

UK Modern Slavery Act Statement for Financial Year 2019

The UK Modern Slavery Act (“the Act”) requires certain commercial organizations carrying on business in the United Kingdom to publish an annual statement setting out the steps they have taken during the preceding financial year to ensure that slavery and human trafficking are not taking place in their businesses or in any of their supply chains. This statement is intended to address that requirement on behalf of any subsidiaries or affiliates of Fiserv, Inc. (together “Fiserv”) that are covered by the Act.

What is modern slavery?

“Modern slavery” is a term used in the Act to refer to a crime that includes: (1) “slavery, servitude and forced or compulsory labour,” and (2) “human trafficking.” The offenses are set out in section 1 and section 2 of the Act, which can be found at:

<http://www.legislation.gov.uk/ukpga/2015/30/section/1/enacted>

<http://www.legislation.gov.uk/ukpga/2015/30/section/2/enacted>

A person commits the offense of “slavery, servitude and forced or compulsory labour” if: “(a) the person holds another person in slavery or servitude and the circumstances are such that the person knows or ought to know that the other person is held in slavery or servitude, or (b) the person requires another person to perform forced or compulsory labour and the circumstances are such that the person knows or ought to know that the other person is being required to perform forced or compulsory labour.”

A person commits the offence of “human trafficking” if the person “arranges or facilitates the travel of another person (“V”) with a view to V being exploited. It is irrelevant whether V consents to the travel (whether V is an adult or a child). A person may in particular arrange or facilitate V’s travel by recruiting V, transporting or transferring V, harbouring or receiving V, or transferring or exchanging control over V.”

Our organization and industry

Fiserv, Inc. is a global leader in payments and financial technology. 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.

On July 29, 2019, Fiserv, Inc. merged with First Data Corporation (“First Data”), a global leader in commerce-enabling technology and solutions for merchants, financial institutions and card issuers, by acquiring 100% of the First Data stock that was issued and outstanding on that date. The merger increased the Company’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.

Together we serve thousands of clients worldwide, including banks, credit unions, investment management firms, leasing and finance companies, billers, retailers, 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, and may, from year to year, depending on annual revenue, be within scope for the Act.

Our associates and our Code

Fiserv has managed its business for more than 30 years to deliver superior value to our clients through leading technology, targeted innovation and excellence in everything we do. Integral to our success has been the commitment of our associates to conduct business in an ethical manner. At hire, and periodically during the employment relationship, every Fiserv associate undergoes a criminal background check consistent with local law.

Further augmenting our commitment to excellence and integrity, each year we require all of our associates review and acknowledge their commitment to and abide by Fiserv's Code of Conduct & Business Ethics ("Code"). Our Code supports our aspiration and purpose, and underscores the Fiserv Values.

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, 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 (examples include slavery, torture, human trafficking)

Labor

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

In addition, Fiserv associates are expected:

- To respect all associates
- To honor diversity and inclusion
- To refuse to work with human rights abusers
- To not be silent if they witness corruption or human rights/labor abuses by a colleague or a supplier
- To not forget that human rights are, and must always be, a priority
- To design, deliver and support our products and services in a manner that continuously complies with applicable laws and regulations

A copy of the Code can be accessed at: <https://investors.fiserv.com/corporate-governance>.

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 alert line (a telephone number that is manned 24 hours a day, 7 days a week), by sending an email to the Chief Ethics & Compliance Officer, or by talking to a manager or Human Resources representative.

Training

Fiserv requires all associates of all Fiserv affiliates worldwide to take annual training on the Code. In addition, each associate is required to certify that they have read the Code and understand their responsibilities. Completion of the training and certifications is tracked by the company. Leadership of each of the Fiserv UK entities named below has also been given a specific briefing on the Act.

Our suppliers and third-party service providers

Fiserv has relationships with suppliers and third-party service providers spanning the globe, delivering a wide variety of services and goods. Many of these third-party service providers have substantial and diverse supply chains of their own.

Fiserv's Third-Party Risk Management Program sets forth the guiding principles, standards and associated governance structures for effectively identifying, assessing, monitoring, and mitigating risks associated with the use of third-party service providers. We are committed to act ethically and with integrity in our business dealings. Our Third-Party Risk Management Program includes due diligence reviews of third-party service provider policies relating to slavery and human trafficking. We expect our third-party service providers to adhere to the same high standards we set for our organization.

Approval

This statement has been approved by the board of directors (or equivalent management body) of each of the entities named below and signed by a director (or equivalent) of each of these entities effective June 30, 2020, for the fiscal year ending December 31, 2019.

Fiserv UK Holding Limited
Fiserv Worldwide Holdings Limited
CheckFree Solutions Limited
Fiserv (Europe) Limited
Fiserv UK Limited
Monitise Limited

signed by Gregory Piel, Director
signed by Gregory Piel, Director
signed by Gregory Piel, Director
signed by Gregory Piel, Director
signed by Richard Waller, Director
signed by Richard Waller, Director

Monitise Group Limited	signed by Richard Waller, Director
Monitise International Limited	signed by Richard Waller, Director
Monitise Europe Limited	signed by Richard Waller, Director
Fiserv Financial Service Technologies Limited	signed by Richard Waller, Director
Dovetail Systems Limited	signed by Richard Waller, Director
FDR Limited	signed by Gregory Piel, Director
FDR U.K. Limited	signed by Gregory Piel, Director
First Data Europe Limited	signed by Gert Vido, Director
BofA Merrill Lynch Merchant Services (Europe) Limited	signed by Natalie Willems-Rosman, Director
First Data Merchant Services LLC (UK Branch)	signed by Gregory Piel, Authorized Signer
FDR Delaware Holdings Limited	signed by Gregory Piel, Director
First Data UK Holdings Limited	signed by Gregory Piel, Director
Gift Solutions LLC	signed by Gregory Piel, Authorized Signer