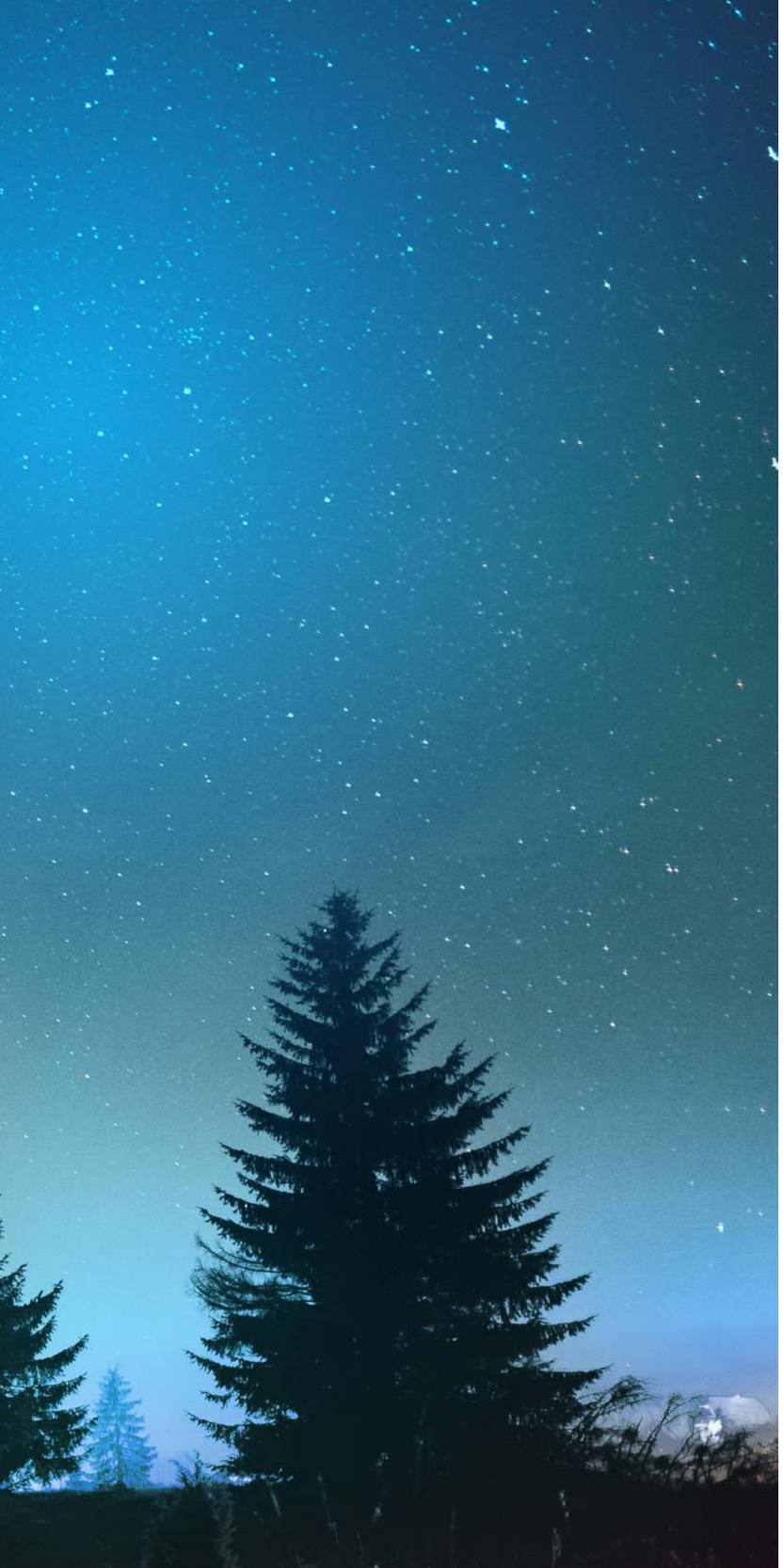
fiserv.

2024

Corporate Social Responsibility Report



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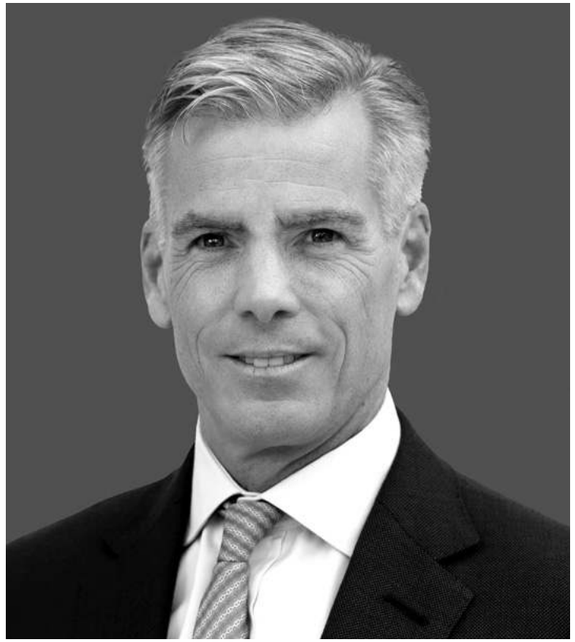


A Message From Mike Lyons

Dear Stakeholders,

When I stepped into the role of President and CEO-Elect of Fiserv, I joined with more than 20 years of experience with the company – as an investor, a banker and a client. Across those roles, I witnessed firsthand the transformative impact Fiserv delivers for our clients, associates and the communities we serve. It's a responsibility we embrace with purpose and pride.

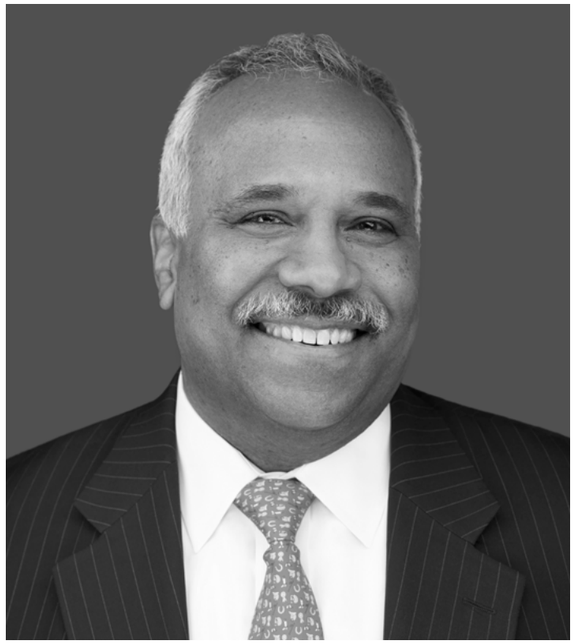
As the world's leading financial technology company, Fiserv is uniquely positioned at the intersection of banking and commerce. Every day, our solutions power the movement of money and enable commerce in more than 100 countries, serving nearly 10,000 financial institution clients and more than 6 million merchant locations. Our global scale enables us to extend our work beyond transactions and accounts, allowing us to foster growth and innovation for our clients while also helping to strengthen our communities.

Our approach to corporate social responsibility reflects our commitment to operational excellence, building trusted partnerships and creating long-term, sustainable value. We are investing in initiatives that help our clients thrive, empower our associates and uplift the communities where we live and work. Whether it's fueling innovation for good or championing responsible business practices, we hold ourselves to the highest standards of integrity and impact.

This report highlights the many ways our people and partners are transforming commitments into real-world outcomes – and reinforcing our belief that business can and should be a force for good.

At Fiserv, we move more than money. We move lives forward. I am honored to lead a company that is shaping the future of financial technology in the market and in the communities we serve.

Mike Lyons
President and CEO-Elect



A Message From Neil Wilcox

Dear Stakeholders,

I am proud to introduce our fifth annual Corporate Social Responsibility (CSR) Report. This year's report demonstrates our continued commitment to delivering programs that engage our associates and meaningfully benefit our clients, partners and communities.

Our CSR efforts are guided by four strategic pillars: Empower People, Advance Communities and Society, Champion Responsible Business Practices and Invest in Sustainable Systems. The following 2024 highlights showcase our dedication to these pillars and the momentum we continue to build:

- We drive a high-performance culture by investing in the growth and development of our associates. Last year, we filled 60% of our exempt open roles internally through our career development programs, internal mobility opportunities and innovative career resources
- We believe regular interaction and communication with our associates is important. In 2024, 94% of our associates participated in our annual global associate engagement survey. We scored highest in the operational excellence and manager effectiveness categories, reflecting our associates' belief that Fiserv fosters an environment where associates can thrive and succeed
- We continue to focus on hiring and the workplace experience for military-affiliated associates. In 2024, our commitment to veteran employment was recognized with the Hiring Our Heroes Steve Robinson Post-9/11 Veteran Employment Award
- In 2024, we partnered with the U.S. Chamber of Commerce Foundation to provide valuable insights on the impacts of Hurricanes Helene and Milton to aid small-business recovery. To help address events like these in the future, we have created a $10 million relief fund to support clients and associates as needed
- Furthering our commitment to incorporate green building design principles into our real estate strategy, we continue to assess our sites for Leadership in Energy and Environmental Design (LEED) certifications. In 2024, our global headquarters in Milwaukee, WI received LEED Gold and our collaboration center in Dublin, Ireland received LEED Platinum. We now have more than 750,000 square feet of LEED-certified office space

At Fiserv, we are guided by our aspiration, values and purpose in all we do. This report reflects our collective efforts to create value for our stakeholders – while also demonstrating our deep commitment to sustainable business practices, community engagement and philanthropic efforts. I want to thank our associates worldwide for their leadership and engagement in driving these important initiatives.

Thank you for your interest in Fiserv and the impact we are making together.

Neil Wilcox
Head of Corporate Social Responsibility

Our culture

is rooted in five core values:

1. Earn client trust every day
2. Create with purpose
3. Inspire and achieve excellence
4. Do the right thing
5. Deliver on the promise of one Fiserv

About Fiserv

Fiserv, Inc.[1] is a leading global provider of payments and financial services technology solutions. We are publicly traded on the New York Stock Exchange (NYSE: FI), part of the S&P 500 and one of Fortune® World's Most Admired Companies™. We serve clients around the globe, including merchants, banks, credit unions, other financial institutions, corporate and public sector clients. We help clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; eCommerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale (POS) and business management platform. We serve our global client base by working among our geographic teams across various regions, including the United States of America (U.S.) and Canada; Europe, Middle East and Africa (EMEA); Latin America (LATAM); and Asia-Pacific (APAC).

Our combination of merchant platforms and financial institution technology services differentiates our business. We divide our financial reporting into two segments – Merchant Solutions and Financial Solutions. The businesses in our Merchant segment provide commerce-enabling products and services to companies of all sizes around the world. These products and services include merchant acquiring and digital commerce services; mobile payment services; security and fraud-protection solutions; stored-valued solutions; software-as-a-services (SaaS); POS devices; and pay-by-bank solutions. The businesses in our Financial segment provide products and services to financial institution, corporate and public sector clients across the world, enabling the processing of customer loan and deposit accounts, digital payments and card transactions.

We are focused on operating businesses where we have deep industry expertise that enables us to serve the market with high effectiveness; a strong competitive position, currently or through a clear path in the foreseeable future; long-term, trusted client relationships that are based on recurring services and transactions; differentiated solutions that deliver value to our clients through integration and innovation; and strong management to execute strategies in a disciplined manner.

Visit fiserv.com and follow on social media for more information and the latest company news.

$20.5 billion in revenue in 2024 (in accordance with U.S. GAAP)

[1] When we use the terms "Fiserv," "company," "we," "us," or "our" in this report, we mean Fiserv, Inc. and its wholly-owned subsidiaries, unless we state or the context implies, otherwise. The use of the term "partner" or "partnering" in this report does not mean or imply a formal legal partnership and is not meant in any way to alter the terms of the Fiserv relationship with any third parties. Any reference to our support of, or work or collaboration with, a third-party organization within this report does not constitute or imply an endorsement by Fiserv of any or all of the positions or activities of such organization. This report does not address the performance or operations of our suppliers, contractors or partners.

About This Report

Our annual CSR Report provides a forum to share the evolution of our program over the prior year, and to provide an update on our progress and initiatives. The report is guided by stakeholder engagement, alignment to recognized environmental, social and governance reporting standards and frameworks, and our CSR materiality assessment.[2]

This Report focuses on fiscal year 2024 (January 1, 2024 – December 31, 2024) unless otherwise noted, and encompasses our direct operations, including wholly-owned subsidiaries. All references to currency are in U.S. dollars, unless otherwise noted.

Stakeholder Engagement Process

We regularly engage with our stakeholders through employee surveys, customer business reviews, shareholder dialogue and other engagement processes. Information collected from these engagements is shared, as appropriate, with our management team and board of directors, and is considered as we enhance our reporting and develop future programming.

In 2024, we extended invitations to meet with shareholders collectively owning approximately 60% of our outstanding shares, and engaged with shareholders owning approximately 28% of our shares. Shareholders remain interested in our CSR reporting, and our CSR Report continues to provide us with an opportunity to share updates on our programs and initiatives.

Topic Coverage

In 2024, we conducted our second CSR materiality assessment using the double materiality principles prescribed by the EU Corporate Sustainability Reporting Directive (CSRD). The table to the right provides a summary of the topics identified to date, based on the impact, risk and opportunity considerations from the double materiality assessment.[3] This Report provides additional details about these topics, including why they are deemed material for this purpose and how they are managed.

DATA PRIVACY

Our operations depend on receiving, storing, processing and transmitting sensitive information pertaining to our business, our employees, our clients and their customers. The ability to preserve the confidentiality of sensitive personal and business information is an important element of our business. For more information, see page 26.

ENVIRONMENTAL SUSTAINABILITY

Our primary climate-related impacts stem from greenhouse gas (GHG) emissions associated with our operations and supply chain. We recognize that even a small impact imparts a responsibility to play a role in addressing our contributions to global climate-related challenges. For more information, see page 31.

INFORMATION SECURITY

Our operations depend on receiving, storing, processing and transmitting sensitive information pertaining to our business, our employees, our clients and their customers. Any unauthorized access, intrusion, infiltration, network disruption, ransom, denial of service or similar incident could disrupt the integrity, continuity, security and trust of our systems or data, or the systems or data of our clients, partners or vendors. For more information, see page 25.

ENERGY CONSUMPTION AND UTILIZATION

The consumption of non-renewable or non-clean energy impacts both the environment and communities. Supporting the adoption or creation of clean or renewable energy through utility purchasing agreements, power purchase agreements, renewable energy certificates or other similar activities helps encourage development and creation of energy options for local energy grids. For more information, see page 31.

ANTI-HARASSMENT AND DISCRIMINATION MEASURES

We depend on the experience, skills and contributions of qualified personnel. Failing to maintain a culture free from harassment and discrimination could negatively impact our ability to attract and retain top talent. For more information, see page 11.

VALUE CHAIN DUE DILIGENCE

We engage with clients and vendors around the world through our global operations. Maintaining human-rights reviews and oversight of our vendors and third parties is important to our ability to provide products and services while minimizing negative external impacts. For more information see page 29.

[2] Information regarding our financial performance can be found on our corporate website and in our public filings available through the U.S. Securities and Exchange Commission (SEC). Materiality and its relevant definition as used in this Report, sometimes referenced as "CSR materiality," "GHG materiality" and our CSR materiality review process, is different from the definition used in the context of filings with the SEC. Issues deemed material for the purposes of this Report and for purposes of determining our CSR strategies may not be considered material for SEC reporting purposes.

[3] These CSR material topics may change based on the recent EU Omnibus proposal to amend the Corporate Sustainability Directive and the Corporate Sustainability Due Diligence Directive.

In recognition of other additional topics outside of the topics identified in our double materiality assessment, we continue to report with reference to the Global Reporting Initiative (GRI) framework and our reporting is informed by the Sustainable Accounting Standards Board (SASB) Software and Information Technology Services Standard and the recommendations of the Task Force on Climate-Related Financial Disclosures (TCFD) framework.

As we move from voluntary reporting frameworks to potential regulated reporting requirements, our annual CSR reporting may shift in scope and topical coverage. We may rely on future regulatory disclosures to cover certain topics, and leverage our CSR webpage to provide information on other topics, programs and initiatives.

Forward-Looking Statements

This Report contains forward-looking statements within the meaning of the U.S. Private Securities Litigation Reform Act of 1995, such as statements related to our CSR priority areas, commitments and efforts, including goals, targets, metrics, aspirations and related strategies. Statements can generally be identified as forward-looking because they include words such as "believes," "anticipates," "expects," "could," "should," "confident," "likely," "plan," or words of similar meaning. Statements that describe our future plans, outlook, objectives or goals are also forward-looking statements.

The forward-looking statements in this Report involve significant risks and uncertainties, and a number of factors, both foreseen and unforeseen, could cause actual results to differ materially from our current expectations. The factors that could cause our actual results to differ materially include, among others, changes in the macroeconomic and geopolitical environment; technology; weather patterns and climate; regulation and legislation; engagement with stakeholders; energy prices; and other factors included in "Risk Factors" in our Annual Report on Form 10-K for the year ended December 31, 2024, and in other documents that we file with the Securities and Exchange Commission, which are available at https://www.sec.gov.

Website references and hyperlinks throughout this Report are provided for convenience only, and the content on the referenced websites is not incorporated by reference into this Report, nor does it constitute part of this Report. We assume no liability for any third-party content contained on the referenced websites.

About CSR at Fiserv

At Fiserv, we believe doing good is good business. Our CSR program and strategy help inform how we operate, partner and create lasting impact. Our CSR strategy is focused on helping Fiserv deliver better business outcomes, and we express this through our four CSR pillars: Empower People, Advance Communities and Society, Champion Responsible Business Practices and Invest in Sustainable Systems.

Please visit our CSR webpage for additional information related to our CSR and sustainability programs, policies and initiatives.

Governance

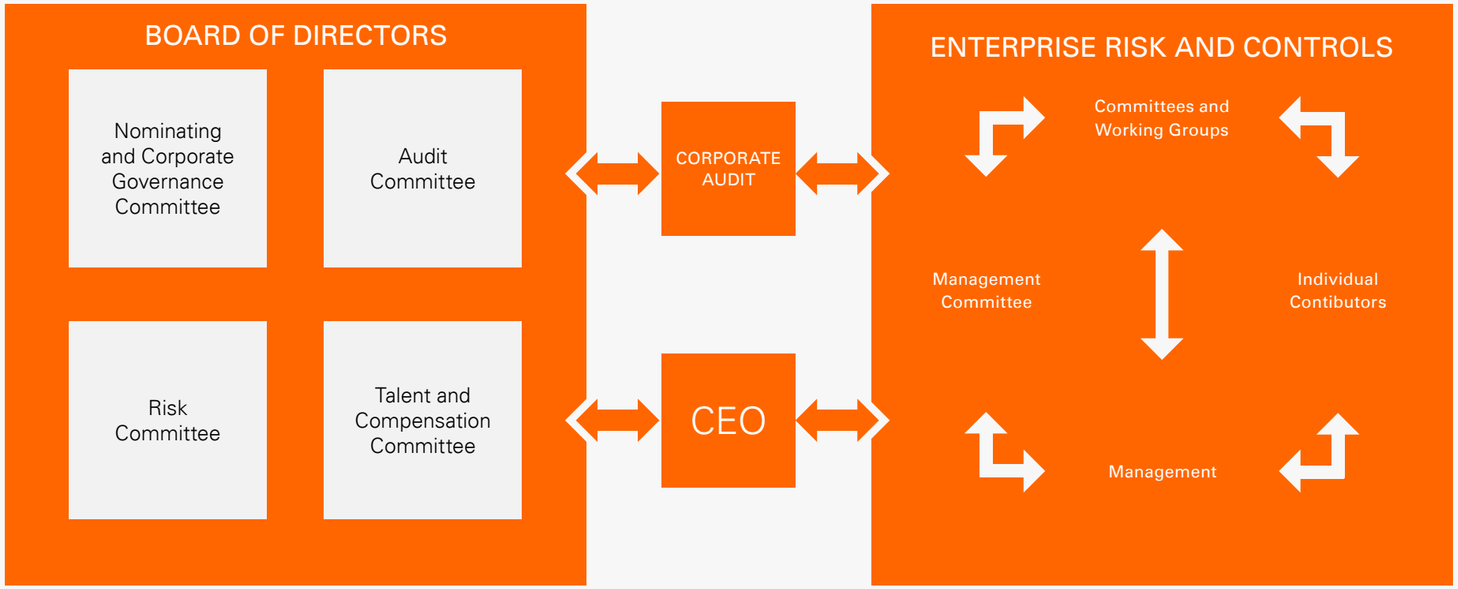
Strong governance is an important part of our overall strategy. Our commitment to governance starts at the top and is embedded throughout the organization and our operations.

Our Board of Directors – comprised of 11 members, 10 of whom are independent – is responsible for providing advice and oversight of the strategic and operational direction of the company to support our and our shareholders' long-term interests. The Fiserv board has four standing committees, all comprised of solely independent directors: an Audit Committee; a Nominating and Corporate Governance Committee; a Talent and Compensation Committee; and a Risk Committee.

The board is responsible for reviewing management's strategic and financial plans and monitoring corporate performance against those plans, including overseeing operating results, on a regular basis. At least quarterly, the Chief Executive Officer (CEO), Chief Financial Officer (CFO) and other members of management provide detailed business and strategy updates to our board. At these meetings, our directors engage with the senior leadership team and other members of management regarding, among other topics: business objectives; financial and operating performance; capital allocation plan; the competitive landscape; product and technology; and potential acquisitions, investments and partnerships. Our board is also responsible for management succession planning, as well as monitoring and encouraging ethical behavior and compliance with laws, regulations and corporate policies.

Our management is responsible for managing risk, and our board is responsible for overseeing management. To discharge this responsibility, the board is regularly informed about relevant risks we face to evaluate actual and potential risks and oversee management in addressing such risks. To this end, the board, as a whole and through its committees, regularly engages with management and outside advisors about the risks we face.

Governance at Fiserv



CSR Oversight and Leadership

The Fiserv Board of Directors and its committees have oversight of CSR at Fiserv. The Nominating and Corporate Governance Committee has oversight of our environmental, corporate social responsibility and related programs, policies, disclosures and reporting. Other CSR topics are considered and reviewed within our Audit, Risk and Talent and Compensation Committees of the board. A summary of board committee oversight for CSR topics is shown below.

CSR Oversight at the Board of Directors			
Nominating and Corporate Governance Committee	Audit Committee	Risk Committee	Talent and Compensation Committee
→ Director nominations and board composition → Corporate governance oversight → Government relations → CSR programs and practices → Community engagement	→ Internal and external auditor oversight → Financial risk → Code of conduct and business ethics → Enterprise risk management program review	→ Enterprise risk management program review → Risk assessment and management → Cybersecurity → Data privacy → Technology → Legal and regulatory compliance → Regulatory exams	→ Talent engagement, including recruiting, development and retention → Succession planning for senior management → Compensation and benefits strategy → Organization culture

From a leadership perspective, the Head of CSR, who reports directly to the CEO, is responsible for establishing and implementing our CSR and sustainability programs and strategies. The Head of CSR, along with other senior leaders, provides business and strategy updates related to CSR topics to the Nominating and Corporate Governance Committee on a quarterly basis, or more frequently as needed, as well as the full board as appropriate. The Head of CSR updates senior leaders on a regular basis and collaborates with and informs business unit and functional leaders on CSR topics through a variety of forums, including at management committee and senior leadership meetings and through outreach and partnerships.

The Fiserv corporate social responsibility team reports to the Head of CSR. This team helps develop and execute our CSR strategy, and is comprised of a corporate citizenship function, a CSR disclosure and sustainability strategy function and a strategic client engagement function.

The corporate citizenship function, led by the Senior Vice President of Corporate Citizenship, manages our global portfolio of associate and community engagement programs and partnerships, including our global giving strategy and volunteerism. The team supports our philanthropic initiatives to create sustainable, scalable impact in the areas of financial literacy, entrepreneurship and small business success. The Corporate Citizenship team also oversees our U.S. military engagement strategy.

The Vice President of CSR is responsible for our CSR and corporate sustainability disclosures, and partners with the Global Head of Facilities, Energy & Sustainability – who reports to the Head of Global Real Estate – on sustainability and climate-related strategy and programming. The Global Head of Facilities, Energy & Sustainability has a team that works on sustainability-related real-estate initiatives and manages our developing Sustainability Ambassador program. The Vice President of CSR and the Global Head of Facilities, Energy & Sustainability meet regularly with the Head of CSR regarding our climate strategy.

The strategic client engagement function has two focus areas, both led by a Vice President of Strategic Client Engagement. The first focus area supports our Minority Depository Institution (MDI) and Community Development Financial Institution (CDFI) client partnerships. This role helps lead the Fiserv MDI Advisory Council, which provides a platform to expand on prior engagements, receive direct feedback, explore and discuss industry developments, exchange ideas, provide input on technology developments and collaborate on the overall support of mission-driven financial institutions. The second focus area supports our efforts to grow our Clover and small-business portfolio through strategic partnerships with chambers of commerce, community groups and others.

CSR Working Groups

As part of CSR oversight, we use committees, working groups and councils to collaborate globally and cross-functionally to help advance our CSR strategy. These internal committees, working groups and councils meet throughout the year to review, develop and promote the implementation of our CSR strategy.

Our CSR Committee and our Corporate Citizenship Advisory Councils include senior leaders and executives from across the organization to provide guidance, perspective and input on our sustainability and CSR strategy. Our Operational Sustainability Working Group, reporting to the CSR Committee, is comprised of four workstreams that each meet on a quarterly basis. These groups review emerging trends and developments, and discuss issues and next steps as they relate to sustainability and our operations, technology, vendors and supply chain, as well as climate-related impacts, risks and opportunities. To help us continue to align our CSR reporting with the evolving global environment and needs of our international regions, we have created a Regional CSR Council that consists of functional leaders within our regions and CSR leadership to provide a global framework while allowing for the right level of flexibility to meet local needs.

Where appropriate and needed, individuals on our CSR team sit on other internal working groups and councils to provide CSR input and perspectives.

Risk Management

We recognize the importance of a strong risk management and oversight framework. The Risk Committee of the board of directors is responsible for oversight of key company risks, including cybersecurity, business continuity, resiliency, technology, privacy and data management, credit, settlement, liquidity, third-party, regulatory compliance and market risk, including product, geography and competition risks. The Risk Committee regularly reviews and discusses with management key risks, as well as the framework, policies and standards for monitoring and mitigating such risks, and periodically reviews and approves a list of top enterprise risks. In addition, the Risk Committee monitors and reports to the board regarding any issues arising with respect to the risk governance structure and performance of the risk management function, and regularly engages with the Chief Risk Officer to ensure that the risk management function has the appropriate resources and authority to fulfill its responsibilities.

As part of our risk management and oversight framework, we maintain an Enterprise Risk Management (ERM) program overseen by the Risk Committee of the board of directors, with annual reviews by both the Risk and Audit Committees. The structured risk assessment process within ERM supports strategic planning and decision making. This framework includes global coverage, ensuring the ERM function maintains the company's risk profile across different areas and business units of Fiserv, and processes are designed to identify, control, assess and measure, treat and govern risks across all areas of Fiserv and across all our businesses. Quarterly reviews with leadership and the board risk committee are conducted to keep the risk profile current.

Risks are evaluated independently based on their impact, likelihood of occurrence and our ability to manage those risks through mitigating controls. In assessing these risks, we evaluate the various ways these risks may affect our business, including the potential impact to financial performance, operations, client and consumer disruption, regulatory compliance and reputation.

Our risk management approach is designed to foster a culture of accountability and oversight. The global risk coverage model incorporates senior risk officers assigned to each line of business to support the consistent execution of policy requirements, along with risk-domain subject matter experts who provide firm-wide guidance for specific risk categories. This integrated model, coupled with engaged business leaders, an executive-level risk committee and comprehensive board oversight underpins our risk management approach and supports a culture of accountability and oversight.

For emerging and developing risks, such as geopolitical, country, and CSR and climate-related risks, our framework is designed to track these as either discrete risks or within the scope of existing risks as appropriate. This flexibility enables us to consider these risks within our overall risk framework and evaluate, record, rate and manage them like other risks. Emerging risks consider the potential onset of the risk through long-, medium- and short-term time horizon factors.

At Fiserv, we are committed to attracting, developing and retaining a workforce ready for the future and able to serve our client base across our geographic teams and regions in the U.S. and Canada (North America); EMEA; LATAM; and APAC.

Oversight responsibilities of our human capital strategy, including talent engagement and culture, resides with the Talent and Compensation Committee of the board of directors. Management responsibility for human capital development, performance management, attraction, retention and culture resides with our Chief Human Resources Officer (CHRO), an executive leader reporting to our CEO. Management responsibility for employee engagement and equal opportunity is shared between our CHRO and our Head of CSR.

To help promote a respectful work environment that minimizes risks and impacts, and enhances opportunities for all employees, we maintain global and local policies including a Code of Conduct and Business Ethics (the Code) and an Anti-Harassment policy. We strive to create an environment of mutual respect that is free from harassment of any kind and, as such, we prohibit harassment or discrimination based on protected characteristics.

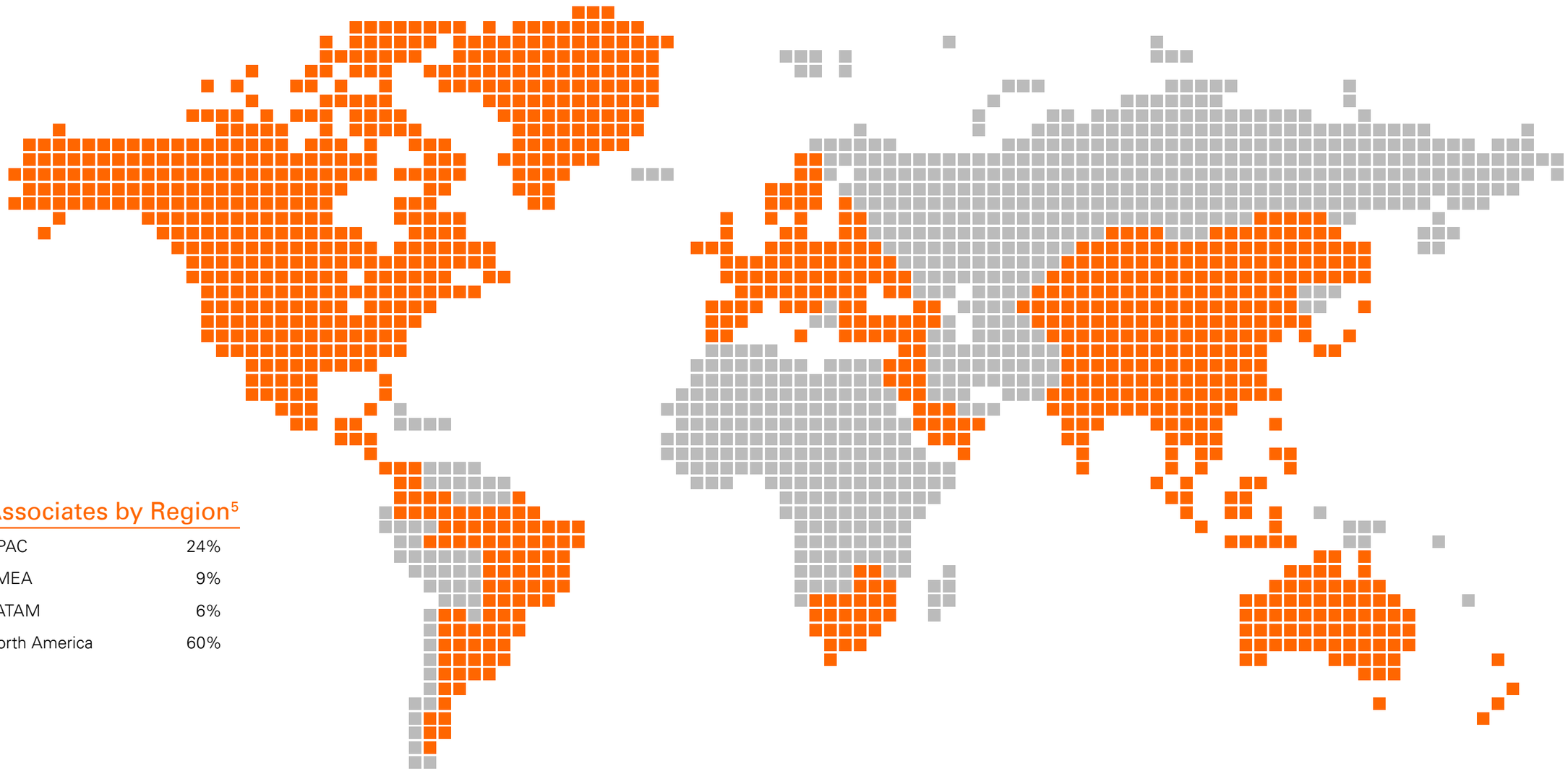
To support our ethical and compliance-minded culture, all associates are required to complete a series of compliance training modules annually, including training on the Code and Anti-Harassment. We provide these modules in eight different languages to meet the needs of our global associates, and support and expect associates to report any potential violation of our Code, policies, procedures and the law. As part of their training, associates are informed that if there is a concern, we provide a 24-hour, toll-free Alertline, a reporting tool on our internal website and an email address for reporting. Reports can be made anonymously, and investigations are fairly and objectively conducted. We prohibit retaliation for the reporting of actual or potential Code violations, or cooperation with an internal or external investigation of a violation, and maintain Whistleblowing Policies across the globe to support this.

Empower *people*

About Our Workforce

As part of our workforce strategy, we utilize both associates and non-associate contractors across our four geographic regions – North America, EMEA, LATAM and APAC.

More than 38,000 Associates[4]



Associates by Region[5]

APAC	24%
EMEA	9%
LATAM	6%
North America	60%

[4] Data is as of 12/31/2024.

[5] Numbers may not sum to 100% due to rounding.

Talent Attraction and Placement

We seek to attract and retain candidates who fit the needs of our company and who want to grow their careers with us, and we are committed to building a strong talent pipeline of associates.

Our recruiting and talent-sourcing teams are responsible for working with our business units to plan for and identify the right skills and talent needed in our geographic locations and hubs. To help accomplish this, our teams work with talent-sourcing partners – ranging from colleges and universities to national professional networking organizations, military installations, community resource providers and internal resources – to recruit associates around the globe.

As part of our commitment to provide a recruitment and hiring process that promotes equal opportunity, we maintain an Anti-Harassment policy and an Equal Opportunity policy statement that prohibit discrimination and harassment against any applicant on the basis of any characteristic protected by law. Further, we are committed to providing reasonable accommodations to enable individuals with a disability to participate in the job application or interview process.

Onboarding Experience

Over the past year, we have continued to focus on providing an enhanced global onboarding for all new hires. Our focus has been on engaging associates from the start to build business acumen and highlight the employee value proposition through a consistent new hire experience. We provide associates with an onboarding path over 90 days, and we provide hiring managers with training and tools to support the new-hire journey. As part of onboarding, all new hires attend a New Hire Orientation program, which includes:

- An overview of Fiserv
- A review of our business structure and key product highlights
- Expectations including controls, policies and procedures
- Other tools and resources related to career development, employee benefits, employee resource groups and more

Early Career Programs

At Fiserv, our intern and analyst programs are designed to develop a global pipeline of young professionals. These early career programs – crafted to help participants gain in-depth knowledge of our products and clients – provide comprehensive training, a global speaker series and mentorship. Cohorts span across APAC, EMEA, LATAM and North America.

As part of our recruitment strategy, we focus on a variety of degrees and fields of study to fill key roles in the business, including technology, finance and accounting, product development, project management and more. We aim to hire high-potential students and recent graduates with the goal of developing them to be future innovators and leaders within the organization. We collaborate with colleges, universities, community colleges and military community partners, among others, to reach a wide range of young professionals. In 2024, over 275 summer interns and more than 320 full-time analysts joined Fiserv globally.

In 2024, our global services team engaged in a young professional connect in India. Participants across India came together to share early career experiences and participate in reverse mentoring with leaders.

Our Analyst Program is a rotational experience lasting 24 to 30 months, consisting of two developmental assignments within a given business function. Given our industry, our program includes a technology analyst track to help us develop future technologists. Technology analysts are strategically placed within key business units, and engage in projects and collaborative opportunities that contribute to their professional growth and development. Since 2022, more than 70% of our hires have been technology analysts, creating a future pipeline across the firm in areas such as development, cybersecurity, data science, infrastructure and technical project management.

Fiserv Salutes

Our engagement strategy focuses on providing educational resources, mentorships and career opportunities to U.S. service members, veterans and military spouses.

We offer resources for the U.S. military-affiliated population during onboarding and have military awareness training available to highlight the value the military community brings to our company. Our military and veteran affairs team collaborates with our talent sourcing teams and partners with organizations like DOD SkillBridge, Hiring our Heroes, 50Strong, the D'Aniello Institute for Veterans and Military Families, Student Veterans of America®, universities and military installations. Through these partnerships, we continue to strengthen our connection with the military community and provide meaningful pathways for employment at Fiserv.

Associate Referral Program

We recognize that associates can be an effective resource in helping us find talent. Our associates understand what it takes to be successful in a dynamic, highly collaborative environment and our associate referral program enables associates to refer qualified candidates and earn rewards when they do. In 2024, 26% of external hires came from an associate referral.

Career and Talent Development

Fiserv is committed to providing meaningful skills and career development for all associates. To that end, we seek to provide our talent across the globe, at every level, with regular and impactful feedback as part of our performance and talent management practices, internal mobility opportunities, and learning and development experiences that facilitate a productive work environment that helps us better serve our clients. Our aspiration is to help our associates stay ahead of trends, enhance their effectiveness and practice new ways of working.

Career Management

Our human resources team works to provide programs and tools that help associates identify and take steps to improve their capabilities and performance in their current role and acquire the knowledge needed to take on expanded responsibilities and/or future new roles across the company.

We maintain an ongoing performance management process to implement our global strategy. Associates work with their manager to establish goals that implement our strategy and a professional development plan to enhance their contributions and prepare them for the future. We follow with regular performance discussions and check-ins between associates and their managers throughout the year, culminating with a formal, year-end review. The check-ins are intended to provide associates frequent, timely and meaningful performance conversations on both what they are expected to achieve and how they approach their work, while also ensuring managers are supporting associates' professional career growth. Further, our talent review and succession planning practices facilitate targeted development investments and experiences designed to drive a healthy talent pipeline to meet the future needs of the company.

Internal Mobility and Career Progression

During 2024, 60% of our exempt open roles were filled through internal moves. This is in large part due to our career development programs, internal mobility opportunities and innovative career resources.

To expand internal mobility and career development opportunities, our human resources team manages a global internal mobility program called Find Your Next. The Find Your Next program encourages professional growth and creates a sustainable talent pool while increasing associate retention, job satisfaction and engagement. Clear promotion guidelines and processes, coupled with a standard job architecture, help associates understand potential career paths. Additionally, specialized programming at the department level enables targeted and customized career development experiences.

Our Distinguished Engineer program, for example, reflects our commitment to identifying, recognizing and using the expertise of high-performing technology talent across the company. The program is focused on driving transformation, quality, productivity and innovation, and creates a progression for technicians who choose to focus on technical contributions rather than managing large teams.

Learning and Development

We provide associates with a variety of programming, courses and experiences in differing modalities to accommodate a wide range of styles and needs, so our associates can quickly and continually develop new capabilities and knowledge in our fast-paced and dynamic operating environment. These include self-directed and virtual training, reading materials, videos and bundled curricula through our global learning platform. Access to the platform is available from personal mobile devices and through workstations, with content provided both on demand and through live sessions. Our learning platform provides associates with learning opportunities on a variety of professional development, business and client topics.

Further, our business units work collaboratively to create customized and job-specific learning experiences to help build and reinforce high-performance capabilities within their workforce. For example, our technologists develop critical bench strength through technical learning paths in key areas, such as cloud skilling and AI technologies, to help associates remain at the forefront of industry advancements. In the U.K., our year-long Fiserv Data Skills Apprenticeship program, in partnership with Multiverse, seeks to develop the data and digital skills of our existing workforce. In addition, through Step IT Up, offered by UST, we provide an immersive three-month software development training program to associates from a variety of backgrounds, including early career professionals, career changers and former military personnel. Following successful completion of the program, trainees are integrated into various business units within the company.

For associates who want to continue their formal education or pursue job-related professional certifications, we provide various forms of support. In the U.S., U.K., Ireland and India, for example, there is a formal tuition reimbursement program. Full-time associates are eligible for pre-approved work- and job-related courses at accredited schools and universities, or for relevant professional certifications and programs. Further, in the U.S., we offer an affordable and accelerated path to a bachelor's degree. Associates can enroll throughout the year in a selection of classes, with Fiserv directly paying the providers and eliminating financial barriers.

In our LATAM region, we provided people-managers with a program focused on the importance of leadership development. Participants were provided with a mix of group and individual activities over multiple modules to help reinforce the topics covered.

Leadership Development

We provide our leaders with ongoing opportunities to develop their leadership skills. We offer both in-person and virtual leadership development programs aimed at driving operational excellence.

Our leadership development strategy reinforces growth and enhancement of associates at every level, from frontline supervisors to executives. Within this framework, we offer an online executive speaker series to provide exposure to and awareness of strategic business efforts; multiday programs across global sites and lines and business; and programming to invest in top talent.

Examples of some of our leadership development programs include:

- **Leadership Academy.** Our Leadership Academy for our global senior vice presidents is designed to elevate the next generation of well-rounded leaders who exemplify versatility and a wide breadth of capabilities. This program includes high levels of engagement from our executive team, who participate as faculty
- **Leading Fiserv.** Our frontline manager program is an immersive, two-day program tailored to provide leadership skills to frontline managers, to drive operational excellence and positively impact the performance and engagement of associates

Workplace Experience

We believe that we work better together. Our Better Together initiative seeks to create more opportunities for our people to collaborate – in the same office with their manager and teammates – and to enable better outcomes for all stakeholders. As part of our commitment to in-office work and working better together, we maintain workplace safety and accommodation programs and seek input and feedback from our associates to help improve the workplace experience.

Workplace Safety and Accommodations

We are committed to providing a safe and secure environment for our associates, contingent workers, vendors and guests. We maintain workplace safety standards and related policies as part of our global safety program. Our workplace safety standards apply to all Fiserv associates and contractors, and the standards align with U.S. Occupational Safety and Health Administration standards. Our safety program is administered by a safety working group and includes risk assessments; analysis of safety incidents issues and trends; review, maintenance and delivery of safety communications and training; and coordinated assessments and audits related to safety issues.

Our workplace safety standards are designed to:

- Optimize the safety of Fiserv associates in the workplace
- Minimize injury and accident frequency and severity
- Minimize loss to property and equipment
- Minimize disruption of operations
- Enable greater associate satisfaction and productivity

In addition to our safety program, we maintain a corporate security policy that provides guidance regarding the physical security and safety of Fiserv associates, equipment and facilities. Through our Joint Security Operations Center (JSOC) and geopolitical analysis team, we monitor global events to help avoid or minimize adverse impacts to associates, asset security and safety, facilities and operations. We also maintain a high-threat-country travel policy that is updated frequently. As part of our program, associates can report incidents and other concerns to JSOC. During a potential incident that might affect Fiserv associates, facilities or operations – such as natural disasters, extreme weather or security-related threats – JSOC disseminates early-warning information based on its global monitoring and provides communications to associates during an incident.

We also continue to focus on the work environment through newly redesigned offices with amenities and technology offerings that help associates maximize their in-office experience. We provide workplace accommodations policies and procedures within our operations to allow for reasonable accommodations that enable associates to perform the essential functions of their position and to enjoy the benefits, and privileges of employment equal to those enjoyed by individuals without disabilities.

Assistive Technology

Innovation is an important part of maintaining our competitive edge and delivering value to our clients. As part of our commitment to innovation, we provide our associates with internal tools and platforms that utilize artificial intelligence to assist with tasks such as content generation and optimization, data analysis and insight generation. These AI tools enable greater productivity and enable our associates to focus on strategic activities. As part of our commitment to the responsible and ethical use of AI platforms, we have implemented an AI governance program involving representation and input from business, legal, compliance and risk functions across Fiserv. The program includes guidelines on the responsible use of AI that can be used to comply with regulatory requirements and ethical standards. Furthermore, associates receive training on responsible AI use prior to accessing certain AI platforms, promoting a culture of accountability and informed usage.

In 2024, we introduced our AI awareness initiative. This program provides resources tailored to various roles, from people managers to new hires and technologists. Through workshops, training sessions and collaborative learning opportunities, we are fostering a culture of innovation and continuous learning in the realm of artificial intelligence.

Workplace Engagement

We believe that regular interactions and connections with our workforce help create a work environment where associates can innovate and excel while developing creative products, partnerships and solutions. We connect with associates throughout the year through quarterly town halls, leadership meetings, lunch-and-learns, the company intranet and other events designed to promote engagement among our associates. We also conduct an annual associate engagement survey, and this survey is intermittently supplemented by targeted, pulse surveys.

Engagement Surveys and Feedback

Our annual engagement survey solicits associate views on engagement, manager effectiveness, communication and teamwork, client experience, well-being, trust and operational excellence. Managers and senior leaders receive confidential, summarized survey results covering their respective areas, enabling them to understand and act on the feedback received.

In 2024, 94% of our associates participated in the annual engagement survey. Notable results included a five-point increase in associates' willingness to recommend Fiserv as a great place to work and a four-point increase in pride in the company. Based on the survey results and comments provided by associates, we plan to continue to enhance our communication strategies, recognition and career growth opportunities, as well as associate collaboration efforts.

Employee Resource Groups

ERGs are one of our associate engagement and workplace experience tools. Our eight ERGs, which are voluntary and open to all associates, help facilitate professional networking, support professional and business development, provide educational opportunities and foster engagement throughout Fiserv.

The eight ERGs are managed by our corporate citizenship team. Each ERG has an executive champion and global leaders who help corporate programming within site chapters around the world. Throughout the year, our ERGs engage with external partners and host educational events open to all associates. ERG events address topics such as mental health, financial inclusion, physical health and wellness, internal mobility, small business engagement, client services and more. During the year, the ERGs host learn and engage sessions, leadership speaker series and cultural celebration events, which are open to all associates. These events provide an opportunity to interact and engage with other associates, senior leaders and our community partners on a variety of topics.

Associate Engagement Initiatives

We seek to support and engage our associates and provide a platform that helps facilitate internal initiatives and external engagements that drive our business forward. Additionally, we work with organizations across the globe through partnerships, trade shows, conferences and community outreach to help engage and facilitate growth for our associates.

Through our Thrive Disability Council and the work of individuals across Fiserv, we continue to build out our accessibility framework to drive a deeper understanding of accessibility across Fiserv. In 2024, our teams in the U.K. developed videos to help associates experience neurodiverse perspectives to facilitate awareness of these perspectives in business situations.

Through our Military Leadership Council (MLC), we continue to focus on hiring and the workplace experience for military-affiliated associates. This includes working with talent acquisition partners and hiring managers to enhance our connections with the military community and highlighting career opportunities that exist at Fiserv. Additionally, the MLC plays an important role in our community outreach and efforts to expand the resources available to military-affiliated businesses and entrepreneurs.

2024 Engagement Highlights

- We are proud to be recognized on the 2024 Best Places to Work Disability Equality Index by Disability:IN
- Sebastian Gollwitzer, SVP and Head of Merchant Product EMEA was recognized with an award at the annual Diversity in Tech Awards for his efforts on disability inclusion
- In 2024, our commitment to veteran employment was recognized with the Hiring Our Heroes Steve Robinson Post-9/11 Veteran Employment Award

Asian Leadership Council

Juntos Hispanic & Latino Council

MLC Military Leadership Council

SOAR Black Associate Council

Thrive Disability Associate Council

Unity LGBTQ+ Associate Council

WIN Women's Impact Network

YoPro Young Professionals Council

Benefits, Well-Being and Compensation

A competitive and comprehensive total-rewards offering is a key component of the employer value proposition. We review our benefits programs regularly and make adjustments as needed to maintain alignment with Fiserv priorities and market best practices. We continually evolve our programming to meet the changing needs of associates, and invest in holistic total rewards and well-being programs that provide a competitive offering to our people.

Benefits and Well-Being

Our global benefits team manages our benefits and well-being offerings and programs worldwide, and we strive to create an environment where every associate feels supported and has the tools and resources to be their best, both at work and in their personal lives. Through our online benefits tool, associates have access to resources and documentation about our benefits, and we provide resources and tools to associates to help them better understand the benefits available to them. We communicate with associates about offerings ahead of enrollment, and provide them with webinars, recorded presentations and more to provide necessary information to help them through the open-enrollment process.

We continue to enhance our wellness programs with offerings and partnerships that seek to meet people where they are on their wellness journey. As part of our ongoing commitment to our associates, our wellness program focuses on physical, social, emotional and financial wellness, and we provide monthly programming, content and activities to engage our associates. To further associate engagement, we launched a global Wellness Champion program in 2024. We have approximately 190 Wellness Champions around the globe who encourage their colleagues to engage in wellness activities, host local wellness events, educate their peers and provide and gather feedback to help determine future companywide programming.

Because of our global presence, associate benefit offerings vary by country and we tailor benefits to meet local norms.

- In the U.S., for example, we offer a benefits package with a variety of medical plan choices and coverage for family members, dental and vision plans, life insurance and disability and time off.[6] Our full benefits package is available to all associates working 30 hours or more per week, and we provide a selection of benefits to those working less than 30 hours per week. We know that how an associate defines their family can vary, and we provide benefits that cover spouses and domestic partners regardless of gender. We also offer free, onsite biometric screening and flu shots at most U.S. locations
- In India, we offer an array of benefits to meet the needs of our associates. In addition to comprehensive family medical insurance, we provide telemedicine options, ensuring convenient access to healthcare. In 2024, we brought healthcare services directly to our workforce through onsite annual health check-ups and an Eye Check-Up Camp. In addition to healthcare options, we offer associates in India affordable day care solutions to help support their family dynamics

For more information about our associate benefits, please visit Fiserv Benefits.

Compensation

We believe that offering a competitive total rewards and compensation package, in addition to our health and well-being benefits, is critical to attracting and retaining talent. Meeting the financial needs of our associates enables them to focus on what is most important, and that is why our total compensation package consists of competitive base pay for all career tracks and performance-based incentive opportunities for certain career tracks.

In certain markets, such as the U.S., incentive opportunities include equity compensation. Equity awards such as restricted stock units, are granted depending on career progression and generally vests ratably over three years. Outside of the U.S., eligibility varies based on local laws, regulations and market practices.

Fiserv is also committed to providing competitive wages in line with the rules and regulations of the jurisdictions where we operate. As part of our review process, we monitor minimum wage laws, regulations and agreements to ensure no associates are paid below appropriate wage levels. We are also committed to providing fair pay to associates regardless of gender, race, ethnicity or any other protected characteristic, and we conduct regular pay audits across the globe to track, measure and evaluate pay equity. In some countries, such as Australia, Ireland and the U.K., we publish country-specific pay audits.

Benefits and Well-Being Highlights

In 2024, Fiserv was recognized with the Well Workplace Gold Award by the Wellness Council of America, highlighting our commitment to the health and wellness journey of our associates and their families across the globe.

We recognize the importance of mental health. Globally, we provide associates and managers with training, tools and resources related to mental health, and we seek to promote a more empathetic work environment by fostering an open dialogue, addressing misconceptions surrounding mental health and reducing stigmas associated with mental health.

[6] Our philosophy is that the more an associate earns, the more they should pay for medical coverage. We believe this assists with the affordability of coverage for all associates.

Notable Benefit Offerings[7]	
Healthcare, life and disability benefits	→ Medical, dental and vision coverage → Life insurance and disability coverage → Short- and long-term disability coverage → Accidental death and dismemberment coverage → Emergency travel assistance → Support for adoption, surrogacy and fertility treatments → Employer-funded Health Savings Account → 24/7 virtual wellness center providing convenient, high-quality, low-cost primary care services across the U.S. → Free onsite flu vaccines and biometric screenings
Retirement and financial assistance	→ Roth and traditional 401(k) plans with employer matching available in the U.S. → Defined contribution plans aligned with the local market available in countries such as the U.K., Ireland and Germany → Employee Stock Purchase Plan[8] → Financial planning resources and tools, coaching and retirement readiness education in the U.S. → Employee assistance funds → Healthcare and dependent care flexible spending accounts → Student debt repayment solution available in the U.S. through our partnership with Candidly
Work-life flexibility	→ 12 weeks of paid parental leave for primary caregivers and two weeks of paid leave for secondary caregivers in the U.S. → Vacation, sick and holiday paid time off → Paid bereavement leave following the death of a family member
Well-being	→ Global well-being plan for associates and U.S. medically enrolled spouses and domestic partners → Free one-on-one wellness coaching available to U.S. associates and their medically enrolled dependents → Free weight loss/weight management program for U.S. associates and their medically enrolled dependents → Global employee assistance program offering free mental health visits and emotional health app for U.S. participants
Other benefits	→ Care resources to help our associates who are caregivers in the U.S. → 24/7 access to care specialists who can help parents of children with special needs → Charitable matching during campaigns → A comprehensive military leave policy for those serving in the military → Shift differentials for hourly associates working non-standard working hours → Associate discount program → Subsidized day care in India

[7] Benefits may not be available in every country based on local laws, regulations and markets. The description of the benefits described in this report are qualified in their entirety by reference to terms of the plan or plans under which they are offered.

[8] Availability to associates in and outside of the U.S. is based on local laws, regulations and markets. Eligible associates can contribute between one and ten percent of their annual compensation through payroll deductions.

Advance *communities & society*

At Fiserv, our approach to helping advance communities includes strategic development, partnerships and actions aimed at expanding access and inclusion to financial systems, increasing data availability to decision makers, supporting and giving back to communities, and providing opportunities for businesses.

Our relationship management teams and other associates engage with clients throughout the year through business reviews, meetings and other interactions to understand client requests, feedback and questions. Our CSR team engages with our teams to understand relevant feedback and monitor for insights and trends related to CSR. Where appropriate and consistent with our strategy, we may incorporate findings into our community engagement and CSR strategy or our product and service offerings. Our objective is to be strategic with research and development that focuses on in-house development, partnerships and acquisitions, and we continuously seek to identify ways to innovate and apply technology to meet the business needs of the clients we serve.

We recognize we are in a unique position to provide market intelligence and help inform and improve decision making through our data. Our data and analytics teams developed the Fiserv Small Business Index® to offer insights into U.S. small business performance, to benefit business owners, analysts, economists, policy-makers and our clients. We continue to look for ways to best provide information about the health of small businesses, by state and industry, to inform the work of the public and private sector.

Through our community engagement and philanthropy strategies, we seek to partner and contribute in ways that increase our reach and impact while aligning with our business model and objectives. Our corporate citizenship team leads our community engagement and philanthropy strategies, which encourage thoughtful, strategic investment of our time, resources and talent.

Supporting Access to Financial Products and Services

We strive to provide consumers and end-users with access to digital and electronic financial and payment solutions. Through our products and services, we are focused on creating efficiencies in business operations, supporting expansion in the payments ecosystem and increasing access to financial products and services. By helping clients, we seek to increase the speed and efficiency with which consumers and end users access the digital economy and use products and services that meet them where they are.

Expanding the Way People Receive Funds

Enabling clients to extend their reach facilitates commerce and reduces friction in the payments process. Through our global commerce platform, we orchestrate payments and experiences for the world's largest businesses and we are helping enterprise and government clients deliver payments and funds across multiple channels and experiences.

Our platform facilitates acceptance of online Electronic Benefits Transfer (EBT) payments in support of the U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP). By providing the technological infrastructure necessary for merchants to accept SNAP benefits, we make it possible for beneficiaries to purchase eligible food items at a wide range of retail locations, including grocery stores, farmers markets and convenience stores. We collaborate with merchants to streamline the acceptance process through POS technology and backend infrastructure, and we integrate technology solutions such as mobile payments and digital wallet compatibility to enhance the user experience. By using these technologies and partnerships, beneficiaries can have access to and use their benefits with convenience and flexibility, while simultaneously supporting local businesses accepting these benefits.

Our Digital Payouts solution offers businesses and government agencies the ability to disburse funds through a variety of payout methods, including direct deposit, prepaid cards, digital wallets and real-time payments. Digital Payouts provides recipients with the flexibility to choose how they receive funds, and the solution enables early access to earned wages and remittance receipt for Money Transfer clients. This solution can be leveraged to facilitate disaster relief through government and insurance clients, as well as out-of-pocket expenses for healthcare and insurance clients.

Expanding the Way People Move Funds

Fiserv is committed to expanding and enhancing the ways in which people and businesses move money. Through our solutions, we remain focused on transforming the financial payments landscape to meet the evolving needs of our clients.

Embedded finance seeks to integrate financial services into platforms and ecosystems already operated by consumers and businesses. Through platforms like Finxact and Clover, Fiserv enables a wide range of financial services – from payments and lending to financial management – to be integrated directly within non-financial applications. This approach enhances the user experience by providing access to financial services within the platforms already used and trusted by consumers. By embedding these services, Fiserv is helping drive greater financial inclusion and efficiency for businesses and consumers alike. Embedded finance solutions also provide community banks with a way to grow their balance sheet while expanding access to formal banking services to customers in broader geographic areas.

Real-time payment networks facilitate immediate fund transfers between accounts 24/7, accelerating the speed of transactions compared to traditional payment methods and enhancing financial flexibility for both businesses and consumers. Through our NOW® network, Fiserv is enhancing the efficiency and speed of financial transactions by supporting a future-ready financial ecosystem where real-time fund accessibility becomes the norm. Through innovation, Fiserv is driving a more dynamic and responsive financial services environment.

PolCard® Pay helps consumers in Poland manage their finances by streamlining the cash deposit process. Instead of locating cash deposit machines or local bank branches, consumers can deposit cash into their accounts through PolCard from Fiserv terminals while doing their daily shopping. Further, by using the app, consumers are able to reduce the amount of information they need to provide in store.

Supporting Mission-Driven Financial Institutions

Minority Depository Institutions (MDIs) and Community Development Financial Institutions (CDFIs) play a key role in closing the wealth gap by providing access to financial services in low-income, underserved and rural communities, as well as providing access to capital for small businesses and entrepreneurs. In 2024, we:

- Expanded our partnerships and engagements with MDI clients to identify opportunities to drive revenue and enable the success of small businesses in local market areas
- Created the role of Head of Relationship Management and Strategy for the MDI segment in our Financial Institutions group, to help existing and new clients succeed in their markets and develop go-to-market strategies to drive growth for the MDI market
- Engaged with our MDI Advisory Council member banks to develop a framework and offering to support small business growth, enhance self-service offerings and introduce other business segments within Fiserv to drive business growth

In recognition of our work this year and over the past few years to develop and execute programs designed to strengthen overall relationships, improve service and support and deliver technology to MDIs, Fiserv was awarded the Corporate Excellence Award by the National Bankers Association in 2024.

Supporting the Small Business Ecosystem

Small businesses are vital to the communities in which they operate. Fiserv partners with small businesses to help achieve their goals and reduce the complexities of running a business. Our suite of solutions, including our Clover POS devices, is designed to help businesses grow, facilitate payments and access capital.

Streamlining Business

Our Clover POS and business management platform plays a critical role in the daily operations of our clients across industry verticals. Clover helps simplify and support the critical jobs our clients perform through simple and intuitive software. For example, our CashFlow Central℠ product is designed to reduce manual processes around payment and receivable needs by making cash flow digital. CashFlow Central is an integrated digital payment and cash flow management experience that enables small businesses to pay billers and suppliers using a bank account or credit card, send electronic invoices, accept payments by ACH transfer or credit card and digitize supplier invoices. The solution can be extended further with in-store and online merchant payments through the Clover POS and business management platform.

Assisting with Cash Flow

Fiserv recognizes that having access to capital and funds are important aspects of running a business. Through Clover Rapid Deposit, merchants can transfer daily card-based sales to their bank account in real time for immediate access. Further, in some of our LATAM markets, we enable merchants to choose to get paid more quickly than the traditional settlement processes – enabling them to better meet their business and cash flow needs. Clover Capital, our cash advance solution, provides both Clover and non-Clover merchants in the U.S. with access to working capital based on anticipated credit card sales. Merchants can then use the capital to invest in and expand their business.

Giving Back to Small Business

Our Back2Business program launched in 2020 to help small businesses through grants, supply chain and resource connectivity opportunities. In recent years, we have expanded the program to include pop-up opportunities for small businesses at Fiserv and community partner events, to help increase exposure for small businesses.

Going forward, we plan to expand our support of small businesses through the framework of "Small Business, Big Impact." This evolution aims to recognize the meaningful impact small businesses have on our communities and will support in areas such as small business resiliency, community impact, disaster preparedness and empowerment of small businesses, among others. This framework aligns with our community partnership model that seeks to create impactful opportunities for entrepreneurs and small businesses.

Small Business Programming

As part of our broader commitment to veterans and the military-affiliated community, we provide a variety of small business solutions and resources to support veterans and military-connected entrepreneurs. We honor military service with business offers for veteran and military-spouse business owners through our Clover product suite, including free processing on Independence Day and Veterans Day.

Helping Businesses Give Back

Small businesses play an important role in their communities and that is why we are developing the Main Street Gives app for our Clover devices. The app will enable merchants to find local community groups that are meaningful to the merchant and customers to donate to during checkout. Through this app, we aim to extend the reach of generosity from local communities to a national stage, facilitating philanthropy through purchases.

Small Business Engagement

We continue to look for ways to support small businesses and grant recipients. One of the ways we support these businesses is through our pop-up and marketplace programming. These programs provide small businesses with opportunities to showcase their products to associates, community partners and others, and enable us to support local businesses by purchasing products and services for specific events, or by expanding awareness of these merchants' products and services. In 2024, we hosted over 100 pop-up events and marketplaces.

Data and Research

In 2024, Fiserv launched the Fiserv Small Business Index®, a comprehensive measurement of consumer spending at small businesses across the U.S. The index provides information about the health of small businesses by state and industry, and enables insights into small business activity and consumer spending dynamics.

As part of our partnership with the U.S. Chamber of Commerce Foundation, and our investment in their Readiness for Resiliency program supporting disaster preparedness and recovery efforts for small businesses, we provided the U.S. Chamber with Fiserv Small Business Index data on the impacts of Hurricanes Helene and Milton. These granular insights on baseline commerce levels and main street economic impact in the periods leading up to, during and after natural disasters are being used to educate policymakers and stakeholders, guide targeted response investments and inform philanthropic support efforts that promote small business recovery.

Since its launch, the Fiserv Small Business Index has provided national and state-level data to those invested in a community's economic performance. In the past year, we have responded to requests from economists, trade organizations, government, media and others to provide customized data analyses to inform their work. For example, a financial industry trade organization wanted to understand small business performance in their state, and our analysis provided visibility into credit risk, new product and service strategies and investment decisions. Similarly, after Hurricane Beryl, we analyzed some of the most economically impacted market categories and anticipate that over time this kind of data can help predict economic trends, inform emergency planning and identify new opportunities for growth.

The Fiserv Small Business Index can be found at
Fiserv Small Business Index | Fiserv.

Product Accessibility

Our Global Product Accessibility policy is designed to help support compliance with accessibility requirements applicable to Fiserv products and services. This policy sets out minimum standards and provides guidance and measures to undertake to promote compliance with relevant laws, regulations and guidelines. As part of our accessibility standards, we identified the Worldwide Web Consortium Web Content Accessibility Guidelines 2.1 Level AA as our target accessibility standard for digital content, and Section 508-related guidelines for hardware.[9]

Accessibility continues to be an area of focus, and in the past year we have implemented the following updates to our Clover services:

- Launched Clover Compact, an entry-level device with tactile input featuring physical, hardtop, backlit keys, raised markings for accessibility and PIN-entry privacy shield
- Redesigned our Clover Merchant Web Dashboard using accessible design systems to better support the deployment of accessible code
- Designed and built a relaunched Clover.com with accessibility considerations
- Received certification from the Royal National Institute of Blind People (RNIB) for our Clover Flex 4 and Clover Flex Pocket in the U.K.

In Financial Solutions, we continue to support "notched" cards that can help blind or partially sighted consumers identify a credit or debit card by touch. The notches allow a cardholder to identify a particular card, as well as orient the cardholder to which end to insert or tap on the POS device. Our Output Solutions facilities manufacture and personalize these cards on behalf of our clients and we continue to work with clients to expand awareness.

Community Engagement, Support and Philanthropy

In 2024, our community investment and philanthropy initiatives totaled more than $10 million.

Our community investment and philanthropy strategies seek to increase our reach and impact while aligning with our business model and objectives. As part of our community engagement strategy, we work with partners to support areas such as entrepreneurship, STEAM education, and fintech inclusion and access through in-person events, sponsorships, financial support, conferences and more. Our philanthropic giving approach includes support for humanitarian and disaster recovery relief and the giving and volunteering efforts of our associates around the world. We utilize our Fiserv Gives Back portal to facilitate giving and volunteering for our associates and we have a review process for corporate philanthropic donation requests.

Supporting Entrepreneurs

As part of our community engagement strategy, we encourage entrepreneurship through funding and engagements that support

[9] These guidelines are not intended to supersede local law. In situations where local law or regulatory requirements impose an increased standard, local laws shall apply.

entrepreneurs and small business owners as they develop, grow and scale their businesses. We believe supporting entrepreneurs and small businesses helps support job and wealth creation and encourages business innovation.

Examples of organizational partnerships:

- **Girl Scouts of the USA.** We recognize that entrepreneurship can start at any age, and our sponsorship of the Girl Scout Cookie Business badge is intended to help encourage girls to think like entrepreneurs as they run their own cookie businesses and incorporate online sales using the Digital Cookie® platform
- **Military Entrepreneurship Forums (MEF).** We partner with the Institute for Veterans and Military Families (IVMF), the Small Business Administration, regional chambers of commerce, incubators and resource providers to provide MEFs in the U.S. These bring together local public and private sectors in large cities to create connectivity, networking opportunities and resources for veteran and military-spouse business owners through in-person and virtual events
- **United Way Mumbai**. Our global services team, in partnership with United Way Mumbai, is helping deliver skilling and entrepreneurship programs for veterans and other entrepreneurs across India. As part of the programs, entrepreneurs receive resources such as education, mentoring, technological support and more. These programs are helping entrepreneurs move from ideation to business development

Examples of university partnerships:

- **Syracuse University's IVMF.** IVMF is an interdisciplinary academic institute advancing the post-service lives of U.S. military veterans and their families through initiatives, programs and services that help veterans, military spouses and families with entrepreneurship and employment
- **The University of Georgia Small Business Development Center (UGA SBDC) at Morehouse College**. The UGA SBDC helps support and provide consultation and training to small business owners in Georgia
- **Rutgers University-Newark Fiserv Innovation Hub (iHub).** The iHub is a multifaceted initiative designed to drive innovation in the financial technology industry through research, internships and local entrepreneurship by fostering collaboration and research among faculty, students and local businesses

Supporting Fintech Inclusion

Supporting organizations that promote growth opportunities within the financial technology sector helps increase the pipeline of talent and supports continued growth and innovation within the industry. These organizations help expand the talent pool and provide resources and growth opportunities for individuals currently working in the field. We support these types of organizations through strategic partnerships, sponsorships, funding and more.

Within the U.K., for example, we partner with South Essex College and the Basildon Upper Academy to support students from disadvantaged socioeconomic backgrounds by providing them with programming aimed at enhancing their skills and professional readiness. Students in both programs are introduced to our Clover devices and the students from South Essex College work on a Clover marketing project during the academic year.

Supporting STEAM Education

We are committed to advancing today's young talent as an opportunity to discover tomorrow's trailblazers. Through programs and initiatives that support science, technology, engineering, arts and mathematics (STEAM), as well as STEM learning, we are helping cultivate the next generation of technologists.

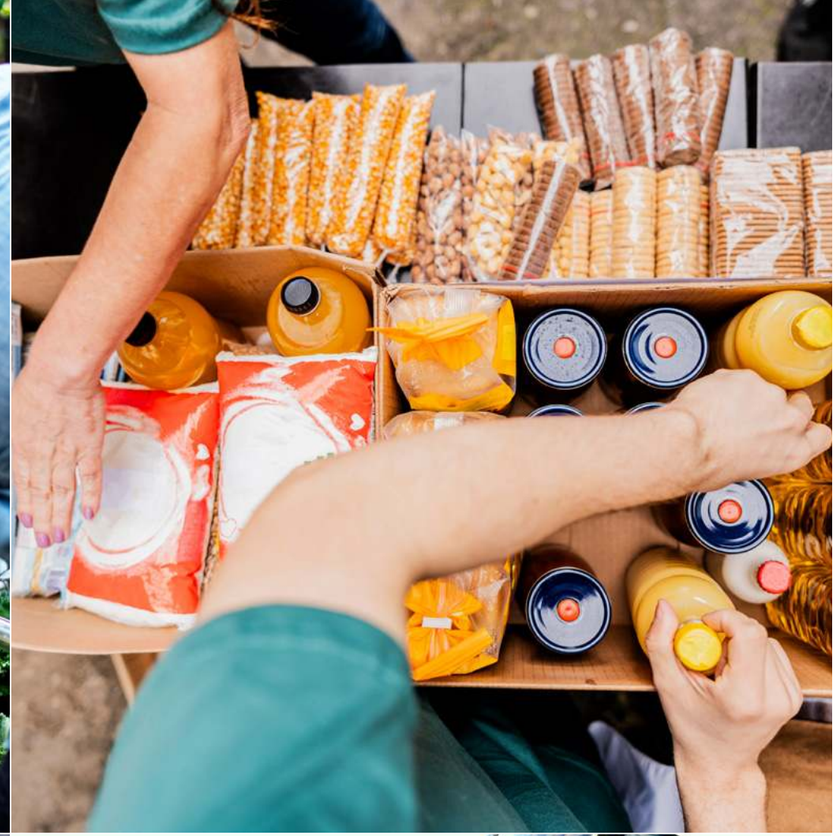
Our Fiserv Future Techies program is a STEAM education program for students in grades five through eight. Originally launched in collaboration with the Watchung and Berkeley Heights, NJ school districts, this 12-week program enables students to experience the fintech world through hands-on sessions led by engineers and industry experts at Fiserv. At the program's conclusion, students collaborate in small groups to design and present a final project that address real-world problems using the skills and technologies they have acquired in the program. Through the Fiserv Future Techies program, we seek to empower a new generation of technologists, and over the past two years we have expanded this program to Fiserv locations in Georgia, Nebraska and Wisconsin.

Internationally, we partner with organizations to encourage work readiness, financial literacy and entrepreneurship for the next generation. Through a partnership with Junior Achievement Ireland, we help deliver experiential learning in entrepreneurship, employability and financial literacy through mock interview workshops and STEAM career pathways events. In India, our partnership with United Way Mumbai provides scholarship opportunities to young students from economically disadvantaged backgrounds, so they can pursue STEM subjects. Further, our STEM Labs project in India provides experiential STEM learning through a network of laboratories at public schools and is designed to instill interest in students and make education interactive.

Supporting Humanitarian Causes and Disaster Recovery

We closely monitor developments around the world and provide associates, clients and communities with resources needed to recover from humanitarian or climate-related events. We also coordinate support related to the safety and security of our associates and their families, and provide help through our Employee Assistance Program as needed. When hurricanes impacted communities in the southeast region of the U.S. in 2024, we donated to the Red Cross to help support the recovery efforts; we opened our Fiserv Gives Back portal to enable our associates to support those affected; and we mobilized resources to help support our associates, clients and partners along with their respective communities during their recovery efforts.

After Hurricane Helene, we partnered with one of our clients to help the Town of Hot Springs, NC during their recovery. Through our Clover product, we assisted the town with setting up a Clover Web Dashboard that enabled them to create payment acceptance methods for hurricane relief donations.



Giving Back

We encourage our associates around the globe to pursue community engagement that is meaningful to them. Through our Fiserv Gives Back portal, associates can track volunteer hours, make donations to community organizations and find volunteer opportunities year-round. In 2024, our associates logged more than 18,000 hours of their time.

Associates across our regions continue to provide support to local causes and initiatives in their communities. Highlights from 2024:

- Our associates in Singapore volunteered at a local soup kitchen to provide free meals to those in need as part of Singapore's National Day celebrations. Fiserv Singapore was recognized for the second consecutive year by the American Chamber of Commerce for their commitment to CSR
- Associates in India partnered with United Way Mumbai to participate in a food-and-hygiene kit packaging and distribution drive for orphaned girls, to support women's health and well-being
- Our global services team in India participated in a program called Lights, Camera, Inclusion to help impart filmmaking expertise to persons with locomotor disabilities. The program resulted in a short film called "Stride"
- In the U.K., our associates participated in a charity race to support Havens Hospice, an organization that provides specialist care and support to people of all ages who are living with incurable conditions
- Associates in the U.K. and Slovakia volunteered with local charities to provide back-to-school supplies for children in their communities
- Across LATAM, associates participated in blood drives to support the Red Cross and worked with Women in Technology to help support training, development and educational access for women across the region

In addition to associate volunteering efforts, throughout the year we sponsor matching campaigns for giving, and associates can donate to nonprofit organizations through our giving portal with one-time or recurring payroll contributions.[10]

[10] Payroll contributions not available in all locations.

Fiserv moves more than money. To help support this, we seek to implement and promote responsible business practices.

We maintain cybersecurity policies and standards designed to meet applicable industry and regulatory requirements. Our board of directors has ultimate oversight of cybersecurity risks, and at the management level, we have established the Cybersecurity and Technology Risk Committee, which is focused on managing cybersecurity and technology risk and implementing cybersecurity and technology plans, strategies and objectives.

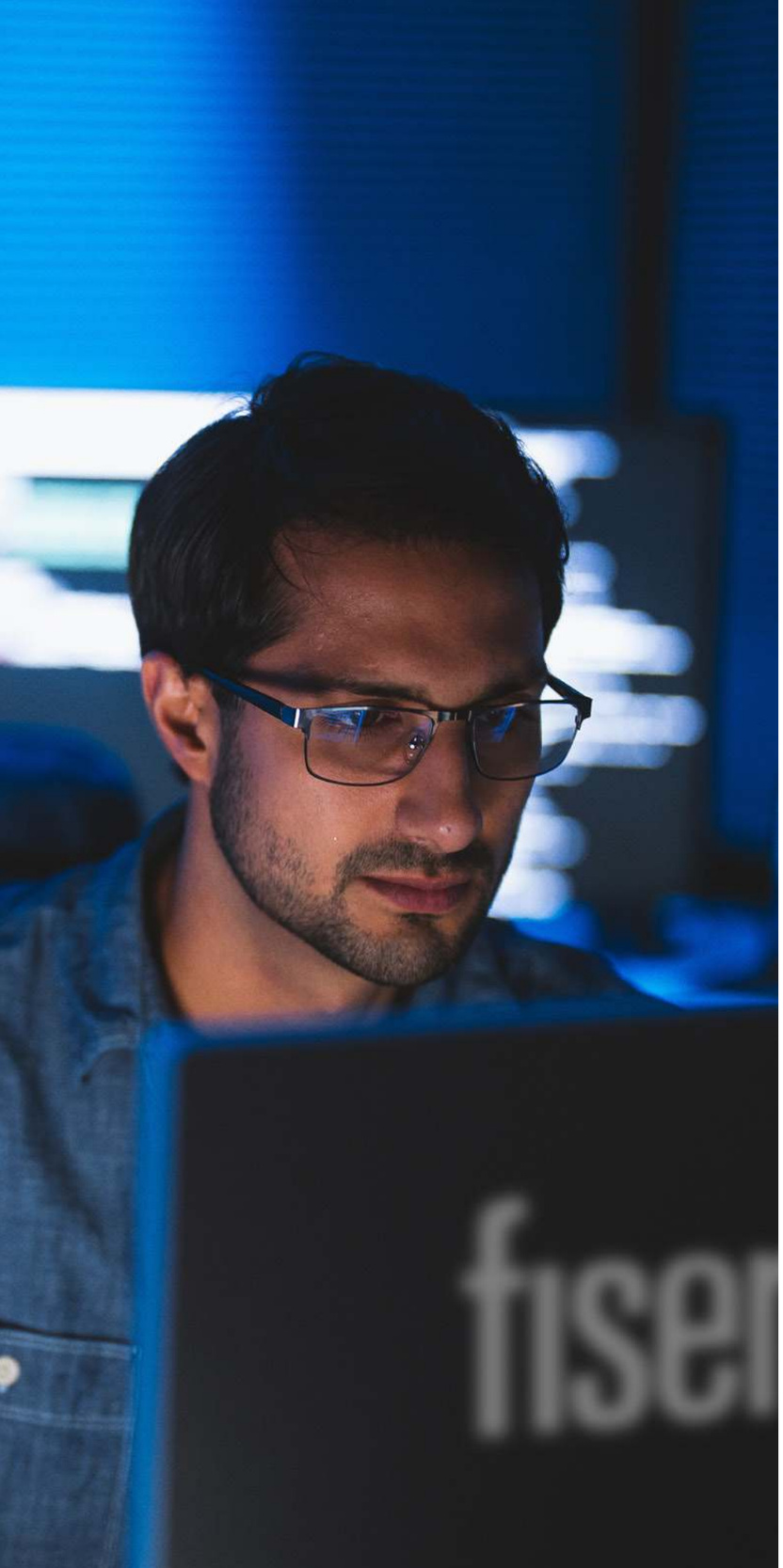
Our global privacy programs are subject to regulations and standards around the world. Oversight of data and privacy resides with the Risk Committee of the board of directors and, at the management level, the Data Management and Privacy Risk Committee is charged with overseeing the management of all data-related risks across Fiserv.

Our systems enable access to payment networks and ecosystems. Our fraud and risk teams seek to enable safe, reliable, secure and innovative connections to financial systems. Accordingly, we maintain global controls and compliance functions designed to maintain the integrity of the payments ecosystem and comply with network, clearing bank and local regulations and laws.

We are committed to the highest standards of ethical behavior, and we take steps to implement policies, procedures and programs designed to promote compliance with applicable laws and regulatory obligations. Our Code of Conduct serves as the foundation for ethical behavior across our company and governs associates, representatives and affiliates of Fiserv.

We recognize the importance of vendors and third parties to our business and we seek to responsibly engage with them. Our third-party risk management program sets forth the guiding principles, standards and associated governance structures to identify, assess, monitor and mitigate risks associated with vendor engagements.

Champion *responsible business practices*



Cybersecurity

As a global leader in fintech and payments, we are committed to protecting Fiserv and our clients from cyberthreats. This requires taking proactive measures to continually enhance our cybersecurity and technology capabilities to:

- Protect the business and ensure secure delivery of services to our clients
- Maintain the confidentiality, integrity and availability of client and Fiserv information
- Deliver a resilient technology platform that is secure, stable and recoverable
- Adjust to address the risks presented by a rapidly evolving, intense and complex threat landscape
- Adapt to emerging technologies and business models
- Meet regulatory expectations in the jurisdictions where Fiserv operates

Oversight of cybersecurity risk resides with the board of directors, and our management has established a Cybersecurity and Technology Risk Committee, chaired by the Deputy Chief Information Security Officer. This committee is focused on managing cybersecurity and technology risk. The cybersecurity team is responsible for assessing our technology environment for cybersecurity risks, identifying emerging cybersecurity threats and capabilities, and implementing processes and technical defenses to safeguard our technology environment and services.

Our cybersecurity leaders are members of information sharing networks, providing support, connection and influence. These networks provide a platform for us to collaborate and contribute to the betterment of the digital transaction community. We are active members of the Financial Services Sector Coordinating Council (FSSCC) – an industry-led, nonprofit organization that coordinates critical infrastructure and homeland security activities within the financial services industries. Further, the American Transaction Processors Coalition (ATPC) Cyber Council is chaired by Fiserv. The ATPC Cyber Council leads the ATPC's continuing initiative to promote public and private cooperation in cybersecurity for the financial services industry, and promotes the importance of cybersecurity and resiliency, leads the ATPC's national security platform and creates working groups on various initiatives including government outreach to educate legislators on cybersecurity-related issues affecting payment processors. We are also members of the Financial Services Information Sharing and Analysis Center (FS-ISAC). Through active participation, our cybersecurity leaders engage in timely threat intelligence sharing, industrywide collaboration and the development of innovative strategies to combat emerging cyber threats.

To comply with applicable cybersecurity-related laws and regulations in jurisdictions where we conduct business, we have established a Global Cybersecurity and Technology Risk Management policy with supporting standards and procedures using recognized industry standards from the National Institute of Standards and Technology (NIST), including the Cybersecurity Framework and Special Publication 800-53 Security and Privacy Controls for Information Systems and Organizations. Fiserv maintains PCI DSS certification globally, TSP/P2PE/PINS/Card Production certifications where applicable and SOC1/SOC2/ISO 27001-2013 within certain geographic areas.

The Global Cybersecurity and Technology Management policy and underlying standards have been designed to meet applicable industry and regulatory requirements such as:

- EU General Data Protection Regulation
- EU Digital Operational Resilience Act
- Fair Credit Reporting Act
- Gramm-Leach-Bliley Act
- Health Insurance Portability and Accountability Act
- NIST Cybersecurity Framework
- NIST Security and Privacy Controls
- Payment Card Industry Data Security Standard
- Numerous state privacy and security laws

Cybersecurity Training
People play a vital role in keeping Fiserv and our clients' data safe. We provide regular training for our associates regarding cybersecurity threats and security policies, standards, processes and practices. Required associate cybersecurity training is complemented by frequent security education and awareness campaigns, referred to as Cyber Smart. Security topics covered include, but are not limited to, items such as data loss prevention, phishing, ransomware, application security and privileged access.

Monitoring for threat signals is essential to detecting and responding to unauthorized activities or unusual behaviors. Our 24/7 Security Operations Center, combined with the threat intelligence team and attack surface team, monitors our operating environment with a comprehensive set of technologies to discover vulnerabilities, protect systems from exploitation and detect real-time threats. We use authentication, next-generation anti-virus and malware defenses, security posture management, advanced detection and response and modern analytics solutions. Our cybersecurity services team receives intelligence pertaining to emerging adversarial campaigns and vulnerabilities, which are sourced from the private sector, public partnerships such as the FS-ISAC, government agencies such as the Cybersecurity and Infrastructure Security Agency, and open-source communities. We incorporate this information into internal intelligence and analytical functions to evaluate and respond to threats. Our security posture is designed to enable us to rapidly detect and respond to cybersecurity events, continually improve the effectiveness of cybersecurity controls, technology and culture, and dynamically respond to the ever-evolving threat landscape.

Data Privacy

The responsible and ethical handling of data, including preserving the privacy and security of data, is central to building and maintaining trust with our clients, associates and other stakeholders. While ultimate oversight of data and privacy resides with the Risk Committee of the board of directors, the Data Management and Privacy Risk Committee chaired by the Global Head of Data Privacy is charged with overseeing the management of all data-related risks across Fiserv. The Data Management and Privacy Risk Committee reports to the Fiserv Executive Risk Committee, the senior-most management committee responsible for risk oversight.

Our global privacy programs are subject to privacy regulations and standards around the world, including, but not limited to:

- Brazil General Data Protection Law
- EU General Data Protection Regulation
- Gramm-Leach-Bliley Act
- Health Insurance Portability and Accountability Act
- Quebec Bill 64
- Transfer Impact Assessments for cross-border EU data transfers
- U.S. state privacy laws

The role of data, particularly in product and service development, continues to expand and our Global Privacy program continues to evolve to meet the standards for ethical behavior set forth in our Code, Privacy policy, contractual obligations with clients and partners, and changing legal and regulatory frameworks. We regularly monitor our existing processes and controls regarding the collection, use and disclosure of data to meet the expectations defined by our legal requirements, ethical framework and obligations to stakeholders, and we build new processes and controls as circumstances arise to adapt to the changing environment. Through a cross-functional, collaborative effort among privacy, compliance, technology, security and legal experts, we maintain robust processes for risk assessment, cookies management, data retention and disposal, and incident management, among other things, to manage customer, consumer and associate data use in compliance with internal policies, as well as privacy and data protection laws.

While data can enhance the products and services we provide to clients and consumers, we recognize a strong data ethics framework is important to operating in an ethical and compliant manner. In this regard, we continue to focus on a global data ethics framework, rooted in the following four principles, to manage client and consumer data.

- We Know Our Data
- We Are Accountable for Our Handling of Data
- We Are Transparent in Respect of Data
- We Take Action to Uphold Our Data Ethics Framework

Use of New Technologies

We seek to use new and emerging technologies to improve our operations and deliver enhanced value for our clients. We continue to develop solutions that use artificial intelligence and machine learning capabilities to help us enhance efficiency and productivity, and deliver innovative products and services to our clients. To support this development, we established a cross-functional governance structure to oversee and assist with the implementation of responsible artificial intelligence and machine learning capabilities, and establish policies and standards for the appropriate use of these technologies. This structure aligns and intersects with existing privacy, cybersecurity and enterprise risk frameworks, enabling us to build and grow the tools and processes used to support the responsible and ethical handling of data. Our responsible use of AI covers a range of beneficial areas including:

- Powering next-generation products and services
- Driving operational excellence, process transformation and optimization
- Accelerating the delivery of market-leading innovation for our clients

Global Controls and Compliance

We enable access to payment networks and ecosystems around the globe. We provide merchants and consumers with access to a safe and secure payments ecosystem and, as such, maintain global controls and compliance functions designed to maintain the integrity of the payments ecosystem and comply with network, clearing bank and local regulations and laws. Our objective is to help protect merchants and consumers from fraud and consumer harm and to prevent prohibited or illegal activity on the network. When needed, we take action to address illicit merchants and to prevent or mitigate negative impact to merchants and consumers.

As part of our program, we utilize models and tools, technology and risk and controls personnel to prevent, detect and remediate fraud and prohibited activity across payment networks. Our merchant risk-monitoring program is designed to identify credit risk, fraud risk, unqualified or prohibited activity and potential money laundering activity, and we maintain underwriting policies and standards designed to make sure we know our customers and prevent unqualified and prohibited businesses from using our systems. We review payment transaction data to help protect our clients and consumers from fraud and consumer harm, and to prevent prohibited or illegal activity on the network. Our peer-to-peer payment platform includes real-time risk monitoring to detect and mitigate potential scams and fraudulent transactions. As part of our platform, we evaluate sender and receiver risk to perform a holistic risk assessment of the transaction.

Our fraud and risk teams collaborate with law enforcement, regulators and industry partners to refer investigations, provide information on novel schemes, shape new regulation and provide training. Further, our fraud and risk associates are subject matter experts and leaders within organizations such as the International Association of Financial Crimes Investigators, the Association of Certified Fraud Examiners, the Merchant Advisory Group and the Visa Risk Council. Our fraud and risk associates also participate in other working groups focused on fraud prevention, financial investigations and driving positive change for security and risk within the payments and fintech industry.

Code of Conduct and Business Ethics

Our Code serves as the foundation for ethical behavior across our company and governs associates, representatives and affiliates of Fiserv. The Code explains how we, through our actions, personify the Fiserv Values and interact with our associates, clients, business partners and the communities in which we operate. The Code addresses topics such as human rights, discrimination and harassment, business ethics and honest business dealings, anti-bribery and antitrust, and all associates are required to comply with applicable laws and specific standards relating to legal obligations, ethics and business conduct. We regularly review the Code to ensure we continue to uphold the highest standards expected of us as an industry leader. The Code is translated into eight languages for our global associate population. All associates are required to complete training on the Code every year, and we also expect our business partners, service providers and vendors to comply with the principles of the Code.

Our ethics and compliance program is overseen by the Audit Committee of the board. We support and expect the reporting of any potential violation of our Code, policies, procedures and the law. We provide a 24-hour, toll-free Alertline, a reporting tool on our internal website and an email address for reporting concerns. Reports can be made anonymously, and investigations are fairly and objectively conducted. We prohibit retaliation for the reporting of actual or potential Code violations or cooperation with an internal or external investigation of a violation.

We have clear accountability mechanisms in place to encourage compliance with these standards. Associates are annually required to complete compliance training, which includes topics such as anti-harassment, business continuity management, code of conduct and business ethics, global cybersecurity awareness, global financial crimes compliance and global privacy. Failure to complete the mandatory training timely may result in disciplinary action up to and including termination of employment.

Human Rights

As reflected in the Code, we are committed to supporting the 10 principles of the United Nations Global Compact. This means that our associates have a duty to meet responsibilities in the areas of human rights, labor, environment and anti-corruption.

We respect the human rights of our associates and strive to create an environment of mutual respect that is free from harassment of any kind. We support equal opportunity and the elimination of workplace discrimination and stand against forced, compulsory and child labor. We are dedicated to providing a safe and healthy work environment for all associates and prohibit discrimination and unfair treatment based on characteristics protected by law. We comply with laws prohibiting harassment and our Code expressly prohibits harassment.

We stand against human trafficking and modern slavery. In this regard, we focus on a risk-based approach in assessing relevant risks to our business areas, product families and business processes. Currently, we assess our overall risk profile in relation to our operations and supply chain by referencing several factors such as high-risk industries, high-risk countries and high-risk business models, such as outsourcing work to third parties or contingent workers. These areas may present higher risks to our operations and supply chain. To the extent risk factors exist, or if there is a reasonably foreseeable risk of modern-slavery practices, it would be considered as part of our risk assessment process.

We are committed to following all applicable employment-related laws, including pay, overtime and work conditions. We operate in accordance with the U.K., Canada and Australian Modern Slavery Acts, and publish a separate statement on our website.

Financial Crimes Compliance

Fiserv is committed to compliance with applicable laws and regulations relating to combating money laundering and terrorist financing activities, and to compliance with global sanctions rules and regulations. The global financial crimes compliance team is responsible for developing the policies, standards and procedures necessary to comply with anti-money laundering (AML), counter-terrorist financing (CTF), sanctions, anti-bribery and corruption, and antitrust and competition requirements.

AML/CTF Program

We have adopted global AML and CTF policies and programs to prevent Fiserv, along with our subsidiaries and affiliates, from being used to launder money or finance terrorism, and to comply with applicable AML/CTF rules and regulations. Fiserv entities subject to the U.S. Bank Secrecy Act or equivalent local-country AML/CTF laws implement formal AML compliance programs commensurate to the risk and scope of their business, including a designated AML compliance officer or money-laundering reporting officer. Certain other Fiserv entities have implemented processes to meet contractual obligations to our clients, or that are performed on a voluntary basis to reduce money-laundering risk.

Where required by law or contractual agreement, we maintain procedures to identify potential Politically Exposed Persons (PEPs) at account opening. Associated names (principals, beneficial owners) are searched against the required PEP list(s) and enhanced due diligence is conducted as required.

We also maintain a Global Know Your Customer (KYC) policy and minimum standards, which accompany the AML/CTF program. Additionally, regulated Fiserv entities may maintain local procedures and guidelines to support our AML/CTF program.

Government Sanctions and Office of Foreign Assets Control (OFAC)

OFAC and government sanctions laws and policies prohibit us from doing business with people or entities that are included on government sanctions lists. These are known criminals, drug traffickers, money launderers and terrorists, among others. We maintain a government sanctions compliance policy and program that is intended to prevent us, along with our subsidiaries and affiliates, from doing business with sanctioned countries, regimes, governmental agencies, terrorists, narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction and other activities that are of concern to a government's foreign policies, national security or economy, and to comply with applicable sanctions rules and regulations.

Anti-Bribery and Anti-Corruption

We have adopted an Anti-Bribery and Anti-Corruption compliance policy, which sets standards for compliance with anti-bribery and anti-corruption laws wherever we conduct business. The policy provides guidance on interactions with government officials and entities, engagement with third-party representatives, provision of gifts, meals and entertainment, charitable and political donations, employment decisions and facilitation payments.

The purpose of the anti-bribery policy is to provide additional guidance for compliance with anti-corruption laws, and to provide guidance for reporting any suspected violations. Compliance with the law and with the standards set forth in this policy is more important to us than any opportunity that may be delayed or lost because of compliance, and the policy reinforces that we have zero tolerance for bribery and corruption.

Antitrust and Competition

We have implemented an Antitrust and Competition policy regarding the distribution of products and services in a manner that complies with applicable antitrust and competition laws and regulations; to establish standards, practices, procedures and controls to meet regulatory guidance and industry standards on antitrust and competition compliance; and to provide a framework for mitigating regulatory risks and liabilities. The policy is driven by a strong, top-down management culture and an awareness of how competitive dynamics surrounding our businesses should be managed, in order to achieve compliance with applicable antitrust and competition laws and regulations. This policy is supported through training, education and procedures. Associates are required to comply with all applicable antitrust and competition laws.

Regulatory Compliance

We are committed to establishing and maintaining a regulatory compliance program that effectively manages legal, reputational and regulatory compliance risk. Our compliance framework seeks to prevent and detect violations of regulations and company policies. The program is tailored to the business strategy and needs of Fiserv and is supported by regulatory compliance policies and standards, as well as line-of-business and subject-specific compliance programs.

Structured compliance governance and reporting provide management visibility to regulatory risk matters, compliance metrics and trending and channels for escalation and oversight. Regulatory risk matters and compliance have multiple forums and committees and are included as standing agenda items on the Executive Risk Committee and the Risk Committee of the board of directors.ern slavery.

Our reulatory compliance program is designed to:

- Identify and establish an understanding of regulatory compliance responsibilities
- Communicate those responsibilities to associates and business partners
- Meet expectations and requirements of regulators
- Achieve compliance with regulatory requirements and internal compliance policies
- Review business functions to validate that regulatory responsibilities are being met in a timely manner
- Take corrective action when necessary
- Provide effective management information on the state of regulatory compliance and internal and external stakeholders

Lobbying and Political Expenditures

Our government relations team engages on a variety of issues that could impact our company or our stakeholders. We believe public policy advocacy can help to protect and advance our interests. Additionally, we may exercise our fundamental right to participate in the political process through political contributions, where doing so is legal and appropriate.

The government relations team oversees our public policy strategy, and political expenditures are approved in accordance with our political contributions policy. The Nominating and Corporate Governance Committee of the board of directors is responsible for overseeing our government relations activities, and annually reviews these activities as well as the Fiserv Political Contributions and Expenditures policy and Lobbying policy. We have a federal political action committee, the Fiserv PAC, which makes donations to federal candidates on a bipartisan basis and is overseen by a PAC-specific board of directors.

Our political contributions policy and Code include information about how associates can engage in the political process, and we annually publish a political contributions report.

Taxes

We recognize that paying tax is an important element of our commitment to ethical and responsible operations. Our approach to tax-risk management and governance is to ensure tax objectives and principles are carried out in an efficient manner with effective controls. We are subject to the Sarbanes-Oxley Act, which requires organizations to maintain effective internal controls over financial accounting arrangements, including tax matters.

Additional information for certain tax matters can be found in our U.K. Tax Strategy document, available on our website.

Responsible Sourcing and Vendor Management

Vendors play an important role in the day-to-day operations of our business. These vendors provide a wide variety of products and services, and often have large and diverse supply chains. Our third-party risk management program sets forth the guiding principles, standards and associated governance structures to identify, assess, monitor and mitigate risks associated with vendor engagements. Further, our sourcing team and third-party risk management team work to ensure vendors are in compliance with our policies and principles, and that risk assessments of their policies and business practices are conducted. Where issues are identified, we either select a different vendor or, if possible, work to address the identified issue with the vendor.

Third-Party Risk Management

As part of our third-party risk management program, vendors go through a risk-assessment process prior to onboarding. Assessment requirements are tailored to the type of services provided, geographic location and overall level of risk the vendor presents to our organization and our clients, and are designed to identify operational, technology, financial, legal, privacy, corruption and compliance risks. We conduct ongoing monitoring and periodic assessments of our vendors based on the level of risk presented to us and our clients.

Our risk assessment program includes procedures to monitor and mitigate risks associated with vendor cyber and financial posture, as well as geopolitical events and conflicts. When disruptive events occur, such as geopolitical or climate-related events, our program can leverage Fiserv incident response processes to identify impacted vendors and assess and mitigate risks.

Our risk assessment program includes due diligence related to modern slavery and human trafficking. If a concern regarding modern slavery practices is identified during the initial risk assessment or through ongoing monitoring, associates are required to promptly escalate the matter to management, their line-of-business risk officer or the enterprise risk function. Any identified and validated issues may result in termination of the relationship. Where appropriate, we seek to require vendors to contractually agree to comply with all laws relating to modern slavery, to affirmatively agree not to engage in modern slavery and to conduct due diligence of their own supply chain to ensure that their suppliers are not engaging in behavior that would support modern slavery.

Topics reviewed by the third-party risk management team include:

- Anti-corruption and foreign corrupt practices policies
- Business resiliency
- Confidentiality and data protection
- Conflict minerals usage
- Financial stability
- Human trafficking
- Legal and compliance
- Modern slavery
- Privacy
- Quality of services delivered
- Reputation
- Technology

Invest in *sustainable systems*

At Fiserv, it is important that we operate with environmental sustainability in mind. We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner. We understand the importance of protecting our environment and managing our footprint, and the significance of climate change and its impact on our business and our communities.

Our environmental sustainability efforts are overseen by the Nominating and Corporate Governance Committee of the board. Our Head of Corporate Social Responsibility is responsible for the management of our environmental sustainability program, and the strategy and reporting are managed by the Vice President of CSR and the Global Head of Facilities, Energy & Sustainability. Additionally, we maintain committees and working groups to inform, promote and strengthen our efforts.

Our Environmental policy outlines our sustainability focus areas, which include emissions and energy consumption at our operations, vendor engagement, waste, water and more sustainable products and services. Our cross-functional approach to addressing sustainability challenges includes input and engagement from data center, enterprise risk, facilities, finance, global strategic sourcing, third-party risk management, product, sales and technology business units. As part of our ongoing efforts, we monitor the evolving regulatory landscape globally for sustainability requirements and we continue to look for ways to measure our performance, assess potential climate-related risks and opportunities and engage our associates on sustainability topics and initiatives.

Environmental Footprint

Our commitment to environmental sustainability includes the decarbonization of our operations. In our 2023 CSR Report, we set out a near-term objective of reducing, by 2030, our scope 1 and scope 2 emissions by 50% from our 2019 baseline.[11] As we monitor progress towards this objective, we will continue to assess the impact of our initiatives and review our strategy for the incorporation of long-term objectives.

Greenhouse Gas Emissions

Our operations consist of approximately 125 owned and leased facilities – including data centers, offices, production facilities and warehouses. In 2023, our operations (scope 1 and location-based scope 2) totaled 122,180 metric tons of carbon dioxide (Mt CO2e) – a more than 20% decrease from our 2019 baseline.[12]

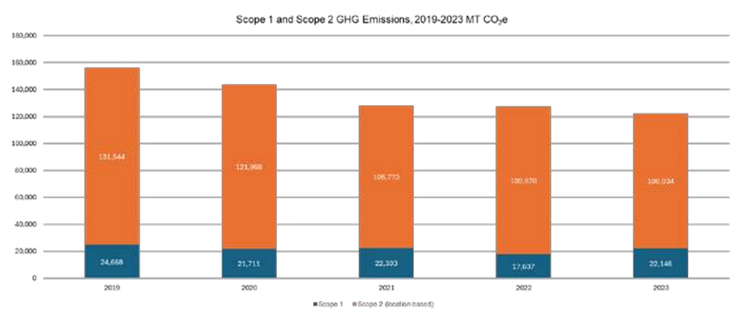
In total, our operations (scope 1 and scope 2) account for 14% of our reported GHG emissions. Of these GHG emissions, data centers and production facilities are 60% of scope 1 and scope 2 emissions.

Scope 3 GHG emissions represent 87% of our total GHG emissions. Of these GHG emissions, our suppliers (categories 1, 2 and 4) account for 72% of GHG emissions.[13]

Green Building Design, Management and Efficiency

In 2023, our facilities consumed 246,441 megawatt hours (MWh) of electricity. From an energy consumption perspective, our primary facilities are data centers, production centers and offices.

As part of our energy and sustainability strategy, we prioritize the incorporation of green building design principles into all new construction, renovation and building projects. Further, we incorporate consideration of Leadership in Energy and Environmental Design (LEED) certifications as part of our real estate strategy, and we assess our office locations for Energy STAR status and energy-efficiency opportunities. As of 2024, we have over 750,000 square feet of LEED-certified office space. This includes our executive offices in New York City (LEED Gold), our New Jersey technology campus (LEED Platinum), our collaboration center in Dublin, Ireland (LEED Platinum) and our Milwaukee, Wisconsin Headquarters (LEED Gold). Our office in Columbus, OH is being built to LEED standards and will be submitted for LEED Gold.



In addition to green building design, we incorporate practices such as LEED for Operations and Maintenance (O+M). LEED O+M provides a framework to implement sustainable practices at existing facilities. To date, we have achieved LEED O+M Gold at our executive offices in New York City, and are pursing certification at other sites. We also maintain environmental management systems certified to ISO 14001 at select sites. Currently, we have ISO 14001 certification at our Basildon office in the U.K. and our Bogota office in Colombia.

Beyond our design and maintenance initiatives, our approach to energy consumption includes a focus on energy efficiency initiatives and projects. In 2024, we executed on energy efficiency projects at facilities within the U.S., and we conducted energy audits at facilities across EMEA.

In our data centers, we continue to focus on a strategy that includes consolidation of data centers to larger facilities, and the transition of targeted applications to the cloud to improve efficiency. Our strategy includes management of hardware and power consumption and the replacement of hardware, generators and other equipment as part of asset life-cycle management. Our ongoing capacity management practices seek to optimize utilization of our hardware equipment and, through modern technologies like virtualization, enable a smaller physical server footprint and lower overall power consumption.

Renewable Energy

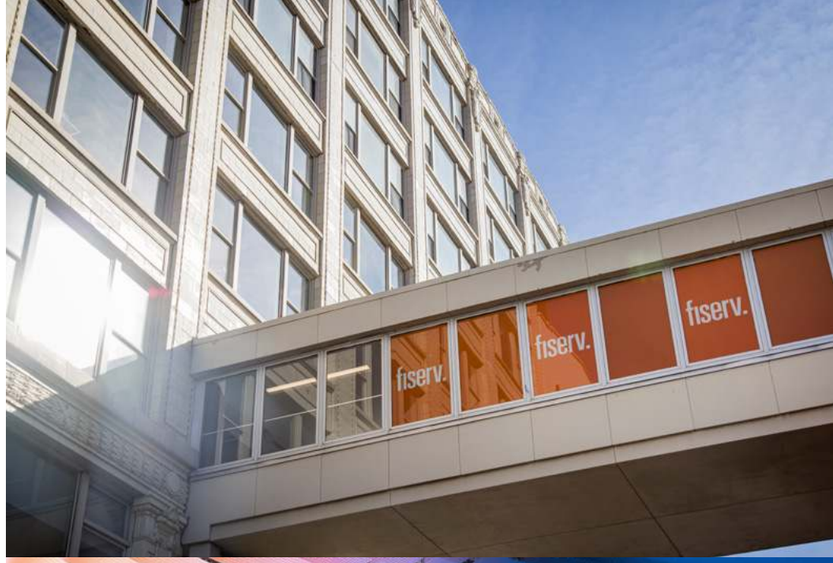
In 2023, we procured renewable energy certificates through a utility provider at one of our facilities in the U.S. This certificate accounted for approximately 2,400 MWh of renewable energy. In 2024, we procured approximately 37,000 MWh of renewable energy certificates through another one of our utility providers. As part of our strategy, we will continue to assess our clean and renewable aspiration for best practices and approach.

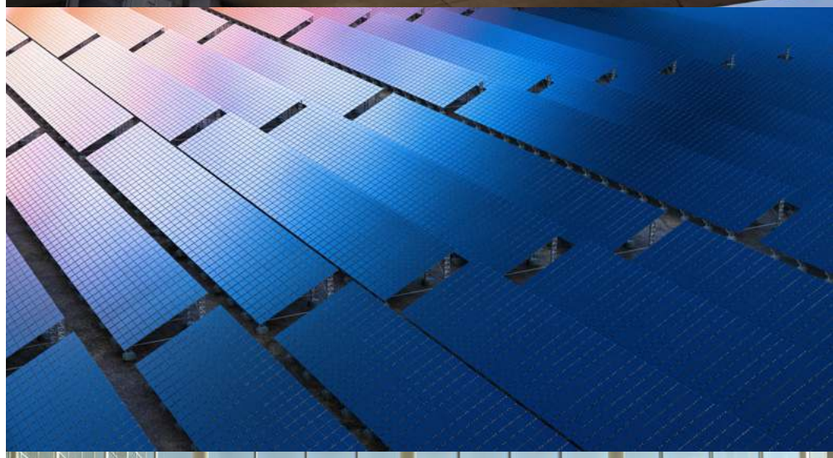
As part of our tax strategy, we have purchased tax credits from renewable energy projects. Through the purchase of these tax credits, we provide capital to support the production and operation of these projects.

[11] We anticipate accomplishing this through strategies and initiatives that may include site strategy, green building design, energy efficiency, renewable energy purchases, renewable energy certificates, virtual power purchase agreements and similar.

[12] Scope 1 emissions increased slightly year-over-year due in part to a change in methodology that resulted in more sites being included in stationary and fugitive emissions estimations. There was also an increase in fuel usage related to mobile combustion.

[13] For scope 3 category 1 and category 2, we continue to use spend-based emissions factors from the U.S. EPA's Supply Chain GHG Emissions Factors for U.S. Industries and Commodities (with margins), Commodity Detail factors. For category 4 of scope 3, we were able to use a hybrid method for this year's calculations by leveraging emissions factors and data provided to us by some of our vendors.





Vendor Engagement

Vendors play an important role in our ongoing sustainability efforts. Through our business units and strategic sourcing team, we work to engage with vendors on sustainability topics and initiatives. Our objective is to improve the way we engage with vendors so that we can improve our ability to measure, report and reduce our scope 3 emissions.

In 2023, we set an interim target to have 25% of our vendor spend provide actual GHG emissions data to us by 2030. In 2024, we conducted outreach with our transportation vendors and we were able to get vendor-provided data for two of our larger vendors. In addition to our transportation and distribution vendor engagement, we also engaged with our co-location data center providers (category 8) on electricity consumption and renewable energy strategy. These vendors account for a little over 1% of our vendor spend. In 2025, we plan to continue our engagement efforts with select vendors.

Because we use private and public cloud environments and plan to continue to build cloud-native platforms, we are working with cloud providers to better understand the GHG impact of this transition. One of the benefits of these modern applications is dynamic scalability, resulting in more intelligent consumption of hardware resources as capacity is right-sized in real-time.

Ongoing engagement with our vendors and providers will enhance our ability to measure and manage GHG emissions associated with our upstream and downstream value chain. In 2025, for example, we are looking to engage with more of our technology and cloud providers to get GHG information from them instead of using spend-based calculations. Over the next year, we will look to:

- Improve our lease contracts to better account for our sustainability priorities
- Improve data requirement expectations through contracts where appropriate
- Standardize the types of sustainability certification requirements sought for certain categories of vendors
- Increase the frequency of outreach related to sustainability efforts with select vendors

Resource Usage

We recognize the importance of managing our environmental footprint across our offices, production facilities, data centers and warehouses. In 2024, we launched a focused effort through our sustainability working group to partner with functional teams to better assess and understand our waste and water streams and data.

Waste Management

Our data center and end-user hardware groups use a global, R2-certified vendor for the disposal of equipment. In 2024, more than 300,000 pounds of materials from over 100,000 assets were recycled, resold or recovered through our provider. We also have an established partnership with a secure shredding vendor to recycle paper and in 2024, we recycled over 300 metric tons of paper through this vendor in the U.S.[14]

This year, based on our current state reviews, we are looking to further standardize and improve waste, recycling and trash reporting with our vendors. This work will continue throughout 2025, and our objective is to achieve a more holistic view of our waste reporting and data across our offices, production facilities, data centers and warehouses.

Water Management

We are working with our facility management vendor to enhance tracking of water usage at our locations and collect data for our leased sites. This ongoing initiative in 2025 will play an important role in our ability to track and manage water consumption more effectively.

Other Initiatives

Beyond waste and water management, we seek to identify and implement initiatives that enhance resource efficiency.

- **Paper and Cardboard Reduction.** Our output solutions facilities continually seek innovative ways to improve efficiencies and reduce resource consumption. In 2024, our industrial engineers introduced a process to replace cardboard cores with reusable aluminum cores in our printers. This upgrade not only helped reduce costs but helped minimize waste associated with the old cardboard cores
- **POS and Hardware Repairs.** In the U.S. and Canada, returned equipment from merchants, such as terminals and PIN pads, are triaged and repaired for future use. When refurbishment or resale is not practical, we use accredited third-party vendors for disposal
- **Clover Repair Kits**. As part of our equipment-return process at our hardware services facility, our technical repair operations team reviews and validates the functionality of cables, power packs and screw drivers. If these parts pass the review, we reuse them as starter kits for future refurbished equipment shipments. Not only does this reduce the number of new kits we have to purchase for refurbished deployments, but it also reduces potential scrap. In 2024, we were able to create about 18,000 kits as part of this process
- **Foam Recycling.** We successfully recycled the pieces of foam used when refurbishing our POS hardware in 2024. These efforts are helping minimize waste and enhancing our operation efficiency by directing materials back into use rather than sending off to a waste processor
- **Recycled Boxes.** Our Fiserv hardware services team uses overboxes for orders shipped to merchants. We have worked with vendors to purchase boxes made from recycled material, and in 2024 we purchased more than 225,000 boxes made with recycled materials

We believe a continued focus on initiatives like these will continue to help provide benefits to our operations and the environment.

[14] These numbers are based on data provided to us by our vendors. There are some instances where business units in our international regions may use a different vendor.

Sustainability Engagement

Our associates play an important role in our sustainability journey, and giving them a platform to be seen and heard remains a priority. Our associate interaction with respect to environmental topics is led by our energy and sustainability team. Our current programming is focused on educating associates on our sustainability initiatives, including recycling and waste, real estate strategy and GHG emissions and energy data. Our Sustainability Ambassador program enables us to educate associate ambassadors on our sustainability initiatives and goals and to discuss how they can support our sustainability missions. Our objective is to enable these ambassadors to engage with our associates and promote our sustainability mission.

Throughout the year, our associates engage in activities that give back to the planet. Highlights from this year include:

- **Earth Day volunteering.** In 2024, our associates around the globe participated in volunteer activities in honor of Earth Day. In New Jersey and Milwaukee, associates supported organizations with cleanup and beautification projects. In Thane and Mumbai, associates planted trees to help support urban forestry efforts. In Poland, Slovakia, Ireland and the U.K., associates participated in charity collection efforts, bee bombs and bee adoption efforts, and seed planting initiatives. Across LATAM, our teams worked on improving awareness about recycling and sustainability in our offices
- **Pollinator program.** In our Alpharetta office, we established a pollinator program through a third-party organization whose mission is to promote and protect pollinator health and biodiversity. As part of the program, we had a honeybee hive representing each of our sites in Georgia installed, and gave our associates an opportunity to name the queen in each hive. In addition to providing honey, the pollinator program helps inform, engage and educate our associates, clients and community
- **India biodiversity drive.** Our associates in India continue to support sustainability efforts through beach and waterway cleanups. The global services team's partnership with the government of Tamil Nadu, in Chennai, to adopt the Keezhkattalai Lake as part of a lake restoration project, continues to support critical habitat that serves as a flood barrier. The project involves lake beautification, bird nesting islands, plantation of native plant species and the creation of a community engagement space for local citizens and associates. In Mumbai, associates continue to conduct cleanup drives at a local beach to help support beach cleanliness and environmental awareness. In addition to beach and waterway cleanups, the team's initiatives have helped plant thousands of trees and support rainwater-harvesting infrastructure at public schools in Pune and Bengaluru

Products and Services

The substitution of existing products and services with more environmentally friendly options, as well as the reduced demand for products and services deemed to not be environmentally friendly, are affecting businesses everywhere. Our industry changes quickly, and we are strategic with research and development that focuses on in-house development, partnerships and acquisitions. We continuously seek to identify ways to innovate and apply technology to meet the business needs of the clients we serve.

Our Clover products, for example, adhere to standards set by the California Energy Commission (CEC) and Natural Resources Canada (NRCan) that help promote energy efficiency and help reduce energy consumption. With our newest generation of Clover products, we are seeking to increase lifespan and repairability, including an option for customers to replace batteries. We are also expanding our repair facilities in more regions, including Argentina, to support local repairs and reduce transportation associated with out-to-vendor repairs. For our Clover Flex devices, we recently assessed our packaging and were able to increase the number of units shipped per container, while also reducing the amount of packaging raw materials. Further, for our new Clover products launched in 2024, we continue to look for ways to use more Post-Consumer Recycled (PCR) plastic components compared to previous models. For our Clover Flex Pocket and Compact models, we were able to utilize PCR content in the exterior plastic enclosures.

Our output business is partnering with plastic procurement suppliers to provide clients with a range of recycled plastic offerings for card production. We currently support three product offerings, with all manufacturing completed in U.S. plastic facilities.

- Recycled PVC. PVC plastic scrap material can be recovered and used for new card production. The percentage of recycled material varies per order, but it reduces the use of new PVC in card manufacturing and allows plastic that previously might have been scrapped to be reused. Recycled PVC can be used with our standard chip options for contact and contactless cards
- Recovered Ocean-Bound Plastics. Plastic waste can be recovered from land areas where it would otherwise be likely to enter the ocean. The recovered material can be turned into high-density polyethylene and used to construct the card core in certain cards. This process reduces both single-use plastic and the amount of plastic entering the ocean
- Upcycled Post-Industrial Plastic. The card is made from reused, post-industrial plastic that might have otherwise entered a landfill as first-use plastic. These cards contain up to 98% upcycled plastic content

Climate-Related Risks[15]

We recognize that climate-related risk may present potential risks to our business and operations. For emerging and developing risks, such as geopolitical, country and CSR and climate-related risks, our risk framework is designed to track these as either discrete risks or within the scope of existing risks as appropriate. This flexibility allows us to consider these risks within our overall risk framework and evaluate, record, rate and manage them like other risks. Emerging risks consider potential onset of the risk through long-, medium- and short-term time horizon factors.

Physical climate-related risks, for example, are incorporated as part of our Location-Based Risk Assessments (LBRAs). These assessments are performed at a site level across geographic locations and examine the likelihood of occurrence and potential impact of disruptive scenarios – environmental, physical and technological – to a facility. Impact and likelihood ratings are determined through LBRA meetings held with the appropriate subject matter experts with knowledge of the facility or relevant risk domains. LBRAs assess the effectiveness of certain controls that may be in place to prepare and protect the facility with regards to the in-scope scenarios. The outcome of the LBRA informs the Business Resiliency and Disaster Recovery programs.

Similarly, our country infrastructure reviews, conducted as part of our broader geopolitical security reviews, apply a framework that considers regime type and governance, economics and payments, safety and security, infrastructure and foreign relations. As part of country infrastructure reviews, our geopolitical analysis team considers environmental developments and trends such as drought, flooding, weather and climate, and energy security as a part of the overall risk review. We also identify and analyze labor and human rights legislation in countries where we have a known presence to highlight areas of potential risk.

Climate-related transition risks – such as regulatory changes, market risk and others – are assessed across the enterprise by line mangers and leadership, using a combination of top-down and bottom-up approaches. For example, we monitor for global legislative and regulatory proposals, including climate-related proposals, that may affect Fiserv products and services or our industry. As regulations are finalized, affected teams work with legal and others to assess and comply with applicable provisions. Further, our real estate teams consider market risks – such as rising energy costs – through a real-estate strategy that includes green building design principles, energy efficiency initiatives and audits, energy procurement strategies and site strategy.

[15] In the text that follows, Fiserv utilizes the TCFD categories of transition and physical climate risks. Transition risks arise from actions associated with a transition to a low-carbon economy, such as the introduction of new climate policies or low-carbon technologies, the filing of lawsuits against entities perceived as contributing or having contributed to climate change or changes in market sentiments. Physical risks arise from the physical impacts of climate change; these can be chronic (such as changing weather patterns and rising mean temperature and sea levels) or acute (such as extreme weather events like cyclones and floods).

Supporting data and policies

The summary tables below provide certain CSR-related metrics and policies for the year ending December 31, 2024.

Environmental data is subject to significant inherent measurement uncertainty and is based on estimates and management assumptions; actual results could differ. Reporting on environmental data, including the quantification of greenhouse gas emissions, continues to evolve as data quantity and quality, estimation methodologies, industry standards and measurement tools improve. As a result, we may update certain previously disclosed metrics in the summary tables, and may make further updates in the future as we continue to refine our methodologies to collect and report this data. While we use a third party to help us calculate our GHG emissions, we have not received independent, external assurance on the numbers reported.

Data Tables[16]

Description[17]	Unit	FY 2021	FY 2022	FY 2023	FY 2024
About Fiserv					
Revenue Distribution (U.S. and Canada)	%	86%	86%	85%	85%
Workforce Composition					
Total number of associates (approximate)[18]	#	44,500	41,500	42,500	38,000
% of associates outside of U.S.	%	39%	38%	37%	40%
APAC	%	24%	23%	23%	24%
EMEA	%	10%	10%	9%	9%
LATAM	%	6%	5%	5%	6%
% of associates that are full-time	%	99%	99%	99%	99%
Workforce Composition (Gender)					
Gender in Global Workforce					
Female (all associates)	%	40%	41%	40%	39%
Female (leadership)	%	27%	28%	29%	28%
Female (analyst program)	%	-	-	-	37%
Female (intern program)	%	-	-	-	31%
Gender in U.S. Workforce					
Female (all associates)	%	45%	46%	44%	43%
Female (leadership)	%	28%	30%	30%	30%
Female (analyst program)	%	37%	32%	34%	40%
Female (intern program)	%	39%	30%	33%	32%
Board of Directors[19]					
Female	%	33%	25%	30%	36%
Workforce Composition (Race and Ethnicity)					
General U.S. Population					
Diverse in race or ethnicity	%	34%	37%	39%	41%
Did not identify	%	11%	13%	14%	12%
Leadership					
Diverse in race or ethnicity	%	18%	19%	22%	23%
Did not identify	%	10%	10%	9%	9%
Board of Directors					
Diverse in race or ethnicity	%	33%	38%	40%	36%
Age Composition and Tenure					
Associates 50+	%	-	-	29%	30%
Associates 30 – 50	%	-	-	55%	55%
Associates under 30	%	-	-	16%	15%
Average tenure	Years	-	-	7.9	8.4
Employee Engagement					
Engagement Survey Participation Rate	%	-	90%	92%	94%
Employee Resource Groups (ERGs)					
Global chapters (approximate)	#	-	100	110	114
Countries with chapters	#	-	17	14	13
Members (approximate)	#	-	6,500	8,000	8,000

[16] The data, statistics and metrics included in this report are unaudited estimates and may be based on assumptions believed to be reasonable at the time of preparation but may be subject to revision. This Report has not been externally assured or verified by an independent third party. This report represents our current policy and intent and is not intended to create legal rights or obligations.

[17] Some data points are new for this year and do not have historical data provided or were not data points we previously calculated. For these data points, columns for historical years may have "-"provided. Some items may not add to 100% due to rounding.

[18] Data is as of 12/31/2024. Data excludes interns.

[19] Because board members may join throughout the year, percentages for gender and diversity of our board of directors for FY 2024 reflect the self-identified gender and race or ethnicity of our directors as of the publication of this report. For the prior years presented in this table, gender and diversity percentage for our board of directors are based on information reported for the director nominees in the proxy statement filed after each year presented.

Description[17]	Unit	FY 2021	FY 2022	FY 2023	FY 2024
Talent, Retention and Recruitment					
Performance and Career Management					
Exempt open roles filled by internal moves	%	-	45%	46%	60%
Voluntary Attrition					
Total voluntary attrition	%	19%	21%	13%	11%
Voluntary attrition in leadership (VP+)	%	10%	10%	6%	7%
Voluntary attrition (salary)	%	17%	19%	10%	9%
Voluntary attrition (hourly)	%	28%	33%	24%	20%
Recruitment					
Associate referral new hires (% of external hires)	%	-	-	-	26%

Description	Unit	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
Invest in Sustainable Systems[20 21]						
Scope 1 emissions[22]						
Gross scope 1 GHG emissions	MTCO2e	24,668	21,711	22,303	17,637	22,146
Scope 2 emissions[23 24]						
Gross location-based scope 2 emissions	MTCO2e	131,544	121,968	105,773	109,870	100,034
Gross market-based scope 2 emissions	MTCO2e	132,368	122,670	108,970	113,928	106,674
Total scope 1 and scope 2 (location-based) emissions[25 26]	**MTCO2e**	**156,212**	**143,679**	**128,076**	**127,507**	**122,180**
Scope 1 and scope 2 (location-based) emissions by region						
APAC	%	-	-	-	5%	5%
EMEA	%	-	-	-	1%	3%

[20] We anticipate 2024 data will be published around the same time as our CDP submission in 2025.

[21] Scope 1 and scope 2 GHG emissions are calculated based on electricity, fuel and refrigerant consumption during the reporting year. Where actual data is not available, estimations are made based on prior year energy, fuel and refrigerant consumption or knowledge of energy, fuel and refrigerant consumption if prior year data is not available. In 2023, Fiserv excluded one site from its inventory due to limited occupancy and small size.

[22] For scope 1 emissions, Fiserv uses factors from the U.S. EPA Emissions Factors Hub (2024), Table 1 and Table 2 and the IPCC AR6 report. Scope 1 refrigerant emissions estimations are performed where sites are known to consume refrigerant but 2023 actual consumption was not available. Building area (sf) is multiplied by tons of cooling per sf (per the National Renewable Energy Lab, 2011), by average pounds of refrigerant per ton of cooling (per AirFixture.com, 2020), and by the average operating emissions as a percentage of equipment capacity for domestic refrigeration equipment (per the UN IPCC, 2006, Guidelines for National Greenhouse Gas Inventories, Volume 3 Industrial Processes).

[23] Scope 2 emissions – location- and market-based – have been restated for 2022 to reflect an error identified during our 2023 review.

[24] For location-based scope 2 emissions, Fiserv uses the U.S. EPA Emissions & Generation Resource Integrated Database (eGrid, 2022) for U.S. locations and the International Energy Agency (IEA, 2023) electricity emissions factors by country for international locations. For market-based scope 2 emissions, Fiserv calculates using Green-e Residual Mix Emissions Rates in the U.S., the Association of Issuing Bodies European Residual Mixes 2024 in the EU and U.K., and IEA 2023 for all other countries.

Description	Unit	FY 2019	FY 2020	FY 2021	FY 2022	FY 2023
LATAM	%	-	-	-	1%	1%
North America[27]	%	-	-	-	92%	91%
Scope 3 emissions						
Gross scope 3 GHG emissions[28]	MTCO2e			964,113	1,090,796	782,146
Purchased goods and services (category 1)	MTCO2e	-	-	288,207	307,706	350,864
Capital goods (category 2)	MTCO2e	-	-	476,209	549,800	260,843
Fuel and energy-related activities (category 3)	MTCO2e	30,242	27,761	25,151	37,526	24,574
Upstream transportation and distribution (category 4)[29]	MTCO2e	-	-	80,412	111,709	35,716
Waste generated in operations (category 5)	MTCO2e	-	-	716	518	1,022
Business travel (category 6)	MTCO2e	70,061	13,866	13,977	10,659	11,231
Employee commuting (category 7)	MTCO2e	74,800	74,800	75,856	70,474	86,155
Downstream leased assets (category 13)	MTCO2e	7,579	7,067	3,585	2,406	11,741
Total scope 1, scope 2 (location-based) and scope 3 GHG emissions	**MTCO2e**	**-**	**-**	**1,092,189**	**1,218,303**	**904,326**
Energy Management						
Energy consumption[30]	MWh	350,736	319,953	305,381	315,154	303,904
Electricity[31]	MWh	291,883	270,978	252,043	269,044	246,441
Natural gas	MWh	43,715	36,394	31,387	27,361	32,024
Diesel, gasoline, fuel and LPG[32]	MWh	12,826	10,060	21,951	18,749	25,439
Steam	MWh	2,312	2,521	-	-	
Renewable energy consumption	MWh	385	541	165	0	2,400

[25] For scope 1 and 2 emissions, publicly available building energy intensity data is used in conjunction with site square footage to estimate electricity and gas consumption. U.S. Commercial Building Energy Consumption Survey (CBECS, 2018) energy intensities by census division are applied to U.S. locations after matching each location to its applicable census division. For international locations, Partnership for Carbon Accounting Financials' European Building Emissions Factor Database for Commercial Real Estate (PCAF, 2024) and the Global Real Estate Standards Board's Real Estate Assessment Results (GRESB, 2023) (for Africa and Asia-Pacific locations) energy intensities coupled with UK Better Building Partnership's Real Estate Environment Benchmark (BBP, 2023) electricity versus gas consumption ratios for office type spaces are used.

[26] All scopes of emissions are calculated in alignment with the GHG protocol.

[27] North America numbers include scope 1 related travel.

[28] With our third-party vendor, we review and calculate additional categories of scope 3. Based on our findings in our 2023 calculations, we may include additional categories of scope 3 in future reporting as we refine data collection and gathering associated with these additional categories of scope 3. We will continue to assess scope 3 categories for relevance and emissions materiality.

[29] Scope 3 category 4 (Upstream transportation and distribution) currently includes downstream transportation and distribution as we are not able to separate the two at this time.

[30] Energy Consumption excludes a small amount of MWh related to heating and cooling

[31] 2022 energy consumption has been restated to reflect the error noted in footnote 23.

[32] From 2021 forward, we include mobile combustion MWh in this category.

Key Policies

Policy	Brief Description
Anti-Bribery and Anti-Corruption Policy	Our Global Anti-Bribery and Anti-Corruption policy defines bribery and corruption and provides guidance for compliance with anti-corruption laws and guidance for reporting any suspected violations.
Anti-Harassment Policy	Fiserv is committed to providing a work environment free of workplace harassment and unlawful retaliation. Fiserv strives to provide and foster a workplace atmosphere where all associates are treated with respect and dignity. Fiserv strictly prohibits any person, including employees, contractors, applicants, management and members of the public from engaging in workplace harassment and/or unlawful retaliation.
Anti-Money Laundering and Counter Terrorist Financing (AML/CTF) Policy	We are firmly committed to compliance with applicable laws and regulations relating to combating money laundering and terrorist financing activities. The Global AML/CTF policy is meant to prevent Fiserv from being used to launder money or finance terrorism and to comply with applicable AML/CTF rules and regulations.
Antitrust and Competition Policy	Our Global Antitrust and Competition policy is designed to foster and support the distribution of Fiserv products and services in a manner that complies with applicable antitrust and competition laws and regulations; to establish standards, practices, procedures and controls to meet regulatory guidance and industry standards on antitrust and competition compliance; and to provide a framework for mitigating regulatory risks and liabilities.
Code of Conduct and Business Ethics	Our Code of Conduct and Business Ethics serves as the foundation for ethical behavior across our company and governs associates, representatives and affiliates of Fiserv. It explains how we, through our actions, personify the Fiserv Values and interact with our clients, business partners, each other and the communities in which we operate. The Code can be found here.
Cybersecurity and Technology Management Policy	In accordance with our Enterprise Risk Management policy and industry standards, the Global Cybersecurity and Technology Management policy establishes enterprisewide expectations for: → Building, protecting, operating and governing our technology → Delivering administrative and technical safeguards to protect us and our client's information → Managing cybersecurity and technology risk in accordance with our risk philosophy, risk appetite and Cybersecurity and Technology Risk Management framework → Defining, executing and governing strategies to reduce cybersecurity and technology risk Fostering a strong cybersecurity and technology risk management culture.

Policy	Brief Description
Environmental Policy	We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner. We understand the importance of protecting our environment and, in particular, the significance of climate change and its impact on our businesses and our communities. Our Environmental policy lays out our expectations of our Fiserv associates. Our Environmental policy can be found here.
Fiserv Political Contributions and Expenditures Policy	The Fiserv Political Contributions and Expenditures policy defines the framework for company political contributions, the political action committee of Fiserv, Inc., and our industry initiatives and advocacy, including key roles and responsibilities, oversight and governance. Our Political Contributions and Expenditures policy can be found here.
Privacy Policy	The Global Privacy policy is based on global principles of privacy laws and awareness that protection of personal data is the foundation of both sound business relationships and the reputation of Fiserv. The policy establishes the basis of the Global Privacy program, which is designed to provide management and oversight of the processing of personal data.
Privacy Notice	The Fiserv Privacy Notice describes our privacy practices and the rights and choices available to individuals, regarding personal data. Personal data means any information that relates to an identifiable individual. Our Privacy Notice can be found here.

Select 2024 Awards and Recognitions

- CNBC World's Top Fintech Companies 2024
- Fortune® World's Most Admired Companies 2024
- Fortune America's Most Innovative Companies 2024
- TIME World's Best Companies 2024
- Disability:IN Disability Equality Index 2024 – 100%
- Military Times: Best for Vets 2024 Employers - #5

Appendix

Appendix

We used the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB) Software & IT Services Standard and the Task Force for Climate-Related Disclosures (TCFD) to help guide and inform the development of this Report. We have mapped to relevant disclosures to assist stakeholders, but some indicators may be partially disclosed.

United Nations Sustainable Development Goals

The Sustainable Development Goals (SDGs) are a set of interlinked goals that were adopted in 2015 by the United Nations (UN). The focus of these goals is to use sustainable economic and environmental practices to create a more just world by 2030. To achieve the goals set out by the UN, there needs to be a joint effort among businesses, society and government.

In this Report, we have linked to several of the SDGs to which Fiserv believes our work and actions most contribute to:

SDG	Our Actions
SDG 4 Quality Education	Fiserv recognizes the importance of education and training on people's lives. We seek to expand access to education and educational opportunities. Pages 14 – 15 Page 22
SDG 8 Decent Work and Economic Growth	We are committed to promoting sustainable and inclusive economic growth through our products, services and internal actions. Pages 20 – 21, 27 and 29
SDG 9 Industry, Innovation and Infrastructure	We seek to develop products and services that help institutions deliver services to the communities and people around them. Pages 20 – 21
SDG 12 Responsible Consumption and Production	We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner, because we understand the importance of protecting our environment and managing our footprint and the significance of climate change and its impact on our business and our communities. Pages 30 – 33
SDG 12 Climate Action	Given the progress we have made in our sustainability journey over the past few years, we continue to look for ways to show our commitment to reduce the climate impact of our operations and value chain. Pages 30 – 33

SASB Table: Software and IT Solutions

Topic	Accounting Metric	Category	Unit of Measure	Disclosure	SASB Code
Environmental Footprint of Hardware and Infrastructure	1. Total energy consumed 2. Percentage grid electricity 3. Percentage renewable	Quantitative	Megawatt-hour (MWh) Percentage (%)	Data Tables: Page 36	TC-SI-130a.1
	1. Total water withdrawn 2. Total water consumed, percentage of each in regions with high or extremely high baseline water stress	Quantitative	Thousand cubic meters (m^3) Percentage (%)	We do not currently have this data for reporting	TC-SI-130a.2
	Discussion of the integration of environmental considerations into strategic planning for data center needs	Discussion and Analysis	N/A	Green Building Design, Management and Efficiency: Page 31	TC-SI-130a.3
Data Privacy and Freedom of Expression	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and Analysis	N/A	Data Privacy: Page 26 Key Policies: Page 37	TC-SI-220a.1
	Number of users whose information is used for secondary purposes	Quantitative	Number	Fiserv does not disclose this information. Our approach can be found in our Privacy Notices here	TC-SI-220a.2
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	Quantitative	Reporting currency	Any material proceedings would be disclosed in our annual filings with the SEC	TC-SI-220a.3
	1. Number of law enforcement requests for user information 2. Number of users whose information was requested 3. Percentage resulting in disclosure	Quantitative	Number Percentage (%)	Fiserv does not disclose this information	TC-SI-220a.4
	List of countries where core products or services are subject to government required monitoring, blocking, content filtering or censoring	Discussion and Analysis	N/A	None	TC-SI-220a.5
Data Security	1. Number of data breaches 2. Percentage involving personally identifiable information (PII) 3. Number of users affected	Quantitative	Number Percentage (%)	Any material proceedings would be disclosed in our filings with the SEC	TC-SI-230a.1
	Description of approach to identifying and addressing data security, including use of third-party cybersecurity standards	Discussion and Analysis	N/A	Cybersecurity: Page 25	TC-SI-230a.2

Topic	Accounting Metric	Category	Unit of Measure	Disclosure	SASB Code
Recruiting and Managing a Global, Diverse and Skilled Workforce	Percentage of employees that are (1) Foreign nationals and (2) located offshore	Quantitative	Percentage (%)	Data Tables: Page 35	TC-SI-330a.1
	Employee engagement as a percentage	Quantitative	Percentage (%)	Employee Engagement: Page 16	TC-SI-330a.2
	Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff and (3) all other employees	Quantitative	Percentage (%)	Data Tables: Page 35	TC-SI-330a.3
Intellectual Property Protection and Competitive Behavior	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Quantitative	Reporting currency	Any material proceedings would be disclosed in our annual filings with the SEC	TC-SI-520a.1
Managing Systemic Risks from Technology Disruptions	Number of (1) performance issues, (2) service disruptions and (3) total customer downtimes	Quantitative	Number, Days	Fiserv does not disclose this information	TC-SI-550a.1
	Description of business continuity risk related to disruptions of operations	Discussion and Analysis	N/A	See Page 13 of our 10-K	TC-SI-550a.2

Activity Metric	Category	Unit of Measure	Disclosure	SASB Code
(1) Number of licenses or subscriptions, (2) Percentage cloud-based	Quantitative	Number, Percentage (%)	Fiserv does not disclose this information	TC-SI-000.A
(1) Data processing capacity, (2) percentage outsourced	Quantitative	Entity specific	Fiserv does not disclose this information	TC-SI-000.B
(1) Amount of data storage, (2) percentage outsourced	Quantitative	Petabytes, Percentage (%)	Fiserv does not disclose this information	TC-SI-000.C

GRI Index

Statement of Use	Fiserv has reported the information cited in this GRI content index for the period January 1, 2024 – December 31, 2024, with reference to the GRI Standards.
GRI 1 Used	GRI 1: Foundation 2021

GRI Standard	Disclosure	Location/Reference
GRI 2: General Disclosures 2021	2-1 Organizational details	About Fiserv: Page 5 See also our 2024 10-K
	2-2 Entities included in the organization's sustainability reporting	About this Report: Pages 6 – 7
	2-3 Reporting period, frequency and contact point	→ CSR reporting period: January 1, 2024 – December 31, 2024 unless otherwise noted. As indicated within the Report, certain data and information related to our CSR priorities may include programs and activities that are currently underway or that were introduced in 2025 → Reporting cycle: Annual → Publication date: April 2025 → Contact point for questions: CSR.Inquiry@fiserv.com
	2-4 Restatements of information	In working with our external consultants, we have restated our 2022 Scope 2 emissions based on an identified calculation error.
	2-5 External assurance	This report has not been externally assured
	2-6 Activities, value chain and other business relationships	Fiserv is a leading global provider of payments and financial services technology solutions. About Fiserv: Page 5 Community Engagement, Support and Philanthropy: Page 21 Responsible Sourcing and Vendor Management: Page 29 See also our 2024 10-K
	2-7 Employees	About our Workforce: Page 12 Data Tables: Page 35
	2-8 Workers who are not employees	About our Workforce: Page 12

GRI Standard	Disclosure	Location/Reference
	2-9 Governance structure and composition	Governance: Pages 8 – 9 See also our 2024 Proxy Statement
	2-10 Nomination and selection of the highest governance body	2024 Proxy Statement See also our Governance Guidelines published on our website
	2-11 Chair of the highest governance body	2024 Proxy Statement
	2-12 Role of the highest governance body in overseeing the management of impacts	Governance: Page 8 Stakeholder Engagement Process: Page 6 See also our Governance Guidelines published on our website and our 2024 Proxy Statement
	2-13 Delegation of responsibility for managing impacts	Governance: Pages 8 – 9
	2-14 Role of the highest governance body in sustainability reporting	Governance: Pages 8 – 9
	2-15 Conflicts of interest	2024 Proxy Statement See also our Governance Guidelines published on our website
	2-16 Communication of critical concerns	Governance at Fiserv: Page 8
	2-17 Collective knowledge of the highest governance body	2024 Proxy Statement See also our Governance Guidelines published on our website
	2-18 Evaluation of the performance of the highest governance body	See our Governance Guidelines published on our website
	2-19 Remuneration policies	2024 Proxy Statement
	2-20 Process to determine remuneration	2024 Proxy Statement
	2-21 Annual total compensation ratio	2024 Proxy Statement
	2-22 Statement on sustainable development strategy	Message from Leadership: Pages 3 – 4

GRI Standard	Disclosure	Location/Reference
	2-23 Policy commitments	Code of Conduct and Business Ethics: Page 27 Key Policies: Page 37
	2-24 Embedding policy commitments	Code of Conduct and Business Ethics: Page 27
	2-25 Processes to remediate negative impacts	Code of Conduct and Business Ethics: Page 27
	2-26 Mechanisms for seeking advice and raising concerns	Fiserv Code of Conduct and Business Ethics Empower People: Page 11
	2-27 Compliance with laws and regulations	2024 10-K
	2-28 Membership associations	Fiserv maintains memberships in organizations such as: Business Roundtable Chief Executives for Corporate Purpose® Boston College Center for Corporate Citizenship The Executive Leadership Council
	2-29 Approach to stakeholder engagement	Stakeholder Engagement Process: Page 6
	2-30 Collective bargaining agreements	We do not have collective bargaining agreements in our U.S. operations but do have agreements in our regions
GRI 3: Material Topics 2021	3-1 Process to determine material topics	About this Report: Page 6
	3-2 List of material topics	This report and GRI content index contain the topics relevant to our CSR program
	3-3 Management of material topics	About this Report: Page 6 Stakeholder Engagement Process: Page 6 Key Policies: Page 37

GRI Standard	Disclosure	Location/Reference
GRI 200: Economic Topics		
GRI 201: Economic Performance (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		2024 10-K
201-1	Direct economic value generated and distributed	About Fiserv: Page 5 Community Engagement and Investment Page See also our 2024 10-K
GRI 203: Indirect Economic Impact (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Advance Communities and Society: Page 19
203-2	Significant indirect economic impacts	Supporting Access to Financial Products and Services: Pages 20 – 21 Community Engagement, Support and Philanthropy: Pages 21 – 23
GRI 205: Anti-Corruption (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Fiserv Code of Conduct and Business Ethics
205-1	Operations assessed for risks related to corruption	Anti-Bribery and Anti-Corruption: Page 28
205-2	Communication and training about anti-corruption policies and procedures	Empower People: Page 11
205-3	Confirmed incidents of corruption and actions taken	Any material proceedings would be disclosed in our annual filings with the SEC.
GRI 206: Anti-Competitive Behavior		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Fiserv Code of Conduct and Business Ethics Antitrust and Competition: Page 28
206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practices	Any material proceedings would be disclosed in our annual filings with the SEC.

GRI 207: Tax (2019)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Taxes: Page 29
207-1	Approach to tax	Taxes: Page 29
207-2	Tax governance, control and risk management	2024 10-K We publish our U.K. Tax Strategy on our website
207-3	Stakeholder engagement and management of concerns related to tax	Taxes: Page 29

GRI Standard	Disclosure	Location/Reference
GRI 300: Environmental Topics		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Invest in Sustainable Systems: Page 30 Governance: Pages 8 – 9
GRI 302: ENERGY (2016)		
302-1	Energy consumption within the organization	Data Tables: Page 36
GRI 305: EMISSIONS (2016)		
305-1	Direct (Scope 1) GHG emissions	Data Tables: Page 36
305-2	Energy indirect (Scope 2) GHG emissions	Data Tables: Page 36
305-3	Other indirect (Scope 3) GHG emissions	Data Tables: Page 36
305-5	Reduction of GHG emissions	Data Tables: Page 36
GRI 306: WASTE (2020)		
306-1	Waste generation and significant waste-related impacts	Waste Management: Page 32
306-2	Management of significant waste-related impacts	Waste Management: Page 32
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT (2016)		
308-1	New suppliers that were screened using environmental criteria	Vendor Engagement: Page 32

GRI Standard	Disclosure	Location/Reference
GRI 400: SOCIAL TOPICS		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Empower People: Page 11
GRI 401: EMPLOYMENT (2016)		
401-1	New Employee hires and employee turnover	Data Tables: Pages 35 – 36
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Notable Benefit Offerings: Page 18
401-3	Parental Leave	Notable Benefit Offerings: Page 18
GRI 403: OCCUPATIONAL HEALTH AND SAFETY (2018)		
403-1	Occupational health and safety management system	Workplace Safety and Accommodations: Page 15
403-2	Hazard identification, risk assessment and incident investigation	Workplace Safety and Accommodations: Page 15
403-6	Promotion of worker health	Benefits, Well-Being and Compensation: Pages 17 – 18
GRI 404: TRAINING AND EDUCATION (2016)		
404-2	Programs for upgrading employee skills and transition assistance programs	Career and Talent Development: Pages 14 – 15
404-3	Percentage of employees receiving regular performance and career development reviews	Career and Talent Development: Pages 14 – 15
GRI 406: NON-DISCRIMINATION (2016)		
406-1	Incidents of discrimination and corrective action taken	Human Rights: Page 27
GRI 413: LOCAL COMMUNITIES (2016)		
413-1	Operations with local community engagement, impact assessments and development programs	Community Engagement, Support and Philanthropy: Pages 21 – 23
GRI 415: PUBLIC POLICY (2016)		
415-1	Political contributions	Lobbying and Political Expenditures: Page 29
GRI 418: CUSTOMER PRIVACY (2016)		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	We do not publicly report on this but our approach to Data Privacy can be found on page

TCFD Table

TCFD Standard	Description	Reference
Governance		
Governance A – Describe the board's oversight of climate-related risks and opportunities	In describing the board's oversight of climate-related issues, companies should consider including a discussion of the following:	
	Processes and frequency by which the board and/or board committees are informed about climate-related issues	Page 8
	Whether the board and/or board committees consider climate-related issues when reviewing and guiding strategy, major plans of action, risk management policies annual budgets and business plans as well as setting the company's performance objectives, monitoring implementation and performance and overseeing major capital expenditures, acquisitions and divestitures	Page 9
	How the board monitors and oversees progress against goals and targets for addressing climate-related issues	Pages 8 – 9
Governance B – Describe management's role in assessing and managing climate-related risks and opportunities	In describing management's role related to the assessment and management of climate-related issues, companies should consider including the following information:	
	Whether the company has assigned climate-related responsibilities to management-level positions or committees; and, if so, whether such management positions or committees report to the board or a committee of the board and whether those responsibilities include assessing and/or managing climate-related issues	Pages 8 – 9
	A description of the associated organizational structure(s)	Pages 8 – 9
	Processes by which management is informed about climate-related issues	Pages 8 – 9
	How management (through specific positions and/or management committees) monitors climate-related issues	Pages 8 – 9

Strategy		
Strategy A – Describe the climate-related risks and opportunities the organization has identified over the short, medium and long term	Companies should provide the following information:	
	Describe what is considered the relevant short-, medium- and long-term time horizons, taking into consideration the useful life of the company's assets or infrastructure and the fact that climate-related issues often manifest themselves over the medium and longer terms	Page 10
	Describe the specific climate-related issues potentially arising in each time horizon (short, medium and long term) that could have a material financial impact on the company	Page 33
	Describe the process(es) used to determine which risks and opportunities could have a material financial impact on the company	Fiserv does not currently have a specific methodology for assessing financial impact of climate-related risks and opportunities
	Companies should consider providing a description of their risks and opportunities by sector and/or geography, as appropriate	Page 33
Strategy B – Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy and financial planning	Building on recommended disclosure (a), companies should discuss how identified climate-related issues have affected their businesses, strategy and financial planning	
	Companies should consider including the impact on their business, strategy and financial planning in the following: products and services, supply chain and/or value chain, adaptation and mitigation activities, investment in research and development, operations, acquisitions or divestments and access to capital	Pages 32 – 33
	Companies should describe how climate-related issues serve as an input to the financial planning process, the time period(s) used and how these risks and opportunities are prioritized	At this time, climate-related issues are not a direct input to the financial planning process
	Companies should describe the impact of climate-related issues on their financial performance and financial position	
	Companies that have made GHG emissions reduction commitments, operate in jurisdictions that have made such commitments or have agreed to meet investor expectations regarding GHG emissions reductions should describe their plans for transitioning to a low-carbon economy, which could include GHG emissions targets and specific activities intended to reduce GHG emissions in their operations and value chain or to otherwise support the transition	Pages 30 – 33

Strategy C – Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	Companies should describe how resilient their strategies are to climate-related risks and opportunities, taking into consideration a transition to a low-carbon economy consistent with at 2°C or lower scenario and, where relevant to the company, scenarios consistent with increased physical climate-related risks	At this time, we do not conduct climate-related scenario analysis
Risk Management		
Risk Management A – Describe the organization's processes for identifying and assessing climate-related risks	Companies should describe their risk management processes for identifying and assessing climate-related risks.	Pages 10 and 33
	Companies should describe whether they consider existing and emerging regulatory requirements related to climate change as well as other relevant factors considered	Page 33
	Companies should also consider disclosing the following → Process for assessing the potential size and scope of identified climate-related risks → Definitions of risk terminology used or references to existing risk classification frameworks used	Pages 10 and 33
Risk Management B – Describe the organization's process for managing climate-related risks	Companies should describe their processes for managing climate-related risks, including how they make decisions to mitigate, transfer, accept or control those risks. In addition, companies should describe their processes for prioritizing climate-related risks, including how materiality determinations are made within their company	Pages 10 and 33
Risk Management C – Describe how processes for identifying, assessing and managing climate-related risks are integrated into the organization's overall risk management	Companies should describe how their processes for identifying, assessing and managing climate-related risks are integrated into their overall risk management	Pages 10 and 33

Metrics and Targets		
Metrics and Targets A – Disclose the metrics used by the organization to assess climate-related risk and opportunities in line with its strategy and risk management process	Companies should provide the key metrics used to measure and manage climate-related risk and opportunities. Companies should consider including metrics on climate-related risks associated with water, energy, land use and waste management where relevant and applicable	Pages 31 – 32
	Where climate-related issues are material, companies should consider describing whether and how related performance metrics are incorporated into remuneration policies	Climate-related performance metrics are not incorporated into remuneration policies
	Where relevant, companies should provide their internal carbon prices as well as climate-related opportunity metrics such as revenue from products and services designed for a low-carbon economy.	Fiserv has not set an internal carbon price
	Metrics should be provided for historical periods to allow for trend analysis. Where appropriate, companies should consider providing forward-looking metrics for the cross-industry, climate-related metric categories, consistent with their business or strategic planning time horizons. In addition, where not apparent, organizations should provide a description of the methodologies used to calculate or estimate climate related metrics	Page 36
Metrics and Targets B – Disclose Scope 1, Scope 2 and if appropriate, Scope 3 greenhouse gas (GHG) emissions and the related risk	Companies should provide their scope 1 and scope 2 GHG emissions independent of a materiality assessment and if appropriate, scope 3 GHG emissions and the related risks. All companies should consider disclosing scope 3 GHG emissions	Page 36
	GHG emissions should be calculated in line with the GHG protocol methodology to allow for aggregation and comparability across companies and jurisdictions. As appropriate, organizations should consider providing related, generally accepted industry-specific GHG efficiency rations	Page 36
	GHG emissions and associated metrics should be provided for historical periods to allow for trend analysis. In addition, where not apparent, companies should provide a description of the methodologies used to calculate or estimate the metrics.	Page 36

Metrics and Targets C – Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Organizations should describe their key climate-related targets, such as those related to GHG emissions, water usage, energy usage and so on, consistent with the cross-industry, climate-related metric categories, where relevant and in line with anticipated regulatory requirements or market constraints or other goals. Other goals may include efficiency or financial goals, financial loss tolerances, avoided GHG emissions through the entire product life cycle or net revenue goals for products and services designed for a low-carbon economy	Pages 31 – 32
	In describing their targets, organizations should consider including the following: → Whether the target is absolute or intensity based → Time frames over which the target applies → Base year from which progress is measured → Key performance indicators used to assess progress against targets Organizations disclosing medium-term or long-term targets should also disclose associated interim targets in aggregate or by business line, where available. Where not apparent, organizations should provide a description of the methodologies used to calculate targets and measures	Page 31

California AB 1305 Compliance Statement

AB 1305 Claims	Disclosure
In our 2023 CSR Report, we set out a near-term objective of reducing our scope 1 and scope 2 emissions by 50% from our 2019 baseline by 2030.	→ Fiserv has reviewed our goals internally and with an external party to assess feasibility of achieving our GHG emissions reduction → Our goals do not currently align with net-zero, science-based targets or other similar frameworks → We provide annual disclosures of our GHG emissions data through CDP and our CSR Report. We provide annual updates on progress through these mechanisms. Current and historical measurements of our emissions and progress can be found on pages 31 and 36 → As part of our emissions calculation process, we work with a third party to collect, gather and calculate our GHG inventory in alignment with the GHG Protocol. At this time, the data, statistics and metrics are unaudited estimates and may be based on assumptions believed to be reasonable at the time of preparation but may be subject to revision. This data has not been externally assured or verified by an independent third party
Scope 1 and scope 2 GHG Emissions from 2019-2023	→ As part of our emissions calculation process, we work with a third party to collect, gather and calculate our GHG inventory in alignment with the GHG Protocol. At this time, we do not receive external assurance or verification on this information from an independent third party → Our GHG inventory has not been externally assured or verified by an independent third party → An overview of our GHG strategy and considerations can be found on pages 30 – 33 of this Report → We provide annual disclosures of our GHG emissions data through CDP and our CSR Report. We provide annual updates on progress through these mechanisms. Outside of our disclosures to CDP, we do not currently report or align to SBTi or other similar frameworks or organizations
Our scope 1 and scope 2 GHG emissions in our most recent year was 122,180 MT CO2e – a more than 20% reduction from the 2019 baseline	

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