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## **Fiserv Modern Slavery Statement for Financial Year 2023**

## Overview

Canada, Australia and the United Kingdom each have enacted legislation that requires certain commercial organisations carrying on business or producing, selling, distributing, or importing goods (or controls an entity that does) 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 the 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 Fighting Against Forced Labour and Child Labour in Supply Chains Act (2023) (“**Canadian Act**”); United Kingdom (“**UK**”) Modern Slavery Act 2015 (“the **UK Act**”) and 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 New York Stock Exchange and a member 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).

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 and business management platform.

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

## Our Vendors

*Fiserv operates globally offering a broad range of products and services, as such Fiserv has relationships with vendors around the world delivering a wide variety of products and services. Fiserv supply chains primarily are focused on:*

Supplier Type	Examples
Hardware	Point of Sale, Computer Systems
Software	Licensed Software, SaaS
Professional Services	IT Outsourcing, Facilities Services, Development

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 industry best practices.

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 behavior that would support Modern Slavery.

## Risk Assessment

Fiserv is committed to never be complicit in human rights abuses, as part of that commitment Fiserv maintains robust risk assessment practices to identify modern slavery concerns.

Fiserv has a risk-based approach in assessing relevant risks to our business areas, product families and business processes. Currently Fiserv assesses our overall risk profile in relation to our operations and supply chains by referencing several factors including:

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

Based on the above risk factors Fiserv has identified the following areas of heightened potential exposure to modern slavery risks:

- Fiserv's purchase of point of sale hardware from suppliers, it is understood hardware suppliers are recognized as being a higher risk for modern slavery due to the locations where manufacturing is undertaken.
- Fiserv engagement of outsourcing companies, for example in the use of facilities services. Fiserv understands these industries and, in particular, the roles being undertaken by contracted staff are at a higher risk of exploitation.

These areas may present higher Modern Slavery risks to our operations and supply chain. To the extent Modern Slavery risk factors exist, or if there is a reasonably foreseeable risk of Modern Slavery practices, it would be considered in our risk assessment activities.

Fiserv monitors Modern Slavery risk exposure through the number of identified concerns of modern slavery and completion of the code of conduct.

## Code of Conduct

Fiserv is committed to conducting its business in an ethical manner. Our Code of Conduct & Business Ethics (“**Code**”) serves as the foundation for ethical behavior across our company and governs our associates, representatives, and affiliates of Fiserv. A copy of the Code can be accessed at: [Fiserv Governance Documents](#).

Fiserv requires that all associates complete annual training on the Code and 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 sets forth our associates’ duty to meet responsibilities in the areas of human rights, labour, 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

### Labour

- Respect diversity
- Stand up against forced and compulsory labour
- Stand up against child labour
- 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:

### **Global Anti-Harassment Policy**

Fiserv is committed to providing a work environment in which all associates are treated with respect and dignity and is free from harassment, discrimination, and retaliation. Fiserv strictly prohibits all forms of workplace harassment by any person in the workplace and includes workers, applicants, the management team, and members of the public.

### **Global Anti-Bribery and Anti-Corruption Policy**

Fiserv is committed to promoting high standards of ethical business conduct and compliance with all applicable laws, rules, and regulations. As part of this commitment, Fiserv complies with the U.S. Foreign Corrupt Practices Act of 1977, the U.K. Bribery Act of 2010, and other applicable anti-bribery laws, and local laws. Fiserv has zero tolerance for bribery and corruption.

### **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 all 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 much more than physical health. The benefits and programs provided by Fiserv support associates' total well-being, which includes physical, financial, emotional and social well-being.

## Reporting

Associates are responsible for supporting our Code, our policies, our procedures, and our compliance with the law, by reporting alleged violations of such immediately. Fiserv associates can report alleged violations through the Fiserv Alertline (available 24 hours a day, 7 days a week), by sending an email to the Ethics Office ([ethics&compliance@fiserv.com](mailto:ethics&compliance@fiserv.com)), or by talking to a manager or Human Resources representative. All potential violations are investigated and tracked to resolution. Failure to report a potential or suspected violation through one of the approved channels is a violation of the Code itself.

## Monitoring Controls

The relevant Fiserv Canada, Fiserv UK and Fiserv Australia entities will jointly conduct a periodic review of the Modern Slavery risk to their entities and assess the effectiveness of the controls designed to manage this risk. The assessment will include a review of:

- Changes in the business that may impact the Modern Slavery risk profile
- Modern Slavery training materials and associate awareness program
- Supplier Modern Slavery risk assessment process
- Modern Slavery policy and procedures

## Consultation Process and Approval

This statement was prepared by teams representing all of the entities covered by this statement. It was approved by the boards of the relevant entities conducting covered business in the UK, Canada and Australia as detailed below and is signed by a director of each entity effective May 31, 2024, for the fiscal year ending December 31, 2023.

UK Entities	
FDR Limited, LLC	Signed by Craig Gurney, Director
FDR U.K. Limited	Signed by Craig Gurney, Director
First Data Europe Limited	Signed by David Klein, Director
Australian Entities	
Fiserv Solutions of Australia Pty Ltd	Signed by Andrew Fox, Director
Fiserv New Zealand	Signed by Jude Farry, 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
Canadian Entities	
First Data Canada, Ltd.	Signed by Brian Green, Director



## About Fiserv

As a global provider of payments and financial technology, Fiserv solutions 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 and business management platform.

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

