimination incidents, including harassment, reported during the reference period (excluding not admissible cases)*	20	29
Number of complaints filed with the OECD National Contact Points for multinational enterprises	0	0
Number of complaints filed through employee channels for raising concerns (including grievance mechanisms), excluding those already reported above and excluding not admissible cases*	40	61
Amount of fines, penalties, and compensations for damages related to incidents and for serious human rights incidents	0	0
Amount of fines, penalties, and compensations for damages related to serious human rights violations (e.g., forced labor, human trafficking, or child labor) (higher than 100k per case)	0	0
Amount of material fines, penalties, and compensations for damages resulting from incidents and complaints related to discrimination, including harassment (higher than 100k per case)	0	0
Amount of material fines, penalties, and compensations for damages caused by discrimination and harassment (higher than 100k per case)	0	0
Number of serious human rights issues related to our own workforce that constitute violations of the UN Guiding Principles and the OECD Guidelines for Multinational Enterprises	0	0
Number of serious human rights incidents involving company personnel during the reference period	0	0
Number of incidents and/or complaints related to labor and serious human rights impacts within company personnel, together with any substantial fines or sanctions related thereto during the reference period	0	0

** Not admissible cases include, for example, information requests or incidents with a specific process that do not fall within the scope of the whistleblowers process.*

In 2025, there was a 50% increase in the number of admissible alerts, rising from 60 to 90, due to increased awareness and greater confidence in the whistleblowing system.

B.3.1.9.4 Actions related to equal treatment, inclusion and diversity (S1-4)

Our main initiatives in 2025

In terms of compensation and collective benefits, no new program was launched in 2025. However, the existing arrangements, outlined below, have been continued as in previous years.

Actions related to compensation and benefits are defined following industry standards: Worldline aims to remain competitive. Their relevance is checked at least once a year through Group processes, external comparisons, and key indicators such as turnover rates or detailed GPTW results.

Action #1 – Fair Compensation and Benefits

Objective: To promote social justice, recognition of work, and sustainable employee engagement.

The Worldline Group ensures through its compensation policy:

- Fair salary meeting the needs of the employee and their family, taking into account the economic and social conditions of the country;
- Equity through annual salary review campaigns across all regions;
- The right to equal pay between women and men for equal work or work of equal value;
- Compliance with legal requirements regarding minimum wages, according to local legislation or collective agreements, depending on the country;
- An adaptive compensation policy aligned with the macroeconomic context to remain competitive.

The compensation policy is based on several key principles, applied at both Group and local levels:

- Providing competitive compensation packages aligned with local market practices;
- Rewarding the performance of eligible employees through short-term incentive plans;
- Engaging employees in the long-term performance and results of the Group, as well as the interests of shareholders via employee share ownership plans;
- Ensuring retention through long-term incentives;
- Offering competitive, flexible social benefits tailored to individual needs, family situation, and lifecycle of each employee, in compliance with local legislation.

Worldline also fosters a reward culture based on success, enabling managers to promptly reward their teams for exceptional performance or contributions.

The bonus system is governed by strict rules, combining financial and qualitative criteria, with control mechanisms to ensure integrity and strategic alignment. No bonus is paid in case of serious misconduct or non-compliance with the code of conduct.

Since 2022, Worldline has incorporated CSR performance indicators from the TRUST 2025 program into the short-term variable compensation for executives. This development reflects the Group's intention to link financial performance to its societal commitments, particularly in terms of sustainability, inclusion, and social responsibility. The elements relating to this variable remuneration are described in Section B.1.2.3 "Integration of sustainability-related performance in incentive schemes (GOV-3)".

Bonus objectives are weighted according to their strategic importance, and monitoring them helps reinforce transparency, responsibility, and the alignment of executive compensation with the Group's values.

Action #2 – Profit-sharing agreements and incentive schemes

Objective: To fairly involve employees in the Group's performance and enhance their motivation.

Profit-sharing agreements

A profit-sharing agreement has been in place since 2019 within the Worldline Economic and Social Unit (UES), in accordance with French regulations. It provides for the sharing of a special profit-sharing reserve when conditions are met. This agreement does not apply to the entities Worldline E-Commerce Solutions France and Worldline Prepaid Services France.

Collective Savings Plan

Since 2014, employees with more than three months of seniority can invest in Worldline mutual funds (FCPE) through the employee shareholding plan "Boost". This scheme aims to strengthen their involvement in the Group's success.

Action #3 – Employee social protection

Objective: Provide enhanced social protection to ensure the safety and well-being of employees facing life's uncertainties

Worldline ensures that all its employees benefit from social protection to mitigate income loss during major life events. This coverage is provided through local public schemes and additional social protection programs directly offered by the Group in each country of operation.

Global Coverage

All Worldline employees, regardless of their status or country of assignment, are protected against income loss related to life events (illness, unemployment, occupational accident, established disability, maternity leave, and retirement) through national mechanisms complemented in some cases by the Group.

"Worldline Global Care" Program

This international program provides:

- Death coverage for 100% of permanent employees (minimum 12 months' salary);
- Enhanced medical and disability coverage according to local standards;

- Protection in case of serious illnesses, even without legal schemes;
- Possibility of teleworking up to 50% of working time.

Each country can offer additional benefits (retirement, company cars, recognition, medical check-ups, flexible benefits), in line with Group policies and local expectations.

Action #4 – Gender Equality Program

Objective: Ensure the application of the principle of equity in access to leadership positions, and reach a target of 35% women within the executive committee (TRUST 2025 Objective).

Launched in 2017, this program is a pillar of Worldline's TRUST 2025 commitment, aiming to strengthen women's representation and ensure equal opportunities within the Group.

Aware of the ongoing imbalances in the IT and engineering sectors, Worldline acts to improve female representation at all levels. By 2025, women represent 28% of the executive committee, with a target of 35%. The Board of Directors also includes 5 women among its members.

Diversity indicators are included in the monthly people insights report and the quarterly CEO report to the board, reviewed at ExCo and the Board regularly.

Our Total Rewards Policy provides that in all its actions and decisions related to total rewards and recognition awards, Worldline acknowledges, respects and promotes diversity (gender, race, political views and disability) and aims to ensure that all employees are paid a fair wage, i.e. a wage that meets the needs of the worker and his/her family, considering the country's economic and social conditions, in line with the applicable benchmarks and internal equity.

Worldline enforces equal treatment as a general principle and prohibits the introduction of any discriminatory criteria in the salary increase process. As part of the non-discrimination commitment, Worldline ensures that any decision of salary increase complies with the right to equal pay between women and men for equal work or work of equal value.

A strategy based on four pillars

Worldline acts globally and locally across four complementary axes:

Gender equity in existing programs

Worldline ensures that the representation of women in its development programs, such as the leadership program for managers and the "One Wordline Academy" for high potentials, is aligned with their overall representation within the company or target groups. The goal is to guarantee equitable access to development opportunities.

Dedicated Development Paths

To promote women's access to managerial positions, Worldline offers targeted programs:

- EmpowHERment: strengthens leadership posture and confidence among non-managerial women.
- MentHERship: provides personalized coaching through mentors.
- I Am Remarkable: accessible to all, this program helps employees better showcase their skills and achievements.

Together, these programs have engaged 80 female colleagues for EmpowHERment, 18 women for the MentHERship pilot, and 90 participants for I Am Remarkable.

Integration of Inclusive Practices into HR Processes

- Training on unconscious biases for recruiters;
- "At least One woman" rule in applications;
- Internal tool "Job Description Genie" for inclusive job offers;
- "Fairer-decision Checklist" to help managers make more equitable decisions by limiting the impact of their biases during performance reviews;
- Presentation of diversity and inclusion commitments from onboarding;
- To promote women's access to managerial positions, Worldline offers targeted programs:

An inclusive culture on a daily basis

Worldline is actively working to cultivate an environment where everyone feels included and valued. This includes supporting networks like UNITE and the "Inclusive Learning" training program. These initiatives aim to raise awareness, educate, and encourage inclusive behaviors on a daily basis.

Action #5 – Considering Disability

Objective: Better train and integrate people with disabilities by involving their colleagues, and increase the proportion of staff with disabilities by 20% compared to 2020 in countries where regulations allow this count (TRUST 2025 Goal).

For twelve years, Worldline has implemented specific programs for people with disabilities, mainly in France in collaboration with employee representatives.

In 2022, Worldline signed a company agreement regarding the employment and retention of employees with disabilities, valid until 2025, for France. This agreement focuses on six areas: recruitment, retention, training of HR Directors, communication and awareness for all audiences, expanding external employment opportunities through protected and adapted employment sectors, and finally supporting accessibility. Each year, an action plan and a report are shared in the joint monitoring committee. For 2026, a unilateral employment commitment plan for people with disabilities has been established and shared with the Works Council.

The global and national action plan includes:

- Raising awareness among recruitment teams, managers, and employees about disability at work. For example, during the Global Accessibility Awareness Day (GAAD), various initiatives were launched in Germany, Austria, and Switzerland with their local partner MyAbility. Worldline also organized expert conferences, workshops, and digital accessibility training, along with awareness programs for all employees, including:
  - convivial moments such as shows or sports competitions to better understand the impacts of illnesses and disabilities;
  - in France, awareness workshops on motor disorders and chronic illnesses, immersive virtual reality experiences on visual impairment, and intervention by neurodiversity expert job coaches to facilitate communication and collaboration between employees with disabilities and colleagues;
- Eliminating recruitment barriers: HR teams have established local partnerships with specialized actors in various countries (MyAbility, Specialisterne, Talent Handicap TAKpełnosprawni, Ability Hub);
- Supporting employees with disabilities to retain their jobs. Workstations have been adapted on major sites in France, Belgium, Germany, and Italy. Facility modifications systematically consider accessibility, including reserved parking, specialized furniture, accessible toilets, special tables, specific phones for hearing-impaired persons, etc.;
- Strengthening inclusive digital communication, both internally and externally.

Moreover, Worldline incorporates disability into its responsible purchasing practices, notably by collaborating with the sheltered workshop sector.

B.3.2 Workers in the value chain (ESRS S2)

B.3.2.1 Material impacts, risks and opportunities and their interaction with workers in the value chain (ESRS 2 SBM-3)

Issue: Challenges related to working conditions, health, and safety within the supply chain			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issue: Social impacts of poorly managed procurement			
Violations of human rights and health and safety incidents among suppliers can lead to substantial fines and legal costs resulting from non-compliance with regulations. Supply chain disruptions caused by supplier instability or reputational damage can lead to higher procurement costs, delivery delays, and potential loss of revenue. Reputational damage related to associations with unethical labor practices can harm investor confidence, customer relationships, and the ability to attract and retain talent.	Risk	Value chain	Short term
Workers can suffer physical injuries, illnesses, psychological harm, and the deprivation of fundamental rights, such as fair wages, safe working conditions, and freedom of association. These violations perpetuate cycles of poverty and inequality, undermining human dignity and social justice.	Negative impact	Value chain	Short term

The double materiality analysis showed that the group's value chain does not present significant risks of exposure to child labor, forced labor, or compulsory labor.

B.3.2.2 Policies related to value chain workers (S2-1)

General Policy on Responsible Purchasing

Worldline has integrated its process to address negative impacts related to workers throughout the value chain (related to human rights, and workers' health and safety) into its general **Responsible Purchasing policy**. This policy is detailed in section B.4.2 Supplier Relationship Management (G1-2), including payment practices (G1-6).

The implementation of this policy is led by the **Procurement Director**, with **support from the Finance Director**. It targets both internal and external audiences and is accessible on Worldline's website.

This policy defines:

- The sustainable procurement strategy;
- Supplier risk assessment;
- ESG performance monitoring;
- Ethical purchasing practices.

It allows Worldline to ensure compliance with international standards such as:

- The UN Guiding Principles on Business and Human Rights;
- The ILO Declaration on Fundamental Principles and Rights at Work;
- And the OECD Guidelines for Multinational Enterprises.

This policy is embedded within a comprehensive strategic vision of procurement embodied in Worldline's overall Purchasing Policy.

It enables Worldline to communicate its commitments regarding Responsible Purchasing to its internal and external stakeholders and its expectations of suppliers based on social, ethical, and environmental criteria. Other internal policies and processes complement it, such as the due **diligence policy for business partners.**

As described in section B.4.2 Supplier Relationship Management, Worldline also has a ***Partner Integrity Charter***[1], signed during the establishment of a relationship and aligned with the principles of the UN Global Compact, which summarizes the principles and actions all of Worldline's partners must adhere to in the areas of human rights, labor, environmental preservation, and anti-corruption.

This charter must be signed by all new suppliers (even without a contract) upon their integration, and attached to contracts whenever possible.

The value chain workers are defined more precisely in the Integrated Report, section "A.10 Procurement and Suppliers."

B.3.2.3 Dialogue Processes with Value Chain Workers on Impacts (S2-2), Process to remediate negative impacts, channels for value chain workers to raise concerns (S2-3)

Responsible purchasing

Responsible purchasing at Worldline aims to ensure that suppliers respect human rights, labor standards, and environmental protection.

All processes related to human rights, health, and safety are integrated into the **supplier risk pre-assessment** system and ESG actions carried out with them. The **EcoVadis** assessment, particularly in its "Human Rights" pillar, is a key tool used in this context. It also provides valuable information on the environmental and ethical performance of suppliers.

Worldline maintains an active dialogue with its suppliers on social and environmental issues. In 2025, as part of Worldline's signing of the Responsible Purchasing Supplier Relationship Charter, the Group put in place a new communication channel called "Mediator" for suppliers, which takes the form of an email address provided in the supplier onboarding and payment processes. The mediator is a Worldline employee who is neither part of the purchasing team nor the legal team to ensure relative independence, thereby facilitating conflict resolution with a supplier if necessary. Additionally, a **warning system** is accessible to all workers in the value chain, allowing them to report any concerns related to human rights. This mechanism is presented in the **supplier charter**, which is systematically shared during interactions with partners. The alert system and supplier relationships are detailed in section 4.2 Supplier Relationship Management (G-1), including payment practices (G1-6).

Furthermore, regular exchanges take place with strategic suppliers representing more than 60% of the Group's total expenditure. For subcontracting suppliers, initiatives such as satisfaction surveys are occasionally organized to listen to the voices of subcontracted workers who have access to the Worldline IT network, collecting their feedback on various topics: compliance and ethics, mission appropriateness, well-being at work, satisfaction levels regarding their assignment, etc. This initiative aims to better monitor respect for human rights as well as health and safety at work.

In 2025, no severe human rights issues or incidents connected to the upstream or downstream value chain, were to report.

1 *https://worldline.com/content/dam/worldline/global/documents/reports/worldline-business-partners-integrity-charter.pdf*

B.3.2.4 Targets and performances related to value chain workers (S2-5)

The effectiveness of actions taken regarding respect for human rights in the supply chain is measured through the indicators presented in the section B.4.2 Managing relationships with suppliers (G1-2), including payment practices (G1-6) within Worldline's responsible sourcing strategy.

B.3.2.5 Actions taken concerning value chain workers (S2-4)

All action plans related to workers in the value chain are detailed in section B.4.2.5 Responsible Purchasing Actions.

B.3.3 Consumers and end-users (ESRS S4)

B.3.3.1 Process to engage with end-users and channels for consumers and end-users to raise concerns (S4-2) and (S4-3)

Worldline only maintains direct relationships with its B2B clients (institutional and merchant customers). Some of these are small merchants who could be more directly affected by service outages or disruptions. In this chapter, the term "end users" refers to Worldline's "Group" customers, not end users of the payment methods themselves. With regard to these end users, Group customers are responsible for engagement or reporting of concerns.

The issues specific to end users that Worldline addresses relate to **dialogue with end users**, **platform resilience**, and **personal data protection**. These topics are covered in the three sections below.

The Group's policies do not fall within the scope of the UN Guiding Principles on Business and Human Rights, the ILO Declaration on Fundamental Principles and Rights at Work, or the OECD Guidelines for Multinational Enterprises.

B.3.3.1.1 Material impacts, risks and opportunities related to dialogue with end-users

Issue: Transparency with end-users			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Worldline, which primarily communicates with its institutional and business clients (B2B), must also face high expectations and concerns from clients and end-users regarding transparency.			
Associated sub-issue: dialogue with end-users			
Negative feedback from card holders can lead to the loss of small contracts or clients. In a more serious case, damage to the reputation questions our perspective of remaining in the market. This newly considered scenario increased the scores for impact materiality and financial materiality in 2025.	Risk	Own operations	Short term
Associated sub-issue: consumer access to information			
In the event of unavailability or disruption of Worldline's services, occasional information gaps can lead to reputational risks that require improved communication strategies. In a more severe case, incomplete information can damage Worldline's reputation, necessitating strategic communication interventions. The potential impacts include loss of stakeholder trust and high crisis management costs. Proactive responses and clear communication plans are therefore essential to limit these impacts.	Negative impact	Own operations	Short term

B.3.3.1.2 Policies related to dialogue with end-users

As a customer-centric company, Worldline places a strong emphasis on customer feedback to understand expectations and service perception, and to address any questions or concerns. Worldline does not have a dedicated policy specifically on this topic but maintains a continuous merchant communications channel to identify emerging issues and transparently communicate any difficulties or outages.

This effort is supported by an adaptable framework that can engage multiple Worldline functions — such as Customer Service, Marketing, or Global Crisis Management teams — depending on incident severity or context.

B.3.3.1.3 Performances and targets related to dialogue with end-users

Worldline is committed to customer satisfaction, with Net Promoter Score (NPS) as the primary performance indicator for the SME segment.

Resilience platform performance indicators.	2024	2025	2025 Target
TRUST 2025 objective : Customer Net Promoter Score (NPS).[1]	30	30	52
The number of complaints received from consumers and/or end users during the reference period.	N/A	N/A	N/A

In a complex business context, the Customer Net Promoter Score has been stabilized, and the customer engagement has progressed through higher numbers of feedback delivered.

Our approach ensures systemic NPS data collection throughout the year by surveying about 1/12 of our customer base per month. This methodology guarantees that all Worldline direct SME customers receive an NPS questionnaire during the financial year. Currently, the client selection, sending, and collection of NPS responses, as well as reporting, are being progressively automated. Score aggregation, which relies on multiple regional systems, requires manual consolidation that we aim to optimize. Tracking and communication of results are carried out by the Head of SMB and the EXCOM, with associated action plans defined.

B.3.3.1.4 Actions regarding dialogue with end-users

In the interest of transparency and customer orientation, Worldline maintains direct engagement with customers through proactive and reactive actions. The effectiveness of these actions is monitored through Net Promoter Score (NPS) tracking.

- Proactive actions:

Worldline continuously listens to its customers. In the SME line of business, for example, we monitor feedback from over 26 000 customers per year. Feedback is collected mainly via transactional and relationship surveys sent after interactions with Customer Service or annually to assess what customers value about our products and services.

The feedback is used to measure satisfaction, identify blockers and root causes, and contact the most dissatisfied merchants when risks are identified.

Additionally, Worldline monitors customer reviews on social networks (e.g., Google, Trustpilot, X, Facebook, LinkedIn). All reviews are categorized to identify low-signal risks and enable Marketing and Customer Service teams to respond directly to concerned or unhappy customers.

- Reactive actions:

Worldline commits to full transparency in case of incidents, whether caused by Worldline or a third party.

Worldline offers merchants the option to subscribe to an alert system managed by an external provider (status page). When an incident affects the customer environment, notifications are sent to subscribed merchants to inform them of the issue and its impact on payment activity.

In the event of a major incident, Worldline issues regular statements to keep customers informed until the situation returns to normal.

B.3.3.2 Platform resilience (specific issue)

The cybersecurity threat landscape is constantly evolving, driven by several factors:

- The attack surface is expanding (terminals, networks, mobile devices, connected objects, cloud systems, industrial systems, etc.);
- Attack actors are becoming more structured (internal employees, hacktivists, organized crime, nation-sponsored groups, etc.);
- Attack vectors are more targeted and complex (ransomware, cross-platform malware, IoT botnets, swift boating/hoax, watering hole, spear phishing, DDoS smoke screening, etc.).

1 *Calculation mode for Net Promoter Score: NPS =% Promoters –% Detractors (results from online and email surveys of customers).*

B.3.3.2.1 Material impacts, risks and opportunities related to platform resilience (S4.SBM-3)

Issue: Platform resilience challenge			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issue: Platform resilience			
External threats remain a major concern (geopolitical context, sovereignty, cyber threats, dependence on cloud service providers, and concentration). In the event of unavailability or disruption of the service affecting internal or external business operations, such as cloud service outages, Worldline could face direct revenue losses due to operational stoppage. The severity of the impact is directly related to the duration and extent of the disruption. Additionally, there are risks of indirect losses, including customer dissatisfaction, negative impacts on the company's reputation, and potential contractual penalties for non-compliance with SLAs (Service Level Agreements).	Risk	Own operations	Short term
In the event of unavailability or disruption of Worldline's services for external business activities, the dependence on cloud services means that a single point of failure can propagate throughout the payment ecosystem, affecting multiple stakeholders, including customers and end users. Therefore, Worldline's customers could face financial risks similar to those of Worldline, including direct revenue losses, damage to the company's brand image, and potential contractual penalties.	Negative impact	Own operations	Short term

B.3.3.2.2 Policies related to platform resilience (S4-1)

As a leader in the payments sector in Europe and a benchmark employer in these markets, Worldline bears a strong responsibility towards its stakeholders in ensuring business continuity and resilience.

Worldline has implemented a proactive resilience approach aligned with its business and technological strategy to guarantee effective business continuity plans that are tested across various scenarios, (based on an annual planning) in accordance with the international standard ISO 22301 for Business Continuity Management Systems. This approach is led by the Group Resilience Department at the second line of defense.

The Continuity & Resilience policy applies to all entities of the Worldline Group (including joint ventures).

To ensure an end-to-end resilience approach, Worldline has a comprehensive framework focused on:

- Operational resilience;
- Technological and ICT resilience;
- Supplier and partner resilience;
- Leadership during crises and end-to-end testing.

The main goal is to enable Worldline to respond swiftly to major disruptions while protecting its reputation, personnel, and customers. Business continuity at Worldline relies on developing and managing plans to safeguard employees, processes, premises, technologies, and its reputation. Through an integrated resilience framework encompassing both business and technological dimensions, Worldline guarantees operational continuity while maintaining a high level of excellence and reputation.

The Business Continuity & Resilience policy is designed as a holistic management process. It provides a structured framework to build operational resilience in times of crisis, protecting the interests of key stakeholders, reputation, brand, and value-creating activities.

Considered a strategic priority, resilience is supported by the General Management. It also mobilizes all departments and relies on the leadership of a community of resilience experts and key skills dedicated to this area.

To ensure a swift, effective, and coordinated response in case of crisis, Worldline has a Global Crisis Management Body that coordinates responses with key stakeholders and partners to ensure the continuity of the Group's services. Awareness sessions and simulations are conducted with senior management to ensure understanding of the protocol and the response approach.

In a crisis scenario, Worldline also employs an external alert system to guarantee resilient communication and enable crisis management teams to implement the validated process at the Group level quickly and effectively. This process can include mobilizing the Crisis Management Team (CMT) at both global and local levels to coordinate and manage the crisis.

Through this policy, Worldline commits to the following elements:

- **Trust:** Ensuring client’s confidence in Worldline’s ability to manage disruptions and prevent reputational damage in a harmonized manner;
- **Service Availability:** Resuming critical business functions and the resources supporting them within the agreed-upon timeframe with each client, and in accordance with the levels of service defined in the contract;
- **Response Time:** Responding to and mitigating the impacts of crises quickly and effectively, in accordance with the levels of service defined in the contract;
- **Resilience Compliance:** Ensuring regulatory compliance and alignment with best practices, particularly within the scope of the DORA regulation. In a context of evolving geopolitics and increasing external threats, the need for increased monitoring and proactive response becomes essential to anticipate and mitigate potential impacts.

B.3.3.2.3 Performances and targets related to platform resilience (S4-5)

Platform resilience performance indicators	2024	2025	2025 target
TRUST 2025 objective: Quality score - Contracts' services availability & response[1]	99,997%	99,9882%	99,99%
TRUST 2025 objective: Quality score - Platforms' services availability & response[2]	99,9908%	99,9849%	99,99%
TRUST 2025 objective: Percentage of sites certified ISO 27001 in compliance with the security policy[3]	87,3%	98,08%	100%

The TRUST 2025 indicators related to activity resilience and service quality concern relationships with professional clients but ultimately ensure the continuity of service for end users (individuals). They were defined by the General Management in alignment with the Group's strategy.

Despite the incidents, SLAs with the customers have been respected in alignment with commercial contracts. Regarding the quality score of platforms' services, the KPI is slightly below the target due to too numerous and too heavy incidents.

An ISO 27001 certification plan for eligible sites was defined in 2023 to reach the 100% target by 2025. However, one site will postpone this priority to 2026.

B.3.3.2.4 Actions regarding platform resilience (S4-4)

Our main initiatives in 2025

- Preparation and "hypercare" during the year-end period
- Harmonisation and automation

Our projects horizon 2030

- Payment ecosystem resilience
- End-to-end organisational resilience

Worldline has a centralized global Business Continuity Management System (BCMS) aligned with ISO 22301, DORA, PSD2, and resilience best practices. The BCMS ensures that business continuity processes are implemented and maintained. It is detailed under Action 1.

Worldline also operates a centralized global Information Security Management System (ISMS) compliant with ISO 27001, PSD2, DORA, and GDPR, managed by the "Risk, Resilience, and Security" department.

The ISMS systematically manages the company's information, encompassing people, processes, and IT systems, guided by a risk management process. Its goal is to protect all of Worldline's assets, including those managed on behalf of clients. The ISMS is annually updated to facilitate continuous improvement. Physical security and safety policies prevent inappropriate behaviors within and outside Worldline environments.

Allocated budgets are part of the Group's operating budget.

Action #1 – Resilience and Business Continuity Management System

Objective: To ensure business continuity and strengthen overall resilience.

For this purpose, Worldline has implemented a comprehensive framework to effectively manage potential disruptions, reduce their impact, and recover quickly. Adherence to ISO 22301 demonstrates Worldline's commitment to maintaining robust business continuity practices and ensuring service reliability, aligning with industry best practices.

This framework provides a structured approach covering several key topics:

1. **Reference framework**

- Establishment of an operational guide with continuity scenarios;
- Methodology and reference foundation aligned with business continuity.

1 *Calculation method: for each contract, the monthly score = (number of SLA breaches for the contract) divided by (total number of SLAs for the contract). This individual score is aggregated at the Group level and weighted by the revenue generated by the contract.*

2 *Calculation method: for each platform, the monthly score = (number of SLO breaches for the platform) divided by (total number of SLOs for the platform). This individual score is aggregated at the Group level and weighted by the revenue generated by the platform.*

3 *Calculation method: Number of ISO 27001 eligible sites divided by the total number of eligible sites.*

2. **Business Impact Analysis (BIA) and critical functions identification:**

- Identification of critical business functions, dependencies, and critical resources needed to operate at an acceptable level;
- Impact assessment from various angles (financial, reputational, contractual, legal, regulatory) in case of a business interruption;
- Risk assessment leading to business interruption and analysis of potential impacts;
- Prioritization of activities and related resources for recovery based on impact assessment and specific requirements (SLA).

3. **Business continuity strategies and plans:**

- Development and implementation of strategies to ensure prioritized business continuity;
- Definition and formalization of key continuity actions and practical information in continuity plans;
- Verification of translation from business requirements into IT and communication technology disaster recovery (ICT DR) solutions and plans;
- Implementation of rapid response and recovery mitigation actions, crisis management strategies, and coordination.

4. **Resilience testing program:**

- Annual review of detailed Business Continuity Plans (BCPs) and implementation through training, exercises, and simulations;
- Testing of ICT DR and BC solutions, organized annually, to identify gaps and improve effectiveness;
- Testing of implemented recovery and crisis management strategies to ensure their effectiveness.

5. **Monitoring and evaluation:**

- Continuous monitoring with key resilience performance indicators, oversight, and decision-making by senior management within service Continuity committees;
- Regular reviews to ensure compliance with ISO 22301 and alignment with BCMS « Business Continuity Management System »;
- Continuous improvement approach for continuity plans and solutions.

Action #2 – Operational resilience during the end-of-year period

Objective: To ensure service continuity in the context of the end-of-year period

During the yearend period, hypercare mode was activated under Group crisis governance to proactively secure service continuity. The primary objective was to ensure resilient and stable operations for customers during peak activity, with operational goals including continuous end-to-end monitoring of critical environments. Thanks to the full mobilisation of Worldline teams, services and platforms remained stable.

This setup proved useful and effective, ensuring platform robustness for customers throughout the period and concluding with operational stability across the full scope.

Given global market expectations and visibility, Worldline implemented exceptional measures to support this critical yearend period and ensure full service delivery.

Action #3 – Harmonisation and Automation

Objective: To ensure ecosystem harmonisation and automation.

A dedicated program has been implemented, focused on the ICT framework, ICT third party risk management, advanced testing, and regulatory and incident management.

Worldline has deployed a Groupwide resilience and business continuity tool to centralise BIAs, plans, documents, and interdependency maps, standardise data, and support DORA compliance (including reporting).

The tool aims to provide endto-end visibility across all critical functions and a harmonised approach to resilience management and testing. It is intended for use by all entities to ensure consistent information management and a clear mapping of dependencies between functions, platforms, and partners.

Action #4 – ICT Resilience Infrastructure

Objective: To maintain business continuity.

Worldline has implemented a two-tier framework at the global level to ensure continuity of its activities, regardless of the situation: on one hand, a **secure and redundant technical infrastructure**, and on the other hand, a **monitoring team** responsible for ensuring that applications, network, and servers remain fully operational.

In 2025, Worldline has undertaken initiatives aligned with best practices, including team awareness:

- Technical webinars on resilience involving key members such as the architecture department, to cover strategic aspects such as cloud, hybrid cloud, and exit strategies;
- A series of webinars to promote a culture of ICT resilience, particularly for platform owners, the cloud center of excellence, and organizations.

1. **Platform by Design Continuity, especially in the Cloud**

Worldline guarantees high service availability through a multi-level redundant architecture. This relies on robust hardware (redundant components, RAID, etc.), sub-services distributed over multiple servers, servers hosted in separate data centers located in different countries. This design ensures high overall resilience, preventing a single failure from causing service unavailability.

Worldline incorporates high availability requirements from the design phase of each platform. In case of failure, traffic is redirected to another operational site, ensuring service continuity for users. Similar redundancy principles apply to servers, databases, and storage systems to prevent any single point of failure. They are adapted to RTO and RPO (Recovery Time Objective and Recovery Point Objective) goals.

2. **Continuous Monitoring and Testing Processes**

Annual tests are conducted to verify the effectiveness of redundancy and the robustness of the critical platforms. Security audits, penetration tests, and analyses are carried out for each key component of the company's infrastructure to monitor the effectiveness of redundancy and platform robustness. Additionally, a software update process is in place to ensure cutting-edge applications and address security risks identified by software vendors or the open-source community.

Worldline's data center and service monitoring for its clients are managed by a first-line support team available 24/7 and fully automated, industrialized processes. The team is spread across two different sites to guarantee uninterrupted service in case of a major disaster and is equipped with reliable monitoring tools.

Worldline implements a comprehensive disaster recovery plan to monitor the overall effectiveness of testing in alignment with platform continuity objectives.

To guide and continuously improve the overall business recovery strategy, regular reports are shared with executive management and the Executive Committee via a dedicated dashboard.

Cybersecurity training

Worldline places a high priority on raising awareness among its employees about cyber threats. In 2025, **99% of employees** completed mandatory training on **PCI-DSS** and **information security**, while **100% of developers** completed specialized **secure development training**.

These internally designed trainings are interactive and tailored to the Group's operational environment. They include **phishing simulations** to enhance vigilance against such threats.

All employees, including contractors and consultants, are required to adhere to the Group's strict security policies.

Security incident management

Worldline aims for 100% resolution of significant incidents in accordance with its security policy. The goal is for incidents to be reported and root causes thoroughly understood to prevent recurrence.

In 2025, the compliance rate of security incidents was 92%, similar to 2024 period.

Each incident is followed by a detailed report and root cause analysis to prevent recurrence and inform risk assessments. Close coordination between the Group security team and regional managers ensures rigorous follow-up. In 2025, the number of major security incidents was reduced of 90%, following reinforcement of Security controls.

To ensure the security of the information processed, Worldline has committed for years to a global program covering all activities, with recurring actions described below.

Tool #1 - Worldline's Global Information Security Management System (ISMS)

Worldline's global ISMS, harmonized across all entities, applies security policies through a risk management-focused approach. Annual updates ensure compliance and continuous improvement, integrating overall security policies and physical security.

Tool #2 - Cyber Defense Center

Worldline's Cyber Defense Center is at the heart of its cybersecurity strategy, addressing threats through a comprehensive approach centered on three pillars: prevention, detection, and response. This multifaceted strategy ensures that Worldline not only anticipates cybersecurity threats but also manages and mitigates risks effectively as they emerge.

Prevention

A proactive approach is incorporated into its strategy to counter potential threats before they materialize, based on Cyber Threat Intelligence (CTI), vulnerability assessment, penetration testing, and Red Team exercises.

Detection

Advanced tools and methodologies are in place to quickly identify and evaluate potential security incidents, such as Endpoint Detection and Response (EDR) and Security Information and Event Management (SIEM).

Response

When detection systems identify security threats, response protocols are activated to contain and mitigate potential impacts through the Security Incident Response Team (CSIRT) collaboration among internal teams and external partners, supported by regular training and simulations.

Tool #3 - Comprehensive coverage through security certifications, adapting to new cybersecurity requirements from regulators

Worldline's commitment to security is demonstrated by its Multi-Site ISO 27001 Certification program audited by an independent third party, covering additional ISO standards. This framework ensures consistent security practices across operations. Regular training programs and phishing simulations promote employee awareness. Incident management is aligned with international standards, with rigorous monitoring ensuring proactive action on security anomalies.

Tool #4 - Specific Strategy for Mobile Security Challenges

Most internet access, including banking, is now carried out via mobile applications, which are particularly vulnerable to cybersecurity threats. This underscores the urgency of implementing robust mobile security measures. In this area, Worldline's strategy is based on four pillars:

1. **Worldline Mobile Security Center:**

Established over a decade ago, this center brings together experts in mobile security, cryptography, and data analysis. Collaborating with product and pre-sales teams, these experts are responsible for evaluating and integrating emerging technologies in line with market trends to maintain a high level of security on Worldline's mobile security products. The center's initiatives directly protect more than 30 million mobile devices, for nearly 800 million transactions across multiple business sectors (payments, online banking, stock, ...), and also contribute to strengthening fraud detection tools for more than 1,5 billion payments in 2025.

2. **Develop the behavioral dimension in authentication solutions to maximize both security and user experience.**
3. **Integrate AI technologies to detect new threats as early as possible, while making product usage more efficient.**
4. **Engage expertise in consortiums and pilot projects aimed at developing the future digital identity standard in Europe.**

B.3.3.3 Personal data protection across the value chain

Each day, Worldline processes large volumes of personal data, both for its own use and on behalf of its clients. Considering the protection of personal data as a fundamental right, the Group ensures compliance with the strictest regulations in this area, whether for its clients' data or its employees'.

In response to the increasing processing of personal data, Worldline makes data protection a genuine differentiating factor, guaranteeing a high level of security and compliance. In this regard, Worldline limits the processing of personal data to the strictly necessary to ensure the proper functioning of its operations.

B.3.3.3.1 Material impacts, risks and opportunities, related to data protection (S4.SMB-3)

Issue: Data protection issue across the entire value chain			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issue: User data protection			
Personal data breaches, whether caused by malicious actors or due to internal failures, can entail substantial costs, including incident management, investigations, recovery of potentially lost data, and legal fees. Reputational damage to the company caused by a data breach can have a significant impact on investor and user trust, relationships with customers, and the ability to attract and retain new customers. Penalties for non-compliance with data protection regulations can significantly affect profitability. Despite robust controls and protective measures aimed at preventing personal data breaches, Worldline remains exposed to significant threats in the current environment.	Risk	Own operations	Short term
If Worldline does not implement effective measures to ensure the confidentiality, integrity and availability of its customers' personal data and end users' data, the risk of incidents and privacy violations could be increased. Personal data breaches expose information that can be sensitive, impact users' privacy, and can lead to consequences such as identity theft, potential financial losses for the company, reputational and image impact.	Negative impact	Own operations	Short term
Associated sub-issue: Transparency with end-users			
In the current context, Worldline faces strong expectations and concerns from its customers and end users regarding transparency.	Risk	Own operations	Short term
In general, negative feedback can lead to loss of contracts or customers. Conversely, a broader reputational impact could seriously jeopardize Worldline's market position.	Negative impact	Own operations	Short term
Worldline's attention to transparency issues can lead to improved customer satisfaction and loyalty through clear and consistent communication, enhanced reputation as a responsible and transparent company, and generate a durable competitive advantage and increased attractiveness to partners and investors.	Positive impact	Own operations	Short term

B.3.3.3.2 Policies (S4-1) and targets (S4-5) related to personal data protection

The Group's personal data protection policies are overseen by Worldline's *Global Data Privacy Office*. Local data protection officers may be involved in drafting and reviewing policies if necessary.

All of Worldline Group's personal data protection policies must be approved:

- At the group level, by the Data Privacy and Compliance Committee;
- For regulated entities of Worldline, by the board of directors of each entity;
- For other entities of Worldline, by the person(s) authorized to approve a policy and ensure its proper implementation.

Once approved and ratified, the Group's personal data protection policies are communicated to all Worldline employees via internal communication channels such as newsletters, intranet, and SharePoint on data protection.

The **Worldline Personal Data Protection Policy** establishes protection principles based on the provisions of the EU General Data Protection Regulation (GDPR). It is mandatory for all group entities and their employees. The Data Protection Officer of the Worldline Group is responsible for this policy.

To identify, mitigate, and monitor risks related to data confidentiality, Worldline follows the data protection assessment process outlined in the **Worldline Data Protection Assessment Policy**.

In the event of a personal data breach, **Worldline's Personal Data Breach Policy** outlines the procedures and steps to follow. This policy is also designed to ensure that the organization responds quickly and appropriately to any personal data breach in order to minimize potential damage.

If an concerned individual makes a complaint or request regarding the exercise of their rights related to their personal data, they can contact Worldline's Data Protection Officer at any time via the dedicated web form or refer to the Privacy Notice of Worldline, which provides the contact details of the Data Protection Officers. All admissible requests and complaints from concerned individuals will be handled in accordance with the framework established in Worldline's **Rights Exercise Policy** and applicable data protection regulations.

Worldline retains personal data only for the time necessary to achieve the purposes of processing or according to the durations required by applicable laws and regulations. The **Personal Data Retention Policy** of Worldline describes the organization's obligations as well as the key principles and methods related to the retention and subsequent deletion of personal data that is no longer required.

Worldline's procedures for personal data protection are also managed within the framework of Worldline's **Security Policy**, which aims to reduce risks related to incidents. The Group's security organization has established a set of policies, standards, guidelines, and preventive measures on a global scale to address security incident risks.

Furthermore, Worldline's providers are contractually obliged to comply with GDPR rules. In case of intentional actions leading to a personal data breach, disciplinary actions are provided for by the Code of Ethics.

Finally, the internal audit planning also includes an annual review of personal data protection, both locally and globally.

B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)

Data protection commitments of Worldline

Worldline has structured its personal data protection policy around the following commitments:

- Ensuring the protection of personal data from the design phase of a project. Defined procedures guarantee that the principle of "Privacy by design" is integrated into all data processing activities carried out by Worldline as early as possible;
- Evaluate personal data processing activities. These assessments are documented in the processing register (OneTrust) and, if necessary, complemented by Data Protection Impact Assessments (DPIAs) to ensure compliance and the implementation of appropriate security and confidentiality measures, thereby reducing risks for individuals involved in these processing activities;
- Respond to 100% of requests from data subjects within the specified timeframes and in accordance with Worldline's privacy policy. The deployment of a dedicated tool has enabled Worldline to centralize, simplify, and harmonize the handling of these requests.

Indicators related to personal data protection	2024	2025	2025 target
TRUST 2025 objective: Percentage of requests answered on time and in accordance with Worldline's personal data protection policy	99,76%	100%	100%

The target has been reached this year due to a better management of the requests received.

In 2025, Worldline handled all complaints and requests from concerned individuals within the timeframes stipulated by GDPR, thus ensuring full regulatory compliance. No fines were imposed on Worldline. No investigation was conducted by a data protection authority against Worldline.

Disclosure requirements by SASB standards not provided

- Number of users whose information is used for secondary purposes[1];
- Number of information requests by law enforcement, number of users whose information was requested, percentage resulting in disclosure[2];
- These indicators have not been published because they are outside the scope of Worldline, which does not handle personal data for secondary purposes and is not based in the United States;
- Percentage involving personally identifiable information (PII): Worldline internally monitors the number of personal data breaches in accordance with GDPR. Disclosing the percentage of personal data breaches would constitute a second, potentially conflicting report (broader scope and different meaning than GDPR's definition);
- Number of affected users ((1) Number of personal data breaches, (2) percentage representing personal data breaches, (3) number of affected users)[3];
- Worldline does not report this specific information because it does not have access to end users;
- Total monetary losses resulting from legal proceedings related to user privacy[4]: this information is considered too sensitive;
- List of countries where main products or services are subject to government surveillance, blocking, content filtering, or censorship[5]: this information has not yet been disclosed by Worldline.

B.3.3.3.4 Actions related to personal data protection on all the value chain (S4-4)

Our main initiatives in 2025

- Obtaining and deployment of binding corporate rules, which received a favorable opinion from the European Data Protection Board and the CNIL in May 2025.
- **Compliance with AI regulations** (*AI Act*): creation of risk assessment models in terms of security and compliance.
- **Redesign of the employee information notice** (*Global Employee Privacy Notice*).
- **Update of policies** regarding data breaches and data retention periods.

Actions implemented regarding data protection are part of an ongoing process and are integrated into annual processes and cycles to ensure compliance with regulations. Worldline systematically monitors the effectiveness of these initiatives through a combination of measures and internal audits. Each Data Protection Officer (DPO) produces reports to assess compliance levels in their respective areas, including data breaches and corrective measures taken.

Action #1 – Structuring and Managing Worldline's Compliance with Personal Data Protection

Objective: Ensure Worldline's overall compliance with personal data protection regulations, with oversight at the highest level.

Worldline has established a dedicated organization for personal data protection, structured around a network of Data Protection Officers (DPOs) and coordinators distributed across all levels of the company: Group, business lines, and local entities. This network is managed by the Group Data Protection Officer, who reports directly to the Compliance Officer, thus anchoring it strongly within the company's governance.

As detailed in the group Data Protection Policy, the DPOs and local data protection officers submit quarterly reports to the Group DPO detailing the number of complaints received from data subjects, the number of GDPR rights requests, the rate of rights requests processed within the deadlines, the number of personal data breaches, the number of breaches that were reported to the supervisory authority, and the number of investigations by a supervisory authority. Biannually, the Group Compliance Officer informs the Worldline Executive Committee members of compliance matters, including personal data protection, during the Compliance and Personal Data Protection Committee.

Worldline ensures strict adherence to privacy laws and policies, for both employees and clients. All data processing activities are documented, listed, and recorded in a centralized register as well as in registers by legal entity, accompanied by necessary analysis and assessments to mitigate risks and impacts on individuals' privacy. If questions arise, employees can contact their entity's DPO, whose contact details are included in the Worldline Privacy Notice.

1 SASB TC-SI-220a.2
2 SASB TC-SI-220a.4
3 SASB TC-SI-230a.1
4 SASB TC-SI-220a.3
5 SASB TC-SI-220a.5

Additionally, Worldline has defined and implemented clear policies, processes, and guidelines aligned with GDPR requirements. These measures ensure that personal data are processed solely according to customer instructions, with special attention to data protection from design (privacy by design and by default).

Technical, organizational, and physical measures are in place to prevent unauthorized access, loss, alteration, or disclosure of personal data. A centralized register tracks all processing activities. Lastly, policies are regularly updated to stay aligned with regulatory developments and industry best practices.

Action #2 – Ensuring the legal compliance and security of intra-group personal data transfers

Objective: To guarantee a uniform level of protection applied to personal data transferred within the group, including to third countries.

Worldline's activity operates within a highly international context, involving significant volume and frequency of personal data flows. One of the main compliance challenges is the legal security of personal data transfers carried out within the group, between different Worldline entities.

Indeed, according to Article 46 of the GDPR, any personal data transfer outside the EU/EEA must be governed by specific guarantees to ensure that personal data is processed in accordance with European data protection standards. *Binding Corporate Rules* (BCR) are explicitly recognized by the GDPR as an appropriate safeguard to secure intra-group personal data transfers, including outside the EU/EEA. They represent a contractual commitment for member entities, which must comply with their provisions and help foster a common data protection culture within a corporate group.

BCRs also guarantee data controllers and processors established within the European Union that a uniform level of protection is applied to personal data transferred to third countries, regardless of the level of protection provided by those countries.

To meet these requirements and enhance the security level of personal data processed within the group, Worldline has initiated a process to approve BCRs, as data controller and data processor, initially processed by the French Data Protection Authority (CNIL) since May 31, 2023.

Following approval by two other national supervisory authorities and a positive opinion from the European Data Protection Board on May 5, 2025, CNIL officially approved Worldline's BCRs (*Deliberation No. 2025-037 of May 27, 2025, approving the Binding Corporate Rules for "data controller" of the WORLDLINE group, and Deliberation No. 2025-038 of May 27, 2025, approving for "data processor"*). These were published in the French Official Journal on June 3, 2025.

The Worldline *Global Data Privacy Office* initiated the deployment of BCRs in the second half of 2025, with the first phase involving the integration of Worldline entities that meet the conformity requirements defined by the BCRs.

Action #3 – Strengthen awareness of personal data confidentiality within the Worldline Group

Objective: Ensure the protection of personal information and compliance with regulatory obligations.

Data protection awareness remains at the core of Worldline's priorities. Every employee who collects, handles, and/or accesses personal data must comply with GDPR requirements to maintain an adequate level of confidentiality and data security. Each new employee must complete and pass the mandatory training (e-learning) on Personal Data Protection within three months of their start date. This training must be completed and validated annually by all staff. Following 2025, when the mandatory training program was enhanced with new modules on artificial intelligence and cross-border transfers of personal data outside the EEA, Worldline will continue raising awareness in 2026 with the creation of a mandatory training module dedicated to the legal framework of BCRs.

In addition, the Global Data Privacy Office is actively contributing to drafting the Compliance newsletter, launched in September 2025 by the group's Compliance department. Aimed at around 200 legal and compliance colleagues, this bi-monthly publication covers the latest regulatory updates, case law, and internal group news on personal data protection.

Perspectives for 2026

Worldline's *Global Data Privacy Office* has developed a structured roadmap around several priority areas:

- **International transfers of personal data and BCR deployment:** Continuing the deployment of BCRs with the integration of entities meeting the requirements defined in the BCRs through an intra-group agreement, raising employee awareness through a mandatory training, and implementing annual controls of the participating entities to ensure the sustainability of guarantees for intra-group data transfers.
- Continuing compliance efforts related to Artificial Intelligence, notably the European AI Regulation (*AI Act*).

B.4 Governance (ESRS G1)

B.4.1 Governance and Business Conduct (G1-GOV1)

B.4.1.1 General principles

The Group Worldline Compliance Policy states the principles related to governance of Compliance within the Group. The Compliance function contributes to Worldline's overall strategy by helping the company achieve its objectives with integrity and in compliance with applicable legal and regulatory requirements.

The Compliance function is placed under the responsibility of the General Secretariat. The policy describes the organization of the function at the Group level and at the local level, as well as the roles and responsibilities of the Board of Directors and Management in their interactions with the Compliance function.

The objectives of the Worldline Group are as follows:

- Identify, prevent, and mitigate compliance risks;
- Comply with applicable rules and ethical principles, in accordance with the commitments outlined in its Code of Ethics and internal policies;
- Establish and maintain effective compliance management and control systems, including monitoring and reporting;
- Promote a culture of Compliance and integrity within Worldline's activities and among employees;
- Prevent potential financial, legal, and reputational damages to the Group.

In all countries where Worldline operates, risk prevention is structured into three lines of defense:

First-line functions, operational management, and support functions. These functions apply processes and perform initial controls to detect potential anomalies. They contribute to implementing the compliance program and generally developing it.

Risk Management and Compliance Functions. These functions provide tools, systems, and guidance necessary to support and supervise the first line's identification, management, and monitoring efforts. This second line is a key player in ensuring compliance within operations.

Internal Audit Function. This function provides independent control to ensure that the framework defined and implemented by other functions is effective and working as intended.

B.4.1.2 Organization (G1.GOV-1)

In response to the increasing importance of compliance issues and the fight against financial crime, the anti-money laundering teams have been and will be further strengthened to ensure effective coverage of these topics, both at the Group level and locally.

Additional expert profiles have been and will be further deployed across the organization and by line of business to monitor the following areas: financial security (anti-money laundering, sanctions, export controls), personal data protection, ethics and anti-corruption, and regulatory compliance to include the specific requirements of regulated activities.

The current organization aims to:

- **Simplify reporting** at all levels (entities, business units, Group, Board of Directors);
- **Strengthen ties with Management** by focusing on the priorities of the compliance program, identified after a thorough risk analysis;
- **Foster collaboration between the first and second lines** by sharing successes and points for improvement.

The Group Head of Financial Crime Prevention reports directly to the General Secretariat and has direct access to the CEO. The Group Head of Compliance (Data Protection, ethics, regulatory) remains under the General Secretariat of Worldline.

Experts in each compliance subject, both at the group and local levels, contribute to the deployment of the compliance program and the implementation of measures to meet regulatory expectations.

The compliance and personal data protection committee remains in place and reports twice a year to the executive committee, and has been since January 2021.

A dedicated committee for combating money laundering and terrorist financing has been established, reporting directly to the Secretary General since October 2024.

Depending on the needs, presentations are made to the audit committee of the Worldline SA Board of Directors.

B.4.1.3 Material impacts, risks and opportunities concerning governance and business conduct

Issue: Governance and business ethics			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Associated sub-issue: Corporate culture			
The lack of accountability by employees and stakeholders on internal fraud, confidential information security, and whistleblower protection topics represents a major financial and reputational risk. These risks can include fraudulent manipulations, unauthorized access to content or sensitive data, or retaliation-free reporting failures. Their realization could disrupt the Group's activities. Additionally, regulatory and legal risks arise from a lack of maturity on the targeted topics, with potential lawsuits, convictions, or fines. Reputational risk arising from incidents can significantly affect Worldline's external image (customer relations, competitors) and investor confidence. In 2025, this sub-theme was supported by more precise fraud scenarios (expense reports, fictitious employees and suppliers, eco-laundering). The overall risk is considered higher than the sum of local assessments due to a turbulent business environment and a deteriorating social climate.	Risk	Own operations	Short term
Lack of awareness of risks related to these topics among employees can lead to negligence with negative impacts. The absence of a common ethical foundation and an inclusive corporate culture can create dysfunctions and hinder teams from achieving Worldline's objectives. Trust in whistleblowing mechanisms is essential to ensure employee well-being.	Negative impact	Own operations	Short term
The assessment exercise conducted this year covers more scenarios and presents greater granularity. A strong ethical culture, driven by empowerment and accountability, training, and open communication, yields substantial positive social impacts, engaging employees at all levels of the organization.	Positive impact	Own operations	Short term

B.4.1.4 Corporate culture and business conduct policies

Code of Ethics

The Code of Ethics forms the foundation of Worldline's ethical commitments. It is based on the company's core values of Innovation, Excellence, Collaboration, and Empowerment, and defines the principles that guide its business strategy. It commits Worldline to treat its employees and partners with integrity, based on merit and skills, excluding any form of discrimination.

The Code reminds employees of the importance of acting honestly, impartially, and in compliance with the laws in force in each country of operation. Since 2011, it has been incorporated into employment contracts and also applies to suppliers, partners, and third parties, who must adhere to it.

The latest version of the Code of Ethics was updated in 2025 with the arrival of the new CEO. Revisions are planned at intervals of at least two years, and more frequently if there are significant changes. To stay aligned with regulatory developments and ethical risks, the Code of Ethics grants each employee the right to report any behavior contrary to its principles.

Alert System

The Group's Compliance Alert Policy aligns with local legislations and incorporates the European Directive on Whistleblowers (EU 2019/1937), as well as the recommendations of the French Anti-Corruption Agency.

Worldline has established, for several years, an Integrity Line deployed across the entire group and accessible to all employees, partners, and stakeholders; it allows for the secure reporting of concerns, complaints, and grievances, including those related to corruption and its usage has continuously increased.

The policy:

- Defines the acceptability criteria for alerts and the steps to follow;
- Specifies the modalities for external reporting, public disclosure, and information management.

Alerts are reported to the Group Ethics and Anti-Corruption Officer, who presents a biannual report to the Compliance and Data Protection Committee. Corrective measures are decided in collaboration with the involved parties, which may include disciplinary or legal actions or improvements to internal processes. Follow-up is systematically conducted within a year of the alert.

The policy governs the prevention, detection, and handling of violations, while ensuring the protection of whistleblowers. Roles, responsibilities, confidentiality rules, and information management are clearly defined.

Over the past four years, Worldline has strengthened this system:

- Improved communication about the whistleblowing mechanism;
- Online training on protecting against retaliation, accessible to all;
- Raising awareness among Human Resources and managers about their roles as part of the surveys;
- Training of compliance officers in handling alerts with neutrality and impartiality;
- Establishment of a local whistleblower referent when laws require it;
- Appointment of a Human Resources Manager to support the handling of alerts related to discrimination and harassment and more generally about any type of inappropriate behavior;
- Updating the policy according to the latest regulatory requirements;
- Revising performance indicators (KPIs) for better monitoring;
- Enhancing the tool to improve user experience.

In accordance with French legislation, any developments in the system are shared with employee representatives, and local requirements are respected in all countries. The policy is regularly reviewed, and when modifications are made, the Human Resources department is consulted.

Whistleblower Protection

The compliance alert system has been established in accordance with the requirements of the National Commission on Informatics and Liberty (CNIL) and the European Directive of December 2021.

Management, the Global Ethics and Anti-Corruption Officer, local whistleblower referents, and Human Resources are the contact points for any employee raising an alert. The system ensures that the rights of employees as well as those of the whistleblower or the subject of the alert are protected. The employee who raises the alert is assured of complete confidentiality. The employee must not face any sanctions, retaliatory measures, or discrimination, provided that they acted in good faith and without malicious intent, even if the events related to the alert turn out to be inaccurate or if no action is taken subsequently. Disciplinary measures may be taken against anyone attempting to directly or indirectly hinder the whistleblower’s ability to express their concerns.

Anonymous alerts are considered, unless local laws prohibit this.

Alert report

Indicator related to ethical alerts	2024	2025	2025 target
TRUST 2025 objective: Percentage of ethical alerts raised by employees that are processed within 2 months, with action plans defined	97%	98%	100%

In 2025, 93 alerts indicating violations of Worldline's Code of Ethics were received and 90 were deemed admissible.

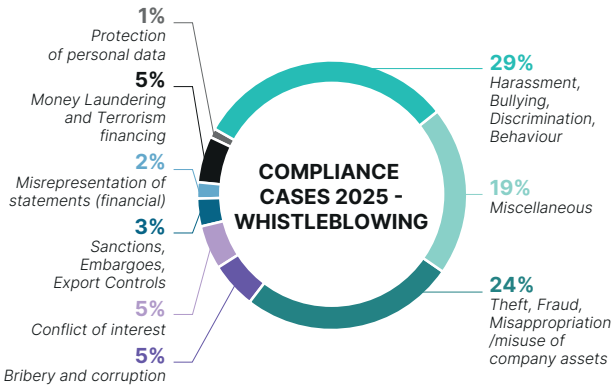
100% of alerts received an acknowledgment within 7 days, all were processed, and for 98% of alerts, a specific investigation plan was defined within the following 2 months. The target was not achieved because for 2 alerts, it took more than 2 months to establish the investigation plan due to their complexity.

29 alerts reported were related to behavior. After investigation and in some cases, mediation or training was offered to the involved parties to improve the local climate.

No alerts concerning serious human rights violations, including non-compliance with the UN Guiding Principles and OECD Guidelines for Multinational Enterprises, were raised by the reporting mechanism. No complaints were filed with the national contact points for the OECD.

No confirmed cases of corruption were reported or detected through the reporting mechanism.

Although the Group's Compliance Alert policy is internal, the main areas of intervention are integrated into the External Policy for Anti-Corruption and the Code of Ethics.



Specific policies

In addition to its Code of Ethics and Group Alert Policy, Worldline has implemented specific global policies for its activity in the following areas to address risks of unethical behavior:

Policy regarding internal fraud committed by Worldline employees

Scope of application: All employees

Responsible for implementation: Compliance teams

Accessibility: Compliance Department Intranet Site

Worldline has a zero-tolerance policy for fraud regardless of the author or the beneficiary. The policy describes fraudulent behaviors, and its primary objective is to provide guidelines to protect the company's assets, maintain stakeholder trust, and ensure regulatory compliance. The idea is to explain the risk of fraud and to offer prevention and detection mechanisms to reduce its occurrence and enable effective remediation in case of incidents. This policy focuses exclusively on internal fraud committed by Worldline employees and therefore excludes customer fraud.

Tax Evasion Prevention

Scope of application: All Group entities

Implementation responsible: Worldline's tax strategy is approved by the Group's Chief Financial Officer, a member of the Executive Committee, who delegates its executive management — that is, defining, monitoring, and supervising — to the Group's Tax Director.

Tax compliance: Worldline aims to comply with the tax laws, rules, and regulations in the countries where the Group operates. In this regard, the Group pays the appropriate amount of taxes in countries where it generates profits and creates value. This behavior is carried out in accordance with national and international rules and standards, as well as applying OECD principles to transactions within the Group. Thus, cross-border intercompany transactions within the Group are based on the arm's length principle, documented in each country in accordance with local and international transfer pricing rules, and disclosed to local authorities whenever required.

Tax risk management: Given the complexity of the international tax environment, a certain level of tax risk and uncertainty is inherent to the Group's business activities due to challenges related to the application of local laws and regulations, errors in tax filings, and regular audits by tax authorities. However, the Group commits to disclose all relevant facts and circumstances to tax authorities. In case of disagreements over the interpretation of tax laws, the Group proactively acts to resolve issues through agreement, to the extent possible, aiming for acceptable and sustainable solutions to reduce its exposure to risks.

Worldline manages tax issues with integrity, does not engage in aggressive or artificial tax planning schemes disconnected from its real operations, and seeks to mitigate the level of risk associated with its operations by ensuring rigorous care is applied to all processes affecting compliance with tax obligations. Risks are identified and managed locally by local tax managers or the local CFO, with support from external advisors in case of uncertainty or complexity. They provide regular reports to the Group Tax Director, who supervises and monitors the management of tax risks to find the best solution to mitigate them.

Tax transparency: To prevent any case of tax evasion, when tax legislation is open to interpretation, the Group may request a written opinion to support the decision-making process or engage in transparent discussions with tax authorities to ensure alignment on the interpretation of tax rules. Additionally, the Group complies with its reporting obligations, notably regarding the Country-by-Country Report (CbCR), which is prepared and filed in accordance with French tax legislation and European directives.

Country-by-country public report (CBCR public): In accordance with Directive (EU) 2021/2101 on the transparency of multinational corporations and the applicable French regulations for fiscal years starting from June 22, 2024, Worldline will be required to publish a country-by-country report accessible to the public before December 31, 2026.

Sanctions and export controls

Worldline ensures compliance with sanctions and export control regulations by verifying clients and transactions against applicable national and international sanctions lists. Procedures include reporting information to the competent authorities when required. Worldline strives not to process or engage with any specially designated nationals (SDN) or any blocked person, whether individual or entity, unless legally required.

Following the escalation of the conflict in Ukraine in February 2022, Worldline terminated all business relationships, activities, and presence in Russia, in accordance with current regulations and with the approval of the French Treasury’s General Directorate (Decision no. 123510).

Finally, Worldline does not directly or indirectly engage in the sale, supply, or export of dual-use goods or technologies. The Group emphasizes that its sanctions policy applies without exception to all entities, and no activity can involve persons or entities subject to sanctions.

Specific requirements for the financial sector

An increasing number of social and ethical aspects have been integrated into the fundamental requirements of companies in the financial sector. Worldline strives to meet the highest standards in compliance with regulations on due diligence, the Sapin II law (regulation against corruption and insider trading), and the modern slavery law.

Assessment of partners' ethical behavior: Intermediaries, consortium partners, or consultants assisting Worldline in developing or maintaining its activities are audited before establishing a business relationship: behavior and knowledge regarding ethics are essential criteria, and a commitment is required before any relationship.

Worldline's **cybersecurity strategy** is based on the "Guidelines on Cyber-resilience for Financial Market Infrastructures" (Bank for International Settlements, BIS — International Organization of Securities Commissions, IOSCO) and the "Framework for Improving Critical Infrastructure Cybersecurity" from the National Institute of Standards and Technology (NIST). The use of these frameworks allows Worldline to continuously improve its resilience against cyber-attacks. (See chapter B.3.3.2 Platform Resilience for more details).

Business competition: A policy sets out the main rules of fair competition to be followed during meetings with potential and known competitors. Worldline treats its clients, suppliers, partners, and intermediaries with respect and must not gain unfair advantage or practice discriminatory conditions. Therefore, Worldline prohibits its employees or third parties assisting the company in business development from engaging in any agreement, understanding, or concerted practice that would contravene applicable antitrust laws and regulations.

The 2nd Directive on Payment Services (DSP2) is a European Directive regulating payment services and payment service providers, aiming to increase transaction security, enhance consumer protection, promote innovation, and boost competition. The European legislator is working on an update of DSP, called DSP 3, and the Payment Services Regulation (RSP).

Funds transfer: Worldline complies with the requirements of Regulation of May 20, 2015, concerning information accompanying fund transfers.

The **Digital Operational Resilience Act** (DORA) is an EU regulation aimed at strengthening the operational resilience of financial sector companies, effective from January 17, 2025. It establishes new harmonized rules within the EU regarding digital resilience for financial entities and their ICT service providers.

B.4.1.4.1 Actions related to business conduct

Our main initiatives in 2025

- Analysis of the results and communication of the results to top management from the survey conducted the previous year for all employees on the deployment of the anti-corruption program (tools, policies, whistleblowing line),
- Overhaul of mandatory training for all employees on the Code of Ethics to cover more topics.

Our projects by 2030

- Intensify controls on ethical and anti-corruption topics
- Automation of processes and continuous improvement of existing systems

Actions to Promote Ethical Culture in the Company

Objective: Distribute the values and principles of integrity outlined in the Code of Ethics so that all employees adopt them.

Awareness of ethical issues is a key element of a strong corporate culture.

To achieve this goal, Worldline requires all new employees to complete an online training on the Code of Ethics, regardless of their role, country, or hierarchical level. This training aims to ensure a better understanding of Worldline's Code of Ethics and to promote the adoption of fair practices in daily activities. It is updated annually. In 2025, 99% of Worldline employees completed the program.

The training on the Code of Ethics was completely redesigned in 2025 to integrate the updates brought to the new, revised Code.

The new version of the Code of Ethics training covers cross-cutting topics relevant to all employees, such as environmental aspects and CSR, corruption, gifts and invitations, fraud, information security, and the overall work environment (including health and safety, harassment, and discrimination…). It also references the integrity line, which is available to employees and offers a secure and confidential tool for reporting alerts.

Internal communications are also provided to employees during their onboarding and throughout their journey within Worldline. To this end, the Group created a dedicated intranet page on these topics (policies, useful contacts, sites, guidelines, templates, etc.), accessible to all employees to promote the culture of integrity.

An annual communication plan on business conduct and anti-corruption is also established, with articles published for all employees.

In 2025, several webinars and manager trainings were organized to raise awareness on specific topics and to increase the visibility of Compliance teams.

The Compliance Department launched a global survey in 2024 to assess employees' knowledge of ethical and anti-corruption issues (including, among others, the alert line, gifts and invitations, conflicts of interest…) and to gather their feedback on subjects they wish to deepen or learn more about.

Following the analysis and presentation of the results to top management, it was decided to prioritize certain topics and to steer the overall approach toward closer engagement with employees, especially regarding the alert line and compliance tools. Communications were made accordingly, and manager trainings were conducted to reinforce these principles.

B.4.1.5 Prevention and detection of corruption and bribery (G1-3)

B.4.1.5.1 Material impacts, risks and opportunities and their interaction with strategy and business model (G3.SBM-3.IRO-1)

Issue: Corruption and bribery prevention and detection issue			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Sub-theme: corruption			
The current context sees a multiplication of divestment projects (ongoing or planned). In addition, geographic expansion projects involving intermediaries are still underway. This type of arrangement relying on third parties inherently poses a risk for Worldline despite compliance teams' awareness campaigns. Local campaigns also reveal insufficient consideration of the impacts and the likelihood of these risks materializing. Finally, the costs of compliance can be high, and their implementation may lead to significant operational interruptions, as well as increased regulator scrutiny.	Risk	Own operations	Short term
A company that tolerates this kind of practice would risk losing the trust of all its stakeholders, whether internal or external. This situation could degrade the overall working environment and Worldline's image, reducing credibility with investors, civil society, and institutions.	Negative impact	Own operations	Short term
Raising awareness on anti-corruption topics helps build a culture of integrity and transparency across Worldline's activities. Employees gain greater confidence in the company's values and collaborate to achieve a shared integrity goal. Clients and external stakeholders are reassured by the existence of a framework and the implementation of concrete actions to prevent and deter corruption. Promoting ethical conduct contributes to a fairer and more level playing field, benefiting society as a whole.	Positive impact	Own operations	Short term

B.4.1.5.2 Policies related to the prevention and detection of corruption and bribery

Signatory of the United Nations Global Compact since 2016 and a member of the Global Compact France Board of Directors since 2020, Worldline has implemented several internal policies and processes to prevent compliance risks such as corruption, violations of competition laws, export control laws, and fraud in general throughout its value chain.

The policies described below are applied company-wide. No complaints related to corruption cases have been received from clients or suppliers.

To act proactively, Worldline has put in place the following policies:

Anti-Corruption Policy:

Scope of application: All employees of the group.

Responsible for implementation and signatory of the document: Compliance function.

Accessibility: Compliance department Intranet site.

Worldline's Anti-Corruption policy is organized by topics and includes detailed examples of corruption situations. The topics covered include gifts and invitations, relations with governments and public officials, interactions with third parties, recruitment, donations and sponsorship, as well as facilitation payments. The policy is also complemented by specific guidelines on how to manage gifts and invitations. These documents apply to all Worldline employees and are accessible on the Compliance intranet.

Conflict of Interest Policy:

Scope of application: All employees of the group.

Responsible for implementation and signatories of the document: Compliance & Human Resources functions.

Accessibility: Compliance department Intranet site.

Through this policy, Worldline commits to ensuring that all decisions taken by its employees in their professional activities are made objectively and impartially, in the interest of Worldline and not based on personal interests. Employees are encouraged to transparently declare if they believe they are in a conflict of interest situation. This includes, for example, having a relationship with third parties (competitors, partners, clients, suppliers, personal relations...) that could impact Worldline's interests. This policy is supplemented by a process describing how to operate the tool for declaring conflict of interest situations. This policy complements the ethical and anti-corruption framework by focusing specifically on conflicts of interest.

These policies are generally reviewed every two years, and significant changes are shared with employee representatives via established methods, which may vary (email, communication, meetings...). Local social process requirements are respected in all countries.

B.4.1.5.3 Actions related to the prevention and detection of corruption and bribery

Our main initiatives in 2025

- Redesign of anti-corruption training for exposed functions focusing on conflict of interest themes and third-party assessments to raise awareness on these issues.
- Consolidation of the corruption risk mapping with the CSRD double materiality mapping.
- Launch of the new tool for declaring gifts and invitations.

Our projects aimed towards 2030

- Intensify controls on ethical and anti-corruption issues.
- Automate processes and continuously improve existing systems.

Action #1 – Training and Awareness

Objective: Present a general framework on the zero-tolerance policy towards corruption within the company.

In addition to the overall training on the Code of Ethics, an additional mandatory training is designed for exposed functions. This year, this training focuses on conflicts of interest and third-party assessment. The intention is to concentrate on these topics to better understand the associated risks and processes. Combining theoretical content and practical cases, this training allows employees identified as exposed functions to understand the issues related to these topics at Worldline and emphasizes the importance of everyone's contribution to ensure effective implementation of the processes.

Exposed employees belong to functions including: senior management, internal audit, executive assistance, compliance, strategy and public relations, mergers and acquisitions, risk management and internal control, real estate, purchasing, marketing, legal and contract management, finance, and sales.

Small group training sessions are also organized at the initiative of compliance officers for managers to convey information about the Compliance department activities and to highlight the role of managers in deploying the program within their teams. These sessions provide opportunities for specific questions and interaction.

Furthermore, as part of deploying the new tool for collecting conflicts of interest, communication campaigns by email, co-signed by HR and Compliance teams, have increased awareness of this subject. Awareness content on this theme has also been made available to employees on the internal SharePoint.

A total of 2 556 employees were targeted, of whom 97% completed the training.

The Group also requires the participation of the Executive Committee (EXCOM) and the Board of Directors in training on anti-corruption measures. This initiative aims to affirm strong leadership exemplarity, ensuring that senior management embodies the Group's ethical values and inspires all employees and stakeholders to engage in responsible practices.

In 2025, 100% of (EXCOM) members and 100% of Board members completed this training.

By equipping its leaders and employees with the knowledge and tools to identify and manage corruption risks, the Group strengthens its governance framework and promotes a culture of integrity and transparency at all levels of the organization.

Additionally, the mandatory data protection training has been updated. In 2025, 99% of employees completed this training.

Training	2024	2025
Percentage of Board members trained in anti-corruption and anti-fraud	100%	100%
Percentage of EXCOM members trained in anti-corruption and anti-fraud	89%	100%
Percentage of high-risk roles covered by anti-corruption and anti-fraud training programs	94%	97%

Action #2 – Updating the risk mapping of corruption

Objective: In accordance with the obligations of the Sapin 2 law, Worldline conducts or updates its corruption risk mapping annually, following a precise methodology.

This year, to meet regulatory requirements and to share efforts and resources, the corruption risk mapping has been integrated into the broader CSRD exercise, including double materiality analysis, while maintaining its specificities.

Action #3 – Adoption of a new tool for declaring gifts and invitations

As part of the continuous improvement process of the Sapin 2 compliance program, we have provided group employees with a new tool for declaring gifts and invitations. The tool offers an easy-to-access and intuitive interface, making the employee experience smoother. It is available on our intranet and accessible to everyone, allowing the declaration of received, offered, or refused gifts. Several communication campaigns have been conducted via the intranet to raise awareness among employees about this new tool. The tool facilitates the management of the gifts and invitations topic, enabling centralization of declarations, processing, and final validation, while maintaining traceability of each step and involved stakeholders. This action has increased employee awareness of this issue and made the approach more accessible to all.

B.4.1.6 Confirmed incidents of corruption and bribery (G1-4)

In 2025, there were no confirmed cases of corruption reported or detected through the whistleblowing mechanism; the information gathered during internal investigations was insufficient to qualify the acts as corruption or any other equivalent offense. In 2025, Worldline did not report any significant fines (greater than €20 000) for non-compliance or corruption-related claims.

Indicators	2024	2025
Amounts of fines for violation of anti-corruption laws	0	0
Number of convictions for violation of anti-corruption laws	0	0

B.4.2 Supplier relationship management (G1-2), including Payment practices (G1-6) within Worldline's Responsible Purchasing Strategy

The Worldline Purchasing Department and general data regarding suppliers in 2025 are detailed in Chapter A. Integrated Report.

This section complements Chapter B.3.2 Workers in the value chain (S2), as responsible purchasing is part of vigilance practices concerning human rights in the value chain.

B.4.2.1 Scope related to responsible purchasing

In its description of the value chain, Worldline focuses its analysis on Tier 1 suppliers, only registered in its database. However, some Tier 2 suppliers — although not directly compensated by Worldline — may be considered strategic within the framework of specific CSR initiatives.

Key performance indicators (KPIs) related to expenses are calculated from the Group's centralized SAP database.

In 2025, total expenditures with external suppliers amount to 1 047 billion euros.

Regarding the geographic distribution of suppliers, Worldline provides information on their location but does not collect detailed data on the size or relative importance of the markets served.

As for the organization of the supply chain, suppliers are not categorized by service type or business relationship, except for those identified as strategic.

Assessments related to CSR risks are conducted via the EcoVadis platform, used to analyze and evaluate suppliers on these criteria.

B.4.2.2 Material impacts, risks and opportunities related to responsible purchasing

Issue: Supplier relationship management			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Sub-theme: Relationship with suppliers			
Loss of trust and strained contractual relationships can lead to supply chain disruptions, affecting service delivery and potentially causing financial losses due to delays, penalties, and reputational damage. The loss of key suppliers due to financial instability can disrupt operations, increase procurement costs, and harm business continuity.	Risk	Own operations	Short term
Worldline's failure to effectively manage supplier relationships, including late payments, can create significant social and economic impacts. Late payments can cause financial difficulties for suppliers, potentially affecting their ability to meet wage commitments, invest in their businesses, and maintain employment levels. This can have cascading effects throughout the supply chain, impacting small businesses and workers at all levels.	Negative impact	Own operations	Short term

B.4.2.3 Policies related to responsible purchasing

The Procurement Department defines its strategy, vision, and principles through the following policies:

Policy	Key content of the policy
Global Procurement Policy (including all supplier management processes, regardless of supplier type)	Overall procurement strategy, organization, Code of Conduct, overview of sustainable practices and supplier risk assessments, procurement processes and tools, reporting, guiding principles of supplier relations.
Responsible Procurement Policy (supplemented by a due diligence guide when onboarding suppliers)	Sustainable sourcing strategy, supplier due diligence and risk assessments, ethical and sustainable purchasing practices, suppliers' ESG performance.
Procurement Code of Conduct (signed annually by all procurement team members)	professionalism and courtesy, commitment to integrity, compliance with competition laws, sustainable sourcing, reporting, and disciplinary measures.

These three procurement policies apply across the Group, under the responsibility of the Procurement Director.

Worldline commits to aligning with the principles of ISO 20400, notably through the implementation of its Responsible Purchasing policy. Following Worldline's signing of the "Responsible Supplier Relations" Charter in 2024, the Group embarked in 2025 on a labeling process by engaging a third-party audit to assess its practices regarding ethics, supplier risk management, and promoting supply chain sustainability. This initiative aligns with Worldline's commitment to adhere to best practices outlined in ISO 20400.

Supplier Commitment Charter

Worldline also shares its values and commitments with all external business partners via a single document, the ***Business Partner Integrity Charter***, available on the Worldline website.

Principles on Conflict Mineral Sourcing

Additionally, Worldline published a commitment letter to the Responsible Minerals Initiative signed by the CSR Director. Although its charter already mentions the requirement for a supply chain free from conflict zones, this dedicated letter, available on the Worldline website, specifies the Group's expectations, policies, and guidelines for suppliers of equipment (notably for terminals and data center components).

- **Worldline commits that the minerals used in its equipment do not originate from conflict zones** (such as the Democratic Republic of the Congo, Rwanda, Tanzania, Uganda, or Zambia) and do not fund armed groups. In this regard, the Group fully supports OECD due diligence principles for responsible supply chains in conflict-affected or high-risk areas.
- The letter specifies that electronics manufacturing service providers must:

1. Take measures to determine if their products contain minerals from conflict zones.
2. If so, inform Worldline and adopt due diligence policies and procedures to ensure that the metals, including 3TsG (tin, tungsten, tantalum, gold) and cobalt present in their products or components, do not benefit armed groups directly or indirectly.
3. Identify refineries within their supply chain that supply these metals, including (but not limited to) 3TsG and cobalt. If they do not source directly from refineries, they must pass this request to their suppliers.
4. Provide additional evidence and declarations regarding responsible sourcing when requested, notably for compliance audits.

Worldline also shares in this letter a list of validated smelters as "conflict-free," available on the Responsible Minerals Initiative website.

Purchasing Code of Conduct

Worldline employees who carry out procurement activities on behalf of the Group or who have regular contact with suppliers must adhere to a strict Code of Conduct. All members of the Purchasing Department are required to review and sign this document, which establishes the basic rules to follow in their work. The Purchasing Code of Conduct applies to the entire Worldline Group, and each entity is responsible for implementing the applicable objectives and principles (in accordance with national laws and regulations). Any breach of this Code of Conduct may result in disciplinary actions, including termination of employment.

B.4.2.4 Performances and targets related to responsible purchasing

The effectiveness of actions conducted in relation to supplier management is measured through the indicators shown in the table below. They include two objectives of the TRUST 2025 program.

The objectives of the TRUST 2025 program for Responsible Procurement were defined by the Purchasing Director and the CSR Director, based on proposals from the procurement team dedicated to risk, compliance, and sustainability management. These objectives are based on the best practices observed in the market.

The adopted methodology is based on a list of strategic suppliers at Group level, representing at least 60% of Worldline's total expenditures and not excluding any type of purchase or any Worldline entity. The objective is to strengthen dialogue with these key partners to advance ESG (CSR) standards.

Results are monitored and reviewed every month, in connection with updated purchasing data, to ensure that progress aligns with the initial commitments.

TRUST 2025 Indicators	Scope	2024	2025	2025 Target
TRUST 2025 objective: Percentage of suppliers assessed by EcoVadis with a score below 45 that are encouraged by Worldline to have an action plan to address the identified difficulties.	Group	100%	100%	100%
TRUST 2025 objective: Percentage of total spend assessed by EcoVadis among strategic supplier spend.	Group	95,3%	95%	92%

In 2025, Worldline increased its spending share with strategic suppliers, reaching 62% of total expenditures (139 strategic suppliers identified at the Group level).

The Group overachieved its TRUST 2025 goal despite a challenging context for strategic suppliers: 95% of strategic spending was covered by an EcoVadis assessment, representing 89,9% of strategic suppliers by number. The average score obtained by these suppliers is 70,6/100, higher than the global average of evaluated companies by EcoVadis.

Among 6 suppliers who had a score below 45/100, all have been followed and encouraged to implement corrective action plans.

No alerts were reported from suppliers in 2025.

Additionally, the Group is attentive to respecting its payment deadlines, as shown by the following KPI table.

Indicators	Scope	2024	2025
Average payment term for an invoice by Worldline in days (DPO)	Group	60	50
Number of ongoing legal proceedings for payment delays	Group	0	0

In 2025, 70% of the procurement team buyers received training on Responsible Purchasing topics, and 80% of total spending was conducted with local suppliers (i.e., when the supplier is in the same country as the purchase owner).

Worldline also monitors key performance indicators related to the percentage of spending with strategic suppliers who are Small and Medium-sized Enterprises (SMEs) (<1 000 full-time employees), especially to better identify dependency issues and support vulnerable suppliers.

The group's standard payment term is 30 to 60 days.

Additionally, in 2025, Worldline implemented monthly reports and tracking systems to ensure improved payment lead times, with special attention given to its strategic SME suppliers. The measures implemented have reduced the average payment period for an invoice to 50 days. Since 2024, the Purchasing Department has established a dedicated team to eradicate retrospective purchase orders. The improvement of internal practices in this area, the accountability of the actors, and the harmonization of processes within the entities recently integrated into the P2P tool have led to a significant improvement in the DPO in 2025.

B.4.2.5 Actions related to responsible purchasing

Our main initiatives in 2025

- Implementation of new reports and monitoring indicators to improve supplier payment deadlines
- Worldline Responsible Purchasing Relations Certification process
- Internal and external awareness-raising on integrating ESG criteria into Worldline's tenders (including new criteria related to adapted sectors)

Our projects by 2030 horizon

- Ensure systematic respect for payment deadlines for vulnerable suppliers by raising awareness internally and externally on best practices for implementing compliance processes
- Implement controls, possibly using tools, to guarantee the systematic integration of ESG criteria in all Worldline tenders
- Expand the scope and monitoring of ESG ratings for strategic suppliers, and strengthen escalation actions in case of poor rating or refusal to rate
- Detail the decarbonization transition plan for purchases, assessing the actual carbon footprint of strategic suppliers, identifying reduction levers, and formalizing an action plan aligned with the validated SBTi goal of -25% by 2030 for Worldline's scope 3
- Continuously improve and centralize supplier risk management around a single tool
- Continue and develop, where relevant, existing mechanisms for listening to suppliers

Responsible purchasing rules aim to ensure that suppliers respect human rights, labor laws, and environmental protection. These action plans respond to the material IROs identified in section B.3.2 Workers in the value chain (ESRS S2).

Action #1 – Promote responsible purchasing practices in supplier selection

Objective: Strengthen CSR within the supply chain and promote sustainable practices.

Sustainability is an integral part of the decision-making process for selecting new partners. To achieve this goal, the Purchasing Director has established the following sourcing rules, which all buyers must implement:

- Trigger an obligatory Request for Proposals (RFP) for all purchases >= €25 000 (with different offers);
- Systematically incorporate (in addition to the business partner commitment charter on integrity) general CSR questions applicable to all types of RFP — these questions are scored to facilitate potential supplier comparison based on ESG performance/maturity;
- Weight ESG performance at least 10% in the overall decision-making process;
- Add or replace, if applicable — depending on the purchase category — other ESG criteria such as:
  - Sector-specific ESG criteria: labels (e.g., Energy Star®), refurbished materials, extended lifespan, compliance with specific regulations or initiatives like the EU Green Taxonomy;
  - For strategic suppliers, request information on CO_2 equivalent emissions per product/service (per unit sold) as part of Worldline's commitment to carbon neutrality, cascading through the supply chain;
  - Favor companies classified as "protected workshops" (EA/ESAT status in France), i.e., those employing people with disabilities in various activities — such as facility management, information processing, event organization — to contribute to the inclusion of vulnerable populations;
  - In line with cost optimization and spend massification, promote business relationships with suppliers with which a Framework Agreement has already been established. These suppliers typically have local agencies in the same country as the purchasing Worldline entity. The goal is to adopt a local/global approach to reduce environmental impact when possible, in accordance with GRI, to positively contribute to the economy and territorial inclusion.

The Group makes available to its buyers a Sustainable Procurement Guide, an internal document consolidating this framework and recommendations for better integrating CSR criteria into the procurement process. It presents various sectoral regulations and initiatives (labels, partnerships, etc.) to consider based on the purchase category. Specifically, for Worldline activities to qualify for the EU Green Taxonomy, buyers must include the following criteria in RFPs for data center hardware and equipment:

- Compliance with the European RoHS directive (Restriction of Hazardous Substances) regarding the use and disposal of chemical substances;
- Compliance with European Directive 2009/125/EC (ecodesign of products);
- Energy Star® label for equipment (including in private level data centers);
- Compliance with the European Code of Conduct for energy efficiency in European data centers (verified by an independent third party) – applicable to level data centers;

- Use of refrigerant gases in data center infrastructure with a GWP (Global Warming Potential) less than 675 – applicable to Worldline data centers and level data centers;
- Collection and treatment of end-of-life equipment sold to Worldline by the supplier (in compliance with the EU WEEE Directive for Waste Electrical and Electronic Equipment).

Additionally, at least once a year, an online training seminar dedicated to responsible purchasing topics (CSR/compliance) is organized for Purchasing staff. This training aims to share compliance guidelines, regulatory developments, new processes, and internal documents to be integrated into the daily tasks of buyers, in order to raise CSR standards and expectations with suppliers. In 2025, this document was updated to include concrete examples of specific ESG criteria implemented, such as the integration of ESAT/EA identified in the Worldline catalog for certain types of building maintenance services, or criteria related to lifecycle and environmental performance for the renewal of the computer fleet.

Action #2 – Binding contractual clause on CSR

Objective: strengthen contractual commitments regarding compliance and CSR.

To this end, Worldline has also developed a specific contractual clause integrated by default into its General Purchasing Conditions. This clause must be systematically included in any specific contract between Worldline and a supplier and validated by the legal team. It commits the partner to adhere to the Business Partners' Charter of Commitment to integrity and can require, notably for strategic suppliers, the conduct of a sustainability assessment within the first year of the contract.

Other clauses related to security, auditing, data protection, outsourcing, etc., are added to the supplier contract when deemed relevant by the Legal and Risk teams, based on the risk engagement analysis.

More specifically, concerning outsourcing activities, the contract must include clauses related to continuity and security, including the requirement to establish, implement, and maintain a contingency plan for disaster recovery and periodic testing of backup facilities, as well as mechanisms for termination and exit, enabling the transfer of activities provided by the third party to another third party or their reintegration into the outsourcing institution if needed.

In 2025, a carbon clause was added to new contracts with strategic suppliers, in addition to the CSR clause. Worldline's general terms and conditions of purchase have also been updated with these two clauses.

Action #3 – Support for Vulnerable Suppliers

Objective: Manage legal and commercial risks

As part of Worldline's ethical commitments to its suppliers, the Group has strengthened its specific actions towards vulnerable suppliers (i.e., small or medium-sized suppliers — SMEs — and/or suppliers with an economic dependence on Worldline).

Economic dependence is defined as a share of 25% or more of the supplier's total turnover generated with Worldline. Such a situation presents both compliance or legal risk for Worldline in case of contract termination, and a commercial risk in case of supply interruption.

Action plan for suppliers in a situation of **economic dependence**:

- Identify relevant suppliers;
- Mention in each contract renewal that Worldline does not wish to generate more than 25% of their total turnover and include a dedicated clause to this effect in the supplier's contract;
- Provide an 18-month notice period in accordance with Article L442-1 of the Commercial Code.

A Small or Medium Enterprise (SME) is defined in terms of the number of employees: fewer than 1 000 full-time employees. This threshold is notably based on EcoVadis sustainability references.

Measures to consider within the SME action plan:

- Implement specific actions, such as dedicated CSR training, access to Requests for Proposals (RFP), etc;
- More closely monitor the percentage of total strategic annual expenses incurred with SMEs;
- Envisage a specific process aimed at preventing late payments for SMEs.

Payment Practices

As part of *Worldline's Responsible Purchasing policy* and actions taken with its suppliers, new performance indicators related to payments have been defined. The underlying objective of these indicators is to closely monitor the Group's payment practices, with particular attention to respecting payment deadlines for vulnerable suppliers (SMEs).

In this regard, the KPI indicator "*Average time Worldline takes to pay an invoice in days*" is monitored monthly by the finance department and has been reduced, reaching 50 days in 2025.

The standard payment terms at Worldline are 60 days, regardless of the size of the supplier, although there are cases where it may be less than 60 days depending on the commercial agreement.

Action #4 – Ensuring Due Diligence through Supplier Risk Assessments

Objective: To guarantee the integrity of the supply chain in compliance with anti-corruption regulations and vigilance obligations.

To identify and assess major risks associated with its supply chain — particularly concerning corruption, ethics, human rights, and regulatory compliance — Worldline has implemented a comprehensive supplier vigilance process.

The process consists of two stages:

- **Vigilance at the legal entity level of the supplier**, led by the Procurement team.
- **Vigilance at the engagement level**, managed by the Third-Party Risks team.

Global Procurement, Global Compliance, and Global Third-Party Risks teams closely collaborate to ensure consistent and systematic implementation, using centralized tools. All legal entities of suppliers are subject to this process, which precedes contractual agreements.

This process includes:

- Collecting and verifying supplier information;
- Sharing Worldline's CSR expectations (charters, UN principles, regulations);
- Verification via international databases (financial stability, sanctions lists, PEP);
- Mapping risks related to the country of origin and sector of activity.

Based on this, a **risk score** (low, medium, high) is assigned, allowing adaptation of control actions and decision-making regarding the continuation or cessation of the business relationship.

A second evaluation phase is conducted at the engagement level to analyze specific risks related to the supplied products or services: outsourcing, security, data protection, business continuity, money laundering. Managed by the Global Third-Party Risks team in coordination with Procurement and Compliance, this step specifically addresses the **European Banking Authority** (EBA) requirements by providing a register of outsourcing services and identifying critical outsourcing, as well as compliance with **DORA regulations.**

Action #5 – Engage strategic suppliers to improve their CSR performance

Objective: Assess CSR practices and limit ESG risks of strategic suppliers.

For this, Worldline has implemented an internal platform linked to EcoVadis. As soon as a supplier is identified as strategic, they are invited to be evaluated by EcoVadis and to share their results via the Worldline platform. This allows real-time monitoring of their ESG performance and facilitates the implementation of corrective action plans in case of a low score.

As part of its **TRUST 2025** program, Worldline aims to:

- **92%** of expenditures with strategic suppliers covered by an EcoVadis assessment;
- **100%** of suppliers rated below 45/100 supported in an improvement process.

Refusal by a supplier to be evaluated or cooperate can lead to a contract termination. However, an escalation plan is in place as part of support efforts, including on-site audits as a last resort, particularly for suppliers involved in manufacturing equipment.

Action #6 – Develop dialogue with strategic suppliers

Objective: Strengthen CSR within the supply chain and promote sustainable practices.

As part of its responsible purchasing strategy, Worldline is enhancing dialogue with its strategic suppliers. In 2025, the Purchasing team organized a CSR training dedicated to strategic SMEs to help them:

- Improve their non-financial performance;
- Proactively incorporate CSR criteria into their tender processes;
- Set objectives for reducing their carbon footprint.

In parallel, Worldline conducted individual interviews with certain suppliers, notably those who scored 45/100 or less on EcoVadis, to support them in their improvement plans. A series of discussions was also extended into 2025 to assess the maturity and the action capabilities of suppliers as part of Worldline's supply chain carbon reduction plan.

B.4.3 Payment integrity (specific issue)

B.4.3.1 Material impacts, risks and opportunities, links with business model and strategy

Issue: Integrity of payments			
Titled	**Nature**	**Relevant value chain**	**Time horizon**
Sub-theme: Integrity of payments			
In case of misuse of Worldline's financial systems for criminal activities, directly or indirectly through third parties, Worldline could notably face fines or other legal actions and penalties imposed by regulatory bodies. Reputational damage linked to association with financial crimes can lead to loss of customers, investors, and talent. The severity of these impacts depends on the scale and nature of the criminal activity, as well as Worldline's effectiveness in financial crime controls. In 2025, financial impacts remain high at group level in the event of violations of banking and other regulations	Risk	Own operations	Short term
If Worldline's financial systems are misused, directly or indirectly through third parties, there is a risk of inadvertently facilitating criminal activities. Inaction could contribute to money laundering and terrorism financing, with broader societal consequences. Moreover, interconnectivity of financial systems means a breach in one area could have cascading effects across the entire financial ecosystem. In 2024–2025, media attention on certain historical portfolio segments underscored the need for continued strengthening of oversight, operational harmonization, and accelerated rollout of controls within the entities. The 2025 assessment, like the 2024 one, takes into account the impact of Worldline's High Brand Risk merchant portfolio.	Negative impact	Own operations	Short term

The global market for payment services and solutions is characterized by rapidly evolving technologies, strict regulatory requirements, increasing harmonization trends, and heightened customer focus on cost awareness, process control, and risk management. The regulatory landscape is expanding beyond traditional banking focus to encompass the payment services and solutions industry. As new participants enter the payment value chain, the resulting complexity and interdependencies highlight the growing need for robust regulation and specialized expertise within companies like Worldline, ensuring compliance in an increasingly complex and demanding regulatory environment. In 2025, Worldline underwent several independent external reviews highlighting challenges related to rapid growth, integration of acquired entities, and heterogeneity in local operational levels.

These analyses confirmed the necessity to strengthen the industrialization of the compliance framework operationalization through technological capabilities and harmonized processes, under Group-entity supervision.

As the leading payment service provider in Europe, Worldline combines longstanding proven expertise in traditional mass payment systems (issuance, acquiring, intra- and interbank payment processing) with innovative electronic commerce and mobile payment solutions. The Group offers the most comprehensive end-to-end portfolio of services in Europe for card payments and cross-border value-added services for banks, financial institutions, and businesses. This leading position is supported by strengthened measures to prevent financial crime, shared between local functions and the Group within a unified FCC framework.

The Euro system, part of the European Central Bank, promotes the safety and efficiency of payment, clearing, and settlement systems within its supervisory mandate. These systems play a crucial role not only in the stability and efficiency of the Eurozone's financial sector and economy but also in implementing the single monetary policy and ensuring the stability of the single currency. Supervision of financial market infrastructures by the Euro system is based on the CPSS-IOSCO Principles for Financial Market Infrastructures (PFMIs), adopted by the ECB's Governing Council in June 2013 as supervisory standards for all types of MIIs within the Eurozone under the Euro system's responsibility.

A significant aspect of the legal and regulatory framework applicable to the payment services industry is compliance with AML-CFT laws and regulations, as well as applicable sanctions regimes (local, European, and global). In this context, Worldline strives to operate in accordance with legislation related to anti-money laundering, counter-terrorism financing, and sanctions violations. Following external reviews conducted in 2025 (Accuracy and Oliver Wyman), Worldline has accelerated the implementation of its FCC multi-year strategy by implementing a multi-year transformation program aimed at improving harmonized operationalization within its entities. These developments take place amid increased vigilance from regulators and media attention around financial crime, confirming the importance of this issue.

Our segmentation of merchants responds to a classification methodology ranging from a broad risk framework (High Risk) to segments with higher sensitivity (High Integrity Risk), such as distance selling of alcohol, financial services, and charitable organizations. Special attention is given to high brand risk (High Brand Risk), subdivided into non-sensitive (e.g., crypto, tobacco) and sensitive (notably Adult, gambling). We have established indicators that we monitor quarterly to track the group's actual exposure evolution, assess coherence between portfolio composition and risk appetite defined at Group level, and take appropriate actions within a risk management approach. As part of the transformation program, additional structuring work is in progress to improve harmonization of categorizations and cross-entity data consolidation, aiming for increased comparability and enhanced Group-level oversight. Also refer to Section D, Worldline risk management framework.

B.4.3.2 Policy and action plans

Financial Crime Compliance (FCC) Policy: AML/CFT, money laundering, terrorist financing, export controls, and sanctions

Worldline considers international standards related to AML/CFT, the European legislative framework, primarily referencing the EU's 4th Anti-Money Laundering Directive (AMLD4[1]) and the 5th Anti-Money Laundering Directive (AMLD5), as well as subsequent amendments or updates[2] and national laws and regulations concerning AML/CFT. Ongoing regulatory monitoring ensures that Worldline stays up-to-date with new legal and regulatory initiatives at the international, national, or local level.

Worldline's regulated entities subject to AML laws and regulations have an existing FCC function, including a Money Laundering Reporting Officer (MLRO) responsible for implementing AML/CFT regulatory requirements. Amid increased media attention noted in 2025 and strengthened regulatory oversight, Worldline has further reinforced its FCC-risk framework by reaffirming that the Group Policy applies to all entities, particularly regarding sanctions, export controls, and financial crime prevention.

External analyses conducted in 2025 (Accuracy on the High Brand Risk (HBR) portfolio and Oliver Wyman on the FCC framework) confirmed the robustness of the Group's system, while highlighting some disparities in operational implementation across entities. These findings led to intensified supervision efforts, harmonization of controls, and clarification of roles and responsibilities between the Group and its entities.

Our main initiatives in 2025

- Deployment of the multi-year Financial Crime Compliance (FCC) program, aimed at strengthening governance, regulatory alignment, operationalization of controls, and group-entity supervision. This program serves as the central roadmap for the FCC system.
- Integration of the findings from Accuracy and Oliver Wyman reviews, including updating action plans, standardizing key processes (onboarding, monitoring, offboarding), and enhancing coordination between local functions and the Group.
- Accelerated implementation of remediation measures within entities, with particular attention to segments historically more exposed in the media context of 2025.

Our projects towards 2030

- Progressive industrialization of the FCC framework through automation, technological modernization, and centralization within Global Capability Centers to ensure more consistent, faster, and safer execution of FCC controls.
- Sustainable strengthening of the Group-entity supervision model, including aligning local structures with Group governance, increasing control maturity, and systematically integrating European regulatory developments (including the AMLA package).

An effective anti-money laundering compliance program is essential to maintain the integrity of the market and the global financial framework. These regulations help mitigate the risk of financial abuse. Good Know Your Customer (KYC) procedures and Customer Due Diligence (CDD), combined with robust transaction monitoring and the reporting of suspicious activities and transactions, are essential elements for compliance and to reduce financial crimes in the payments sector.

Ongoing action plans to address findings resulting from external reviews relate in particular to consistent and harmonized : operationalization of governance structures across entities, implementation of risk appetite framework and risk methodologies, efficient KYC framework and robust transaction monitoring while leveraging automation, digitalization, tooling, competence centers and external providers where efficient.

1 *The Regulation (EU) 2015/847 of the European Parliament and of the Council of 20 May 2015 concerning information accompanying transfers of funds and repealing Regulation (EC) No 1781/2006 (text with EEA relevance) is also taken into account.*

2 *The Directive (EU) 2018/843 of the European Parliament and of the Council of 30 May 2018 amending Directive (EU) 2015/849 on the prevention of the use of the financial system for the purpose of money laundering or terrorist financing and amending Directives 2009/138/CE and 2013/36/EU (Text with EEA relevance) amends AMLD4 (and does not repeal it). The Directive (EU) 2018/1673 of the European Parliament and of the Council of 23 October 2018 relating to the fight against money laundering through criminal law introduces a new definition of underlying offenses leading to money laundering and strengthens penalties.*

B.5 Report of one of the Statutory Auditor on the certification of sustainability information

Report on the certification of sustainability information and verification of the disclosure requirements under Article 8 of Regulation (EU) 2020/852 for the year ended December 31, 2025

This is a translation into English of the statutory auditor's report on the certification of sustainability information and verification of the disclosure requirements under Article 8 of Regulation (EU) 2020/852 of the Company issued in French and it is provided solely for the convenience of English-speaking users.

This report should be read in conjunction with, and construed in accordance with, French law and the H2A guidelines, "Limited assurance engagement - Certification of sustainability reporting and verification of disclosure requirements set out in Article 8 of Regulation (EU) 2020/852".

To Worldline Shareholders,

This report is issued in our capacity as the statutory auditors of Worldline. It covers the sustainability information and the information required by Article 8 of Regulation (EU) 2020/852, relating to the year ended December 31, 2025, included in the Group management report and presented in Section B of the Universal Registration Document (hereinafter the "Sustainability Statement").

Our procedures covered this information and were performed in an evolving context marked by uncertainties regarding the interpretation of texts and the development of market practice.

Pursuant to Article L. 233-28-4 of the French Commercial Code (*code de commerce*), Worldline is required to include the above-mentioned information in a separate section of the Group management report.

This information enables an understanding of the impact of the Group's activities on sustainability matters, as well as the way in which these matters influence the development of the Group's business, its performance and position. Sustainability matters include environmental, social and corporate governance matters.

Pursuant to Article L. 821-54 paragraph II of the aforementioned Code our responsibility is to carry out the procedures necessary to issue a conclusion, expressing limited assurance, on:

- compliance with the requirements resulting from the sustainability reporting standards adopted by the European Commission pursuant to Article 29b of Directive 2013/34/EU of the European Parliament and of the Council of June 26, 2013 as amended by Directive (EU) 2022/2464 of the European Parliament and of the Council of December 14, 2022 (hereinafter the European Sustainability Reporting Standards or ESRS) of the process implemented by Worldline to determine the information reported, including the obligation to consult the Social and Economic Committee provided for in Article L. 2312-17, paragraph 6, of the French Labor Code, where the entity is subject to this obligation;
- compliance of the sustainability information included in the Sustainability Statement with the requirements of Article L. 233-28-4 of the French Commercial Code, including ESRS; and
- compliance with the reporting requirements set out in Article 8 of Regulation (EU) 2020/852.

This engagement is carried out in compliance with the ethical rules, including independence, and quality control rules prescribed by the French Commercial Code.

It is also governed by the H2A (*Haute Autorité de l'Audit*) guidelines, "Limited assurance engagement - Certification of sustainability reporting and verification of disclosure requirements set out in Article 8 of Regulation (EU) 2020/852".

In the three separate sections of the report that follow, we present, for each of the sections of our engagement, the nature of the procedures that we carried out, the conclusions that we drew from these procedures and, in support of these conclusions, the elements to which we paid particular attention and the procedures that we carried out with regard to these elements. We draw your attention to the fact that we do not express a conclusion on any of these elements taken individually and that the procedures described should be considered in the overall context of the formation of the conclusions issued in respect of each of the three sections of our engagement.

Finally, where deemed necessary to draw your attention to one or more disclosures of sustainability information provided by Worldline in its Group management report, we have included an emphasis of matter paragraph hereafter.

Limits of our engagement

As the purpose of our engagement is to express limited assurance, the nature (choice of techniques), extent (scope) and timing of the procedures are less than those required to obtain reasonable assurance.

This engagement does not guarantee the viability or the quality of the management of Worldline, in particular it does not provide an assessment of the relevance of the choices made by Worldline in terms of action plans, targets, policies, scenario analyses and decarbonization plans, beyond compliance with ESRS reporting requirements.

In addition, in the case of forward-looking information that is by nature uncertain, actual results may differ, sometimes materially, from the forecasts presented in the Group management report.

Our engagement does, however, allow us to express conclusions regarding the process for determining the sustainability information to be reported, the sustainability information itself, and the information reported pursuant to Article 8 of Regulation (EU) 2020/852, as to the absence of identification or, on the contrary, the identification of errors, omissions or inconsistencies of such importance that they would be likely to influence the decisions that readers of the information subject to this engagement might make.

The sustainability information and the information required by Article 8 of Regulation (EU) 2020/852 may be subject to the uncertainty inherent to the state of scientific knowledge and the quality of external data used. Some information is sensitive to the choice of methodology and the assumptions and/or estimates used for its preparation and presented in the Group management report.

Compliance with the requirements resulting from ESRS of the process implemented by Worldline to determine the information reported, including compliance with the requirement to consult the Social and Economic Committee set out in paragraph six of Article L. 2312-17 of the French Labor Code

Nature of procedures carried out

Our procedures consisted in verifying that:

- the process defined and implemented by Worldline, including the obligation to consult the Social and Economic Committee pursuant to paragraph six of Article L. 2312-17 of the French Labor Code, has enabled it, in accordance with ESRS, to identify and assess its impacts, risks and opportunities related to sustainability matters, and to identify the material impacts, risks and opportunities that are disclosed in the Sustainability Statement, and
- the information provided on this process also complies with ESRS.

Conclusions of the procedures carried out

On the basis of the procedures we have carried out, we have not identified any material errors, omissions or inconsistencies regarding the compliance of the process implemented by Worldline with ESRS.

Elements that received particular attention

Information on how Worldline updates its double materiality assessment ("DMA") is disclosed in Section B.1.6 "Double materiality assessment – Description of the processes used to identify and assess material impacts, risks and opportunities" of the Sustainability Statement.

Through interviews with Management and the individuals we considered appropriate, and by inspecting the available documentation, we obtained an understanding of:

- the analyses performed by the entity, in particular the assessment of the internal and external factors considered to justify the updates to the assessment carried out in 2024.

Based on our professional judgement, our procedures notably consisted of:

- exercising professional skepticism regarding the approach implemented by the entity to identify the internal and external factors to be considered in its DMA process;
- assessing the appropriateness of the internal and external factors considered by the entity in light of our knowledge of the entity and of the facts and circumstances specific to it;
- assessing the appropriateness of the description provided in this respect in section B.1.6 "Double materiality assessment – Description of the processes used to identify and assess material impacts, risks and opportunities" of the Sustainability Statement.

Compliance of the sustainability information included in the Sustainability Statement with the requirements of Article L. 233-28-4 of the French Commercial Code, including ESRS

Nature of procedures carried out

Our procedures consisted in verifying that, in accordance with legal and regulatory requirements, including ESRS:

- the disclosures provided enable an understanding of the general basis for the preparation and governance of the sustainability information included in the Sustainability Statement, including the basis for determining the information concerning the value chain and the disclosures exemptions used;
- the presentation of this information ensures its readability and understandability;
- the scope chosen by Worldline for providing this information is appropriate; and
- based on a selection, determined by our assessment of the risk of non-compliance of the information provided, and the expectations of users, that this information does not contain any material errors, omissions or inconsistencies, i.e. that are likely to influence the judgement or decisions of users of this information.

Conclusions of the procedures carried out

Based on the procedures we have carried out, we have not identified any material errors, omissions or inconsistencies regarding the compliance of the sustainability information included in the Sustainability Statement with the provisions of Article L. 233-28-4 of the French Commercial Code, including ESRS.

Without qualifying the above conclusion, we draw your attention to the information disclosed in the paragraph "Uncertainties and limitations" in section "B.1.1.2 Disclosure in relation to specific circumstances", which highlights:

- the uncertainties inherent in the methodologies used to calculate scope 3 greenhouse gas emissions, in particular given the limitations related to the availability, quality and level of aggregation of the purchasing data used;
- the non-disclosure of the percentage of payments aligned with the Company's standard payment terms, expressed in number of days by supplier category, as this data is not available at Group level.

Elements that received particular attention

- Information provided in application of the environmental standard ESRS E1

Information reported in respect of climate change (ESRS E1) is disclosed in Section B.2.1 of the Sustainability Statement.

We present below the elements that received our particular attention regarding the compliance of this information with ESRS.

Based on interviews conducted with the sustainability, environment and finance departments, we assessed whether the description of the policies, actions and targets implemented by Worldline covers the following areas: climate change mitigation and climate change adaptation.

With regard to the information presented by Worldline in respect of its greenhouse gas emissions assessment:

- we familiarized ourselves with the greenhouse gas emissions inventory protocol used by the entity and reviewed its application, for a selection of emission categories and sites for scope 1 and scope 2.
- with regard to scope 3 emission, we assessed:
  - the justification for the inclusion or exclusion of the different categories and the transparency of the information provided in this respect,
  - the information gathering process;
- we assessed the appropriateness of the emission factors used and the related conversion calculations, as well as the calculation and extrapolation assumptions applied to the estimates used by Worldline;
- for directly measurable data, such as energy consumption related to scope 1 and 2 emissions, we reconciled, on a sample basis, the underlying data used to compile the greenhouse gas emissions with the supporting documentation.

With regard to the verification of the decarbonization plan for climate mitigation, our procedures mainly consisted in assessing whether the information reported provides an appropriate description of the structuring assumptions underlying this plan, without expressing an opinion on the appropriateness or level of ambition of the objectives of this decarbonization plan.

Compliance with the reporting requirements set out in Article 8 of Regulation (EU) 2020/852

Nature of procedures carried out

Our procedures consisted in verifying the process implemented by Worldline to determine the eligible and aligned nature of the activities of the entities included in the consolidation.

They also involved verifying the information reported pursuant to Article 8 of Regulation (EU) 2020/852, which involved checking:

- compliance with the rules applicable to the presentation of this information to ensure that it is readable and understandable;
- on a sample basis, the absence of material errors, omissions or inconsistencies in the information provided, i.e. information likely to influence the judgement or decisions of users of this information.

Conclusions of the procedures carried out

On the basis of the procedures we have carried out, we have not identified any material errors, omissions or inconsistencies relating to compliance with the requirements of Article 8 of Regulation (EU) 2020/852.

Elements that received particular attention

We determined that there were no such elements to be disclosed in our report.

Paris-La Défense, March 6, 2026

The Statutory Auditors

DELOITTE & ASSOCIES

Josselin Vernay Catherine Saire

B.6 Tables

B.6.1 List of datapoints in cross-cutting and topical standards that derive from other EU legislation

Publication requirement and data point y related	SFDR reference	Pillar 3 reference	Reference to EU climate indices regulation	EU climate law reference	Sustainability report section
ESRS 2 GOV-1 Governance body diversity paragraph 21, point d)	Indicator No. 13, table #1, annex I		Annex II of Delegated Regulation (EU) 2020/1816		B.1.2.1.1 Composition, diversity, and expertise of governance bodies
ESRS 2 GOV-1 Percentage of independent directors paragraph 21, e)		Annex II of Delegated Regulation (EU) 2020/1816			B.1.2.1.1 Composition, diversity, and expertise of governance bodies
ESRS 2 GOV-4 Statement on due diligence paragraph 30	Indicator No. 10, table #3, annex I				B.1.2.4 Statement on Due Diligence (GOV-4)
ESRS 2 SBM-1 Participation in activities related to fossil fuels paragraph 40, point d) i)	Indicator No. 4, table #1, annex I	Article 449 bis Regulation (EU).No 575/2013; Implementing Regulation (EU) 2022/2453 Commission (6), table 1: Qualitative information on environmental risk and table 2: Qualitative information on social risk	Annex II of Delegated Regulation (EU) 2020/1816		B.1.4 Strategy (SBM-1)
ESRS 2 SBM-1 Participation in activities related to manufacturing of chemicals paragraph 40, d) ii)	Indicator No. 9, table #2, annex I		Annex II of Delegated Regulation (EU) 2020/1816		B.1.4 Strategy (SBM-1)
ESRS 2 SBM-1 Participation in activities related to controversial weapons paragraph 40, d) iii)	Indicator No. 14, table #1, annex I		Article 12, paragraph 1, Delegated Regulation (EU) 2020/1818 (7), annex II Delegated Regulation (EU) 2020/1816	Annex II of Delegated Regulation (EU) 2020/1816	B.1.4 Strategy (SBM-1)
ESRS 2 SBM-1 Participation in activities related to tobacco cultivation and production paragraph 40, d) iv)			Delegated Regulation (EU) 2020/1818, Article 12, paragraph 1, Delegated Regulation (EU) 2020/1816, Annex II	Annex II of Delegated Regulation (EU) 2020/1816	B.1.4 Strategy (SBM-1)
ESRS E1-1 Transition plan to achieve climate neutrality by 2050 paragraph 14				Article 2, paragraph 1, Regulation (EU) 2021/1119	B.2.1.2 Decarbonization plan for climate change mitigation (E1-1)
ESRS E1-1 Enterprises excluded from Paris Agreement reference indices paragraph 16, g)		Article 449 bis Regulation (EU) no 575/2013, Implementing Regulation (EU) 2022/2453, model 1: Banking portfolio — Climate transition risk: Credit quality by sector, emissions and remaining maturity	Article 12, paragraph 1, points d) to g), and Article 12, paragraph 2, Delegated Regulation (EU) 2020/1818		B.2.1.2 Decarbonization plan for climate change mitigation (E1-1)
ESRS E1-4 GHG emission reduction targets paragraph 34	Indicator No. 4, table #2, annex I		Article 449 bis Regulation (EU) no 575/2013, Implementing Regulation (EU) 2022/2453, model 3: Banking portfolio — Climate transition risk: alignment indicators	Article 6 Delegated Regulation (EU) 2020/1818	B.2.1.3 Policies (E1-2) and targets (E1-4) related to climate change

Publication requirement and data point y related	SFDR reference	Pillar 3 reference	Reference to EU climate indices regulation	EU climate law reference	Sustainability report section
ESRS E1-5 Energy consumption produced from fossil fuels by energy source (only sectors with high climate impact) paragraph 38	ndicator No. 5, table #1, and indicator no. 5, table #2, annex I				B.2.1.5 Energy consumption and mix (E1-5)
ESRS E1-5 Energy consumption and energy mix paragraph 37	Indicator No. 5, table #1, annex I				B.2.1.5 Energy consumption and mix (E1-5)
ESRS E1-5 Energy intensity of activities in high climate impact sectors paragraphs 40-43	Indicator No. 6, table #1, annex I				B.2.1.5 Energy consumption and mix (E1-5)
ESRS E1-6 Raw GHG emissions for scopes 1, 2 or 3 and total GHG emissions paragraph 44	Indicators No. 1 and No. 2, table #1, annex I	Article 449 bis Regulation (EU) no 575/2013, Implementing Regulation (EU) 2022/2453, model 1: Banking portfolio — Climate transition risk: Credit quality by sector, emissions and residual maturity	Article 5, paragraph 1, Article 6 and Article 8, paragraph 1, Delegated Regulation (EU) 2020/1818		B.2.1.4 Carbon footprint and performance (E1-6)
ESRS E1-6 Intensity of GHG emissions paragraphs 53 to 55	Indicator No. 3, table #1, annex I	Article 449 bis Regulation (EU) no 575/2013, Implementing Regulation (EU) 2022/2453, model 3: Banking portfolio — Climate transition risk: alignment indicators	Article 8, paragraph 1, Delegated Regulation (EU) 2020/1818		B.2.1.4 Carbon footprint and performance (E1-6)
ESRS E1-7 GHG absorptions and carbon credits paragraph 56				Article 2, paragraph 1, Regulation (EU) 2021/1119	B.2.1.7 GHG removals and GHG mitigation projects financed through carbon credits (E1-7)
ESRS E1-9 Exposure of the reference portfolio to physical climate risks paragraph 66		Annex II Delegated Regulation (EU) 2020/1818, Annex II Regulation (EU) 2020/1816			B.2.1.9 Anticipated financial effects (E1-9)
ESRS E1-9 Disaggregation of monetary amounts by acute and chronic physical risk paragraph 66, point a) ESRS E1-9 Location of significant assets exposed to material physical risk paragraph 66, point c)		Article 449b of Regulation (EU) No 575/2013, Implementing Regulation (EU) 2022/2453 of the Commission, paragraphs 46 and 47, model 5: Banking portfolio — Physical risk related to climate change: exposures subject to physical risk.			B.2.1.9 Anticipated financial effects (E1-9)
ESRS E1-9 Breakdown of the entity's building assets' carrying amount by energy efficiency class paragraph 67, point c)		Article 449b of Regulation (EU) No 575/2013, Implementing Regulation (EU) 2022/2453 of the Commission, paragraph 34, model 2: Banking portfolio — Transition risk related to climate change: Loans secured by real estate assets — Energy efficiency of collateral			B.2.1.9 Anticipated financial effects (E1-9)

Publication requirement and data point y related	SFDR reference	Pillar 3 reference	Reference to EU climate indices regulation	EU climate law reference	Sustainability report section
ESRS E1-9 Degree of exposure of the portfolio to climate-related opportunities paragraph 69		Annex II of Delegated Regulation (EU) 2020/1818 of the Commission			B.2.1.9 Anticipated financial effects (E1-9)
ESRS E2-4 Quantity of each pollutant listed in Annex II to the E-PRTR Regulation (European Pollutant Release and Transfer Register) released to air, water and soil, paragraph 28	Indicator No. 8, Table #1, Annex I; indicator No. 2, Table #2, Annex I; indicator No. 1, Table #2, Annex I; indicator No. 3, Table #2, Annex I				Non-material
ESRS E3-1 Water resources and marine resources, paragraph 9	Indicator No. 7, Table #2, Annex I				Non-material
ESRS E3-1 Policy on this matter, paragraph 13	Indicator No. 8, Table #2, Annex I				Non-material
ESRS E3-1 Sustainable practices concerning oceans and seas, paragraph 14	Indicator No. 12, Table #2, Annex I				Non-material
ESRS E3-4 Total recycled and reused water percentage paragraph 28, point c)	Indicator No. 6.2, Table #2, Annex I				Non-material
ESRS E3-4 Total water consumption in m3 relative to revenue generated by the entity's own activities paragraph 29	Indicator No. 6.1, Table #2, Annex I				Non-material
▶ C1 ESRS 2- SBM 3 - E4 paragraph16 (a) i◀	Indicator No. 7, Table #1, Annex I				Non-material
▶ C1 ESRS 2- SBM 3 - E4 paragraph16 (b) ◀	Indicator No. 10, Table #2, Annex I				Non-material
▶ C1 ESRS 2- SBM 3 - E4 paragraph16 (c) ◀	Indicator No. 14, Table #2, Annex I				Non-material
ESRS E4-2 Sustainable land/soil/agriculture practices or policies paragraph 24, point b)	Indicator No. 11, Table #2, Annex I				Non-material
ESRS E4-2 Sustainable practices/policies concerning oceans/seas paragraph 24, point c)	Indicator No. 12, Table #2, Annex I				Non-material
ESRS E4-2 Deforestation policies paragraph 24, point d)	Indicator No. 15, Table #2, Annex I				Non-material
ESRS E5-5 Non-recycled waste paragraph 37, point d)	Indicator No. 13, Table #2, Annex I				Non-material
ESRS E5-5 Hazardous and radioactive waste paragraph 39	Indicator No. 9, Table #1, Annex I				Non-material
ESRS 2- SBM3 - S1 Forced labour risk paragraph 14, point f)	Indicator No. 13, Table #3, Annex I				Non-material
ESRS 2- SBM3 - S1 Risk of child labour through work paragraph 14, point g)	Indicator No. 12, Table #3, Annex I				Non-material

Publication requirement and data point y related	SFDR reference	Pillar 3 reference	Reference to EU climate indices regulation	EU climate law reference	Sustainability report section
ESRS S1-1 Commitments to implement a human rights policy paragraph 20	Indicator No. 9, Table #3, and Indicator No. 11, Table #1, Annex I				B.3.1.5 Policies related to own workforce (S1-1)
ESRS S1-1 Reasonable due diligence policies on questions covered by ILO fundamental conventions 1 to 8, paragraph 21		Annex II of Delegated Regulation (EU) 2020/1816 of the Commission			B.3.1.5 Policies related to own workforce (S1-1)
ESRS S1-1 Processes and measures to prevent human trafficking paragraph 22	Indicator No. 11, Table #3, Annex I				B.3.1.5 Policies related to own workforce (S1-1)
ESRS S1-1 Policy on prevention or system for managing workplace accidents paragraph 23	Indicator No. 1, Table #3, Annex I				B.3.1.5 Policies related to own workforce (S1-1)
ESRS S1-3 Grievance mechanisms or complaint handling paragraph 32, point c)	Indicator No. 5, Table #3, Annex I				B.3.1.4 Employee interests and views (S1.SBM-2), processes for engaging with employees and employee representatives about impacts (S1-2), and remediation processes for negative impacts and channels for employees to raise concerns (S1-3)
ESRS S1-14 Number of deaths and numbers and rates of work-related accidents paragraph 88, points b) and c)	Indicator No. 2, Table #3, Annex I		Annex II of Delegated Regulation (EU) 2020/1816 of the Commission		B.3.1.7 Health and safety at work (S1-14)
ESRS S1-14 NoLost days due to injuries, accidents, death or illness paragraph 88, point e)	Indicator No. 3, Table #3, Annex I				B.3.1.7 Health and safety at work (S1-14)
ESRS S1-16 Unadjusted gender pay gap, paragraph 97 (a)	Indicator No. 12 Table #1, Annex I		Annex II of Delegated Regulation (EU) 2020/1816 of the Commission		B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) et (S1-17)
ESRS S1-16 Excessive pay of CEOs ratio, paragraph 97 (b)	Indicator No. 8 Table #3, Annex I				B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) et (S1-17)
ESRS S1-17 Cases of discrimination paragraph 103, point a)	Indicator No. 7, Table #3, Annex I				B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) et (S1-17)
ESRS S1-17 Non-compliance with UN Guiding Principles on Business and Human Rights and OECD Guidelines paragraph 104 (a).	Indicator No. 10, Table #1, and Indicator No. 14 Table #3 Annex I		Annex II of Delegated Regulation (EU) 2020/1816 of the Commission Article 12(1) of Delegated Regulation (EU) 2020/1818 of the Commission		B.3.1.9 Equal treatment for all, inclusion and diversity (S1-9), (S1-10), (S1-11), (S1-16) et (S1-17)
ESRS 2 - SBM3 – S2 Significant risk of child labor or forced labor in the value chain paragraph 11 (b).	Indicator No. 12 and No. 13 Table #3, Annex I				B.3.2.1 Material impacts, risks and opportunities and their interaction with workers in the value chain (ESRS 2 SBM-3)
ESRS S2-1 Commitments to implement a human rights policy paragraph 17	Indicator No. 9, Table #3, and Indicator No. 11, Table #1, Annex I				B.3.2.2 Policies related to value chain workers (S2-1)
ESRS S2-1 Policies relating to workers in the value chain paragraph 18	Indicators No. 11 and No. 4, Table #3, Annex I				B.3.2.2 Policies related to value chain workers (S2-1)

Publication requirement and data point y related	SFDR reference	Pillar 3 reference	Reference to EU climate indices regulation	EU climate law reference	Sustainability report section
ESRS S2-1 Non-compliance with UN Guiding Principles on Business and Human Rights and OECD Guidelines paragraph 19	Indicators No. 10, Table #1, Annex I		Annex II of Delegated Regulation (EU) 2020/1816 of the Commission Article 12(1) of Delegated Regulation (EU) 2020/1818 of the Commission		B.3.2.2 Policies related to value chain workers (S2-1)
ESRS S2-1 Diligence policies on matters covered by the ILO fundamental conventions 1 to 8, paragraph 19			Annex II of Delegated Regulation (EU) 2020/1816 of the Commission		B.3.2.2 Policies related to value chain workers (S2-1)
ESRS S2-4 Human rights concerns and incidents related to the value chain in upstream and downstream directions, paragraph 36	Indicators No. 14, Table #3, Annex I				B.3.2.5 Actions taken concerning value chain workers (S2-4)
ESRS S3-1 Commitments to implement a human rights policy paragraph 16	Indicator No. 9, Table #3, Annex I, and Indicator No. 11, Table #1, Annex I				Non-material
ESRS S3-1 Non-compliance with guiding principles relating to business and human rights, ILO principles or OECD guidelines paragraph 17	Indicator No. 10, Table #1, Annex I		Annex II of Delegated Regulation (EU) 2020/1816, Article 12(1) of Delegated Regulation (EU) 2020/1818		Non-material
ESRS S3-4 Human rights issues and incidents paragraph 36	Indicator No. 14, Table #3, Annex I				Non-material
ESRS S4-1 Policies relating to consumers and end-users paragraph 16	Indicator No. 9, Table #3, and Indicator No. 11, Table #1, Annex I				B.3.3.2.2 Policies related to platform resilience (S4-1) and B.3.3.3.2 Policies (S4-1) and targets (S4-5) related to personal data protection
ESRS S4-1 Non-compliance with guiding principles relating to business and human rights and OECD guidelines paragraph 17	Indicator No. 10, Table #1, Annex I		Annex II of Delegated Regulation (EU) 2020/1816	Article 12(1) of Delegated Regulation (EU) 2020/1818	B.3.3.2.2 Policies related to platform resilience (S4-1) and B.3.3.3.2 Policies (S4-1) and targets (S4-5) related to personal data protection
ESRS S4-4 Human rights issues and incidents paragraph 35	Indicator No. 14, Table #3, Annex I				B.3.3.2.4 Actions regarding platform resilience (S4-4) and B.3.3.3.4 Actions related to personal data protection on all the value chain (S4-4)
ESRS G1-1 United Nations Convention against Corruption paragraph 10, point b)	Indicator No. 15, Table #3, Annex I				B.4.1.5 Prevention and detection of corruption and bribery (G1-3)
ESRS G1-1 Protection of whistleblowers paragraph 10, point d)	Indicator No. 6, Table #3, Annex I				B.4.1.4 Corporate culture and business conduct policies
ESRS G1-4 Fines for violation of anti-corruption legislation and acts of corruption paragraph 24, point a)	Indicator No. 17, Table #3, Annex I		Annex II of Delegated Regulation (EU) 2020/1816		B.4.1.6 Confirmed incidents of corruption and bribery (G1-4)
ESRS G1-4 Anti-corruption norms and acts of corruption paragraph 24, point b)	Indicator No. 16, Table #3, Annex I				B.4.1.6 Confirmed incidents of corruption and bribery (G1-4)

B.6.2 TCFD Framework

Themes	TCFD recommendations	Source of the information
Governance	a) Role of the Board of Directors in corporate climate governance	A.1.2.2., C.1
	b) Role of the management in corporate climate governance	A.1.2.2., C.1
Strategy	a) Description of climate risks and opportunities on the short, medium and long term	C.2.3
	b) Integration of risks and opportunities in company's business model, strategy, and investments	C.2.3
	c) Assessment of the Company's resilience to climate risks considering different climate scenarios including a "2°C" scenario or lower	C.2.3
Risk management	a) Climate Risk Identification and Assessment Process	C.2.3 ; F.2.3.7
	b) Climate risk management Process	C.2.3, F.2.3.7
	c) Integration into the business risk management process	C.2.3, F.2.3.7
Indicators and objectives	a) Financial and non-financial indicators used as part of the Company's climate strategy	C.7
	b) Greenhouse gas emission balance of scopes 1 and 2 and, if appropriate, scope 3	C.3.1.1.1
	c) Company climate goals and results achieved in pursuit of these goals	C.3.1.2, C.3.1.3

B.6.3 SASB-PDF – Issued IFRS Standards

TOPIC	METRICS	CATEGORIES	UNIT OF MEASUREMENT	CODE	LOCATION OF INFORMATION
Environmental footprint of physical infrastructure	(1) Total energy consumed, (2) percentage of electricity from the grid, and (3) percentage of renewable energy	Quantitative	Gigajoules (GJ)*, Pourcentage (%)	TC-SI-130a.1	B.2.1.5. Energy consumption and mix (E1-5)
	(1) Total water abstracted, (2) total water consumed; percentage of each in regions with high or extremely high baseline water stress	Quantitative	One thousand cubic metres (m^3), Percentage (%)	TC-SI-130a.2	Non-material subject (more details available in section B.1.6 Double Materiality Analysis)
	Discussion on Integrating Environmental Considerations into Strategic Data Center Needs Planning	Discussions and analyses	N/A	TC-SI-130a.3	B.2.1.6 Actions and resources related to climate change policies (E1-3)
Data protection and freedom of expression	Description of Targeted Advertising and User Privacy Policies and Practices	Discussions and analyses	N/A	TC-SI-220a.1	B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)
	Number of users whose information is used for secondary purposes	Quantitative	Number	TC-SI-220a.2	B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)
	Total amount of monetary losses resulting from legal proceedings related to user privacy	Quantitative	Presentation currency	TC-SI-220a.3	Not reported because outside the scope of Worldline
	(1) Number of requests from judicial authorities for user information, (2) number of users whose information was requested, (3) percentage resulting in disclosure	Quantitative	Number, Percentage (%)	TC-SI-220a.4	B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)
	List of countries where key products or services are subject to government-imposed surveillance, blocking, content filtering, or censorship	Discussions and analyses	N/A	TC-SI-220a.5	B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)
Data Security	(1) Number of data breaches, (2) percentage of personal data breaches, (3) number of users affected	Quantitative	Number, Percentage (%)	TC-SI-230a.1	B.3.3.3.3 Performances and objectives related to personal data protection (S4-5)
	Description of the approach to identifying and addressing data security risks, including the use of third-party cybersecurity standards	Discussions and analyses	N/A	TC-SI-230a.2	B.3.3.3.2 Policies (S4-1) and targets (S4-5) related to personal data protection

TOPIC	METRICS	CATEGORIES	UNIT OF MEASUREMENT	CODE	LOCATION OF INFORMATION
Recruiting and managing a global, diverse and skilled workforce	Percentage of employees requiring a work visa	Quantitative	Percentage (%)	TC-SI-330a.1	N/A
	Employee engagement percentage	Quantitative	Percentage (%)	TC-SI-330a.2	B.3.1.6.4 Performances related to talent attraction and retention, training, skills, and career development (S1-13)
	Percentage of (1) gender representation and (2) diversity groups for (a) executive management, (b) non-executive management, (c) technical employees, and (d) all other employees	Quantitative	Percentage (%)	TC-SI-330a.3	B.3.1.9.3 Performances related to equal treatment, inclusion and diversity (S1-9), (S1- 10), (S1-11), (S1-12), (S1-16) and (S1-17)
Intellectual Property Protection and Competitive Behaviour	Total amount of monetary losses resulting from legal proceedings related to anti-competitive conduct regulations	Quantitative	Presentation currency	TC-SI-520a.1	N/A
Management of systemic risks related to technological disruptions	Number of (1) performance issues and (2) service interruptions; (3) Total customer downtime	Quantitative	Number, Days	TC-SI-550a.1	N/A
	Description of Business Continuity Risks Associated with Business Interruptions	Discussions and analyses	N/A	TC-SI-550a.2	B.4.2.2 Material impacts, risks and opportunities related to responsible purchasing

B.7 Worldline's vigilance plan

Integration of the vigilance plan into the CSRD project (2025)

In 2025, Worldline integrated its work and risk assessments related to the duty of vigilance into the overall risk analysis process mandated by the Corporate Sustainability Reporting Directive (CSRD). This integration is justified by the fact that the themes addressed in both topics overlap, with both regulations converging on the same issues.

This section provides a clear and concise overview of Worldline's vigilance plan (the "Plan"). The Plan describes the methodology used to identify risks associated with serious violations of human rights, fundamental freedoms, health and safety, and the environment, as well as the measures implemented to prevent these risks.

The Plan has been updated based on initiatives from the CSRD project, which involved various departments, including CSR, risk management, compliance, legal services, procurement, human resources, and finance. A steering committee, composed of managers from these departments, oversees the project's progress and reviews strategic steps and decisions.

In accordance with French law on the duty of vigilance, Worldline's vigilance plan includes the following elements:

- a risk mapping process to identify, analyze, and prioritize significant threats;
- mitigation, prevention, and monitoring plans for risks;
- an alert mechanism to gather alerts concerning potential risks;
- a monitoring system to evaluate the effectiveness of implemented measures.

Risk assessment

In 2025, the risk assessment of the vigilance plan was updated and strengthened as part of the CSRD project. Worldline identified, analyzed, and prioritized the following risks through a dual assessment of their relative importance.

Risks are classified according to their severity (impact) and likelihood of occurrence, taking into account the context of activities and the group's value chain. For more details on the process used to identify and evaluate key issues, please refer to the Sustainability Report, section B.1.6 Double Materiality Analysis – Description of the process to identify and assess material impacts, risks and opportunities (IRO-1).

The risk domains and sub-risks evaluated are the following:

Human rights and fundamental freedoms:

- Child labor and forced labor
- Collective bargaining: including the percentage of workers covered by collective agreements
- Freedom of association: including the existence of works councils and workers' rights to information, consultation, and participation
- Affected communities
- Secure employment

Health and safety:

- Working conditions
- Work-life balance
- Measures against violence and harassment in the workplace
- Employment and inclusion of persons with disabilities
- Diversity
- Training and skills development
- Gender equality and equal pay for work of equal value

Environnent:

- Extreme weather events (e.g., storms, floods, wildfires, droughts, and landslides)
- Rising temperatures
- Poorly managed energy consumption (e.g., water and energy use)
- Pollution
- Carbon footprint
- Poorly managed consumption of IT products (i.e., impact of product lifecycle)
- Impact on biodiversity

The results of this assessment are illustrated in Worldline's double materiality risk map (please refer to the Sustainability Report, Section B.1.6 "Double materiality analysis - Description of the process used to identify and assess material impacts, risks, and opportunities (IRO-1)"). These conclusions are used by various stakeholders to define action plans and corrective measures.

Action plans for risk mitigation

Each identified risk is addressed through specific policies, targeted actions, and monitoring plans. The correspondence table below details the relevant sections of the Sustainability Report, which describe the prevention and mitigation plans implemented.

Scope	Risk Areas	References in the Universal Registration Document
Worldline entities	Environment	Section B.2 Environment p.101 to 142
	Human rights	Section B.3 Social p.143 to 167
	Health and Safety	Section B.3 Social p.155 to 158
Worldline Value Chain		Section B.2 Environment p.127 to 142, Section B.3 Human Rights p.167 to 178 Section B.4.2 Supplier relationship management (G1-2), including Payment practices (G1-6) within Worldline's Responsible Purchasing Strategy, p.188 to 193

Alert System

Worldline has implemented a dedicated alert system known as the **Integrity Line (EQS).** This mechanism allows Worldline employees and third parties to report any concerns or allegations regarding violations of Worldline's Code of Ethics or internal policies, as well as violations of local laws and regulations or any wrongful acts.

Allegations related to human rights violations, environmental issues, or health and safety can be reported via the Integrity Line.

For more details on the alert system, whistleblower protection, and the report on alerts received in 2025, please refer to section B.4.1.4 Corporate culture and business conduct policies (pages 181 to 184 in the URD).

About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025.
worldline.com

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

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