Worldpay AP Ltd.

Annual report and financial statements
Registered company number 05593466
31 December 2020

Contents

Company information

Directors	
	VA Daughtrey JE Roberts KT Thompson P Wickes JM Robinson (appointed on 7 April 2021) GL De Montessus (appointed on 17 May 2021) K Patel (appointed on 2 Oct 2021) RSD Thacker (resigned on 25 February 2021) SL McKnight (resigned on 26 May 2021) DG Brames (resigned on 4 August 2021)
Secretary	Worldpay Governance Limited
Country of registration	England and Wales
Company number	05593466
Registered office	The Walbrook Building 25 Walbrook London EC4N 8AF

Strategic report

The Directors of Worldpay AP Ltd. ("the Company") present their Strategic report for the year ended 31 December 2020. The Company is wholly owned by Fidelity National Information Services, Inc. (the "Group"). The Company forms part of the Group's Merchant Solutions division ("Worldpay").

Statement by the Directors in relation to Performance of their Statutory Duties in accordance with Section 172(1) Companies Act 2006

The Directors are fully aware of their duty under s172(1) of the Companies Act 2006 to promote the success of the Company for the benefit of its members as a whole. This statement describes how the Directors have taken account of the matters set out in section 172(1) (a) to (f) of the Companies Act 2006, when performing their duty to promote the success of the Company.

- *the likely consequences of any decision in the long-term*
  The Directors take a long-term view in reaching key decisions, with a strategy designed to ensure that our business remains successful in a rapidly changing market, creating sustainable value for all our stakeholders.
- *the interests of the Company's employees*
  The Directors want the Company to be a great place to work and for colleagues to have long-term and successful careers within the Company and we invest in our people to realise their full potential. The Company expects colleagues to treat each other, our clients and our partners with respect and embrace each other's differences. The Company is committed to promoting diversity and inclusion in the workplace.
- *the need to foster the Company's business relationships with suppliers, customers and others*
  When making decisions, the Directors look to act in the interests of stakeholders as a whole and to ensure all stakeholders are fairly treated. The Company's stakeholder engagement activities help to inform the Directors' decisions.
- *the impact of the Company's operations on the community and the environment*
  The Company is committed to bringing out the best in its people and fostering a sense of community and belonging, and it actively encourages colleagues to make a meaningful contribution by giving something back to their local communities. We provide employees with one day's paid leave, in addition to their annual leave provision, so that they can use that time to volunteer for a good cause of their choice. The Company is committed to helping ensure that our planet is a sustainable home for current and future generations. The Company's strategy is to build a sustainable business and includes focusing on energy and emissions reduction, energy efficiency and proper waste management.
- *the desirability of the Company maintaining a reputation for high standards of business conduct*
  The Company promotes high legal, ethical, corporate and colleague-related standards in our own business. FIS is strongly opposed to slavery and human trafficking and we will not knowingly support or do business with any organisation that is involved in either. This commitment is underpinned by our corporate policies which seek to ensure transparency in our employment and supply chains.
- *the need to act fairly between members of the Company*
  As a wholly owned subsidiary of Fidelity National Information Services, Inc., the Directors of the Company always give fair and due consideration to all proposals to ensure the sole member is treated fairly whilst acting with the required autonomy.

Business review

The Company is a UK FCA regulated global payments service provider that offers single point access to popular local payment and collection services worldwide (including many real time payment services). This global network is used to send and receive money at low cost, quickly and securely on behalf of merchants to and from suppliers, affiliates, partners, overseas offices and customers worldwide.

The Company forms part of the group headed by Fidelity National Information Services, Inc. , (NYSE:FIS).

The Company's business forms part of Worldpay's Merchant Solutions business and is focused on six global eCommerce vertical markets: Digital Content, Global Retail, Airlines, Travel, Gambling and Video Games.

Strategic report *(continued)*

Business review *(continued)*

Revenues at £41.8m were lower than the prior year *(2019: £49.3m)* due to decrease merchant activity, particularly in the Gambling and Travel verticals. As a result, gross profit decreased to £23.1m *(2019: £29.8m)*.

Key performance indicators (KPIs)

The Company is part of a group that monitors performance at a level defined by the principal market segments in which the Group operates. KPIs are measured on the performance of such market segments rather than at a legal entity level.

Profit after tax for the year was £11.2m *(2019: £12.2m)* leaving net assets of £38.7m *(2019: £27.5m)*.

Future developments

The Directors of the Company are satisfied with the Company's performance in the year which is presented in the profit and loss account on page 13. The future objectives continue to be the growth and development of the business and the Directors consider it well positioned to take advantage of opportunities for further growth in the future.

Principal risks and uncertainties

Risk management

The Company seeks to minimise its exposure to external financial risks and is party to the Group Enterprise Risk Management Framework (ERMF) which drives the Group approach to risk management. The framework sits alongside the Strategic Plan and sets out the activities, tools and techniques used to ensure that all material risks are identified and that a consistent approach is integrated into business management and decision making across the Group.

Whilst the Board of Directors is ultimately responsible for the management and governance of risk in the Company, the Company expects every employee to be responsible for the management of risk. To facilitate this, the Company operates within the Group's 'three lines of defence' model which clearly identifies accountabilities and responsibilities for risk as follows:

- Business line management has primary responsibility for the management of risk;
- Risk and compliance functions assist management in developing their approach to fulfil their responsibilities and provide oversight of our first line activities; and
- The internal Audit function checks that the risk management process and the risk management and internal control framework are effective and efficient.

Below is a list of the principal risks which the Group has identified. Further details can be found in Fidelity National Information Services, Inc.'s 10K document which can be obtained from 601 Riverside Avenue, Jacksonville, Florida 32204, USA.

Principal risks

Industry

Potential key risk: Worldpay's acquiring business model is dependent on licences/sponsors and the continuing support from the payment franchises such as Visa and Mastercard. Any infringement by Worldpay of the franchise rules and regulations, or the inability to correctly implement mandatory changes, could result in the loss of the card franchise support. This could result in unanticipated consequences such as the loss of licences or sponsors or the inability to obtain new ones, financial penalties or reputational damage.

Risk appetite

Worldpay will always seek to remain current and adhere to all franchise rules unless prevented from doing so by its system infrastructure. Where this is the case, Worldpay will apply for specific waivers pending full compliance.

Potential impacts

- Failure to meet franchise requirements for products and services may lead to reputational damage and to financial penalties from the payment franchises.
- As a last resort, payment franchises may revoke Worldpay's franchise license in existing markets or not grant new licences in prospective markets.
- Failure to operate franchise licences to required specifications may lead to lower acceptance rates and therefore potential reputational damage and customer impact.

Strategic report *(continued)*

Principal risks and uncertainties *(continued)*

Legal

Potential key risk: Worldpay fails to adhere to legal requirements leading to financial and/or reputational damage.

Risk appetite

Worldpay will comply with the spirit and letter of the laws that apply to us. In areas of uncertainty or ambiguity, we will have a robust justification and clear rationale for the choices we make and will be prepared to defend our choices with the relevant authorities and, if necessary, publicly in the media.

Potential impacts

- Failure may result in Worldpay or its customers breaching laws, resulting in reputational damage, loss of customers and financial penalties.
- Worldpay may be used to facilitate financial crime.

Compliance and regulatory

Potential key risk: Worldpay breaches regulation due to inadequate/insufficient design, resourcing or implementation of a risk-based compliance programme, resulting in regulatory fines/financial loss and reputational damage.

Risk appetite

Worldpay has no appetite to knowingly breach the spirit and letter of the laws and regulations that apply to it.

Potential impacts

- Failure may result in Worldpay or its customers breaching regulations, resulting in reputational damage, loss of customers and financial penalties.
- Non-compliance may result in loss of business licence.

Settlement

Potential key risk: Failure to settle with merchants due to lack of available funds as a result of card scheme or systemic bank failure, or funds not processed correctly, resulting in financial loss (compensation) and severe reputational damage.

Risk appetite

Worldpay endeavours to settle to all customers within the agreed terms and will maintain sufficient liquidity or have ready access to additional liquidity funding if required.

Potential impacts

- Failure or delay to customer payments.
- Severe reputational damage and/or financial loss.

Credit

Potential key risk: Potential loss outside of agreed appetite arising from the failure of a merchant, card franchise, partner bank or alternative payments provider to meets its obligations in accordance with agreed terms.

Risk appetite

Worldpay budgets for credit loss on an annual basis, however our risk appetite seeks to optimise a high level of return whilst achieving appropriate risk versus reward performance in line with Worldpay's growth strategy.

Potential impacts

- Increase in credit exposure leading to increase in financial loss.
- Rejection of applications leading to decrease in profitability.
- Merchant fails to provide goods or services to their customers leading to an increase in chargebacks that cannot be passed on to a failed merchant, resulting in financial loss.

Strategic report *(continued)*

Principal risks and uncertainties *(continued)*

Data security

Potential key risk: Significant financial loss and reputational damage due to data breach of highly confidential data or technology disruption caused by internal/external attack on Worldpay or its third-party suppliers/merchants.

Risk appetite

Worldpay has no tolerance for the loss of confidentiality, integrity or availability of customer or other highly confidential information. Worldpay will comply with the spirit and letter of the laws that apply to it including all new regulations (e.g. GDPR).

Potential impacts

- The loss of confidentiality, integrity or availability of customer or other sensitive information could result in regulatory or legal sanctions and/or significant reputational damage.
- Increased costs for remediation and reduced ability to deliver strategic objectives.
- Additional costs by way of compensation, litigation, fines, loss of sponsorship and loss of productivity as resources are redirected to manage incidents.

Technology

Potential key risk: Inability to provide merchant services due to unforeseen technology downtime, resulting in loss of revenue and reputational damage.

Risk appetite

Worldpay is not willing to accept risks which compromise our ability to process merchant transactions.

Potential impacts

- Any disruption to the availability of Worldpay's global platform or network could result in interruption of service to customers, loss of business and revenue and significant additional costs by way of contractual damages and operating expenses.
- Increased costs for remediation and reduced ability to deliver strategic objectives.

Scale of change

Potential key risk: Risk of loss of profit, opportunity, reputation or disruption to business activities as a result of our inability to manage the magnitude of change being undertaken.

Risk appetite

Worldpay has no appetite for the failure to deliver high-priority projects on time, to budget, to expected quality.

Potential impacts

- Failure to deliver high-priority projects impacting customer and/or reputation.
- Disruption to normal business activities.
- Development of single points of failure.
- Increased attrition rates amongst colleagues.

Third parties

Potential key risk: Third parties fail to carry out core business activities, resulting in financial loss, regulatory impact and reputational damage.

Risk appetite

Worldpay is willing to accept the risk of working with third parties for core business activities, however it would never knowingly breach regulatory standards.

Potential impacts

- Suppliers critical to Worldpay's success are unable to meet the capability and service levels required.
- Non-compliance with legal or regulatory requirements relating to supplier management.
- Inconsistent and/or undesirable approach to the sourcing and management of key suppliers resulting in poor relationships and poor levels of service.

Strategic report *(continued)*

Principal risks and uncertainties *(continued)*

People

Potential key risk: Worldpay fails to sufficiently recruit, retain and develop its people leading to poor colleague engagement and the inability to create a high-performing culture.

Risk appetite

We seek to create a great place to work, powered by great people. We balance the costs and risk to ensure that our colleagues are motivated and engaged and have the capability to deliver our strategy.

Potential impacts

- Colleague capability does not meet the needs of the organisation.
- Poor culture leading to ineffective performance and inappropriate behaviours.
- Low colleague engagement leading to increased attrition.
- Unable to retain key people.

Competitive landscape

Potential key risk: Worldpay loses its relative competitive position.

Risk appetite

We have no appetite for allowing Worldpay's relative competitive position to be eroded or undermined. In this regard we will ensure that we monitor, assess and respond appropriately to Regulatory, Technological, Competitor, Customer and Security changes.

Potential impacts

- New players disintermediate Worldpay.
- Loss of customers because competitors innovate and develop new enhanced products.
- Pricing and margin pressure.

UK membership of the European Union

Risks and uncertainties associated with the UK withdrawal from the European Union (Brexit) are considered in the Directors' report.

On behalf of the Board

DocuSigned by:
kathleen T. thompson
C40CAEE4DE8B42F.

K T Thompson
Director

March 23, 2022 | 06:42 PDT
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Directors' report

The Directors of Worldpay AP Ltd. present their report and the financial statements for the year ended 31 December 2020. The business review and principal risks and uncertainties which are required by law to be included in this report have been included instead in the Strategic report.

Directors & Secretary

The Directors who held office during the period to the date of signing of these financial statements were as follows:

Directors

VA Daughtrey	
JE Roberts	(appointed 2 Sept 2020)
KT Thompson	
P Wickes	
JM Robinson	(appointed on 7 April 2021)
GL DeMontessus	(appointed on 17 May 2021)
K Patel	(appointed on 2 Oct 2021)
RM Kalifa	(resigned 25 Feb 2020)
M Bring	(resigned 16 April 2020)
SL McKnight	(resigned on 26 May 2021)
RSD Thacker	(resigned on 25 Feb 2021)
DG Brames	(resigned on 4 August 2021)

Secretary
Worldpay Governance Limited

Dividends

No dividends were paid during the year *(2019: £nil)*. There have been no dividends approved since 31 December 2020 to the date of approval of these financial statements.

Future developments

Details of the future development of the business are set out in the Strategic Report.

UK membership of the European Union

Following the UK's departure from the European Union (EU) in January 2020, we have continued to analyse what this could mean for our business. A possible effect on Worldpay continues to be macro-economic disruption, which may impact a proportion of the merchants we serve in the UK and Europe, and therefore our transactional flows. As a significant proportion of the UK regulation Worldpay originates from EU directives, so the exit may also change the framework applicable to our UK operations. However, given the global nature of our business and our experience working across multiple regulatory regimes, our expectation remains that the UK's exit from the EU will not have a material effect on our business overall. Worldpay continues to offer best in class standards to its customers to ensure their needs are met.

In March 2019 EU customers served by our UK regulated business were referred to our Dutch entity and have from that date been served by that Dutch entity. The prudent approach taken by the business was in anticipation that the EU did not provide a reciprocal agreement with respect to payment processing upon the effective date the UK leaves the EU. We continue to monitor developments in the ongoing transition period ending 31 December 2020.

Disabled employees

Applications for employment by disabled persons are always fully considered, bearing in mind the abilities of the applicant concerned. In the event of members of staff becoming disabled every effort is made to ensure that their employment with the Company continues and that appropriate training is arranged. It is the policy of the Company that the training, career development and promotion of disabled persons should, as far as possible, be identical to that of other employees.

Political contributions

The Company made no political donations during the year.

Directors' report *(continued)*

Statement of corporate governance arrangements

Pursuant to Paragraphs 21 to 30, Part 8, Schedule 7 of the Large and Medium-sized Companies and Groups (Accounts and Reports) Regulations 2008 (SI 2008/410). The Board of Directors of the Company have formally adopted and applied The Wates Corporate Governance Principles for Large Private Companies, ("The Wates Principles").

In line with the 'apply and explain' approach guidance under each principle, the Directors hereby explain their approach to applying each principle in respect of the corporate governance arrangements of the Company.

As a large private regulated subsidiary of FIS, the Board operates autonomous decision-making whilst incorporating and aligning to FIS Group-wide policies and culture, this demonstrates the Directors' commitment to accountability and acknowledgement of their Directors' duties whilst continually considering the needs of all Company stakeholders.

PRINCIPLE 1: PURPOSE AND LEADERSHIP

The Board of Directors develops and promotes the purpose of the Company, and ensures that its values, strategy and culture align with that purpose. The 'One FIS' group-wide culture forms the basis for this approach, always striving to win as one team, lead with Integrity and be the change. The 'FIS 3Cs' define the groups that the purpose and values are delivered for - our Colleagues, Clients and Communities. The FIS Culture is a result of these values being brought to life. The Board carries out its leadership and work in guiding the way in which the Company communicates, learns, leads, works as a team and challenges itself to always deliver for the 3Cs.

The Board meets annually to plan strategy. The Board clearly articulates and implements its strategy throughout the Merchant Solutions organisation, whilst working alongside its stakeholders.

The Board follows and aligns to the FIS group-wide policies in respect of business ethics, conflicts of interest and the prevention of financial crime in order to achieve the highest standards in the payments industry.

PRINCIPLE 2: BOARD COMPOSITION

The composition of the Board is established with a balance of skills, backgrounds, experience and knowledge, with individual Directors having sufficient capacity to make a valuable contribution and an effective Chair. The Chair of the Board ensures the promotion of open debate and facilitates constructive discussion during the course of each Board meeting. Directors are provided with appropriately detailed information and sufficient time is given for meaningful Board discussion. Care is taken to ensure the Board's composition continues to accommodate an understanding of the Company's business needs and stakeholder interests, whilst establishing an appropriate balance of expertise, diversity and objectivity.

FIS champions a group-wide diversity and inclusion approach which goes beyond policy making, the composition of the Board which is aligned to the Group's approach to diversity and inclusion. The Board is made up of representatives from the business and from the ultimate shareholder to ensure ongoing engagement and stakeholder interests continue to be met. The Board has seven Directors in total at the time of publication of these accounts, three of the seven Directors are female Directors.

The Board evaluates its performance and effectiveness annually.

PRINCIPLE 3: DIRECTOR RESPONSIBILITIES

The Board, as a collective, and each individual Director have a clear understanding of their accountability and responsibilities. The Board's processes are designed and maintained to support effective decision-making. Board Directors have, in addition to their legal responsibilities as Directors of the Company, notably to act in the best interests of that Company and its stakeholders, the responsibility also to act in recognition of the FIS Group, FIS Group's regulatory obligations and the FIS Policy Management Framework, which provides a suite of frameworks and policies covering business and financial planning, governance and risk management for the FIS Group, including its subsidiary companies.

Pursuant to the Companies Act 2006 and the Group-wide FIS Conflicts of Interest Standard, the Board ensures that, where any conflicts of interest are disclosed, that these are recorded and managed appropriately and if any on-going conflicts were to arise, consideration would be given to membership of the Board.

Directors' report *(continued)*

Statement of corporate governance arrangements *(continued*

PRINCIPLE 3: DIRECTOR RESPONSIBILITIES (continued)

The Chair and Company Secretary periodically review the appropriateness and strength of the Company's corporate governance processes, continually considering areas for development. There is sufficient linkage between Company and its ultimate parent by way of Director representation on the Board. Because a number of those Directors are based in other areas of the wider FIS group, this enables an objective viewpoint on the Board to the Merchant Solutions business.

The Board retains overall responsibility for all matters reserved for the Board. However, the oversight of a variety of items have been delegated to the oversight of the Board Risk Committee, which was established and first convened January 2021, this has enabled a focussed approach to more complex risk management matters.

Board papers and supporting management information is accurate, clear, comprehensive, up-to-date and provided in a timely manner to the Board.

PRINCIPLE 4: OPPORTUNITY AND RISK

The Board promotes the long-term sustainable success of the Company by identifying opportunities to create and preserve value, and establishing oversight for the identification and mitigation of risks.

As part of its annual strategic planning, the Board considers and assesses how the Company creates and preserves value over the long-term, taking into account tangible and intangible sources of value and stakeholder contribution. In line with the Matters Reserved for the Board, the Board oversees new opportunities for innovation and entrepreneurship and Board approval is required for new business opportunities.

The Board Risk Committee oversees financial, non-financial and reputational risk at each quarterly Board Risk Committee meeting, this is compiled and presented by the FIS Risk team. The Chairman of the Board Risk Committee provides a verbal report to each quarterly Board meeting, escalating any matters of significance, and as a result, the Board are able to remain appropriately accountable to stakeholders. In considering the size and nature of the business, internal control systems are in place to manage and mitigate emerging and principal risks. Established internal control systems enable the Board to make informed and robust decisions.

The Board Risk Committee currently determines the risk appetite of the Company makes recommendations to the Board for approval following in-depth analysis.

PRINCIPLE 5: REMUNERATION

The FIS group aims to attract, engage and cultivate colleagues who can adapt and thrive in an ever-changing business and technology space. FIS are committed to helping colleagues learn, grow and excel with rewarding careers. The group-wide remuneration policy exists to support these objectives and attract the best possible talent to enable the business to grow, ultimately benefitting all stakeholder groups. As the Company is a wholly-owned subsidiary of FIS, the parent company sets remuneration practices and policies. Further details in respect of compensation processes can be found in the FIS Annual Report as well as the corporate governance section and careers sections of the FIS website, all of which can be found at www.fisglobal.com.

PRINCIPLE 6: STAKEHOLDER RELATIONSHIPS AND ENGAGEMENT

Directors foster effective stakeholder relationships aligned to the Company's purpose. The Board is responsible for overseeing meaningful engagement with stakeholders, including the workforce, and having regard to their views when taking decisions. Please refer to the section 172(1) statement in the Strategic Report to see further detail explaining how the Company achieves these objectives.

Going concern

The Directors have prepared forecasts for the Group by business unit, covering a period of more than 12 months from the date of signing of these financial statements. On the basis of their assessment of the Company's financial position, the Directors have a reasonable expectation that the Company will be able to continue in operational existence for a minimum period of 12 months from the date of signing and therefore the financial statements have been prepared on the going concern basis.

Directors' indemnities

The Company has made qualifying third-party indemnity provisions for the benefit of its directors which were made during the period and remain in force at the date of this report.

Directors' report *(continued)*

Streamlined Energy and Carbon Reporting (SECR) scheme
The table below shows our emissions performance for the years ended 31 December 2020 and 2019:

GHG Source	Total emissions 2020	Total emissions 2019
Scope 1 – Combustion of fuel and operation of facilities (tCO2e)	198.00	534.67
Scope 2 (Location-based) – electricity (tCO2e)	1,103.71	1,743.44
Total Scope 1 and 2 emissions (location-based) (tCO2e)	1,419.50	2,598.72
tCO2e per FTE employee (Scope 1 and 2 location-based) (tCO2e)	0.34	0.66 (restated from 1.68)
Total energy use	6,592,442 kWH	8,708,396 kWH

1. We use The Greenhouse Gas (GHG) Protocol: A Corporate Accounting and Reporting Standard (Revised Edition) to calculate emissions and this information covers all sites, including those outside the UK, within our operational control. Scope 2 emissions are location-based.
2. The full time equivalent (FTE) employee figures used to calculate the reported intensity metric cover the sites for which emissions data was reported, rather than the total FTE figure for the Group as a whole.
3. Total CO2 emissions per FTE (tCO2e) has been selected as our intensity metric since the nature of the Group's business is employee driven.
4. The intensity metric for 2019 has been restated to correct an error in addition to applying headcount figures from this annual report (Note 2).
5. The year-over-year reduction in tCO2e per FTE is heavily influenced by the fact all our UK and International offices were largely unoccupied throughout 2020 given the COVID-19 lockdown, where the majority of our workforce worked from home. This has led to a significant reduction of emissions from these offices across all sources such as electricity, refrigerants and fuels.
6. For offices which, from 2020, have employees of both Worldpay International and other FIS colleagues (serving functions other than the "Merchant" segment), emissions have been pro-rated based on the number of employees serving the Merchant business as at 31 December 2020.
7. The Worldpay International Group has a commitment to reduce our environmental impact. We are committed to helping ensure that our planet is a sustainable home for current and future generations. We recognise that climate change presents both risks and opportunities for our industry and our business, including disruptions to the business operations of our clients and partners. As a responsible corporate citizen, we are taking action to mitigate these risks to our group and the world at large. This impact includes a large initiative with our ultimate parent, FIS, to consolidate our data centres to lower our annual usage across the globe.
8. The full GHG report for FIS globally can be found in our Global Sustainability Report which can be accessed at www.fisglobal.com/en/global-sustainability. This includes details on our target to become net carbon neutral by 2025.

COVID – 19

With regard to COVID-19, the Group has modelled financial projections allowing for the immediate market impact of the COVID-19 pandemic and a number of scenario analysis exercises have been applied to Group and its subsidiaries. The outcome of these demonstrate that both the Group and the Company is expected to maintain sufficient resources to remain viable for the foreseeable future and notably, for the purposes of these accounts, in line with the going concern assessment as outlined in the Directors' Report. The Group continually monitors liquidity as a matter of course and has a variety of cash management initiatives to ensure adequate liquidity across the Group's and its subsidiary entities

Directors' report *(continued)*

Auditor

For the year ended 31 December 2020, the company was entitled to the exemption from an audit under section 479A of the Companies Act 2006 relating to subsidiary companies.

By order of the Board

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Kathleen T. Thompson
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March 23, 2022 | 06:42

2022

K T Thompson
Director
Registered office: The Walbrook Building, 25 Walbrook, London, EC4N 8AF, United Kingdom

Statement of directors' responsibilities in respect of the strategic report, the directors' report, and the financial statements

The directors are responsible for preparing the Strategic Report, the Directors' Report and the financial statements in accordance with applicable law and regulations.

Company law requires the directors to prepare financial statements for each financial year. Under that law they have elected to prepare the financial statements in accordance with UK accounting standards and applicable law (UK Generally Accepted Accounting Practice), including FRS 101 *Reduced Disclosure Framework.*

Under company law the directors must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the company and of the profit or loss of the company for that period. In preparing these financial statements, the directors are required to:

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- assess the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern; and
- use the going concern basis of accounting unless they either intend to liquidate the company or to cease operations or have no realistic alternative but to do so.

The directors are responsible for keeping adequate accounting records that are sufficient to show and explain the company's transactions and disclose with reasonable accuracy at any time the financial position of the company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are responsible for such internal control as they determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error, and have general responsibility for taking such steps as are reasonably open to them to safeguard the assets of the company and to prevent and detect fraud and other irregularities.

Profit and Loss account

for the year ended 31 December 2020

	Notes	**2020** **£000**	2019 £000
Turnover	*2*	**41,832**	49,316
Cost of sales		**(18,723)**	(19,511)
Gross profit		**23,109**	29,805
Administrative expenses		**(12,093)**	(17,122)
Operating profit	*3*	**11,016**	12,683
Interest receivable and similar income	*6*	**256**	174
Interest payable and similar charges	*7*	**(30)**	(581)
Profit before taxation		**11,242**	12,276
Taxation	*8*	(4)	(74)
Profit for the year		**11,238**	12,202

All results relate to continuing operations and represent the Company's comprehensive income for the year. Accordingly, a separate statement of other comprehensive income has not been presented.

The accompanying notes on pages 16 to 25 form an integral part of these financial statements.

Balance Sheet
at 31 December 2020

	Notes	**2020 £000**	**2020 £000**	2019 £000	2019 £000
Non-current assets					
Intangible assets	*9*	**-**		50	
Tangible assets	*10*	-		-	
Investments	*11*	**2**		3	
Deferred tax asset		**84**		76	
			86		129
Current assets					
Debtors	*12*	**35,949**		37,260	
Merchant float		**180,966**		351,813	
Cash at bank and in hand		**22,241**		720	
		239,156		389,793	
Creditors: amounts falling due within one year	*13*	**(200,527)**		(362,415)	
Net current assets			**38,629**		27,378
Total assets less current liabilities			**38,715**		27,507
Provisions for liabilities	*14*		-		(30)
Net assets			**38,715**		27,477
Capital and reserves					
Called up share capital	*15*		-		-
Share premium			**1,276**		1,276
Capital contribution			**225**		225
Other reserves			**94**		94
Profit and loss account			**37,120**		25,882
Shareholders' funds			**38,715**		27,477

The accompanying notes on pages 16 to 25 form an integral part of these financial statements.

For the year ending 31 December 2020 the Company was entitled to exemption from audit under section 479A of the Companies Act 2006 relating to subsidiary companies.
Directors' responsibilities:

- The members have not required the Company to obtain an audit of its accounts for the year in question in accordance with section 476;
- The directors acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

The financial statements were approved by the Board of Directors and signed on its behalf by:

DocuSigned by:
Kathleen T. Thompson
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March 23, 2022 | 06:4

K T Thompson
Director
Company number: 05593466

2022

Statement of Changes in Equity
for the year ended 31 December 2020

	Share capital £000	Share premium £000	Capital contribution £000	Other reserves £000	Profit & loss account £000	Total equity £000
At 1 January 2019	-	1,276	225	94	13,680	15,275
Profit for the year	-	-	-	-	12,202	12,202
At 31 December 2019	-	1,276	225	94	25,882	27,477
Profit for the year	-	-	-	-	11,238	11,238
At 31 December 2020	-	**1,276**	**225**	**94**	**37,120**	**38,715**

The accompanying notes on pages 16 to 25 form an integral part of these financial statements.

Notes to the financial statements

1 Accounting policies

Basis of preparation

Worldpay AP Ltd. ("the Company") is a private company limited by shares and incorporated, domiciled and registered in England and Wales.

The address of the registered office is given on page 1. The nature of the Company's operations and its principal activities are set out on the Strategic report.

These financial statements are presented in Pound Sterling which is the company's functional currency. All information is given to the nearest thousand pounds.

These financial statements have been prepared in accordance with FRS 101 *Reduced Disclosure Framework* and under the historical cost basis.

In preparing these financial statements, the Company has applied the recognition, measurement and disclosure requirements of International Financial Reporting Standards as adopted by the EU ("Adopted IFRSs"),but makes amendments where necessary in order to comply with the Companies Act 2006 and has set out below where advantage of the FRS 101 disclosure exemptions has been taken.

- Statement of Cash Flows and related notes;
- Comparative period reconciliations for share capital, tangible fixed assets, intangible assets;
- Disclosures in respect of transactions with wholly owned subsidiaries;
- Disclosures in respect of capital management;
- The effects of new but not yet effective IFRSs; and
- Disclosures in respect of the compensation of Key Management Personnel.

The Company is exempt by virtue of s400 of the Companies Act 2006 and IAS 27 *Consolidated and Separate Financial Statements* from the requirement to prepare group financial statements. These financial statements present information about the Company as an individual undertaking and not about its group.

The Company's immediate parent company is Worldpay eCommerce Limited. The ultimate parent undertaking is Fidelity National Information Services, Inc. ("the Group")., the consolidated financial statements of the Group are available to the public and may be obtained from 601 Riverside Avenue, Jacksonville, Florida 32204, USA.

As the consolidated financial statements of the Group include the relevant disclosures, the Company has also taken the exemptions under FRS 101 available in respect of the following disclosures:

- IFRS 2 *Share Based Payments* in respect of group settled share-based payments;
- Certain disclosures required by IAS 36 *Impairment of Assets* in respect of the impairment of goodwill and indefinite life intangible assets; and
- Certain disclosures required by IFRS 13 *Fair Value Measurement* and the disclosures required by IFRS 7 *Financial Instrument Disclosures.*

Going concern

The Directors have prepared forecasts for the Group by business unit, covering a period of more than 12 months from the date of signing of these financial statements. On the basis of their assessment of the Company's financial position, the Directors have a reasonable expectation that the Company will be able to continue in operational existence for a minimum period of 12 months from the date of signing and therefore the financial statements have been prepared on the going concern basis.

Critical accounting judgements and key sources of estimation uncertainty

The reported results of the Company for the financial year ended 31 December 2020 are sensitive to the accounting policies, assumptions and estimates that underlie the preparation of its financial statements.

The judgements and assumptions involved in the Company's accounting policies that are considered by the Directors to be the most important to the portrayal of its financial condition are discussed below.

The use of estimates, assumptions or models that differ from those adopted by the Company would affect its reported results.

Notes *(continued)*

1 Accounting policies *(continued)*

Critical accounting judgements and key sources of estimation uncertainty (continued)

Key sources of estimation uncertainty

- Trade receivable impairment provisions

A trade receivable is impaired when there is objective evidence that, due to events since the trade receivable was created, the Company cannot recover the original expected cash flows from the trade receivable. Trade receivable impairment provisions can be either bad debt provisions or merchant potential liability provisions.

A bad debt provision represents the difference between the carrying value of the trade receivable and the present value of estimated future cash flows.

Accounting developments

New standards and interpretations not yet adopted

There are no standards that are not yet effective and that would be expected to have a material impact on the Company in the current or future reporting periods and on foreseeable future transactions.

Key accounting policies are set out below

1.1 Foreign Exchange

Foreign currency transactions are initially recorded at the rate ruling on the date of the transaction. At the end of each reporting period, foreign currency items on the balance sheet are translated as follows:

- Non-monetary items, including equity, held at historic cost are not retranslated.
- Non-monetary items held at fair value are translated at the rate ruling on the date the fair value was determined.
- Monetary items are retranslated at the rate prevailing at the end of the reporting period.

Foreign exchange gains and losses arising from the retranslation of foreign currency transactions are recognised in the profit and loss account. Amounts arising from financing balances, whether intra-Group or external, are stated within finance costs whereas those arising from trading are included in operating profit.

1.2 Revenue recognition

Revenue is recognised when a customer obtains control of promised services or goods. The amount of revenue recognised reflects the consideration to which the Company expects to be entitled to receive in exchange for these services.

The Company has contractual agreements with its customers that set forth the general terms and conditions of the relationship including line item pricing, payment terms and contract duration. Revenue is recognised when the obligation under the terms of the Company's contract with its customer is satisfied. Revenue is measured as the amount of consideration the Company expects to receive in exchange for transferring goods or providing services. The Company generates revenue primarily by processing electronic payment transactions.

Performance Obligations

Since the majority of the Company's revenue relates to payment processing services for its customers, the Company's core performance obligation is to provide continuous access to the Company's system to process as much as its customers require. The Company's payment processing services consist of variable consideration under a stand-ready service of distinct days of service that are substantially the same with the same pattern of transfer to the customer. The Company's revenue from products and services is recognised at a point in time or over time depending on the products or services, with most of the revenue recognised at a point in time.

Remaining Performance Obligations

IFRS15 requires disclosure of the aggregate amount of the transaction price allocated to unsatisfied performance obligations; however, as permitted by IFRS 15, the Company has elected to exclude from this disclosure any contracts with an original duration of one year or less and any variable consideration that meets specified criteria. As discussed above, the Company's core performance obligation consists of variable consideration under a stand ready series of distinct days of service. Such variable consideration meets the specified criteria for the disclosure exclusion; therefore, the majority of the aggregate amount of transaction price that is allocated to performance obligations that have not yet been satisfied is variable consideration that is not required for disclosure. The aggregate fixed consideration portion of customer contracts with an initial contract duration greater than one year is not material.

Notes *(continued)*

1 Accounting policies *(continued)*

1.2 Revenue recognition *(continued)*

The Company capitalises commission fees as costs of obtaining a contract when they are incremental and expected to be recovered. The Company amortises these capitalised costs consistently with the pattern of transfer of the good or service to which the asset relates. If the expected amortisation period is one year or less, the commission fee is expensed when incurred.

1.3 Employee benefits

Expenses related to services rendered by employees are recognised in the period in which the service is rendered. This includes wages and salaries, social security contributions, pension contributions, bonuses and termination benefits.

Where payments of amounts due are outstanding at the end of the reporting period, an accrual is recognised. Where payments have been made in advance prior to the end of the reporting period, a prepayment is recognised.

The Company participates in the Group's defined contribution pension scheme. The amounts charged to the profit and loss account in respect of pension costs and other post-retirement benefits are the contributions payable in the period. Differences between contributions payable in the period and contributions actually paid are shown as either accruals or prepayments on the balance sheet.

Equity-settled share-based payments are measured at fair value at the date of grant. The fair value determined at the grant date of the equity-settled share-based payments is expensed on a straight-line basis over the vesting period, based upon estimation of the number of shares which will eventually vest, with a corresponding increase in equity. Fair value is measured by reference to the market value of the Group's shares, adjusted as necessary for the terms and conditions of the award, or an appropriate option pricing model, depending on the nature of the award.

Cash-settled share-based payments are measured at fair value at the date of grant. The fair value determined at the grant date of the cash-settled share-based payments is expensed on a straight-line basis over the vesting period, based upon estimation of the number of shares which will eventually vest and a corresponding liability will be recognised for that settlement. Fair value is measured by reference to the market value of the Group's shares, adjusted as necessary for the terms and conditions of the award, or an appropriate option pricing model, depending on the nature of the award.

1.4 Taxation

The tax expense represents the sum of the current tax and deferred tax for the period.

Current tax

The current tax charge is based on taxable profit for the period. Taxable profit differs from profit before tax as reported in the profit and loss account because it excludes items of income or expense that are taxable or deductible in other periods and it further excludes items that are never taxable or deductible. The Company's liability for current tax is calculated using tax rates that have been enacted or substantively enacted by the balance sheet date.

Deferred tax

Deferred tax is the tax expected to be payable or recoverable on differences between the carrying amounts of assets and liabilities in the financial statements and the corresponding tax bases used in the computation of taxable profit. Deferred tax liabilities are generally recognised for all taxable temporary differences and deferred tax assets are recognised to the extent that it is probable that taxable profits will be available against which deductible temporary differences can be utilised. Such assets and liabilities are not recognised if the temporary difference arises from goodwill or from the initial recognition of other assets and liabilities in a transaction that affects neither the taxable profit nor the accounting profit.
The carrying amount of deferred tax assets is reviewed at each balance sheet date and reduced to the extent that it is no longer probable that sufficient taxable profits will be available to allow all or part of the asset to be recovered. Deferred tax is calculated at the tax rates that are expected to apply in the period when the liability is settled or the asset is realised.

Deferred tax is charged or credited to the profit and loss account, except when it relates to items charged or credited directly to equity in which case the deferred tax is also dealt with in equity. Deferred tax assets and liabilities are offset when the Company has a legally enforceable right to offset current tax assets and liabilities and the deferred tax assets and liabilities relate to taxes levied by the same tax authority.

Notes *(continued)*

1 Accounting policies *(continued)*

1.5 Intangible assets

Intangible assets acquired in a business combination, and recognised separately from goodwill, include brands and customer relationships. These are initially recognised at their fair value at the acquisition date. Subsequently, they are reported at cost less accumulated amortisation and any impairment losses.

Amortisation is recognised on a straight-line basis over the estimated useful economic life. The estimated useful economic lives and the amortisation method are reviewed at the end of each reporting period, with any changes being accounted for on a prospective basis.

The useful economic lives applied by the Company are as follows:

- Software & licences 3 to 10 years

Development costs that are directly attributable to the design and testing of identifiable and unique software products controlled by the Company are recognised as intangible assets. These costs include directly attributable employee costs. However, any costs incurred in the research phase or as maintenance are expensed as incurred.

1.6 Tangible assets

Tangible assets are initially recognised at cost and include all expenditure directly attributable to bringing the asset to the location and working condition for its intended use. Subsequent measurement is at cost less accumulated depreciation and impairment losses.

Subsequent expenditure is capitalised only when it is probable that it will give rise to future benefits i.e. maintenance expenditure is excluded but enhancement costs that meet the criteria are capitalised.

Tangible assets are depreciated to their residual value over their useful life on a straight-line basis. Estimates of the useful life and residual value, as well as the method of depreciation, are reviewed as a minimum at the end of each reporting period. Any changes are classified as a change in accounting estimate and so are applied prospectively.

The useful lives applied by the Company are as follows:

- Leasehold improvements 5 to 20 years
- Computers & office equipment 3 to 5 years

Depreciation begins when an asset is ready for use and ceases on the disposal of the asset, classification as held for sale or the end of its useful life, whichever is the sooner.

The gain or loss on disposal is the difference between the net proceeds received and the carrying amount of the asset.

1.7 Investments in subsidiary undertakings

Investments in subsidiary undertakings are stated at cost less any provisions for impairment.

Investments in subsidiary undertakings purchased from companies under common control are transferred across at carrying value.

1.8 Impairment of intangible and tangible assets

The Company assesses its other intangible assets and tangible assets for indicators of impairment at least annually. If such indicators exist, the recoverable amount of the asset (or its cash-generating unit if the asset does not generate largely independent cash flows) is estimated. The recoverable amount of an asset is the higher of its fair value less costs of disposal and its value in use. Value in use is the present value of the future cash flows from the asset or the cash-generating unit, discounted at the appropriate pre-tax rate.

The Company recognises any impairment loss resulting from these reviews in separately disclosed items in the profit and loss account. Impairment losses may be reversed in subsequent periods. However, the revised carrying value of the asset may not exceed the carrying value had the original impairment not arisen.

1.9 Cash and cash equivalents

Cash and cash equivalents comprise of cash and demand deposits with banks, together with short-term highly liquid investments that are readily convertible to known amounts of cash and subject to insignificant risk of change in value.

Notes *(continued)*

1 Accounting policies *(continued)*

1.10 Trading assets and liabilities

Merchant float and merchant creditors

Merchant float, scheme debtors and merchant creditors represent intermediary balances arising in the merchant settlement process.

Merchant float represents surplus cash balances that the Company holds on behalf of its customers, when the incoming amount from the card schemes or networks precedes when the funding to customers falls due. The funds are held in a fiduciary capacity and are stated separately from the Company's own cash in the balance sheet.

Merchant creditors consist primarily of:

- Liabilities to customers for transactions that have been processed but not yet funded by the card networks, where they are a member of that particular network;
- Liabilities to customers for transactions where it is holding funding from the members under the sponsorship agreement but has not funded customers on behalf of the sponsoring bank; and
- Merchant reserves and the fair value of the Company's guarantees of cardholder chargebacks. These are amounts held as deposits from customers, either from inception of Worldpay's working relationship with them, or accrued throughout the relationship due to payment issues arising or potential chargebacks.

Debtors

Debtors are initially recognised at fair value in the period to which they relate. They are held at amortised cost, less any provision for bad or doubtful debts. Provisions for bad or doubtful debts are presented net with the related receivable on the balance sheet. Trade receivables primarily include amounts due from merchants for services provided to process transactions between the cardholder and an acquiring bank.

Creditors

Creditors are recognised initially at fair value in the period to which they relate. They are subsequently held at amortised cost using the effective interest rate method. They are derecognised when payment has been made.

1.11 Provisions

The Company recognises a provision for a present obligation resulting from a past event when it is probable that it will be required to transfer economic benefits to settle the obligation, and the amount of the obligation can be estimated reliably.

1.12 Capital contribution reserve

The capital contribution reserve represents the capital contribution made by Worldpay Group Limited in respect of share options issued to employees of the Company over the shares of Worldpay Group Limited and is equivalent to the cumulative charge recognised under IFRS 2.

2 Turnover

	2020	2019
	£000	£000
Alternative payments	**33,327**	38,729
Treasury management and foreign exchange services	**8,357**	9,932
Ancillary income	**148**	655
	41,832	49,316

All turnover is generated within the United Kingdom.

Notes *(continued)*

3 Operating profit

Operating profit for the year is stated after charging:	**2020** **£000**	2019 £000
Amortisation of intangible assets	**50**	89
Operating lease rental charges	-	(6)
Bad debt charge	**5,192**	797
Intra Group recharges	**7,735**	14,258

For the year ending 31 December 2020 the Company was entitled to exemption from audit under section 479A of the Companies Act 2006 relating to subsidiary companies and consequently no Auditor's remuneration.

4 Employee numbers and costs

The average number of employees (including Directors) during the period was:	**2020**	2019
Staff	**5**	6

Their aggregate remuneration comprised:	**2020** **£000**	2019 £000
Wages and salaries (including redundancy costs)	**167**	489
Social security costs	**62**	135
Pension costs	**7**	66
Share-based payments	-	(81)
	236	609

5 Directors' remuneration

The Directors of the Company do not receive specific remuneration for services to this Company nor is it possible to accurately apportion the total remuneration paid to the Directors of the Worldpay Group among the companies of the Group.

6 Interest receivable and similar income

	2020 **£000**	2019 £000
Interest receivable from other Group companies	-	174
Foreign exchange gains	**256**	-
	256	174

Notes *(continued)*

7 Interest payable and similar charges

	2020 £000	2019 £000
Bank charges	**2**	4
Foreign exchange losses	-	576
Interest payable to other Group companies	**28**	-
Interest on overdrafts	-	1
	30	581

8 Taxation

Recognised in the profit and loss account	2020 £000	2020 £000	2019 £000	2019 £000
Current tax				
UK corporation tax charge for the year	-		-	
Adjustments in respect of prior periods	13		-	
Total current tax charge		**13**		-
Deferred tax				
Credit for the year	-		(5)	
Effect of changes in tax rates	**(9)**		1	
Adjustments in respect of prior periods	-		78	
Total deferred tax (credit)/ charge		**(9)**		74
Tax charge on profit		**4**		74

Reconciliation of effective tax rate	2020 £000	2019 £000
Profit	**11,242**	12,276
Tax charge using the UK corporation tax rate of 19.00% *(2019: 19.00%)*	**2,136**	2,332
Effect of changes in tax rates	**(9)**	1
Non-deductible expenses	-	4
Current tax adjustments in respect of prior periods	**13**	-
Deferred tax adjustments in respect of prior periods	-	79
Group relief claimed from other Group companies for nil consideration	**(2,136)**	(2,342)
Total tax charge for the year	**4**	74

Factors affecting future tax charges

A reduction in the UK corporation tax rate from 19% to 17% (effective 1 April 2020) was substantively enacted on 6 September 2016. The March 2020 Budget announced that a rate of 19% would continue to apply with effect from 1 April 2020, and this change was substantively enacted on 17 March 2020. The UK deferred tax asset as at 31 December 2020 has been calculated at 19% (2019: 17%). An increase in the UK corporation rate from 19% to 25% (effective 1 April 2023) was substantively enacted on 24 May 2021. This will increase the company's future current tax charge accordingly.

Notes *(continued)*

9 Intangible assets

	Software & licences £000
Cost	
At 1 January 2020	435
Disposals	(435)
At 31 December 2020	-
Amortisation & impairment	
At 1 January 2020	(385)
Amortisation charge for the year	(50)
Disposals	435
At 31 December 2020	-
Net book value	
At 31 December 2019	50
At 31 December 2020	-

10 Tangible assets

	Computers & other equipment £000
Cost	
At 1 January 2020	**39**
Additions	**-**
Disposals	**(39)**
At 31 December 2019	**-**
Depreciation & impairment	
At 1 January 2020	(39)
Depreciation charge for the year	-
Disposals	39
At 31 December 2020	-
Net book value	
At 31 December 2019	-
At 31 December 2020	-

Notes *(continued)*

11 Investments

	Investments in group undertakings £000
Cost and net book value	
At 1 January 2020	3
Disposals	(1)
At 31 December 2020	2

As part of the FIS Group-wide legal entity rationalisation exercise begun in previous years, the Company dissolved its interests in Envoy Services Pty Ltd following deregistration of company on 5 March 2021 and Envoy Services Bulgaria Ltd following the deregistration of the company on 25 November 2021.

Company name	Country of Incorporation /registration	Registered place of business	Ordinary shares held
Canadian Envoy Technology Services Ltd [1]	Canada	c/o TMF Canada Payroll Inc., 204-275 Fell Avenue, North Vancouver, BC, V7P 3RS, Canada	**100%**
Envoy Services South Africa (Pty) Ltd [1]	South Africa	3rd Floor, 200 on Main, Cnr Bowwood and Mains Road, Claremont, Cape Town, 7708, South Africa	**100%**

Nature of business

1 Non-trading company

12 Debtors

	2020 £000	2019 £000
Trade receivables	**3,511**	3,017
Provision for bad and doubtful debts	**(1,864)**	(1,539)
	1,647	1,478
Amounts owed from Group companies	**31,623**	31,292
Current tax asset	**15**	13
Other debtors	**38**	-
Prepayments and accrued income	**2,626**	4,477
	35,949	37,260

Amounts owed from Group companies are unsecured and repayable on demand.

13 Creditors: amounts falling due within one year

	2020 £000	2019 £000
Trade payables	**-**	76
Merchant creditors	**180,966**	351,813
Amounts owed to Group companies	**6,865**	405
Other creditors	**9**	159
Accruals and deferred income	**12,687**	9,962
	200,527	**362,415**

Amounts owed to Group companies are unsecured and repayable on demand.

Notes *(continued)*

14 Provisions for liabilities

	Dilapidations provision £000
As at 1st January 2020	30
Utilised during the year	(30)
As at 31st December 2020	-

15 Share capital

	2020 £	2019 £
Allotted, called up and fully paid		
2,587 ordinary shares of £0.10	**259**	259

The holders of ordinary shares are entitled to receive dividends as declared from time to time and are entitled to one vote per share at meetings of the Company.

16 Related parties

Transactions between the Company and other wholly owned members of the same Group have not been disclosed, in accordance with the provisions of FRS 101. There were no transactions with other related parties.

17 Ultimate parent company and controlling party

Worldpay eCommerce Ltd is the Company's immediate parent company. Fidelity National Information Services, Inc., a US domiciled corporate, is the ultimate parent company and controlling party.

Fidelity National Information Services, Inc., a company incorporated in the United States of America, is the undertaking that heads the smallest and largest group of companies for which consolidated financial statements are prepared. The Directors consider Fidelity National Information Services, Inc. to be the ultimate controlling party and ultimate parent company.

Copies of the financial statements of Fidelity National Information Services, Inc. can be obtained from 601 Riverside Avenue, Jacksonville, Florida 32204, USA.