



2020



**NON-FINANCIAL
PERFORMANCE
STATEMENT**

CORPORATE SOCIAL RESPONSIBILITY

This chapter outlines the Ingenico Group's approach to Corporate Social Responsibility, its policies, commitments, achievements and results. It aims at reporting transparently the approach implemented to contribute to the United Nations Sustainable Development Goals (SDGs).

Compliance with the European Directive 2014/95/EU on the declaration of extra-financial performance.

The EU Directive 2014/95/EU amending Directive 2013/34/EU as regards disclosure of non-financial and diversity information by certain large undertakings and groups (the non-financial reporting directive -NFRD) has been transposed into French national legislation in 2017 through three different instruments: (i) Article 216 of Law No. 2017-86 of January 27, 2017 relating to equality and citizenship; (ii) Ordinance No. 2017-1180 of July 19, 2017 on the publication of non-financial information by certain large companies and certain groups of companies; (iii) Decree No. 2017-1265 of August 9, 2017 issued for the application of ordinance No. 2017-1180 of July 19, 2017 relating to the publication of non-financial information by certain large companies and certain groups of companies.

This legal landscape enabled the establishment of a new framework for the disclosure of non-financial information by large companies. Such directive modifies the applicable rules regarding the publication requirements for Corporate Social Responsibility related information. This regulation covers and replaces other laws on this topic, and is intended to become a strategic management tool for the Company, concise and intelligible, as well as focused on significant information for all the relevant stakeholders.

This new reporting directive aims at improving the relevance, consistency and comparison of extra-financial information published in Europe and introduces a more global and material vision of extra-financial reporting. Together with the UN SDGs and with the PACTE law in France, this new regulation spurs companies to think about their activity with regard to their contribution and impact on society through an integrated thinking and to serve the ambition of a more sustainable development, taking into account all stakeholders' interest.

Eventually, this reporting also complies with the commitment made to the Global Compact to publish an annual Communication on Progress (COP), with the GRI standards and the application of its reporting principles and with the expectations of all the Group's stakeholders.

CROSS-REFERENCE TABLE OF THE EXTRA-FINANCIAL PERFORMANCE DECLARATION

Articles L. 225-102-1 and R. 225-105 of the French Commercial Code	Sections and paragraphs of this document
Business model of the company	1.2.3
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Impact of the Company's activities in the struggle against corruption and tax evasion	3.2 3.1.1
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Measures taken in favour of persons with disabilities	2.5.1 (Paragraph 5 to 9)

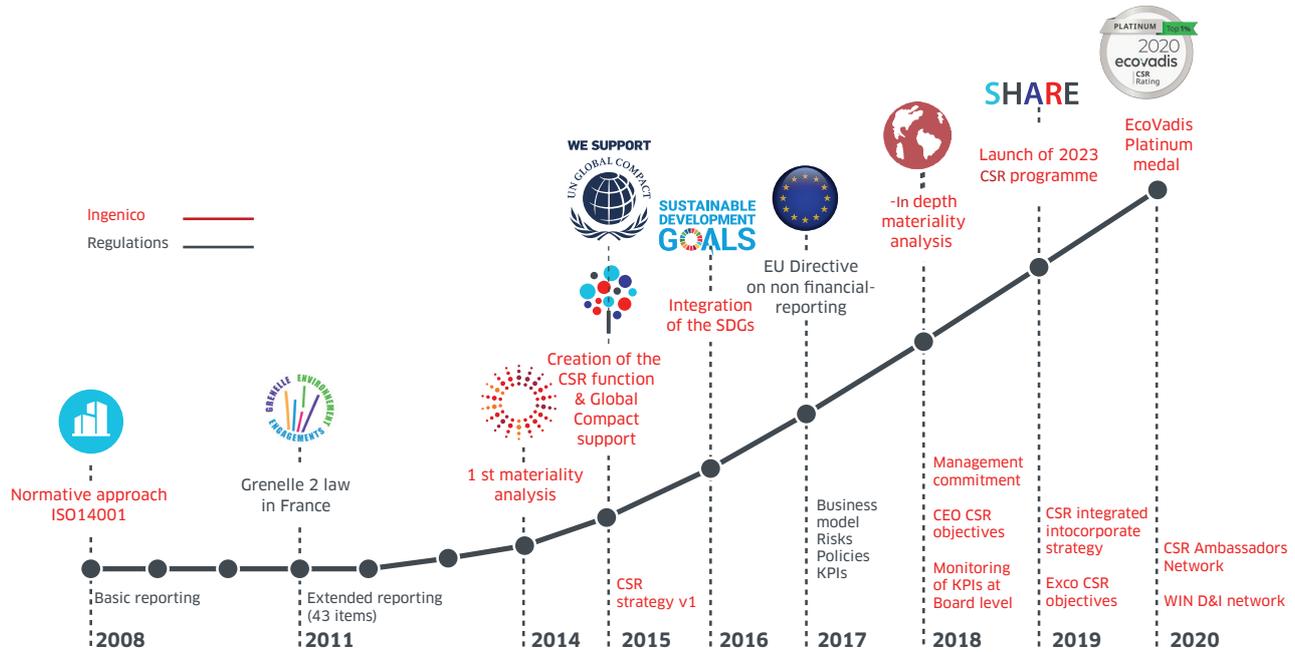
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1 CSR for Ingenico Group

Ingenico Group has been engaged for several years in a responsible approach, which took on fresh impetus in 2019 with the launch of the **SHARE** 2023 programme aimed at steering its actions over a five-year period.

This programme reflects the gradual integration of CSR into the Company's strategy and business model. The group has thus moved from a normative and regulatory compliance approach to a proactive commitment to societal progress, a leadership CSR supported by the Company's governance bodies, generating opportunities to improve the Group's overall competitiveness and performance.



1.1 CONTEXTUAL ANALYSIS

Due to the Covid-19 pandemic which has disrupted the international context, Ingenico Group, like all companies, has had to face and reorganise itself by providing appropriate responses throughout the Group. A crisis unit has been set up to make the best decisions in real time, with the primary

objective of ensuring the health of employees but also the sustainability of the Group while respecting the various government recommendations. The following chapters describe numerous measures implemented according to the subjects concerned.

1.1.1 CONSIDERATION OF TRENDS

Ingenico takes into account the various trends and developments that will change our lifestyles and behaviours by 2030, including:

- a demographic explosion;
- an important urbanisation;
- the growth of globalisation;
- an increased innovation;
- climate related issues.

We are now in a new era in terms of trade, where payment methods are completely dissociated from where purchases are made. The payments industry is one of the fastest-growing and rapidly evolving industries driven by technological and operational innovations.

These new technologies are changing the businesses and mapping of established payment players with the entry of new Fintech systems that respond to emerging trends. This technological development also raises questions about the associated issues of data protection and information system security. Potent threats are emerging (fraud, corruption, money laundering, cyberterrorism, ...) posing risks to the business model. It is also essential to prepare employees for the jobs of tomorrow by strengthening their skills and their commitment.

In a forward-looking approach resolutely turned towards the future, the Group has analysed the main impacts, risks and opportunities associated with its growing activities. In this technological revolution, its objective is to find new ways of bringing progress to maximise its positive and sustainable impacts for its stakeholders while reducing its nuisances.

The Group's CSR approach is in line with the guidelines of its business model to fully support it, both in terms of strengthening technological, industrial and human capacities, and in the development of innovative products that meets the needs of a more inclusive, more responsible and more sustainable society. Digital payments are making a difference in the lives of many people in developing countries by providing financial services to unbanked populations. In

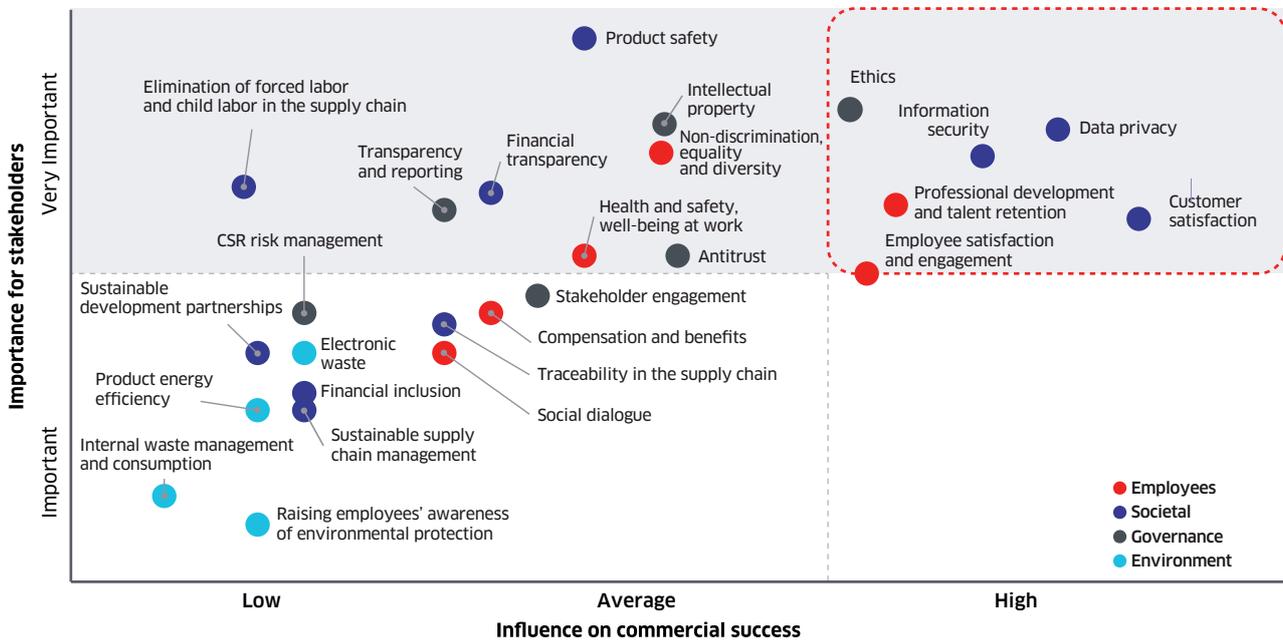
a context where two billion people in the world are unbanked, more than half of whom are women, financial inclusion makes an essential contribution to the achievement of the United Nations Sustainable Development Goals (SDGs), by reducing poverty, hunger and gender inequality.

1.1.2 MATERIALITY ANALYSIS

In 2018, a materiality study of CSR issues was carried out in order to update the Ingenico Group's CSR strategy. A survey of the Group's stakeholders was conducted to gather their opinions on the degree of importance they attach to Ingenico's economic, social, environmental and governance issues. For more details, see section 1.4.3, "Stakeholder consultation". At the same time, members of the Executive Committee assessed the impact of these issues on the growth of the company's business model.

The results of this study confirmed the importance of information security, data privacy and ethical matters. It also highlighted the importance of customer satisfaction and human resources issues (professional development and talent retention, and employee satisfaction and engagement).

Main issues with regard to their importance for stakeholders and their influence on the growth of Ingenico Group's business model

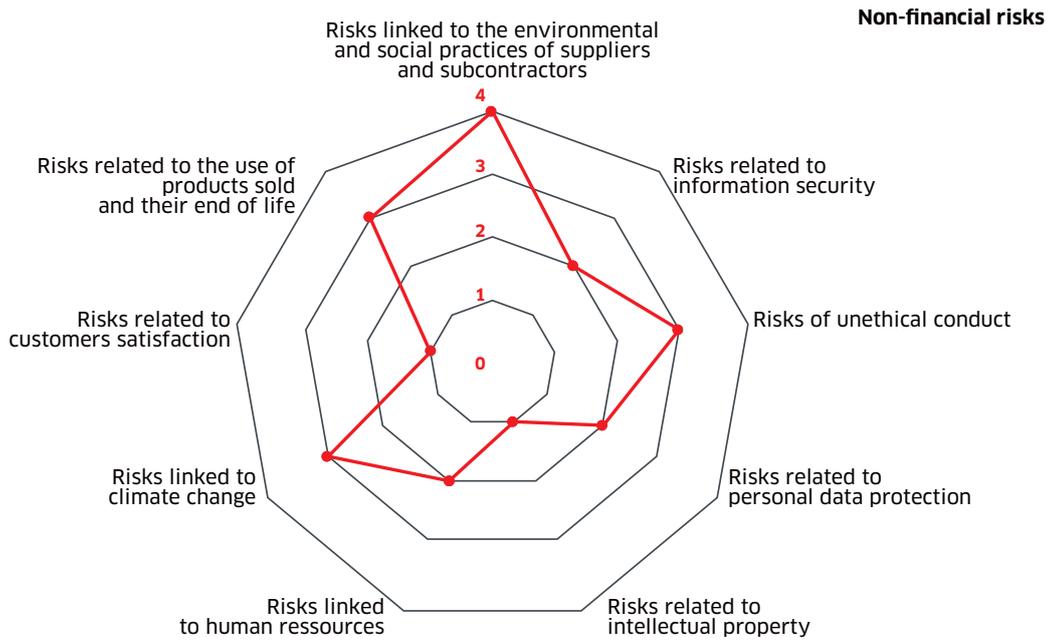


1 CSR for Ingenico Group

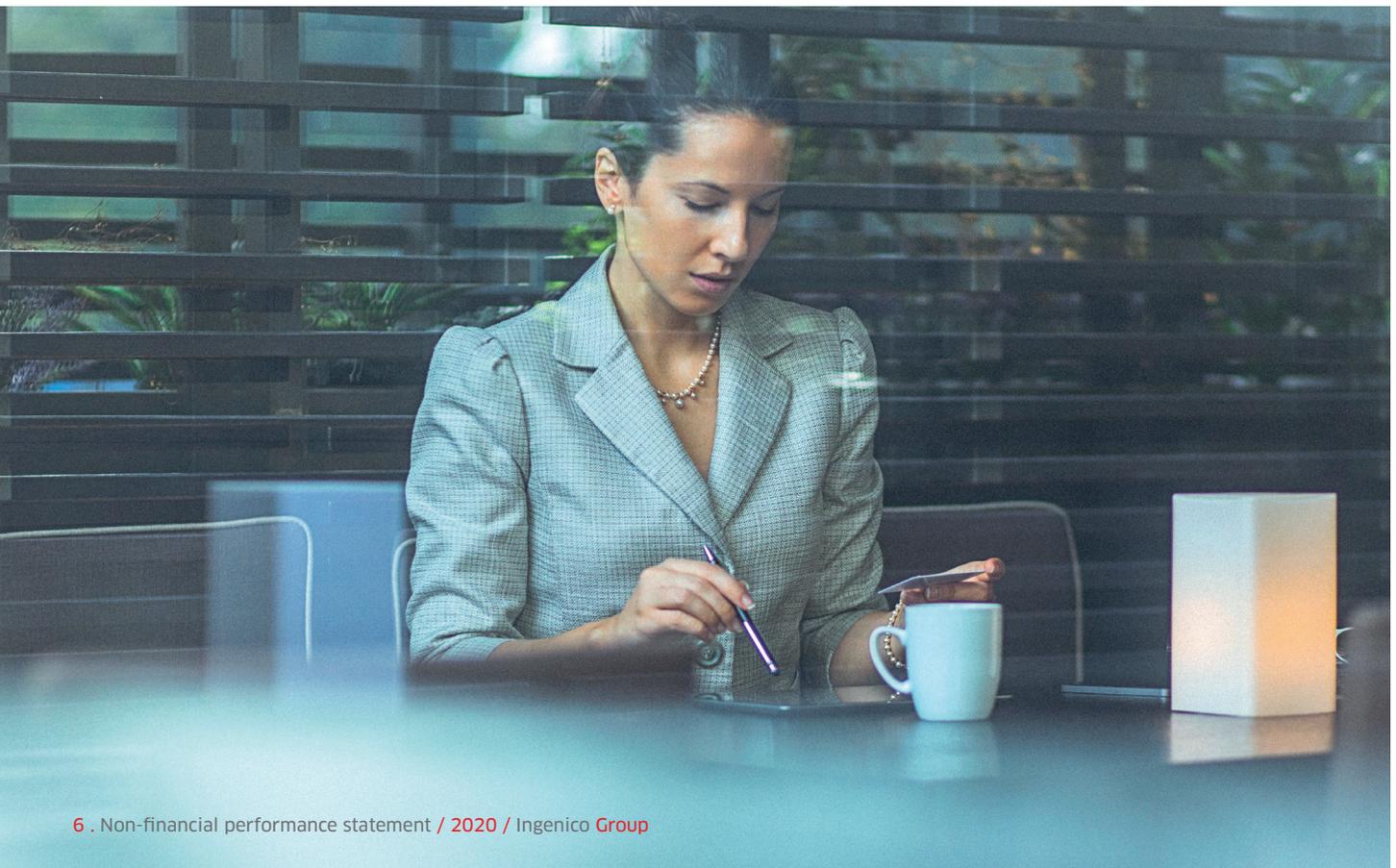
1.1.3 NON-FINANCIAL RISKS

The main social and environmental risks for stakeholders and for society at large are identified and prioritised through a mapping carried out jointly by the CSR and enterprise risk management departments of Ingenico Group. The criticality of non-financial risks is determined according to the potential impact for the stakeholders and the

probability of occurrence, which then makes it possible to prioritise them by giving an inherent risk before the implementation of the policies and associated actions of risk control. Non-financial risks are therefore prioritised according to the level of criticality (low / medium / high / major).



The materiality analysis presented in chapter 1.1.2 and the mapping of non-financial risks are complementary approaches enabling Ingenico Group to identify the main opportunities to be seized as well as the main non-financial risks related to its activities. It is on this basis that it has developed its CSR strategy.



SUMMARY OF THE NON-FINANCIAL RISKS, OPPORTUNITIES, POLICIES AND ACTIONS IMPLEMENTED

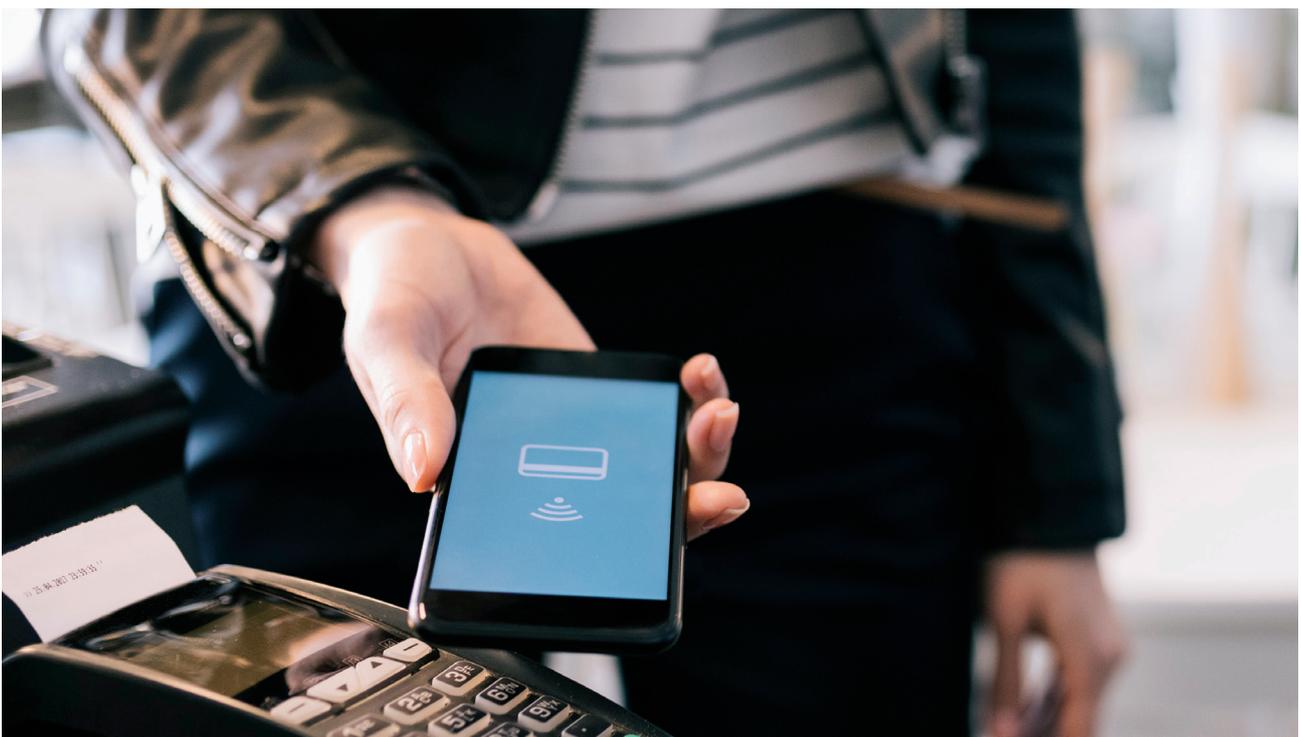
Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
<ul style="list-style-type: none"> Risks linked to the environmental and social practices of suppliers and subcontractors * 	<ul style="list-style-type: none"> Ingenico Group requires its suppliers and subcontractors to respect a certain number of commitments (limitation of working hours, definition of a minimum age for being able to work, ...). These various points are detailed in the CSR Agreement signed by suppliers. 	<ul style="list-style-type: none"> Responsible supply chain management 	<ul style="list-style-type: none"> Supplier risk mapping (See 3.8.1.2 Suppliers CSR risk mapping) Contractual requirements Assessment of suppliers' CSR performance Traceability of conflict minerals (See 3.8.3 Contractual obligations, evaluation and monitoring of suppliers) 	<ul style="list-style-type: none"> % Of strategic components suppliers evaluated on their CSR performance % of component suppliers giving the origin of the minerals used
<ul style="list-style-type: none"> Risks linked to climate change 	<ul style="list-style-type: none"> Ingenico Group's activity contributes to energy consumption and related greenhouse gas emissions. The Group is responsible for setting CO2 emission reduction targets and using renewable energy sources to support the fight against climate change. 	<ul style="list-style-type: none"> Energy Efficiency Development of sustainable solutions 	<ul style="list-style-type: none"> Evaluation of greenhouse gas emissions Greenhouse gas emission reduction targets (See 4.3 Group greenhouse gas emissions) Renewable energy for processing payment transactions (See 4.2.2 Impacts linked to the products and services offered) 	<ul style="list-style-type: none"> CO2 emissions (Scope 1, 2 and 3) % electricity consumed from renewable energy
<ul style="list-style-type: none"> Risks linked to human resources 	<ul style="list-style-type: none"> As part of its transformation, the Group could be impacted by a certain number of risks: inadequate skills, excessive rotation of resources, loss of knowledge, This could have an impact on its ability to complete this transformation. 	<ul style="list-style-type: none"> Professional development and talent retention Employee satisfaction and engagement 	<ul style="list-style-type: none"> Ingenico University / LinkedIn Learning Training programmes Retention of key talent (See 2.1.2 Supporting skills development and 2.3.3 Talent retention) Employee satisfaction survey Engagement schemes available to employees (See 2.1.3 Strengthening employee engagement) 	<ul style="list-style-type: none"> Number of training hours per employee % of employees with access to LinkedIn Learning Participation rate in the People IN! survey eNPS

1 CSR for Ingenico Group

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
<ul style="list-style-type: none"> Risks related to the use of products sold and their end of life 	<ul style="list-style-type: none"> Payment terminals can present risks in terms of electrical safety. Their design requires the use of resources that may be limited. Finally, they must be collected and recycled to limit electronic waste and promote the circular economy.. 	<ul style="list-style-type: none"> Product safety Electronic waste management Recycling opportunities 	<ul style="list-style-type: none"> Environmental Regulatory watch (See 4.1.2 Compliance with applicable environmental regulations) Quality control procedure for terminals (See 3.6 Product safety) Collection systems for end-of-life terminals (See 4.2.2 Impacts linked to the products and services offered) 	<ul style="list-style-type: none"> % of payment terminals sold in the last 3 years for which a recycling solution exists
<ul style="list-style-type: none"> Risks of unethical conduct 	<ul style="list-style-type: none"> Due to its international footprint, Ingenico Group is subject to numerous national and international regulations. The Group's Code of Ethics indicates precisely which behaviours are not accepted by the Group (e.g. corruption). Failure to do so would represent a reputational as well as financial risk due to potential penalties 	<ul style="list-style-type: none"> Brand image and trust 	<ul style="list-style-type: none"> Code of ethics Gifts and hospitality policy Anti-corruption policy Conflict of interest policy Whistle-blowing system Conflict of interest questionnaire (See 3.1 Ethics and combating corruption) 	<ul style="list-style-type: none"> % of employees who have signed the Group's Code of Ethics % of suppliers having signed the Group's Code of Ethics
<ul style="list-style-type: none"> Risks related to intellectual property 	<ul style="list-style-type: none"> As the Group develops its own products and services its intellectual property may not be sufficiently protected or that the use of a technology may infringe a third-party patent 	<ul style="list-style-type: none"> Protection of intellectual property 	<ul style="list-style-type: none"> Monitoring of prior patent claims Use of (law) firms specialising in intellectual property (See 3.4 Intellectual property) 	<ul style="list-style-type: none"> Number of patents issued
<ul style="list-style-type: none"> Risks related to information security * 	<ul style="list-style-type: none"> The number and sophistication of cyber threats are constantly increasing. Due to its positioning, the Group could be a privileged target and could be subject to different types of attack (DDoS, Phishing, ...). 	<ul style="list-style-type: none"> Advanced security offers 	<ul style="list-style-type: none"> Compliance with the security standards developed by PCI SSC Regular intrusion and backup testing by the Ingenico ISD (See 3.5 Information Security) 	<ul style="list-style-type: none"> Number of data centres certified ISO 27001

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
<ul style="list-style-type: none"> Risks related to personal data protection 	<ul style="list-style-type: none"> Due to the nature of its business, a large amount of data, including personal data, is processed every day. Moreover, the importance of this subject is constantly increasing for all countries in which the Group operates. Thus, a data leak or misuse of data would be harmful to the Group and to third parties. 	<ul style="list-style-type: none"> Operational excellence Resilience Brand image and trust 	<ul style="list-style-type: none"> Raising employee awareness of personal data protection Compliance with GDPR obligations (See 3.3 Data Privacy) 	
<ul style="list-style-type: none"> Risks related to customer satisfaction 	<ul style="list-style-type: none"> As customer satisfaction is a priority for the Group, the inability to achieve the desired level of service represents a risk of degraded service and therefore inconvenience for final customers, which would have an impact on the ability of the Group's customers to achieve their own objectives. 	<ul style="list-style-type: none"> Quality of services provided Competitive advantage 	<ul style="list-style-type: none"> Customer satisfaction survey and associated action plans Ingage programme (See 3.10.2 Customers) 	<ul style="list-style-type: none"> NPS

The global pandemic (Covid-19) has impacted Ingenico Group in the same way as all the other players. The risks identified as being impacted by this pandemic are marked in the previous table with an «*». In order to deal with this unprecedented situation, the Group has set up a crisis management system, with a Group unit coordinating all activities and decisions in order to protect the health of employees as a priority, but also to ensure business continuity.



1 CSR for Ingenico Group

1.2 COMMITMENT

1.2.1 CSR charter

As a global company, Ingenico Group has a responsibility towards people and the planet, and a role to play in building tomorrow's world. We believe that managing the environmental and social dimensions of our activities is essential to the sustainability of our business and a source of economic performance.

This CSR charter shared with all Ingenico Group employees is based on five commitments that everyone is invited to apply in their activities.

GOVERNANCE



Ensuring responsible and ethical business practices

We are committed to the highest standards of environmental protection, working conditions, health, safety and social justice with all our stakeholders and, in particular, in the management of our supply chain

CORPORATE CITIZENSHIP



Ensuring an optimal level of security for the users of our solutions

The protection of sensitive data during payment is part of Ingenico Group's values. We also believe that the protection of personal data and the respect of the individual's right to privacy are of paramount importance. We are committed to providing the most secure payment solutions for our customers, their customers, partners and other stakeholders

Grow in harmony with society

We are determined to develop our activities in harmony with our ecosystem. To this end, we strive to maintain a regular and open dialogue with our stakeholders in order to foster collaborative innovation and meet the needs of local markets, with a particular focus on positive impact solutions to raise funds for charities or to facilitate financial transparency and inclusion.

ENVIRONMENT



Control our environmental footprint

We are committed to developing payment solutions that have a low impact on the environment. We also strive to minimise the environmental footprint resulting from the operations of our infrastructure and activities.

EMPLOYEES



Developing a thriving Ingenico Group community

We strive to provide a working environment that maintains respectful relationships, which is safe, open and inclusive. CSR contributes to the positive corporate culture that we aim to foster in order to strengthen employee engagement, which is essential to business performance.

1.2.2 Other charters and policies

To cover the main non-financial risks identified by the Group, the Group has implemented policies. Some are formally documented and accessible to its employees and, in some cases, to its external stakeholders on its website, www.ingenico.com:

- environmental charter;
- code of ethics and business conduct;
- anti-corruption policy;
- gifts and hospitality policy;
- whistle-blowing policy;
- responsible purchasing charter;
- direct and indirect purchasing policies;
- due diligence policy for external service providers;
- business continuity policy.

1.2.3. Ingenico Group Business Model

Ingenico Group's business model incorporates an ambition to create value for all its stakeholders.



1 CSR for Ingenico Group

CAPITAL

HUMAN

- 8,277 employees
- 97 nationalities
- 32.5 % women
- Classroom-based and e-learning training programs

NATURAL

- Electricity (16,440.4 MWh⁽¹⁾)
- Natural gas (6,552.2 MWh⁽¹⁾)
- Water (76.4 m³⁽¹⁾)
- Renewable energies (8 %⁽¹⁾)
- Minerals

INTELLECTUAL

- 8% of revenue devoted to R&D in 2020
- A dedicated innovation team
- Partnerships with players in the digital world
- Collaboration with startups and business incubators

SOCIAL

- Development of financial transparency
- Development of financial inclusion
- Technical expertise for fundraising

MANUFACTURING

- 221 sites around the world
- Fables model (outsourced production)

TECHNICAL

- 36 data centers⁽¹⁾
- Acquisition platforms and licences

BUSINESS

AMBITION

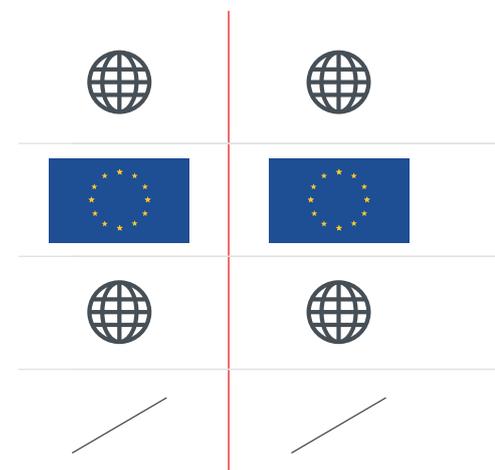
To provide our customers and partners with the most innovative and reliable payment services in order to generate ethical, inclusive and transparent growth

OFFER



CUSTOMERS

- BANKS & ACQUIRERS
- SMB
- ENTERPRISE
- ONLINE



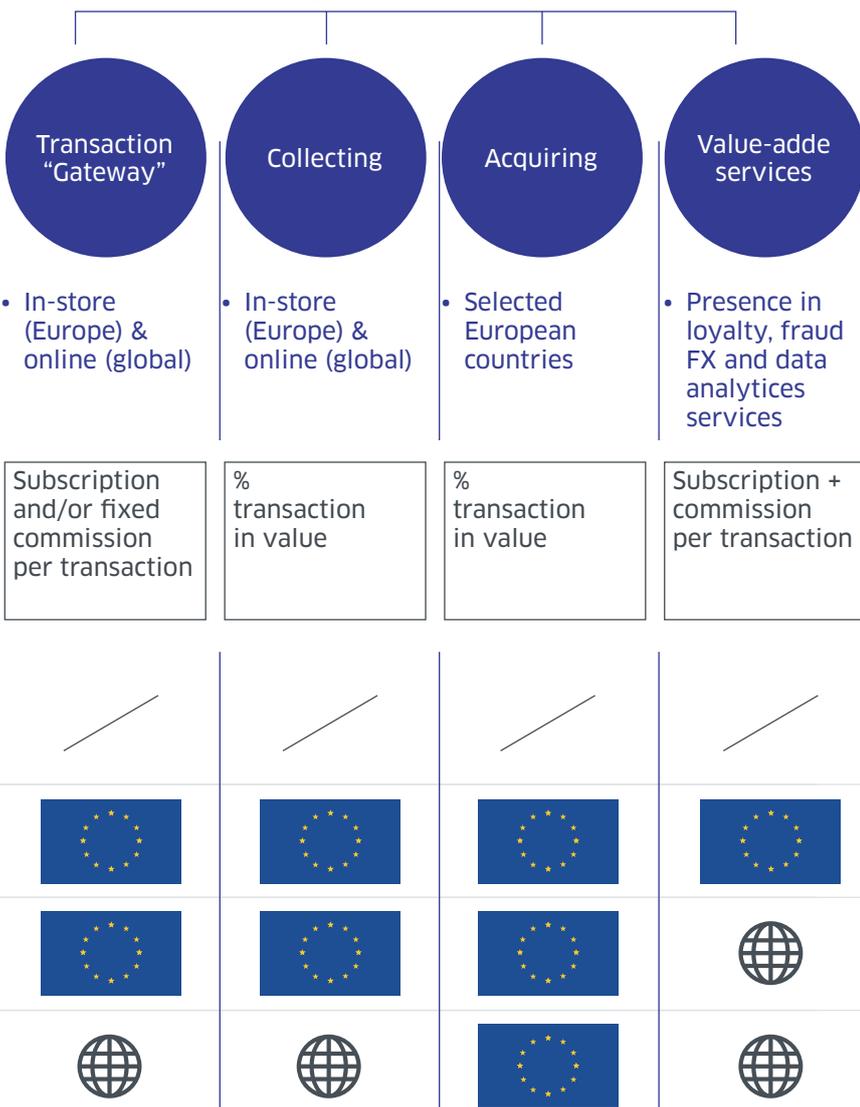
(1) Data only for Ingenico Group.

MODEL



IN ORDER TO GENERATE ETHICAL, INCLUSIVE AND TRANSPARENT GROWTH

Payment services



IMPACTS FOR STAKEHOLDERS

HUMAN



- **€563,142 M** in gross wages and salaries in 2020
- eNPS of **+ 2**⁽²⁾
- **8.9 hours** of training per employee in 2020
- **5.3 hours** on average of training via e-learning

NATURAL



- **422.3 tons** of end-of-life terminals collected and processed in 2020
- **27%** improvement in terminal energy efficiency⁽³⁾

INTELLECTUAL



- **1,546 patents** issued or in demand
- **+2,500 payment** applications
- New solutions developed through partnerships
- Software licenses

SOCIAL



- Creation of microenterprises, more accessible and affordable financial services
- **320.6 M€** collected for charitable organizations via our solutions in 2020

MANUFACTURING



- **10.4 M** terminals produced in 2020

TECHNICAL



- **1.8 B** online transactions processed in 2020
- **10.6 B** in-store transactions processed in 2020
- **1.6 B** transactions acquired in 2020

(2) employee Net Promoter Score, excluding Landi et Bambora
 (3) Measured value for a Desk3200 terminal (compared to iCT220)

1 CSR for Ingenico Group

1.2.4 SHARE 2023 programme

The analysis of trends in its ecosystem and its key issues has enabled the Group to refine its CSR strategy and to develop the **SHARE** programme, an action plan for the 2023-time frame. Through **SHARE**, Ingenico Group reflects its willingness to engage in an open and transparent manner on topics identified as a priority and grouped around four spheres of action. It has specific and measurable objectives that are incorporated into the compensation criteria

of the Group's executives, ensuring regular monitoring at the highest level. Following integration into the Worldline Group, this programme will be reviewed with Worldline's CSR teams to define a common vision based on a shared methodology and indicators, with a view to defining a programme with objectives up to 2025.



GOVERNANCE and MANAGEMENT

- Maintain the evaluation of our CSR performance at the Gold level (EcoVadis)
- Have our Code of Ethics recognised by 95% of our employees and production suppliers (rank 1)
- Improve customer satisfaction with a Net Promoter Score (NPS) higher than 17.6 for RETAIL and 26 for B&A



EMPLOYES

- Improve employee engagement with an eNPS above +8
- Improve the representation of women in the workforce (35%) and reflect diversity in managerial positions (30% women and 70% non-French)

SHARE



SOCIETE

- Increase yearly donation volumes through our solutions by 100%
- High and severe risk suppliers assessed on their CSR performance and corrective action plans in place where needed

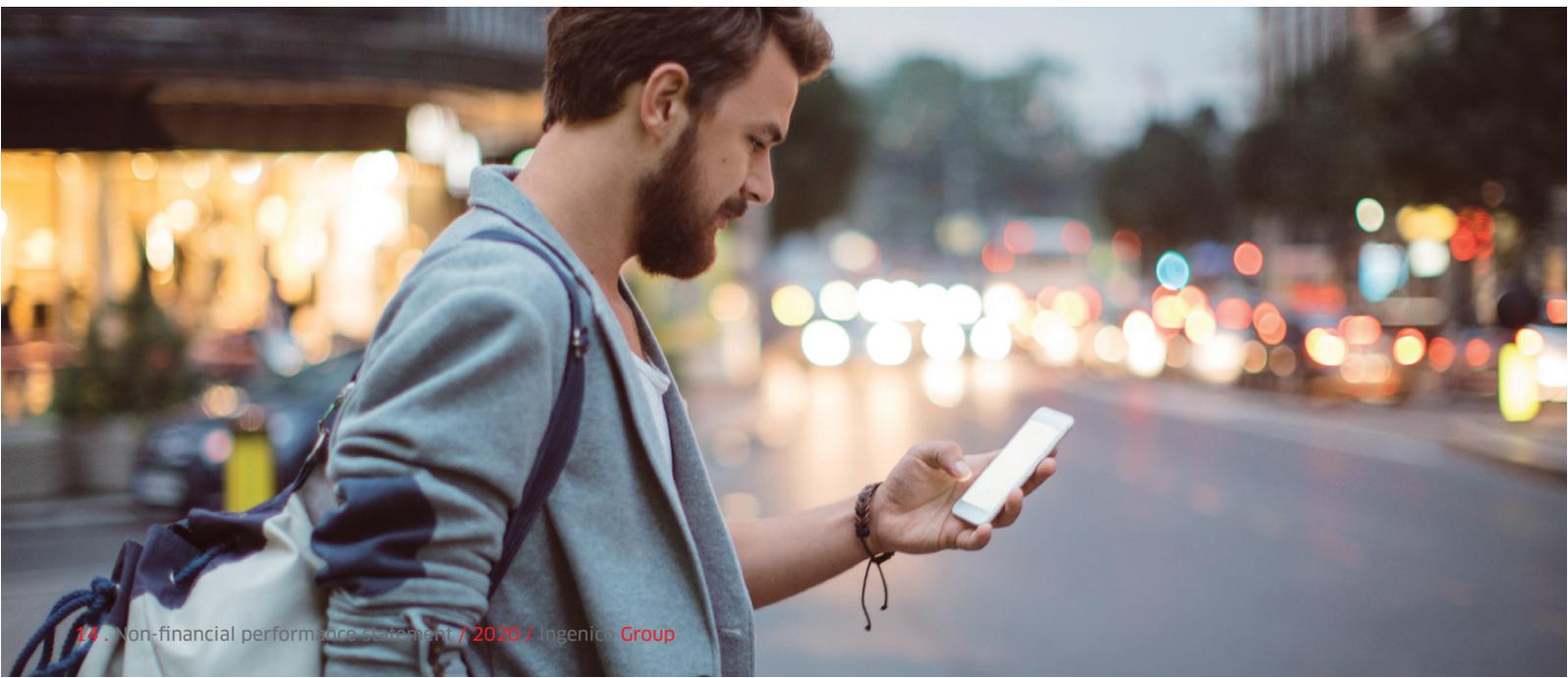


ENVIRONNEMENT

- Recycling solutions available for 92% terminals sold over the last 3 years
- Renewable energy in 100% Retail European data centres

The progress of the different indicators is presented in the different sections of this extra-financial performance declaration.

In 2020, EcoVadis' Platinum level has been reached, exceeding the objective of maintaining the Gold level. Another objective for 2023 has already been reached and even exceeded: the recognition of the Code of Ethics by 100% of Tier 1 production supplier.



1.2.5 Membership in international initiatives

Ingenico Group supports international initiatives, while respecting and applying the guiding principles they promote.

1.2.5.1. Main reference frameworks

Reference frameworks	Ingenico Group commitment
United Nations Global Compact	Ingenico Group has supported the Global Compact since 2015. In 2020, it published its annual Global Compact report (Communication On Progress) at GC Advanced level.
United Nations Sustainable Development Goals (SDG)	Ingenico Group publishes its contribution to SDGs in its extra-financial performance declaration and on its website.
International Labour Organisation (ILO) Universal Declaration of Human Rights	Ingenico Group applies the key principles of the ILO Tripartite Declaration and the Universal Declaration of Human Rights through the principles outlined in its code of ethics and business conduct.
The Organisation for Economic Co-operation and Development (OECD)	Ingenico Group follows the OECD's tax guidelines, including those of the BEPS (base erosion and profit shifting) Project.

1.2.5.2. The United Nations Global Compact and Sustainable Development Goals

Ingenico Group's support for the United Nations Global Compact since 2015 reflects its commitment to sustainable development.

Launched in July 2000 by UN Secretary-General Kofi Annan, the Global Compact is the world's largest corporate social responsibility initiative. As a supporter of the Global Compact, Ingenico Group is committed to respecting and promoting its 10 core principles relating to Human rights, labour standards, the environment, and the fight against corruption. Each year, Ingenico Group reports on the progress made in respecting and promoting each of the ten principles. In 2019, the Group once again published its annual report (Communication On Progress) at GC Advanced level, which corresponds to the highest reporting standard. This report is available on the Global Compact's website (<https://www.unglobalcompact.org/what-is-gc/participants/62441#cop>).

In line with this commitment, Ingenico Group has decided to integrate the UN Sustainable Development Goals ("SDGs") into its CSR strategy in order for it to be part of this global movement. The survey conducted in 2018 with the Group's main stakeholders confirmed the importance of taking the SDGs into account (for more details, please refer to section 1.4.3, "Stakeholder consultation").

The 17 SDGs, adopted in 2015 by the 193 member countries of the United Nations, constitute the "2030 Agenda for Sustainable Development". These goals call for action from governments and civil society, but also from companies, which are crucial partners in this initiative. (For more information on SDGs and their targets, please visit the United Nations website: <https://www.un.org/sustainabledevelopment/>).

Given its business activities, the Group contributes in particular to the following five SDGs:



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

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

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

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

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

More broadly, Ingenico Group contributes both directly and indirectly to 14 SDGs and to 26 of their targets, as illustrated by the diagramme below.

1 CSR for Ingenico Group

Contribution of Ingenico Group to SDGs targets ⁽¹⁾



(1) More information on the 17 SDGs and their 169 targets can be found at the following address: <https://sustainabledevelopment.un.org/content/documents/2125203020Agenda20for20Sustainable20Development20web.pdf>
SDGs are also the subject of a dedicated page on the Group's website

1 CSR for Ingenico Group

Within the framework of its **SHARE** 2023 programme, Ingenico aims to reduce its negative impacts and maximise its positive impacts, which the Group has determined on the basis of the United Nations' Sustainable Development Goals programme.

GOVERNANCE & MANAGEMENT



16 PAIX, JUSTICE ET INSTITUTIONS EFFICACES

INGENICO 2023 OBJECTIVE:
Code of ethics acknowledged by 95% of our employees and Tier 1 production suppliers

CORPORATE CITIZENSHIP



8 TRAVAIL DÉCENT ET CROISSANCE ÉCONOMIQUE



12 CONSOMMATION ET PRODUCTION RESPONSABLES

INGENICO 2023 OBJECTIVE:
80% of high-risk and severe-risk suppliers assessed on their CSR performance

ENVIRONMENT



7 ÉNERGIE PROPRE ET D'UN CÔTÉ ABORDABLE



13 MESURES RELATIVES À LA LUTTE CONTRE LES CHANGEMENTS CLIMATIQUES

100% of **RETAIL** European data centres powered by renewable energy



12 CONSOMMATION ET PRODUCTION RESPONSABLES

INGENICO 2023 OBJECTIVE:
Recycling solutions available for 92% terminals sold over the last 3 years

PEOPLE



5 ÉGALITÉ ENTRE LES SEXES



10 INÉGALITÉS RÉDUITES

INGENICO 2023 OBJECTIVE:
Increase the percentage of women in our workforce to 35% and reflect the diversity of the workforce in managerial positions

#SHARE2023



1 CSR for Ingenico Group

1.3 CSR ORGANISATION AND GOVERNANCE

To structure its overall CSR approach, Ingenico Group set up a dedicated team named «CSR Core Team» that coordinates the Group's main activities in this area. The CSR officer attached to General Management, directly represented on the Group Executive Committee. It is occasionally supported by business experts from the main functions concerned with environmental, social and societal issues: Human Resources, Communication, Innovation, Strategy, Compliance, Purchasing, Quality, Operations, etc. Together, they are responsible for driving the implementation of Ingenico Group's CSR strategy.

The Group's CSR department is available to all stakeholders by email at csr@ingenico.com.

To support the CSR Core Team, a network of CSR ambassadors has been launched in 2020. It is now composed of around twenty employees worldwide who are identified with the Group's employees. The main role of this network

is above all to increase employee awareness of CSR issues and to increase the consideration devoted to these issues in business execution priorities. In fact, their role is to inform employees about the Group's CSR approach, to promote it and to locally steer the implementation of actions related to the **SHARE** programme.

Employees can thus get in touch with these ambassadors to suggest ideas, some of which are converted into initiatives at Group level.

A NEW NETWORK OF CSR AMBASSADORS



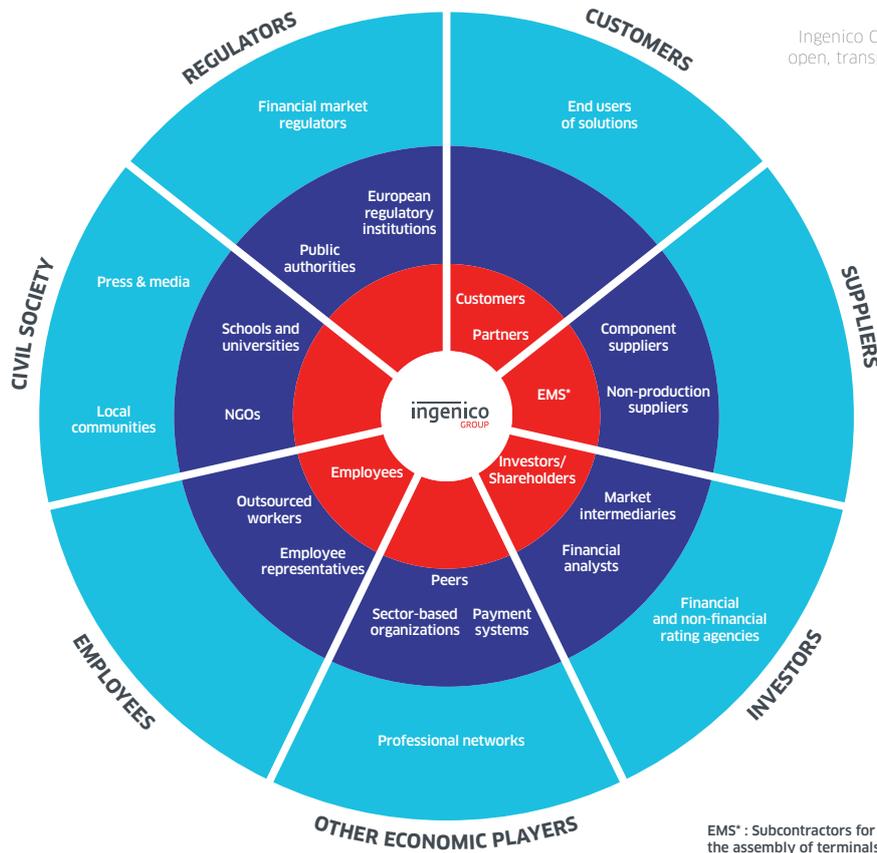
The progress of the CSR strategy is regularly monitored by governance bodies such as the Executive Committee and the Board of Directors. As with ethics, it is now one of the subjects covered by the Compensation, Appointments and Governance Committee.



1.4 DIALOGUE WITH STAKEHOLDERS

1.4.1 Stakeholder mapping

Ingenico Group's various stakeholders are represented on the mapping below. They are grouped by broad categories and positioned according to their degree of proximity to the Group.



1.4.2 Methods of stakeholder dialogue

Ingenico Group strives to maintain an open and constructive dialogue with its stakeholders. It has set up channels enabling it to organise exchanges and listen to the expectations of these groups of partners.

STAKEHOLDERS	COMMUNICATION CHANNELS
Customers	Trade shows for Fintech and the payments sector, satisfaction surveys, after-sales service
Employees	Skyway Intranet, satisfaction surveys, announcements, performance reviews, regular newsletters
Suppliers	Self-assessment questionnaires, audits, assessment through the EcoVadis platform, e-mail guidelines
Investors	conferences call, investor meetings, roadshows, general meetings
Other economic players	Working groups, participation in charitable activities, round tables, presence on governance bodies
Civil society	Press releases, volunteer actions, events, fundraising
Regulators	Regular and direct contact

The Group's interactions with its stakeholders are detailed in Chapter 3.10, "Mobilisation of stakeholders through ongoing dialogue".

1 CSR for Ingenico Group

1.4.3 Stakeholder consultation

In 2018, Ingenico Group conducted a global survey of its key stakeholders (employees, customers, suppliers, investors and partners) in order to better understand their expectations in terms of CSR. The 1,200 responses received enabled the Group to assess the importance of its various issues in the eyes of its stakeholders and to draw the following main lessons

- all stakeholders agree on the fact that CSR is strategic to ensure the Group's longevity. Taking CSR into account is considered important or very important by 84% of stakeholders, some of whom believe that Ingenico Group must "be an example on the market" and set itself "ambitious goals and achievements";

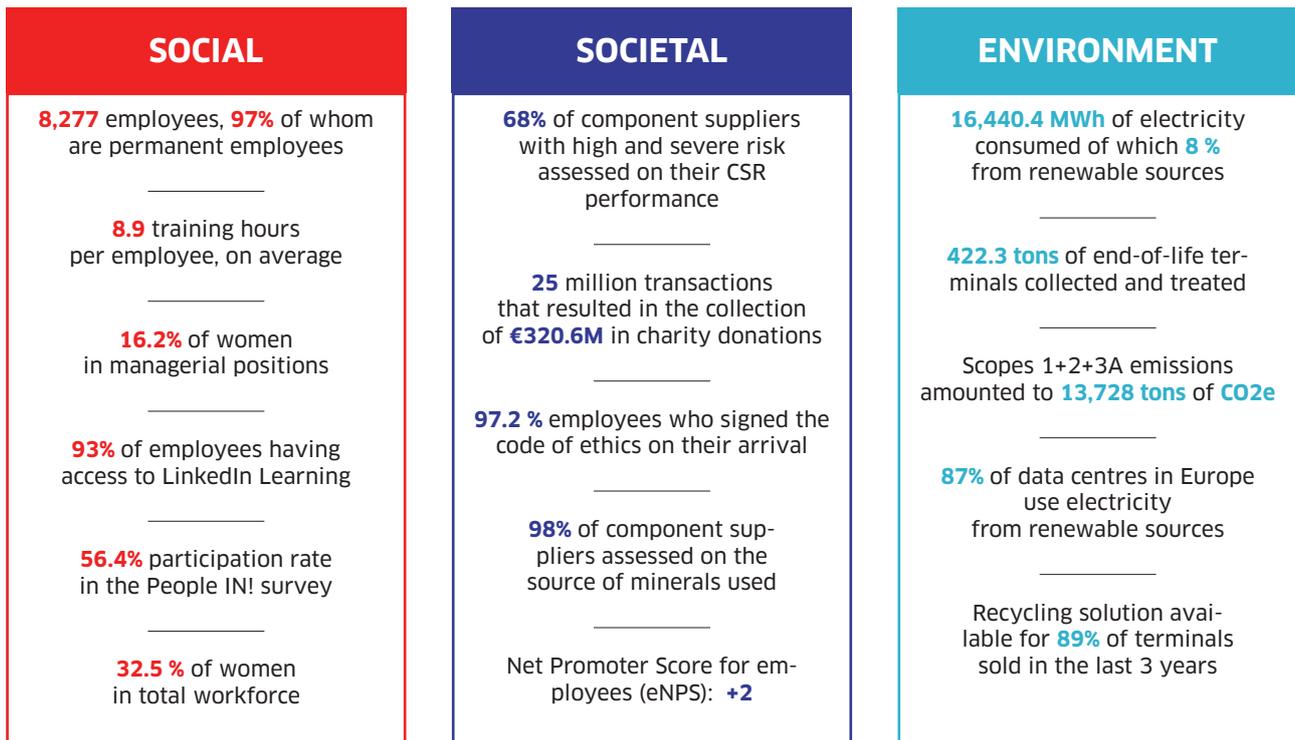
- furthermore, the Group must also communicate more to its customers and end-users on the responsibility of its products;
- lastly, the respondents expect the Sustainable Development Goals to be the basis of the Group's commitments and fully integrated into the Group's strategic objectives.

These results were taken into account in developing the **SHARE** programme and the associated deployment and reporting strategy.

1.5 PERFORMANCE

1.5.1 Main monitoring indicators

To monitor the effectiveness of the policies implemented, Ingenico Group has defined performance indicators that are regularly monitored by the members of the CSR team and presented quarterly to the members of the Executive Committee. Below is a list of the main indicators that are monitored at Group level.



1.5.2 External assessments

EcoVadis assessment

Since 2014, the Group has been assessed by the EcoVadis platform specialised in rating the CSR performance of the supply chain. Ingenico Group has reached Platinum level, up 4 points with a score of 74 out of 100 in 2020, Ingenico Group has thus joined the top 1% of companies evaluated in its sector. EcoVadis' recognition of its CSR commitment is shared with its customers and business partners during referencing and tendering processes, for which CSR criteria are increasingly decisive in the commercial choice.



SRI Indices⁽¹⁾

(1) SRI: Socially Responsible Investment.

Ingenico Group is included in the following SRI indices:

- Euronext Vigeo Eurozone 120;
- Euronext Vigeo Europe 120;
- Dow Jones Sustainability Europe;
- Ethibel Sustainability Excellence Europe;
- FTSE4Good;
- MSCI ESG Indexes;
- Gaia Index;
- STOXX ESG Leaders Indices.



These indices identify the companies with the best performance in terms of ESG (Environment, Social and Governance). The presence of Ingenico Group rewards its commitment to sustainable development and its work in the area of CSR transparency.

Transparency Label

In 2020, the Group received the "Label Transparence Bronze". This label is awarded to any company that obtains an average score for its overall level of transparency that is at least 10% higher than the average overall score of the SBF 120, i.e. for 2020, a score of 43% or more. It thus validates an approach, an exclusive and scientific methodology as well as commitments to equity and progress.

2 THE INGENICO GROUP COMMUNITY

KEY INDICATORS 2020



As a major player in the new world of commerce, Ingenico Group aims to attract, retain and develop the best talents, while promoting diversity within its workforce. The proper integration of teams resulting from acquisitions is essential, as the Group has developed a lot through external growth in recent years. Faced with these challenges, Ingenico Group has continued to implement its HR strategy initiated in 2018 and continued its efforts in terms of:

- Professional development and talent retention;
- Employee engagement;
- Diversity and gender equality;
- Health, safety and well-being at work.

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks linked to human resources *	As part of its transformation, the Group could be impacted by a certain number of risks: inadequate skills, excessive rotation of resources, loss of knowledge, This could have an impact on its ability to complete this transformation.	Professional development and talent retention Employee satisfaction and engagement	Ingenico University / LinkedIn Learning Training programmes Retention of key talent Employee satisfaction survey Engagement schemes available to employees	Number of training hours per employee % of employees with access to LinkedIn Learning Participation rate in the People IN! survey eNPS

2.1 HR STRATEGY

To be recognised as a benchmark employer, Ingenico Group has continued to implement its HR strategy, based on three pillars:

- Strengthening HR fundamentals by providing a clear, structured and aligned offer within the Group;
- Developing the skills to drive transformation;
- Improving the engagement of all employees.

As part of this strategy, a number of global initiatives and work programmes were launched in 2020.

2.1.1 A new HR dynamic

Ingenico Group's HR strategy is aimed at aligning and optimising the human resources function within the Group while remaining focus on business needs and dealing with the Covid-19 crisis. This requires a clear, structured and aligned HR offer between the various Group entities, which is consistent with several fundamentals implemented over the past two years and which have been pursued throughout 2020.

In order to succeed, the Group relies on a strong vision, consistent with the following priorities: employee engagement, skills development to drive transformation, and strengthening of the HR function. In 2020, the organisation of the HR function was revised to meet this vision.

2.1.2 Supporting skills development

Exemplary management: the leadership model

At the end of 2018, a new leadership model was built, mobilising more than sixty managers and employees around the world. This model was widely communicated and was rolled out in 2019 and 2020. It applies to all employees and is based on five key behaviours [Demonstrate customer orientation, Have a strategic vision, Inspire others, Team-Up, Ensure performance], detailing three levels of maturity for each behaviour. The leadership model is intended to inspire each

employee, to develop a culture based on common values and to foster dialogue on performance and development.

In view of the merger of Ingenico Group with Worldline in 2020, it was decided to suspend this leadership model in order to be able to define a new strategy once the two companies have merged.

Professional development and career path management

To maintain its leadership in a constantly evolving market, Ingenico Group places skills development at the heart of its Human Resources policy.

In 2020, the Group created a centre of excellence in Global Learning, to integrate all of Ingenico's learning resources, with three objectives: improving performance, promoting career development and improving employee engagement.

The key initiatives deployed for 2020 include a cultural shift in favour of continuous learning, leadership development programmes, employee-focused learning paths for career growth and business impact, and learning to support the new world of work.

Training topics in 2020

In 2020, the Group continued its training initiatives in all of its activities. A total of 74,008 training hours were delivered to employees in Group entities (88,329 in 2019 and

53,926 in 2018). The average number of hours of face-to-face training per employee was 8.9 hours in 2020.

Distribution

Languages	23 %
Personal Development	6 %
Other	22 %
Communication	2 %
Project Management	1 %
R&D & Innovation	11 %
IT (SW & HW)	23 %
Health & Safety	3 %
Marketing & Customer Service	5 %
People Management	2 %
Finance	2 %

With the transformation of the Group, the most popular training topics were languages trainings, personal development and IT trainings.

2 THE INGENICO GROUP COMMUNITY

Ingenico University

Launched in 2015, Ingenico University, Ingenico Group's e-learning platform is continuously developing in order to best support all of its employees in their trainings needs. Today, the catalogue of digital training materials keeps expanding, with trainings on its activities, solutions, strategy and payment. As of December 31, 2020, 7,714 employees have had access to Ingenico University with a 98% completion rate. The most popular training courses this year cover information security, data protection or personal development.

The average number of hours of e-learning training per employee was 5.3 hours in 2020.

Due to the health crisis, some entities have set up training courses allowing employees to best adapt the situation. This was the case in Australia, for instance, with a module called «How to Collaborate Virtually».

LinkedIn Learning

In 2020, the Group maintained its LinkedIn Learning license, available to all Ingenico Group employees for online learning, anytime, anywhere. With LinkedIn Learning, employees have access to over 10,000 courses available in a wide range of topics from business, technology and personal development. In 2020, 60% of employees have participated in training courses on LinkedIn Learning.

Learning Week

Since 2019, the Group has been employing Learning Weeks to accelerate learning and engage employees around the world in professional and personal development, strategic business and solution training offered by the Group.

In February 2020, the first Learning Week focused on the theme of Embracing change, with a programme highlighting sessions of Ingenico Group's Global Leadership Forum but also content for employees and managers on how to approach change.

In June 2020, the second Learning Week called «My career, my learning» made it possible to provide employees with support, guidance and learning paths, recommendations on offers in terms of career development: Leader COACH, Customer HERO, Code CHAMPION, Payments MASTER, Career LEARNER. A total of 10 global live sessions and more than 24 sessions by industry and region that were moderated by experts and leaders of Ingenico Group in all time zones of the world, with more than 4,500 participants. Recordings were made so that they could be viewed after the training week.

In October 2020, the third and final Learning Week, was themed «Customer Experience, Employee Experience», where 30 experts from all over the world led sessions on customer experience and employee experience. A total of 12 live sessions were hosted in all time zones around the world, with 3,500 participants. Once again, recordings have been made.

Employees' needs are assessed and mapped, in order to create demand-based training sessions.

2.1.3 Strengthening employee engagement

People In

As any action in terms of engagement begins with listening to employees, a global internal survey, People In, was launched in October 2018 and was pursued in 2019 and 2020. It comprised an assessment based on (i) an overall score and (ii) on 25 questions in three areas: Ingenico in general and the way its employees perceive the Company and its strategy, their interactions with their managers and, lastly, the work environment..

The Group continued this strong commitment in 2020, with action plans that were put in place throughout the company to address identified areas of improvement. Monitoring was carried out through two satisfaction surveys - the mid-year survey "pulse" and a full year-end survey.

The participation in the mid-year survey (Pulse) enabled Ingenico to receive a first feed-back from the employees in order to set up corrective actions during the rest of the year.

At the end of the year, the Group set up a new survey by participating in the «Great Place to Work» project. Internationally recognised, this programme aims at improving the quality of life at work. It also allows greater emphasis on employee engagement through a «Trust Index». The target for the eNPS of employees was thus reached with a score of +2, which is an increase of 10.6 points compared to the score at the end of 2019.

Improving employee engagement will continue to be a priority for the Group in 2020. This is an effort shared by all levels of the organisation.

As part of its SHARE programme implemented in 2019, Ingenico Group has set a goal regarding employee satisfaction and engagement.

2023 objective	2019 reference	2020 objective	2020 status
eNPS > +8	-8.6	-5	+2

(1) Forum held in Barcelona (Spain) bringing together the 200 Top Managers of Ingenico Group to present the Group's future strategy

Internal communication

In order to involve its employees in its overall strategy, Ingenico Group endeavours to develop regular and transparent internal communication. Numerous initiatives have been launched to strengthen the sharing of information with all employees.

Accessible to all Group's employees, the Skyway global intranet indicates a desire to foster cross-functional cooperation and to disseminate more effectively the Group's corporate culture. It centralises all of the Group's news related to its activities or its organisation, as well as its internal policies; it brings together all employees and facilitates the integration of employees joining the Company subsequent to acquisitions. Its content continued to be enriched in 2020. Skyway is also a collaborative workspace that pulls together many applications, including a space for sharing documents and co-authoring with eShare.

In preparation for the acquisition of Ingenico Group by Worldline, new communication formats have been deployed, aimed at keeping employees informed and answering their questions. Among these new communication tools: a Younited newsletter dedicated to the acquisition project and distributed every fortnight; a new section on Skyway including all publications related to the project, reference documents and an FAQ; as well as a series of videos interviewing members of the Executive Committee on the progress of the acquisition project.

Since the onset of the health crisis, new communication formats have been implemented at global and local levels, including regular news published on Skyway, emails sent locally to employees informing them of health developments and the applicable rules in their offices, a dedicated section in the Globe newsletter gathering photos of employees during their remote meetings, and a series of videos sharing advices and information on teleworking.

More locally in the Pacific teams, the «R U OKAY» initiative was launched in September aimed at raising employee awareness of psychological well-being and highlighting the importance of ensuring the good health of our family members. A challenge to motivate employees was also launched in this region, the 10,000 step challenge. This event aimed at achieving 10,000 steps a day as a team, despite working remotely.

Regular information and dialogue meetings (Townhall sessions) are also held in a number of Group entities, for sharing the Company's projects and results.

Community outreach events and initiatives

The Group usually implements various actions to develop the commitment of its employees: team building activities, sporting events or annual theme evenings. In 2020, these events were disrupted by the health crisis, but the Group's various entities have nevertheless managed to adapt by organising remote events such as leadership coffee.

In Mexico, a Hackathon (Americas Hackaton 2020) was organised during which volunteer programmers gathered around various projects. Within Global Collect or in the United Kingdom, management has hired happiness officers in charge of ensuring the well-being of employees by organising events and initiatives to promote employee commitment.

Beyond these events promoting conviviality and team spirit, Ingenico Group supports solidarity initiatives, which, in addition to their positive societal impact, help to strengthen employees' sense of belonging. In the United Kingdom, a volunteer programme has been set up; enabling employees to provide support by, for example, help with the maintenance of playgrounds in schools or even beach cleaning. The organisation of these events was however highly disrupted by Covid-19 in 2020.

In France, the Group also offers the Salary Rounding scheme, which allows employees to financially support the charities of their choice. In 2019, employees had the opportunity to donate to two additional charities: 'à chacun son Everest' which supports children suffering from cancer or leukaemia, and women in remission from breast cancer and 'The Sea Cleaners' which is committed to the preservation of the oceans.

In 2020, AP-HP (Assistance Publique - Hôpitaux de Paris) has been added as a beneficiary charity of this programme. A webinar was organised to enable French employees to meet representatives of the charities that are members of the Rounding on Salaries scheme.

In France, Ingenico Group has renewed its involvement with the Restos du Cœur by offering half a day of voluntary work to employees wishing to make a contribution. As a result, 21 Ingenico employees were able to take part in the national Restos du Cœur fundraising in more than 6 shops. Thanks to their investment, nearly 4,500 kg of food and hygiene products (baby nappies for example) were collected for the impoverished people.

2 THE INGENICO GROUP COMMUNITY

2.2 A DYNAMIC WORKFORCE FOR A DYNAMIC GROUP



Ingenico Group continues to grow internationally. This expansion is reflected by strong growth in its workforce, rising from 2,830 employees in 2010 to 8,277 employees at the end of 2020, spread across 45 countries.

Total headcount per country (permanent employees and fixed-term contracts)

With 97 nationalities represented in its workforce, Ingenico Group boasts a highly diverse talent pool as a result of the increasing internationalisation of its business.

At the end of 2020, the Group's total workforce stood at 8,277 people.

2 THE INGENICO GROUP COMMUNITY

Countries	2018		2019		2020	
	Total	%	Total	%	Total	%
Germany	547	7%	1,347	15.5%	1,327	16%
China	1,502	19.1%	1,397	16.1%	1,134	13.7%
France	1,011	12.9%	961	11.1%	941	11.4%
India	494	6.3%	512	5.9%	532	6.4%
Netherlands	438	5.6%	494	5.7%	484	5.8%
United Kingdom	485	6.2%	509	5.9%	447	5.4%
United States	418	5.3%	377	4.3%	380	4.6%
Belgium	317	4%	324	3.7%	339	4.1%
Sweden	269	3.4%	315	3.6%	319	3.9%
Australia	291	3.7%	270	3.1%	269	3.2%
Canada	223	2.8%	233	2.7%	217	2.6%
New Zealand	3	0%	182	2.1%	178	2.2%
Spain	147	1.9%	154	1.8%	163	2%
Turkey	165	2.1%	162	1.9%	157	1.9%
Italy	155	2%	147	1.7%	138	1.7%
Brazil	120	1.5%	126	1.5%	124	1.5%
Singapore	134	1.7%	125	1.4%	122	1.5%
Mexico	93	1.2%	98	1.1%	117	1.4%
Indonesia	94	1.2%	91	1%	97	1.2%
Taiwan	115	1.5%	98	1.1%	81	1%
Russian Fed.	151	1.9%	131	1.5%	79	1%
Thailand	115	1.8%	76	0.9%	63	0.8%
Romania	0	0%	0	0%	63	0.8%
Denmark	67	0.9%	63	0.7%	56	0.7%
Malaysia	59	0.8%	57	0.7%	56	0.7%
Switzerland	60	0.8%	56	0.6%	55	0.7%
Philippines	64	0.8%	54	0.6%	51	0.6%
Others	310	4%	310	3.6%	288	3.5%
Total	7,847	100%	8,669	100%	8,277	100%

2 THE INGENICO GROUP COMMUNITY

Workforce as of December 31, 2020 by Business Unit (breakdown between permanent and fixed-term contracts)

Region	2018			2019			2020		
	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL
RETAIL	2,820	206	3,026	3,932	259	4,190	4,119	151	4,270
BANKS & ACQUIRERS	4,471	104	4,575	4,117	98	4,215	3,666	60	3,726
CORPORATE	237	9	246	250	14	264	266	15	281
Total	7,528	319	7,847	8,299	370	8,669	8,051	226	8,277

2.3 TALENT RECRUITMENT AND RETENTION

2.3.1 Recruitment policy

The Group employs a variety of methods to ensure that Ingenico Group's recruitment policy is effective, including IT tools, internal and external communication, cooption, and

partnerships with universities and schools. These measures enable Ingenico Group to recruit the best talent in the Fin-tech sector worldwide.

2.3.2 Hiring and departures

Hiring

Region	2018			2019			2020		
	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL
RETAIL	539	133	672	873	175	1,048	377	72	449
BANKS & ACQUIRERS	852	75	927	468	48	516	331	27	358
CORPORATE	34	11	45	54	12	66	105	12	117
Total	1,425	219	1,644	1,395	235	1,630	813	111	924

Departures

Region	2018			2019			2020		
	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL	Perma- nent	Fixed Term	TOTAL
RETAIL	726	55	781	659	52	711	457	74	531
BANKS & ACQUIRERS	718	252	970	802	27	829	685	33	718
CORPORATE	47	7	54	64	7	71	58	10	68
Total	1,491	314	1,805	1,525	86	1,611	1,200	117	1,317

2.3.3 Talent retention

Ingenico Group pays a particular attention to the retention of its talents. Several measures are in place to offer attractive working conditions and to ensure a balance between work and personal life: competitive compensation and benefits, flexibility in the working environment, training,

The annual review process, conducted with 5,500 employees in 2020 (Payone and Landi are not included), allows the Group to listen to employees and ensure that their motivation and involvement is maintained throughout their career. The “PeopleDay” tool helps employees to communicate regularly with their manager throughout the year, so that priorities can be adjusted in response to current events.

Apart from dialogue with their manager, employees can also give and receive assessments to/from other internal stakeholders, giving them a clearer understanding of their work and ensuring more regular dialogue between the various teams.

Ingenico Group developed a global approach to support and grow its talents, with the deployment of a specific process.

In this context, the voluntary turnover rate ⁽¹⁾ decreased in 2020 to reach 7.9%, versus 11.3% in 2018.

The People In Pulse conducted in 2020 (see Chapter 2.1.3, “Strengthening employee engagement”) aims to address this issue of engagement and retention.

(1) Total number of resignations divided by the average number of permanent employees over the whole year.

2.4 OPTIMAL WORKING CONDITIONS

2.4.1 Organisation of working hours

Breakdown of full-time and part-time contracts

The percentage of part-time staff remained stable between 2019 and 2020, representing 4.7% of the Group's total workforce in 2020.

Region	2018			2019			2020		
	Full-Time	Part-Time	TOTAL	Full-Time	Part-Time	TOTAL	Full-Time	Part-Time	TOTAL
RETAIL	2,888	138	3,026	3,917	273	4,190	3,996	274	4,270
BANKS & ACQUIRERS	4,484	91	4,575	4,110	105	4,215	3,621	105	3,726
CORPORATE	234	12	246	255	9	254	271	10	281
Total	7,606	241	7,847	8,282	387	8,669	7,888	389	8,277

Temporary workers and service providers

In 2020, the number of service providers and temporary workers decreased from 2019 to 1,583 FTE (full-time equivalent employees). The activities carried out by service providers mainly relate to the applications development; call centres; maintenance and repair work.

Region	2018			2019			2020		
	Outsourced	Temporary	TOTAL	Outsourced	Temporary	TOTAL	Outsourced	Temporary	TOTAL
RETAIL	963	270	1,233	792	316	1,108	698	255	953
BANKS & ACQUIRERS	270	314	584	278	336	615	45	-	45
CORPORATE	78	-	78	83	-	83	295	291	586
Total	1,311	585	1,895	1,154	652	1,806	1,307	546	1,583

2 THE INGENICO GROUP COMMUNITY

2.4.2 Health and safety

Ingenico is particularly concerned with the health and safety of its employees.

54.4% of the Group's entities have a dedicated health and safety committee. Through specific measures, these committees help to protect the health and safety of employees thereby improving working conditions. The main subjects that could be raised this year in the entities that have such committee were: "what would be the best way to cope with the COVID-19 crisis?" but also "how psychosocial risks can effectively be monitored?"

HEALTH

Most entities organise comprehensive medical examinations for all their employees. In France, collective agreements on health and welfare costs are in place. In China, employees have access to health insurance, including for industrial injuries, and supplementary insurance for sales people. In the Philippines, an annual medical check is offered to all employees.

In Sweden, a working environment policy and manual were drawn up in 2019 and approved in 2020 by the Swedish Working Environment Authority. These measures are intended to be applied in a second phase to all Bambora entities.

At the New Zealand entity, an induction video on health and safety is provided to employees. In Brazil, Colombia, Mexico, the United States, the United Kingdom and Spain, well-being programmes are also in place.

Psychosocial risks (PSR) are also subject to particular attention. Several countries have implemented specific initiatives with a preventive aim as in New Zealand or in Colombia. In Australia, a new support programme has also been set up to provide six sessions with a clinical psychologist for employees and their families.

In France, in the context of the health crisis, a programme dedicated to managers was deployed in the form of web-workshops (remote team management, identification and support of an employee in a PSR situation) and an Internet platform offering various tools such as an awareness space, a hotline and stress self-assessment tests has been set up for all employees.

According to Directive 2013/35 UE adopted on 26th June 2013, on the minimum health and safety requirements regarding the exposure of workers to the risks arising from physical agents (electromagnetic fields), several European countries have assessed or planned to assess these risks. This is particularly the case in France or the United King-

dom, where the results lead to the conclusion that no action is required due to exposure well below the threshold limits.

The absenteeism rate within the Group stood at 2.55% in 2020 against 2.62% in 2019 and 2.11% in 2018. In 2020, 41 work accidents, including 4 traffic-related (home-work and business travel) and 15 occupational illnesses were recorded at Group level.

SAFETY

To ensure the safety of employees, most of the Group's entities carry out fire drills, set up first aid training for new employee or even conduct on-site safety audits.

In Mexico, a country regularly affected by earthquakes, Ingenico Group employees took part in preventive protection exercises against potential earthquakes. These exercises are also conducted in Canada. In e-commerce entities, an internal emergency plan has been deployed for evacuations including the performance of a building audit.

MANAGEMENT OF EMPLOYEES IN EXCEPTIONAL SITUATIONS

The Group has a crisis management procedure to inform employees and allow them to take the necessary measures in the event of a major incident by using specific communication tools. In 2020, in the context of the Covid-19 pandemic, the Group activated the crisis mechanism in order to coordinate the situation at a global level, ensure the protection of employees and sustain business continuity.

Business continuity plans have been reviewed and regular exercises have helped to maintain and improve overall resilience. This approach, piloted by the Business Continuity & Resilience department, is certified ISO 22301⁽¹⁾ following an external audit.

(1) "Scope of application: business continuity management for the production of (POS) payment terminals and associated support, the provision of services and associated support, and the cross-functional activities of the head office."

2.4.3 Development of remote working

The Group continues to develop and support remote working on a part-time basis, enabling employees using this system to achieve a better work-life balance. Currently, 58.8% of the Group's entities give their employees the opportunity to work remotely. In 2020, 634 employees on average used remote working every month figure that increased compared to 2019 (520).

In France, the charter relating to remote working, which entered into force in 2013, was revised in 2017 and 2019 to make the conditions of permanent or exceptional remote working for employees more flexible and to simplify the administrative processing of requests.

In 2020, the pandemic was a trigger for the implementation of remote working policies within the Group. For example, in Mexico, Belgium, the Netherlands and France, many employees had the opportunity to work remotely to limit the risks due to the Covid-19, even though this was not initially provided for in their contracts. It is also planned for some of these entities to review these remote working policies to better adapt to this new way of working.

In some entities, such as in Australia, France or the United Kingdom, employees can, with the agreement of their manager, have exceptional remote working days in order to have a better work/life balance.

2.4.4 Employee compensation and recognition

As its people are crucial to Ingenico Group's success, its compensation policy aims at supporting their commitment, recognise their individual and collective contributions, win their loyalty, and attract new talents.

To sustainably support this dynamic approach, the Group's overall compensation policy is based on several core principles:

- A competitive and fair compensation policy based on a tailored job evaluation and classification system. In each of the Group's entities and countries of operation, compensation packages are benchmarked annually with Ingenico Group's market and positioned internally in order to analyse and ensure compensation fairness.

- A compensation policy aims at encouraging and recognising employees' contributions to the Group's performance. This is achieved through annual salary review campaigns and a bonus policy governing the process for the setting and achievement of annual individual and collective objectives;
- A responsible compensation policy aims at enabling all Group employees to benefit from social protection in line with local practices and regulations.

In most countries, these three core principles are tailored to local parameters and markets, such as social legislation and legal developments, as well as the economic conditions, the labour market and competition.

2.4.5 Social dialogue

In accordance with its code of ethics and business conduct, the Group observes the principle of freedom of association and employee representation, whether by direct representation or through unions. It promotes constructive dialogue with employee representatives and unions, based on mutual respect, responsibility, and the fulfilment of commitments.

A number of Group subsidiaries have employee's representation bodies, such as works councils, covering 51% of Ingenico Group's total workforce, or union representations, covering a total of 36% of the Group's workforce. Collective agreements have been put in place in France, Germany, Spain, Denmark, Finland, Norway, Mexico, Brazil, and Sweden, representing 36% of the Group's workforce. To give a few examples, in the Ingenico Social and Economic Unit and for Ingenico e-commerce solution (FR), the Syntec collective bargaining agreement applies and for Ingenico Prepaid Services, it is the collective bargaining agreement regar-

ding telecommunications. These agreements cover mainly employment conditions: working hours and profiles, paid leave and public holidays, the minimum salary, profit-sharing, etc.

In France, due to a legal reorganisation leading to the creation of three new companies, the existing collective status for the benefit of French employees has been extended by collective agreements to these new companies. To this end, more than 20 agreements or amendments were concluded with the trade unions in 2020 (compared with 7 in 2019, 9 in 2018 and 7 in 2017).

Other entities of the group, such as Mexico, Brazil, Germany and Finland, have collective agreements to deal with issues such as salaries, raises, profit-sharing. All of these collective agreements constitute investments contributing to improve employees' working conditions and the Company's performance.

2 THE INGENICO GROUP COMMUNITY

2.5 PROMOTION OF DIVERSITY

2.5.1 Anti-Discrimination practices

Ingenico Group has put in place a code of ethics and business conduct which formalises the core guidelines common to all Group entities. This code is based in particular on equal opportunity on the basis of merit and proficiency, and the prohibition of discrimination. By adhering to these principles, Ingenico Group is able to provide its employees with a fair and safe working environment.

The Group's subsidiaries rely on these guidelines to implement local initiatives, such as the implementation of specific policies to the fight against all forms of discrimination and promote equal opportunity. The fight against discrimination is also highlighted within several entities via Employee Handbooks distributed to employees that set out the procedure to be followed to notify a case of harassment or discrimination within the entity. The Group guarantees the strict confidentiality not only of the author of the Alert («the Issuer»), but also of the facts that are the subject of the Alert and of the persons concerned. Others have put in place training to prevent the risks of discrimination and harassment, as well as formal complaint procedures. By complying with global or local agreements, many Group entities are also committed to combating discrimination in hiring.

Although it is not the language of the country where the Company is based, the designation of English as the language used within the various entities of Bambora promotes the inclusion of all employees. In Global Collect entities, employees have the possibility to consult a specific and independent person in case they would like to discuss a specific point confidentially being a situation of harassment or discrimination they may have experienced at work.

With the same objective, in Australia, Colombia and Brazil, training is given to employees on these subjects so that they know who to talk to but especially, to recognise the different types of harassment and discrimination.

In general, the Group endeavours to create all the conditions of an environment encouraging integration and preventing any discriminatory practices.

Promoting the inclusion of people with disabilities

In some Group entities, actions are also undertaken to promote the integration of people with disabilities into the world of work: implementation of partnerships with specific service providers to facilitate integration of people with disabilities, provision of adapted workstations and deployment of action plans to encourage the employment of disabled persons.

Every year, the Landi entity in China offers jobs that can be adapted for people with disabilities. In Germany, a representative is appointed to promote and raise awareness of the cause of people with disabilities. In Taiwan, a person with a disability has been hired to give massages to employees.

Many of the Group's entities comply with local regulations regarding the employment of persons with disabilities, which generally take the form of "percentage of total employees in the entity".

In 2020, there were 77 disabled persons in the Group's workforce (excluding entities with fewer than 16 employees). In France, the percentage of disabled persons was 1.7% of the workforce in 2020.

2.5.2 Representation of age groups and nationalities within the Group

Workforce by age range

The average age of Group employees is 39.6 years, a figure that is relatively stable year on year..

Region	2018				2019				2020			
	< 30	30 & 50	> 50	total	< 30	30 & 50	> 50	total	< 30	30 & 50	> 50	total
RETAIL	608	2,031	387	3,026	800	2,723	667	4,190	684	2,810	776	4,270
BANKS & ACQUIRERS	1,084	2,835	656	4,575	793	2,723	699	4,215	0	0	0	0
CORPORATE	30	167	49	246	48	168	48	264	67	167	47	281
Total	1,722	5,033	1,092	7,847	1,641	5,614	1,414	8,669	1,268	5,486	1,523	8,277

Workforce by age range and by type of contract

BU	2018						2019						2020					
	<30		30 & 50		> 50		<30		30 & 50		> 50		<30		30 & 50		> 50	
	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T	Perm	Fixed-T
RETAIL	537	71	1,908	123	375	12	692	108	2,584	139	656	11	610	74	2,745	65	764	12
BANKS & ACQUIRERS	1,050	34	2,790	45	631	25	762	31	2,678	45	677	22	504	13	2,478	31	684	16
CORPORATE	22	8	166	1	49		39	9	164	4	47	1	58	9	163	4	45	2
Total	1,609	113	4,864	169	1,055	37	1,493	148	5,426	188	1,380	34	1,172	96	5,386	100	1,493	30

2.5.3 Efforts to promote gender equality at work

As part of its **SHARE** programme implemented in 2019, Ingenico Group has set an objective regarding non-discrimination, equality and diversity of employees.

Indeed, the Group is convinced that diversity is a performance driver for the Company, and intends to improve the promotion of gender equality through various initiatives.

2023 objective	2019 reference	2020 objective	2020 status
Increase the representation of women in the workforce to 35%	31.6%	31%	32.5%
Reflect workforce diversity in management positions (bands 7-8): •30% women •70% non-French	15% 62%	20% 64%	16.2% 66.7%

In a highly technical business sector, where men are traditionally over-represented, Ingenico Group is promoting gender equality (SDG 5⁽¹⁾) through a variety of initiatives. In 2019, for the first time, Ingenico used the Bloomberg reporting framework on gender equality to evaluate its data, policies and products from a gender perspective.

Ingenico Group is committed to creating the conditions for an even better representation of women in its workforce. Initiatives are being developed to this end in the various entities of the Group and around the world. These initiatives focus on recruitment, career advancement, compensation, and work-life balance.

By way of example, the Chinese entity encourages an increased number of women among research and development teams. In France, Ingenico Group is a partner of the Elles Bougent [Girls on the Move] association, which aims at encouraging young girls to consider careers in the scientific and technology sectors. One of the French staff members was also able to speak at the 8th edition of the «*Sciences de l'Ingénieur au féminin*» (Engineering Sciences for Women), which aims at raising awareness of scientific and technological careers among young secondary school students in France and abroad. Entities in Australia, Brazil, Colombia, the Nordic countries and the United States comply with the local requirements imposed in terms of equal opportunities.

The Group continues its efforts to foster gender equality through actions such as its partnership with Women in Payments, a network that promotes and participates in the development of female leadership in the payment sector.

In France, in order to combat sexual harassment and sexist behaviour, two reference persons have been appointed within the ESCU Ingenico, one appointed by the Management, the other by the Social and Economic Committee (CSE).

In the Global Collect entities in Canada as well as in the United States, an Inclusion and Diversity Committee was launched in September 2020 to study, learn and reflect on this topic and identify how to address it. In the LAR region, a brochure on diversity topics has been launched to all employees.

In 2020, in accordance with French law, Ingenico in France published its index on gender equality. This index is based on five indicators measured according to a points scale defined by decree:

- Pay gap between women and men;
- Increase rate differential between women and men;
- Promotion rate differential between women and men;
- Proportion of employees returning from maternity leave who received an increase on their return when increases occurred during the period of their leave;
- Number of women out of the ten employees who received the highest compensation.

For the 2019 reference period published in 2020, the Ingenico index in France (UES Ingenico) was 81 out of 100.

(1) For more information on the United Nations Sustainable Development Goals, please consult <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>

2 THE INGENICO GROUP COMMUNITY

The WIN programme

The Group's ambition for gender equality was notably realised in October 2019 with the creation of WIN - We at Ingenico - the Group network dedicated to diversity, sponsored by two members of the Group's Executive Committee. WIN's first task will be to promote gender equality and inclusion within the Group. WIN's objective is to provide women with the resources necessary to achieve leadership positions within the Company and to create a more inclusive work environment.

As part of this programme, learning sessions have been launched in 2019, as well as an initial internal event. In 2020, WIN organised its action around three pillars: information (debates, training, presentations), the development of the network in the Group's entities through 15 relay members and a pilot mentoring programme involving 20 female employees.

Workforce by gender

The number of women remained stable between 2019 and 2020, at 32.5% of the total workforce, and it can be seen that in 2020, the number of women exceeded the number of men in Corporate Functions (158 women - 123 men).

The difference between the number of women in top management positions and the number of women in the total workforce is 16.3%.

Region	2018			2019			2020		
	Women	Men	Total	Women	Men	Total	Women	Men	Total
RETAIL	941	2,085	3,026	1,410	2,780	4,190	1,429	2,841	4,270
BANKS & ACQUIRERS	1,276	3,299	4,575	1,208	3,007	4,215	1,102	2,624	3,726
CORPORATE	119	127	246	123	141	264	158	123	281
Total	2,336	5,511	7,847	2,741	5,928	8,669	2,689	5,588	8,277



Workforce by gender and by type of contract

BU	2018				2019				2020			
	W		M		W		M		W		M	
	Perm	Fixed-T										
RETAIL (CMD)	851	90	1,969	116	1,297	113	2,635	145	1,358	71	2,761	80
B&A	1,233	43	3,238	61	1,173	35	2,944	63	1,081	21	2,585	39
CORPORATE (CMD)	113	6	124	3	112	11	138	3	150	8	116	7
Total	2,197	139	5,331	180	2,582	159	5,717	211	2,589	100	5,462	126

2.5.4 Diversity within governance bodies

Workforce by gender in governance bodies as of 12/31/2020

	2020				Total
	Women		Men		
Board of Directors	2	40%	3	60%	5

Workforce by age group in governance bodies as of 12/31/2020

	2020				Total		
	Less than 30 years of age		30 to 50 years of age			More than 50 years of age	
Board of Directors	0	0%	1	20%	4	80%	5

Workforce by nationality in governance bodies as of 12/31/2020

	2020				Total
	French		Non-French		
Board of Directors	5	100%	0	0%	5

As part of its **SHARE** programme put in place in 2019, Ingenico Group has set itself a goal for non-discrimination, gender equality and employee diversity.



3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

KEY INDICATORS 2020



Within a complex, constantly evolving ecosystem, the Group must address a number of societal risks and be able to seize opportunities that allow it to have a positive impact and to develop sustainably. As a responsible corporate citizen, Ingenico Group seeks to maintain and enhance professional ethics, prevent corruption and respect Human rights, both in terms of its own business activities and within its supply chain. Some of its business activities expose Ingenico Group to risks associated with both the security of its information and the safety of its products. It must in particular prevent security breaches and ensure the protection of personal data. It must also guarantee that its products have no adverse effects on the health of their users.

To meet these challenges in 2020, the Group continued to develop its policies in the following areas:

- business ethics;
- ensuring the protection of personal data;
- ensuring the safety of its products and solutions;
- developing responsible practices within its supply chain;
- engaging stakeholders.

These policies and the resulting actions are described below.

3.1 ETHICS AND COMBATING CORRUPTION

Ingenico Group is committed to ensuring that all its operations are conducted with honesty and integrity and in compliance with applicable laws and regulations, in particular in terms of combating corruption (SDG 16⁽¹⁾). The board and its committee are particularly mindful with this subject.

(1) For more information on the United Nations Sustainable Development Goals, see <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

3.1.1 Business ethics

Group Compliance is responsible for putting in place a system guaranteeing business ethics and the fight against corruption within the company, as well as compliance with various laws and regulations governing this area. This department belongs to the Audit, Control, Compliance and Risk department, supervised directly by a member of the Executive Committee.

The Group Compliance department also takes into account the management of other compliance risks such as data protection (see Section 3.1, 3.2, and 3.7), as well as the fight against money laundering (see Section 3.3).

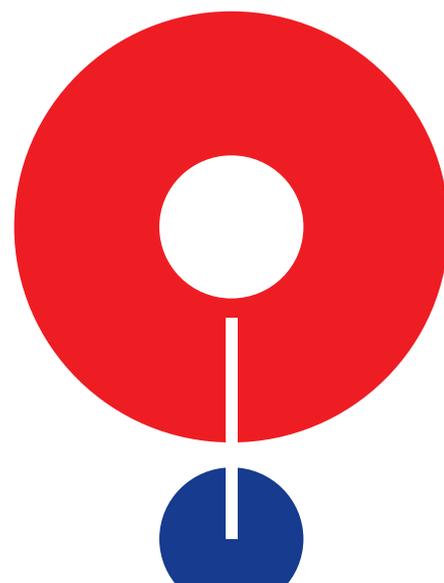
Each quarter, this department notably ensures the implementation of action plans and monitors their progress as well as the recommendations from the Audit concerning business ethics.

Business ethics matters are also closely monitored and discussed regularly by the Ethics Committee set up in 2020.

Beyond compliance with its purely regulatory obligations, such as those relating to the fight against money laundering and terrorism financing in its regulated entities, the Group's scrupulous ethical commitments are laid out in its code of ethics and business conduct⁽²⁾ designed to create common principles that comply with all applicable laws and regulations.

This is made available to all Ingenico Group employees regardless of the countries in which they operate. The code of ethics and business conduct, prefaced by the Chief Executive Officer of Ingenico Group, is distributed to employees upon arrival and accessible on the Group's intranet and to third parties on its website.

(2) <https://www.ingenico.com/fr/presse-et-publications/librairie/code-ethique.html>



3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks of unethical conduct	Due to its international presence, Ingenico Group is subject to numerous national and international regulations. The Group's Code of Ethics indicates precisely which behaviours are not accepted by the Group (e.g. corruption). Failure to do so would represent a reputational as well as financial risk due to potential penalties.	Brand image and trust	Code of ethics Gifts and hospitality policy Anti-corruption policy Conflict of interest policy Whistle-blowing system Conflict of interest questionnaire	% of employees who have signed the Group's Code of Ethics % of suppliers having signed the Group's Code of Ethics

For Ingenico Group, it is vital that its rigorous ethical culture is fully understood and implemented throughout the Group. This is why the Code of Ethics and Business Conduct is available in most of the languages used by Group employees, i.e. 14 languages: French, English, Chinese (traditional and simplified), Spanish, Turkish, German, Dutch, Russian, Portuguese, Italian, Indonesian, Thai and Japanese.

The code of ethics and business conduct focuses on the Group's key principles that are based on texts and standards such as the Universal Declaration of Human Rights and the 10 Principles of the UN Global Compact in the areas of Human rights, labour, environment and anti-corruption.

The code is the instrument through which the Group intends to influence its entire ecosystem, and it sets out the standards the Group expects, not only from its own employees, but also from the third parties with whom it operates.

In the majority of entities, Acceptance of the Code of Ethics and Business Conduct by the Group's suppliers is a prerequisite for their referencing in most entities. Potential breaches of the code of ethics and business conduct can be identified using an alert system available to all employees or stakeholders in the Group wishing to raise an issue, doubt or grievance regarding this code (dedicated e-mail address: ethics@ingenico.com).

This reporting alert system complements any local whistle-blowing procedure. The Group is committed to handling any reported incidents confidentially, fairly, and in accordance with the relevant legislation.

In 2020, the Group continued its internal communication campaign regarding the Group ethics alert system, via newsletters, videos, posters and a dedicated page on the Group's intranet. All cases reported were handled. The code was updated in 2019 and includes as an appendix the Group policy on gifts and invitations, the whistle-blowing policy and a new anti-corruption policy. In 2020, 97% of all Group employees have signed the Code.

In 2019, the Group also established a policy on conflicts of interest in order to formalise the prevention and management of conflict of interest situations within Ingenico.

The principles set out in the code of ethics and business conduct and its associated policies, such as the Group policy on gifts and invitations and the whistle-blowing policy, are included in e-learning and/or classroom-based training courses.

The fight against corruption is one of the Group's top priorities. It maintains an anti-corruption risk mapping, which continues to form the basis for a range of measures to strengthen its anti-corruption efforts.

In 2019, the Compliance Department conducted training and awareness sessions on ethics and combating corruption among particularly exposed staff, such as the management committees of the two Business Units, Retail and B&A, the Group's Executive Committee and management and key functions in China. The training programme also included a Learning Week dedicated to risks and compliance.

New training courses dedicated to the fight against corruption have been deployed in 2020, for the most exposed functions to the risks of corruption. These trainings comply with the legal obligations of France's Legislation n° 2016-1691 of 9th December 2016 on transparency, the fight against corruption and the modernisation of economic life (Sapin II legislation).

In 2020, Ingenico Group has also set up an Ethics Committee to strengthen its compliance action and address issues related to ethics and corruption.

In addition to these provisions, Ingenico transparently manages its memberships within professional associations and standardisation bodies. Concretely, it implies a centralisation of memberships for a better consistency of the actions carried out by its associations and for a better follow-up of the expenses of representations within these bodies. Ingenico thus intends to participate in the technical developments and debates that drive the payment industry in a concerted manner and according to a clearly stated strategy of influence.

3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

In May 2020, this resulted, for example, in the creation of European Digital Payments Industry Alliance (EDPIA) with its counterparts Nets, Nexi and Worldline. The aim of this association is to enable a better dialogue with regulators on issues common to the major European acquirers, while respecting antitrust rules and in complete transparency via an organisation known to all.

In terms of Human rights, the business partners and employees of Ingenico recognise the company's code of ethics and business conduct. In this regard, they are closely linked to the general principles of this code, thus making it a point of honour to respect and encourage respect for Human rights in activities and commercial partnerships.

By recognising this code, each stakeholder undertakes to consider all individuals on an equal footing without any form of discrimination, to respect local laws regarding the number of working hours and fair remuneration, to protect the right of expression and freedom of association and to condemn and prohibit all types of child labour, modern slavery or human trafficking.

The suppliers of components in particular also sign the Responsible Purchasing Charter in which they commit to respect the highest standards of social responsibility, insisting once again on the policies of non-discrimination, the fight against harassment, prevention of human trafficking, modern slavery and the protection of young workers. It recalls the company's expectations with regard to the maximum hours of the work week and the levels of remuneration.

Eventually; Ingenico demonstrates a mature programme aimed at eliminating the risk of modern slavery within its organisation and supply chain. The modern slavery statement is published on an annual basis.

3.1.2 Local initiatives to promote ethical practices

In addition, some entities have implemented measures tailored to the local context, such as external whistle-blowing alert systems in countries where this is authorised. This process is in place in Brazil, in United-Kingdom, in Canada, in Colombia, in Mexico and in the Bambora, Global Collect and Payone entities.

Other local initiatives in favour of ethical practices have been implemented, such as:

- Training on corruption or money laundering in Bambora's entities, the United Kingdom and Mexico;
- An anti-fraud committee, a mailbox and an alert system for employees to report unethical behaviour in Landi (China);
- Policies focusing on (i) anti-corruption; (ii) gifts and hospitality and (iii) conflict of interest in German entities;
- Approval of managers of all employee expenses in countries using the i-buy tool for combating money laundering.

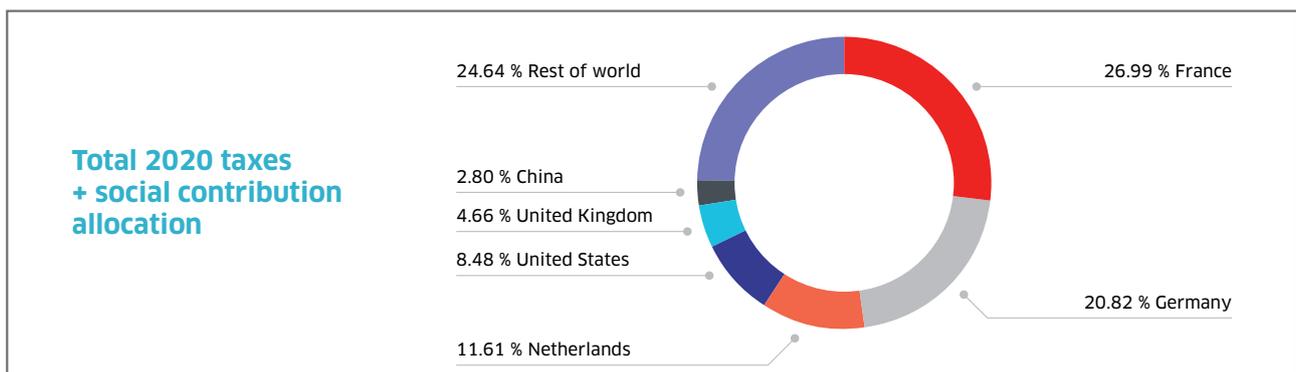
3.2 TAX TRANSPARENCY

Ingenico Group operates in 49 countries and is subject to taxation in all these jurisdictions. At local level, the Group's entities ensure compliance with the tax legislation. With regard to transfer prices, tax residence and the tax implications of the digital economy, the Group follows the provisions of the double taxation agreements and the OECD tax directives, particularly the BEPS (Base Erosion and Profit Shifting) project.

Given the complexity of the international tax environment, a certain degree of tax risk and uncertainty is inherent in the Group's business activities. For this reason, the Group employs a team of tax experts who work closely with all internal stakeholders to manage these tax risks. It ensures that its tax team is fully involved in any significant com-

mercial development, so that all the tax implications of its actions can be assessed beforehand. External advice is requested in the event of uncertainty or complexity.

In addition, the Group maintains a dialogue with local tax authorities on various topics such as intellectual property issues. Ingenico Group endeavours to manage its relationships with the tax authorities in a proactive, transparent and responsible manner by exchanging with them upstream of projects and by communicating all the information requested. The sole objective of tax planning, in line with its economic and commercial activity, is to create long-term economic value. As a result, the Group does not engage in aggressive tax planning.



3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

3.3 DATA PRIVACY

As digital technology develops, ensuring the protection of personal data and respect for privacy (SDG 16⁽¹⁾) is essential.

(1) For more information on the United Nations Sustainable Development Goals, see <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to personal data protection	Due to the nature of its business, a large amount of data, including personal data, is processed every day. Moreover, the importance of this subject is constantly increasing for all countries in which the Group operates. Thus, a data leak or misuse of data would be harmful to the Group and to third parties.	Operational effectiveness Resilience Brand image and trust	Raising employee awareness of data privacy Compliance with GDPR obligations	-

In 2020, the Group has structured its personal data protection function by setting up a Privacy Office headed by a Group Data Protection Officer, aimed at centralising and harmonising the dissemination of personal data protection policies, practices and initiatives.

As part of the overall strategy put in place by the Privacy Office, the Group has deployed a software tool to manage personal data (record keeping, mapping of processing, assets and subcontractors).

In terms of awareness, the e-learning modules on personal data protection deployed in 2019 were followed and passed by more than 80% of employees based in the European Union.

Furthermore, given the internationalisation of personal data protection law, the Group has set up a programme to comply with the General Personal Data Protection Law in Brazil (LGPD - *Lei Geral de Proteção de Dados*) and has also strengthened its network of personal data protection correspondents in the countries where it operates outside the EU.

More generally, the Group has stepped up its compliance efforts by reviewing its internal procedures, integrating Privacy by Design and by Default and reviewing the legal framework for data transfers outside the European Union, particularly in light of the Court of Justice of the European Union (CJEU) judgment in the Schrems II case.

Among the entities that have implemented additional measures, we can mention the following:

- the Landi entity in China, where an NDA (Non-Disclosure Agreement) is signed by all employees;
- Bambora entities where an e-learning and a presentation on the data protection policy have been made compulsory for all employees.



3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

3.4 INTELLECTUAL PROPERTY

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to intellectual property	The Group develops its own products and services, in which case it is possible that its intellectual property may not be sufficiently protected or that the use of a technology may infringe a third-party patent.	Protection of intellectual property	Monitoring of prior art claims on patents Use of specialist firms for intellectual property	Number of patents issued or in demand

Respect for intellectual property rights has been identified as a major issue by the Group's stakeholders. To ensure that the rights of third parties are guaranteed, whenever necessary, the Group conducts prior art search and monitors its patent portfolio. It has also implemented a system for actively monitoring these matters..

In addition, the Group deploys the necessary resources to define and implement an appropriate protection strategy for industrial property assets. It strives to defend them, both before national and regional offices in the procedures for obtaining titles, than before third parties.

3.5 INFORMATION SECURITY

Information security is a key concept for Ingenico Group and is at the heart of its innovation approach. In a context of open innovation, employees, customers, partners and even competitors around the world can now collaborate in

the commercial innovation process, which requires solid security strategies and practices. As a result, information security has become a key component of commercial success.

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to information security *	The number and sophistication of cyber threats are constantly increasing. Due to its positioning, the Group could be a privileged target and could be subject to different types of attack (DDoS, Phishing, etc.).	Advanced security offers	Compliance with the security standards developed by PCI SSC Regular intrusion and backup testing by the Ingenico ISD	Number of data centres certified ISO 27001

3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

Since July 1, 2020, Ingenico has provided the framework for information security policies and procedures valid at Group level to embody the vision for cyber security and encourage the action of each employee. This framework is based on industry standards defined by ISO and NIST as well as the payment card industry requirements. It defines core information security measures and establishes internal rules related to information management and ICT (Information Communications Technology).

The Group has developed a process for evaluating cyber security threats, a company-specific risk assessment process and an evidence-based management process. The Group regularly assesses the risks associated with information security and implements standardised countermeasures to combat them.

Ingenico has also deployed a security awareness module available in e-learning. This aims at identifying the risks

associated with information security and at ensuring that employees and partners are trained and able to provide the best line of defence to counter the risks associated with information security. This module is made available to new employees as part of the induction programme.

The Group's policy is to select only those data centres certified ISO 27001 for their management of information security. As of December 31, 2020, Ingenico had 3 data centres in use that did not provide this level of certification. They are part of a migration project aimed at transferring them to certified environments. As long as they are processed in these environments, the Services are subject to additional compensating controls in order to maintain the level of security of the processing within the scope of Ingenico Group. In addition, the Landi entity in China has set up a committee dedicated to information security.

3.6 PRODUCT SAFETY

To protect the health and safety of its customers and the end users of its solutions, Ingenico Group provides detailed user guides including, for example, information on terminal

emissions and voltage levels, in line with the regulations in force in the various countries.

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to the use and end of life of sold products	Payment terminals can present risks in terms of electrical security. Their design requires the use of resources that may be limited. Finally, they must be collected and recycled to limit electronic waste and promote the circular economy.	Product safety Electronic waste management Recycling opportunities	Environmental regulatory watch Quality control procedure for terminals Collection and recycling solutions for end-of-life terminals	% of payment terminals sold in the last 3 years for which a recycling solution exists

Ingenico Group's environmental requirements vis-à-vis its suppliers and subcontractors concerning the composition of its terminals also help to protect user's health and safety. In particular, the Group ensures that its products do not contain dangerous substances, as defined by the regulations of RoHS (Restriction of Hazardous Substances, which aims to limit the use of 10 hazardous substances) and REACH (Registration, Evaluation, Authorisation and Restriction of Chemicals), which aims at improving health protection and enhance knowledge regarding chemical substances).

In addition, Ingenico Group is committed to rigorously testing its products and applications, not only during the research and development phases, but also when terminals are sent for repair.

Training on the health and safety aspects of products is provided, particularly for employees responsible for customer support. They are therefore able to provide guidance to customers for handling an incident such as a terminal that is emitting smoke or has a burning smell.

The health of users is at the heart of our concerns. In 2020, with the appearance of the Covid-19 virus, Ingenico Group put in place rules to guarantee the health of users. Indeed, Ingenico Group has published online disinfection recom-

mendations in order to guarantee the best compromise between the need to reduce the transmission of the virus and the objective of not degrading the lifespan of terminals. In addition, a video explaining how to clean the terminals has been widely distributed. Finally, special support was provided to major accounts (wipe tests, after-sales support) to help them through this crisis and choose the most appropriate solutions.

Ingenico Group, with the support of other payment players, has also led a lobbying campaign to increase the amount of contactless payments, again with the aim of limiting the spread of the virus during the act of purchase. The amount was thus increased from €20 to €50.

Local initiatives to limit the spread of Covid-19 while buying items have been launched in some entities. For example, in the Bambora entities, two solutions have emerged, PayByLink and MO-TO. The first works as a virtual terminal for invoicing customers who are not physically in the shop via a link that they receive by SMS or e-mail. The second solution has the same objective, but it is the merchant who, not necessarily having the possibility of opening an online shop, receives the customer's card which he can enter on the web terminal.

3 INGENICO GROUP'S CONTRIBUTION TO SOCIETY

3.7 SOLUTIONS FOR FINANCIAL TRANSPARENCY AND INCLUSION

Ingenico Group develops electronic payment services to promote transparency and financial inclusion. By providing these services in a way that is secure, suited to the needs of local markets and widely accessible, the Group is helping governments to elaborate the foundations of social development.

3.7.1 Financial transparency solutions

The collection and redistribution of tax are central to the development of a society. Without a secure, transparent and inclusive system, the State does not have the means to control parallel markets. Through its tax transparency solutions, Ingenico Group gives national public institutions the means to control the payment of taxes and thus participates in the fight against fraud and the informal economy while reducing inequalities (SDGs 10, 16 and 17).

Transparent and secure solutions for tax collection

In order to ensure sustainable economic development, it is important that the State collects taxes from its citizens efficiently while limiting the risk of fraud. Inherently, electronic payment contributes to the reduction of fraud and illicit financial flows (SDG 16⁽¹⁾). Ingenico Group has strengthened its commitment by launching solutions to improve the traceability of monetary transactions and the transparency of the financial system in order to meet the governments' anti-fraud requirements, both in emerging economies and in G20 countries.

(1) For more information on the United Nations Sustainable Development Goals, see <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

For instance, the solution designed for Turkey enables merchants' transactions to be reported to the tax authorities. At the point of sale, the product supplied to merchants combines cash register, payment terminal and printer. All merchants' card or cash sales are stored indelibly in a fiscal memory and electronic sales register, enabling the authorities to have better control over financial transactions and to combat VAT fraud.

This development was introduced following the adoption in 2012 of a national Turkish law requiring all merchants to have a payment terminal with a fiscal module connected via the Internet to the Ministry of Finance. At the time, many multinational companies set up a payment solution that met the new legal requirements. Since this first initiative, Ingenico Group has extended its range of financial traceability solutions with the Move 5000F and iDE280 products to cover larger numbers of merchants. 38,000 fiscal memory terminals were distributed in 2020, bringing the number of terminals installed to more than 282,000.

In Russia, the use of cash registers is regulated by Federal Law 54. To comply with these regulations, merchants must be equipped with a cash register certified by the Russian Tax Service. To do so, the cash register must be connected to a fiscal module via servers dedicated to the processing of tax data (Fiscal Data Operators).

Ingenico has adapted the Android APOS A8 terminal to meet this need. By leaving a dedicated space on the terminal for the addition of a fiscal module and by making connection possible within the terminal, Ingenico enables its terminal to become a cash register compliant with the regulations. Ingenico has worked with POS solutions provider Shtrikh-M to bring their solution to this terminal and certify it to the

Russian tax authorities. This solution began to be deployed in the Russian market in the second half of 2019.

New solutions are expected to be deployed in other countries over the coming years, in line with the regulations adopted. Accordingly, specifications for automatic registration of tax data are currently being defined in Poland and are being studied in many African countries.

Apart from providing assistance with the collection of VAT, Ingenico offers solutions for the efficient collection of one-off, specific taxes. The best illustration of this is the Group's long-term collaboration with its Kenyan partner, Tracom, on a tax collection solution in Nyeri County. This initiative was sponsored by Equity Bank and reinforces the emerging culture of electronic payments in the country. Agents equipped with Ingenico terminals and an app developed for the collection of fees and taxes (parking fees, property taxes, market stall fees, etc.) can now collect payments directly from taxpayers. This system enables better traceability of the funds collected and effective cost reduction thanks to its fully electronic process. In this way, residents can pay local government fees from their workplace, without wasting time commuting or waiting in line.

Solutions for secure, inclusive redistribution of tax collected.

In order to ensure society shares in the benefits of domestic growth, the State must be just as stringent in the payment of social benefits. In Zambia, Ingenico Group and its partner Paycode have implemented a system for the payment of subsidies to farmers. Ingenico's biometric solution has enabled the Zambian government to pay \$27.2 million in aid to almost 200,000 farmers. Once registered on the system, which simply requires a fingerprint, farmers can spend their allocation in a secure, closed-loop environment and make the investments necessary to increase their productivity.

Ingenico developed a similar system in Iraq, in partnership with QiCard. It involves the production of biometric cards that holders, once they have registered, can use to transfer funds, withdraw cash, and receive their pension from the State or their salary from their private sector employer via Ingenico biometric terminals.

Thanks to the partnership with Mastercard, the second-generation cards are even capable of making in-store EMV transactions. Since it was launched, this programme has been a resounding success, helping to reduce fraud significantly, while widening access to the service. In 2020, 4,500 Move terminals and 360 i-WB terminals have been delivered and more than 7 million biometric cards were in circulation. Finally, Ingenico Group had equipped the branches of 12 banks operating in Iraq.

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3.7.2 Solutions for financial inclusion

These solutions aim at providing all individual and business customers with access to lower-cost financial services appropriate to their needs. Significant progress has been made in recent years. According to the World Bank, in 2017, 69% of adults had access to a bank account or a mobile banking service, compared to 51% in 2011. However, 1.7 billion adults are currently still financially excluded⁽¹⁾. Ingenico Group's financial inclusion solutions meet this need and provide these populations with the tools they need to overcome poverty (SDG 1⁽²⁾). More specifically, the Group's involvement is twofold; it provides access to financial services (transfers, savings, loans) for hard-to-reach communities (people on low incomes, rural households, senior citizens) (SDGs 1 and 8) and it supports the development of microbusinesses by providing appropriate credit solutions (SDGs 8 and 9).

(1) Global Findex Database 2017: <https://globalfindex.worldbank.org/>
 (2) For more information on the United Nations Sustainable Development Goals, see <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

Access to financial services for unbanked populations

In East Africa, Ingenico Group provides Branchless Banking technology in partnership with Tracom for local banks looking to provide services in rural areas, through a network of "agents" who are recruited among local merchants and trained by the bank. Using a mobile device, the "agents" can register new customers, activate their cards and enable customers to make deposits or withdraw money. This branchless banking solution is giving financially excluded people access to banking services in remote areas, at a lower cost, thereby overcoming the barriers of geographic access, basic financial knowledge and language. Today, more than 90,000 banking agents equipped with Ingenico terminals give the population access to financial services..

FINANCIAL INCLUSION



3.8 RESPONSIBLE PURCHASING

With more than €1.2 billion spent in 2020, managing responsible purchasing plays an essential role in Ingenico Group's social responsibility.

Ingenico Group expects all its suppliers to meet the requirements set out in its code of ethics and business conduct, including the prohibition on child and forced labour, occupational health and safety, environmental protection, the prevention of fraud and corruption and the prohibition of conflict minerals usage.

For several years now, the Group has been developing its approach to responsible procurement through its purcha-

sing charter, evaluating and monitoring its suppliers, incorporating environmental and social criteria, in order to minimise the risks and maximise the opportunities arising. This incremental approach involving many external and internal stakeholders has led in particular to the development of a specific action plan for responsible purchasing integrated into the SHARE programme.

Ingenico Group's supply chain falls into two main categories: direct purchases or production purchases required for the manufacture of terminals, and indirect purchases that are not associated with product manufacturing.

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks linked to the environmental and social practices of suppliers and subcontractors *	Ingenico Group requires its suppliers and subcontractors to respect a certain number of commitments (limitation of working hours, definition of a minimum age for being able to work, etc.). These various points are detailed in the CSR contract that suppliers must sign. Nevertheless, it is possible that, despite this commitment, a supplier or subcontractor may behave in a way that is contrary to its commitment.	Responsible supply chain management	Supplier risk mapping Contractual requirements Assessment of suppliers' CSR performance Traceability of conflict minerals	% of suppliers of strategic components evaluated on their CSR performance % of component suppliers giving the origin of the minerals used

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3.8.1 Responsible purchasing charter and CSR risk mapping

In 2018, Ingenico Group created two key tools for the development of its approach to responsible purchasing: a specific charter and an initial supplier risk mapping.

3.8.1.1 Responsible purchasing charter

The Group's responsible purchasing charter is in line with its ambition of creating sustainable growth and value for all its stakeholders. It is built on five main commitments:

- maintain fair relations with our suppliers;
- promote high labour and Human rights standards through our supply chain;
- promote high environmental standards through our supply chain;
- promote high ethical standards through our supply chain;
- avoid conflict minerals and other controversial substances in our terminals.

In 2020, this charter, available online⁽¹⁾ for consultation by all stakeholders, was shared with all employees in the Group, so that everyone can understand the responsible purchasing approach and apply its principles in their day-to-day business activities, whether they are a buyer by profession or an occasional purchaser.

(1) <https://cdn.ingenico.com/binaries/content/assets/corporate-en/about-ingenico/responsible-purchasing-charter-v2.0-with-nhu-signature.pdf>

3.8.1.2 Supplier CSR risk mapping

After carrying out an initial work of mapping supplier risks related to modern slavery, in particular to comply with British legislation (UK Modern Slavery Act), Ingenico Group decided to extend this analysis to its entire supply chain and on all CSR topics.

In partnership with EcoVadis, a CSR specialist regarding supply chain, Ingenico Group has thus developed a risk mapping covering all of its suppliers (excluding Landi). Two studies were carried out for this purpose: firstly, an in-depth analysis of direct purchases, i.e., 17 types of purchase and 228 suppliers, and a second analysis of indirect purchases, covering 78 different types of purchase. Various criteria were considered, including country risk, sector and the Group's level of dependence on specific suppliers. This process has been extended to include the scope of Landi in 2020.

This mapping covers social, environmental and ethical risks and has several objectives. These include providing a better understanding of the supply chain and prioritising the actions to be taken according to the risks and suppliers identified.

It emerges from this first analysis that the most significant risks are at the level of direct purchases and that actions must therefore be deployed as a priority with production suppliers.

3.8.2 Selection of suppliers

Ingenico Group incorporates CSR criteria into the selection process for its component suppliers. Their weights are 5% for Ingenico's and for Landi's suppliers. They cover various topics relating to working conditions, health and safety, the environment and ethics.

3.8.3 Contractual obligations, evaluation and monitoring of suppliers

3.8.3.1 Direct purchases

Direct purchases accounted for expenditure of 719 million in 2020. As the production of all its terminals is outsourced, Ingenico Group pays particular attention to the responsible management of its supply chain. By imposing social and environmental standards on its Tier 1 and Tier 2 suppliers, the Group is helping to create decent work and economic growth (SDG 8) and reduce the impacts of its business activities on the environment (SDGs 12 and 13⁽¹⁾).

(1) For more information on the United Nations Sustainable Development Goals, see <http://www.un.org/sustainabledevelopment/sustainable-development-goals/>

Terminal assembly

In 2020, Ingenico Group used one Tier 1 supplier for the assembly of payment terminals (excluding Landi): Jabil. This company is a signatory of the Responsible Business Alliance (RBA) Code of Conduct, thereby ensuring a supply chain that meets the highest standards in terms of the environment, labour rights and social justice in the electronics sector.

Ingenico Group ensures rigorous control of the sites of this supplier in charge of assembling Ingenico terminals, in particular by having teams of Group employees at the main sites in Brazil and Vietnam. Their role is to oversee the assembly lines on a daily basis and ensure that operations comply with the rules set forth by Ingenico Group. Their constant presence at the assembly plants allows dozens of audits to be completed per year. In addition, Ingenico Group's Industrial Operations Division and its Quality Department visit the various plants at least once every quarter. When practices that breach the Group's principles are identified, the supplier is immediately informed. This is followed by a process of discussions and the implementation of corrective actions. All assembly plants have ISO 14001 environmental certification. Unfortunately, year 2020 imposed severe travel restrictions hence drastically reducing the number of on-site audits.

Assembly of the Landi entity's terminals in China has been completely outsourced since its production site closed in 2018. The terminal assembly plants of its two suppliers, Jofee and Malata, are also ISO 14001-certified. This means that, in 2020, all Group terminals were assembled at industrial sites with ISO 14001 environmental certification.

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Component manufacturing

Upstream of the assembly chain, Ingenico works with a community of Tier 2 suppliers based primarily in Hong Kong, China, Taiwan, Vietnam, Thailand, Malaysia and Brazil to produce its various components.

Ingenico Group expects these component suppliers to comply with the same standards that the Group sets for itself. These have been formally documented in a CSR agreement that all active component suppliers must sign. It stipulates Ingenico Group's expectations vis-à-vis its suppliers regarding labour and Human rights, health and safety, environmental protection, ethics, and their internal organisation with regard to these issues.

It lays out the minimum requirements that all suppliers must meet when working with Ingenico Group. The Landi entity's approach in China is identical with regard to its suppliers. In fact, suppliers of active components must sign a CSR agreement in which they undertake to comply with the requirements concerning labour law and Human rights, as well as health, safety and environmental protection. They must also sign the Group's code of ethics. These contracts require suppliers to pass Group requirements on to their own supply chain.

As of December 31, 2020, out of 117 suppliers of Ingenico's strategic components, 94% have signed a CSR agreement or have demonstrated their membership of the RBA. With regard to the 151 Landi suppliers, this percentage is 81%.

In order to evaluate the CSR performance of its second-tier suppliers (excluding Landi), the Group launched an evaluation campaign of its strategic suppliers using the EcoVadis tool in the light of the risk mapping carried out in 2018. This made it possible to evaluate 53 suppliers, using the EcoVadis platform. This approach to evaluating the CSR performance of suppliers using the EcoVadis tool is intended gradually to replace the self-assessment questionnaire previously used. It has been put in place by the Landi entity in China on the last semester of 2020 on the 18 high-risk suppliers.

In addition, the Quality Department continuously audits the various component suppliers around the world, when assessing potential new suppliers or launching new projects. Ten specific CSR points have been assessed as part of these audits since 2018. The auditors check a number of points relating to working conditions, health and safety, the environment and ethics. Where non-compliance is identified, the supplier is asked to take remedial action.

As part of its **SHARE** programme, set up in 2019, Ingenico Group has set itself a goal for evaluating the CSR performance of its strategic suppliers through its self-assessment questionnaire, the EcoVadis platform or on-site audits:

2023 objective	2019 basis	2020 objective	2020 status
80% of component suppliers identified as high or severe risk will be evaluated on their CSR performance and corrective actions will be implemented if necessary.	50% of component suppliers with high and severe risk	60% of component suppliers with high and severe risk	68% of component suppliers with high and severe risk

Note: many on-site audits were cancelled in 2020 due to sanitary travel restrictions

Sourcing of minerals

Ingenico Group seeks to increase the traceability of its supply chain beyond its Tier 2 suppliers. Specifically, the Group ensures that the minerals that go into its terminal components do not benefit armed groups violating Human rights in the Democratic Republic of the Congo and adjoining countries (conflict minerals).

As initially requested by certain customers in the context of the US Dodd-Frank Act, the Group periodically assesses the supply chain with regard to the origins of "3TG" minerals (tin, tantalum, tungsten, and gold) in its products. In 2020 this evaluation which was carried out in close collaboration with Jabil using the reporting tool provided by the RMI (Responsible Minerals Initiative) covered 98% of suppliers of the components used in Ingenico and Landi terminals. At the end of this evaluation, Ingenico Group asked suppliers using at-risk smelters to put in place the necessary corrective actions.

The Group also strengthened its control over the provenance of cobalt, another controversial substance potentially present in its terminals. It is controversial due to child labour and dangerous working conditions in certain mines. Driven by the RBA and the RMI, a standardised reporting template for cobalt was made available, as a pilot, in 2018. Ingenico Group has tested this template on its suppliers, where relevant.

In 2020, the analysis of the risks related to cobalt in these terminals was implemented with the 10 suppliers concerned thanks to the reporting template of the RMI, finally mature enough and with an exhaustive list of refineries identifies.

The Group's responsible purchasing policy includes a dedicated section on minerals sourced from conflict zones and other controversial substances.

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3.8.3.2 Indirect purchases

Amounting to €552 million in 2020 (Excluding Bambora's entities), indirect purchases are essential for the smooth operation of the Group. Indirect procurement covers various goods and services, from IT or office equipment to the services of external consultants. As with production suppliers, all suppliers of these goods and services are required to sign the Group's code of ethics.

3.8.3.3 Integrity of service providers

Ingenico Group has set up an internal policy to check the integrity of its service providers, further strengthening the resources deployed to combat any illegal or unethical practices. This further strengthens the resources deployed to combat any illegal or unethical practices.

3.8.4 Local initiatives on responsible purchasing

With regard to indirect purchasing, a large number of entities in the Group have put in place reasonable due diligence measures intention is that these will be standardised gradually. Some examples of best practices are set out below:

- Within the Landi entity, a CSR agreement is established at the start of relations with any new supplier;
- In the United Kingdom, the use of local companies (within a radius of 10 miles) is preferred, particularly for the maintenance of premises (gardens, windows, etc.);
- In Thailand, suppliers are assessed beforehand taking into account CSR criteria before being selected;
- The Canadian entity endeavours, when possible, to choose service providers within a restricted radius around its infrastructures especially for the organisation of its teams events. Therefore, Ingenico's employees are aware of the relevance of using small local businesses to support the economy.

In 2020, none of Ingenico Group's suppliers or subcontractors was considered to represent a risk of breaching the International Labour Organisation conventions.

3.9 CONTRIBUTING TO LOCAL DEVELOPMENT

By prioritising the hiring of local residents, Ingenico Group is committed to boosting employment in the countries in which it operates. The Group is also committed to supporting the development of communities around its facilities through a range of initiatives, as presented below.

3.9.1 Supporting innovation

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

key stakeholders in the development of payment systems, such as Fintech corporations and leading digital technology firms. Start-ups are sometimes financed either through the Partech Ventures risk capital fund or by Ingenico Group directly, as was the case in 2018 for Joined App, a chatbot specialist.

In 2019, Ingenico created a start-up incubator dedicated to trade and Fintech in collaboration with CaixaBank and Global Payments. This incubator, called Zone2boost, is located in Barcelona. In 2020, Ingenico has created in partnership with Carrefour, Edenred and BNP a new incubator dedicated to supporting startups. This incubator, called «La Fabrique», is based in Sao-Paulo and is already hosting a dozen startups.

3.9.2 Technology for fundraising

Ingenico Group uses its payment services to collect donations to charitable organisations. The Group works either directly with the charities or in partnership with its customers.

In 2020, € 320,636,382 were raised for hundreds of charities through terminals or online, using Ingenico Group payment services.



The most common solution is the micro-donation, which is made through payment terminals in partnership with retailers. It allows in-store customers to round up the amount of their purchase to the nearest euro or to add a fixed donation for the benefit of a charity. This solution is now available on our terminals in three countries: France, the United Kingdom and Spain. In France, Ingenico Group has been in partnership with microDON since 2015 to deploy the Arrondi solution on the payment terminals used by many of the Group's retail customers and connected to Axis, Ingenico's transaction centralisation platform.

In 2020, 18 million micro-donations were made, amounting to nearly €4.8 million raised by the end of the year for charities supported by the partner retailers. In the United Kingdom, the Pennies solution has been rolled out on nearly 6,500 standalone terminals operated by more than 30 partner retailers and collected more than 682,000 donations in 2020 and raised €299,365. Eventually, the Group has maintained its partnership this year with Worldcoo, which allows it to offer micro-donations in Spain. This solution raised €1.1 million thanks to the 5.9 million donations made in 2020.

In the United Kingdom, the Group again sponsored the Cards & Payment Awards event and, thanks to the terminals and the connected screen made available, helped raise £23,500 in favour of the charity aid of first love. Since 2010, Ingenico Group has helped raise more than £100,000 for the benefit of various associations during this event. Since 2010, Ingenico Group has helped to raise more than £100,000 for various charities during this event.

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Ingenico Group also makes an active contribution to fundraising through its online payment services, which it offers to NGOs at preferential rates. In 2012, the Group joined forces with iRaiser, an online fundraising platform for non-profit-making organisations, providing a payment solution for accepting one-off or recurring donations in France and internationally. In 2019, Ingenico paired with an additional partner: GiveXpert while continuing its partnership with Hello Asso. This strengthens Ingenico's position as a leader in the online donations market in France. Thanks to this network of partners, the Group addresses the needs of more than 150 NGOs, plus 52 other online NGO customers, including Greenpeace and Amnesty International. The number of transactions varies from 30,000 to 300,000 in December, when most online donations are made. In 2020, all of these partnerships enabled associations to collect €315.8 million securely on their website.

Finally, Ingenico Group also offered the cost of transactions to associations working for research against COVID-19 during the first lockdown in France.

As part of its SHARE programme launched in 2019, Ingenico Group has set itself a yearly goal for the collection of donations. This goal reinforces the Group's efforts to collect donations, which allows hundreds of charity projects to be financed each year. The solution could be extended in 2020 with two new partners, Cora and Picard.

At the time when France went through a first unprecedented lockdown to try to stop the COVID-19 epidemic, solidarity movements were organised to support caregivers, finance research and come to the aid of the most disadvantaged. The Franprix stores, with L'ARRONDI solidaire, have joined forces to participate in this outpouring of solidarity by organising an exceptional campaign for the benefit of the Fondation Assistance Publique - Hôpitaux de Paris (AP-HP) and the Secours populaire français.

2023 objective	2019 reference	2020 objective	2020 status
Increase the volume of annual donations by 100% through our solutions, i.e., 20 million transactions	19.5 million transactions	14 million transactions ⁽¹⁾	25 million transactions

(1) The target was revised downwards in the year due to the COVID-19 pandemic, the initial target was 20 million transactions, so the initial target was achieved.

3.9.3 Philanthropic activities and support for charities

Ingenico Group supports various local associations through donations or during events and fundraising. Thanks to the network of CSR ambassadors, a campaign to support the Red Cross in the fight against Covid-19 has emerged in various Group entities such as Spain, Mexico, the United States and Canada. More than €13,000 were raised across the Group.

Within Bambora, local ambassadors were able to launch initiatives for the benefit of local charities during internal events.

In the United Kingdom, £1,950 was collected for the benefit of the following associations: S.H.I.E.L.D, The Cottage Family Centre and Gift of Christmas Appeal. Every year, the Payone entity encourages employees to make pledges to a charity that helps children from underprivileged backgrounds.

In France, the Group participated in the Paniers solidaires initiative for nursing staff and collected €6,842, including

Ingenico Group matching, representing more than 210 baskets of food.

In India, local staff were able to participate in an initiative to raise funds for the Akshay Patra Foundation, which provides daily meals for 1.8 million children.

In Australia, a fundraising campaign carried out during Daffodil Day to benefit the fight against cancer raised nearly \$CAD 2,000.

Lastly, an international campaign to support the World Food Programme was launched at the end of the year and all the sums collected will receive support from the company by means of a contribution and will end at the end of January 2021.

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3.9.4 Education-related initiatives

Education is of the utmost importance in our work environments. That is why Ingenico Group builds close relationships with the education and student sectors, as illustrated by its funding for doctoral students, its scholarships, its participation in careers events, partnerships and programmes, as well as the opportunities it provides for apprentices and interns (SDG 4).

In France, the Group is a member of the Skills Development Committee of a partner school, ESILV, providing a professional expert perspective so that teachers can adapt their programmes according to developments in the business world and the school can adapt its training to match the expectations of future employers. This reciprocal relationship between business and academia allows students to put theory into practice and the Group to attract new resources and knowledge.

Ingenico is a partner of *Elles Bougent* [Girls on the Move], a voluntary association whose main ambition is to strengthen the diversity of companies in the industrial and technological sectors by raising awareness in the educational community. As such, the Group encourages more young girls to become engineers in the aeronautics, automotive, energy, rail, maritime, space, digital, building and agri-food sectors. Our partnership actions and our eight patronesses are there to help them find about the sectors, the professions and how to get trained.

Ingenico Labs is providing funding to two doctoral students from the IT Security and Cryptology Department at the École Normale Supérieure.

The various entities of the Group regularly hire interns and those on work/study programmes so that they can acquire new skills and develop their knowledge.

In France, Ingenico Group attended the ENSICAEN Enterprises-Students recruitment forum to meet students who are training in electronic financial transactions. This informal interaction was an opportunity for presenting the Group's business lines during mini-interviews and offering them company internships. Due to sanitary restriction this year the forum was virtually held and allows the Group to attend and hire students from the ENSICAEN.

In Brazil, a project is being developed with local universities to improve the recycling of plastics from payment terminals.

In Turkey five students of the ITU (Istanbul Technical University) have been granted an academic scholarship.

3.9.5 Support for communities with specific needs

With the increasing use of touch screens in payment services, the R&D teams at Ingenico Group are working on an innovative solution to help visually impaired or blind people to enter their PIN code on this type of technology. This solution is based on an accessory in the form of an intelligent grid linked to a software solution integrated into the payment application. It allows the visually impaired or blind to be guided in their movements and thus have the same ease of use as on physical keyboards.

After filing for a patent in 2017, Ingenico Group worked closely with the Valentin Haüy association long-standing player in helping visually impaired people. This partnership made it possible for Ingenico Group to test and refine prototypes, to ensure they match the requirements. The Group intends to pilot this initiative in 2021.

If these field tests confirm the interest and advantages of this solution, an industrial solution will be launched as an extension. At the same time, Ingenico Group has developed in Brazil a simpler solution dedicated to certain terminals. This new solution, called "Easygrid", is a small plastic keyboard that can be added to Android terminals. It is a PCI certified solution that is now available at Group level. It intends to continue its innovation process to provide blind and visually impaired people with ever more help with electronic transactions. In addition, the newly launched Self line (Self/2000 and Self/5000) is added to the existing Android line. In the event that accessibility for the blind or visually impaired is required, a version of the Self/4000 with a mechanical keyboard has been developed. All terminals in the Self range are featured with a speaker to be able to broadcast audio aids such as messages to facilitate user guidance.

In France, Ingenico Group launched a partnership in 2016 with the association Nos Quartiers ont des Talents [Our Neighbourhoods have Talent], which promotes the integration of young job seekers from priority neighbourhoods and disadvantaged social backgrounds into the workplace. Through this initiative, Group employees can sponsor young graduates and support them in their job search.

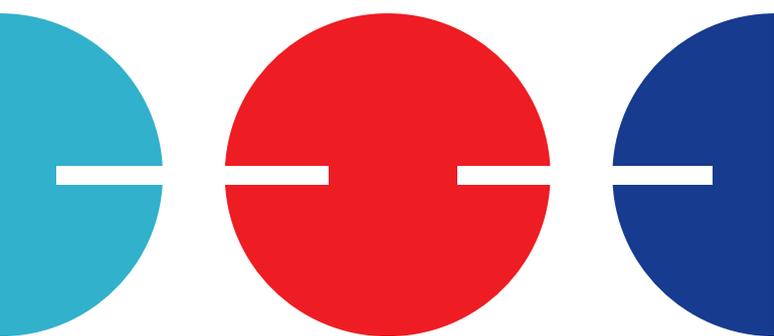
In Brazil, a mentoring programme was launched with the association «Meninas negras» to help young girls from slum areas.

In 2020, the entity in Mexico supported a campaign to prevent breast cancer. Thus, a remote conference was organised with specialists and the Group's employees were able to be tested under privileged conditions.

In another area, through its work with specialist organisations such as Cèdre and Elise, adapted enterprises responsible for the office waste sorting system in France, Ingenico Group contributes to the occupational integration of people with disabilities.

In Singapore, the local entity is working with a state agency to promote the employment of Singaporean residents who have been looking for jobs for a long time.

In Ireland, Link/2500 payment terminals equipped with "contactless" technology have been installed in churches, allowing people collecting donations to limit the risk of the virus spreading.



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3.10 MOBILISATION OF STAKEHOLDERS THROUGH ONGOING DIALOGUE

From partners, distributors, shareholders, the financial community, and customers to suppliers, payment industry players, NGOs and public authorities, Ingenico Group strives to maintain regular and transparent dialogue with its external stakeholders (see Chapter 1.4, entitled "Dialogue with stakeholders").

3.10.1 Events

Operating as it does in a B to B environment, Ingenico Group participates in and organises a number of key events to maintain or forge links with its various stakeholders: partners, customers or prospective customers. The Group makes sure it is represented at the major trade fairs for the payment and Fintech industries.

committed to increasing its presence at events dedicated to retail and e-commerce. In 2020, it took part in NRF: Retail's Big Show in New York, participate in digitised events aimed at certain verticals in the SMB and Retail Enterprise segments.

As part of its transformation and the move towards focusing on services aimed directly at merchants, Ingenico Group is

The Covid-19 health crisis led to the cancellation or postponement of many other events in 2020.

3.10.2 Customers

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to customer satisfaction	As customer satisfaction is a priority for the Group, the inability to achieve the desired level of service represents a risk of degraded service and therefore inconvenience for final customers, which would have an impact on the ability of the Group's customers to achieve their own objectives.	Quality of services provided Competitive advantage	Customer satisfaction survey and associated action plans Ingage programme	NPS

The INGAGE programme is central to the transformation of the customer experience within the Group. Ingenico Group has chosen to accelerate this transformation by focusing it on two pillars:

- **Manage IN!**: rolling out the CRM (Customer Relationship Management) platform, with the intention of improving operational excellence, digitising the customer experience and bringing teams in line around common practices and a customer-centered culture at a global level. By gradually migrating all the Group's customer-facing employees to the Salesforce.com CRM platform, the Manage IN! aspect of the programme makes it possible to build a 360-degree view of customers and at the same time consolidate information, enabling the Group to better serve its customers and respond to their needs;
- **Client IN!**: measuring customer satisfaction worldwide, with the intention of assessing the power of the brand, the level of innovation offered to customers, the performance of the sales and customer service teams, as well as how products and services meet the needs of the Group's customers. Client IN! then assists with the preparation and implementation of action plans designed to have a direct bearing on customer satisfaction.



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3.10.2.1 Customer relationship management

In 2020, more than 2,200 people spread across the five geographical areas of EMEA, NAR, LAR, APAC and China, use the Customer Relationship Management (CRM) platform. The sales and management teams now manage their customer portfolios, the business opportunity pipeline and sales forecasts uniformly from a sales process perspective. This enables Ingenico Group to significantly improve sales forecasts and better identify growth opportunities in order to tailor the Group's investments.

Within the Retail BU, teams can also manage marketing campaigns on the CRM platform, in order to boost the acquisition of new customers. After-sales service teams can respond more effectively to customer requests and instantly measure customer satisfaction using CSAT (customer satisfaction transactional measurement tool).

In 2020, the CRM platform was enriched with new features such as Partner and Client Portals, so as to continue to improve our customers' experience from "acquisition to on boarding", increase the effectiveness of marketing campaigns and enhance their impact with targeted communication, provide a self-service solution to all Ingenico Group partners, and implement shared solutions to improve customer service centre performance across the Business Units.

In 2021, sales people will be using a CPQ module (Configure-Price-Quote) to create offers for their customers allowing a better margin control and facilitate the proposal creation step.

3.10.2.2 Satisfaction surveys

In February 2020, for the eight-consecutive year, Ingenico Group launched a customer satisfaction survey, "Client IN!". This year, the survey was sent to all countries and regions within the Group, with the exception of China, but including recent acquisitions such as Paymark. The survey was made available in 22 languages. The information collected from more than 4,424 questionnaires received made it possible to analyse customers' loyalty, their perception of the brand and their satisfaction level, looking at aspects such as innovation, performance, terminals, applications and services, sales and support.

The Net Promoter Score (NPS)⁽¹⁾ shows that Ingenico Group is seen as a strong brand globally, with quality products that are easy to use. The survey also enabled the Group to put in place concrete initiatives to continue its work on customer relationship management, by identifying opportunities for development.

⁽¹⁾ NPS: An indicator of customer loyalty that consists of asking customers: "How likely is it that you would recommend Ingenico?". The answer is given on a scale of 0 ("Highly unlikely") to 10 ("Highly likely").

Changes in NPS by geography and Business Units are analysed from one year to the next. This score measures not only the impact of the Group's initiatives but, first and foremost, the quality of the relationships established over the years with its customers and their confidence in the Group.

A monthly tracking of corrective actions and achievements is shared at the Executive Committee level of Ingenico Group.

The customer voice is essential to the development of the Group strategy and customer focus is one of its highest priorities. In continuing the actions undertaken so far, from 2020 all Ingenico employees have a variable component of their salary linked to their entity's NPS.

3.10.3 Business and technological partners

Ingenico Group has a large number of partners, including product distributors and technology partners. The Group believes that it is essential to share its expertise and know-how with them so that they can develop alongside Ingenico.

In order to share the latest innovations and inspirational initiatives of the B&A Business Unit with its partners and customers, Ingenico Group distributes an e-newsletter called in-Live NEWS.

In Canada, the Group's partnerships have broadened in order to keep pace with the evolution of the payment ecosystem. In 2018, Ingenico Group therefore developed, in partnership with Prodigy Ventures, a demonstration of the "One Tap Proof of Age" concept. This solution has been developed on connected screens and makes it possible to check a customer's age when they pay for certain products, such as alcohol or cannabis, which was recently legalised in the country. Its deployment is being discussed with government agencies and merchants. In addition, the Group continued working in partnership with MaRS, a specialist in digital transactions, virtual shopping and enhanced experience, and Communitex, a specialist in providing support to technology companies. It is also a partner of the Retail Council of Canada, which represents more than 45,000 retail stores in the country.

In the last few years, Ingenico Group has also developed strategic partnerships with key players in their respective fields to collaborate on mutually beneficial initiatives. Ingenico Group is thus working with Intel to enable new connected devices to accept secure payments and is consolidating its expertise in the Internet of Things.

Ingenico Group has also become a member of the European Institute of Innovation & Technology (EIT) and is collaborating on two European projects with university members, major groups and start-ups. The first project enabled Ingenico Group to launch pilots on voice commerce with Copsonic, Validsoft, the University of Avignon and the GIE Carte Bancaires. Concerning the second project, the Group worked with Olivetti and Innovend on the deployment of innovative solutions for local retailing and stand-alone shop solutions in urban and rural areas.

Lastly, Ingenico Group has been collaborating with Google since 2015 to facilitate international online sales. The Market Finder platform, based on the combined expertise of Google and Ingenico ePayments, enables merchants to explore and identify new opportunities for growth, establish their business internationally, and sell their products more easily outside of their home country.

(1) NPS : Indicateur de fidélité consistant à demander aux clients : « Quelle est la probabilité que vous recommandiez Ingenico ? ». La réponse est donnée sur une échelle de 0 (« Tout à fait improbable ») à 10 (« Tout à fait probable »).

3.10.4 Shareholders and investors

The support and loyalty of its private and institutional shareholders are crucial to Ingenico Group's long-term development. The Group's relationship with its shareholders is built around mutual confidence and trust, open dialogue, and regular contact.

3.10.4.1 Extensive meetings with the financial community

Ingenico Group holds regular conference calls and investor meetings when publishing its interim and full-year financial statements (after close of trading). In addition, the Group frequently takes part in technology and payment sector conferences and roadshows, particularly in Europe and North America. In 2020, Ingenico Group took part in 6 investor conferences, 9 roadshows in the United States, Canada and Europe (Paris, London, Frankfurt, Milan, Nordic countries, etc.). More than 194 face-to-face or digital meetings or conference calls were held in total, enabling the Group to meet more than 419 financial institutions and 485 investors.

3.10.4.2 Stronger financial communication tools

The Finance section of the website www.ingenico.com is regularly updated and brings together all of the financial documentation (publications, management reports, investor presentations) and regulated information (Registration Document). Here, investors can also find the Group's key figures in Excel format, as well as the consensus estimate, which is regularly updated. In addition, shareholders can also access a tool to calculate their average annual performance.

3.10.5 Ingenico Group's industry collaborations

Since its creation, Ingenico Group has been an active member of the Card Stakeholders Group (CSG), an organisation linked to the European Payment Council (EPC) and responsible for the definition and maintenance of the main operating and security principles for card payments in the Single Euro Payments Area (SEPA). In 2016, the CSG became independent of the EPC and was renamed the European Card Stakeholders Group (ECSG). Ingenico Group maintains a very active role in its work and is a member of its management committee.

In addition, Ingenico Group actively participates in the various tasks of the Nexo standardisation body. As a result, the Group is a member of the Board of Directors and of the Nexo Fast, Nexo IS, Nexo Acquirer and Nexo Retailer technical working groups. In addition to managing the mobile acceptance working group, Ingenico co-chairs the strategy working group, the Nexo TMS technical working group and, since 2018, the security working group. Lastly, one Group employee works on behalf of Nexo for a total of 155 working days per year on technical tasks.

Ingenico Group has also strengthened its involvement in the European Payment Institutions Federation (EPIF). The EPIF represents and protects the interests and positions of payment institutions with various European organisations, including the European Retail Payments Board, in particular. Ingenico represented the EPIF within the ERPB SCT Inst at POI working group, created at the beginning of 2019, and published its report in November 2019.

For several years, Ingenico Group has served on the advisory board of the Payment Card Industry Security Standards Council, an open international forum on the development, improvement, storage, dissemination and ongoing implementation of security standards to protect bank card data.

The PCI's mission is to improve the security of these payment-related data by promoting education and awareness of PCI security standards and by conducting certification programmes such as PCI PTS for payment terminals and PCI DSS for transactional platforms. The organisation was founded by American Express, Discover Financial Services, JCB International, Mastercard and Visa Inc.

As a result of its activities, the Group maintains regular dialogue with international payment schemes on regulatory and technical matters (Visa, Mastercard, American Express, CUP, etc.), both through its local entities and centrally. In each country, the Group's local entities are also in contact with various key players in the payment and new technologies sectors.

In France, Ingenico Group has been a member of the Mobile Marketing Association France since 2018. This is an organisation dedicated to marketing, advertising, CRM and commerce on smartphones, tablets and connected devices.

Ingenico ePayments is also a member of the Fédération du e-commerce et de la vente à distance (FEVAD, the French e-commerce and distance selling federation), a non-profit-making organisation aims at supporting the ethical and sustainable development of e-commerce and distance selling in France.

Ingenico ePayments has also been a member of ACSEL, the French digital economy association, for more than 10 years. ACSEL is the French digital transformation hub.

In India, Ingenico Group is a member of the PCI (Payment Council of India) within the IMAI, the Internet and Mobile Association of India. Through this organisation, it meets with other industry operators to discuss commercial matters of common interest.

In the United Kingdom, the entity is a member of various associations such as WCNW Chamber of Commerce, The Greater Manchester Chamber of Commerce and UK Finance. Despite the impact of Covid-19 in 2020, these memberships are very important for networking opportunities but also to develop the Group's image and offer its products and services to a maximum number of marketers.

Lastly, in Brazil and Colombia, a partnership has been set up with ABFintech and Colombia Fintech to enhance brand image in the innovation ecosystem. In addition, monthly meetings and business events are organised with Abecs (Brazilian credit cards and services association), Afrac (Brazilian trade automation association) and the French Chamber of Commerce.

4 INGENICO GROUP'S ENVIRONMENTAL APPROACH

KEY INDICATORS 2020

16,440.4 MWh
of electricity
consumed of which
8% from renewable

422.3 tons
of terminals collected
and recycled

Scopes 1+2+3A emis-
sions amounted to
13,728 tons
of CO₂e

87%
of data centres
in Europe using
electricity from
renewable sources

89%
terminals sold over
the last 3 years have
end-of-life terminal
recycling solutions

As a global leader in payment services, Ingenico Group has a key role to play in controlling the environmental impact of the payment chain. Given our core business, we contribute to the development of payment solutions that have less impact on the environment than traditional means of payment such as cash or checks. Nevertheless, we inevitably have environmental impacts that we strive to control.

4.1 ISO 14001 CERTIFIED ENVIRONMENTAL MANAGEMENT SYSTEM

Environmental protection is an indisputable concern and controlling the environmental impact of a company's activities requires a structured approach if it is to be sustainable.

This is why Ingenico Group has an ISO 14001:2015 certified environmental management system. Recognised international standard in terms of environmental management, the ISO 14001 standard provides a reference framework in order to set all the means and processes aimed at enabling the company to better control the impact of its activities, products and environmental services. This standard encourages a structured approach in terms of environmental management able to identify and implement best practices in favour of environmental protection. It thus makes it possible to control the environmental impact through a continuous improvement process that is part of the long term.

The key points required are compliance with applicable regulations, identification of environmental impacts and definition of continuous improvement objectives.

ISO 14001 certification is internationally recognised which proves the Group's ambition and maturity in terms of environmental protection and thus makes it a lever of differentiation within its ecosystem.

This is a voluntary standard that the Group has decided to adopt since 2010. The entities in China and Spain have their own ISO 14001 certified environmental management system.

4.1.1 Environmental charter

As a global leader in the payment industry with international footprint, Ingenico Group has a key role to play in reducing the environmental impact of the payment chain.

We fully accept our responsibility to protect the planet, including pollution prevention in all our business activities by adopting best practices and developing lower impact solutions.

Environment is one of the four pillars of **SHARE**, our global programme for Corporate Social Responsibility.

To manage our environmental impacts in the most responsible way and control our footprint, we commit to:

- **Develop the eco-design of our products and services**
Our eco-design approach is part of an overall approach that considers the entire lifecycle of our products and services from a circular economy perspective. It consists of integrating environmental concerns from the earliest stages of the design of payment solutions to save and recycle natural resources as much as possible.
- **Promote the deployment of low environmental impact solutions**
We commit to develop innovative solutions and features that minimise the environmental footprint of payment transactions. As an example, paperless receipt management is a real opportunity to enrich customer experience with a lighter environmental footprint.
- **Minimise the carbon footprint of our operations**
We strive to reduce the greenhouse gas emissions induced by the operations of our infrastructures and our activities by implementing sustainable initiatives such as the use of renewable energy in our offices and data centres for the processing of payment transactions.
- **Facilitate the recycling of electronic waste**
As a global manufacturer of electronic products, we notably support our customers in the recycling of their end-of-life products in a more responsible manner. The recycling of electronic waste resulting from the products we sell is a commitment to circular economy helping to reduce pollution and save natural resources.

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4.1.2 Compliance with applicable environmental regulations

Environmental protection regulations are constantly evolving, Ingenico Group has a regulatory watch to monitor the environmental requirements applicable to the Group's activities and ensure strict compliance with the requirements of applicable laws.

For Ingenico Group, the main regulatory texts applicable to the design and marketing of electronic payment terminals are the following:

- the RoHS 2011/65/EU directive and its 2015/863 amendment (Restriction of the use of certain hazardous substances), which aims at reducing the use of certain substances that are hazardous to health and the environment and that can be found in electrical and electronic equipment (lead, mercury, cadmium, hexavalent chromium, brominated flame retardants and phthalates). In 2020, all Ingenico brand terminals complied with these requirements;
- the REACH (Registration, Evaluation, Authorization, and Restriction of Chemicals) 1907/2006 regulation, which requires that information be provided throughout the supply chain if any so-called Substances of Very High Concern (SVHC) are used, and that, above a certain tonnage, the ECHA (European Chemicals Agency) be notified accordingly. In 2020, Ingenico Group conducted analyses with an independent laboratory in order to meet its obligations as an importer of articles;
- the WEEE (Waste Electrical and Electronic Equipment) directive, which requires manufacturers of electrical and electronic equipment to organise and finance the collection, treatment and disposal of their end-of-life products. Ingenico Group provides its customers with a specific process for the collection and recycling of their end-of-life terminals and complies with the requirements to inform users, recyclers, and local authorities in accordance with this directive.

In France, Ingenico Group is located on a multi-tenant tertiary site that is classified for environmental protection (Installation Classée pour la Protection de l'Environnement - ICPE) due to the presence of refrigerants in quantities greater than 300 kg.

4.1.3 2019-2023 environmental action plan (extract from the SHARE programme)

As a group with a strong international footprint, our responsibility towards the planet is all the more important and that is why the Group wishes to participate at its level in the collective dynamic in favour of the protection of the environment.

Its commitment is reflected in a number of additional environmental initiatives:

- Optimising energy consumption associated with the use of terminals, from their design stage;
- Dematerialising payment receipts in order to optimise the carbon footprint of each transaction;
- Supporting customers in the recycling of their end-of-life terminals. In 2023, the objective is to extend the coverage of recycling programmes to cover 92% of terminals sold over the past three years;
- Using green energies to process payment transactions. By 2023, 100% of European data centres for the Retail business will be supplied with electricity from renewable sources;
- Obtaining electricity from renewable sources for the energy needs of the buildings occupied by the Group.

4.2 ENVIRONMENTAL IMPACTS

The environmental impacts of Ingenico Group are linked:

- on the one hand, to the infrastructures used to carry out the Group's activities, which have direct impacts in terms of consumption of energy and natural resources, and direct and indirect impacts in terms of greenhouse gas emissions;
- on the other hand, to marketing activities, distribution and use of the Group's products and related services that have an impact on the environment in terms of natural resource consumption, indirect greenhouse gas emissions, and waste production.

Ingenico Group works towards the reduction of its environmental impact through the initiatives and measures described below. These are reported annually at the highest level of the Company as part of the environmental management review.



4 INGENICO GROUP'S ENVIRONMENTAL APPROACH

4.2.1 Impacts related to infrastructure

Energy consumption

A study of data relating to energy consumption was performed at Group level. In 2020, the quantity of electricity consumed was 16,440.4 MWh. The quantity of natural gas consumed amounted to 6,552.2 MWh HHV over the same period.

(in MWh)	2020	2020 (like-for-like)	2019 (like-for-like)	Like-for-like change
Electricity consumption	16,440.4	16,436.4	18,998.9 ⁽¹⁾	-13 %
Percentage from renewable sources	8 %	8 %	8 %	
Natural gas consumption	6,552.2	6,552.2	7,302.2 ⁽¹⁾	-10 %

(1) Data for 2019 has been revised upwards due to a change in the scope reported by one entity.

Where possible, Ingenico Group makes sure to occupy high energy efficiency buildings only. This is the case for the Paris building (France), that is HQE (High Quality Environmental standard) certified, and the Valence building (in France), that is BBC certified (low-energy building) by an external certifying body, ensuring that energy performance levels are well above those of standard buildings. In the United States (Alpharetta, GA), Ingenico Group is also installed in a building certified LEED (Leadership in Energy and Environmental Design) and Energy Star, ensuring high energy efficiency. In the Netherlands, the building is BREEAM certified and has solar panels on the roof to produce around 20% of the building's consumption.

Several entities of the Ingenico Group have implemented "green energy" contracts with their electricity supplier to ensure that all the energy consumed has been generated

from renewable resources, thereby reducing greenhouse gas emissions. In 2020, this was the case in Germany (Ratingen), Sweden (Stockholm), Norway (Oslo) and New Zealand (Auckland). This renewable energy represents 8% of the Group's total consumption in 2020.

Other initiatives aimed at reducing energy consumption have been deployed at many Group sites, such as the use of high-efficiency electrical equipment, LED lighting, and movement detectors.

In the building located in Brussels, Belgium, the office lights switch off automatically from 9 pm and only emergency lighting is used in order to avoid any unnecessary consumption. The same principle is applied in Russia, where the electricity is cut from 10 pm on working days to reduce daily energy consumption.

Water consumption

Given the Group's business activities the recorded consumptions are only related to food and health use. However, the quantities of water consumed are monitored locally at the different sites. The Group's total water consumption in 2020 was 76.4 thousand m³.

(in thousands of m ³)	2020	2020 (like-for-like)	2019 (like-for-like)	Like-for-like change
Water consumption	76.4	76.4	100.7	-24 %

The significant decrease recorded in 2020 is mainly due to the health measures implemented in the various entities of the Group to fight against the spread of Covid-19.

Various initiatives have been taken by the entities of the Group to reduce the quantities of water consumed, such as automatic taps, double flushing systems and timers for showers.

Paper consumption

Paper consumption related to Ingenico Group's activities represented 54.5 tons in 2020.

(in tons)	2020	2020 (like-for-like)	2019 (like-for-like)	Like-for-like change
Paper consumption	54.5	54.5	83.5 ⁽¹⁾	-35 %

(1) Data for 2019 has been revised upwards due to a change in the scope reported by one entity.

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The significant decrease recorded in 2020 is mainly due to the health measures implemented in the various entities of the Group to fight against the spread of Covid-19.

The Group's efforts to reduce paper consumption are reflected by the configuration of double-sided printers by

default, the use of documentation in electronic rather than paper format and the reuse of paper. In Belgium, France, Sweden, Brazil and New Zealand, employees need to log in to be able to confirm their printings, thus avoiding unnecessary printings.

Employee transportation and business travel

To reduce business travel, Ingenico Group has installed video conferencing systems that enable work meetings to be held on several sites simultaneously. Such systems are installed at all of the Group's sites.

Since 2015, many initiatives contributing to carbon neutrality have been carried out at various events such as the Mobile World Congress in Barcelona (Spain). The Group has thus neutralised around 1,225 tons of CO₂ equivalent over the past six years. These initiatives, funded by the Group, in partnership with the GoodPlanet Foundation, have enabled to support a project to recycle household waste into compost for agriculture in Togo. In 2020, 700 trees were planted in partnership with Reforest'Action. This voluntary action that respects the environment makes it possible to fight against climate change by storing CO₂ and to strengthen biodiversity while having positive social impacts.

In France, Management and Trade Unions signed an agreement containing eco-responsible and civic measures for employees. These measures, aimed at reducing the carbon footprint linked to car use, are as follows:

- 70% coverage of public transport subscriptions;
- introduction of a bicycle mileage allowance for employees who cycle between their home and their place of work;
- introduction of a monthly carpooling allowance.

Preventive measures, recycling and waste disposal

Most Ingenico Group's entities have set up selective sorting systems to collect and recycle internal waste such as electrical and electronic equipment, printer toners and cartridges, batteries and accumulators, plastic, glass, aluminium, paper, and cardboard. In the context of the pandemic, measures for collecting and sorting protective waste (masks, handkerchiefs and gloves in particular) have been put in place. For health reasons and in order not to contaminate the selective waste sorting chain already in place, dedicated collectors have been set up for the protective elements for use.

In France, at the Paris site where the Group's head office is located, as well as in Valence, global solution for selective sorting and recovery of office waste is in place in partnership with a sheltered company employing workers with disabilities. This end-to-end tailor-made service enables traceability of the following forms of waste: paper, plastic cups, plastic bottles and drinks cans. In 2020, this service helped to collect 5.9 tons of waste, including 5.1 tons of paper to preserve 94 trees, 165.8 m³ of water, 3.5 tons of CO₂e and 23.9 MWh of electricity. This initiative makes it possible to transform sorting, something within the reach of all employees, into an action that supports the environment and shows solidarity.

Within the UK-based repair centre, weekly waste reporting is in place. The results are displayed to the staff, which helps raise employee awareness and encourage waste sorting and recycling. In order to promote reuse, a battery capacity test unit was installed from 2019. This system has given a second life to more than 100,000 batteries and therefore avoided the production of more than 5 tons of waste.

In Mexico, no single-use cups are used by employees for hot and cold beverages. By using mugs, glasses and thermos, around 30,000 cups and 4,000 bottles are no longer thrown away each year.

In Belgium, obsolete laptops are sold to employees and the collected earnings are donated to a charity. In 2020, it was decided to support an association helping koalas and kangaroos in Australia following the many fires that the country has experienced.

In France and the Netherlands, disposable cutleries have also been replaced by reusable cutleries for employee catering.

Substance and noise pollution

In order to evaluate the greenhouse gas emissions generated by the Group's business, a Group-wide analysis of these emissions is carried out annually. This analysis is presented in detail in section 4.3.1, "Analysis of greenhouse gas emissions".

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4.2.2 Impacts liés à l'offre de produits et services

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks related to the use and end of life of sold products	Payment terminals can present risks in terms of electrical security. Their design requires the use of resources that may be limited. Finally, they must be collected and recycled to limit electronic waste and promote the circular economy.	Product safety Electronic waste management Recycling opportunities	Environmental regulatory watch Quality control procedure for terminals Collection and recycling solutions for end-of-life terminals	% of payment terminals sold in the last 3 years for which a recycling solution exists

Eco-design

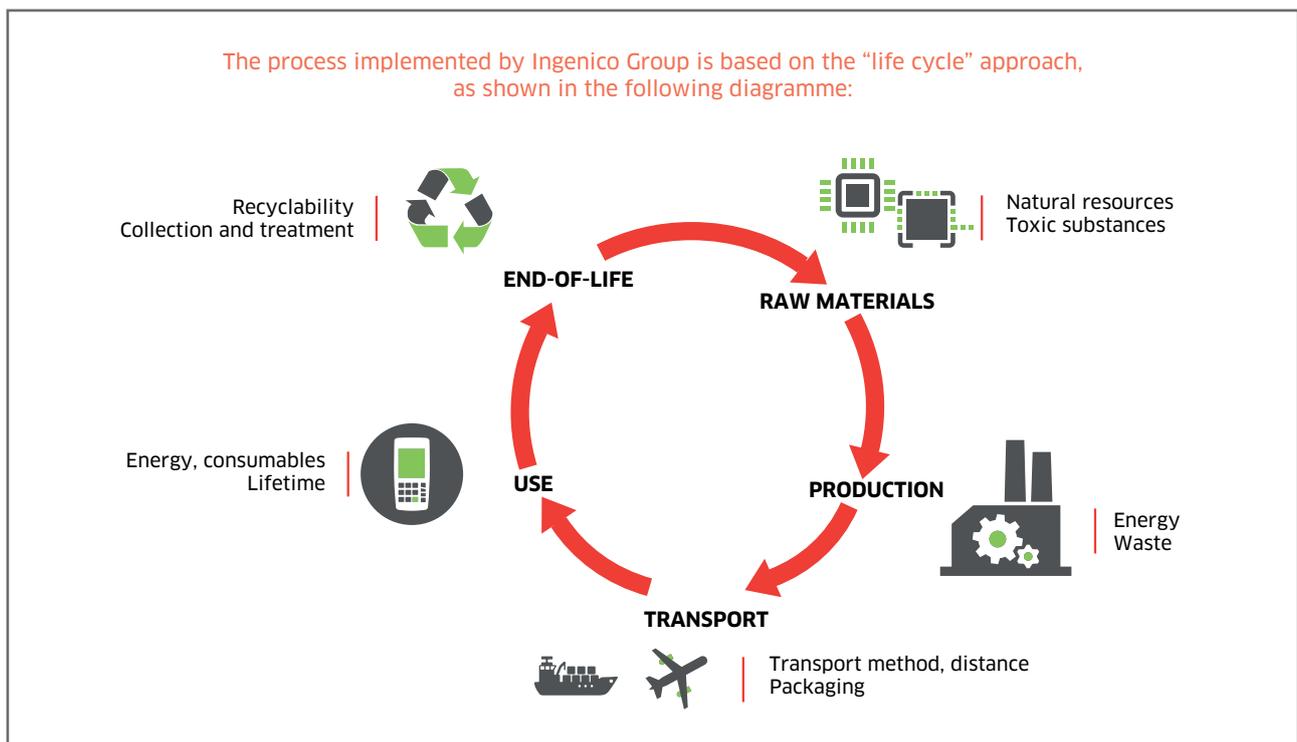
Reducing the environmental footprint of payment terminals does constitute an important concern as the demand for environmentally friendly products is increasingly pressing from the citizens. Eco-design is a preventive approach aimed at integrating environmental concerns from the design of terminals. It requires the consideration of environmental requirements (regulations, customer expectations, Group policy) but also the environmental impacts of products (consumption of raw materials and energy, production of waste) in order to reduce them as much as possible.

The design of a payment terminal is the key stage where the levers are the most important regarding the environ-

mental profile of products. This is why from the design phase, the Group takes into account each stage of the product life cycle to limit their environmental footprint.

To this end, the Group has developed an eco-design process that aims in particular at reducing the consumption of resources and the production of waste (SDG 12⁽¹⁾).

(1) For more information on the United Nations Sustainable Development Goals, please consult <https://www.un.org/sustainabledevelopment/sustainable-development-goals/>



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To further embed this approach, the Group has developed an eco-design checklist derived from the most stringent international standards for electronic products (EPEAT, TCO, ECMA-341, etc.). Through this tool, the environmental performance of the products is evaluated:

- by measuring a number of design indicators (weight, energy consumption, number of components, surface area of printed circuits, etc.);
- by verifying compliance with current regulatory requirements (WEEE, RoHS2, REACH, etc.);

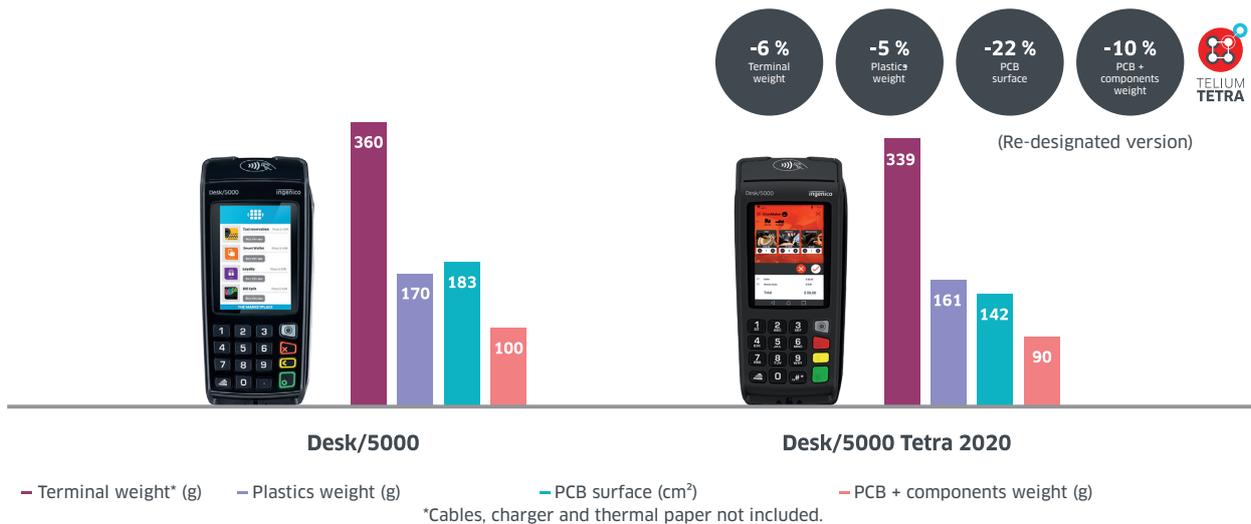
- by identifying best design practices (compatibility and number of materials, marking of plastic parts, disassembly constraints, etc., for recycling purposes).

This evaluation of environmental performance provides the basis for an "eco-declaration", an environmental product profile that highlights its ecological aspect while meeting customers' expectations.

Raw materials

The optimisation of the design of new generations of terminals allows Ingenico Group to reduce its environmental footprint not only by limiting the use of natural resources but also indirectly by reducing the impacts due to transportation. This eco-design approach is all the more relevant since the use of raw materials required for manufacturing the Group's terminals is in first place in the analysis of GHG emissions (for more detailed information, please refer to section 4.3.1, "Analysis of greenhouse gas emissions").

Notable improvements are therefore regularly made to the latest generations of payment terminals developed by the Group, such as Desk/5000 terminal which was re-designated in 2020. Indeed, significant progress has been made in terms of eco-design to reduce the quantities of raw materials used compared to the previous version.



Other initiatives have been implemented on the Tetra ranges marketed in 2020, such as the digitalisation of leaflets in order to remove the paper documents until now included in the packaging of each product. They will therefore be made available to users on the Group's website.

For the Move/5000 and Desk/5000 ranges, it was also decided to remove the paints and surface treatments applied to the plastic parts of the products, thereby ensuring fewer chemical products are used and improving recycling of plastics from end-of-life products.

Product manufacturing

With regard to the manufacturing of critical components supplied, its environmental protection requirements are specifically mentioned in the contracts entered into with its suppliers. On-site audits are also conducted to verify the strict application of these requirements. Regarding the assembly of its terminals, Ingenico Group's partner has signed the Responsible Business Alliance code of conduct (formerly EICC - Electronic Industry Citizenship Coalition), affirming

their commitment to incorporate environmental concerns into the operation of their businesses (for more details, please refer to section 3.8, "Responsible purchasing").

This partner is also ISO 14001 certified, as are the two subcontracted factories that assemble Landi terminals. This means that, in 2020, all Group terminals were assembled at industrial sites with ISO 14001 environmental certification.

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Product transportation

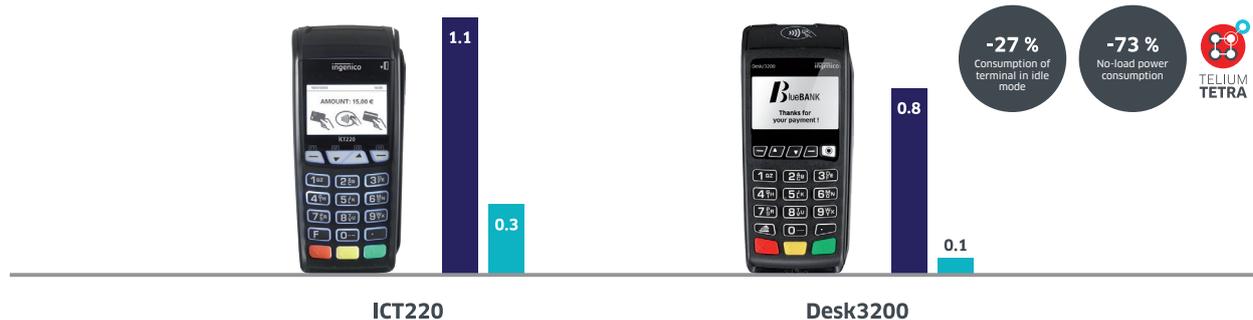
The Group collaborates with two long-haul transportation which are among the market leaders in logistics. Both ISO 14001 certified, they allow Ingenico Group to contribute to an eco-responsible supply chain. They provide the Group

with expertise regarding the development of logistics networks, load consolidation and optimisation, and the selection of means of transportation, thereby ultimately helping to reduce the Group's carbon footprint.

Use of products and services

A significant part of the environmental impact of electronic products comes from their energy consumption during the use phase. Optimisation of the energy efficiency of terminals has a dual benefit: reducing the Group's ecological footprint by marketing products that consume less energy and by alleviating that of end users, who benefit both economically and ecologically.

Thus, with the Telium Tetra range of terminals and particularly Desk/3200, the terminal's energy consumption in idle mode has consequently been optimised compared to the previous range (iCT220). In addition, the power supplies and chargers supplied with Ingenico payment terminals comply with the level VI standard (concerning efficiency and no-load power absorption).



Another area where Ingenico Group seeks to be a pioneer is in paperless payment receipts. Here again, the benefit is twofold as, through this solution, the Group is helping to minimise the environmental footprint of each transaction by replacing the paper receipt with a digital one, and is also helping to reduce operating costs for the merchant.

The environmental benefits of the dematerialised receipt are significant and positive, namely

- a simple way to permanently remove controversial chemical substances that may be included in thermal paper;
- a trigger to reducing waste production, given that thermal paper is not recyclable;
- a reduced carbon footprint, insofar as a dematerialised receipt, whether by e-mail or SMS, reduces the level GHG emissions;
- an excellent way of asserting or anticipating regulations aimed at banning payment receipts;
- a real opportunity for our customers to improve their own corporate social responsibility.

This solution is already deployed at many German and Italian banks, which enable to offer to their client a payment receipt digitalisation solution.

These two initiatives are all the more relevant as the printing of receipts and the energy consumption of terminals are two significant contributors to GHG emissions across the Group's entire value chain (for more details, please refer to section 4.3.1, "GHG emissions analysis").

As part of its payment transaction processing activities, Ingenico Group needs electricity, particularly in the data centres operated by the Group. Energy consumption is a real issue, which is why it is crucial for Ingenico Group to use green and carbon-neutral energies.

As part of its **SHARE** programme put in place in 2019, Ingenico Group has set a target for the energy consumed for processing payment transactions.

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2023 objective	2018 reference	2020 objective	2020 status
Electricity from renewable sources used by 100% of European data centres (Retail business)	75%	85%	87%

Product end-of-life

As a global manufacturer of electronic products, the collection and recycling of electronic waste is a priority for Ingenico Group. This is why the Group is deploying solutions enabling its customers to responsibly recycle electronic waste from the products it sells.

In accordance with the WEEE (Waste Electrical and Electronic Equipment) directive, recycling solutions for end-of-life Ingenico terminals are in place in EU member states, as well as in Australia, Brazil, Canada, China, Colombia, India, Indonesia, Malaysia, Mexico, the Philippines, Singapore, Thailand, Turkey, Ukraine and the United States.

This commitment to the circular economy allows:

- firstly, to protect the environment, since electronic waste may contain toxic and hazardous materials likely to pollute the soil and water for decades. Thus, recycling obsolete electronic products limits pollution as well as health and environmental risks;

- secondly, to retain natural resources, since electronic waste contains many valuable and recoverable materials, such as copper, gold, silver, plastics and ferrous metals. Recycling therefore helps to save resources by extracting fewer raw materials as well as helping to save energy and reduce greenhouse gas emissions.

In France, a partnership has been put in place with a local ISO 14001 certified recycler. Furthermore, this partner is also a sheltered company with a social and environmental goal that employs around 30 employees with disabilities.

The quantities of terminals collected and recycled are monitored at Group level, and reached a total of 422.3 tons in 2020.

(in tons)	2020	2020 (like-for-like)	2019 (like-for-like)	Like-for-like change
End-of-life products (WEEE) collected and recycled	422.3	422.3	377.9	+12 %

As part of its [SHARE](#) programme put in place in 2019, Ingenico Group has set a target for the recycling of end-of-life terminals.

2023 objective	2019 reference	2020 objective	2020 status
End-of-life terminal recycling solutions available for 92% terminals sold over the last 3 years	87%	89%	89%

4 INGENICO GROUP'S ENVIRONMENTAL APPROACH

4.3 GROUP GREENHOUSE GAS EMISSIONS

Non-financial risks	Description of risks	Opportunities	Policies and actions implemented	Monitoring Indicators
Risks linked to climate change	Ingenico Group's activity contributes to energy consumption and greenhouse gas emissions. The Group is responsible for setting CO2 emission reduction targets and using renewable energy sources to support the fight against climate change.	Energy Efficiency Development of sustainable solutions	Evaluation of greenhouse gas emissions Greenhouse gas emission reduction targets Renewable energy for processing payment transactions	CO2 emissions (Scope 1, 2 and 3) % electricity consumed from renewable energy

4.3.1 Analysis of greenhouse gas emissions

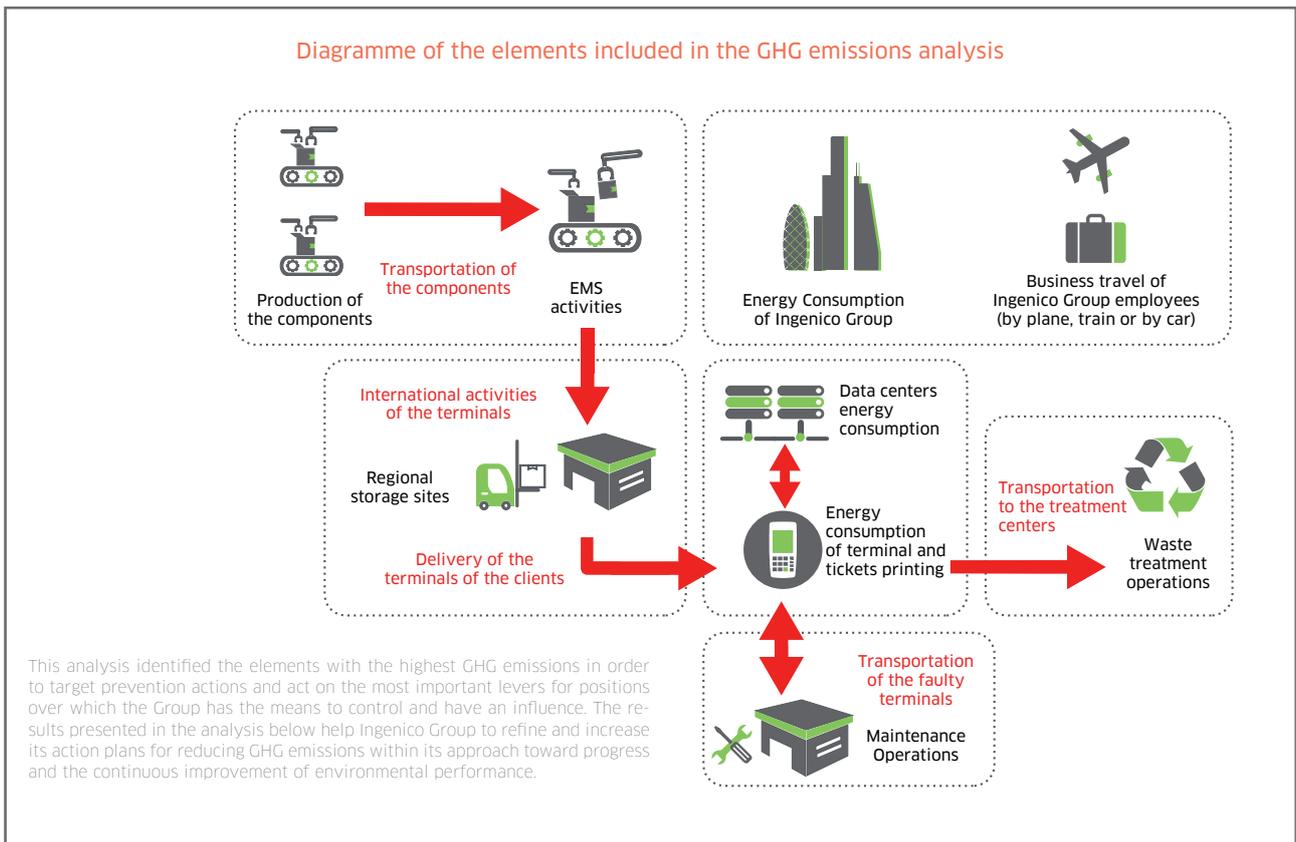
In 2020, Ingenico Group updated its analysis of greenhouse gas (GHG) emissions. This approach covers greenhouse gas emissions across the entire Ingenico Group value chain, including Scopes 1, 2 and 3.

Scope 1 concerns direct greenhouse gas emissions generated by the Group's business, while Scope 2 concerns emissions associated with the consumption of electricity. Scope 3 relates to indirect emissions linked to upstream (3A) and downstream (3B) activities of the organisation. Unlike Scopes 1 and 2, which take into account energy issues only, Scope 3 concerns all business flows.

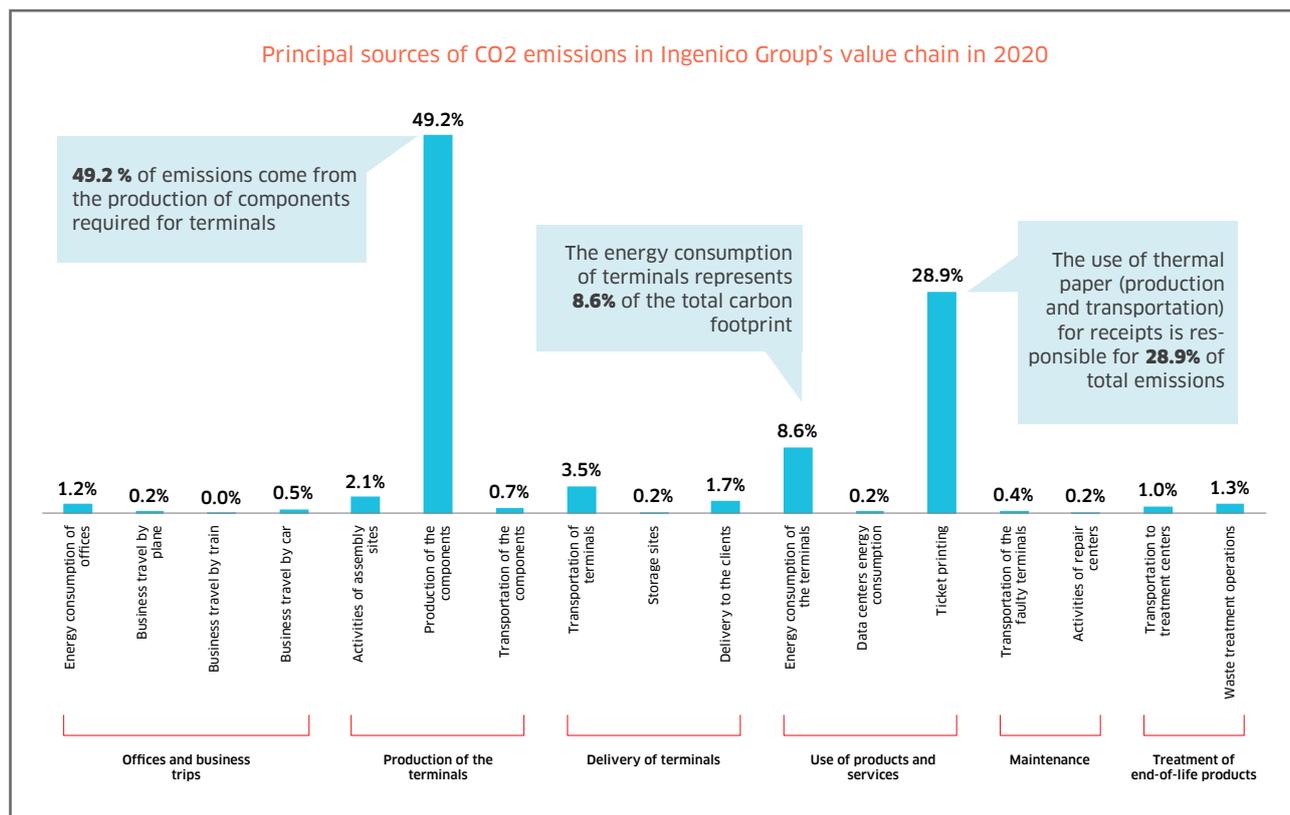
greenhouse gas emissions is based on a six-step study of Ingenico Group's value chain:

- energy consumption of buildings and employee business travel;
- production of terminals, including the production and transportation of raw materials;
- transportation of terminals from assembly plants to customers;
- use of terminals and services provided by the Group;
- maintenance of terminals;
- processing of end-of-life terminals.

As shown in the following illustration, the evaluation of



4 INGENICO GROUP'S ENVIRONMENTAL APPROACH



The main sources of GHG emissions are linked to the production and use of terminals. For that specific reason, Ingenico Group commits to improve the design and the energy efficiency of new generation terminals but also to dematerialize payment receipts (eco-design measures detailed in the paragraph 4.2.2 'Impacts related to the supply of products and services).

Details of emissions in CO2 equivalent per scope and per year

(in tons of CO2 equivalent)		2020 (like-for-like)	2019 (like-for-like ⁽¹⁾)	Like-for-like change
Scope 1 (direct emissions from the combustion of fossil fuels)	3,752	3,752	4,272	-12%
Scope 2 (indirect emissions from electricity)	5,414	5,414	6,454	-16%
Scope 3 (other indirect emissions)	565,034	564,937	748,128	-24%
including Scope 3A (upstream)	4,562	4,465	10,425	-57%
including Scope 3B (downstream)	560,472	560,472	737,703	-24%
TOTAL	574,200	574,103	758,854	-24%

(1) The 2019 data have been revised downwards due to a change in the methodology used to account for greenhouse gas emissions (for more details refer to section 5.4.3.1 entitled «Methodology»)

4 INGENICO GROUP'S ENVIRONMENTAL APPROACH

Details of emissions in CO2 equivalent per item and per year

(in tons of CO2 equivalent)	2020	2020 (like-for-like)	2019 (like-for-like)	Like-for-like change
Offices	8,118	8,118	9,619	-16%
Business travels	4,292	4,253	9,995	-57%
Data centres	1,318	1,260	1,578	-20%
Payment terminals	560,472	560,472	737,702	-24%
TOTAL	574,200	574,103	758,854	-24%

(1) The 2019 data have been revised downwards due to a change in the methodology used to account for greenhouse gas emissions (for more details refer to section 5.4.3.1 entitled «Methodology»)

GHG emissions related to the energy consumption of buildings and business travel have fallen (respectively - 16% and - 57%) mainly due to the health crisis linked to Covid-19 in 2020. Indeed, this has resulted in a consequent drop in occupancy of buildings and a decrease of business trips recorded in 2020. GHG emissions associated with data

centres have decreased (- 20%) thanks to the consolidation operations that took place in particular during the year 2020. GHG emissions related to payment terminals also decreased (- 24%). This decrease is explained by the improved design of the new generations of terminals, but also by the decrease in the volume of terminals manufactured in 2020.

4.4 OTHER ENVIRONMENTAL COMMITMENTS

United Nations Global Compact

By supporting the world's leading corporate social responsibility initiative, Ingenico Group commits to disclose the ways in which the Group is aligning its strategy and operations with the UN's universal principles relating to the environment:

- applying the precautionary approach to environmental issues;
- taking initiatives to promote greater environmental responsibility;
- promoting the development and dissemination of environmentally friendly technologies.

In 2020, the Group again published its annual report (Communication On Progress) at GC Advanced level, which corresponds to the highest reporting standard. It is available on the Global Compact website (<https://www.unglobalcompact.org/what-is-gc/participants/62441#cop>).

We Mean Business

Ingenico Group also committed to one of the initiatives proposed by the "We Mean Business" coalition to combat climate change. This voluntary commitment by Ingenico Group consists in providing public access to information on the impacts of the Group's activities on climate change. This commitment is reflected by the information contained in section 4.3, "Group greenhouse gas emissions".

CDP

In 2020, Ingenico Group once again took part in the CDP, an internationally recognised evaluation set up by an independent NGO that works with global investors to promote investment opportunities and mitigate the risks posed by climate change. This evaluation specifically enables institutional investors to assess the performance of more than 5,000 listed companies around the world in relation to their climate change policy, GHG emissions and energy consumption.

The Group confirmed its commitment to the fight against climate change, with a score of "B" (for "Management"). The average score is C (for "Awareness"), whether for European companies or for companies in the electrical and electronic equipment sector.



4 INGENICO GROUP'S ENVIRONMENTAL APPROACH

Circular economy trajectories of the AFEP

Using the drivers of the circular economy defined by ADEME (the French Environment and Energy Management Agency), Ingenico Group was committed in 2017 through two actions: recycling and eco-design of products marketed by the Group. These two initiatives are part of the brochure published by the AFEP, which details the 120 commitments promoting the circular economy on the part of 36 French companies. In 2019, the Group communicated on the progress of its circular economy commitments to the AFEP.

Partnership with SPIE

Today, eco-responsible and sustainable mobility solutions are increasing. With electric vehicles accounting for 10% of new car sales each year, it is therefore essential to provide the infrastructure ensuring that these vehicles can continue to run. Within the scope of its partnership with SPIE Group, Ingenico Group has deployed an identification and payment solution across 1,200 electric vehicle charging stations throughout France. Ingenico Group is contributing to the success of SPIE Group through the self-service terminals range, helping to make the recharging of vehicle batteries as easy and accessible as shopping.

Connected business night

Ingenico Group participated in the retail event of the year by offering an innovative solution aimed at digitising loyalty cards easily. Thanks to the Ingenico payment terminal, consumers now have an easy-to-use, secure means of creating and using their digital loyalty cards. As a result, there are also savings in the form of paper registration forms and plastic cards, representing an environmental benefit (savings in raw materials and waste reduction).

French Business Climate Pledge

On 29 August 2019, at the meeting of French entrepreneurs (*Rencontre des Entrepreneurs de France* - REF) organised by the MEDEF, Ingenico Group undertook a climate commitment by signing the French Business Climate Pledge alongside 98 other French companies to reaffirm the need to change direction collectively by accelerating innovation and R&D through their investments in low-carbon solutions, in order to bring about a drastic drop in the planet's greenhouse gas (GHG) emissions.

4.5 EMPLOYEE AWARENESS

The environmental actions of the **SHARE** programme have been communicated to all the Group's employees. The objectives set for 2023 were presented in person by the Chief Executive Officer, via a video available on Skyway.

On the occasion of World Environment Day, the Group released a video detailing how it is taking action to protect the environment.

The Group intends to improve environmental awareness among its employees. To this end, Ingenico Group encourages its employees to adopt and develop an eco-responsible approach in all their daily activities to reduce paper and water consumption, travel and energy consumption and to promote selective sorting.

In the United Kingdom and the Netherlands, working groups have been implemented to raise awareness among employees on environmental issues in order to work in a sustainable environment.

Thanks to Ingenico's contribution in India, the Grow-Trees NGO planted thousands of trees in the country, thus creating local jobs for women and preserving many local tree species.



5 REPORTING SCOPE AND METHOD

5.1 REPORTING SCOPE AND METHOD

The non-financial reporting process is described in an internal document entitled “2020 CSR Reporting Protocol”. This protocol presents the non-financial reporting context and objectives, as well as the corresponding organisation put in place by Ingenico Group. The description of the non-financial reporting process includes a definition of the time frame, the scope, the levels of responsibility and control, as well as definitions, examples and various guidelines making it easier to understand the information that is expected for each indicator.

This document is shared with one of the statutory auditors in charge of reviewing extra-financial data. Ingenico Group's non-financial reporting is managed by a project team that draws on a network of more than 70 contributors throughout the Group's various entities. Most of the information is collected using questionnaires via a dedicated online interface. This information is supplemented with data from the HR reporting system for the social section, with data from environmental reporting and greenhouse gas emissions analysis for the environmental section, and with information obtained through interviews or individual discussions. Data provided by the different contributors is then consolidated at Group level.

This report, which concerns the financial year ended December 31, 2020, presents information on the environmental, social and societal impacts of Ingenico Group entities' activities. In line with the Group's desire to improve the transparency of its operations and its commitment to corporate responsibility, the non-financial reporting scope is identical to the financial reporting scope and its methodological limitations are presented below. The report includes all entities acquired before the second half of 2020 that are more than 50%-owned by Ingenico Group for its social and societal reporting, and sites with more than 15 internal employees for environmental reporting (employees on permanent, fixed-term, apprenticeship or work/study contracts). Data related to the workforce, training, absenteeism, accidents at work and occupational illnesses, teleworking and pay are, however, provided for all Group entities, including those with 15 or fewer employees.

The terms “the Group” and “Ingenico Group” refer to all entities incorporated within the scope of this report.

The 2020 CSR reporting scope covers 35 countries: Argentina, Australia, Austria, Belgium, Brazil, Canada, China,

Colombia, Denmark, Finland, France, Germany, India, Indonesia, Italy, Japan, Malaysia, Mexico, the Netherlands, New Zealand, Norway, the Philippines, Romania, Russian Federation, Singapore, Spain, Sweden, Switzerland, Taiwan, Thailand, Turkey, Ukraine, the United Kingdom, the United States and Vietnam.

The coverage rates for the various types of indicators is specified below:

- social indicators related to the workforce training, absenteeism, accidents at work and occupational illnesses, teleworking and pay: 100% of Ingenico Group's workforce;
- social indicators related to employee turnover: 100% of Ingenico Group's workforce;
- other social indicators: more than 98% of the workforce;
- environmental indicators: 95% of Ingenico Group's workforce;
- assessment of greenhouse gas emissions: 100% of Ingenico Group's workforce.

The exclusions are specified in section 5.3.2 for social data and in section 5.4.2 for environmental data.

In accordance with the regulatory requirements arising from the transposition of the European Non-Financial Reporting Directive, Ingenico Group's business model and the main risks related to its activities are set out in Chapter 1 of the 2019 Universal Registration Document and further detail is given in Chapter 2. The policies adopted and the due diligence procedures implemented to prevent, identify and mitigate the occurrence of the main risks, together with the results of these policies, are set out in this chapter. Where relevant, the report includes the information required by Article R.225-105 of the French Commercial Code. However, the report does not cover the topics of the fight against food insecurity, the fight against food waste, respect for animal welfare or sustainable food production as set out in Article L.225-102-1 of the French Commercial Code as these subjects are not considered relevant. In fact, given the nature of its business, these issues do not involve Ingenico Group at all, or do so to only a very limited degree.

5.2 PRINCIPLES AND STANDARDS OF THE REPORT

5.2.1 Complying with the European Directive 2014/95/EU on the declaration of extra-financial performance

As required by the French transposition law of the European Directive 2014/95/EU on extra-financial performance reporting, the content of Ingenico's extra-financial performance statement includes a reference to its business model, a presentation of the extra-financial risks to which it is exposed, a description of the policies put in place to mitigate these risks and the results of these policies, the effectiveness and performance of which are assessed using relevant KPIs. In particular, the document provides information on the social and environmental impact of Ingenico's activities and its contribution to human rights, the fight against corruption and tax evasion

5.2.2 Declaration of compliance with the GRI

The GRI (Global Reporting Initiative) standards provide a sustainability reporting framework to continuously improve the quality and content of Ingenico Group's reporting process. The application of the 10 GRI reporting principles is essential for effective and relevant sustainability reporting. Each reporting principle consists of a requirement and guidelines on how to apply the principle. In order to ensure a quality approach that meets GRI's expectations on standards, Ingenico Group has ensured the application of the tests indicated for each principle by MATERIALITY-Reporting, GRI DATA PARTNER for France.

The Group's report has been prepared in compliance with the GRI standards: CORE COMPLIANCE. The GRI content index can be found at the end of this document.

5.3 SOCIAL REPORTING

5.3.1 Définitions

WORKFORCE

There are seven types of contracts:

- permanent employees: persons who have signed a contract with Ingenico Group for an indefinite period without limitation of duration, whose salary is established by an Ingenico Group payslip;
- fixed-term contract: people who have signed a contract with Ingenico Group for a fixed period with a start date and an end date, whose salary is established by an Ingenico Group payslip;
- employees on an apprenticeship or vocational training contract: people who have signed a contract reserved for students undergoing training with support in accordance with a tripartite agreement (student, university and Ingenico Group). These apprentices have a fixed period indicated in this contract (from 9 to 24 months). Their salary is defined in the tripartite agreement and integrated into the payroll of the Ingenico Group workforce.

In this report, they are included in the Group's workforce in the fixed-term contract.

- employees under VIE (Volontariat International en Entreprise - international corporate volunteer programme): persons aged 18 to 28 who have signed a contract to carry out an assignment in a French company abroad.

In this report, they are not included in the Group's workforce.

- interns: this category corresponds to students who need to undergo training in order to obtain or validate a diploma. During this time, they gain experience under the management of an internship mentor. Students/interns are hired under a tripartite agreement (student, university and Ingenico Group) for a short term specified in the contract (from 3 to 9 months). If paid, their remuneration is defined by Ingenico Group and included in the Company payroll system. In this report, they are not included in the Group's workforce.
- temporary workers: persons who are physically present at Ingenico Group offices temporarily hired through an external agency for a short and fixed period of time to stand in for an Ingenico Group's employee;
- Service providers persons who are physically present at Ingenico Group offices to carry out a specific task. The latter is determined in advance by Ingenico Group as well as its duration. The service providers are contracted by an external agency.

LAYOFFS

Individual and collective layoffs are reported by the different Group entities according to local regulations.

TRAINING

Training refers to all types of training, certified or otherwise, organised by the Company or by external providers. In 2020, e-learnings have been taken into account in training.

ABSENTEEISM

Absenteeism refers to cases when employees are absent from the workplace due to an inability to work. This definition does not include authorised absences, such as paid leave, public holidays, maternity or paternity leave, study-related leave, or leave for family reasons.

However, the following absences fall within the scope of absenteeism:

- absences due to ordinary illness;
- absences following an occupational accident;
- absences following a commuting accident;
- absences due to occupational illness;
- unjustified absences.

The absenteeism rate is a ratio that can be expressed as:

$$\frac{\text{Number of days of absence during a given time frame} \times 100}{\text{Number of scheduled workdays during that same time frame} \times \text{Number of full-time equivalent employees}}$$

To standardise calculations at Group level, it is agreed that the absenteeism rate is calculated based on an average monthly work period of 21 days.

REMOTE WORKING

Telecommuting, or remote working, is an arrangement in which employees do not commute to a central place of work. This report only takes into account remote working hours that have been agreed in an amendment to an employment contract.

PART-TIME WORK

Part-time refers to cases when employees work for less than the statutory or standard working hours. The FTE (full-time equivalent) is calculated by dividing the actual hours worked by the total number of statutory working hours, in accordance with the laws defined by a country's government. This information is included in the work contracts of the relevant employees.

5 REPORTING SCOPE AND METHOD

5.3.2 Reporting scope

The social reporting scope includes all entities that are more than 50%-owned by Ingenico Group. The countries covered are listed in section 5.1.

However, data could not be provided by certain entities for the indicators below.

Indicator	Exclusions
Number of hours of training	USA (Ingenico Retail Enterprise US Inc); USA (GC Services USA, Inc.) (1.86% of the workforce as of December 31, 2020)
Absenteeism	Singapore (ING INT SINGAPORE Pte Ltd) (1.24% of the workforce as of December 31, 2020)

5.4 ENVIRONMENTAL REPORTING

5.4.1 Définitions

- Scope 1: direct GHG emissions from the combustion of fossil fuels for facilities and vehicles that are owned or controlled by the Company;
- Scope 2: indirect GHG emissions caused by the purchase of electricity, refrigeration, heating or steam needed for the Company's activities;
- Scope 3: indirect GHG emissions related to business activities such as the purchase of raw materials, employee travel, transport of goods by external providers, or the use of products by customers.

The amount of end-of-life products (WEEE - Waste electrical and electronic equipment) collected and recycled refers to the weight of waste produced by end-of-life terminals or spare parts collected from customers or the Group's repair centres for sorting, recycling, recovery, or destruction of the various components.

5.4.2 Environmental reporting scope

The scope of environmental reporting covers sites with more than 15 employees in the countries listed in paragraph 5.1, with the exception of Austria, Romania and Argentina. The countries excluded due to the absence of sites with more than 15 employees are as follows: Chile, Costa Rica, Czech Republic, Hungary, Malta, Morocco, Poland, Portugal, South Africa and Serbia.

In China, only the six largest sites representing 76% of the workforce of Fujian Landi are included in the environmental reporting scope. Five sites with more than 15 employees are excluded from the reporting scope.

The list of countries concerned by the indicator relating to the quantities of end-of-life products (WEEE) collected is: Australia, Brazil, Canada, China, France, Germany, India, Italy, Malaysia, Mexico, Singapore, Spain, Sweden, Switzerland, Turkey, Ukraine, United Kingdom and United States.

The indicators to which these exclusions apply are listed below. Data related to water consumption are not available on sites that have not been fitted with water meters, and for which water consumption is billed as part of an invoice for all expenses.

Indicator	Exclusions
Water consumption	China (Fujian Landi excluding Beijing, Chongqing, Fuzhou, Ji Nan, Shanghai and Xiamen); United States, China, Netherlands and Singapore (Global Collect); India; Japan; Singapore and Vietnam (17.4% of workforce at December 31, 2020)
Electricity consumption	China (Fujian Landi excluding Beijing, Chongqing, Fuzhou, Ji Nan, Shanghai and Xiamen); China, United States and Singapore (Global Collect) (3.2% of the workforce at December 31, 2020)
Paper consumption	China (Fujian Landi excluding Beijing, Chongqing, Fuzhou, Ji Nan, Shanghai and Xiamen); China, United States and Singapore (Global Collect) (3.2% of the workforce at December 31, 2020)

All indicators are published according to the scope defined for the reporting year on a like-for-like basis to enable data to be compared from one year to the next.

5.4.3 Accounting for greenhouse gas (GHG) emissions

5.4.3.1 Methodology

The methodology used to calculate greenhouse gas or “GHG” emissions across Ingenico Group’s entire value chain is based on the GHG Protocol’s international accounting standard. The emission sources included in the calculation of GHG emissions are listed in section 4.3, entitled “Group greenhouse gas emissions”.

In 2020, several assumptions were revised in order to align with the practices of the Worldline Group. This concerns in particular the emission factors used (details in paragraph 5.4.3.2 entitled “Data and emission factors used”) but also the scope of the study where only products sold during the year are taken into account (and not the entire installed base as it was the case previously).

The following assumptions are used to calculate GHG emissions:

Energy consumption of buildings and employee business travel

Direct emissions (Scope 1) associated with natural gas are calculated on the basis of information reported by entities with more than 15 employees and which use this resource, namely: Germany, Belgium, Canada, Denmark, the United States, Italy, the Netherlands, Norway, the United Kingdom, Switzerland and Turkey.

Indirect emissions (Scope 2) associated with the production and distribution of the electricity used by the Group are calculated on the scope of the 32 countries listed previously. If a Group entity only partially occupies a building (alongside other companies) and does not directly purchase the energy it consumes, the share allocated to Ingenico Group is estimated in proportion to the floor area it occupies.

The distances flown (Scope 3) by employees based in Australia, Belgium, China (except Landi), France, Germany, India, Italy, the Netherlands, New Zealand, Poland, Sweden, Taiwan, the United Kingdom and Singapore are provided by the travel agency with which the Group has a partnership. Journeys are classified into two categories: short-/mid- and long-distance.

Data regarding train travel (Scope 3) is provided by train companies or travel agencies. Distances travelled by train are currently available for entities in Belgium, France, Germany, India, the Netherlands, New Zealand and Sweden.

Direct emissions (Scope 1) associated with the fuel consumed by vehicles owned or under the operational control of the Group are calculated on the scope of business of entities located in Belgium, France, Germany, India, the Netherlands, New Zealand and Taiwan. The data collected relates directly to fuel consumption or to associated costs. In the second case, fuel consumption is estimated on the basis of the average cost of the fuel (diesel and petrol).

Other business travel includes the following modes of transport: taxis, rented cars and employees’ own vehicles (Scope 3). For taxis, the raw data collected relates either to expenses, or to distances travelled. In the first case, the dis-

tance travelled is estimated on the basis of an average cost (euros/km). Car rentals are managed by one agency, which provides a report of the total distance travelled. For travel using employees’ own vehicles, the distance travelled in km is collected directly (on the basis of expense claims).

GHG emissions associated with business travel for the other Group entities are extrapolated in proportion to the workforce.

Production of terminals, including the production and transportation of raw materials

GHG emissions associated with component production (Scope 3) have been estimated on the basis of the average weight of the main components representing more than 90% of the total weight of terminals (plastics, printed circuit board, printer, display, cables, battery, keyboard, packaging, thermal paper, and user guide). Measurements have been taken for the four most representative terminals (in terms of volume on 2020) then extrapolated based on the total quantities manufactured in 2020.

In order to assess the impact of the transport of components between suppliers and assembly sites (Scope 3), the transport of the nine main components is taken into account: plastics, printed circuit board, printer, display, battery, cables, power supply, keyboard, and packaging. For each component, the main suppliers’ plants are identified, and the transportation distances are then estimated. The transported weight of each component is estimated on the basis of an average weight per terminal multiplied by the total number of terminals manufactured by each assembly site. The transported tons/km are calculated for each mode of transport.

GHG emissions associated with the activities of the terminal assembly plants (Scope 3) have been calculated on the basis of information provided by the facilities in Brazil and in Vietnam. They include total energy consumed, refrigerant gas emissions and on-site transportation. The contribution associated with Ingenico Group activities is estimated using a surface area ratio (surface area dedicated to the manufacture of terminals/total surface area). GHG emissions associated with assembly plants located in China are extrapolated on the basis of production volumes.

Transportation of terminals from assembly plants to customers

International transportation from assembly plants is by air and sea (Scope 3). Detailed information (quantity, weight, distances) is provided by the two service providers with which Ingenico Group works. GHG emissions are calculated on the basis of the tons/km of terminals dispatched from assembly plants.

To calculate the GHG emissions associated with energy consumption at the storage sites (Scope 3), a consumption ratio in kWh/m² is calculated using the information obtained for two storage sites (in France and the United Kingdom). This ratio is used to calculate the electricity consumption of all storage sites worldwide on the basis of the storage surface area occupied.

5 REPORTING SCOPE AND METHOD

In terms of delivery to customers (Scope 3), flows are analysed using the data provided from France and the United Kingdom. In the first case, information on tons/km is provided by the road haulage company. For terminals dispatched from the United Kingdom, the quantity of terminals dispatched by country is used, together with the type of transportation (air or road). Based on this information, the tons/km by type of transportation are estimated and used to assess GHG emissions. Emissions associated with the delivery of terminals to other countries in which the Group markets its products are assessed on the basis of the number of terminals sold by country, an average national distance and a ratio in kgCO₂e/terminal delivered, calculated using data from France and the United Kingdom.

Use of terminals and services provided by the Group

GHG emissions associated with energy consumption (Scope 3) of terminals manufactured in 2020 are estimated on the basis of the confirmed energy consumption of three of the most representative terminals (1 Countertop, 1 Wireless and 1 Pinpad). Energy consumption and the associated GHG emissions are calculated on the basis of usage scenarios for each type of terminal (number of days' use per year, average number of transactions per day, etc.). These data are then extrapolated on the basis of the total quantities of terminals manufactured in 2020.

To calculate the GHG emissions associated with the data centres used by the Group (Scope 3), electrical consumption for each data centre is either reported by the service provider (in kWh) or estimated by multiplying the contractual kVA (theoretical maximum capacity) by the estimated operating time. This includes the power used by electrical equipment and cooling systems.

GHG emissions associated with the printing of payment receipts (Scope 3) are estimated on the basis of the number of terminals manufactured in 2020 that are equipped with printers, a usage scenario and the average weight of a roll of thermal paper. GHG emissions associated with the production and transportation (average distance) of thermal paper to users is estimated using these quantities.

Maintenance of terminals

To calculate GHG emissions associated with maintenance (Scope 3), the transportation of terminals between maintenance centres and customers and the energy consumption of product maintenance centres in France, Italy and the United Kingdom are analysed. It is assumed that nearly all transportation of defective terminals takes place by road from France, Italy and the United Kingdom to maintenance centres. An average national distance is used for road haulage

and GHG emissions are estimated on the basis of the volumes of terminals sent to maintenance centres in these three markets, before being extrapolated on the basis of the volumes of terminals manufactured in 2020 and an annualized return rate.

The electricity and natural gas consumption (Scopes 1 and 2) of the repair centres in Italy and the United Kingdom is used to calculate GHG emissions and thereby derive a standard value in kgCO₂e/repared terminal. This value is then used to calculate global GHG emissions, based on the total number of terminals repaired by the Group's maintenance centres worldwide.

Processing of end-of-life terminals

To determine GHG emissions associated with the processing of end-of-life terminals (Scope 3), the procedure for collection and processing in France was analysed. This analysis includes transportation to the processing centres, then the processing of waste electronic and electrical equipment.

The calculation of emissions generated by processing terminals is based on the information provided by the recycling service provider in France. The type of processing (recycling of materials, energy recovery, disposal) was identified for each type of component (metals, plastics, printed circuit boards, cables, etc.). In order to extrapolate these emissions for the Group, it is assumed that all of the Group's waste processing procedures are similar to those in France, upon which the analysis was conducted. Group emissions are then extrapolated on the basis of the volumes of terminals that are manufactured in 2020.

5.4.3.2 Data and emission factors used

The GHG emissions assessment was carried out using the data collected for 2020. However, for some data, extrapolations were made on the basis of the 2019 data. These extrapolations represent less than 3% of the GHG emissions assessed in 2020.

The emission factors used to quantify the GHG emissions come from the following sources: GHG Protocol, particularly for international travel; Base Carbone® database produced by ADEME (the French Environment and Energy Management Agency) for the impact of thermal paper and a portion of the component production; IEA for energy consumption and DEFRA for business travel. The emission factors from Ecoinvent database (EI 3.1) were also used for the portion related to component production.

5.5 GRI CONTENT INDEX

This report has been prepared in accordance with GRI standards: Core Compliance (GRI 102-54 Reporting declaration in accordance with GRI standards).

* Please note that the reference marked with a * correspond to the Worldline Universal Registration Document 2020 titles and pages.

GRI STANDARD	DISCLOSURE	DESCRIPTION	LOCATION	PAGE
GRI 101: FOUNDATION 2016				
GRI 102: GENERAL DISCLOSURES 2016				
Organisation profile				
102-1	Name of the organisation	A.1* A.3* A.5*	4 5 11	
102-2	Activities, brands, products and services	A.1* C.1* C.3* D.1.2.1.2*	4 36 58 89	
102-3	Location of headquarters	A.5*	11	
102-4	Location of operations	A.5.3* A.5.4* D.6.2.2* E.2.10*	14 15 200 230	
102-5	Ownership and legal form	G.1.1* G.1.2* G.2.3* D.6.1*	351 352 357 197	
102-6	Markets served	A.2* A.5* C.3* D.1.2.1.2* D.4.2.4*	5 11 58 89 162	
102-7	Scale of the organisation	A.1* A.4* E.2.10* E.3* E.4*	4 7 230 220 232	
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6 Report by the independent third party,
on the consolidated non-financial performance statement

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Ingenico Group S.A.

Report by one of the Statutory Auditors, appointed as independent
third party, on the consolidated non-financial statement

For the year ended 31 December 2020
Ingenico Group S.A.
28/32 Boulevard de Grenelle, 75015 Paris
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Ingenico Group S.A.

Report by the Statutory Auditor, appointed as independent third party,
on the non-financial statement
22 March 2021

Ingenico Group S.A.

Registered office: 28/32 Boulevard de Grenelle, 75015 Paris

Report by one of the Statutory Auditors, appointed as independent third party, on the consolidated non-financial statement

This is a free English translation of the Statutory Auditor's report issued in French and is provided solely for the convenience of English-speaking readers. This report should be read in conjunction with, and construed in accordance with, French law and professional standards applicable in France.

For the year ended 31 December 2020

To the Shareholders,

In our capacity as Statutory Auditor of your company (hereinafter the “entity”) appointed as independent third party, and accredited by the French Accreditation Committee (*Comité Français d’Accréditation* or COFRAC) under number 3-1049¹, we hereby report to you on the consolidated non-financial statement for the year ended 31 December 2020 (hereinafter the “Statement”), included in the entity's Management Report pursuant to the requirements of articles L. 225-102-1, R. 225-105 and R. 225-105-1 of the French Commercial Code (*Code de commerce*).

Responsibility of the entity

The Board of Directors' is responsible for preparing the Statement, including a presentation of the business model, a description of the principal non-financial risks, a presentation of the policies implemented considering those risks and the outcomes of said policies, including key performance indicators.

The Statement has been prepared in accordance with the entity's procedures (hereinafter the “Guidelines”), the main elements of which are presented in the Statement and available upon request at the entity's head office.

Independence and quality control

¹ Accreditation Cofrac Inspection, number 3-1049, scope available at www.cofrac.fr

Ingenico Group S.A.

*Report by the Statutory Auditor, appointed as independent third party,
on the non-financial statement
22 March 2021*

Our independence is defined by the requirements of article L.822-11-3 of the French Commercial Code and the French Code of Ethics (*Code de déontologie*) of our profession. In addition, we have implemented a system of quality control including documented policies and procedures regarding compliance with applicable legal and regulatory requirements, the ethical requirements and French professional guidance.

Responsibility of the Statutory Auditor appointed as independent third party,

On the basis of our work, our responsibility is to provide a report expressing a limited assurance conclusion on:

- the compliance of the Statement with the requirements of article R. 225-105 of the French Commercial Code;
- the fairness of the information provided in accordance with article R.225-105 I, 3° and II of the French Commercial Code, i.e., the outcomes, including key performance indicators, and the measures implemented considering the principal risks (hereinafter the “Information”).

However, it is not our responsibility to comment on the entity’s compliance with other applicable legal and regulatory requirements, in particular the French duty of care law and anti-corruption and tax avoidance legislation nor on the compliance of products and services with the applicable regulations.

Nature and scope of our work

The work described below was performed in accordance with the provisions of Article A.225-1 *et seq.* of the French Commercial Code, as well as with the professional guidance of the French Institute of Statutory Auditors (*Compagnie nationale des commissaires aux comptes* or CNCC) applicable to such engagements and with ISAE 3000²:

- We obtained an understanding of all the consolidated entities' activities, and the description of the principal risks associated;
- We assessed the suitability of the criteria of the Guidelines with respect to their relevance, completeness, reliability, neutrality and understandability, with due consideration of industry best practices, where appropriate;
- We verified that the Statement includes each category of social and environmental information set out in article L.225-102-1 III;
- We verified that the Statement provides the information required under article R. 225-105 II of the French Commercial Code, where relevant with respect to the principal risks, and includes, where applicable, an explanation for the absence of the information required under article L. 225-102-1 III, paragraph 2 of the French Commercial Code;

² ISAE 3000: international standard on assurance engagements other than audits or reviews of historical financial information

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*Report by the Statutory Auditor, appointed as independent third party,
on the non-financial statement
22 March 2021*

- We verified that the Statement presents the business model and a description of principal risks associated with all the consolidated entities' activities, including where relevant and proportionate, the risks associated with their business relationships, their products or services, as well as their policies, measures and the outcomes thereof, including key performance indicators associated to the principal risks;
- We referred to documentary sources and conducted interviews to:
 - assess the process used to identify and confirm the principal risks as well as the consistency of the outcomes, including the key performance indicators used, with respect to the principal risks and the policies presented;
 - corroborate the qualitative information (measures and outcomes) that we considered to be the most important³. Concerning certain risk⁴, our work was carried out on the consolidating entity, for the other risks, our work was carried out on the consolidating entity and on a selection of entities⁵.
- [We verified that the Statement covers the scope of consolidation, i.e. all the consolidated entities in accordance with article L. 233-16 of the French Commercial Code;
- We obtained an understanding of internal control and risk management procedures the entity has put in place and assessed the data collection process to ensure the completeness and fairness of the Information;
- For the key performance indicators and other quantitative outcomes that we considered to be the most important⁶, we implemented:
 - analytical procedures to verify the proper consolidation of the data collected and the consistency of any changes in those data;
 - tests of details, using sampling techniques, in order to verify the proper application of the definitions and procedures and reconcile the data with the supporting

³ Sustainable purchasing policy; Processes implemented to measure and reduce the environmental footprint; Actions implemented for encouraging employees' development and talent retention; Measures taken in favour of employees' well-being and engagement; Diversity and equality policies; Actions taken to ensure products compliance with applicable regulations; Policies and processes implemented to promote ethical conduct and fight corruption; Measures taken to protect intellectual property; Measures taken to protect data security; Processes implemented for personal data protection; Measurement of customer satisfaction.

⁴ Risks related to the social and environmental practices of suppliers and subcontractors; Risks related to climate change; Risks of unethical behavior; Risks related to intellectual property; Risks related to IT security; Risks related to data protection; Risks related to customer satisfaction.

⁵ Subsidiaries of Ingenico in France, Global Collect Services BV (Netherlands), TechProcess Ltd (India).

⁶ Share of strategic component suppliers who signed the CSR Agreement or provided proof of their RBA membership; Share of component suppliers with high and severe risks assessed on their CSR performance; Greenhouse gas emissions scope 1, 2 and 3; Average number of training hours per employee; Total headcount and breakdown by gender (including details such as gender, age and work contract); Number of voluntary departures and number of global departures; Absenteeism rate; Number of occupational diseases; Rate of participation in the People In! survey; Net Promoter Score for employees (eNPS); Share of women in managerial positions; Quantity of end-of-life products (WEEE) collected and treated ; Share of terminals sold in the last three years for which a recycling solution is offered; Share of employees who signed the Code of Ethics; Number of data centers having achieved ISO 27001 certification.

Ingenico Group S.A.

*Report by the Statutory Auditor, appointed as independent third party,
on the non-financial statement
22 March 2021*

documents. This work was carried out on a selection of contributing entities and covers between 20% and 100% of the consolidated data selected for these tests;

We assessed the overall consistency of the Statement based on our knowledge of all the consolidated entities.

We believe that the work carried out, based on our professional judgment, is sufficient to provide a basis for our limited assurance conclusion; a higher level of assurance would have required us to carry out more extensive procedures.

Means and resources

Our work was carried out by a team of four people between January and March 2021 and took a total of three weeks.

We were assisted in our work by our specialists in sustainable development and corporate social responsibility. We conducted approximately ten interviews with people responsible for preparing the Statement.

Conclusion

Based on the procedures performed, nothing has come to our attention that causes us to believe that the non-financial statement is not presented in accordance with the applicable regulatory requirements and that the Information, taken as a whole, is not presented fairly in accordance with the Guidelines, in all material respects.

Comments⁷

Without modifying our conclusion and in accordance with article A. 225-3 of the French Commercial Code, we have the following comment:

- Controls and traceability of documentary sources should be improved and strengthened for the tracking of training hours for the entities Global Collect Services and TechProcess Ltd.
- Some indicators have no historical data as they were reviewed for the first time in 2020.

⁷ As stipulated under article A. 225-3-III, the independent third party may opt to draw the reader's attention to matters concerning procedures used or to information relayed by the entity (without actually dispensing the information) to make the report more reliable in light of standard industry practices, and this would not result in an adverse or qualified opinion. This stipulation particularly concerns:

- material limitations to scope and comparability;
- limitations of processes implemented to meet regulatory compliance requirements (e.g. business model, main risks, policies, actions, outcomes and KPIs) and results obtained;
- reliability of outcomes and KPIs.

To be considered observations, comments must have a limited bearing on the key components of the Statement.

Ingenico Group S.A.

*Report by the Statutory Auditor, appointed as independent third party,
on the non-financial statement*

22 March 2021

Paris-La Défense, on 22 March 2021

KPMG S.A.

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