

## Press Release

### A new payment services brand for merchants in France: Crédit Agricole and Worldline unveil CAWL

**Montrouge, Paris La Défense, April 8<sup>th</sup>, 2024 – Crédit Agricole and Worldline [Euronext: WLN] today unveil CAWL, the name of their joint venture, with a strategy focused on combining service and proximity to offer merchants payment services tailored to the unique needs of their sectors.**

CAWL, the new payment services brand for merchants in France, embodies the combination of Worldline's technological expertise and offerings and services with Crédit Agricole Group's commercial performance and distribution power.

CAWL is a brand born from the strategic partnership between two leaders. CAWL is a relational and proximity brand, with a strong innovative and technological focus. It leverages the complementary aspects, values, and strengths of both groups.

#### **A brand combining service and proximity**

CAWL is more than just a name and logo. The brand aspires to become the French leader in payment services for merchants.

It will offer all-in-one payment solutions combining acceptance and acquisition and integrating value-added services specific to each business sector: industry-vertical offerings that will simplify merchants' lives and allow them to focus on what's essential, the development of their business.

CAWL's solutions will enable merchants to focus on their growth, effectively manage their commercial performance, optimize their sales, and mitigate fraud risks, thus fostering the development of their business activities.

#### **Offers for all types of merchants**

CAWL aims to provide complete and innovative offerings for all merchants, regardless of their size, industry, and sales channels.

- **Large merchants:** CAWL will offer omnichannel solutions with dedicated commercial teams and expertise for each industry.
- **Professionals and SMEs:** Starting in 2025, CAWL will roll out all-in-one offerings by industry-verticals. These offerings will be widely distributed by Crédit Agricole Group banks, through dedicated teams and via an entirely digital channel.

CAWL's offerings will leverage the various technologies and capabilities of Worldline, as well as on Crédit Agricole Group's deep knowledge of the French market:

- **E-commerce:** A platform with new features allowing merchants to offer their customers a seamless and omnichannel shopping experience and optimize their conversion rates and commercial activities, and more.
- **Instore:** Multiple SmartPOS solutions, the latest generation of Android POS terminals offering a diverse application catalogue.

These offerings will enable merchants to access multi-currency, multi-country, multi-payment network services, and alternative payment methods, supported by a pan-European acquisition platform and personalized services.

For **Meriem Echcherfi, CEO of CAWL**: "*CAWL has the ambition to be a major player in payments for all merchants in France, with an offering that combines service, proximity, and high technology, leveraging the strengths of Crédit Agricole and Worldline. We also aim to be a leader in innovation by creating integrated offerings that significantly increase the added value for merchants and, by extension, for their own customers.*"

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## About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023.

Worldline's corporate purpose ("raison d'être") is to design and operate leading digital payment and transactional solutions that enable sustainable economic growth and reinforce trust and security in our societies. Worldline makes them environmentally friendly, widely accessible, and supports social transformation.

## About Crédit Agricole Group

The Crédit Agricole Group is the leading partner of the French economy and one of the largest banking groups in Europe. It is the leading retail bank in Europe as well as the first European asset manager, the first bancassurer in Europe and the third European player in project finance.

Built on its strong cooperative and mutual roots, its 154,000 employees and the 27,000 directors of its Local and Regional Banks, the Crédit Agricole Group is a responsible and responsive bank serving 54 million customers, 11,8 million mutual shareholders and 800,000 individual shareholders.

Thanks to its universal customer-focused retail banking model – based on the cooperation between its retail banks and their related business lines –, the Crédit Agricole Group supports its customers' projects in France and around the world: day-to-day banking, home loans, consumer finance, savings, insurances, asset management, real estate, leasing and factoring, and corporate and investment banking.

Crédit Agricole also stands out for its dynamic, innovative corporate social responsibility policy, for the benefit of the economy. This policy is based on a pragmatic approach which permeates across the Group and engages each employee.

## Disclaimer

This document contains forward-looking statements that involve risks and uncertainties, including references, concerning the Group's expected growth and profitability in the future which may significantly impact the expected performance indicated in the forward-looking statements. These risks and uncertainties are linked to

factors out of the control of the Company and not precisely estimated, such as market conditions or competitors' behaviors. Any forward-looking statements made in this document are statements about Worldline's beliefs and expectations and should be evaluated as such. Forward-looking statements include statements that may relate to Worldline's plans, objectives, strategies, goals, future events, future revenues or synergies, or performance, and other information that is not historical information. Actual events or results may differ from those described in this document due to a number of risks and uncertainties that are described within the 2022 Universal Registration Document filed with the French Autorité des marchés financiers (AMF) on April 28, 2023 under the filing number: D.23-0371, and its Amendment filed on July 28, 2023.

Revenue organic growth and Operating Margin before Depreciation and Amortization (OMDA) improvement are presented at constant scope and exchange rate. OMDA is presented as defined in the 2022 Universal Registration Document. All amounts are presented in € million without decimal. This may in certain circumstances lead to non-material differences between the sum of the figures and the subtotals that appear in the tables. 2023 objectives are expressed at constant scope and exchange rates and according to Group's accounting standards.

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