

In this report

Diversity and Inclusion

Back2Business

Fiserv Salutes

Associate Engagement and Well-Being

Fiserv Gives Back

Governance

Sustainability

I believe optimism is a force multiplier.

Frank BisignanoPresident andChief Executive Officer

Our cultural framework

Our Aspiration To move money and information in a way that moves the world

Earn client trust every Cay.

Create with purpose.

Inspire & achieve excellence.

Do the right thing

Deliver on the promise of

Our Value

To deliver superior value for our clients through leading technology, targeted innovation and excellence in everything we do

Twelve thousand times a second, more than 1 billion times a day, Fiserv enables its clients and their customers and members to move money and information with ease, speed and convenience. We're proud to be known as a leading global technology provider at the intersection of commerce and banking. We enable financial institutions and businesses large and small to create engaging financial services and payment experiences.

As the world transformed seemingly overnight in 2020, we looked to our values to guide us. We helped our clients adapt. We took care of our people. We took action in our communities.

We focused on making a positive difference, as always.

Impact – human to human.



Proud to be on the FORTUNE World's Most Admired Companies® list for the eighth year in a row

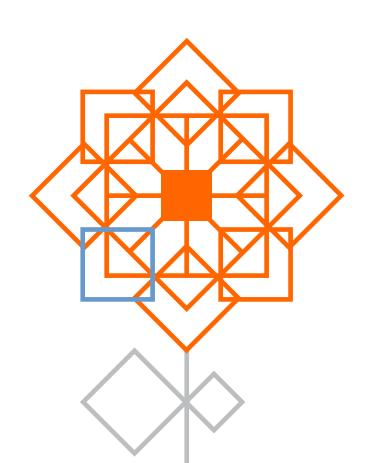
Our

Our success lies in building a richly diverse and inclusive workforce – one that gives voice to new ideas and unique points of view.

Frank Bisignano
 President and
 Chief Executive Officer



We celebrate originality



"I am O.R.A.N.G.E." is part of our promise to our people to create an environment in which they can say they are Original, Recognized, Accountable, Not Afraid, Growing and Energized. "I am Original" is at the heart of our diversity and inclusion efforts.

We value diverse thoughts and opinions, backgrounds, cultures and ethnicities because we know diversity helps us arrive at the best answers to questions, the best solutions for clients, the best workplace for our people and the best engagement with our communities.

We believe in creating an inclusive environment where the more than 44,000 individuals who constitute our global team feel welcomed and empowered to bring their authentic selves to work each day.

We denounce, and will not tolerate, any form of discrimination or racism. Our values commit us to a diverse, respectful and inclusive workplace.

As the call for social justice was amplified in 2020, we listened and created our Forward Together plan – four commitments we set in motion to strengthen the experiences we create for our clients, our people and our communities.

Our Forward Together Plan

We will improve diversity across all levels of our organization.

We will increase associate awareness, education and participation in diversity and inclusion programs.

We will invest \$50 million to support Black- and minority-owned businesses – an increase from our initial \$10 million commitment in 2020.

We will support community groups

with missions focused on human rights, racial equity and social justice.

Enabling inclusive leadership at all levels

Our commitment to diversity and inclusion starts at the top. With the assistance of subject matter experts, we developed an Inclusive Leadership program to strengthen our focus and capabilities and more clearly define expectations around building an inclusive environment.

The framework for inclusive leadership has been built into our new-hire orientation, leadership programs and online curriculum. Today, more than 150 training courses focused on diversity and inclusion, including unconscious bias training, are available to all associates.

The Fiserv management committee and 300 senior leaders have participated in our Inclusive Leadership program focused on building an inclusive workplace



The Inclusive Leadership program has enhanced and equipped me to recognize the value that different perspectives and cultures can bring to our organization through honesty, integrity and authenticity. 777

Sanjay Deshpande
 Senior Vice President
 APAC CIO
 Asian Leadership Council (ALC)
 Chapter Leader

Was honored to participate in the inaugural program and inspired by the commitment to investing in the next generation of women leaders in this company.

- Cindy Wen Senior Vice President Credit Finance Asian Leadership Council Co-Global Leader

Gender diversity in leadership

Recognizing and advancing diverse leadership is one of our top priorities. The Leading Women program at Fiserv accelerates the growth of top female talent through an action-learning approach that is designed to simulate real challenges and encourage team-building and problem-solving. The program strengthens the Fisery pipeline of talent, enabling diversity of thought and innovation throughout the company.

Leading Women provides a well-rounded leadership curriculum covering topics such as strategy, client service, technology and operations, marketing and branding, and finance. Participants gain valuable executive and peer exposure and build new relationships. They work alongside a business sponsor to solve critical Fiserv business challenges by leveraging project management, analytical, collaboration and leadership skills.

In 2020, more than 80 women globally participated in Leading Women at Fisery, a rich curriculum of more than 30 sessions especially designed for high-potential talent

Areas of focus

Leading with vision, purpose and innovation

Building trusted relationships and influential networks

Exemplifying leadership presence and gravitas

Deepening knowledge of our business and industry

Executing with a structured approach for success

Navigating through an understanding of personal styles



Attracting and retaining diverse talent at every level

We take a proactive approach to our diversity recruiting, and in 2020 partnerships with historically Black colleges and universities (HBCUs) and diverse organizations continued to play a crucial role in our efforts to expand diversity at all levels within Fiserv. For example:

- → Our partnership with the National Black MBA Association (NBMBAA) allowed us to reach more than 2,000 members through the NBMBAA national conference, entrepreneurship webinar and Scale-Up Pitch Challenge
- → We're working with Howard University on the launch of an Inclusive Incubator, spotlighting careers in law and fintech, engaging with the School of Law, the School of Business and the School of Computing and Information Technology to attract more diverse talent to our teams, and participating in Howard University's Hackathon in 2021
- → We partner with a broad group of organizations to expand our outreach to diverse candidates, including associations of student veterans, disability networks and diversity-focused technology organizations. A few partners include Corporate Counsel Women of Color, Minority Corporate Counsel Association, SEO, Student Veterans of America, Women in Technology and Year Up



Developing diverse talent from within

We want everyone on our global team of more than 44,000 associates to thrive and realize their career growth and development goals. Our internal mobility strategy, "Find Your Next," connects associates to tools, opportunities and coaching to expose them to the range of career options at Fiserv.

Internal mobility is an essential element of our diverse talent acquisition strategy. It is not enough to meet diversity and inclusion goals for early career roles if we don't also deliver at the management and executive levels. While attracting more experienced, diverse talent is a priority, we are also committed to developing talent from within. Our internal mobility strategy is regularly communicated through our Employee Resource Groups (ERGs), across our business units, in leader-led town halls and through associate-directed communications that profile open roles within specific areas of Fiserv.

In the past year, we focused on promoting easier access to open jobs and the ability to apply for roles within the organization. This includes the creation of a dedicated internal mobility intranet page (launching in 2021), which provides associates access to the latest career development opportunities through our training and development portal. Associates may sign up for alerts, view event replays, see success stories, and access instructor-led career development tools and coaching.

We're proud to be recognized for our diversity efforts by leading organizations:

Top 5 on the Military Times' "Best for Vets: Employers" 2017, 2018, 2019, 2020

Listed on the Bloomberg Gender-Equality Index 2017, 2018, 2019, 2020

Named to the "Best Places to Work for Disability Inclusion" by Disability:IN 2019, 2020

Scored 100 percent on the Human Rights Campaign's 2021 Corporate Equality Index

Supplier diversity drives innovation

and increasing associate awareness and participation extends to our partnerships with base is good business. It significantly broadens our access to talented business partners and enables us to have a positive, sustainable impact in the communities where we operate while driving innovation, competition and business value.

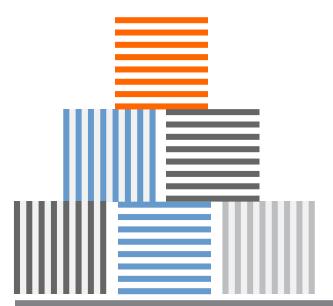
Our Supplier Diversity Policy applies to all U.S. entities and associates. We invite and encourage certified diverse-owned enterprises to participate in our sourcing and procurement process. Globally, we seek to partner with local suppliers where we operate around the world as well as those who share our commitment to diversity within their own organizations and supply chains.

Going forward, we are working with diverse suppliers to register their diversity status with independent certifying bodies to make it easier to access opportunities with Fiserv and other organizations that share our commitment to a diverse supplier base.

Our commitment to improving diversity at all levels suppliers. Nurturing and engaging a diverse supplier

We're committed to expanding our footprint with diverse suppliers. It is an essential component of our procurement strategy and one of the building blocks of our overall success.

- Lorie Meola Senior Vice President Chief Procurement Officer



6,400 ERG members across
84 chapters in 10 countries connected regularly with peers and allies for inclusive networking and growth

158 ERG-sponsored events with 50 community partners addressed professional development, community engagement, volunteerism, disability inclusion, well-being, leadership and more

Our Employee Resource Groups embody our thoughtful approach to associate and community engagement: strong partnerships that foster opportunities to donate our time, talent and treasure.

Kelly Higgins
 Senior Manager
 Corporate Citizenship

Advancing inclusion through ERGs

One of the ways we celebrate diversity and create a culture of inclusion is through our ERGs. Through these eight forums, Fiserv associates have the opportunity to connect, share their perspectives, exchange ideas, support each other and elevate their professional development and careers. ERGs also play an important role in developing partnerships with organizations that support our talent acquisition, talent development, associate engagement, small- and diverse-business engagement, supplier diversity objectives and community support.

It starts at the top: In July, Fiserv President and CEO Frank Bisignano joined more than 50 other Fortune 500 CEOs to sign on to Disability:IN's "CEO Letter on Disability Inclusion." In October, he joined more than 300 CEOs in support of the Human Rights Campaign's Business Coalition for the Equality Act – federal legislation that would provide the same basic protections to lesbian, gay, bisexual, transgender, queer or questioning (LGBTQ) people as are provided to other protected groups under federal law. These actions demonstrate our commitment to a diverse and inclusive workplace.

As an ERG global co-lead, I have the opportunity to stand with our diverse associate population and help them to know they can be their authentic selves here at Fiserv. This mindset starts at the top of the house.

Beth Rosario
 Director Compensation
 Juntos Global Leader

















See how a few of our ERGs made a difference

The Black Leadership Council (BLC) has been instrumental in creating virtual celebrations of Juneteenth and mobilizing donations to nonprofit organizations that support Black communities and social justice, including a monthlong matching campaign in 2020 that raised nearly \$200,000 for nine organizations.



Our Disability Leadership Council (Thrive) partners with Disability:IN, a leading nonprofit resource for business disability inclusion worldwide. Through Disability:IN, Fiserv is a part of "Inclusion Works," which provides for unlimited, customized, virtual and on-site consulting offered by a team of disability inclusion experts. The goal is to ensure Fiserv creates an environment of inclusion in which people with disabilities can participate fully and meaningfully.



The Women's Impact Network (WIN) partners with a variety of programs to support inclusive leaders. For example, WIN sponsors Women in Technology's science, technology, engineering and math (STEM) scholarships and hosts a seven-week immersion program with Girls Who Code that enables girls to design, build and code their own products while receiving exposure to the world of computer science. The group is also a sponsor of Girl Scouts of Greater Atlanta and Girl Scouts of Greater New York's STEM Centers of Excellence.



The Young Professionals Leadership Council (YoPro) focuses on the development of early career associates. The group hosts networking and charity events and has produced a series of virtual development opportunities to keep young professionals engaged in 2020, including tech talks, a speaker series, skills workshops and brown-bag sessions in the Netherlands, Germany and Ireland.

- 10 Executive Champions
- 23 Global Leaders
- 156 Chapter Leaders

The Trevor Project

Unity's partnerships include The Trevor Project, the world's largest suicide prevention and crisis intervention organization for LGBTQ young people.

Out & Equal

Our ongoing partnership with Out & Equal, the premier organization working exclusively on LGBTQ workplace equality, allowed us to virtually attend their annual Workplace Summit and learn from diversity and inclusion leaders around the world.

ERGs expose you to different ideas. They help you grow in ways your official job can't – personally and professionally. I tell people all the time: Fiserv does not just consume resources where we operate; we contribute resources to the communities where we operate.

Patrick Law
 Senior Vice President
 Client Operations
 Military Leadership Council
 Global Leader

1 am so happy that we launched the ERGs in Latin America in 2020. We know this had a positive impact on associates in the region. Our most recent employee engagement survey for Latin America indicates higher scores for our diversity and inclusion efforts year over year, reflecting the actions of each ERG and the support we have received from our leaders. 77

- Gladys Vergara De Pimentel Human Resources Business Partner

Extending Leadership Across Our Industry

In January 2021, the Women's Network in Electronic Transactions (Wnet) named its new board president: Mary Uslander, Senior Vice President, Commercialization and Client Experience, Global Business Solutions at Fiserv. Mary has been a Wnet board member since 2015 and has been instrumental in its leadership initiatives. She joins an experienced and varied group of leaders in the fintech and payments industry.

Latin America Welcomes Five New **ERG Chapters**

More than 300 associates in Latin America joined the launch of a refreshed diversity and inclusion initiative, which included establishing five new ERG chapters in the region focused on race/ethnicity, LGBTQ, women, young professionals and people with disabilities. Each ERG has 30 to 60 participants who worked together to develop action plans to advance the chapters' objectives in 2021.

In the past year, we launched or are in the process of launching 16 new ERG chapters across the globe:

BLC: Basildon (U.K.) and New York/New Jersey

Thrive: Brookfield (U.S.) and Costa Rica

Unity: Costa Rica, India and West Coast (U.S.)

WIN: Costa Rica, Dublin, King of Prussia (U.S.) and Sunnyvale (U.S.)

Juntos: California and Texas

ALC: APAC and EMEA

YoPro: APAC

I am honored to begin 2021 serving the Wnet community, announcing our new leadership and celebrating our 15th anniversary as a world-class nonprofit designed to foster gender inclusivity within the financial services and fintech industries. I am excited to engage and empower the entire Wnet community to increase leadership opportunities for women and their advocates.

- Mary Uslander Senior Vice President Commercialization and Client Experience **Global Business Solutions**

Advancing the conversation in the workplace

Inclusive Leadership Speaker Series Participants:

Atlanta Black Chambers

The COMMIT Foundation

Disability:IN

Georgia Hispanic Chamber of Commerce

Institute for Veterans and Military Families at Syracuse University

Out & Equal

Wnet

We are committed to creating an environment where everyone feels safe, valued and encouraged to bring their whole selves to work.

In September, we significantly expanded diversity and inclusion-related trainings available to Fiserv associates when we launched our Diversity and Inclusion Training on Xchange – LIVE!, our virtual learning environment. **More than 150 courses** are now offered to associates globally **365 days a year**. A new instructor-led session on unconscious bias is also now offered on a quarterly basis.

In response to COVID-19 and our Forward Together plan, our ERG members created the **Forward Together Inclusive Leadership Speaker Series** to help associates stay engaged virtually. In this series, Fiserv leaders and community partners are invited to speak about inclusive leadership, including their own professional journeys, organizational missions and how they engage with their communities to include and empower others.

What's Next

As part of our enduring commitment to diversity and inclusion, the board of directors amended our governance guidelines to require that the initial list of candidates for any new independent director or outside chief executive officer candidate includes qualified female and racially/ethnically diverse candidates. We also plan to make a copy of our EEO-1 Report, expected to be filed with the U.S. government later in 2021, available on our website.



150+ trainings on diversity and inclusion are available to every associate worldwide, on demand



Back2Business reflects our broader commitment to be a force for good in the communities where we live and work. Increasing our investment to support small businesses will help to strengthen these communities by providing needed resources, technology and solutions to our clients and contributing to an ecosystem in which small business owners can thrive. 77

Neil Wilcox
 Head of Corporate
 Social Responsibility



Helping minority-owned small businesses get Back2Business

In June, as part of our Forward Together plan, we launched Back2Business, a program to invest \$10 million in minority-owned small businesses, which have been especially hard hit during the pandemic. In 2021, recognizing that the need remains great in our communities, we increased our commitment to \$50 million.

Back2Business is a key part of our approach to connecting underserved small businesses to the entire payments and fintech entrepreneurship ecosystem.

Partnerships Help Small Businesses Get Back2Business

Thirty-five community investment partners received funding from Fiserv to facilitate their missions of supporting minority-owned business. For example:

The African-American Credit Union Coalition is connecting its nationwide members to the Paycheck Protection Program lending support provided by Fiserv in collaboration with StreetShares.

Blavity Inc. is featuring Fiserv at its AfroTech virtual summit, which is working to strengthen the Black tech community.

The **Georgia Chamber's Small Diverse Business Program** extended new memberships sponsored by Fiserv to provide small businesses with access to affordable health care benefits, return-to-work training programs and networking opportunities.

In Milwaukee, **Sherman Phoenix** provides mentorship, coaching and workspace to entrepreneurs of color.

Coming off a challenging year, we are committed to helping make 2021 a better one for the community, particularly for minority-owned businesses that have been adversely impacted by the pandemic. 777

Leslie Pearce
 Senior Vice President
 Small and Medium Business Inside Sales

334 minority-owned small businesses in 9 communities received grants and Fiserv technology to keep their businesses running during the pandemic

We are proud to work with member corporations like Fisery to foster a more inclusive business environment.

Chris Clark
 President and Chief Executive Officer
 Georgia Chamber of Commerce

Back2Business grantees receive crucial resources when they need them most:

Financial Support: Grant funding to help small businesses as they navigate the pandemic's impact

Expertise: Complimentary mentorship, subject matter expertise and business coaching

Technology: Discount pricing on merchant processing services and hardware, including our portable point-of-sale device Clover® Flex; and access to short, accessible product videos

Connections: Access to support and resources through community investment partners and through our Back2Business Facebook group

Chambers Connect Us to Neighborhoods

African American Chamber of Commerce of Central Florida

African American Chamber of Commerce of New Jersey

African American Chamber of Commerce of Wisconsin

Atlanta Black Chambers

Broward County Chamber of Commerce

Georgia Chamber of Commerce

Long Island African American Chamber of Commerce

National Black Chamber of Commerce

Northwest Hispanic Chamber of Commerce

Aggregators Provide Economies of Scale

African-American Credit
Union Coalition

Atlanta Business League

Blavity Inc.

Official Black Wall Street

Russell Center for Innovation and Entrepreneurship

The Village Market Atlanta

Incubators and Resource Providers Connect Us to Innovation

Big Brothers Big Sisters of Racine and Kenosha Counties

Howard University

Sherman Phoenix



Brooklyn Tea

Brooklyn, NY

"Receiving the Back2Business grant will allow us to keep our staff. To provide that stability for our staff is truly important. And by doing that, we're able to better serve the community."

- Jamila McGill and Alfonso Wright, Co-Founders

Confectionately Yours

Milwaukee, WI

"My plan is to purchase a transport vehicle where I'm able to take the bakery mobile and serve our customers so they're still able to get those things that they long for even if they can't come to me."

– Adija Greer-Smith, Owner and Head Baker

The Beverly

Atlanta, GA

"With the Back2Business grant and resources from Fiserv, we will be able to pay down past-due bills. By reducing some of the financial stress, The Beverly will be able to remain a proud partner to the Grant Park community."

- Mario Johnson, Owner







Fisery Salutes

Fiserv is a founding member of the Coalition for Veteran Owned Business, which provides access to entrepreneurial education, small business resources, and commerce and supplier opportunities.

We sponsor the
Entrepreneurship
Bootcamp for Veterans
with Disabilities through a
\$7 million partnership with
the Institute for Veterans and
Military Families at Syracuse
University.

We provide **Fiserv technology to support veteran entrepreneurship.**

Last year, we offered veterans and military spouses a free Clover Mini point-of-sale device, making it easier for them to accept payments and manage their businesses.

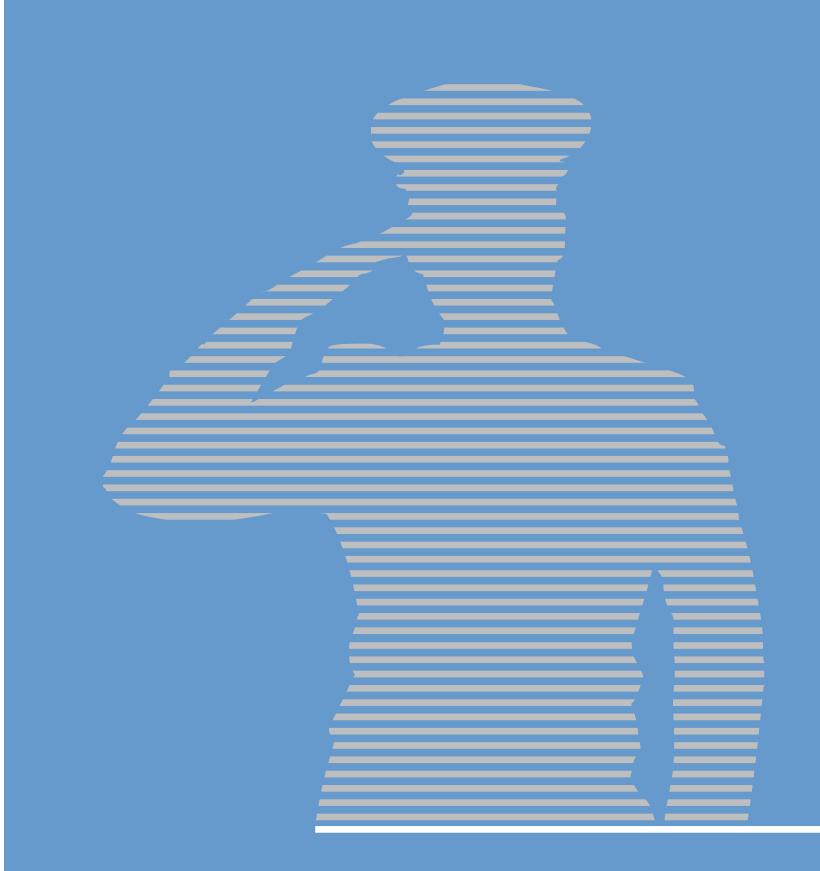
Fiserv plays a critical role in supporting economic growth and improving communities across the country. Through a U.S. military and veterans engagement strategy called Fiserv Salutes, we provide the military community with career opportunities, educational resources and business solutions. We believe that hiring qualified veterans, Guard/Reservists and military spouses, and helping grow their businesses, isn't just the right thing to do – it's also good business.

Supporting Veteran Entrepreneurship

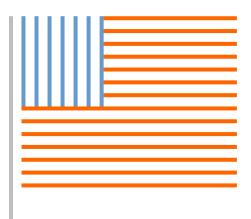
Veterans are key drivers of entrepreneurship and economic growth. They're also far more likely to start their own businesses than nonveterans. We support veteran entrepreneurs through partnerships and technology that enable them to grow their businesses and thrive.

Hiring Our Best

Passion, conviction, leadership, teamwork, integrity and communication are qualities that drive a person to serve and skills they develop while in uniform. We look for the same qualities when recruiting Fiserv associates, which is why military recruiting is part of our long-term strategy. A dedicated military recruitment team works with partners to recruit military-affiliated candidates at any stage in their careers, including early in their transition, while they are on active duty or in college.



Connecting with veteran candidates



Creating Early Transition Opportunities

As a founding member of Student Veterans of America's "Roundtable Partners," we provide employment opportunities to student veterans. This includes our Military-Affiliated Analyst Program, a two-year rotational program that opens our general analyst program to military-affiliated students who often follow a nontraditional student timeline. The program is seeing rapid growth. In 2020, military-affiliated analysts made up 21 percent of Fiserv analysts, compared to 13 percent in 2019.

Providing In-Demand Skills

To equip transitioning service members with the skills necessary to succeed in the private sector, we partner with Step IT Up America to offer technology training. Participants undergo a 90-day accelerated, on-site training program across IT disciplines. Upon graduation, more than a dozen of these trainees received full-time offers from Fiserv.

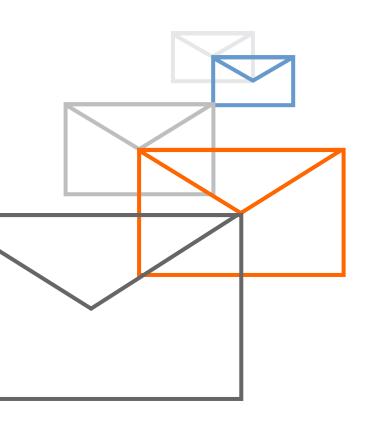
Turning Fellowships Into Full-Time Jobs

We partner with the U.S. Chamber of Commerce Foundation's Hiring Our Heroes initiative, which connects veterans, transitioning service members and military spouses with meaningful employment opportunities through a 12-week corporate fellowship program. In 2020, Fiserv hosted seven transitioning military fellows out of our Atlanta office, and four of them converted to full-time hires. We expect to expand this program nationally in 2021.

Leading the Industry

We offer an industry-leading military leave policy and have institutionalized a "VetEdge" hiring policy to give an edge to military-affiliated candidates when two equally qualified candidates are being considered. We've also signed the Statement of Support through the Employer Support of the Guard and Reserve (ESGR) in eight states where we have significant operations, as well as the national level.

Giving back to military communities



Our commitment to those who serve extends to all of our U.S.-based associates. Each year, we host an Operation Honor Card campaign through a national community service project that runs from September 11 to Veterans Day. During this period, associates and community partners write letters of support to military service members, veterans and their families. Fiserv has sent more than 100,000 letters since the program inception.

Fiserv also partners with Operation Gratitude, an organization that annually sends more than 200,000 care packages and personal letters of appreciation to veterans, first responders, new military recruits and individually named U.S. service members deployed overseas.

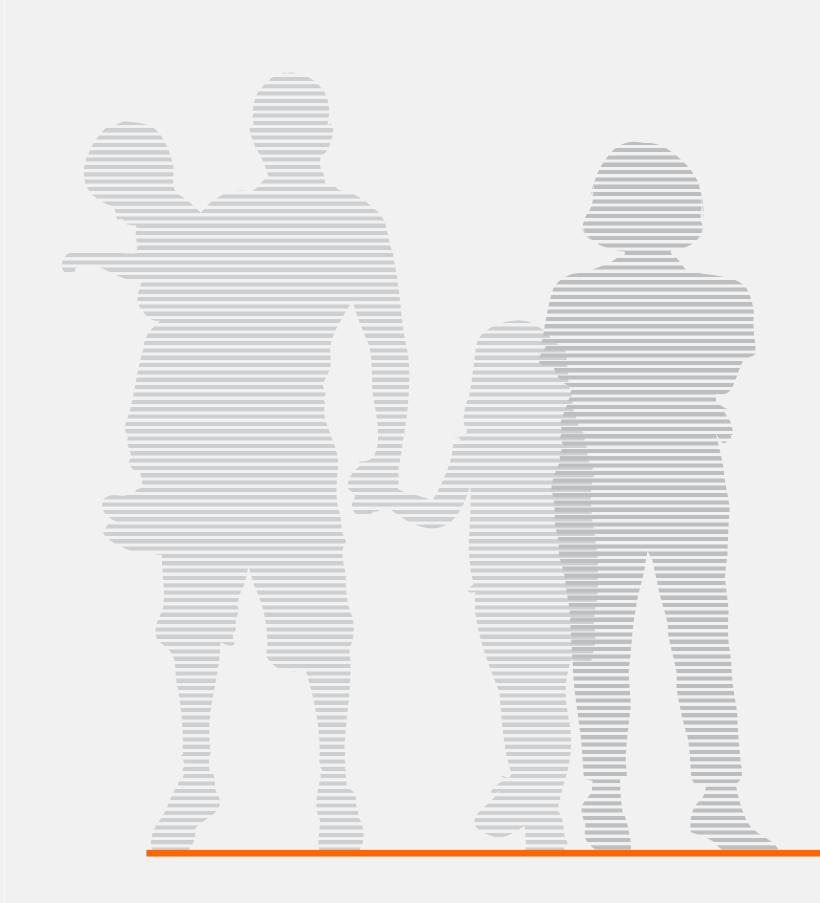


We are grateful to military spouses, veterans and active-duty military service members for their sacrifices and their contributions to Fiserv as entrepreneurs, suppliers and Fisery associates. We are committed to doing all we can to support those in the military community so they are able to thrive.

Meg Hendricks
 Army Veteran
 Senior Director
 Head of Military and Veteran Affairs

We regularly check in with our associates to hear their feedback. It's part of a responsive approach to associate health and well-being designed to connect people to the real-time resources they need - from financial and wellness-related support to much-needed flexibility for balancing work and personal commitments.

Anthony S. Marino
 Chief Human Resources Officer



Taking care of our people

The health and safety of our people, clients and communities remains our top priority. Throughout the year, we implemented new ways to support our associates as we work through the pandemic together. That includes support for front-line essential workers, help for those directly impacted by COVID-19, and expanded access to mental health and wellness resources across Fiserv.

We've defined a comprehensive and competitive benefits offering that is focused on the whole person, rewarding wellness and providing tools and resources to meet people where they are. This has positioned us well to support our associates through the pandemic.

Early on in the pandemic, Fiserv took decisive action to safeguard associates' well-being and activated COVID-19-related support for our people. We implemented salary adjustments for the CEO and our management committee, which established a \$3 million Fiserv Cares Fund for associates who may experience financial hardship. We also implemented an industry-leading 10 percent permanent pay increase to associates who remained on-site due to the nature of their work. We distributed thousands of units of personal protective equipment and offered voluntary temperature and wellness checks to on-site workers.

Our approach to health and wellness reflects a long-term commitment to inclusion. Creating a fair and equitable benefits program is a priority, and Fiserv begins with a philosophy that associate medical premiums should be commensurate with pay, making health care more affordable for associates who earn less. Our benefits are also focused on creating a unified culture and workplace experience, including domestic partner, parental leave and military leave policies designed to support the needs of diverse associates.



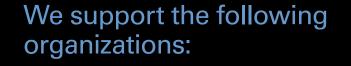


Associates stand up for human rights, racial equity and social justice

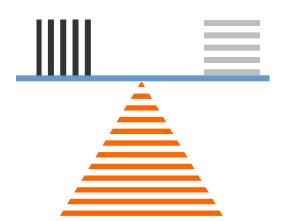
As a company, we are committed to supporting organizations that advance the causes of racial equity and justice. We partner with community-based programs and national organizations that are working on the ground to effect change. We weren't surprised to discover our associates also want to contribute on their own.

We created volunteering and giving opportunities for associates to support organizations focused on human rights, social justice and racial equity. In June, we launched two-to-one matching campaigns in honor of both Juneteenth and Pride, enabling associates to maximize the impact of their donations to a select group of organizations working to elevate human rights and social justice. These organizations are shown at right.

Our ERGs, through our Back2Business program, helped expand support and connections to community partners, including HBCUs, accelerators and incubators for minority-owned business, and social justice and advocacy organizations, to name a few. See the ERG and Back2Business sections of this update for more information on the partnerships we have formed with community groups.



American Civil Liberties Union (ACLU) Foundation	Black Lives Matter Global Network Foundation	GLSEN
Lawyers' Committee for Civil Rights Under Law	NAACP Legal Defense and Educational Fund	National LGBT Chamber of Commerce (NGLCC)
Race Forward	Out & Equal	The Trevor Project



Engaged in our communities

We enable the movement of money and information for millions of people on behalf of thousands of financial institutions and millions of businesses around the world. Our reach is vast, yet our engagement is human to human. The people and organizations we work with are also our neighbors and friends. We believe we can be a platform for good in our local communities. And together, we will create lasting change.

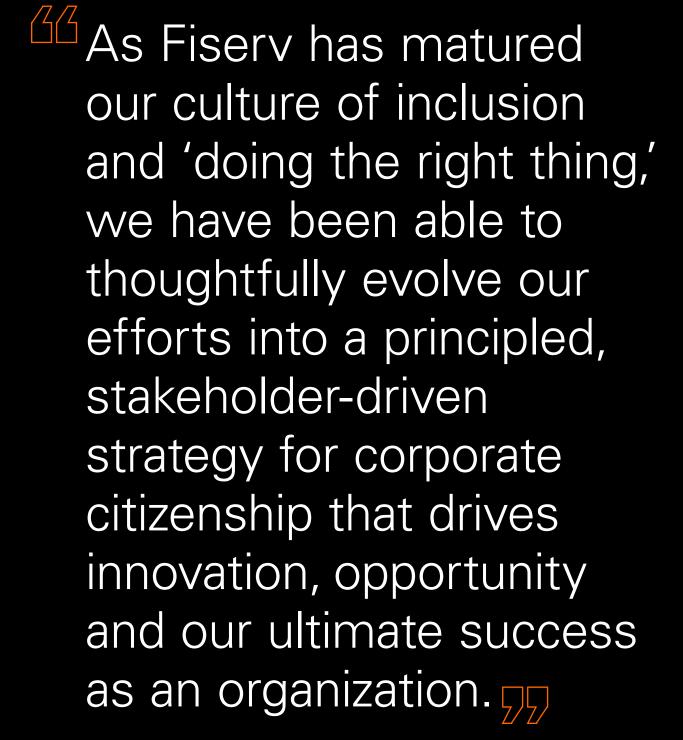
Engaging Associates for Good

We partnered with Benevity to connect associates to opportunities to share their time, charitable giving and talent through the Fiserv Gives Back Portal. In 2020, we hosted challenges on the portal as well, such as our matching campaigns for Juneteenth, Pride and the annual "Season of Giving."

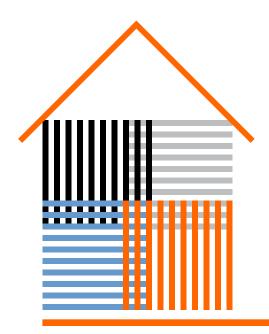
As an active steward of the environment, we also provide opportunities for associates to connect with organizations that are actively working to stabilize the climate, protect endangered wildlife and preserve habitats. Through the Fiserv Gives Back Portal, associates generously donated their time to causes they care about through in-person and virtual volunteerism in 2020.

Fisery Associates Respond to a Changing World

Whether it's across our business or in our communities, we take pride in our ability to respond in real time to urgent needs. In previous years, that has typically involved disaster relief and addressing pressing issues, including poverty and hunger. Last year presented new challenges for everyone, and we took immediate and sustained action to support our associates, our communities and those on the front lines.



Dr. Vivian Greentree
 Senior Vice President
 Head of Global Corporate Citizenship



Fiserv Gives Back

Philanthropy and volunteerism

Whether it's sharing our expertise and technology, inspiring and enabling the next generation, or helping those in need, we are passionate about giving back to the people and communities we impact around the world. We support organizations that are working to advance equality of opportunity, education, environmental protection and community strengthening. And we create opportunities for our associates to engage whenever, wherever and however they can.

Advancing Financial Literacy

We know that financial literacy is key to supporting the well-being of our associates and local communities. We support and partner with organizations that help people gain the knowledge and skills to make effective and informed money-management decisions. In partnership with organizations such as Junior Achievement, Girl Scouts and Goalsetter, our associates have the opportunity to teach children and young adults the importance of financial literacy and well-being.

Empowering Entrepreneurs in India

In India, we worked with the United Way to guide a group of promising female entrepreneurs on the process of starting and running a business – from licensing and obtaining loans to developing a business plan.

Starting Early With Financial Literacy

Fiserv and the Milwaukee Bucks are partnering with SHARP Literacy to incorporate financial literacy education into the nonprofit's existing "Design Through Code" program, which teaches technology, life skills and design thinking.

To adapt to online learning, SHARP Literacy created 650 activity kits donated by Fiserv to help students learn technology and financial literacy skills at home.



Last year, associate donations along with Fiserv corporate matching and funding provided \$6 million in philanthropic donations to support more than 130 community partnerships.

We funded a broad group of community organizations, including Big Brothers Big Sisters, Georgia Hispanic Chamber of Commerce, Junior Achievement, Million Women Mentors, National Black MBA Association, Operation Gratitude, Out & Equal and Women in Technology.

Fiserv associates volunteered more than 16,000 hours. Collectively, volunteer efforts and donations from associates and Fiserv benefited more than 1,750 organizations around the world.

New in 2020: virtual volunteer opportunities. The pandemic created unprecedented need while reducing the opportunity to help in person. In response, we added the ability for associates to identify virtual volunteer opportunities through the Fiserv Gives Back Portal.

It has been a great experience so far for the students in a positive way, and it is shown by their participation and engagement. By this time of the day (around 1 p.m.), attendance usually goes down a lot. But on days when we have SHARP, there are almost always more than 30 students in the meeting, and almost everyone participates at least once in the 30-minute session.

 A teacher at one of the SHARP schools supported by Fiserv



44 Fiserv has a unique set of resources that can drive positive change. We know because we've seen it firsthand. When we unleash our technology, time and expertise, the possibilities are limitless.

– Himanshu PatelHead of Card Services



If You Can See It, You Can Be It

Junior Achievement partners with our Young Professionals Wisconsin Chapter and Women's Impact Network Coral Springs Chapter to give young people the knowledge and skills they need to own their economic success, plan for their futures, and make smart academic and economic choices.

In 2020, a diverse group of ERG members participated in a virtual Junior Achievement Wisconsin Career Speaker Series as part of Junior Achievement's "Work and Readiness Pathway" for students in grades K–12. In the interactive session, they shared keys to their success and helped students see how they can transform their goals into reality.

Building STEM Skills

As a global technology leader, we know our ability to compete in the future depends on our ability to access diverse talent with STEM training. But this isn't just about next-generation talent. People will need STEM skills to stay relevant in a rapidly changing workforce. Whole economies will depend on broadening the pool of STEM talent. When we say we're investing in STEM, it's not something we take lightly.

Inspiring the Next Generation

To help bridge the gender gap in the STEM field, Fiserv partners with Girls Who Code to host a seven-week immersion program in its Atlanta offices.

Developing New Talent

In 2020, Fiserv continued its support of the nonprofit Women in Technology and its scholarship program for promising young STEM talent.

Having to stay in during lockdown has not stopped us from helping others. While the COVID-19 pandemic has brought about unprecedented challenges, it has also allowed our Fiserv Cares spirit to shine through virtual volunteerism, employee engagement, and health and wellness activities!

Joanna Khoo
 Corporate Social Responsibility Lead APAC
 Thrive Disability Leadership Council Chapter Leader
 Asian Leadership Council Chapter Leader

We are ready when needed

Teaming Up for Change

In partnership with the Nancy Lieberman Foundation, Fiserv is funding high-quality basketball courts in disadvantaged areas, starting in Brooklyn and Milwaukee. These "Dream Courts" will provide kids with a safe area to play basketball, participate in free basketball clinics and learn about teamwork, leadership, financial literacy and good sportsmanship.

Support for Service Members

We funded the creation of the Pier 94 USO Center for USNS Comfort service members treating COVID-19 patients.

A Chance to Make a Difference

We created opportunities for our clients to donate time, money or blood to the American Red Cross, and we complemented their efforts by donating \$1 for every client and associate social media post to increase awareness.

Relief From Hardship

In 2020, we distributed more than \$244,000 to almost 266 associates globally to provide hardship relief.

Help for Those in Need

We're partnering with Feeding America to combat food insecurity as the world continues to fight against this pandemic.

Thanks to Front-Line Workers

We partnered with FDNY to provide digital gift cards to 4,200 FDNY EMS workers through the Gyft platform.

Flexible Funds When Needed

We're providing unrestricted funds to CARE to sustain core operations and support front-line aid workers as they meet increased demand for lifesaving services.

Associates respond to need around the world



Singapore

In Asia Pacific, donations were made to the Courage Fund, the Sayang Sayang Fund and the Humanitarian Organization for Migration Economics.



Ireland

Associates raised €1,800 for front-line workers in Nenagh, while Dublin associates raised €1,395 for Jigsaw National Centre for Youth Mental Health.



Mumbai, India

Associates partnered with the United Way of Mumbai to supply 2,080 personal protective equipment kits for health care workers and basic essentials for marginalized communities.



Tlamacazapa, Guerrero, Mexico

Fiserv associates in Mexico supported rural families acutely affected by poverty.



Basildon, U.K.

Associates raised money to make 140 personal protective equipment kits for health care workers.



Latin America

Associates donated to Hogar Bolivar and Yo Pinto una Sonrisa to support regional pandemic relief.

We hold ourselves accountable to 'do the right thing,' and through our actions, we demonstrate integrity and build trust with our clients, business partners and associates.

Carmen Menendez-Puerto
 Chief Risk and Regulatory Compliance Officer



Governance

Doing the right thing



Our Values:

Earn client trust every day.

Create with purpose.

Do the right thing.

Inspire and achieve excellence.

Deliver on the promise of one Fiserv.

We hold ourselves accountable to our values. Our commitments to business integrity and ethical conduct are a key part of how we earn our clients' trust every day. To inspire and achieve excellence, we actively cultivate a safe, respectful workplace environment where all associates feel valued and can focus on being their best every day.

From our daily business dealings to our community investments, our culture is defined by a desire to do the right thing. More than 44,000 global associates put Fiserv values into action in every decision and every interaction every day to deliver on the promise of Fiserv.

These values are reflected in our ongoing efforts to meet environmental, social and governance (ESG) standards. Following are a few key pillars of our approach.

We Are Accountable

Compliance with all applicable laws and regulations governing our business, along with the highest adherence to ethical behavior and business integrity, is a guiding principle that influences our planning and decision-making and in turn our operations and success.

Our leaders set the tone at the top and foster a culture of integrity and accountability.

We Safeguard Data and Information

Because of the nature of our business, we recognize that we have an important responsibility to safeguard data and information – and in turn protect our associates, clients and consumers from evolving threats. We take this responsibility seriously.

Our cybersecurity philosophy is based on a data-centric security model that enables us to adapt quickly. Across the company, we have a centrally managed data encryption program, active database monitoring and a risk-based scoring model based on the data elements processed in our application inventory.

Dedicated cybersecurity and privacy teams establish and monitor standards, policies and operational processes while advising and educating our stakeholders to elevate proper respect and adherence to data privacy, controls and practices.

The Fiserv cybersecurity team's expertise is cohesive, collaborative and structured to outpace the evolving technology, which continues to drive marketplace innovation, consumer expectations and fintech as a whole.

Sustainability

Through our secured shred program, we recycled 370 tons of paper, resulting in 1,850 cubic yards of landfill space conserved, 10 million gallons of water saved and 6,000 trees preserved in 2020 alone.

Fiserv diverted 258,000 pounds of e-waste through recycling and resale programs through our partnership with Sprout, which ensures that this material is disposed of in an environmentally sensitive way.

We've worked for years to enable our data centers to operate more efficiently and at scale. In 2020, our data center team decommissioned 2,100 devices, which removed more than 1.2MW from the utility grid as a result of ongoing data center efficiency initiatives.

We're doing our part

We seek to protect our natural environment and human and ecological health while driving innovation through sustainable operations and investment into global conservation efforts. We create a safe and healthy environment for our associates and ensure the sustainability of our resources and workforce while combating climate change through our lines of business, stakeholder groups and community engagement partners.

Our Business Model

Digital transformation is a core part of our business – and it has been for more than 35 years. From automating financial services functions to innovating the consumer experience, our solutions reduce reliance on paper and shipping-related materials, which help us manage our energy consumption and conservation efforts.

Our Operations

Since well before the pandemic, we leveraged technology to enable face-to-face meetings and expand work-from-home options. These capabilities enable us to limit the environmental impact of extensive travel and commuting.

Creating a more sustainable physical presence

In connection with the integration of Fiserv and First Data, we reimagined our workplace strategy and have begun the process of moving toward larger, centralized campuses. This effort is inspired by our experience in the Atlanta area, where we consolidated several offices into a facility that was designed with the environment in mind.

Our reimagined workplace strategy focuses on sustainable design and construction, including low VOC paint, recycled existing materials such as carpet and steel, and extensive installation of LED light fixtures and occupancy sensors. Solar roof panels supplement electric power, and our Building Management System controls lighting and HVAC for reduced electrical consumption.

Last year, we reduced our real estate footprint by 1.6 million square feet.

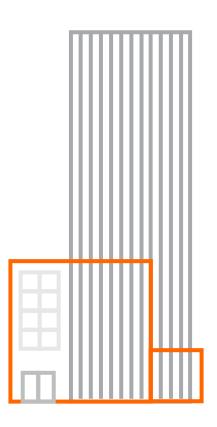
What's Next

We are reinforcing our commitment to sustainable operations as we complete the integration of Fiserv and First Data. For example, we are conducting a greenhouse gas emission inventory in anticipation of filing a CDP report later this year. We are also evaluating and enhancing our sustainability programs, including reporting, supply chain and operations.

Going forward, we will continue to expand our Corporate Social Responsibility program throughout our business operations.

44 The clients and communities we serve expect excellence from us. We expect it of ourselves, in our daily operations and in our commitment to doing good. We will continue to innovate and evolve our efforts going forward. We're just getting started.

Frank BisignanoPresident andChief Executive Officer



Corporate Social Responsibility

At Fiserv, we understand that we can do well by doing good, which is why Corporate Social Responsibility is part of our business strategy. Our focus is to enhance the associate experience and the communities in which we live, work and play, and to cultivate a diverse, inclusive culture. Through this lens, we balance the well-being of our associates, the environment and the communities in which we operate in alignment with shareholder priorities. Our efforts reflect a commitment to Strategic Philanthropy, Associate Engagement and Well-Being, Diversity and Inclusion, Community Engagement, Sustainability and Financial Literacy.

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