

Press release

Montrouge, 1 September 2025

APPOINTMENT**Jean-Luc Thérond appointed Chief Executive Officer of CAWL**

At a meeting chaired by Laurent Bennet, CAWL's Board of Directors appointed Jean-Luc Thérond as Chief Executive Officer, effective 1 September 2025. He takes over Meriem Echcherfi, who becomes Chief Executive Officer of the Fédération Nationale du Crédit Agricole.

Jean-Luc Thérond is a member of the Crédit Agricole S.A. Management Committee.

Biography

Jean-Luc Thérond began his career in 1988 at Crédit Lyonnais, where he was a Financial Management Controller, Authorised Representative for Large Corporates and the Secretary to the Board of Directors. He then went on to become the Head of Classic Payments, then the Head of Electronic Payments. In 2004, he became Head of Marketing and Development for Cedecam and then Head of the Group Payment Instruments department at Crédit Agricole S.A. In 2008, he joined Groupe BPCE and Natixis Payment Solutions and successively held the positions of Head of Information Systems and Studies, Deputy General Manager in charge of Electronic Payments and Deputy Chief Executive Officer of Natixis Payments. Since June 2019, he has been the Deputy General Manager of Crédit Agricole Payment Services, in charge of the Development division.

Jean-Luc Thérond graduated from École Centrale Paris and is a Lieutenant of the French reserve air force.

About CAWL

CAWL is the result of a strategic partnership between Worldline, the European leader in payment services, and Crédit Agricole, the leading banking group in France. Its aim is to support merchants in their growth by offering them adapted, seamless and secure payment solutions.

CAWL is aimed at a very varied customer base, ranging from large corporates to small shops. Its offerings are designed to meet the specific needs of all kinds of merchants, whether their sales channel is online, in-store or both. CAWL's offerings are being gradually distributed in 2025 via Crédit Agricole and LCL banks, and directly with dedicated sales teams and digital channels.

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