

Start Date: 14 March 2026

UK BCR Summary (Binding Corporate Rules for Controllers)

Fiserv Inc. has approved binding corporate rules for controllers (“EU BCR-C”), which are an internationally recognized standard providing adequate protection of personal data in multinational companies. The EU BCR-C were reviewed and approved by data protection authorities across Europe with the lead authority being in Ireland.

A copy of Fiserv’s EU BCR-C is available at: [Binding Corporate Rules](#)

Fiserv has appointed FDR Limited LLC, with its address at Janus House Endeavour Drive, Basildon, SS14 3WF, England as its Lead UK BCR Member and has entered into the UK BCR Addendum to the approved EU BCR-C. The UK BCR Addendum is a formal legal mechanism which extends the scope of the EU BCR-C to include transfers of personal data from the UK. Together, the EU BCR-C and the UK BCR Addendum form Fiserv’s UK BCR (“UK BCR-C”). Further information about the UK BCR Addendum process is available on the UK Information Commissioner’s Office (“ICO”) website at (A) UK BCR Addendum | ICO.

The purpose of this UK BCR-C summary is to provide information to individuals whose personal data is transferred under the UK BCR-C so that they know how their information is processed, what rights they have under the UK BCR-C and how to enforce them.

<p>Contact Details for queries from individuals and Third Party Exporters about Fiserv’s UK BCR-C</p>	<p>For all queries about Fiserv’s UK BCR-C, EU BCR-C or about Fiserv Privacy matters generally, you can contact Fiserv’s Data Protection Office (who will either deal with the matter or forward it to the appropriate person at Fiserv) using the following details:</p> <p>Email: dpo@fiserv.com</p> <p>Address: Data Protection Officer, FDR Limited, LLC (which is the Lead UK BCR Member), Janus House, Endeavour Drive, Basildon, Essex SS14 3WF</p> <p>Tel: +44 (0)1268 820532</p> <p>Fiserv is a global company which provides technology solutions and associated professional support and maintenance services to its clients. Fiserv has nominated FDR Limited, LLC as the Lead UK BCR Member to whom it delegates data protection responsibilities for the purposes of its UK BCR-Cs. These responsibilities include accepting liability for breaches of these UK BCRs by Fiserv entities outside of the UK and taking any action necessary to remedy such breaches.</p>
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<p>Description of data transfers covered by Fiserv's UK BCR-C</p>	<p>The data transfers covered by Fiserv's UK BCR-C with respect to personal data that is subject to UK data protection law ("UK personal data") are the same as the transfers described in Schedule 1, Annex E of Fiserv's EU BCR-Cs.</p> <p>In summary:</p> <ul style="list-style-type: none"> • The UK BCR-Cs apply to all Fiserv companies that have entered into the UK BCR Addendum and agreed to be bound by the UK BCR-Cs. A list of these entities ("List of Members") is available here or from the Data Protection Office. All Fiserv entities can be contacted by email at dpo@fiserv.com. <p>The UK BCR-Cs only apply to activities where Fiserv is a controller and where there is a transfer of UK personal data by one Fiserv entity to another Fiserv entity located outside of the UK in a country that is not recognised an Adequate Country. An Adequate Country means a third country, or:</p> <ul style="list-style-type: none"> • a territory; • one or more sectors or organisations within a third country; • an international organisation; <p>which the Secretary of State has specified by regulations provides an adequate level of protection of personal data in accordance with Section 17A of the Data Protection Act 2018. Currently this list includes Andorra, Argentina, Canada, EEA countries, Gibraltar, Isle of Man, Japan, Jersey, Faroe Islands, Guernsey, New Zealand, Israel, South Korea, US entities that are certified to the UK-US Extension to the EU-US Data Privacy Framework and Uruguay.</p> <ul style="list-style-type: none"> • Fiserv transfers UK personal data about the following types of data subject: its customers, consumers, merchants, personnel, visitors and suppliers. • Fiserv transfers the following categories of UK personal data: <ul style="list-style-type: none"> ○ Employment Data – This includes information relating to a person's current, past or prospective employment history and performance evaluations), educational background, qualifications, references, training data, grievances, salary data,
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	<p>benefits information, absence data, background check, survey responses, time and attendance, equal opportunities, monitoring information, dependent and beneficiary information;</p> <ul style="list-style-type: none"> ○ Commercial Data – This includes account information, customer correspondence (e.g. requesting support or information), marketing preferences, transactions, spending and spending patterns, merchant data (for merchants who are individuals), products or services purchased, obtained or considered, or other purchasing and consuming histories or tendencies; ○ Other categories of Personal Data defined in Schedule 1, Annex E of the EU BCRs ; and ○ Anonymised/Aggregated Data – Fiserv may also process Personal Data obtained from a Data Subject which has been aggregated to a point where the individual is no longer able to be identified within the dataset. <ul style="list-style-type: none"> ● Fiserv transfers UK personal data in connection with the following purposes: <ul style="list-style-type: none"> ○ Merchant Acquiring and Transaction Processing Services; ○ Clover Services (Marketplace Merchant Solutions Limited, trading as Clover); ○ Issuing and Acquiring for Financial Institutions; ○ Human Resources; ○ Management Oversight; ○ Product Development; ○ Risk Assurance, Compliance, Legal and Audit; ○ Analytics; and ○ Vendor Procurement/Management. <p>The processing activities involve automated and manual processing necessary to provide the maintain, administer and provide the activities listed above</p>
List of countries where personal data is transferred to	<p>The countries where UK personal data is transferred under Fiserv’s UK BCR-Cs are listed in the List of Members although the main country is the US. A full list is set out below:</p>

<p>under Fiserv’s UK BCR</p>	<p>Argentina Australia Austria Bangladesh Belgium Brazil Canada Chile China Colombia Cyprus Egypt France Germany Hong Kong India Indonesia Ireland</p>	<p>Italy Luxembourg Malaysia Mexico Netherlands New Zealand Panama Philippines Poland Puerto Rica Singapore Slovakia South Africa Spain Sri Lanka UAE Uruguay US</p>
<p>The rights of individuals and whose personal data is transferred under the UK BCR-C, including third party beneficiary rights, and the means to exercise those rights</p>	<p>The rights of individuals are as described in the following sections of the EU-BCR-Cs, noting that the rights and exemptions related to data processing that apply to the UK BCRs are to be interpreted in accordance with UK data protection laws (such as the UK GDPR and the UK Data Protection Act 2018, each as may be amended, supplemented or superceded from time to time):</p> <ul style="list-style-type: none"> • Sections 11.20 -11.23 with headings: “We respect Data Subject rights as required by applicable Privacy Laws” and “We recognise a Data Subject’s right to object to direct marketing by Fiserv”. • Sections 9.6-9.9 with heading “Third Party Rights and Enforcement of these Controller Data Protection Standards” <p>Individuals can exercise their rights by contacting the Global Privacy Office using the following link or by contacting Fiserv’s Data Privacy Hotline (+1800-368-1000), or by contacting the Data Protection Officer or Local Privacy Officer (email: dpo@fiserv.com or post: Janus House, Endeavour Drive, Basildon, Essex, SS14 3WF, UK).</p> <p>Fiserv shall respond to such requests within the applicable time period under the UK GDPR, which will typically be one month following the receipt of the request (unless further information is required to identify the information or the processing activities to which a request relates or an exemption applies).</p>	

<p>How individuals and Third Party Exporters can complain to Fiserv Members</p>	<p>Details of how to complain to Fiserv about the BCR (including the UK BCR-C) are as set out in Section 9 of the EU BCR-Cs.</p> <p>Specifically in a UK context, in the event of a dispute, individuals may lodge a complaint about any unlawful or inappropriate processing of their personal data that is incompatible with the UK BCR-C with:</p> <ul style="list-style-type: none"> • Fiserv’s Data Privacy Hotline (+1800-368-1000), or by contacting the Data Protection Officer or Local Privacy Officer (email: dpo@fiserv.com or post: Janus House, Endeavour Drive, Basildon, Essex, SS14 3WF, UK). <p>A decision on any complaint made will be communicated to the individual or Third Party Exporter without undue delay and (in any event) within one month of the complaint being made, save that taking into account the complexity and number of complaints, a response may be extended by up to two further months, in which case Fiserv shall inform the individual accordingly.</p> <p>If the individual or Third Party Exporter are not satisfied by the decision, they have the right to lodge a complaint before the ICO and/or the courts of the UK (as set out below).</p>
<p>How data subjects or Third Party Exporter can complain to the UK ICO about Fiserv’s UK BCR-C</p>	<p>Individuals or Third Party Exporters have the right to make a complaint to the ICO about Fiserv’s UK BCR-C – for more information please see What to expect from the ICO when making a data protection complaint ICO</p> <p>Information Commissioner’s Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF</p> <p>Telephone: 0303 123 1113 (Normal opening hours are Monday to Friday between 9am and 5pm)</p>

<p>How data subjects and Third Party Exporters can bring a claim in the UK courts against Fiserv for redress, and where appropriate, compensation for a breach of the UK BCR Addendum</p>	<p>The individual court systems provide guidance on how to bring a claim in England and Wales, Scotland and Northern Ireland.</p> <p>Citizens Advice provide information on taking legal action in England and Wales, Scotland and Northern Ireland.</p> <p>Finally you can find further information at:</p> <ul style="list-style-type: none">• www.justice.gov.uk (England and Wales)• https://www.scotcourts.gov.uk/home (Scotland)• www.courtsni.gov.uk (Northern Ireland) <p>The courts of England and Wales, Scotland and Northern Ireland all have non-exclusive jurisdiction over any claim in connection with this UK BCR Addendum (including non-contractual claims).</p> <p>Individuals, Third Party Exporters and the ICO may bring a claim against any BCR Member in connection with this UK BCR Addendum (including non-contractual claims) in any court in any country with jurisdiction to hear the claim.</p> <p>The Lead UK BCR Member will be responsible for and will take any action necessary to remedy any breach by any Non-UK BCR Member. This will include any sanction imposed or other remedy available under applicable privacy laws including compensation.</p> <p>Proceedings in such circumstances can be served on the branch entity of FDR limited LLR In the UK at the UK address: Janus House, Endeavour Drive, Basildon, Essex, SS14 3WF, UK.</p>
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