fiserv.

2025 Sustainability and Impact Report

September 2026

Sustainability and Impact Highlights

Environmental Sustainability

- Reduced total scope 1 and scope 2 market-based emissions by 9% year-over-year
- Updated our greenhouse gas emissions goal to align with science-based targets
- Completed our first climate-related scenario analysis
- Procured approximately 50,000 megawatt hours of renewable electricity

People & Supply

- Achieved a 90% participation rate in our annual employee engagement survey
- Voluntary attrition improved to 10%
- Advanced global mobility program by filling more than 50% of exempt open roles internally
- Continued human rights due diligence efforts across our operations and supply chain

Responsible Business Practices

- Completion rates for global compliance training programs were nearly 100%
- Maintained enterprise-wide programs to identify and manage financial crime, fraud and compliance risks
- Continued to focus on driving a strong culture of ethics, accountability and responsible business conduct

Philanthropy & Community Engagement

- Associates volunteered more than 20,000 hours
- Contributed more than $2.5 million to the small business ecosystem through programs like Small Business, Big Impact
- Generated more than $500,000 in support of nonprofit groups around the world through our Fiserv Gives Back Portal
- Continued our support of entrepreneurship, education and military-connected initiatives

A Note from Neil Wilcox

Neil Wilcox
Vice Chairman

Dear stakeholders,

I am proud to introduce this year's Sustainability and Impact Report. This report reflects the evolving sustainability reporting landscape and the steps we are taking to meet those requirements.

The report, along with our Climate-Related Risk Disclosure, highlights our approach to managing impacts, risks and opportunities associated with identified sustainability topics and emphasizes our commitment to upholding responsible business practices. We made meaningful progress in 2025 and remain committed to continuing to evolve our sustainability practices in the years ahead.

With the help of our associates worldwide, we continue to advance our sustainability priorities while demonstrating a deep commitment to sustainable business practices. Our 2025 highlights demonstrate progress across several key areas:

- Commitment to responsible growth, balancing innovation and technological advancement with strong risk management, regulatory alignment and the trust of our clients and consumers
- Investment in our people and communities, fostering a high-performance culture and delivering meaningful impact across the markets we serve
- Enhanced practices related to our environmental, social and governance priorities, reinforcing clear accountability, effective oversight and disciplined risk management in these areas
- Advances in our Data Ethics and Privacy Program, further integrating privacy and data and AI governance to enable responsible innovation at scale
- Progress on our environmental efforts, driving efficiency across our operations and continuing to support the transition to a lower-carbon economy

Thank you for your interest in Fiserv and the impact we are making together. We encourage you to visit our website for further information about our corporate social responsibility practices, programs and highlights.

2025 *Key Figures*

$21.2 Billion total revenue

38,000+ associates

84% of revenue from U.S & Canada

Contents

About Fiserv

Fiserv, Inc. (NASDAQ: FISV) is a global leader uniting commerce and finance. At the intersection of banking and commerce, the company powers sustained growth and innovation at scale for financial institutions and businesses worldwide across payments, account processing, digital banking, merchant acquiring, network services, e-commerce and Clover®, an all-in-one business management platform. Most of the products and services we provide are necessary for our clients to operate their businesses and are therefore nondiscretionary in nature. We serve our global client base by working among our geographic teams across various regions, including the United States and Canada; Europe, the Middle East and Africa (EMEA); Latin America (LATAM); and Asia-Pacific (APAC).

Merchant Solutions
(48% of 2025 revenue)

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-value solutions; software-as-a-service; and pay-by-bank solutions. The business lines within the Merchant segment consist of:

- Small business – Provides products and services to small businesses and independent software vendors, including Clover®, our POS and business management platform for small business clients.
- Enterprise – Provides products and services to large businesses, including our integrated omnichannel operating system for enterprise clients.
- Processing – Provides products and services to financial institutions, joint ventures and other third-party resellers that have direct relationships with merchants.

Financial Solutions
(46% of 2025 revenue)

The businesses in our Financial segment provide products and services to financial institutions, corporate and public-sector clients around the world, enabling the processing of customer loan and deposit accounts, digital payments and card transactions. The business lines within the Financial segment consist of:

- Digital payments – Provides debit card processing services; debit network services; security and fraud protection products; bill payment; person-to-person payments; and account-to-account transfers.
- Issuing – Provides credit card processing services; prepaid card processing services; card production services; print services; government payment processing; and student loan servicing.
- Banking – Provides customer loan and deposit account processing; digital banking; financial and risk management; professional services and consulting; and check processing.

Visit fiserv.com to learn more about Fiserv, including information about our products, services and strategy, our Annual Report on Form 10-K for the year ended December 31, 2025, and our definitive proxy statement for our 2026 annual meeting of shareholders.

About This Sustainability and Impact Report

Fiserv has published a voluntary corporate social responsibility (CSR) report on an annual basis since 2020. In recognition of the evolving sustainability disclosure landscape, our CSR reporting has transitioned to a voluntary Sustainability and Impact Report ("Report") which is informed by the draft European Sustainability Reporting Standards (ESRS) under the EU Corporate Sustainability Reporting Directive (CSRD) and the International Sustainability Standards Board (ISSB) International Financial Reporting Standards (IFRS).

Basis for Preparation

This Report has been prepared on a consolidated basis for Fiserv and its wholly owned subsidiaries[1] for the financial year covering January 1, 2025, to December 31, 2025. To align with the ESRS 1 general requirements, this Report is structured in two parts. The first part includes information as required by the general disclosures of ESRS 2, including the outcome of our double materiality assessment (DMA). The second part covers the preliminary material sustainability topics identified in our DMA along with information related to the policies, actions, metrics and targets used to manage the corresponding impacts, risks and opportunities (IROs) associated with these topics.[2] When reporting on policies, actions, metrics and targets, we explain when applicable how and where the value chain has been considered.

Given the emerging nature of these standards, some information in this Report may be consolidated or omitted in future iterations as the standards continue to evolve and additional guidance becomes available. Further, this Report presents information on topics, such as community engagement and philanthropy, not deemed material as part of our DMA but historically included in our CSR report. We have elected to include these topics in this year's Report but may provide information relevant to these topics in the future through other forums.

Certain disclosures are not included in this first Report due to the unavailability of data. Where applicable, we indicate in the relevant sections when quantitative indicators are affected by data limitations. In addition, disclosures relevant to the environment (ESRS E1) can be found in our Climate-Related Risk Disclosure, which is aligned with the Task Force on Climate-Related Financial Disclosures' (TCFD) recommendations.

Scope of Value Chain Covered

This Report covers our operations and considers the interests of stakeholders in our upstream and downstream value chain. When reporting on policies, actions and targets, we explain when applicable how and where the value chain has been considered.

1. When we use the terms "Fiserv," "company," "corporation," "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 the positions or activities of such organization. This Report does not address the performance or operations of our suppliers, contractors or partners.

2. Information regarding our financial performance can be found at www.fiserv.com 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, double 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.

Time Horizons

For the purposes of this Report, Fiserv applies the following time horizon definitions: short term (less than one year), medium term (one to five years) and long term (more than five years years). These time horizon definitions have been used specifically for the purpose of our DMA and climate-related risk scenario analysis and may not be relevant outside of this Report, including in relation to our financial objectives.

Value Chain Estimations

Throughout this Report, we disclose certain quantitative metrics that are based on data, calculations or estimates derived from external sources, data providers or sector-average values. Information relevant to these data points, calculations or estimations are provided in the relevant sections.

Reporting Process

Information in this Report is consolidated at a global level and, where appropriate, presented through visuals and diagrams to enhance readability. Where possible, quantitative data is presented alongside comparative data from the previous reporting year for context.

This Report does not currently receive external assurance. However, we maintain an internal review and approval process that includes our internal audit function, among others.

Calculation Change

Where definitions or calculation methodologies have changed, comparative data has been noted. Where data gaps exist, we disclose them alongside potential opportunities to close them.

Targets

We establish targets based on our independent assessment of what is reasonable, achievable and aligned with the interests of our business and our clients. Our ability to meet these depend on a range of assumptions, dependencies and other factors, both within and outside our control. These may include items such as the necessity of continued technological advancements; data quality and availability; the evolution of consumer behavior and demand; the business decisions of our clients, who are responsive to their own stakeholders; public policy; the potential impact of legal and regulatory obligations; market conditions; climate science; commercial considerations; and the challenge of balancing near-term targets with the need to facilitate an orderly transition and energy security and affordability. We continually evaluate our targets and our approach and may make any adjustments as appropriate.

Forward-Looking Statements

This Report contains forward-looking statements within the meaning of the 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, outlooks, objectives or goals are also forward-looking statements.

Forward-looking statements are subject to assumptions, risks and uncertainties that may cause actual results to differ materially from those contemplated by such forward-looking statements. 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, 2025, and in other documents that we file with the Securities and Exchange Commission that are available at www.sec.gov. You should consider these

factors carefully in evaluating forward-looking statements and are cautioned not to place undue reliance on such statements, which speak only as of the date of this Report. We undertake no obligation to update forward-looking statements to reflect events or circumstances occurring after the date of this Report.

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.

Sustainability Governance and Oversight

Governance is an important element of our strategy, supporting effective oversight, accountability and responsible decision-making across our organization and operations.

Role of the Board of Directors

The Fiserv board of directors is responsible for maximizing long-term shareholder value, ensuring Fiserv conducts its business in a highly ethical manner and creating an environment that respects and values all employees and promotes corporate responsibility. The board is responsible for reviewing management's strategic and financial plans, monitoring corporate performance against those plans, reviewing significant risks and assessing management's strategies for addressing these risks. The board, as a whole and through its committees, receives regular updates from members of management about our business and strategy. At these meetings, our directors engage with management regarding, among other topics, business strategy and competitive landscape; financial and operating performance; capital allocation and expenditures; product, technology and security; and potential acquisitions, investments and partnerships. Our board is responsible for management succession planning as well as monitoring and encouraging ethical behavior and compliance with laws, regulations and corporate policies.

Fiserv Board of Directors Composition[3]	2025	2024	2023
Number of board members	11	10	10
Number of independent directors	10	9	9
Percentage of women on the board	36%	30%	30%
Average tenure (in years)	3	4	4

The Role of the Board Committees

The Fiserv board has four standing committees, all comprised of solely independent directors: Audit Committee; Nominating and Corporate Governance Committee; Talent and Compensation Committee; and Risk Committee. Board oversight of CSR and corporate sustainability matters, including receipt of updates regarding our sustainability strategy and progress on targets and initiatives, occurs within the scope of the relevant committees pursuant to our governance guidelines and committee charters.

3. The metrics presented in this table are based on the information reported for the director nominees in the proxy statement filed after each year presented.

The Nominating and Corporate Governance Committee

The Nominating and Corporate Governance Committee oversees our CSR and corporate sustainability programs, policies, disclosures, stakeholder engagement and reporting. With respect to the information discussed in this Report, the Nominating and Corporate Governance Committee has oversight of:

- Director nominations and board composition
- Corporate governance oversight
- Public policy activities
- CSR programs and practices

The Audit Committee

The Audit Committee discusses with management our earnings press releases, including the use of non-GAAP information, earnings guidance and other significant disclosures. The Audit Committee provides independent review and oversight of the integrity of the company's accounting and financial reporting processes and financial statements and reviews and approves the company's Code of Conduct & Business Ethics. The Audit Committee also annually reviews, jointly with the Risk Committee, the company's enterprise risk management program, including the identification of top risks. With respect to the information discussed in this Report, the Audit Committee has oversight of:

- Internal and external auditor oversight
- Financial risks
- Code of conduct and business ethics
- Enterprise risk management review

The Risk Committee

The Risk Committee assists the board in its oversight of management's responsibility to implement an effective enterprise risk management framework reasonably designed to identify, assess and manage the strategic, operational and reputational risks of the company. With respect to the information discussed in this Report, the Risk Committee has oversight of:

- Enterprise risk management program review
- Risk assessment and management
- Cybersecurity
- Data privacy
- Artificial intelligence
- Technology
- Legal and regulatory compliance
- Regulatory exams

The Talent and Compensation Committee

In consultation with management, the Talent and Compensation Committee establishes and reviews annually the company's general compensation philosophy and oversees the structure and implementation of compensation programs for senior management, including whether performance-based compensation should be tied to achievement of sustainability-related targets.[4] With respect to the information discussed in this Report, the Talent and Compensation Committee has oversight of:

- Succession planning for senior management
- Compensation and benefits strategy
- Human capital management, including - with respect to talent - recruiting, development and retention

Additional information about the board's capabilities, skills and committee structure can be found on our website and in our 2026 Proxy Statement.

The Role of Management

Executive Leadership Composition[5]	Current
Number of executive members	16
Percent women	25%

Our executive leadership team, led by the Chief Executive Officer, is responsible for developing and implementing our corporate strategy, managing risk and overseeing the day-to-day operations of the company. Executive leadership and senior leaders provide input on the design, development and delivery of our strategy, including review and oversight of our organizational structure and the operational management, compliance and performance of Fiserv business units. They also have responsibility for the integrity of our financial information as well as the soundness and effectiveness of risk management and internal controls.

Historically, oversight of our sustainability and CSR activities was coordinated through the Head of CSR, who reported directly to the CEO. Following the appointment of the former Head of CSR to the role of Vice Chairman, oversight of our sustainability strategy, reporting and related initiatives now resides with the Chief Administrative Officer and Chief Legal Officer, while responsibility for CSR programs and community engagement resides with the Chief Human Resources Officer. Both executives report directly to the CEO. These executive leaders, along with others such as the Chief Risk Officer, oversee the management, programs, policies and strategies of material sustainability topics identified in this Report. Executive leadership and the board receive regular updates on sustainability and CSR priorities, performance and emerging developments.

4. At this time, Fiserv does not have incentive schemes or remuneration policies linked to sustainability matters for members of management.

5. Executive leadership composition is based on the listed executive leaders on our Fiserv Executive Leadership Team | Fiserv webpage as of the publication of this Report.

The Role of Management Committees

To support the management and operations of Fiserv, including as it relates to the material sustainability topics identified in this Report, Fiserv maintains executive and senior leader level committees, including the following:

CSR Committee

To support our sustainability-related policies, practices and activities, Fiserv maintains a CSR Committee comprised of senior leadership across the organization. The CSR Committee reviews progress on sustainability-related goals and targets, provides guidance and promotes the development and implementation of our CSR and corporate sustainability strategy, which includes environmental sustainability and community and associate engagement. The CSR Committee maintains subordinate committees and working groups as needed to implement our corporate sustainability strategy.

Executive Risk Committee

The Executive Risk Committee is responsible for risk oversight and is comprised of senior leaders from our businesses and corporate functions. It promotes the consistent application of risk principles, fosters an environment of collaborative and timely risk decision making, and provides a forum for senior management discussions regarding risk elements and appetite. This committee also provides oversight of the enterprise risk management program. The Executive Risk Committee maintains subordinate committees and steering committees as needed to monitor and address topics such as credit and fraud risk, cybersecurity and technology risk, business continuity management, data management and privacy risk, and third-party risk.

Functional Roles, Teams and Working Groups

In addition to management-level committees, Fiserv has functions, teams and working groups throughout the organization to support and assist with the relevant work and oversight of sustainability matters considered in this Report. A discussion of these functions, teams and working groups is provided in the relevant sections of this Report.

Sustainability–Related Due Diligence

The way we work matters. Accountability and integrity are foundational to how we do business at Fiserv, and our Code of Conduct & Business Ethics serves as the foundation of ethical behavior across our company and sets the expectations that govern associates, representatives and affiliates of Fiserv. The code supports the protection of human rights and requires associates to comply with the 10 principles of the United Nations Global Compact. It also explains how we, through our actions, personify our values and interact with our clients, business partners, each other and the communities in which we operate.

To help identify, manage and monitor potential or actual negative impacts in our value chain, we have sustainability due diligence procedures to assess and identify actual or potential impacts or risks of our business on people and the environment. We engage with shareholders, associates, clients, vendors and other stakeholders in a variety of ways throughout the year to help promote dialogue and provide mechanisms for stakeholder feedback. These due diligence procedures help guide our actions, and the feedback and findings are considered as we build and develop our programs and initiatives.

The following table provides a brief explanation of how we approach due diligence from a sustainability perspective.

Due Diligence Element	Due Diligence Considerations
Embedding due diligence in governance, strategy and business models	Our approach to sustainability due diligence builds on our double materiality assessment. Our DMA process includes teams across Fiserv who identify, assess and address actual and potential impacts, risks and opportunities. More information about our considerations and approach can be found in the Strategy Section of this Report
Engaging with affected stakeholders in all key steps of due diligence	Fiserv engages directly with the following stakeholders: → Associates – Annual engagement surveys, quarterly town halls, training and internal management updates as well as the ability for associates and nonemployee contractors to raise concerns through our whistleblowing tools and ethics hotlines → Community partners – Annual outreach → Customers – Outreach, quarterly business reviews and meetings → Governments and regulators – Government relations outreach and industry group participation → Shareholders – Annual outreach and investor and industry conferences → Suppliers and third parties – Onboarding reviews, annual assessments and standard information-gathering processes These stakeholder engagements help inform our business due diligence efforts. Additional information about our due diligence and stakeholder considerations can be found in the topical sections of this Report.
Identifying and assessing adverse impacts	We maintain a Code of Conduct & Business Ethics, supply chain due diligence processes and a DMA process, among other processes, to help identify and mitigate adverse impacts on stakeholders. Additional information about these processes can be found in the Strategy and topical sections of this Report.
Taking actions to address those adverse impacts	Fiserv maintains procedures to take corrective action for adverse impacts, such as audits, third-party due diligence and modern slavery reviews, ethics investigations and whistleblowing policies.
Tracking the effectiveness of these efforts and communicating	We monitor effectiveness of our efforts through metrics and stakeholder feedback. Our approach and the effectiveness of our due diligence efforts are communicated annually through reports like this one.

Risk Management and Internal Controls Over Sustainability Reporting

Our sustainability reporting process is managed by our sustainability team and a network of contributors across functions, countries and regions. Information is collected and reviewed using a variety of methods, including tools, spreadsheets and interviews. As detailed in the topical sections of this Report, we manage material sustainability IROs that span our core operations through various controls and procedures, including policies, actions, metrics and targets. We manage risks through our risk management framework and internal controls, using a "three lines of defense" approach, where business line management acts as the first line, risk and compliance acts as the second line, and internal audit acts as the third line, with functional reporting to the board's Audit Committee. Opportunities are considered as part of our strategic planning, including financial and investment plans. Fiserv monitors progress toward sustainability targets that are set and approved by management, and we continue to work on integrating the processes, controls and procedures to monitor, manage and oversee material IROs within the board, management and internal functions.

Strategy and Business Management

CSRD requires companies to use double materiality as a basis for determining material sustainability topics. That means assessing risks and opportunities faced (financial materiality) as well as impacts on people and the environment (impact materiality). To determine the materiality of sustainability topics, companies need to consider IROs related to their strategy, business model and value chain, which includes considerations of the upstream and downstream value chain in addition to their own operations.

Fiserv Strategy, Business Model and Value Chain (One Fiserv Action Plan)

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.

Consistent with this focus, our strategy is guided by the One Fiserv Action Plan, which aligns the organization around key priorities designed to support long-term growth, innovation and value creation. These priorities include:

- Operating with a client-first mindset
- Building the leading small business operating platform through Clover®
- Creating innovative platforms in finance and commerce
- Delivering AI-enabled operational excellence and efficiency
- Employing disciplined long-term capital allocation

Information about our business model and value chain is provided in the About Fiserv section of this Report.[6] Additional information about our strategy, business model and value chain can also be found on Fiserv.com, in our Annual Report on Form 10-K for the year ended December 31, 2025, and our 2026 Proxy Statement.

Interests and Views of Stakeholders

The input and views of stakeholders, including those related to sustainability matters, help shape our strategy and approach. We engage with stakeholders throughout the year through a variety of activities and forums. Stakeholder activities include, but are not limited to:

→ Associates – We regularly interact and connect with our workforce to promote innovation and excellence 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, which is supplemented by targeted, pulse surveys.

→ Community partners – We regularly engage with community partners and nonprofit groups as part of our community impact reviews to assess their needs, priorities and the efficacy of our giving. This information is used to determine ongoing engagement and strategy.

→ Customers – 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. We also host clients at events such as our Fiserv Forum client conference to showcase our solutions and hear directly from them about how we can help them succeed.

6. Fiserv is not active in the fossil fuel, chemicals production, controversial weapons, or tobacco cultivation and production sectors.

- Governments and regulators – We engage with regulatory bodies in the regions where we operate as needed. Those engagements typically take place through formal meetings and communications.
- Shareholders – Our investor relations team and members of senior management regularly communicate with our shareholders, including in connection with quarterly earnings calls, analyst meetings, and investor and industry conferences. In late 2025 and early 2026, in addition to regular engagement, we undertook broad governance outreach with director participation extending invitations to meet with shareholders collectively owning more than 50% of our outstanding shares and engaging with shareholders collectively owning nearly 30% of our shares. When requested, we meet with shareholders to discuss relevant sustainability-related topics.
- Suppliers and third parties – We typically engage with suppliers and third parties through onboarding reviews and periodic assessments. We also engage with suppliers related to greenhouse gas emissions on an annual basis.

Outreach and feedback is further informed by the assessment and review of emerging regulations and evolving economic and competitive landscapes.

Fiserv Sustainability Strategy

At Fiserv, we believe doing good is good business. Our sustainability strategy is focused on helping Fiserv deliver better business outcomes through a focus on people, communities, responsible business practices and environmental sustainability. Our sustainability strategy is informed by our DMA, and the results help us better understand and identify sustainability impacts, risks and opportunities over time and across our operations and value chain. Our commitment to sustainability is reflected in our risk and controls approach, disclosures, sustainability-related goals and targets, and our interactions with stakeholders.

Approach to Double Materiality

Fiserv commenced its first DMA at the end of 2024. The DMA process, led by the sustainability team and conducted with the support of consultants, helped identify key sustainability matters. In early 2025, the preliminary DMA results from the 2024 assessment were refined to more narrowly focus on our international entities originally in scope for Wave II CSRD reporting. The output from those assessments will be reviewed annually and refreshed as needed.

Our DMA process considered our value chain and was informed by our due diligence processes and internal and external sources, including risk-management documentation, input from internal resources and desktop research. The assessment was complemented with input from identified subject matter experts (SMEs) across the organization who were determined to be suitable proxies for affected stakeholders and users of sustainability statements. The SMEs were deemed to have the necessary understanding of positive or negative impacts of products and services and/or interact with external stakeholders as part of their roles and activities. SMEs provided perspectives on our operations and those stakeholders who could be affected throughout the value chain.

As part of our DMA, we used a scoring methodology in alignment with the impact and financial materiality parameters detailed in ESRS 1. We assessed impacts based on scale, scope, irremediable character and likelihood, and risks and opportunities based on the magnitude of financial impact and likelihood. Once the IROs were drafted and assigned initial scores, SME working groups were engaged through interviews to assess, review and provide input on the scoring. After each round of interviews, feedback was consolidated and any scoring updates were incorporated and sent back to the group for final review and approval. At the conclusion of the process, topics that met the materiality threshold were consolidated for review with senior management.

Double Materiality Process

The DMA process included following steps.

Step 1: Identification of Sustainability Impacts, Risks and Opportunities

Our DMA process initially focused on identifying sustainability matters relevant to Fiserv, including reviews of:

- Previous CSR disclosures and materiality assessments
- Peer and competitor disclosures
- Environmental, social and governance frameworks
- Company documentation
- External desktop research

Sustainability matters were then mapped to the sustainability topics detailed in CSRD and evaluated for relevance to Fiserv across our value chain, considering key activities, markets, inputs, outputs and stakeholders. Relevant sustainability matters were further reviewed over short-, medium- and long-term time horizons to account for potential changes over time. The IROs and topics identified informed subsequent stakeholder engagement and our assessment, enabling targeted, meaningful discussions to further evaluate for actual or potential impacts on value chain stakeholders as well as risks and opportunities to our business.

Step 2: Assessing Impacts, Risks and Opportunities and Engaging With Stakeholders

Workshops and meetings were held with internal SMEs to score IROs and assess materiality. Our scoring methodology aligned with the principles outlined in ESRS 1 and leveraged our existing risk frameworks for scale and impact thresholds.

Impact materiality was assessed using:

- A four-point scale to score scale, scope and irremediability (if negative in nature)
- A six-point likelihood scale, with the sum of the scale, scope and irremediability scores multiplied by a likelihood percentage ranging from less than 10% to 100%
- A predefined threshold score for classifying a matter as material

Financial materiality was assessed using:

- A four-point scale for expected ranges of financial impact
- A six-point likelihood scale, with the financial impact score multiplied by a likelihood percentage ranging from less than 10% to 100%[8]
- A predefined threshold score for classifying a matter as material

We further engaged our internal SMEs to evaluate and validate preliminary results, incorporating their feedback and consolidating the outcomes. We then distributed the consolidated results to SMEs for final review and approval. Topics and their IROs were prioritized based on final scores and materiality thresholds.

7. In the assessment of impact, we considered potential impacts on human rights and prioritized the likelihood as if they would occur for any potential negative impacts.

Step 3: Validation and Sign-Off

As a final step, the consolidated results were presented to senior management for review and validation. The Nominating and Corporate Governance Committee of the board was then informed of the preliminary DMA results and findings.

Double Materiality Results

Our DMA is subject to ongoing monitoring and review to reflect any changes to our business operations, market conditions, regulatory environment or stakeholder expectations. Based on our preliminary DMA, we have identified the following sustainability impacts, risks and opportunities that are most relevant to our business.

Topic	Sub-Topic	Description of IRO	IRO	Value Chain Impact	Timeframe
E1-Climate change	Climate change mitigation	We have a direct impact on climate change through our operations and carbon footprint and an indirect impact through our supply chain.	Actual negative	Upstream, downstream and operations	Medium and long term
E1-Climate change	Climate change mitigation	Physical acute and chronic climate-related risks could negatively impact Fiserv. Failing to adapt or plan for these events could result in negative impacts to our operations through damage to property, operational disruptions, or supply chain or client-based impacts.	Risk	Upstream, downstream and operations	Short, medium and long term
E1-Climate change	Energy	The use of nonrenewable or clean energy sources in our operations and supply chain contributes to climate change.	Actual negative	Upstream, downstream and operations	Medium and long term
S1-Own workforce	Anti-harassment and non-discrimination	A company culture that does not adequately safeguard employees from harassment and discrimination could negatively impact our associates.	Potential negative	Operations	Medium and long term
S2-Workers in the value chain	Other work-related rights	Our global supply chain operates in jurisdictions with varying levels of worker protections. Partnering with suppliers and third parties that fail to prevent human rights violations in their workplace may impact the physical and emotional well-being of value chain workers.	Potential negative	Upstream and downstream	Short, medium and long term
S4-Consumer and end-users / self-identified	Information-related impacts for consumers and end-users	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.	Risk	Operations and downstream	Medium and long term
G1-Business conduct	Corporate culture	Compliance with ethical standards and the protection of whistleblowers is necessary to promote a strong company culture and mitigate risks associated with corruption.	Risk	Operations	Medium and long term
Self-identified	Information security	Information security represents a risk to Fiserv in our daily handling of sensitive financial information and other sensitive data.	Risk	Operations and downstream	Medium and long term
Self-identified	Global controls and compliance	The safeguarding of financial systems from fraud and other financial crimes represents a risk to Fiserv because of our role in the movement of money.	Risk	Operations and downstream	Short, medium and long term

Sustainability Report Mapping

This section provides an overview of where relevant European Sustainability Reporting Standards disclosure requirements are addressed in this Report. Because certain topics identified in the preceding section are entity-specific, not all disclosures follow the ESRS topical disclosure requirements. For those entity-specific topics, we provide general disclosures aligned with the ESRS framework to support stakeholders' understanding of our impacts and performance.

Some general notes apply to all disclosures, including the entity-specific ones.

- Policies and approach: Not all sustainability matters have a formal policy in place. Where this is the case, we disclose our approach and any principles put in place to manage the material IRO.
- Metrics: We disclose relevant assumptions and methodologies behind our metrics in each section. In some instances, a metric may not be available at this time.
- Targets: For some sustainability matters, we may not have targets at this time. Where this is the case, we provide an explanation for not having a target in place.
- Governance and oversight: Governance structures are tailored to the nature of each sustainability matter and may vary by topic. Additional details are provided within each topical disclosure as appropriate.

The topical disclosures in this Report are covered in the following four sections.

- Environmental Sustainability
- People and Supply Chain
- Responsible Business Practices
- Philanthropy and Community Engagement

ESRS Content Index

Disclosure	Description	Reference in This Report
ESRS 2 – General Disclosures		
BP-1	Basis for preparation of the sustainability statement	About this Sustainability and Impact Report
BP-2	Specific information if the undertaking uses phasing-in options	About this Sustainability and Impact Report
Gov-1	The role of the administrative, management and supervisory bodies	Sustainability Governance and Oversight
Gov-2	Integration of sustainability-related performance in incentive schemes	Sustainability Governance and Oversight
Gov-3	Statement on due diligence	Sustainability-Related Due Diligence
Gov-4	Risk management and internal controls over sustainability reporting	Risk Management and Internal Controls Over Sustainability Reporting
SBM-1	Strategy, business model and value chain	About Fiserv; Strategy and Business Management
SBM-2	Interests and views of stakeholders	Strategy and Business Management
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models and the financial effect	Strategy and Business Management
IRO-1	Description of the process to identify and assess material impacts, risks, opportunities and material information to be reported	Strategy and Business Management
IRO-2	Material impacts, risks, opportunities and disclosure requirements included in the sustainability statement	Sustainability Report Mapping

E1 – Climate Change		
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models and financial effect	Environmental Sustainability; Climate-Related Risks and Scenario Analysis; Risk Management and Business Resiliency
E1-1	Transition plan for climate change mitigation	Environmental Sustainability; Greenhouse Gas Targets
E1-2	Identification of climate-related risks and scenario analysis	Environmental Sustainability; Climate-Related Risks and Scenario Analysis
E1-3	Resilience in relation to climate change	Environmental Sustainability; Climate-Related Risks and Scenario Analysis; Risk Management and Business Resiliency
E1-4	Policies related to climate change mitigation and adaptation	Environmental Sustainability; Governance and Oversight
E1-5	Actions and resources in relation to climate change mitigation and adaptation	Environmental Sustainability; Actions
E1-6	Targets related to climate change	Environmental Sustainability; Greenhouse Gas Targets
E1-7	Energy consumption and mix	Environmental Sustainability; Energy Consumption
E1-8	Gross Scope 1, 2, 3 GHG emissions	Environmental Sustainability; Greenhouse Gas Emissions Overview; Greenhouse Gas Emissions Calculation Methodology
S1 – Own Workforce		
SBM-2	Interests and views of stakeholders	People and Supply Chain; Engagement With Own Workforce
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models, and financial effect	People and Supply Chain; Engagement With Own Workforce; Actions Related to Anti-Discrimination, Equal Opportunity and Fair Treatment; Health, Safety and Well-Being
S1-1	Policies related to own workforce	People and Supply Chain; Policy and Approach; Health and Well-Being Policy and Approach; Safety Policy and Approach
S1-2	Engagement with own workforce and workers' representatives, existence of channels for own workforce to raise concerns or needs and approaches to remedy	People and Supply Chain; Engagement Wwith Own Workforce; Channels for Raising Concerns
S1-3	Actions and resources related to own workforce	People and Supply Chain; Engagement With Own Workforce; Health, Safety and Well-Being
S1-4	Targets related to own workforce	People and Supply Chain; Own Workforce; Health, Safety and Well-Being
S1-5	Characteristics of the undertaking's employees	People and Supply Chain; Overview of Our Workforce
S1-8	Diversity metrics	People and Supply Chain; Overview of Our Workforce
S1-13	Health and safety metrics	People and Supply Chain; Health, Safety and Well-Being
S1-16	Incidents of discrimination and other human rights incidents	People and Supply Chain; Anti-Discrimination and Equal Opportunity; Channels for Raising Concerns
S2 – Workers in the Value Chain		
SBM-2	Interests and views of stakeholders	People and Supply Chain; Supply Chain Due Diligence
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models, and financial effectt	People and Supply Chain; Supply Chain Due Diligence; Human Rights Due Diligencee
S2-1	Policies related to workers in the value chain	People and Supply Chain; Policy and Approach; Human Rights Due Diligence
S2-2	Engagement with workers in the value chain, existence of channels for workers in the value chain to raise concerns or needs and approaches to remedy	People and Supply Chain; Channels for Raising Concerns
S2-3	Actions and resources related to workers in the value chain	People and Supply Chain; Actions and Measures
S2-4	Targets related to workers in the value chain	People and Supply Chain; Metrics and Targets
S4 – Consumers and End Users		
SBM-2	Interests and views of stakeholders	Responsible Business Practices; Data Security and Privacy; Stakeholder Considerations
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models, and financial effect	Responsible Business Practices; Data Security and Privacy
S4-1	Policies related to consumers and end users	Responsible Business Practices; Data Security and Privacy; Policy and Approach to Cybersecurity; Policy and Approach to Data Privacy and Data Ethics
S4-2	Engagement with consumers and end users, existence of channels for consumers and end users to raise concerns or needs and approaches to remedy	Responsible Business Practices; Stakeholder Considerations; Data Privacy Notice; Data Privacy Office; Vulnerability Disclosure Program
S4-3	Actions and resources related to consumers and end users	Responsible Business Practices; Actions and Measures; Associate Training and Awareness; Cybersecurity Industry Collaboration; Binding Corporate Rules; Testing, Standards and Certifications; Monitoring
S4-4	Targets related to consumers and end users	Responsible Business Practices; Metrics and Targets
G1 – Business Conduct		
SBM-3	Interactions of material impacts, risks and opportunities with strategy and business models, and financial effect	Responsible Business Practices; Business Conduct and Ethics
G1-1	Policies related to business conduct	Responsible Business Practices; Ethics and Compliance; Policy and Approach
G1-2	Actions related to business conduct	Responsible Business Practices; Engagement and Reporting Mechanisms; Actions and Measures
G1-3	Targets related to business conduct	Responsible Business Practices; Metrics and Targets
Entity-Specific – Global Controls and Compliance		
ESRS 2	GDR-P: General disclosure requirements for policies	Responsible Business Practices; Global Controls and Compliance; Policy and Approach
ESRS 2	GDR-A: General disclosure requirements for actions and resources	Responsible Business Practices; Global Controls and Compliance; Actions and Measures
ESRS 2	GDR-M: General disclosure requirements for metrics	Responsible Business Practices; Global Controls and Compliance; Metrics and Targets
ESRS 2	GDR-T: General disclosure requirements for targets	Responsible Business Practices; Global Controls and Compliance; Metrics and Targets
Entity-Specific – Data Privacy and Information Security		
ESRS 2	GDR-P: General disclosure requirements for policies	Responsible Business Practices; Data Security and Privacy; Policy and Approach to Cybersecurity; Policy and Approach to Data Privacy and Data Ethics
ESRS 2	GDR-A: General disclosure requirements for actions and resources	Responsible Business Practices; Data Security and Privacy; Actions and Measures
ESRS 2	GDR-M: General disclosure requirements for metrics	Responsible Business Practices; Data Security and Privacy; Metrics and Targets
ESRS 2	GDR-T: General disclosure requirements for targets	Responsible Business Practices; Data Security and Privacy; Metrics and Targets

Environmental Sustainability

Climate Impacts

Fiserv understands the importance of protecting our environment and managing our environmental footprint and is committed to addressing climate impacts, both within our operations and our value chain.

Governance and Oversight

The board's Nominating and Corporate Governance Committee provides oversight of the company's CSR programs, policies, disclosures, stakeholder engagement and reporting. It identifies, evaluates and monitors CSR and sustainability trends, opportunities and risks that may materially affect the company.

Our executive leadership team is responsible for developing our corporate strategy and managing risks, including sustainability-related impacts, risks and opportunities. Supported by a dedicated sustainability function, the Chief Administrative Officer and Chief Legal Officer, who reports directly to the CEO, oversees the development and execution of the company's sustainability strategy, stakeholder engagement activities, sustainability reporting and progress toward sustainability objectives and targets. Executive leadership, senior leaders and the board are provided with updates regarding sustainability performance, emerging developments and progress against established priorities. The Chief Administrative Officer and Chief Legal Officer also oversees the global real estate function, which supports the implementation of sustainability initiatives and the collection, management and reporting of environmental performance data and metrics across facilities. Further, the Chief Risk Officer oversees our risk-management and oversight frameworks and programs, including enterprise risk management, which helps risk owners and subject matter experts identify, assess and manage risks relevant to Fiserv.

Fiserv maintains a CSR Committee, which is comprised of senior leadership across the organization, including executive leadership members to provide guidance and promote the development and implementation of our corporate sustainability strategy, including review of progress on sustainability-related goals and targets. The CSR Committee may maintain subordinate committees and working groups as needed to support its mission and objectives.

In addition to management-level committees, we have functional roles throughout the organization that support our environmental sustainability vision and strategy; monitor and develop sustainability-related metrics, goals and targets; assess sustainability trends and requirements for reporting; enhance sustainability-related governance; and implement our sustainability-related programs. These functional roles also oversee associate engagement on sustainability.

Fiserv also maintains a global environmental sustainability policy that provides a framework for our approach and commitment to minimizing our environmental impacts. The policy outlines our commitment to governance, responsible operations, collaboration, metrics, targets and disclosures. Where appropriate, we supplement this global policy with local addendums or policies designed to meet the specific needs of the relevant jurisdiction.

Climate-Related Risks and Scenario Analysis

To assess potential climate-related impacts, risks and opportunities, Fiserv conducted a climate-related scenario analysis in 2025. This review, utilizing three different climate scenarios, considered climate-related physical and transition risks across geographies considering short-, medium- and long-term time horizons, incorporating qualitative and quantitative perspectives where available.[8]

As part of the physical risk assessment of our scenario analysis, we evaluated climate-related hazards, including acute and chronic climate events associated with temperature extremes, water stress, hail, precipitation, wind, drought, wildfire and flooding. To help with the physical climate risk analysis, Fiserv utilized the Jupiter Intelligence ClimateScore Global tool to evaluate the potential changes in impact to our operations across our short-, medium- and long-term time horizons and across different internationally recognized scenarios from the Intergovernmental Panel on Climate Change (IPCC) Shared Socioeconomic Pathways (SSP), specifically the IPCC SSP1-2.6, SSP2-4.5 and SSP5-8.5 scenarios.[9]

For the transition risk assessment, we reviewed a range of risks associated with a transition to a low-carbon economy, including current and emerging regulations and policies, markets, new technologies and legal risks. We then engaged with a cross-functional group of internal stakeholders to conduct a qualitative assessment of transition risks across our short-, medium- and long-term time horizons using the IPCC SSP 1-2.6, SSP2-4.5 and the SSP5-8.5 scenarios. For both physical and transition risks, we focused on the SSP2-4.5 scenario and evaluated the resilience of our strategy assuming a business-as-usual trajectory. Our qualitative assessment, aligned with the TCFD framework, reviewed the following risks and opportunities:

Acute physical risks – Acute physical impacts, such as hail, precipitation and flooding, were assessed as having the ability to cause disruptions to our operations and/or the upstream and downstream value chain over all time horizons. These events could cause direct damage to facilities, customers and suppliers, which could result in direct and indirect impacts, including costs related to recovery and business interruption. Given the geographic footprint of our operations and services, our diversification of business activities and our mitigation efforts, including business resiliency and business continuity programs, we consider these impacts to be manageable.

Chronic physical risks – Chronic physical impacts, such as extreme heat, cold, drought, wind and wildfire are projected to increase in both frequency and intensity. We continue to evaluate these potential impacts across our global locations and currently assess these hazards as manageable through activities such as business resiliency, business continuity, location-based risk assessments (LBRAs), and client and vendor monitoring.

Regulatory and legal risks – Emerging climate-centric regulations, notably regarding sustainability and emissions reporting, present transition risks in the form of operational, compliance, litigation and noncompliance costs across all time horizons. Stricter environmental standards and disclosure obligations may also affect competitiveness and access to markets. As part of our mitigation efforts related to these risks, we monitor 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 relevant internal stakeholders to assess and comply with applicable requirements.

Market risks – Market transition risks, such as shifts to a lower-carbon economy, shifting consumer preferences, changing input costs and evolving stakeholder expectations on climate strategy, performance and transparency could alter demand for products and services over the medium- to long-term. Our teams review market information and interact with stakeholders throughout the year through business reviews, meetings, requests for information and other methods to understand evolving demands and expectations. Where appropriate and consistent with our strategy, we may incorporate findings relevant to sustainability into our sustainability strategy.

Technology risks – Technological transition risks related to rising energy costs or shifts toward lower-carbon technologies or materials could impact our operations over all time horizons. We continue to monitor our supply chain and seek to work with strong partners to enhance our operational efficiency and support ongoing initiatives to enable us to adapt to changing markets and demands. From a data center perspective, we continue to assess the movement of targeted applications to more efficient cloud technology. Within our data centers, we assess our operations and capacity management practices to optimize hardware utilization.

8. While scenario analysis is not a prediction of the future, it is an exercise that can help identify potential global and geographic impacts to clients, operations, vendors, operations and strategies across a range of plausible future states.

9. Our analysis was based on available projections from 2025, 2030 and 2035, which represent key intervals available in climate modeling. While these time horizons are based on the scientific community's authoritative climate models, they do not align perfectly with our identified short-, medium- and long-term time horizons. To bridge this gap, trends were interpolated to estimate longer-term impacts.

Small business and community resiliency – Fiserv has an opportunity, through our position at the intersection of finance and commerce, to use our solutions and partnerships to support the resilience of customers and communities to natural disasters. Our existing partnership with the U.S. Chamber of Commerce Readiness for Resiliency program, which has used Fiserv Small Business Index® data to help support disaster preparedness and recovery efforts for small businesses after extreme weather events, is an example of our opportunity in this space.

For more information about our scenario analysis, please read our Climate-Related Risk Disclosure.

Risk Management and Business Resiliency

Our risk-management approach is designed to foster a culture of accountability and oversight. As part of our risk management and oversight framework, we maintain an enterprise risk management program with structured risk-assessment processes that support strategic planning and decision making. The global risk-coverage model incorporates senior risk officers assigned to each line of business to support the consistent execution of policy requirements and risk-domain subject matter experts who provide enterprise-wide guidance for specific risk categories. Risks are evaluated independently based on their impact, likelihood of occurrence and our ability to manage them through mitigating controls. In assessing risks, we evaluate the various ways they may affect our business, including the potential impact to financial performance, operations, client and consumer disruption, regulatory compliance and reputation. Our framework includes processes designed to identify, control, assess and measure, treat and govern risks across our businesses and the enterprise. For emerging and developing risks, such as the climate risks reviewed in our scenario analysis and qualitative climate risk review, our risk 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 climate-related risks within our overall risk framework and evaluate, record, rate and manage them similar to other risks.

As it relates to business resiliency, we maintain governance structures to oversee the global business resiliency program and review top resiliency risks, issues, accomplishments, adherence to policies and standards, global impacting incidents, as well as reports on program highlights. Further, acute and chronic physical climate-related risks are incorporated into our location-based risk assessments (LBRAs).[10] 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 regard to the in-scope scenarios. The outcome of the LBRA informs the business resiliency and disaster recovery programs.

10. For 2025, we used Jupiter Intelligence ClimateScore Global to evaluate climate scenarios and hazards across sites. This analysis was used to help support risk identification in this report.

GHG Intensity[11]	2023	2024	2025
Total revenue (in USD millions)	19,093	20,456	21,193
Market-based GHG intensity	47.4	38.3	36.7
Location-based GHG intensity	47.0	38.6	37.5

Greenhouse Gas Emissions Overview

We annually calculate our carbon footprint using the Greenhouse Gas (GHG) Protocol Corporate Accounting and Reporting Standard[12] (the "GHG Protocol") and regularly review and evaluate our carbon footprint to measure and manage our mitigation strategy. We established near-term GHG emissions reduction goals, aligned with recognized climate target-setting frameworks, and a supply chain engagement goal, which we continually evaluate in light of internal and external factors. Over time, our targets and ambitions may evolve to align with stakeholder expectations, to reflect best practices from the GHG protocol and science-based targets or to account for methodology improvements, data collection improvements or structural changes, including acquisitions and divestitures, that may occur.[13]

In late 2025 and early 2026, we determined that changes to our portfolio, including the acquisition of CCV Group B.V. and enhancements to our calculation methodologies, met our thresholds for a re-baseline review in line with recommended GHG Protocol guidance. With real estate changes, ongoing improvements and enhancements to our data collection and calculation methodologies and historical data availability associated with CCV, it was determined that 2023 was a more appropriate baseline year for our ongoing GHG tracking and reduction efforts related to scope 1 and scope 2 emissions. As part of our re-baseline review and stakeholder feedback, we also reviewed our GHG reduction goals. To ensure continued alignment of our reduction efforts with science-based targets and a 1.5°C pathway, we updated our near-term target to a 56% reduction in scope 1 and scope 2 market-based emissions by 2033.[14]

In 2025, our total scope 1 and scope 2 location-based (LB) GHG emissions were 117,731 metric tons of carbon dioxide equivalent (MT CO2e), and scope 1 and scope 2 market-based (MB) GHG emissions were 102,359 MT CO2e. Total scope 1 and scope 2 LB GHG emissions were down 1% year over year and total scope 1 and scope 2 MB GHG emissions decreased by 9% year over year. From our 2023 base year, 2025 scope 1 and scope 2 MB GHG emissions are 23% lower and LB GHG emissions are 7% lower.

For scope 1 and scope 2 MB GHG, approximately 73% of our emissions were from purchased electricity. For scope 1, 64% of emissions were from mobile combustion (vehicle and jet fuel), 20% were from natural gas consumption and 14% were from refrigerants.

Our scope 3 GHG emissions in 2025 were 676,399 MT CO2e, 12% lower than 2023. This decrease is attributable to improvements in data collection across reportable categories and our vendor engagement efforts. We continue to review and calculate additional categories of scope 3, but based on either emissions materiality or data collection and availability, we do not currently report on them.

11. GHG intensity is calculated as total metric tons reported CO2e emissions divided by total revenue, as reported in our Annual Report on Form 10-K for each year shown.

12. Our emissions calculations reflect our best estimate based on a mix of primary data, secondary data and estimations derived from data providers or sector-average values. When primary data is unavailable, we employ best-practice estimation methods from the GHG Protocol and industry, leveraging widely used databases. For data points where estimates and assumptions are applied, we continue to focus on improving the accuracy of reported data over time. Additional information about the methodologies used is provided in the GHG Emissions Calculation Methodology section.

13. Progress toward climate-related goals and targets is subject to a number of conditions, including market conditions, technological innovation and public policy changes. As such, progress may not be linear.

14. Our targets are set using our independent assessment of what we determine is reasonable, achievable and expected to serve the best interest of our business and our clients. Targets and our ability to meet them are subject to prerequisites and critical considerations within and outside our control, that may affect our ability to meet them. These may include items such as the necessity of continued technological advancements; data quality and availability; the evolution of consumer behavior and demand; the business decisions of our clients, who are responsive to their own stakeholders; public policy; the potential impact of legal and regulatory obligations; market conditions; climate science; commercial considerations; and the challenge of balancing near-term targets with the need to facilitate an orderly transition and energy security and affordability.

	Base Year 2023[15]	2024	2025	YoY % Change	Base Year % Change
Gross scope 1 GHG emissions	25,492	23,809	27,009	+13%	+6%
Gross scope 2 LB GHG emissions	100,433	94,914	90,722	-4%	-10%
Gross scope 2 MB GHG emissions	107,274	88,555	75,350	-15%	-30%
Total scope 1 + 2 LB GHG emissions	125,925	118,723	117,731	-1%	-7%
Total scope 1 + 2 MB GHG emissions	132,766	112,365	102,359	-9%	-23%
Gross scope 3 GHG emissions	771,851	670,929	676,399	+1%	-12%
Category 1: purchased goods and services	349,993	287,768	349,018	+21%	0%
Category 2: capital goods	258,730	250,199	200,473	-20%	-23%
Category 3: fuel and energy-related activities	23,568	22,401	29,175	+30%	+24%
Category 4: upstream transport and distribution	35,743	15,738	17,184	+9%	-52%
Category 5: waste generated in operations	946	1,261	406	-68%	-57%
Category 6: business travel	11,355	11,518	12,548	+9%	+11%
Category 7: employee commuting	86,146	78,602	65,505	-17%	-24%
Category 13: downstream leased assets	5,370	3,443	2,091	-39%	-61%
Total GHG Emissions (location-based)	**897,776**	**789,652**	**794,130**	**+1%**	**-12%**
Total GHG Emissions (market-based)	**904,617**	**783,294**	**778,758**	**-1%**	**-14%**

Greenhouse-Gas Targets

While Fiserv does not currently have a formal climate-transition plan, we review and assess decarbonization levers, with the support of a third-party partner, as part of our climate change mitigation strategy. Based on our new 2023 baseline, our near-term target is a 56% reduction in scope 1 and scope 2 emissions by 2033. This update maintains current ambition levels relative to our previous target and aligns with our approach and philosophy toward targets. We continue to prioritize setting near-term targets, tracking progress against our targets and setting new near-term targets. We continually evaluate our targets and approach and make adjustments as appropriate.

Our GHG reduction targets and progress against those targets are as follows.

Target	Status as of 2025	Progress Towards Targets
Reduce scope 1 and scope 2 emissions by 56% by 2033, from a 2023 base year	102,359 MT CO_2e	41%
25% of suppliers (by spend) engage with us on GHG emissions and provide us with information on their emissions	19%	76%

15. The 2023 baseline figures have been restated to reflect updates to the organizational boundary, including the integration of the CCV business, as well as improvements to emissions calculation methodologies and underlying activity data. This restatement has been applied to ensure consistency and comparability across reporting periods in line with the GHG Protocol.

To support our reduction efforts, we continue to assess and implement strategies related to:[16]

- Energy audits and optimization
- Energy efficiency and building management systems
- Green building design initiatives for new and renovated offices
- Data center footprint optimization and energy efficiency
- Clean and renewable energy procurement
- Site strategy reviews

Energy Consumption

In 2025, Fiserv consumed approximately 296,991 megawatt hours (MWh) of electricity and fuel across our portfolio. Our consumption includes approximately 50,000 MWh of purchased renewable energy.[17]

Fiserv Energy Consumption and Mix	2023	2024	2025	YoY % Change
Total energy consumption (MWh)	311,365	296,945	296,991	0%
Total energy consumption from fossil sources (MWh)	308,965	259,681	246,570	-5%
Total energy consumption from nuclear sources (MWh)	-	-	-	N/A
Total energy consumption from renewable sources (MWh)	2,400	37,264	50,421	+35%
Consumption of purchased or acquired electricity from renewable sources	2,400	37,264	50,421	N/A
Consumption of self-generated non-fuel renewable energy	-	-	-	N/A
Share of renewable sources in total energy consumption (%)	<1%	13%	17%	+31%

Actions

In 2025, we took several actions related to our operations and value chain to continue to drive our mitigation and reduction efforts.

Data Centers, Co-Locations and Cloud

As part of our data center strategy, we continue to focus on consolidation and optimization efforts and the transition of targeted applications to the cloud to improve efficiency. For AI models, we typically rely on cloud compute resources, which can help reduce energy consumption and emissions associated with AI development as compared to building models in our own data centers. In our data centers, we aim to reduce energy consumption and enhance resource efficiency through capacity-management practices and virtualization, which help enable smaller physical server footprints and lower overall power consumption.

We also continue to evolve our expectations of third-party co-location providers in support of our broader operational, resilience and sustainability objectives. While key evaluation criteria remain focused on factors such as space, power, cooling, physical security, resilience, connectivity, performance and compliance, environmental considerations are playing an increasingly important role in our assessment process. In recent years, these considerations have expanded to include areas such as sustainable operations, energy efficiency, environmental stewardship and the availability of clean or renewable energy sources.

16. While Fiserv has not assessed the full financial impact of these strategies, they are in line with our business-as-usual activities and are not expected to conflict with our business model.

17. Approximately 50,000 MWh of renewable electricity consumption is supported by the procurement and retirement of renewable energy certificates (RECs) and energy attribute certificates, including those sourced from North American registries, on the company's behalf during the reporting year.

Vendor Engagement

For our 2025 data collection, we conducted outreach to collect scope 3 GHG information from our top vendors covering categories 1, 2 and 4. This outreach resulted in responses from approximately 19% of our vendor spend. We were also able to use publicly available information for another subset of our top vendors to improve calculations. Over time, this outreach should enable us to better understand the reduction efforts of our top vendors.

Green Building Design and Management

We incorporate green building design principles into new construction, renovation and building projects, including consideration of Leadership in Energy and Environmental Design (LEED) certification. As of 2025, we had more than 750,000 square feet of LEED-certified office space across five facilities: our executive offices in New York City (LEED Gold), our New Jersey technology campus (LEED Platinum), our collaboration center in Dublin (LEED Platinum), our headquarters in Milwaukee (LEED Gold) and our office in Columbus, Ohio (LEED Silver).

In addition to green building design, we review our sustainability and environmental management practices and maintain LEED Operations and Maintenance (O+M) Gold certification at our executive offices in New York City. Outside the U.S., we have ISO 14001 certification at select sites, including our Basildon, United Kingdom and Bogota, Colombia offices. We continue to assess our operations for opportunities to align with standards such as LEED O+M and ISO 14001.

Energy Management and Reduction

We periodically conduct energy audits at facilities across our EMEA region and at key locations in the U.S. These audits help identify opportunities to improve energy efficiency, reduce consumption and enhance facility performance.

In 2025, we implemented multiple energy-efficiency initiatives across our facilities portfolio. We standardized HVAC setpoints for occupied and unoccupied operating modes in the U.S. and EMEA. We also upgraded and replaced mechanical equipment, including eight rooftop units (RTUs), 17 heat pumps, two gas boilers and one chiller. While these replacements were completed at different times and are not separately metered, we introduced an energy performance specification for new equipment to help incorporate energy-efficiency considerations into future equipment replacement decisions.

In 2025, we continued to complete lighting upgrades based on local site needs and building-specific opportunities. To scale these improvements, we plan to conduct a competitive sourcing process to identify a U.S.-wide provider capable of supporting lighting upgrades across multiple facilities.

Renewable Procurement

As part of our energy consumption and management practices, we review current use and the availability of renewable energy within different markets. Working with our utility providers and third parties, we identify renewable-energy procurement opportunities in markets where we have larger energy loads. In 2023, we procured our first RECs, which represent the renewable electricity attributes associated with eligible generation. In 2025, we expanded the REC program, and total REC procurement was approximately 50,000 MWh (more than 11,000 MWh greater than in 2024), reflecting updated procurement to align with annual electricity consumption at the covered sites.

Sustainability Ambassador Program

The Sustainability Ambassador Program is designed to help associates educate others, engage stakeholders and amplify environmental initiatives, while sharing progress and feedback across Fiserv.

We periodically review and evolve the program to align with our environmental priorities and support ambassadors in building awareness, encouraging participation and sharing feedback across sites and teams.

Internal Carbon Pricing

Fiserv does not currently use internal carbon pricing.

Greenhouse Gas Emissions Calculation Methodology

Fiserv calculates its GHG emissions for all Fiserv entities using an operational control approach in line with the GHG protocol. Fiserv calculates its value chain GHG emissions – including scope 1, scope 2 and scope 3 – in accordance with GHG protocol guidance.

Our GHG inventory covers relevant emissions categories based on data availability and applicability to our operations. We continue to evaluate our scope 3 categories and may report on additional categories as our ability to calculate improves or as emissions categories become material to our GHG emissions.

The following calculation approaches have been applied to the different GHG emissions scopes and categories.

Scope 1 Emissions

For scope 1 emissions, Fiserv uses factors from the U.S. EPA Emissions Factors Hub (2025), table 1 and table 2, and the IPCC AR6 report. Scope 1 refrigerant emissions estimations are performed in the event actual consumption is not available, including where refrigerant use at a site is unknown. Building area (in square feet) is multiplied by tons of cooling per square foot (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).

Scope 2 Emissions

For location-based scope 2 emissions, Fiserv uses the U.S. EPA Emissions & Generation Resource Integrated Database (eGRID, 2023) for U.S. locations and the International Energy Agency (IEA, 2024) 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. (Green-e.org, 2025) for CO_2 coupled with eGRID 2025 for CH_4 and N_2O factors, the Association of Issuing Bodies European Residual Mixes 2024 (AIB 2025) in the EU and U.K. for CO2 coupled with IEA 2023 for CH_4 and N_20 factors, and Carbon Database Initiative Residual Mix Factors (CaDI, 2025) for all other countries.

When estimating electricity consumption, publicly available building energy intensity data is used in conjunction with site square footage. 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 for Asia-Pacific, South America and Oceania locations (GRESB, 2024), and Africa locations (GRESB 2023), energy intensities couples with UK Better Building Partnership's Real Estate Environment Benchmark (BBP, 2023) electricity consumption ratios for office type spaces are used.

Scope 3 Category 1 Emissions

Emissions calculations for purchased goods and services are calculated using the U.S. EPA Environmentally Extended Input-Output (EEIO) model Supply Chain Industry Categories (EPA 2022). When multiple disparate types of goods, services or activities are identified under a single category definition, a Supply Chain Industry category with a higher associated emission factor is assigned to conservatively estimate emissions associated with all activities.

Select vendors provide allocated emissions or emissions reports and annual revenue that allow Fiserv to calculate allocated emissions using a spend-based approach. When this method is used, annual spend associated with these vendors is excluded from procurement spend analysis to avoid double counting using the standard spend-based approach.

Scope 3 Category 2 Emissions

Emissions calculations for capital goods are calculated using a hybrid method, including both a spend-based approach and activity-based approach based on supplier data, following the same approach outlined in category 1, purchased goods and services. The spend-based data is based on matching to the U.S. Supply Chain Industry categories.

Scope 3 Category 3 Emissions

Emissions calculations for fuel and energy-related activities for three components:

1. Stationary and mobile fuels, heating and steam: Upstream fuel-emission factors are calculated from the U.S. Department of Energy Office of Science and Argonne National Laboratory's Greenhouse Gases, Regulated Emissions, and Energy use in Technologies (GREET) model, Version 1, 2025. Emissions are calculated by multiplying total consumption with the GREET upstream fuel emission factors for each stationary and mobile fuel type. Upstream heat and steam emission factors are calculated from the UK DEFRA (2025) emission factors for each of transportation and distribution losses, well-to-tank emissions and well-to-tank losses.

2. Losses from transportation and distribution of electricity: U.S. emissions from transportation and distribution (T&D) electricity losses are calculated by first summing total U.S. electricity consumption by U.S. eGRID region, then multiplying the total by region with the U.S. EPA eGRID 2023 Summary Table 1, Subregion Output Emission Rate (January 2025) GHG emission factors and loss factors by region. International emissions from T&D electricity losses are calculated by first summing total electricity consumption by country, then multiplying the total by country with purchased IEA 2023 Electricity Emission Factors for Electricity Transportation and Distribution (2024).

3. Upstream electricity: Both U.S. and international upstream electricity emissions are calculated by first summing total electricity consumption by country, then multiplying the total by country with purchased IEA 2022 Electricity Emission Factors for Upstream Electricity (2024).

Scope 3 Category 4 Emissions

Emissions calculations for upstream T&D services is calculated through a hybrid approach: 1) based on U.S. EPA emission factors per dollar spend following the same approach outlined for category 1, purchased goods and services; and 2) utilizing vendor report of Fiserv-specific emissions resulting from its procurement of transportation and distribution services in the reporting year.

Scope 3 Category 5 Emissions

Emissions calculations for waste generated in operations is calculated through U.S. EPA emission factors per dollar spend following the same approach as outlined for category 1, purchased goods and services.

Scope 3 Category 6 Emissions

Emissions calculations for business travel for flights, hotels and other travel types are calculated as follows.

- Flights: Distance traveled is calculated using flight information from our business travel partner and grouped into short, medium and long distances as outlined by the U.S. EPA Emission Factor Hub, Table 10 (2025). These correspond to and are derived from the short, long and international haul classes and emission factors laid out by UK DEFRA. Once each flight is assigned to a haul and class category, UK DEFRA air travel emission factors for each haul-class combination are used.

- Hotels: Emissions associated with hotel stays are calculated using total nights of employee hotel stays by country in the reporting year, coupled with UK DEFRA Hotal Stay emission factors by country (2025).

- Other travel: Emissions are calculated using U.S. EPA Emission Factors Hub (2025), Table 10, and U.S. EPA Emission Factors Hub (2025), Tables 1 and 2.

Scope 3 Category 7 Emissions

Emissions calculations for employee commuting are based on estimated commuting across various modes of transportation and categorizations of commute distance ranges. Employee commute mode uses the U.S. Census Bureau's American Community Survey and the U.S. Department of Transportation's highway statistics. Once total annual distance traveled for employees by commute mode for each commute distance range is calculated, the annual commute distance is multiplied by the applicable U.S. EPA (2025) emission factor for each mode.

Scope 3 Category 13 Emissions

Emissions calculations for downstream leased assets are calculated using estimations based on sublet area and percentage of the year sublet multiplied by energy intensity emission factors for the office asset type. Energy consumption is estimated based on the electricity and natural gas intensities for each U.S. census division as provided in CBECS, 2018, and U.S. EPA Emission Factor Hub (2025), Table 1.

The 2023 baseline has been restated, where applicable, to reflect updated methodologies and assumptions, to support a consistent and like-for-like comparison with subsequent reporting periods.

People & Supply Chain

Own Workforce

At Fiserv, our associates play a foundational role in our business and growth strategy. Oversight responsibilities for our human capital strategy reside with the board's Talent and Compensation Committee. Management responsibility for culture and equal opportunity resides with our Chief Human Resources Officer.

Overview of Our Workforce

As of year-end 2025, Fiserv had more than 38,000 associates across four geographic regions – North America, EMEA, LATAM and APAC. Approximately 99% of our workforce is considered full-time. As it relates to temporary employment, we maintain a paid internship program that runs during summer months. In 2025, we had approximately 275 interns in our internship program. From a nonassociate perspective, Fiserv uses time and material nonemployee contractors to support specific projects and help with variable workloads.

General Workforce Metrics	2023	2024	2025
Total number of associates (in headcount)	42,477	38,175	38,161
Women	16,936	14,873	14,518
Men	25,295	23,302	23,627
Not Disclosed	246	-	16
Nonemployee contingent workers	3,048	2,783	4,197
Age distribution			
Associates 50+	29%	30%	30%
Associates 30-50	55%	55%	56%
Associates under 30	16%	15%	14%
Average tenure	7.9	8.4	8.5

Additional workforce metrics related to our U.S. demographics can be found in our annual EEO-1 Report.[18]

Workforce Per Geography	2023	2024	2025
Total number of associates (in headcount)	42,477	38,175	38,161
Total APAC associates	9,712	9,283	9,133
Total EMEA associates	3,834	3,578	3,726
Total LATAM associates	2,328	2,253	2,312
Total North America associates	26,603	23,061	22,990
Countries Representing >10% of Total Workforce			
United States	-	-	22,680
India	-	-	8,468
Other Workforce Metrics			
Turnover rate (voluntary attrition)	13%	11%	10%
Exempt open roles filled via internal moves	46%	60%	51%

18. Our EEO-1 Report uses categories prescribed and defined by the U.S. federal government.

Engagement With Own Workforce (Consideration of the Views of our Associates)

Employee Engagement	2023	2024	2025
Annual Engagement Survey Participation Rate	92%	94%	90%

Regular engagement with our workforce creates meaningful channels for our associates to raise ideas, concerns and feedback. This feedback supports a work environment that encourages innovation, collaboration and excellence.

To provide associates with an opportunity to share ideas, concerns and issues, we provide forums throughout the year – including quarterly town halls, leadership meetings, lunch-and-learns and the company intranet. On an annual basis, we invite all associates globally to participate in an engagement survey, which enables associates to anonymously express their views on topics such as engagement, manager effectiveness, communication and teamwork, client experience, well-being, trust and operational excellence. In 2025, we saw year-over-year improvements across all categories, with notable improvements in the categories of associate experience and well-being. The feedback and results from this survey help us assess the effectiveness of our engagement efforts and provide managers and senior leaders with feedback to further enhance the associate experience.

In addition to our engagement forums and annual survey, all associates have access to our eight employee resource groups. These resource groups, which are voluntary and open to all associates, provide associates with opportunities to interact and engage with other associates, senior leaders and community partners on a variety of topics. As of 2025, approximately 8,000 of our associates were members of at least one employee resource group.

Where applicable, or where required by local law, we have structures in place to engage with works councils and associates covered by collective-bargaining agreements. The topics and structure of these engagements vary from country to country based on local laws and agreements. These structures apply to approximately 10% of our associate population and are primarily concentrated in our EMEA and LATAM regions.

Anti-Discrimination and Equal Opportunity

Fiserv is committed to creating a high-performance culture that consistently delivers excellence for our clients and long-term value for our shareholders while providing a workplace experience for our associates that values collaboration, innovation and equal opportunity. We recognize that this commitment starts with creating an environment that is free from harassment and provides equal opportunity and fair treatment for all associates. To support the creation of a respectful work environment that provides equal opportunity and fair treatment for all, we promote policies and practices designed to comply with global laws and regulations and to foster a culture of equal opportunity for all associates.

Policy and Approach

To promote a respectful work environment that minimizes risks and impacts and enhances opportunities for all employees, our policies and practices, including our Code of Conduct & Business Ethics (Code), support the 10 principles of the United National Global Compact and the protection of human rights.

Our anti-harassment and discrimination and equal opportunity policies, available to associates on our company intranet,[19] prohibit discrimination and harassment against any applicant, associate, vendor, contractor, customer or client based on race, religion, color, age, sex (including pregnancy), national origin, ancestry, marital or familial status, gender identity and gender expression, sexual orientation, disability, military or veteran status, genetic information, citizenship status or any other characteristics protected by law.

19. Based on local laws and regulations, we may maintain local policies and addendums as needed.

In the U.S., Fiserv complies with the Americans with Disabilities Act and the Pregnant Workers Fairness Act and all applicable state and local fair employment practices. This means Fiserv provides reasonable accommodations to applicants and associates with a disability or known limitations related to pregnancy, childbirth or related medical conditions, consistent with requirements under applicable law. Applicants and associates are provided with the steps necessary to make a request through our workplace accommodation policy and our accommodation statement on our recruitment website. Requests can be raised through a Fiserv recruiter, hiring manager or human resources business partner, and a determination will be made on a case-by-case basis, considering various factors and based on an individualized assessment. We maintain similar policies or procedures in other jurisdictions where we operate that comply with local laws and regulations.

As it relates to modern slavery, we comply with modern slavery reporting requirements for the U.K., Canada and Australia. We also conduct background checks on all associates before they join Fiserv, including verifying their identity to ensure they meet minimum legal working age requirements, and we comply with all local legislation and regulations regarding adequate or minimum wages across our regions of operation. Where required by law, we publish gender pay gap assessments.

Channels for Raising Concerns

We support and expect associates to speak up and report any possible violations of our Code, policies, procedures and the law. As noted in our Code and included in training modules, when an associate sees something, they are encouraged to say something so the concern can be promptly addressed. Reports can be made confidentially or anonymously.

Associates are encouraged to speak with their manager or human resource business partner if they are comfortable doing so. Additionally, concerns can be reported through the Fiserv Alertline, a 24-hour reporting tool accessible online or by calling a toll-free number, or associates can email the Ethics Office directly. Fiserv prohibits retaliation against anyone who, in good faith, reports an actual or perceived Code violation or participates in and cooperates with an internal or external investigation of a violation.

Through our speaking-up process noted in our Code, investigations are fairly and objectively conducted under the direction of the Ethics Office. The impartial investigator will provide all parties with appropriate due process and reach a reasonable conclusion based on the information collected. If an investigation substantiates that a violation has occurred, those involved may be subject to disciplinary action up to and including termination of employment. Fiserv will maintain confidentiality to the extent possible.

Actions Related to Anti-Harassment, Equal Opportunity and Fair Treatment

The key actions we have identified in 2025 highlight our commitment to providing an environment that provides equal opportunity and fair treatment for all associates.

Training

Fiserv is committed to conducting business with integrity and in accordance with applicable laws, regulations and company policies. To promote awareness and understanding of how these requirements apply to our business, we assign mandatory global compliance training covering six topics: Code of Conduct & Business Ethics, Cybersecurity Awareness, Privacy and Artificial Intelligence, Financial Crimes, Business Continuity Management and Anti-Harassment. During onboarding and annually thereafter, associates are required to complete these compliance training modules, which also include information on how to raise concerns and report potential violations.

In 2025, completion rates for each of the six mandated global compliance trainings were greater than 99%.[20] This year, we expanded global compliance course language availability to nine languages (Chinese, Dutch, English, French, German, Polish, Portuguese, Slovak and Spanish) to better meet the needs of our global workforce.

20. For mandatory training, we may not reach 100% completion when associates are on approved leave of absence at the time of measurement.

Accessibility in the Workplace

Over the past several years, we have taken multiple actions to enhance the workplace experience for associates who require accommodations. In the U.S., this includes enhancing processes and procedures related to workplace accommodation requests. We have taken similar actions in Canada to support continued progress. Where feasible, we aim to acknowledge accommodation requests and begin our review within one business day.

We also improved the digital experience across Fiserv websites using platforms and monitoring tools to reduce issues that may inhibit users with disabilities from navigating or interacting on our sites. As part of our ongoing review, we have updated best practices such as:

- Conducting regular site scans to identify and address accessibility issues following updates or changes
- Prioritizing and resolving issues that present the greatest barriers for individuals with disabilities
- Ensuring images include clear and meaningful alternative text descriptions to support individuals who rely on assistive technology
- Vetting new website features in advance to confirm they meet accessibility standards before they are deployed to the site

For associates in certain locations who wish to self-identify as having a disability, we provide functionality for them to do so in our human resources system. We are expanding this functionality to additional jurisdictions, where permitted by local law. Associates also have access to our Thrive Disability Council, an employee resource group that helps associates connect, learn and engage through lunch-and-learns, events, and volunteer and service activities. Throughout the year, Thrive hosts a range of virtual and hybrid programming focused on disability inclusion and awareness, including sessions on disability self-identification, neurodiversity awareness, disability employment and allyship, caregiving and accessibility as well as opportunities to participate in community events.

Improvements to Military Hiring Practices

Fiserv recognizes the important role service members and their families play in the U.S. Not only do we offer a military leave policy that provides pay during active duty or annual training, but we also take pride in employing veterans and military family members. We continue to review and improve the way we recruit the military community. In particular, we devote resources to U.S. military hiring and programming to support proactive outreach, strengthen partnership and maintain disciplined measurements of outcomes. We also launched the Military Pathways Program to provide a clear on-ramp for veterans, transitioning service members, Guard and Reservists, and military spouses to translate their leadership and operational experience into corporate roles. Together, these steps expand access for military talent and help align service acquired skills with opportunities across Fiserv.

Remuneration and Compensation

Fiserv is committed to providing our associates with competitive and fair wages in line with the rules, regulations and agreements in the jurisdictions where we operate. As part of our wage analysis process, we regularly monitor and review minimum wage laws and local market practices to ensure we are paying appropriate and competitive wages. Our wage analysis process also includes global reviews and analysis to ensure we understand, track and measure pay equity and pay practices in the markets where we operate.

The following principles guide our decisions at a group and local level.

- Providing competitive remuneration packages in line with local market practices
- Rewarding performance of eligible associates through an adequate mix of salary and incentives

- Using long-term incentives to retain eligible associates and align them with the performance and results of Fiserv
- Strengthening internal mobility and career progression opportunities to support equitable outcomes over time

We are advancing alignment of our regional pay gap reporting with the upcoming EU Pay Transparency Directive, which will require reporting on gender pay gaps. We do not have full metrics and targets related to these data points at this time. Currently, we provide gender pay gap reporting for the following countries.

Country	Report Link
Australia	Australia Report
Brazil	Brazil Report
Ireland	Ireland Report
United Kingdom	United Kingdom Report

In addition to pay gap reporting, we also provide our annual pay ratio for our median associate compared to our CEO through our annual Proxy Statement. In 2025, the pay ratio was reasonably estimated to be 798 to 1.[21]

Health, Safety and Well-Being

The health, safety and well-being of our associates are integral to the workplace experience. To support our associates, we maintain a range of policies, programs and practices intended to provide a healthy, secure and supportive working environment. These are reviewed regularly and updated, where appropriate, to remain aligned with Fiserv priorities, workforce needs, applicable regulations and market practices.

Health and Well-Being Policy and Approach

We believe a healthy organization begins with healthy associates. Investing in well-being strengthens engagement, supports productivity and contributes to long term organizational sustainability. Our programs are designed to promote preventive care, support resilience and help associates manage a range of health related and life needs. Offerings are reviewed regularly to ensure they remain relevant, effective and aligned with local statutory requirements.

Our global benefits team manages Fiserv's health and well-being programs, focusing on creating an environment where associates feel supported and have access to resources that help them thrive at work and in their personal lives. Reflecting our global footprint, benefits are tailored by country and vary based on local regulations, labor practices and market conditions.

We help associates navigate the complexity of healthcare through access to healthcare advocates, telehealth services and condition-specific programs, including cancer support and chronic condition management solutions. These offerings are designed to improve access to care, support informed decision making and reduce time and stress for associates managing health needs.

21. As disclosed in our 2026 Proxy Statement, the pay ratio for 2025 was higher than the pay ratio for 2024 due to the sign-on compensation provided to our CEO upon joining Fiserv. The pay ratio would be 232:1 if the CEO's sign-on cash award and sign-on equity award were each excluded from his 2025 annual total compensation.

All associates are eligible for family-related leave, including maternity, paternity, parental and caregiver leave, subject to local provisions. These programs are intended to support associates during significant life events while helping them remain engaged and supported at work. Recognizing the importance of rest and recovery, we provide paid time-off and leave programs that allow associates to balance work and personal responsibilities. We also offer, in many countries where we operate, disability income protection and life insurance coverage as important financial safeguards for associates and their families.

Associates can access information about health, well-being and family-support benefits through an online benefits platform and local intranet resources. We support awareness and utilization of these programs through webinars, recorded educational materials and decision-support tools provided throughout the year, with additional support during enrollment periods. These resources are intended to help associates understand available benefits, make informed decisions and access support that meets their individual needs.

Actions and Measures

Supporting Benefits Access and Decision Support

To help associates make informed benefits choices, we provide an online benefits platform and local intranet resources, supported by webinars, recorded materials and decision-support tools, particularly during enrolment periods.

Supporting the Health and Wellness of Our Associates

Fiserv regularly reviews its health and wellness offerings to ensure alignment with local requirements and workforce needs. In 2025, we hosted global wellness challenges focused on encouraging healthy habits and connection across our workforce, including a steps challenge and hydration challenge. These challenges formed part of a broader year-round well-being strategy delivered through monthly themes, digital content and webinars covering topics such as nutrition, financial well-being, mental health awareness and social connection. Participation trends and feedback help inform ongoing program development.

Supporting Financial Well-Being

To support financial well-being, we focus on education, access and programs that help associates build long term financial security. Depending on country and local program availability, these include tax advantaged savings and retirement programs, company contributions to employee retirement plans and opportunities for associates to purchase company stock at a discounted price. We also recognize the link between career development and financial well-being and offer financial support for tuition and certificate programs in select countries, including partnerships that offer full tuition coverage for eligible associates.

Wellness Champions Network

To further promote engagement and well-being, we maintain a global Wellness Champions Network that supports local well-being activities, educates peers and provides feedback to inform future programming. In 2025, the network included nearly 150 Wellness Champions globally. During the year, Wellness Champions supported well-being events such as guided walks in Coral Springs, Florida, and stretch breaks in India. During Nutrition Month in March 2025, Wellness Champions collected recipes from associates and produced a global cookbook featuring family recipes, which was shared electronically across the organization.

Supporting Onsite Wellness

In 2025, Fiserv continued to offer onsite and near-site wellness services to make preventive care more accessible and convenient. Offerings in the U.S. included biometric screening events at 28 locations, flu vaccination clinics at 30 locations and select global sites, mobile mammography events and onsite dental services. In India, associates participated in annual health check-ups and onsite eye-care services. Select sites also hosted wellness clinics, reinforcing a focus on prevention and early detection. These efforts contributed to Fiserv maintaining its Well Workplace Gold Award status, reflecting a multiyear commitment to a comprehensive and sustained approach to employee well being.

Regional and local teams delivered programming aligned with local norms, cultural observances and community priorities. In 2025, activities included employee benefits fairs in India, LATAM and EMEA; financial well-being education in Canada; parenting programs in India; and vaccination initiatives in select LATAM markets. LATAM also delivered a bilingual well-being webinar series.

Across our global workforce, associates had access to a mix of onsite, virtual and webinar-based counselling resources. In addition, more than 4,500 associates completed mental health first aid training, helping raise awareness and support early intervention.

Safety Policy and Approach

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 cover 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 health and safety team and includes risk assessments; analysis of safety incidents, issues and trends; review, maintenance and delivery of safety communications; periodic CPR training; and coordinated assessments and audits related to safety issues. We also maintain site-specific safety and evacuation plans to assist with site safety procedures and evacuations, and we periodically test evacuation procedures to prepare associates for potential emergency situations.

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. As part of our program, associates can report incidents and other concerns through our global security operations center by email or phone. During a potential incident that might affect Fiserv associates, facilities or operations, the global security operations center disseminates early warning information based on its monitoring and provides communications to associates during an incident.

WELL Health and Safety Certification

We are working toward WELL Health and Safety certification for select U.S. sites. In 2025, we submitted select sites for initial review and received review comments from the WELL team. We are working through those comments and additional requests and anticipate submitting an updated submission this year.

First Aid Training

In 2025, the global security team conducted on-site, in-person CPR training sessions at multiple sites to support workplace emergency preparedness. Associates who attended and successfully completed the course received adult CPR certification in accordance with American Heart Association standards.

Own Workforce Calculation Methodology

Associate Metrics

The associate metrics reported in the Own Workforce section are calculated using the headcount as of the end of the reporting year of 2025 unless otherwise stated.

Gender Pay Gap

The gender pay gap reported in our mandatory country-level reports is calculated using the requisite methodologies relevant to those jurisdictions.

Pay Ratio

The pay ratio is the reasonably estimated ratio of the annual total compensation of our CEO to the median of the annual total compensation of all employees under Item 402(u) of Regulation S-K. Please refer to our 2026 Proxy Statement for more information regarding the pay ratio calculation for 2025.

Supply Chain Due–Diligence

Third party suppliers play an important role in the day-to-day operations of our business. These third parties provide Fiserv with a wide variety of products and services and often have large and diverse supply chains. In recognition of the importance and impact third parties can have on our business, we are committed to engaging with them in a responsible manner.

Sourcing and Third-Party Risk Management

At Fiserv, the global strategic sourcing function facilitates third-party engagement, while the third-party risk management (TPRM) program is designed to help Fiserv meet legal and regulatory obligations, contractual requirements, performance expectations, and principles and values related to the use of third parties. These functions monitor and review third parties for alignment with internal policies and external standards and, as appropriate, conduct risk assessments of third-party policies and business practices.

Fiserv maintains governance processes and oversight mechanisms to support the effective management of third-party risks. These processes establish guiding principles, standards and accountability structures for identifying, assessing, monitoring and mitigating risks associated with third-party engagements.

Policy and Approach

As reflected in our Code, we are committed to supporting the 10 principles of the United Nations Global Compact, including those related to human rights. The third-party risk management policy supports these commitments by establishing the governing framework, principles and standards for the effective identification, assessment, mitigation and ongoing monitoring of risks associated with the use of third parties.

As part of our third-party risk management program, vendors complete a risk-based assessment prior to onboarding and are monitored and periodically reassessed in alignment with their inherent risk profile. The scope, frequency and applicability of these assessments are determined by factors including the nature of services provided, geographic location and the overall level of risk posed to our organization and clients. The assessments are designed to identify and evaluate key risk domains, including operational, technology, financial, legal, privacy, anti-corruption and regulatory compliance risks.

Topics reviewed as part of third-party risk management include:

- Anti-corruption and foreign corrupt practices policies
- Financial condition and stability
- Human trafficking and modern-day slavery
- Legal and compliance
- Business resiliency and continuity
- Cybersecurity and confidentiality
- Data protection and privacy practices
- Quality of services delivered
- Conflict minerals usage
- Reputational risk
- Technology risk

Human Rights Due Diligence

We apply a risk-based approach to assessing risks relevant to our business areas, product families and core business processes. Our overall risk profile with respect to our operations and supply chain is evaluated using defined risk indicators, including exposure to high-risk countries and higher-risk business models, such as outsourcing work to third parties or using contingent labor. Where such risk factors are identified or where there is a reasonably foreseeable risk of modern slavery or related practices, these considerations are incorporated into the formal risk-assessment process and addressed in accordance with established risk-management procedures.

Where appropriate, vendors are required through contractual provisions to comply with applicable laws and regulations relating to modern-day slavery and to affirmatively agree not to engage in modern slavery or related practices. Vendors may also be required to conduct appropriate due diligence within their own supply chains to help ensure subcontractors and suppliers are not engaging in activities that would support or facilitate modern slavery. Any identified and validated concerns may result in enhanced oversight, remediation efforts with the third party, selection of an alternative vendor or termination of the relationship, in accordance with established risk-management and contractual governance processes.

Our processes and procedures seek to comply with modern-slavery reporting and review requirements for the U.K., Canada and Australia.

Channels for Raising Concerns

If a potential concern related to modern slavery or human trafficking is identified during the initial vendor risk assessment or through ongoing monitoring activities, associates are required to promptly escalate the matter in accordance with established escalation procedures. Such matters must be referred to appropriate management, the applicable line-of-business risk officer and/or the enterprise risk-management function for review and further action. Potential or actual violations can also be reported through the Fiserv Alertline by sending an email to the Ethics Office or by talking to a manager or human resources representative. All potential violations are investigated and tracked to resolution.

Actions and Measures

Conflict Minerals Review

In accordance with Rule 13p-1 under the Securities Exchange Act of 1934, as amended, we perform an annual conflict minerals review that includes a good faith reasonable country of origin inquiry ("RCOI"). To conduct this RCOI, we:

- Identify product categories and parts in those categories that may contain conflict minerals
- Identify our direct suppliers who manufacture or supply those products or parts
- Review supplier information with our internal sourcing team
- Contact each supplier and request information regarding the conflict minerals that may be contained within the products provided by them and the source of the conflict minerals, including smelter and refinery information

We do not have a direct relationship with downstream smelters or refiners or sub-tier suppliers within the supply chain of our direct suppliers. Accordingly, we rely on our direct supplier to provide information regarding the origin of the conflict minerals contained in products or parts purchased from them by conducting a supply chain survey using the Conflict Minerals Reporting Template developed by the Responsible Business Alliance and the Global e-Sustainability Initiative and now maintained by the Responsible Minerals Initiative.

More information can be found in our conflict minerals report published on our website.

Managing Through Disruption

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.

Modern-Slavery Statements and Reviews

We have a zero-tolerance approach toward modern slavery and all forms of discriminatory or exploitative behavior and treatment, whether in our own business or our supply chain. We are committed to never being complicit in human rights abuses, and we maintain risk-assessment practices to identify potential modern-slavery concerns in our value chain. We annually report on our risk-assessment practices to identify potential modern-slavery concerns in our value chain.

Our risk-based approach assesses relevant risks across our business areas, product families and business processes, and considers 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

Our risk-based approach to assessment has identified the following areas of heightened potential exposure for modern-slavery risks:

- The 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.
- Engagement with outsourcing companies, for example in the use of facilities services. We understand 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. We monitor modern-slavery risk exposure, inter alia, through the number of identified concerns of modern slavery pursuant to risk-assessment activities.

Metrics and Targets

Fiserv maintains a range of monitoring mechanisms related to modern slavery, including associate training completion and third-party risk assessment and screening activities. At this time, Fiserv does not have specific targets related to modern slavery.

Responsible Business Practices

Business Conduct and Ethics

Doing the right thing preserves the integrity and stability of our organization. Our culture and reputation are defined by the actions and the decisions we make every day. We maintain a Code of Conduct & Business Ethics (Code) to guide ethical behavior within our company. This is supported by policies and procedures related to ethical conduct, including anti-bribery, anti-corruption and the protection of whistleblowers. Our policies and practices help support compliance with legal obligations and provide a framework for a fair and ethical environment within Fiserv.

Ethics and Compliance

Our ethics and compliance programs are overseen by the board's Audit Committee, and the Fiserv Code serves as the foundation for ethical behavior across our company and the expectations that govern associates, representatives and affiliates of Fiserv. It explains how we, through our actions, personify our core values and interact with our clients, business partners, each other and the communities in which we operate. We regularly review the Code, and the Audit Committee periodically reviews and approves it.

At a management level, our global head of financial crimes compliance, who reports to the chief compliance officer, is responsible for developing and maintaining the policies, standards and procedures necessary to comply with anti-money laundering, anti-bribery and anti-corruption, sanctions, and anti-trust and competition requirements. Our compliance programs also appropriately reflect local regulatory requirements in the jurisdictions in which we operate.

To further ethical behavior and business practices, we maintain a compliance framework that seeks to prevent and detect violations of regulations and company policies. This framework 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. Our framework is structured around a "three lines of defense" model, which includes:

- An engaged front-line staff and management in operations and support functions
- A risk-management and compliance function
- An internal audit function

This model helps promote oversight and accountability by confirming that colleagues across Fiserv understand and discharge their responsibilities in accordance with our policies and standards and with the broader tenets of the Code.

Engagement and Reporting Mechanisms

Our Ethics Office is accountable for promoting, monitoring and enforcing the Code, which is posted internally and externally. The Code applies to all Fiserv associates and board members, and we expect our associates to read and know the Code, follow its letter and spirit and use it as a moral compass. Although the Code applies directly to Fiserv associates, we expect our business partners, service providers and vendors to comply with the principles of the Code.

To support awareness and understanding of our Code, it is available in nine languages, and all associates are required to complete Code training upon hire and annually thereafter. As communicated in our Code, we support and expect the reporting of any potential violations 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 confidentially or 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.

In addition to our Code, we maintain policies and procedures related to anti-bribery, anti-corruption, and antitrust and competition to help promote a culture of ethics and compliance. These policies are supported through training, education and procedures, and associates have access to these policies through our intranet site.

Policy and Approach

As a global service provider, Fiserv is subject to anti-bribery and anti-corruption regulations around the world, including the U.S. Foreign Corrupt Practices Act and the U.K. Bribery Act. We maintain a zero-tolerance approach toward bribery and corruption and our anti-bribery and anti-corruption compliance policy 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; provisions of gifts, meals and entertainment; charitable and political donations; employment decisions; and facilitation payments. The policy also provides associates with additional guidance for compliance with anti-corruption laws and reporting suspected violations. Compliance with the law and with the standards of our policy is more important to us than any opportunity that may be delayed or lost because of compliance.

As it relates to antitrust and competition, we have implemented a global antitrust and competition policy regarding the distribution of products and services to:

- Establish standards, practices, procedures and controls to meet regulatory guidance and industry standards on antitrust and competition compliance
- Provide a framework for mitigating regulatory risks and liabilities

Actions and Measures

Training and Awareness

The promotion and awareness of ethics is an important element of a strong corporate culture. We require all associates to complete six mandatory compliance training courses each year, which includes training on our Code. The training covers anti-bribery, corruption and fraud, and antitrust and competition, among other topics. In addition to the training modules, we also make our policies available to our associates on our intranet site. The Code and mandatory training materials are available in nine languages.

Protection of Whistleblowers and Speaking Up

To encourage a culture of speaking up, we prohibit retaliation for the reporting of actual or potential Code violations or cooperation with an internal or external investigation of a violation. We maintain whistleblowing policies and speaking-up procedures across the globe. These are communicated to associates as part of training and provided on our intranet site.

Metrics and Targets

Fiserv maintains a range of controls, monitoring activities and reporting mechanisms related to ethics and compliance, including training completion, code acknowledgements, ethics reporting and investigation activities. While Fiserv tracks various metrics related to ethics and compliance, it has not established time-bound and outcome-oriented targets related to business conduct.

Data Security and Privacy

As part of our business model, we facilitate access to global payment networks and financial ecosystems for clients and their customers and end users. These services involve the collection and processing of significant amounts of data, including personal data, financial data and other sensitive data that subjects our offerings to various federal, state, local and foreign privacy and cybersecurity laws and regulations as well as association and network privacy and cybersecurity rules, which govern, among other things, the collection, processing, storage, deletion, use and disclosure of personal information. Not only do these laws and rules contain a variety of obligations including the safeguarding of personal information, the provision of notices, and use and disclosure rights, but 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.[22]

Data Privacy and Security

Our approach to data privacy and data security governance, policies and strategies is informed by regulatory considerations, payment and card association networks rules, national scheme rules and client contracts. We maintain global privacy and security standards supported by policies and procedures that apply across our entities, associates, nonemployee contingent workers and third parties.[23]

Regulatory considerations that inform our strategy and approach include:

- General Data Protection Regulations in the EU, U.K. and Brazil, which require companies to meet stringent requirements regarding the handling of personal data, including the transfer of personal to a third country
- The EU Digital Operational Resilience Act, which is intended to strengthen the information technology systems of covered financial entities to mitigate risks associated with operational disruptions
- The EU Artificial Intelligence Act, which establishes a risk-based framework for the development, deployment and governance of AI systems in the EU, including obligations for certain higher-risk use cases and transparency requirements for certain AI systems
- The U.S. Federal Banking Agencies and the U.S. Federal Trade Commission, which have adopted or proposed enhanced cyber and privacy security that apply to Fiserv and our financial institution clients to address privacy requirements for processing data of individuals, cyber-risk governance and management, management of internal and external dependencies, and incident response, cyber resilience and situational awareness
- U.S. state consumer privacy laws such as the California Consumer Privacy Act, which give consumers more control over the personal information businesses hold about them, as well as emerging state AI laws (for example, the Colorado Artificial Intelligence Act) that establish requirements intended to mitigate bias and other potentially harmful impacts to consumers in certain AI use cases
- The U.S. Gramm-Leach-Bliley Act, which requires financial institutions to explain their information sharing practices to their customers and to safeguard customer data
- Data protection laws and obligations based on our services or industry participation in Australia, Brazil, India and United Arab Emirates

22. Additional information about risks to Fiserv related to data privacy and security can be found in our Annual Report on Form 10-K for the year ended December 31, 2025, pages 8 (Privacy and Cybersecurity Regulations), 14 (Operational and Security Risks), 17 (Regulatory and Compliance Risks) and 23 (Cybersecurity Risk).

23. In certain instances, Fiserv entities may need to adopt and maintain local policies or addenda due to specific circumstances or regulatory requirements.

Stakeholder Considerations

We take our responsibilities related to data privacy and data security seriously and consider a range of relevant stakeholders when crafting our policies and approach. Stakeholder considerations include customers, end consumers, our associates and regulatory bodies.

While our data privacy and data security policies are considered confidential, and therefore not shared publicly, our associates have access to these policies through our company intranet. Our policies and approach are also incorporated into our mandatory training, and all associates receive training on these topics.

Externally, we provide consumers and end users with information about our approach and ways for them to engage with us. Our privacy notice, which describes our practices and the rights and choices available to individuals regarding personal data, is available on our website. For certain products and services, we may provide separate or supplemental notices at the time we collect data. For questions, concerns or complaints about our privacy notice or privacy practices or to request access to personal data, individuals may use the contact channels described in our privacy notice.

In the event of any potential or actual harm caused by a breach of our data security or data privacy policies, our incident response framework has mechanisms and processes in place to address events that may impact the confidentiality, integrity or availability of data in our systems. Events are alerted and evaluated by the responsible incident-response personnel with the support of relevant subject matter experts. Appropriate communication and reporting channels are identified so interested parties are provided with the expected and necessary information regarding incident-response actions and impact on data.

The Fiserv Vulnerability Disclosure Program (VDP) enables security researchers outside of Fiserv to responsibly report security vulnerabilities identified outside of our organization. The VDP provides a centralized service for researchers to submit security vulnerability evidence to be triaged by Fiserv cybersecurity and development teams for expedited remediation and avoid public disclosure.

Policy and Approach to Cybersecurity

We are committed to safeguarding Fiserv and our clients from cyberthreats. Oversight of cybersecurity risk is provided by the board's Risk Committee. At the management level, our chief information security officer, reporting to the chief technology officer, oversees global cybersecurity services. Global cybersecurity services has responsibility for assessing our technology environment for cybersecurity risks, identifying emerging threats and capabilities, and implementing processes and technical defenses to safeguard our technology environment and services.

Cybersecurity and technology risk management is supported through governance processes operating under the Fiserv Executive Risk Committee. Within these governance structures, senior business, cybersecurity and technology leaders provide management-level oversight of cybersecurity and technology risk, guide the execution of related strategies and objectives, and help enhance cybersecurity and technology controls across the organization. These governance processes include the periodic review of cybersecurity and technology risks and annual review and approval of the global cybersecurity and technology management policy.

The global cybersecurity and technology management policy and related standards and procedures set our commitment and approach to protecting clients and Fiserv information, delivering a resilient technology platform and managing cybersecurity and technology risks through reasonable administrative and technical safeguards. Additionally, our policy, standards and procedures define the identification, monitoring and management of controls to the extent practicable across internal systems. They are informed by 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. Our global cybersecurity and technology management policy and related standards are published internally on our intranet.

Policy and Approach to Data Privacy and Data Ethics

The responsible and ethical handling of data, including preserving its privacy and security, is central to building and maintaining trust with our clients, associates and stakeholders. We are committed to protecting personal information and using data ethically, including as it relates to the development and use of AI. Oversight of data privacy and ethical data use resides with the board's Risk Committee. At the management level, our head of privacy and data ethics compliance, who reports to our chief compliance officer, oversees the Global Privacy Office (GPO). The GPO operates as a second line of defense and partners with other control functions, business units and internal teams to implement policies and procedures, manage privacy-related issues, build a culture of privacy awareness and engage with key stakeholders on privacy-related issues. Where local requirements mandate a data protection officer (DPO), the DPO is integrated into the privacy governance framework and coordinates with the GPO and head of privacy and data ethics compliance to support oversight and monitoring of compliance with applicable laws and regulations.

To support data privacy and data ethics, Fiserv maintains governance processes and oversight forums focused on privacy, information governance and AI-related risks. These governance structures support enterprise privacy risk management, monitor for developments in privacy and AI regulations, review progress against key objectives and provide guidance on strategic decisions.

Our global data use, global privacy and global data governance policies, together with related standards such as data classification and retention, establish the framework for our global privacy program and set requirements for the protection and processing of personal data. Similarly, our global generative AI usage compliance policy and related standards and guidelines establish expectations for the responsible development and use of generative AI, machine learning and large language models. These policies and standards are informed by global regulatory frameworks and industry standards, including our Binding Corporate Rules (BCRs),[24] the NIST: AI Risk Management Framework and other privacy and data protection standards. These policies and standards are published internally on our intranet, and associates a nonemployee contractors have access to established reporting and escalation channels to raise questions, concerns and potential issues related to privacy, data governance and the ethical use of data.

Actions and Measures

Associate Training and Awareness

We require all associates and specific contingent workers to complete training on cybersecurity, privacy and AI as part of our mandatory annual training courses. Additional targeted trainings are distributed to certain users and owners annually through the Fiserv-wide training platform. We also conduct internal social engineering and phishing campaigns designed to test Fiserv associates with simulated phishing attacks, reinforce associate behavior to report suspicious emails and maintain a culture of cybersecurity vigilance. Training is complemented by frequent security education and awareness articles referred to as Cyber Smart. Security topics covered include, but are not limited to, data loss prevention, phishing, ransomware and application security.

Fiserv associates whose responsibilities include oversight and/or management of a data asset, defined as critical business data used in our operations, such as data owners (who are accountable for data within their domains) and data stewards (who manage and maintain data on a day-to-day basis) are subject to key minimum standards aligned with the core pillars of the enterprise data governance program.

Cybersecurity Industry Collaboration

Our cybersecurity leaders are members of information-sharing networks, providing support, connection and influence. These networks provide a platform for Fiserv to collaborate and contribute to the betterment of the digital transaction community. We are active members of the Financial Services Sector Coordinating Council and Financial Services Information Sharing and Analysis Center.

Binding Corporate Rules

BCRs are legally binding data protection policies and a detailed code of conduct, approved by EU and U.K. data protection authorities following significant consultation. They represent our commitment to uphold standards of data protection in our processing of EU and U.K. personal data based on strict principles established by EU and U.K. data protection authorities. The approval of our BCRs demonstrates that Fiserv has implemented a consistent set of robust privacy practices worldwide for the processing of EU and U.K. personal data.

Testing, Standards and Certifications

We monitor and regularly test our controls to prevent unauthorized parties from accessing, manipulating or acquiring our data. We maintain PCI DSS certification globally, TSP/P2PE/PINS/Card Production certifications where applicable and SOC1/SOC2/ISO 27001-2013 within certain geographic areas. Our cybersecurity program is also subject to review by global regulatory bodies as part of ongoing oversight of our control environment, risk-management practices and operational resilience. We also conduct tabletop exercises, penetration testing and internal assessments of cybersecurity controls.

In the EU, we comply with the Digital Operational Resilience Act where it applies to our business operations, applying appropriate rules and standards to information and communications technology risk management, incident reporting, operational resilience, testing and third-party risk management.

Monitoring

Monitoring for threats is essential to responding to unauthorized activities or unusual behaviors. Our 24/7 Global Security Operations Center, combined with the threat intelligence and attack surface management teams monitor 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.

Metrics and Targets

Fiserv has a comprehensive set of policies and processes to manage impacts from data privacy and data security on associates, consumers and end users. While Fiserv tracks various metrics to monitor these impacts, we do not disclose specific data points or potential targets associated with data privacy and data security at this time.

Metrics reviewed and tracked include:

- Data privacy and information security complaints: Fiserv monitors the number of complaints or requests received concerning data privacy – including right to be forgotten requests – and information security
- Consumer contacts related to data privacy: Instances of consumer contacts regarding data privacy and right to be forgotten requests are tracked to ensure compliance and address any concerns promptly

24. Our BCRs have been reviewed and approved by relevant supervisory authorities.

Global Controls and Compliance

Our Financial Solutions and Merchant Solutions businesses enable access to payment networks and financial ecosystems around the globe and are subject to various local and national anti-money laundering (AML), counter-terrorist financing (CTF) and government sanctions laws and regulations as well as payment network, clearing/sponsor banks and local regulatory requirements. We seek to prevent unqualified and prohibited businesses from using our systems, and we review and monitor for fraudulent, prohibited or illegal activities.

Governance and Oversight

Oversight of financial crimes risk resides with the board's Risk Committee. At the management level, our global head of financial crimes compliance, who reports to the chief compliance officer, is responsible for developing and maintaining the policies, standards and procedures necessary to comply with AML, CTF and sanctions requirements. We also maintain risk-monitoring programs within our lines of business designed to identify credit risk, fraud risk, unqualified or prohibited businesses and activities, and potential money laundering and terrorist financing to safeguard Fiserv, our clients and partners. Where local regulations require a designated AML compliance officer or money laundering reporting officer (MLRO), that role is integrated into our governance framework and coordinates with the Financial Crimes Compliance program to support compliance with applicable laws and regulations.

Financial crimes, credit and fraud risk management are supported through governance processes operating within our broader risk-management framework. These governance processes provide visibility into risk trends, assess the potential impacts of emerging internal and external credit and fraud risks, and support the proactive escalation of potential risks across the organization. Senior leaders from our Merchant Solutions and Financial Solutions businesses, along with leaders from enterprise risk management, enterprise risk and controls, compliance, finance, accounting and legal participate in these governance structures to support our enterprise-wide approach to risk management.

Stakeholder Considerations

Our financial crimes compliance standards are communicated to our associates and nonemployee contractors through annual mandatory training and our global policies. Associates and nonemployee contractors are provided with clear escalation procedures for raising concerns regarding any suspected or actual fraud or money laundering. Our credit risk management teams cover the merchant lifecycle, from underwriting through risk monitoring, and teams within credit risk management are trained to consider both credit and fraud risks, including money laundering and terrorist financing, as standard practice supported by defined concurrence and escalation procedures. Subject to the arrangement, the risk monitoring team may also escalate credit and fraud concerns to the applicable bank partner. Additional targeted and role-based training is provided to associates supporting risk monitoring, as determined by the financial crimes compliance team, credit risk management and/or the local MLRO.

Policy and Approach

Our programs are subject to AML, CTF and sanctions regulations, including the U.S. Bank Secrecy Act, U.S. Treasury Department Office of Foreign Assets Control (OFAC) programs and related regulations in countries where Fiserv operates. We maintain global policies related to AML/CTF, fraud, know your customer (KYC), and OFAC and government sanctions compliance, along with related standards and local or business-unit specific policies as required by regulation. These policies and standards aim to prevent Fiserv, its subsidiaries and affiliates from doing business with sanctioned entities or being used to launder money or finance terrorism and to comply with applicable AML/CTF rules and regulations.[25] Where required by law or contractual agreement, we maintain procedures to identify potential politically exposed persons at account opening. Certain Fiserv entities have implemented additional processes to meet contractual obligations to our clients or, on a voluntary basis, to reduce money laundering risk. We review these policies at least annually as part of our policy review process.

25. Regulated Fiserv entities may maintain local or business-unit specific policies, procedures and guidelines to support our global AML/CTF program.

In conjunction with our financial crimes compliance policies, we also maintain underwriting policies and standards designed to make sure we know our customers; comply with payment networks, clearing/sponsor banks and local regulatory requirements; and prevent unqualified and prohibited businesses from using our systems. These underwriting policies and standards align with our global credit risk oversight policy and enterprise risk management policy to promote proactive risk management practices, align credit risk activities with our risk appetite and fit within our overarching governance framework.

Actions and Measures

Structured Approach

Our controls follow a risk based approach across the customer and transaction lifecycle. This includes:

- KYC, customer due diligence and enhanced due diligence to verify identity, understand ownership and business activities, assign risk ratings and apply enhanced due diligence where warranted
- Sanctions and watchlist screening to identify restricted parties and, where required, reject or block transactions and report as appropriate
- Risk monitoring designed to detect credit and fraud risk indicators, including AML typologies and other suspicious activity, supported by documented model and rule governance, performance monitoring and periodic tuning as well as reporting to local regulatory authorities as required
- Payment network rules compliance to ensure appropriate merchant category code assignment, adherence to chargeback and dispute thresholds, oversight of prohibited and restricted categories, and required disclosures and controls
- Prohibited and restricted business oversight to assess onboarding requests against our standards, apply controls where permissible and decline or exit relationships that do not meet requirements
- Third party oversight to require processors, agents, ISOs, payment facilitators and other third parties acting on our behalf to meet our standards through contractual obligations, due diligence and ongoing monitoring
- Reporting and remediation, including escalation of suspicious activity for review and regulatory reporting where applicable, corrective actions and tracking issues to closure

Industry Collaboration

Our fraud, risk and compliance teams collaborate with law enforcement, regulators and industry partners to refer investigations, provide information on emerging schemes, shape new regulations and deliver training. In addition, 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, risk and compliance associates also participate in other working groups focused on fraud prevention, financial investigations and driving positive change for security and risk across the payments and fintech industry.

Tracking and Monitoring

As part of our program, we use models and tools, technology, and risk and controls personnel to prevent, detect and remediate fraud and prohibited activity across payment networks. When needed, we take action to address illicit activity and to prevent or mitigate negative impact to clients and consumers. Our merchant risk-monitoring program is designed to identify credit risk, fraud risk, unqualified or prohibited activity and potential money laundering activity and 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. On our peer-to-peer payment platforms we use real-time risk monitoring to detect and mitigate potential scams and fraudulent transactions, and we evaluate sender and receiver risk to perform a holistic risk assessment of the transaction.

In the event of suspected or actual financial crime, illicit or illegal activity, we take a structured approach to managing cases. Potential issues identified are reviewed and undergo a thorough investigation to assess the nature and scope of the activity. Where necessary, findings are reported to relevant authorities. This approach allows us to proactively address potential risks, uphold regulatory obligations and strengthen the resilience of our monitoring defenses. Further, associates are prohibited from tipping off any person that might prejudice an existing or potential future investigation.

Metrics and Targets

Fiserv has a comprehensive set of policies and processes to manage impacts from AML/CTF, fraud, prohibited activities and unqualified or prohibited businesses. While Fiserv tracks various metrics to monitor impacts, we do not disclose any specific data points or potential targets related to them at this time.

Philanthropy & Community Engagement

Impacting Communities

Fiserv takes a global approach to community engagement and investment. This includes philanthropic giving, unrestricted grants and volunteerism. We regularly partner with and contribute to the communities where we live and work. Our approach is designed to increase our reach and impact while aligning with our business model and objectives.

Partnerships are guided by an evaluation process that considers alignment to CSR priorities, geography, mission and expected impact as well as organizational credibility, scale and sustainability, collaboration opportunities and ways to activate employee time, treasure and talent (including volunteerism).

Governance and Oversight

Philanthropy and community engagement is led by the CSR function, which reports to the Chief Human Resources Officer. Within this framework, community investment and engagement activities are supported through governance structures that help establish priorities, review philanthropic initiatives and partnerships, and support the implementation of programs designed to create positive impact in the communities where we live and work. Fiserv Salutes, our enterprise-wide commitment to the military community, is supported through governance and engagement structures that bring together CSR and our military employee resource groups. Guided by a focus on employment, entrepreneurship and experience, the program connects veterans, transitioning service members, National Guard and Reserve members, military spouses and veteran-owned businesses to career opportunities, business resources and community support initiatives.

In India, where CSR activities are subject to statutory requirements, governance is supported through in-country CSR committee structures that provide oversight in alignment with applicable requirements under the Companies Act CSR framework. These committees oversee local CSR programs and their implementation. In other regions, governance structures may be established as needed to support local oversight, program governance and compliance requirements.

Policies and Approach

At Fiserv, we prioritize flexibility in responding to the evolving needs of our communities, nonprofit partners and other stakeholders. Rather than maintaining a single global social impact or community engagement policy, our philanthropy and community engagement activities are guided through governance structures, community investment priorities and program frameworks that enable us to direct resources to areas where we believe we can have the greatest impact. While community needs may evolve over time, our current areas of focus include:

- Education – Supporting recruitment, onboarding and retention efforts while enhancing associate development, cultural awareness and engagement
- Entrepreneurship – Supporting small businesses, suppliers and the economic ecosystems in which they operate.

Through these focus areas, we seek to create meaningful benefits for the communities in which we live and work while maintaining the flexibility to respond to emerging needs and opportunities.

Actions and Measures

Improving the Associate Giving Experience

In an effort to improve the associate giving process, we are moving our giving experience to a new portal for associates. This will help improve insights and data and enable matching where available.

Partnering to Support Small Businesses and Entrepreneurs

We believe entrepreneurship is the backbone of our communities, and we seek to support small businesses and entrepreneurs at each stage of their journey. To help increase impact and create more opportunities, we collaborate with community organizations, nonprofit groups, chambers of commerce, universities and other institutions to extend our reach and provide practical resources, including grants, marketplaces and pop-ups, mentorships, procurement pathways and resiliency programming. Through sustained partnerships with organizations such as the Russell Innovation Center for Entrepreneurs, the Military Entrepreneurship Forum, the U.S. Chamber of Commerce and the D'Aniello Institute for Veterans and Military Families, we help connect entrepreneurs to capital and support. We are also expanding international engagement and exploring partnerships with global networks.

Small Business, Big Impacts

In 2025, we continued to expand our Small Business, Big Impact framework with a focus on preparedness, resilience and community impact, contributing more than $2.5 million to the small business ecosystem and hosting more than 100 small business pop-up events and marketplaces globally. Through themed pop-ups and product seeding, we help spotlight local entrepreneurs and bring Clover® merchant products into offices, events and client touchpoints to create customer exposure, accelerate discovery and sales, and gather product feedback. These activities also help connect small businesses to buyers and partners and can support longer-term pathways to repeat business and procurement opportunities. We also support community-based programming with product seeding kits and sponsored memberships to local chambers of commerce.

Supporting Veteran and Military-Affiliated Entrepreneurs

We continue to support veteran and military-affiliated entrepreneurs through expanded resources and business benefits within the Clover® product suite, including free processing on Independence Day and Veterans Day. Through Clover® Salutes, we engage veteran-owned businesses and highlight military entrepreneurship. These efforts help strengthen awareness of veteran and military-affiliated small businesses, connect entrepreneurs with valuable resources and support economic opportunity in the communities where they operate.

Supporting Climate Awareness Through Client Partnerships

In 2025, Fiserv LATAM, in partnership with Caixa Cartões and azulzinha da CAIXA, enabled participants attending COP30 to estimate greenhouse gas emissions associated with travel to the event using our Clover® Kiosk as part of our launch of the Clover® Kiosk in Brazil. The locally developed application provided participants with information about the environmental impacts associated with travel to COP 30 and demonstrated how digital technology can be used to support climate-related engagement and education.

Global Volunteering Efforts

In 2025, associates across our global operations contributed time, skills and expertise to initiatives supporting education, workforce readiness, entrepreneurship, inclusion and community well-being. While volunteer activities are tailored to local needs and priorities, they share a common objective of creating positive impact in the communities where we live and work.

Associates across our global operations continue to volunteer their time to help prepare individuals, students and young people for future careers through financial literacy, career readiness and entrepreneurship programs delivered in partnership with local organizations such as Junior Achievement Ireland, the Basildon Upper Academy in the U.K. and Women in Technology initiatives across LATAM. Our LATAM associates also supported mentoring and networking opportunities for women through the Vital Voices Annual Mentoring Walk events in Argentina and Panama.

Volunteers participated in community-focused initiatives throughout the year to address local priorities, including community improvement projects in Slovakia, Earth Day community gardening activities in the U.K. and broader community engagement efforts across APAC. In recognition of their efforts, the Singapore team received the AmCham Singapore CARES Award for a third consecutive year.

In India, global services associates supported inclusion, accessibility and community well-being through programs benefiting people with disabilities and injured service personnel. Initiatives included Lights Camera Inclusion, which supported skills development and resulted in award-recognized films and documentary content, as well as healthcare and mobility programs that expanded access to critical medical equipment and specialized wheelchairs.

Educating the Next Generation

Fiserv Future Techies (FFT) is an after-school STEAM program that supports the development of a future-ready fintech talent pipeline through hands-on learning and volunteer-led mentorship. Since launching in 2023, FFT has engaged more than 700 students, been supported by more than 250 associate volunteers and resulted in more than 100 student-led fintech innovations. In 2025, FFT introduced a National Pitch Competition across four U.S. hub locations (Georgia, Nebraska, New Jersey and Wisconsin). FFT plans to expand to include a high school program and is exploring growth opportunities, including a pilot in Dublin this year.

STEM Labs in India

In India, through school partnerships and STEM-focused initiatives, we supported foundational learning and future-ready skills development. In 2025, our STEM Education Program reached more than 20,000 students and expanded hands-on learning through STEM laboratories in around 40 public schools serving grades five to 10, equipped with experiential models and technology-enabled tools supported by dedicated tutors. We also provided scholarships and academic support to more than 100 parentless or single-parent scholars and delivered tailored educational resources for nearly 200 girls with visual disabilities and homeless girls. To strengthen school communities, we implemented rainwater harvesting projects in eight schools to support environmental awareness and more resilient learning environments.

Metrics and Targets

In 2025, associate giving and corporate matching through the Fiserv Gives Back Portal generated more than $500,000 in support of nonprofit groups around the world. Associates also contributed more than 20,500 volunteer hours in support of over 250 causes globally.

Impacting Communities Calculation Methodology

Volunteer activity is tracked through the Fiserv Gives Back Portal, where associates are encouraged to record volunteer hours associated with eligible community engagement activities. Volunteer metrics are based primarily on self-reported activity submitted through the portal and supplemented by limited self-reported volunteer data collected outside the portal.

Appendix

Statement of Use	Fiserv has reported the information cited in this GRI content index for the period January 1, 2025, to December 31, 2025, 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 2025 10-K
	2-2 Entities included in the organization's sustainability reporting	About this Report: Pages 6 – 8
	2-3 Reporting period, frequency and contact point	• CSR reporting period: January 1, 2025 – December 31, 2025 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 2026. • Reporting cycle: Annual • Publication date: September 2026 • Contact point for questions: CSR.Inquiry@fiserv.com
	2-4 Restatements of information	In working with our external consultants, we have restated our 2023 emissions to reflect the acquisition of CCV and enhancements to our calculation methodologies
	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 Strategy and Business Management: Pages 13 – 16 See also our 2025 10-K
	2-7 Employees	Own Workforce: Page 34
	2-8 Workers who are not employees	Own Workforce: Page 34
	2-9 Governance structure and composition	Sustainability Governance and Oversight: Pages 8 – 11
	2-10 Nomination and selection of the highest governance body	2026 Proxy Statement See also our Governance Guidelines published on our website
	2-11 Chair of the highest governance body	2026 Proxy Statement
	2-12 Role of the highest governance body in overseeing the management of impacts	Sustainability Governance and Oversight: Pages 8 – 11
	2-13 Delegation of responsibility for managing impacts	Sustainability Governance and Oversight: Pages 8 – 11
	2-14 Role of the highest governance body in sustainability reporting	Sustainability Governance and Oversight: Pages 8 – 11 See also our Governance Guidelines published on our website
	2-15 Conflicts of interest	2026 Proxy Statement
	2-16 Communication of critical concerns	Sustainability Governance and Oversight: Pages 8 – 11
	2-17 Collective knowledge of the highest governance body	2026 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	2026 Proxy Statement
	2-20 Process to determine remuneration	2026 Proxy Statement
	2-21 Annual total compensation ratio	2026 Proxy Statement
	2-22 Statement on sustainable development strategy	Message from Leadership: Page 2
	2-23 Policy commitments	See the Policy and Approach Section in our Topical Disclosures
	2-24 Embedding policy commitments	See the Policy and Approach Section in our Topical Disclosures
	2-25 Processes to remediate negative impacts	Fiserv Code of Conduct and Business Ethics
	2-26 Mechanisms for seeking advice and raising concerns	Fiserv Code of Conduct and Business Ethics
	2-27 Compliance with laws and regulations	2025 10-K
	2-28 Membership associations	Fiserv maintains memberships in organizations such as: Business Roundtable The Executive Leadership Council
	2-29 Approach to stakeholder engagement	Sustainability Related Due Diligence: Page 11
	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	Strategy and Business Management: Pages 13 – 16
	3-2 List of material topics	This Report and GRI content index contain the topics relevant to our Sustainability program
	3-3 Management of material topics	See the Topical Sections of this Report

GRI Standard	Disclosure	Location / Reference
GRI 200: Economic Topics		
GRI 205: Anti-Corruption (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Business Conduct and Ethics: Pages 46 – 47
205-1	Operations assessed for risks related to corruption	Business Conduct and Ethics: Pages 46 – 47
205-2	Communication and training about anti-corruption policies and procedures	Business Conduct and Ethics: Pages 46 – 47
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		Business Conduct and Ethics: Pages 46 – 47
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 Standard	Disclosure	Location / Reference
GRI 300: Environmental Topics		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Climate Impacts: Page 22
GRI 302: ENERGY (2016)		
302-1	Energy consumption within the organization	Energy Consumption: Page 27
GRI 305: EMISSIONS (2016)		
305-1	Direct (Scope 1) GHG emissions	Greenhouse Gas Emissions Overview: Page 26
305-2	Energy indirect (Scope 2) GHG emissions	Greenhouse Gas Emissions Overview: Page 26
305-3	Other indirect (Scope 3) GHG emissions	Greenhouse Gas Emissions Overview: Page 26
305-5	Reduction of GHG emissions	Greenhouse Gas Emissions Overview: Page 26
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT (2016)		
308-1	New suppliers that were screened using environmental criteria	Greenhouse Gas Emissions Overview: Page 26

GRI Standard	Disclosure	Location / Reference
GRI 400: SOCIAL TOPICS		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Own Workforce: Page 34
GRI 401: EMPLOYMENT (2016)		
401-1	New Employee hires and employee turnover	Own Workforce: Page 34
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Health, Safety and Well-Being: Pages 38 – 40
401-3	Parental Leave	Health, Safety and Well-Being: Pages 38 – 40
GRI 403: OCCUPATIONAL HEALTH AND SAFETY (2018)		
403-1	Occupational health and safety management system	Health, Safety and Well-Being: Pages 38 – 40
403-2	Hazard identification, risk assessment, and incident investigation	Health, Safety and Well-Being: Pages 38 – 40
403-6	Promotion of worker health	Health, Safety and Well-Being: Pages 38 – 40

GRI 406: NON-DISCRIMINATION (2016)		
406-1	Incidents of discrimination and corrective action taken	Anti-Discrimination and Equal Opportunity: Pages 35 – 38
GRI 413: LOCAL COMMUNITIES (2016)		
413-1	Operations with local community engagement, impact assessments, and development programs	Philanthropy and Community Engagement: Pages 56 – 58
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 50

GRI 406: NON-DISCRIMINATION (2016)		
406-1	Incidents of discrimination and corrective action taken	Anti-Discrimination and Equal Opportunity: Pages 35 – 38
GRI 413: LOCAL COMMUNITIES (2016)		
413-1	Operations with local community engagement, impact assessments, and development programs	Philanthropy and Community Engagement: Pages 56 – 58
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 50

fiserv.

© 2026 Fiserv, Inc. or its affiliates. Fiserv is a trademark of Fiserv, Inc., registered or used in the United States and foreign countries, and may not be registered in your country. All trademarks, service marks, and trade names referenced in this material are the property of their respective owners. 4554676 09/26