

## **Fiserv Modern Slavery Statement for Financial Year 2020**

## Overview

Australia and the United Kingdom each have enacted legislation that requires certain commercial organisations carrying on business within those respective countries and attaining certain minimum revenue amounts to publish an annual statement describing the steps they have taken during the preceding financial year to ensure that “Modern Slavery” is not taking place in their businesses or in any of their supply chains. This statement is intended to address those requirements on behalf of any subsidiaries or affiliates of Fiserv, Inc. (together “**Fiserv**”) that are covered by these legislative acts. “**Modern Slavery**” in this statement is defined to include both the definition provided under the United Kingdom (“**UK**”) Modern Slavery Act 2015 (“the **UK Act**”) and the Modern Slavery Act 2018 (Cth), Australia (“the **Australian Act**”), including slavery and human trafficking.

Fiserv recognises that Modern Slavery is a significant global issue that is inextricably linked to corporate sustainability. Fiserv has a zero-tolerance approach towards Modern Slavery and all forms of discriminatory or exploitative behaviour and treatment, whether within our own business or in our supply chain.

## Our Organisation and Industry

Fiserv, Inc. is a leading global provider of payments and financial services technology solutions. We are publicly traded on the NASDAQ Global Select Market and part of the S&P 500 Index. Our filings with the United States Securities and Exchange Commission can be found at [www.sec.gov](http://www.sec.gov).

On July 29, 2019, Fiserv, Inc. acquired First Data Corporation (“First Data”), a global leader in commerce-enabling technology and solutions for merchants, financial institutions and card issuers. The merger increased Fiserv’s footprint as a global payments and financial technology provider by expanding the portfolio of services provided to financial institutions, corporate and merchant clients, and consumers.

We serve clients around the globe, including banks, credit unions, other financial institutions, corporate clients and merchants. 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; e-commerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale solution.

Our operations are principally located in the United States. However, we operate in over 30 other countries directly or through subsidiaries. Certain Fiserv subsidiaries, identified below, operate in the UK or Australia, and may, from year to year, depending on annual revenue, be within scope of either the Australian Act or the UK Act.

## Risk Assessment

Fiserv has focused on a risk-based approach in assessing Modern Slavery due diligence, which involves assessing each area to understand where Modern Slavery risk factors exist or if there is a reasonably foreseeable risk of Modern Slavery practices. Currently Fiserv assesses our overall risk profile in relation to our operations and supply chains by referencing several factors such as:

- High risk industries
- High risk countries
- High risk business models such as outsourcing work to third parties or contingent workers

These areas may present higher Modern Slavery risks to our operations and supply chain.

## Code of Conduct

Fiserv is committed to conducting its business in an ethical manner. Our Code of Conduct and Business Ethics (“**Code**”) supports our aspiration and purpose and underscores the Fiserv Values. A copy of the Code can be accessed at: [investors.fiserv.com/corporate-governance](https://investors.fiserv.com/corporate-governance).

Fiserv requires all of its associates to take annual training on the Code and to certify that they have read the Code and understand their responsibilities. Compliance with this requirement is tracked by the company.

The Code provides that we follow its letter and spirit, including the 10 principles of the United Nations Global Compact. It also sets forth certain expectations for our associates, including that associates have responsibilities in the areas of human rights, labor, environment and anti-corruption. Specifically, the Code provides that associates must:

### Human Rights

- Support and respect the protection of internationally proclaimed human rights
- Never be complicit in human rights abuses, including slavery, torture, or human trafficking

### Labor

- Respect diversity
- Stand up against forced and compulsory labor
- Stand up against child labor
- Eliminate workplace discrimination

In addition, associates are expected to:

- Respect all associates
- Honour diversity and inclusion
- Refuse to work with human rights abusers
- Not be silent if they witness corruption or human rights or labour abuses by a colleague or a supplier
- Not forget that human rights are, and must always be, a priority
- Design, deliver and support our products and services in a manner that continuously complies with applicable laws and regulations

In addition to reading and acknowledging the Code, at hire, and periodically during the employment relationship, every Fiserv associate undergoes a criminal background check consistent with local law. The leadership of each of the Fiserv entities named below has also been given a specific briefing on the appropriate act, as well as this statement.

## **Additional Policies and Procedures**

Fiserv maintains and enforces additional policies that further strengthen its commitment to the prevention of Modern Slavery, including the following:

### **Anti-Harassment**

Fiserv strives to create an environment of mutual respect that is free from harassment of any kind. Fiserv strictly prohibits harassment in the workplace and complies with all country and local laws prohibiting harassment.

### **Anti-Discrimination**

Fiserv is committed to equal opportunity and fair treatment of all associates and prohibits discrimination or unfair treatment based on any characteristic protected by law.

### **Foreign Corrupt Practices Act and Anti-Bribery Policy**

Fiserv has zero tolerance for bribery and corruption and prohibits bribery and other corrupt conduct in any form. Fiserv complies with laws that prohibit bribery and other forms of corrupt conduct, including the U.S. Foreign Corrupt Practices Act, UK Bribery Act, and other applicable anti-bribery and anti-corruption laws around the world.

### **Anti-Money Laundering and Counter Terrorist Financing Policy**

Fiserv is committed to compliance with applicable laws and regulations relating to combating money laundering and terrorist financing activities and has adopted a Global Anti-Money Laundering and Counter-Terrorist Financing Policy and program.

### **Compliance with Employment Regulations**

Fiserv complies with local employment laws and regulations, including requirements governing working hours and rest days, meals and breaks, living/minimum wages, overtime, wage payments, and payments upon separation of employment.

### **Commitment to Associate Health and Welfare**

Our approach to wellness focuses on more than physical health. The benefits and programs provided by Fiserv support associates' total well-being, including physical, financial, emotional and social well-being.

## **Our Vendors**

Fiserv has relationships with vendors around the world which deliver a wide variety of products and services to Fiserv. Many of these vendors have substantial and diverse supply chains of their own.



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 our vendors.

All vendors are required to go through a risk assessment process prior to engagement. The assessment seeks to identify operational risks, which risks are registered, and resolved or managed and monitored.

The program includes due diligence related to Modern Slavery. 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 issues are tracked to remediation. We continuously review our due diligence practices to ensure that they meet current standards.

Fiserv generally requires all vendors to contractually agree to comply with all laws relating to Modern Slavery, to affirmatively agree to not engage in Modern Slavery, and to conduct due diligence of its own supply chain to ensure that its suppliers are not engaging in behaviour that would support Modern Slavery.

## Reporting

Our Code requires anyone covered by the Code who becomes aware of a potential violation of the Code to immediately report it. Failure to report a potential or suspected violation through one of the approved channels is a violation of the Code itself. Fiserv associates may report violations through the Fiserv Alertline (a telephone number that is manned 24 hours a day, 7 days a week), by sending an email to the Chief Ethics and Compliance Officer, or by talking to a manager or Human Resources representative. All potential Code violations are investigated and tracked to resolution.

## Consultation Process and Approval

This statement was prepared by teams representing all of the entities covered by this statement and was approved by the boards of the relevant entities carrying on business in the UK and Australia as detailed below, and signed by a director of each of these entities effective June 30, 2021 for the fiscal year ending December 31, 2020.

UK Entities	
Fiserv UK Holding Limited	Signed by Gregory Piel, Director
Fiserv Worldwide Holdings Limited	Signed by Gregory Piel, Director
CheckFree Solutions Limited	Signed by Gregory Piel, Director
Fiserv (Europe) Limited	Signed by Gregory Piel, Director
Fiserv UK Limited	Signed by Tom Hunter, Director
Monitise Limited	Signed by Tom Hunter, Director
Monitise Group Limited	Signed by Tom Hunter, Director
Monitise Europe Limited	Signed by Tom Hunter, Director

Fiserv Financial Service Technologies Limited	Signed by Richard Waller, Director
Dovetail Systems Limited	Signed by Richard Waller, Director
FDR Limited, LLC	Signed by Gregory Piel, Director
FDR U.K. Limited	Signed by Gregory Piel, Director
First Data Europe Limited	Signed by Tom Hunter, Director
First Data Merchant Services LLC (UK Branch)	Signed by Greg Piel, Director
First Data UK Holdings Limited	Signed by Greg Piel, Director

#### Australian Entities

Fiserv Solutions of Australia Pty Ltd	Signed by Andrew Fox, Director
Fiserv New Zealand Holdings	Signed by Rajan Verma, Director
Fiserv New Zealand Limited	Signed by Rajan Verma, Director
Fiserv Australia Pty Ltd	Signed by Andrew Fox, Director
First Data Corporation Australia (Holdings) Pty Lt	Signed by Andrew Fox, Director
First Data Network Australia Limited	Signed by Andrew Fox, Director
First Data Resources Investments Pty Ltd	Signed by Andrew Fox, Director
First Data Resources Australia Ltd	Signed by Andrew Fox, Director
First Data Merchant Solutions Australia Pty Ltd	Signed by Andrew Fox, Director

## About Fiserv

Fiserv is driving innovation in Payments, Processing Services, Risk and Compliance, Customer and Channel Management and Insights and Optimising.

Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

Visit [www.fiserv.com](https://www.fiserv.com) to learn more.

