

2023

Corporate Social Responsibility Report

fiserv.

create
impact
and value
together





Frank Bisignano

Chairman, President and
Chief Executive Officer

A Message from Frank J. Bisignano

Fiserv will reach an important milestone this year – our 40th year as a global technology leader. This milestone provides a time for reflection and an opportunity to look ahead. We are proud of our accomplishments and meaningful investment in our Corporate Social Responsibility (CSR) programs. We also see much opportunity ahead.

In 2023, through partnerships with organizations all over the world, we deepened our commitment to diversity and inclusion on a broad scale. We strengthened our investment and presence in communities where we live and work, and expanded our philanthropic giving. We continued to support small businesses in the U.S. and U.K. through our Back2Business program, our associates expanded engagement with our Employee Resource Groups, and we delivered programs to enhance the health, well-being and professional development of associates.

We also demonstrated our ongoing commitment to green building principles. Our Innovation Center @ The Park in Berkeley Heights, New Jersey, received Platinum certification in 2023, and in 2024 our collaboration center in Dublin, Ireland received Platinum certification, the highest level of LEED recognition. We have also designed to LEED standards for our new global headquarters in Milwaukee, Wisconsin.

In 2023, we were honored to be named to Bloomberg's Gender-Equality Index for the eighth consecutive year, the American Opportunity Index, which ranks large companies on their success in creating economic mobility for workers,

the Disability Equality Index, the Human Rights Campaign Corporate Equality Index, Military Times' Best for Vets, and the 5-Star Employer by VETS Indexes. And, in early 2024, we were named a Fortune® World's Most Admired Company, a distinction we've proudly achieved nine times in the last 10 years.

Our pride in advancing our CSR program in 2023 is balanced by the knowledge that we still have work to do. We are energized by the idea that our company can be a platform for good as we continue to create positive impact with and for our clients, our people, our communities and our shareholders.

Frank J. Bisignano
Chairman, President and Chief Executive Officer



Neil Wilcox
Head of Corporate
Social Responsibility

A message from Neil Wilcox

Dear Stakeholders,

Our annual Corporate Social Responsibility (CSR) Report is an opportunity to highlight the work we have done and continue to do with respect to our CSR program. This year's report demonstrates the prominence and reach of CSR at Fiserv – delivering programs that create a welcoming environment for our associates and meaningfully benefit our clients, partners and communities. I want to thank our associates worldwide for their leadership and engagement in driving these important initiatives, which build connections and elevate Fiserv as a corporate steward.

Our CSR efforts are guided by four strategic pillars – Empower People, Advance Communities and Society, Champion Responsible Business Practices, and Invest in Sustainable Systems. Here is a brief snapshot of actions in 2023 that showcase our commitment to these pillars and the momentum we continue to build:

- Our focus on diversity and inclusion spans the organization, and our Employee Resource Groups (ERGs) serve as a model of our commitment to our people. Approximately 8,000 Fiserv associates are members of an ERG – an increase of nearly 1,500 associates in the past year
- We are driving a high-performance culture by investing in the growth and development of our associates. As a result of our career development programs, internal mobility opportunities and innovative resources, we filled 46% of our exempt open roles internally
- Since the launch of our Back2Business program in 2020, we have supported entrepreneurs by making 1,800 grants to small, diverse-owned businesses in the U.S. and U.K.
- Our newly launched Minority Depository Institution (MDI) Advisory Council, comprised of leaders from our MDI client base, seeks to identify opportunities to better serve MDI clients and the communities we mutually serve
- We remain committed to elevating diversity across all areas of our business, including our board of directors. In the past 12 months, we have added three new independent directors, and at our 2024 annual meeting, 60% of director nominees are diverse, including 30% who are women and 40% who are diverse in race or ethnicity
- Institutional Investor recognized Fiserv for its corporate social responsibility efforts, naming us as a top environmental, corporate social responsibility and governance (ESG) performer in the Payments, Processing and IT Services sector – a first for the company
- Furthering our commitment to incorporate green building design principles into our real estate strategy, we continue to assess our sites for Leadership in Energy and Environmental Design (LEED) certifications. In 2023, our fintech hub in Berkeley Heights, NJ – the Innovation Center @ The Park – received LEED Platinum certification, and we will pursue LEED certification at our new global headquarters in Milwaukee, WI
- We continue to explore new and innovative ways to reduce the impact of our operations and value chain on our climate, and we are pleased to provide our first greenhouse gas (GHG) reduction goal in this report

At Fiserv, we are guided by our aspiration, values and purpose in all we do. This report reflects our collective efforts to create value for our stakeholders – while also demonstrating our deep commitment to sustainable business practices, community engagement and philanthropic efforts. Thank you for your interest in Fiserv and the impact we are creating together.

Neil Wilcox
Head of Corporate Social Responsibility

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About this report

We are proud to present this year's Corporate Social Responsibility Report (this Report). Our annual CSR reports give us a forum to discuss the evolution of our program over the prior year and to provide an update on our progress and initiatives. This year's Report continues to reflect the four strategic pillars of our program:

1. Empower People
2. Advance Communities and Society
3. Champion Responsible Business Practices
4. Invest in Sustainable Systems

Our priorities are guided by stakeholder engagement, alignment to recognized environmental, social and governance (ESG) reporting standards and frameworks, and our ESG materiality assessment.¹ Our stakeholder

engagement process includes input from employee surveys, customer business reviews and shareholders. Information collected from these engagements is shared, as appropriate, with our management team and board of directors and is considered as we enhance our reporting and develop additional programming.

The Report continues to align with the Task Force on Climate-Related Financial Disclosures (TCFD) framework and provides disclosures that reference the Global Reporting Initiative (GRI) framework. We also continue to demonstrate how our corporate programs align with the United Nations (UN) Sustainable Development Goals (SDGs) by highlighting initiatives and programs that align with the SDGs.

Please [visit our CSR webpage](#) for additional information related to our ESG and CSR program, policies and initiatives.

¹ Information regarding our financial performance can be found on our corporate website 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 "ESG materiality," and our ESG materiality review process, is different than 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 ESG strategies may not be considered material for SEC reporting purposes.

Reporting Boundaries and Forward-Looking Statements

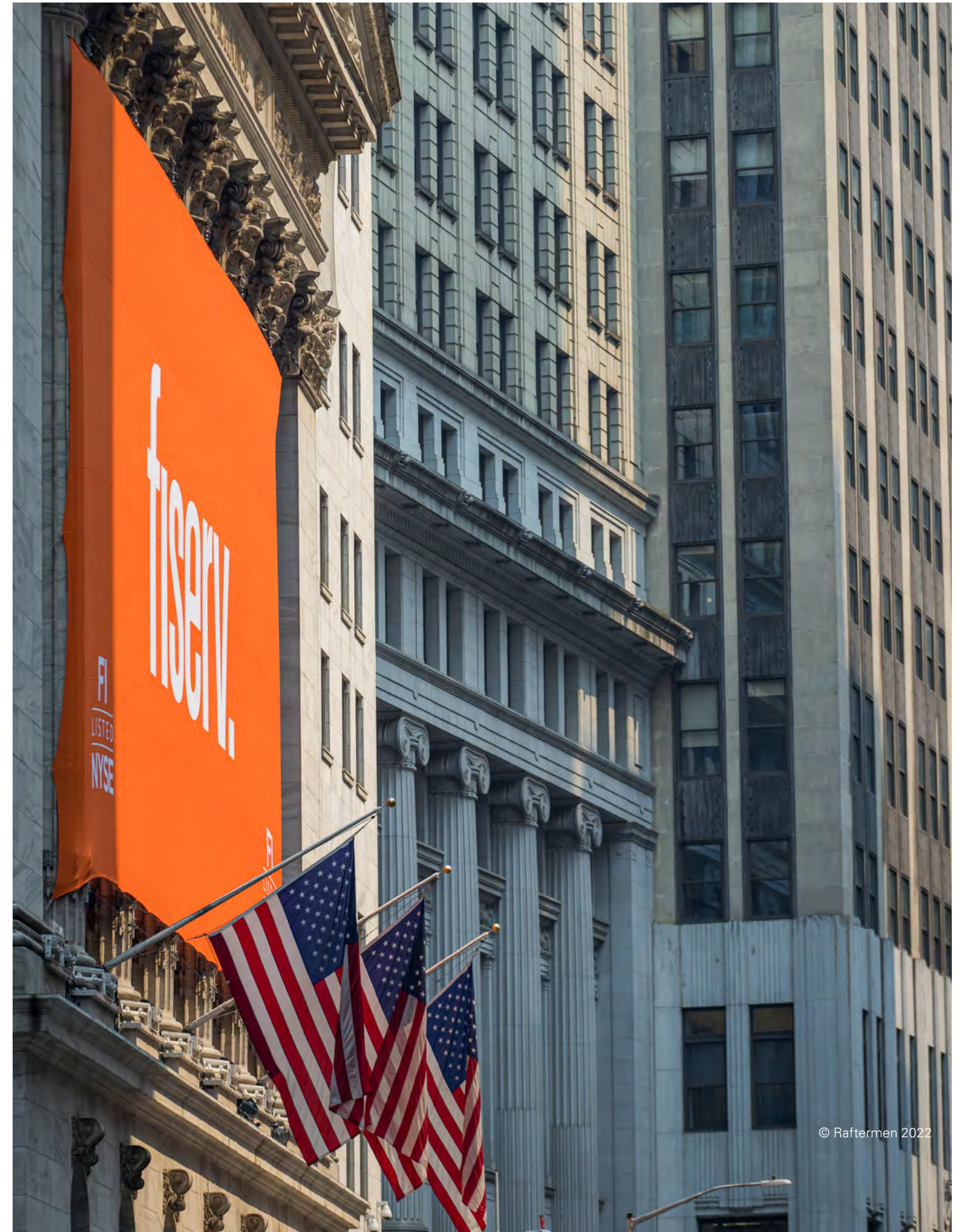
This Report focuses on fiscal year 2023 (January 1, 2023 – December 31, 2023) unless otherwise noted. The reporting boundaries for this Report are our direct operations, including wholly-owned subsidiaries.² All references to currency are in U.S. dollars, unless otherwise noted.

This Report contains forward-looking statements within the meaning of the U.S. 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, outlook, 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. The factors that could cause our actual results to differ materially include, among others, changes in macroeconomic and geopolitical environment, technology, weather patterns and climate, regulation and legislation, engagement with stakeholders, energy prices, and other unforeseen events or conditions, and other factors included in “Risk Factors” in our Annual Report on Form 10-K for the year ended December 31, 2023, and in other documents that we file with the Securities and Exchange Commission, which are available at [sec.gov](https://www.sec.gov).

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.

²When we use the terms “Fiserv,” “company,” “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 of the positions or activities of such organization. This Report does not address the performance or operations of our suppliers, contractors or partners.





About Fiserv

Fiserv, Inc. (NYSE: FI), a Fortune 500 company, aspires to move money and information in a way that moves the world. As a global technology leader, we innovate to enable our clients' success in areas including account processing, digital banking, card issuer processing, network services, payments, e-commerce, and merchant acquiring and processing. Every day millions of people, businesses and financial institutions connect with one another to power payments, financial services and commerce through Fiserv technology. Fiserv is a member of the S&P 500® Index and has been recognized as one of Fortune® World's Most Admired Companies™ for nine of the last 10 years. Visit [fiserv.com](https://www.fiserv.com) and follow on social media for more information and the latest company news.

Our Values

Our culture is rooted in our **five core values**

Our culture is rooted in

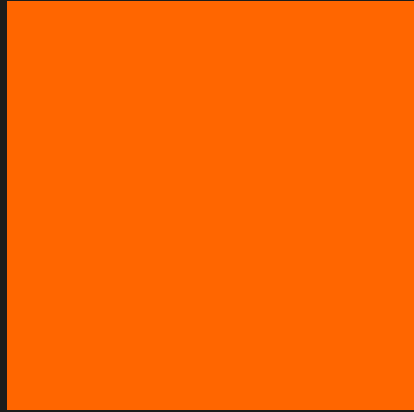
Earn **client** trust every **day.**

Create with **purpose.**

Inspire & **achieve excellence.**

Do the **right** thing.

Deliver on the promise of **one Fiserv.**



Key Facts

Serving clients in more than 100 countries

Enabling nearly 10,000 financial institutions and 6 million merchant locations each year globally

Solutions reaching nearly 100% of U.S. households

More than 25,000 peak transactions per second

Our Clients

Banks

Credit Unions

Corporate Clients

Fintech

Merchants

Public Sector

Financial Performance

	2021	2022	2023
Revenues (in millions)	\$16,226	\$17,737	\$19,093

Service Offerings and Product Innovation

At Fiserv, we innovate for one reason: to help our clients succeed. Every day, our clients use our technology to go faster and work smarter, and every day, our people help clients solve business challenges and innovate for the future. We continue to advance our technology, drive operational excellence, deepen our client relationships and strategically deploy capital to benefit our clients.

Our CSR program

Doing good by doing good business

Fiserv believes in the power of transformational thinking and continuous improvement. This way of thinking and working plays an important role in our CSR program and ESG strategy and in how we operate, partner and create lasting impact. Our CSR program and ESG strategy is focused on helping deliver better business outcomes, and we express this through our four pillars, which focus on People, Communities, Business Practices and Sustainability. We believe these focus areas play an important role in our continued business success and inform how we operate every day.



People

- Diversity and Inclusion
- Employee Engagement
- Talent Attraction
- Talent Development, Retention and Well-Being



Communities

- Business Inclusion, Access and Development
- Community Engagement and Philanthropy



Business Practices

- Cybersecurity and Data Protection and Privacy
- Ethical Behavior
- Operational Governance
- Risk Management



Sustainability

- Operational Footprint
- Sustainable Practices, Operations and Engagements



Empower people highlights

We seek to foster an equitable, diverse and respectful work environment where associates can grow and succeed.

in 2023

Our voluntary attrition rate was 13% compared to 21% in 2022

and we saw positive reductions in voluntary attrition across the organization.

Over 30% of associates are eligible to receive equity awards

to further align our associates' interests with those of our shareholders.

21% of our external U.S. hires originated from an associate referral

showing that our associates continue to be one of our most effective recruitment tools.

We had 92% participation in our most recent engagement survey

and we regularly conduct associate engagement surveys and ask managers to create responsive action plans based on feedback.

We grew ERG membership by nearly 1,500

and 19% of our associate population are now members of at least one ERG.

U.S. diversity in leadership increased from 44% to 46%

highlighting our commitment to diverse representation at all levels of the organization.³

We provided leadership training to more than 150 women over the past two years

as part of our Leading Women program. We are committed to developing diverse talent within the organization at all levels.

Over 7% of our external U.S. hires were military affiliated

demonstrating our ability to identify and hire talent, including through our Operation Hire Military program.

³ Defined as female or male diverse in race or ethnicity.

We seek to expand access for people, communities and businesses to help support a thriving ecosystem.

Carat™ helped facilitate the disbursement of EBT payments

in support of the U.S. Department of Agriculture’s Supplemental Nutrition Assistance Program.

We launched the Fiserv Minority Depository Institution (MDI) Advisory Council,

which is comprised of executives from MDIs, to help identify opportunities to better serve these institutions and the communities in which they operate.

The Fiserv Small Business Index™ was conceived

to provide information on the health of small businesses by state and industry to enable additional intelligence and insight into small business trends, consumer spending and financial health. It launched in 2024.

Clover Capital, provided access to working capital

to Clover and non-Clover merchants.

Back2Business helped small, diverse-owned businesses

by providing grants to diverse-owned businesses across the U.S. and U.K., and total distributions have now reached almost \$18 million.

We are taking steps to support accessibility on point-of-sale devices,

because we understand that not all clients interact with our Clover point-of-sale devices in the same way.

FIN Future Techies launched as a pilot program

with over 100 students in Berkeley Heights, NJ. The program received the New Jersey Catalyst of Education Award.

Diverse supplier spend increased by more than \$50 million

compared to 2022. We integrate supplier diversity to increase opportunities for small and diverse suppliers, to generate efficiencies and to promote innovation.



Advance communities and society highlights

Champion responsible business highlights



We seek to deliver sustainable growth through ethical and transparent business practices.

in 2023

We showed our commitment to establishing and maintaining a diverse board

and at our 2024 annual meeting 60% of our director nominees reflect gender or racial/ethnic diversity, or both.

We expanded our enterprise data oversight function

to include the development of an artificial intelligence governance protocol, in partnership with key stakeholders throughout Fiserv.

We drafted our Third-Party Code of Conduct

to set clear expectations for ethical business practices and social and environmental awareness by all vendors.

We created a regional sustainability working group to review and align

sustainability- and climate-related programing, data and reporting across regions.

The client commitment tracker was introduced at Forum

and enables Fiserv clients to view our commitments to them – across the enterprise – in one easy to access location.

We enhanced third-party vendor agreements

to include additional digital accessibility considerations.

We seek to operate in a manner that delivers sustainable outcomes and innovates for future needs.

in 2023

We continued to assess ways to reduce the climate impact of our operations

and value chain. We are setting a 50% reduction goal by 2030, from our 2019 baseline, for our scope 1 and scope 2 GHG emissions.

We established an interim scope 3 GHG emissions target

of having 25% of our vendor spend provide us with actual GHG emissions data by 2030.

We created over 7,000 refurbished starter kits

as part of our equipment return process at our hardware services facility. If the functionality of cables, power packs and screen drivers passes review, we reuse them.

We began to use post-consumer recycled plastic

as part of the Clover design.

We had over 500,000 square feet of LEED-certified office space, including Leed Gold

and Platinum certifications. We plan to apply for LEED certifications for our new headquarters in Milwaukee, WI.

We reviewed our energy usage and we aspire

to have 100% clean and/or renewable electricity products at all Fiserv-owned sites by 2030.⁴

Our new Sustainability Ambassador program

involves training participants to support our sustainability missions and engage with other associates to spread our message.

⁴Where direct procurement is not available, we may consider renewable energy credits, longer-term products such as virtual power purchase agreements or other similar considerations as part of our strategy.

Invest in sustainable systems highlights





Business can be a force for good and we have the opportunity to innovate and excel together. By valuing our associates, clients and communities, we seek to position ourselves as a premier employer and business solutions provider in a competitive market."

Vivian Greentree
Senior Vice President and Head of Global
Corporate Citizenship

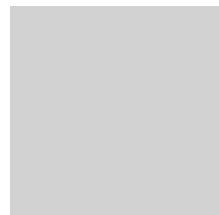
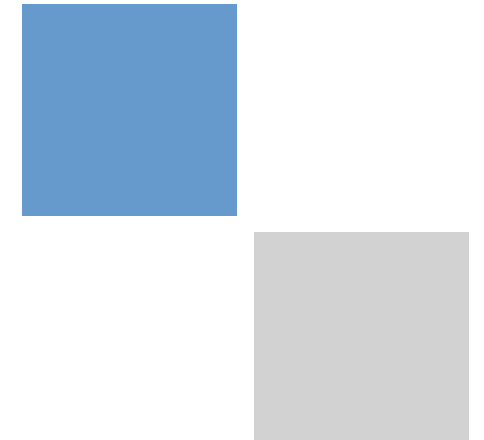
Select 2023 awards and recognitions



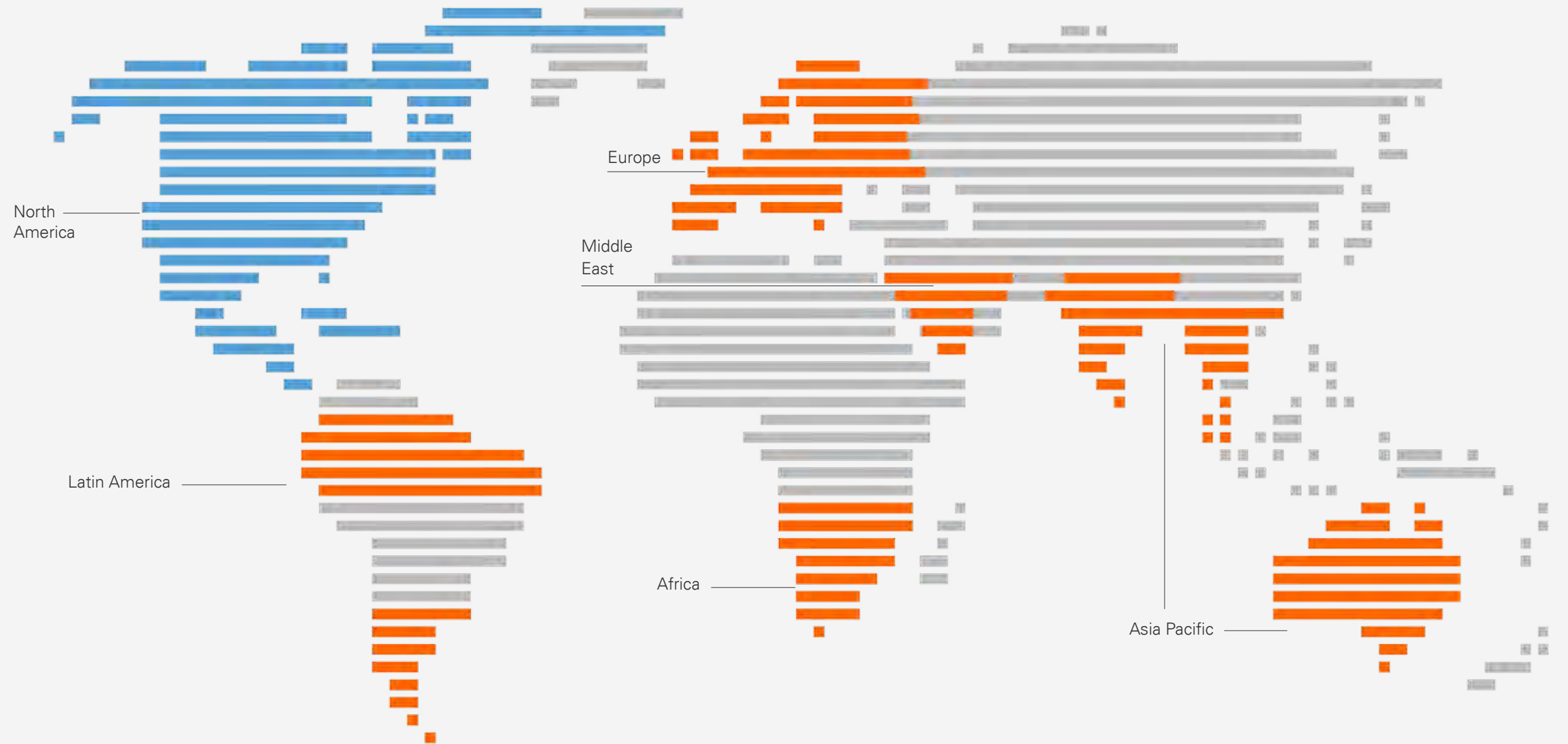
Empower people

Fiserv operates in more than 100 countries and has over 42,000 associates around the globe. We are committed to developing a workforce ready for the future and able to serve our client base across our geographic teams and regions in the United States and Canada (North America); Europe; the Middle East and Africa (EMEA); Latin America (LATAM) and Asia-Pacific (APAC).

We understand that diverse experiences, backgrounds and cultures are foundational to creating an innovative and inclusive work environment where every associate is able to bring their whole selves to work every day. Providing a diverse and inclusive work environment fosters innovation and helps develop creative products, partnerships and solutions.



We are committed to diverse representation at all levels of the organization, including leadership positions. In 2023, **40%** of our global workforce was female. In the U.S., **44%** of our workforce was female and **39%** was diverse in race or ethnicity. We also continue to increase the percentage of women and people diverse in race or ethnicity in leadership.⁵



Associate and Contingent Worker Global Distribution⁶

	North America	APAC	EMEA	LATAM	Total
Percent of Associate Population	63%	23%	9%	5%	100%
Contingent Workers as a Percent of Workforce ⁷	4%	12%	4%	12%	7%

⁵Data is as of December 31, 2023. "Leadership" is defined as vice president and above.

⁶Data is as of December 31, 2023.

⁷We have approximately 3,000 contingent workers (defined as "time and material").

Employee Engagement

Employee feedback and engagement are important to us. We conduct regular employee engagement surveys and connect with associates throughout the year through forums such as quarterly town halls, leadership meetings, lunch-and-learns, ERG events, the company intranet and other events designed to promote engagement among our associates.

Engagement Surveys

In 2023, we conducted our annual associate engagement survey. This survey is supplemented by targeted, pulse surveys as needed. The surveys solicit associate views on engagement, diversity and inclusion (D&I), manager effectiveness, communication and teamwork, client experience, well-being, employee trust and organizational effectiveness.

A very strong 92% of our associates participated in the most recent survey. Among other positive outcomes, “trust” was the highest ranked dimension and in the top decile of relevant benchmarks.⁸ We also continue to score above the benchmark average on inclusiveness, reflecting our associates’ belief that Fiserv maintains an inclusive environment where people of diverse backgrounds can succeed.

We value associate feedback and take these results seriously. Based on survey results, we ask our managers to create an action plan to enhance processes, set priorities and respond quickly to any associate concerns. The information collected through our surveys also enables us to develop value-added programming, set priorities and respond to associate concerns at the enterprise level. One outcome from the 2023 survey was a commitment to enhance the associate experience through new collaborative opportunities, such as more on-site activities and leadership exposure to provide business context and build relationships that help facilitate career growth.



⁸ The third-party company we engage to conduct our survey provides us with how our scoring compares to their benchmark and a Fortune 500 benchmark.

Employee Resource Groups

Our ERGs are a model of inclusive leadership and conscious inclusion.

They facilitate professional networking, create internal mobility and career advancement opportunities and encourage associates to be open to different points of view. Our ERGs also build trust, celebrate culture, boost allyship and foster a culture of high-performing teams, driving shared purpose and empowered execution.

Throughout the year, our ERGs work on initiatives important to Fiserv, engage with external partners and host events and programming open to all associates. The ERG programming and events address a variety of topics, such as affinity days and months, cultural nuances, mental health, financial inclusion, physical health and wellness, internal mobility and career progression, client services and more.

Driving Change Through Action

We are proud to have been included as a Top Scoring Company on the 2023 Best Places to Work for Disability Equality Index by Disability:IN and we recognize that disability inclusion is an ongoing journey. Our Thrive Disability Associate Council plays an integral role in improving disability awareness and inclusion. The scope and effort of this group is truly global. Sam Giese, Manager, Business Systems Analyst – an associate based in Auckland, New Zealand – is helping create an accessibility champion model to help us drive our internal and external accessibility initiatives through reviews of policies, procedures and service agreements. Through ERG leaders and members like Sam, our ERGs continue to provide a platform for change and a way for us to improve the way we do business.

Fiserv Global Services was named a Silver Top Employer by the India Workplace Equality Index (IWEI) in 2023 for the third consecutive year. The IWEI is a benchmarking tool for companies to measure their progress on LGBTQ+ inclusion, and this award is based on a comprehensive evaluation of various aspects such as policies, associate life cycle and community engagement. The collective efforts of our Unity ERG and our global services team to raise awareness and advocate for LGBTQ+ rights and inclusion are reflected by this recognition. As part of the effort, Ritu Dhody, Advisor, Human Resources, Global Services, was recognized for her work on diversity and inclusion in India.



Providing a Platform for our Associates

We take pride in our participation in Black History Month – which is in February in the U.S. and October in the U.K. Our SOAR Black Associate Council members in the U.K. participated in the U.K. Black Business Show, an event that brought together professionals, entrepreneurs and visionaries, fostering meaningful connections and discussions about addressing inequality and supporting the Black community in the business world. One of the highlights of the event was Sainabou Faal, Director EMEA Real Estate, participating on the Black Women Business Talks panel.

Associate Engagement

Throughout the year, our ERGs host Learn & Engage sessions, Inclusive Leadership speaker series and cultural celebration events open to all associates. Some of our most engaging events this year were for International Women’s Day, Juneteenth, Caribbean-American Heritage Month, Pride, Hispanic and Latino Heritage Month and Diwali. In addition to these events, our ERGs worked with management committee members to host an Inclusive Leadership Series. These events featured executives such as our President, Chairman and CEO, our Head of CSR, our Head of Global Business Solutions and our CFO. Not only do these events highlight our management committee’s commitment to our ERGs, but they also provide members and attendees with an opportunity to learn and engage with senior leaders on a variety of topics.



The Asian Leadership Council seeks to connect, empower, develop and celebrate the culture of Asian associates and their allies across Fiserv.



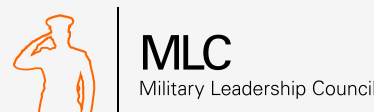
Thrive is committed to serving as an advocate and resource for associates with disabilities, associates who are caregivers of individuals with disabilities, and allies across Fiserv.



Juntos' vision is to unite, empower and support Hispanic and Latino associates and their allies across Fiserv to reach their highest potential and to foster a work environment where all associates have an opportunity to embrace Hispanic and Latino values and cultures.



Unity's vision is to unite lesbian, gay, gender non-conforming, bisexual, transgender, queer and questioning (LGBTQ+) associates and their straight allies across Fiserv as one powerful community.



The Military Leadership Council was established to recognize, connect and support veterans, active service members, guard members and reservists and former and current military spouses and allies across Fiserv.



The Women's Impact Network is dedicated to building gender equality in our workplace by empowering, supporting, developing and advancing the careers of women associates across Fiserv.



SOAR is committed to engaging, empowering and developing the talents and careers of Black associates and their allies across Fiserv. SOAR strives to improve the visibility and promote the importance of a diverse and inclusive workforce.



YoPro seeks to foster an inclusive and collaborative environment by connecting, engaging and fueling the growth and development of associates in the early stages of their careers.

ERG at a Glance

Every associate is encouraged to join any of our ERGs regardless of how they identify.

In 2023, approximately 8,000 associates were active members of an ERG and our ERGs held over 500 digital and in-person events globally.

110 chapters in

14 countries with

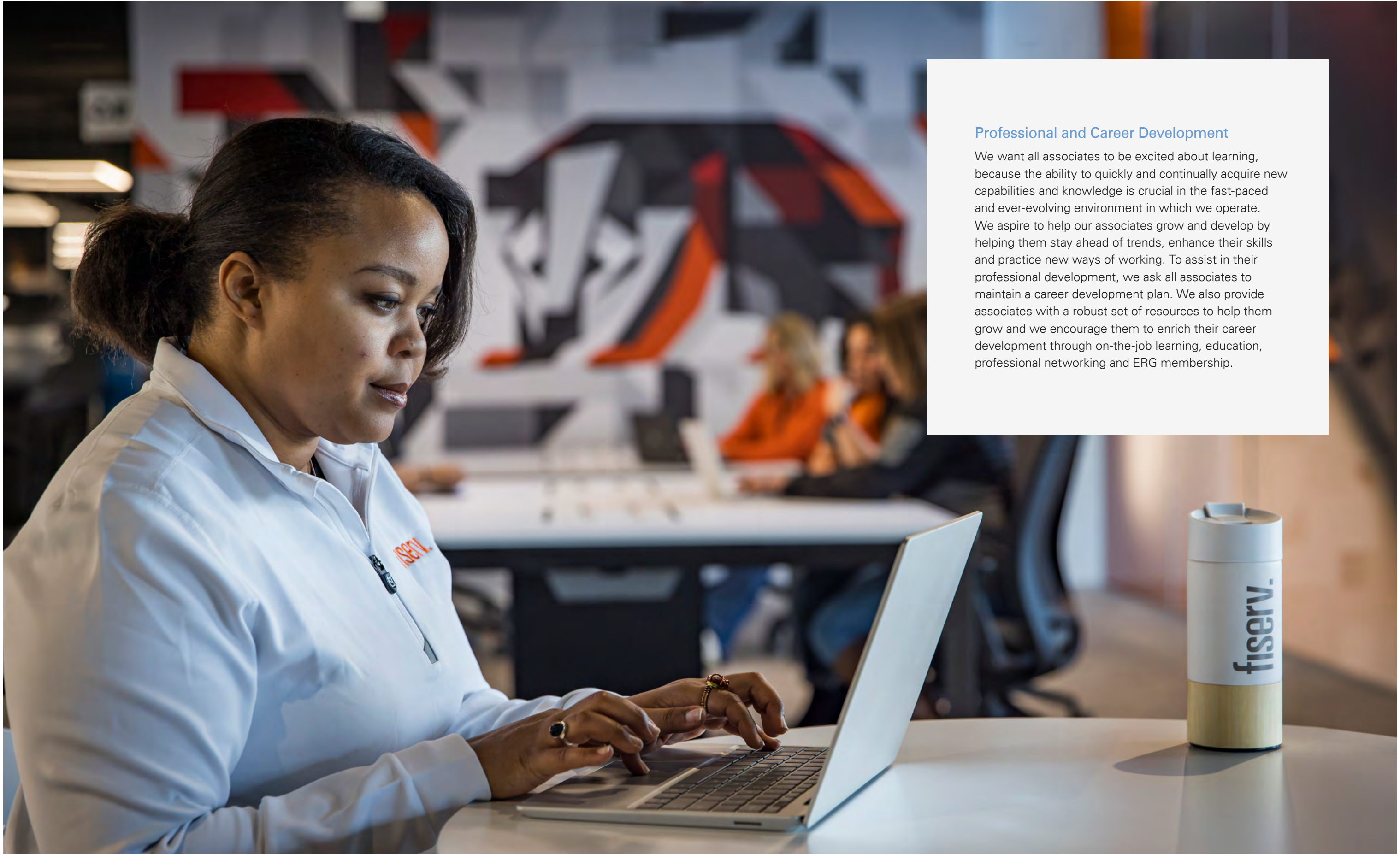
200 chapter leaders and

17 global leaders



We strive to provide our people with programs and engagement opportunities that build a culture of inclusion and trust. Our eight ERGs serve as a dynamic retention tool, a professional growth opportunity and a source of community for their members and they play a vital role in ensuring our workplace reflects the richness of the communities in which we operate."

Tiara Berry
Senior Manager
Corporate Citizenship



Professional and Career Development

We want all associates to be excited about learning, because the ability to quickly and continually acquire new capabilities and knowledge is crucial in the fast-paced and ever-evolving environment in which we operate. We aspire to help our associates grow and develop by helping them stay ahead of trends, enhance their skills and practice new ways of working. To assist in their professional development, we ask all associates to maintain a career development plan. We also provide associates with a robust set of resources to help them grow and we encourage them to enrich their career development through on-the-job learning, education, professional networking and ERG membership.



Learning and Training

We provide our associates with a variety of development opportunities ranging from mandatory and self-directed learning courses to focused skills and leadership programs.

To support an ethical and compliance-minded culture, all associates are required to complete a series of compliance training modules annually, including training on our Code of Conduct and Business Ethics. We provide these modules in eight different languages to meet the needs of all of our associates.

In alignment with the Fiserv Values, content available on our global learning management system focuses on essential job skills, leadership development, D&I, business and digital acumen, client sales and support, project and program management and more. Access to learning tools is readily available globally, including from personal mobile devices. Our learning platform provides associates with learning opportunities on critical business and client topics, which serve to facilitate operational excellence and internal mobility. In 2023, our associates accessed more than 4,000 courses with over 200,000 course enrollments.

In addition to our self-directed learning opportunities, we provide associates with a mix of skills training through virtual courses and programs that help us build and reinforce critical skills and knowledge. For example, we offer a digital learning agenda for technologists to develop critical bench strength, and our platform and centralized approach enable us to reach Fiserv associates across the organization to provide greater and more consistent learning opportunities.

Mandatory Compliance Training Topics

Anti-Harassment

Business Continuity Management

Code of Conduct & Business Ethics

Global Cybersecurity Awareness

Global Financial Crimes Compliance

Global Privacy

Leadership Development

We recognize the importance of providing associates with a place to grow and develop their careers where they feel included at all stages of their career.

To this end, we offer a range of programs to provide high-potential talent with tools to grow their careers, knowledge and skills. We also provide current leaders with ongoing opportunities to develop their leadership skills and become more inclusive leaders.

Enterprise Leadership Development

We offer both in-person and virtual leadership development programs focused on the growth of our workforce and operational excellence. Our global efforts include:

- Our Leading Women program, which is designed to accelerate the career advancement of top female talent at the director and vice president level through action learning and skills training. This program enables participants to share knowledge, learn best practices, network, and gain valuable exposure across the enterprise. In 2023, programs were delivered in the U.S. and APAC. This program has helped increase retention and enable continued career advancement
- Our Leadership Academy for senior leaders around the world promotes professional growth while enhancing critical skills that facilitate high performance. The program is designed to elevate the next generation of well-rounded leaders who exemplify versatility and a wide breadth of capabilities, and has high engagement from our executive team, who participate as faculty

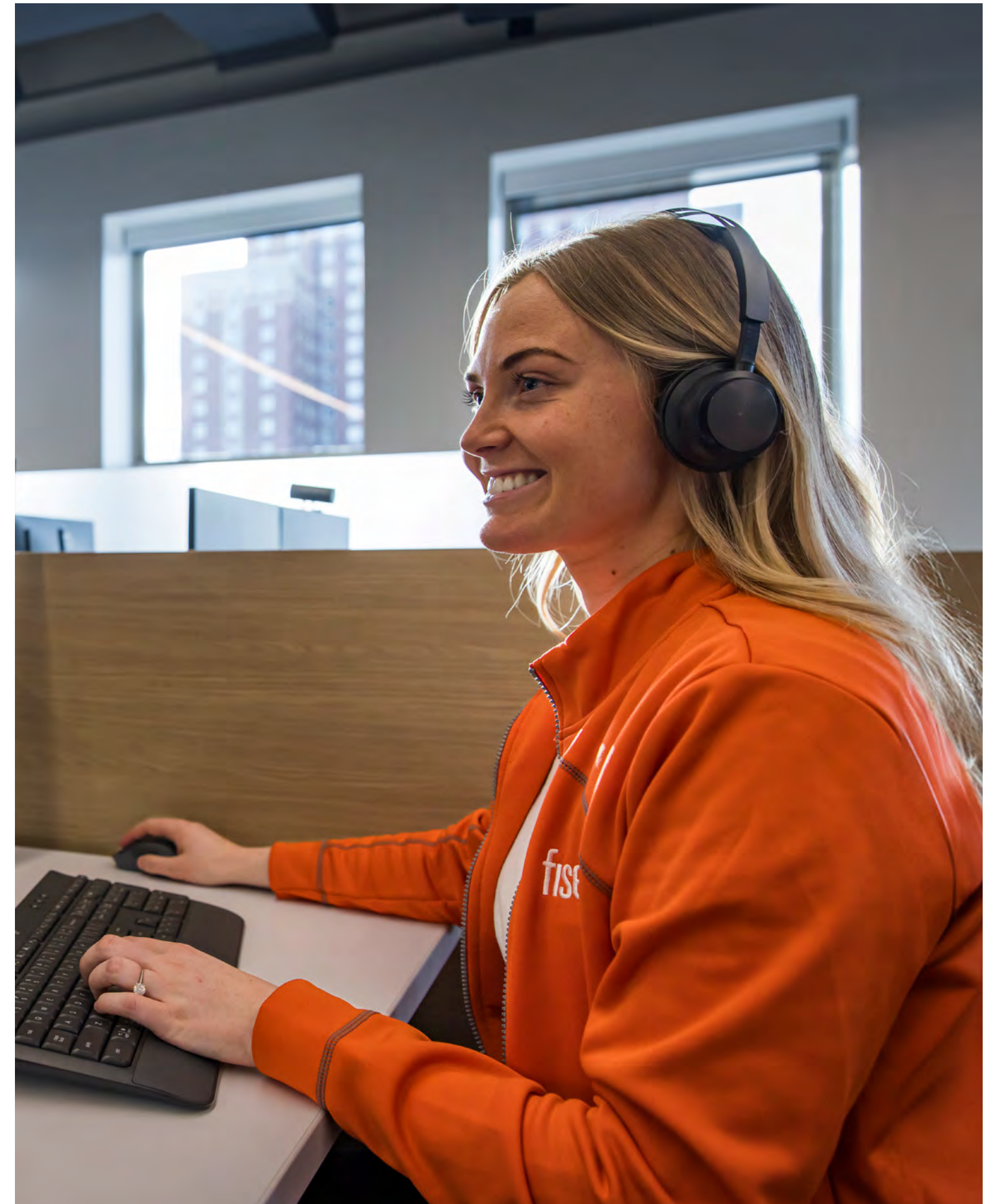
Technologist Leadership Development

Our Distinguished Engineer program reflects our commitment to identifying, recognizing and using the expertise of high-performing technology talent across the company. The program is focused on driving transformation, quality, productivity and innovation, and creates a career path for technicians who choose to focus on technical contributions rather than managing large teams.

This year, we welcomed our newest class of expert engineers and elevated several of our expert engineers to distinguished engineers. Our distinguished engineers have been instrumental in elevating our brand and influence by participating in FIN Future Techies programing, hosting a Technology Analyst Hackathon and building a community of world-class technologists.

Women in Technology Advisory Council

In 2023, we launched our new Women in Tech Advisory Council. The council, comprised of nearly two dozen female leaders from around the world, discusses forward-thinking opportunities for Fiserv, advances our technology agenda and elevates our talent profile. Each council member is aligned with a mentor to help them learn more about the organization and expand their leadership and capabilities.





The Fiserv Internship program allowed me to gain experience before I took a full-time role in the Fiserv Analyst program. These programs created an opportunity for me to take what I was learning in the classroom and apply it to real, hands-on experiences in an environment where I could receive support, feedback and encouragement from managers and mentors.”

Breanne Beutler
Technology Analyst Issuing Solutions

Professional Development

Beyond our leadership development programs, we also recognize that an academic degree can enable associates to advance their careers. For associates who want to continue their formal education or pursue job-related professional certifications, we provide various forms of support. In the U.S., there is a formal tuition reimbursement program. Full-time associates are eligible for pre-approved work- and job-related courses at accredited schools and universities or for work- and job-related professional certifications and certificate programs. We also offer an affordable and accelerated path to a bachelor's degree. Associates can enroll throughout the year in a selection of classes, with Fiserv directly paying the providers and eliminating financial barriers.

By supporting our associates in furthering their education, we invest in their personal and professional growth and contribute to their long-term success within our organization.

Performance and Career Management

Internal mobility and career development are significant parts of our workforce development strategy, and we believe our associates can deliver their very best through regular feedback.

At the beginning of each year, all associates establish and review goals and professional development plans with their manager. Once goals and development plans are finalized, managers and associates have regular feedback sessions throughout the year to evaluate progress with an annual assessment at year-end.

To expand internal mobility and career development, we use global internal mobility programing called "Find Your Next" and "Better Together." The Find Your Next program encourages growth and creates a sustainable talent pipeline while increasing associate retention, job satisfaction and personal and professional growth opportunities. The Better Together program seeks to create more opportunities for our people to be together – in the same office with their manager and teammates – and to enable better outcomes for all stakeholders. As part of Better Together, we have an internal mobility support function to promote better alignment, collaboration and opportunities for career growth. During 2023, 46% of our exempt open roles were filled through internal moves.

Talent Attraction and Placement

We seek to hire and retain candidates who fit the needs of our company and want to grow their careers with us.

Our recruiting and talent sourcing teams work with talent sourcing partners – ranging from colleges and universities to national professional networking organizations, military installations, community resource providers and internal resources – to recruit our diverse and talented workforce.

Internship and Analyst Programs

Our Fiserv Internship and Analyst programs are designed to develop and identify a diverse pipeline of young professionals from all backgrounds. As part of our recruitment strategy, we focus on a variety of majors to fill key roles in technology, product development and project management functions. We also work with colleges, universities, historically Black colleges and universities (HBCUs) and diversity and inclusion partners to reach a wide range of young professionals from all backgrounds.

In 2023, over 500 individuals participated in our U.S. analyst and intern program, one-third (33%) of which were female and 38% of which were racially or ethnically diverse. Internationally, we welcomed nearly 300 interns and analysts to the program.



Global Entry Level Bench

The Fiserv early career programs continue to expand outside of the U.S., encompassing cohorts in EMEA, LATAM and APAC. These full-time rotational programs aim to hire high-potential early career associates with the goal of developing them to be future innovators and leaders within the organization. The program focuses on helping these associates gain in-depth knowledge of our products and clients by providing comprehensive training, a global speaker series and mentorship over the two-year program.

Fiserv NextGen Tech

Our commitment to nurturing future technologists across the enterprise is exemplified through our global Technology Analyst Program (TAP). In 2023, the program celebrated its third year, showcasing notable achievements. The inaugural cohort successfully graduated, advancing into the next phase of their careers. The 2023 cohort, comprised nearly 300 analysts, including 150 analysts in our global services group in India who came from more than 25 technical institutions across the country.

TAP analysts are strategically placed within key business units, engaging in projects and collaborative opportunities that contribute to their professional growth and development. In addition to our thriving program in the U.S. and India, our focus has expanded to EMEA and LATAM, where the inaugural cohort of technology analysts is poised to graduate next year.

Multiverse Apprenticeship Program

In the U.K., Fiserv and Multiverse have partnered on an apprenticeship program to develop the data and digital skills of our existing workforce. The objective of the program is to increase participants' knowledge, skills and qualifications. Our pilot program included 20 associates and we anticipate expanding the program in the U.K. to provide a practical alternative to university or corporate training.

In 2023, we also partnered with Multiverse in the U.S. on a Clover apprenticeship program.

Step IT Up

In 2023, we introduced a new technology development program. Through Step IT Up, offered by UST, we provided an immersive three-month software development training program to approximately 60 associates from diverse backgrounds, including early career professionals, career changers and former military personnel, at our Berkeley Heights Innovation Center. Following successful completion of the program, trainees were integrated into various business units within the company.

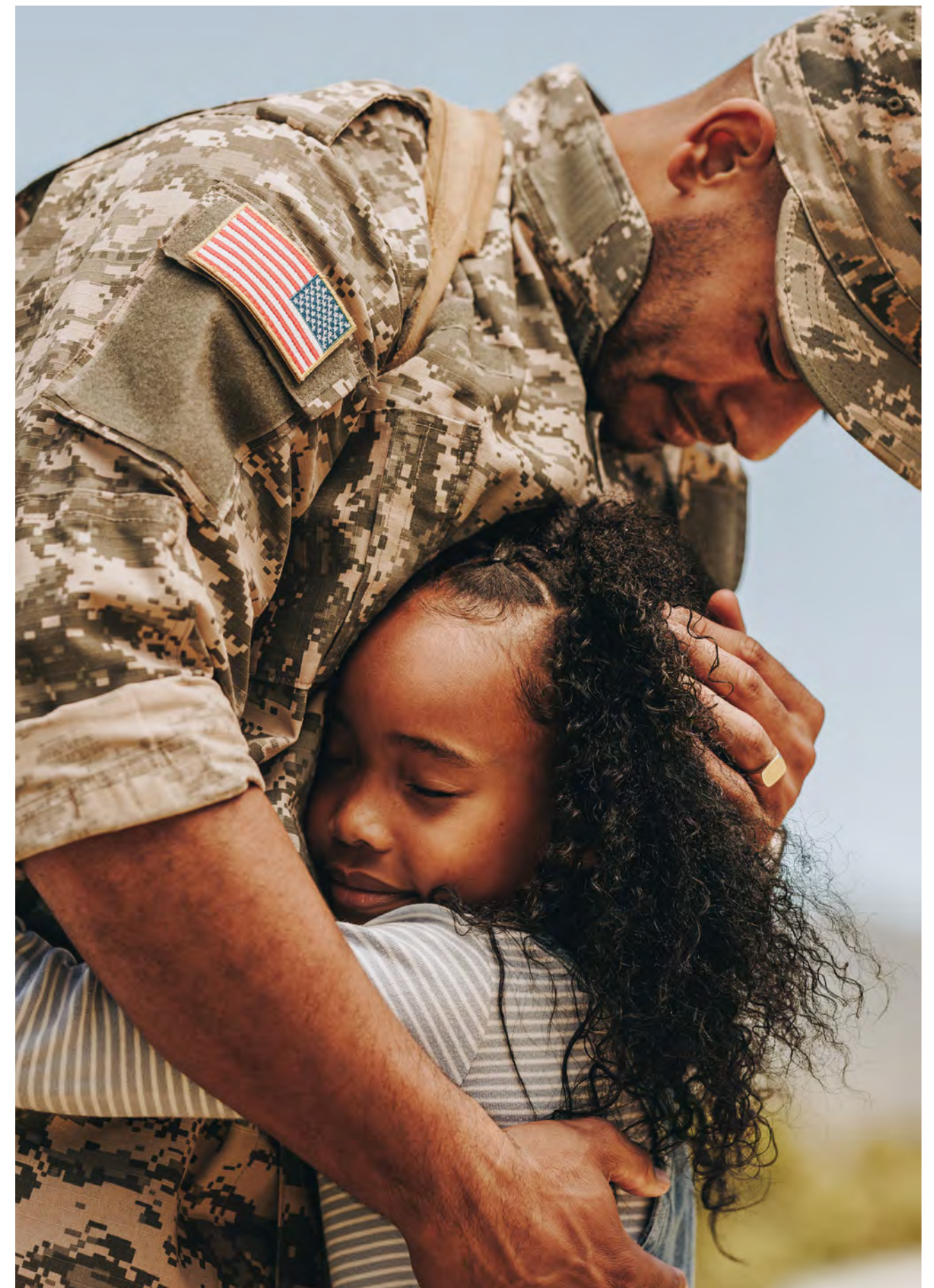
Operation Hire Military

We recognize the importance of, and remain committed to, supporting the military community in the United States.

Our Fiserv Salutes military-community engagement strategy is focused on, among other things, providing career opportunities to veterans and military spouses.

We partner closely with military service organizations that have expertise with service members transitioning into the corporate sector. We provide resources specific to the military-affiliated population during onboarding, and host company-wide military awareness training to emphasize the value the military community brings to our company. Further, our military and veteran affairs and talent acquisition teams partner with organizations such as Hiring our Heroes, 50Strong, Student Veterans of America®, universities, installations and the media to expand our reach and impact. Through these partnerships, we continue to enhance our connection with the military community and provide them with career opportunities at Fiserv.

During the year, we continued to focus on our hiring strategy for the military community. Through Operation Hire Military we provided training for hiring managers and recruiters to recruit in the military community. We used our employee awards program to recognize hiring managers and recruiters who made the most impact on our program objectives. We also hosted fireside chats with executive team members, our Military Advisory Council, and veteran leaders in the corporate sector to help our associate population learn and engage on the topic of transitioning from the military to civilian life and the value the military community brings to our workforce. As a result of these efforts, over 7% of our external U.S. hires were military affiliated.





Associate Referral Program

Our associates are one of the most effective resources in helping us find talent. They understand what it takes to be successful in a dynamic, highly collaborative environment. Our referral program makes it easy for associates to refer qualified candidates and provides rewards when they do. We continue to see year-over-year increases in associate referrals. In 2023, 21% of external hires in the U.S. came to us through an associate referral.

Workplace Safety

We are committed to the safety of our workforce. We maintain workplace safety standards and related policies as part of our global safety program.

Our workplace safety standards apply to all Fiserv associates and contractors. The standards align with U.S. Occupational Safety and Health Administration standards and are designed to:

- Optimize the safety of Fiserv associates in the workplace
- Minimize injury and accident frequency and severity
- Minimize loss to property and equipment
- Minimize disruption of operations
- Enable greater associate satisfaction and productivity

Our safety program is administered by a safety working group and includes risks assessments; analysis of safety incidents issues and trends; review, maintenance and delivery of safety communications and training; and coordinated assessments and audits related to safety issues.

In addition to our workplace safety standards, we maintain a corporate security policy that provides guidance regarding the physical security and safety of Fiserv associates, equipment and facilities. Collectively, our safety and security programs are designed to protect our associates and assets in the event of emergencies or other events, such as adverse weather, local public safety events or incidents or threats of workplace violence.

We are pursuing [WELL Health-Safety ratings](#) for properties in our real estate portfolio. The WELL Health-Safety rating is an evidence-based, third-party verified rating for all new and existing building and facility types. The certification focuses on operational policies, maintenance protocols, occupant engagement and emergency plans to address acute health threats.

Our geopolitical analysis team monitors associate and asset security and safety in the context of international conflicts and foreign relations and maintains a high-threat country travel policy, which is updated frequently.

Total Rewards and Well-Being

It is important that we continually evolve to meet the changing needs of our associates.

Our associates as valued members of our team as demonstrated by the breadth of our global total rewards offerings.

We continue to invest in total rewards and well-being programs and policies and we are committed to offering a full suite of competitive benefits that support our people. A competitive and comprehensive benefits offering is a key component of the employer value proposition and our offerings help us attract and retain talent and support our initiatives.

Associate Benefits, Well-Being and Total Compensation

We care about creating an environment where every associate feels supported and has the tools and resources to be their best both at work and in their personal lives. We review our program regularly and make adjustments as needed to maintain alignment with Fiserv priorities and market best practices. We continue to enhance our wellness programs with offerings that meet people where they are on their wellness journey, align with their goals and reward them for accomplishments.

Our associate benefit offerings vary by country. In addition to tailoring our benefits to local norms, we seek to provide basic standards for our associates across all locations. In the U.S., we offer a benefits package with a variety of medical plan choices and coverage for family members, dental and vision plans, life insurance and disability and time off.⁹ Our full benefits package is available to all associates working 30 hours or more per week and we also provide a selection of benefits to those working less than 30 hours per week. We know that

how an associate defines their family can vary and we are proud to provide benefits that cover spouses and domestic partners regardless of gender.

We believe that offering a competitive total rewards and compensation package, in addition to our health and well-being benefits, is critical to attracting and retaining talent. Meeting the financial needs of our associates enables them to focus on what is most important and that is why our total compensation package consists of both competitive base pay and an incentive opportunity, delivered in a mix of cash and equity. In the U.S., equity awards, such as restricted stock units, may be granted depending on career progression. Equity generally vests ratably over three years. Outside of the U.S., eligibility varies based on local laws, regulations and market practices. Currently, over 30% of associates across the globe are eligible to receive equity.

We are committed to ensuring the well-being and satisfaction of our associates. We believe that by offering a comprehensive total rewards package, we can continue to attract and retain top talent while supporting their overall well-being.

For more information about our associate benefits, please visit [Fiserv Benefits](#).

Pay Equity

Fiserv is committed to providing fair pay to our associates regardless of gender, race, ethnicity or any other protected characteristic. We monitor pay equity and conduct pay audits across the globe to track, measure and evaluate our pay equity. In some countries, such as Australia, Ireland and the U.K., we publish country-specific pay audits.

Supporting Mental Health

In 2023, we held our global associate and manager **mental health first aid training** for the third consecutive year and had almost 2,000 participants. This program is designed to promote a more empathetic work environment by fostering open dialogue, addressing misconceptions surrounding mental health and reducing stigmas associated with mental health.

This year, we celebrated **International Week of Happiness @ Work**. In APAC, associates participated in fun and games to help create energy, networking and momentum. Associates were encouraged to engage with each other, express their gratitude and build networks with fellow co-workers throughout the week in a series of activities.

In Sydney, Australia, Fiserv associates took part in the **City2Surf 14km race** to raise awareness and funds for **RUOK?** – a public health charity that encourages people to stay connected and have conversations that can help others through difficult times in their lives.

⁹Our philosophy is that the more an associate earns, the more they should pay for medical coverage. We believe this is not only equitable, but also assists with the affordability of coverage for all associates.





Notable Benefit Offerings¹⁰

Healthcare, life and disability benefits

- Medical, dental and vision coverage
- Life insurance and disability coverage
- Short- and long-term disability coverage
- Accidental death and dismemberment coverage
- Emergency travel assistance
- Support for adoption, surrogacy and fertility treatments
- Enhanced coverage for gender-affirming care
- Employer-funded Health Savings Account
- 24/7 virtual wellness center providing convenient, high-quality, low-cost primary care services across the U.S.
- Free onsite flu vaccines and biometric screenings

Work-life flexibility

- 12 weeks of paid parental leave for primary caregivers and 2 weeks of paid leave for secondary caregivers in the U.S.
- Vacation, sick and holiday paid time off
- Paid bereavement leave following the death of a family member
- 4 day per week in office with 1 day work-from-home options available

Retirement and financial assistance

- Roth and traditional 401(k) plans with employer matching available in the U.S.
- Defined contribution plans aligned with the local market available in countries such as the U.K., Ireland, Germany and Poland
- Employee Stock Purchase Plan¹¹
- Financial planning resources and tools, coaching and retirement readiness education in the U.S.
- Employee assistance funds
- Healthcare and dependent care flexible spending accounts
- Student-debt repayment solution available in U.S. through our partnership with Candidly

Well-being

- Global well-being plan for associates and U.S. medically enrolled spouses and domestic partners
- Free one-on-one wellness coaching available to U.S. associates and their medically enrolled dependents
- Free weight loss/weight management program for U.S. associates and their medically enrolled dependents
- Global employee assistance program offering free mental health visits and emotional health app for U.S. participants

Other benefits

- Care resources to help our associates who are caregivers in the U.S.
- 24/7 access to care specialists who can help parents of children with special needs
- Charitable matching during campaigns
- A comprehensive military leave policy for those serving in the military
- Shift differentials for hourly associates working non-standard working hours
- Associate discount program
- Subsidized day-care in India

¹⁰ Benefits may not be available in every country based on local laws, regulations and markets. The description of the benefits described in this report are qualified in their entirety by reference to terms of the plan or plans under which they are offered.

¹¹ Availability to associates in and outside of the U.S. is based on local laws, regulations and markets. Eligible associates can contribute between one and ten percent of their annual compensation through payroll deductions.

Advance communities and society

We recognize the important role Fiserv plays in the communities in which we live, work and do business.

In addition to our philanthropic pursuits, we aim to provide products and services that support commerce in our communities and expand access, opportunities and ease of doing business for all those living in the community. We believe we do well by doing good and our communities are key stakeholders in our mission.





Supporting Financial Access

Inclusive Products and Services

As a leading global provider of payments and financial technology, we seek to provide our clients and their customers with innovative product offerings that increase financial inclusion, improve the ease of doing business and support the payments ecosystem.

Households

We facilitate acceptance of online Electronic Benefits Transfer payments in support of the U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP). Carat, our global omnichannel commerce platform, makes it possible for underserved Americans who rely on SNAP benefits to purchase groceries for their families online. This program supports all participating states and territories through multiple grocers in the U.S.

Our Carat Digital Payouts product supports enterprise businesses and governments with the delivery of fast and secure payments to recipients, allowing them to receive their money how and when they want. Through our technology, we are able to support an array of payout options, some of which give the recipient access to their funds in a matter of seconds. Recipients can collect through payout options such as debit cards, ACH, Money Network prepaid cards, social payments and digital checks.

To upgrade the experience for cash-preferred bill pay customers, we are expanding access to walk-in bill payment through a strategic relationship with Blackhawk Network (BHN). By partnering with BHN, Fiserv will be able to expand its network of payment locations to cash-preferred consumers through our CheckFreePay® product. Using digital barcode technology, we can expedite the payment experience, enabling consumers to quickly and easily pay bills at places they visit as part of their daily lives.

Merchants

Clover Capital, our cash advance solution, provides both Clover and non-Clover merchants with access to working capital based on anticipated credit card sales. Our logic is designed to offer merchants the most favorable pricing available based on their risk profile and, because of our unique position in the payments process, we are able to use data to increase Clover Capital eligibility. Merchants can use the capital to invest in and expand their business. For Clover merchants, the application can be accessed through the Clover Dashboard and working capital can be deposited in their account in as little as three to five days.

In some of our LATAM markets, we enable merchants to choose to get paid more quickly than the traditional settlement processes. For example, in Argentina, our anticipation business enables merchants of all sizes to receive settlement funds in 48 business hours versus the traditional 18-working day settlement window for some merchants. Enabling merchants to receive funds faster allows them to better meet their business or cash flow needs.

We continue to improve Rapid Deposit, which allows merchants to transfer daily card-based sales to their bank account in real time for immediate access. Recent enhancements to the solution simplify enrollment, expand scheduling capabilities, and increase visibility through contextual placement in both the Clover Dashboard and on the Clover point-of-sale device. As a result, the feature is more accessible and convenient for merchants when they have a need for immediate funds.

Supporting Financial Institutions

Mission-Driven Institutions

We embrace our responsibility to support the economic inclusion of mission-driven financial institutions. Minority Depository Institutions (MDIs) and Community Development Financial Institutions (CDFIs) have long played a key role in closing the wealth gap by providing access to financial services in low-income, underserved and rural communities as well as providing access to capital for diverse small businesses and entrepreneurs.

Our CSR team works cross-functionally to support and strengthen relationships with MDIs and CDFIs. In 2023, we began engaging with leadership at these institutions to better understand their strategic plans, objectives for digital modernization and challenges, and to explore partnership opportunities focused on driving impact in the communities they serve.

As part of our engagement process, we launched the Fiserv MDI Advisory Council. Comprised of executives and senior leaders from MDIs, the Fiserv MDI Advisory Council provides a platform to expand on our prior engagements, receive direct feedback, explore and discuss industry developments, exchange ideas, provide input on technology developments and collaborate on the overall support of mission-driven financial institutions. The outputs from this advisory council have focused our attention on key areas of importance for MDIs, such as:

- Enabling digital modernization to improve digital offerings and deploy capabilities that strengthen their competitive position
- Collaborating on opportunities to empower small business growth in their communities and provide tools and operating platforms that improve small business efficiencies
- Supporting efforts to identify revenue opportunities through increased merchant engagement with small businesses in their communities

Our community banking and credit union MDIs and CDFIs deeply understand their communities and we expect that our collaboration will enable us to deliver programs, products and services that will enable MDIs and CDFIs, and the communities they serve, to grow and thrive.

CSR-Aligned Financial Institutions

We seek to provide products and solutions that align with the mission and goals of financial institutions. For example, when one of our clients was looking to integrate climate consciousness into part of their services offerings, we demonstrated how our Finxact solution could connect to third-party fintechs through APIs to apply calculations such as the estimated carbon footprint of a transaction category.





We seek to ensure that our clients, merchants and our merchants' clients have a seamless experience with our Clover devices.

Supporting Merchants and Consumers

Streamlining Business Operations

Small businesses have historically been underserved when it comes to their payment needs, and manual and paper-based processes are still commonly used. We are working to enable financial institutions to address these pain points with CashFlow CentralSM, an integrated digital payment and cash-flow management experience that will allow small businesses to send electronic invoices, accept payments through ACH transfer or credit card, digitize supplier invoices and pay billers and suppliers through a bank account or credit card. The solution can be extended further with capabilities for expense management and card issuing, as well as in-store and online merchant payments through the Clover point-of-sale and business management platform, delivering a comprehensive end-to-end suite of small business payment capabilities through financial institutions.

Our Clover point-of-sale and business management platform also plays a critical role in the daily operations of our clients across industry verticals. Our objective is to simplify and support the critical jobs our clients perform through simple and intuitive software.

Building With Accessibility in Mind

We seek to ensure that our clients, merchants and our merchants' clients have a seamless experience with our Clover devices. We understand that not all clients will interact with Clover in the same way, and part of our objective is to take steps to support accessibility as part of the Clover experience. Over the past year, to make Clover more accessible, we have:

- Established protocols and methods for our web engineers to build accessible web pages
- Built a web chat feature that works with assistive technology for clients
- Initiated an accessibility training curriculum for designers and engineers
- Created a framework for product accessibility

In addition to the work on our POS devices, our Output Solutions business is working to support "notched" cards that can help blind or partially sighted consumers identify a credit or debit card by touch. The notches allow a cardholder to identify a particular card, as well as orient the cardholder to which end to insert or tap on the POS device. Our Output Solutions' facilities are capable of producing these cards and we are currently piloting with clients.



With the Back2Business grant, Duneberry Farms Disc Golf Course is not just building tee pads for our second course, we are cultivating growth for our community. This grant isn't just about expanding our business, it is about creating opportunities to host more significant events and generating local revenue."

Theresa Irving

Owner

Duneberry Farms & Retired Air Force Veteran



Back2Business

Our Back2Business program, launched in 2020, helps small, diverse-owned businesses through grants, supply chain and resource connectivity opportunities. Since inception, we have provided 1,800 grants totaling nearly \$18 million to minority-, women-, veteran-, LGBTQ+-, disability- and ethnically diverse-owned businesses across the U.S. and U.K.

With the infusion of capital, and connections to community partners and technology, we have seen a positive impact on these businesses. In a 2023 survey of Back2Business grant recipients, 100% of respondents indicated the Back2Business program helped their business and over 40% credited Back2Business grants with helping their business remain open.

We continue to evolve Back2Business, creating pop-up opportunities and engaging the small business ecosystem through community partners, because we believe small businesses are the backbone of our communities, and providing resources through programs like Back2Business helps ensure their success. Going forward, we will continue to evolve our programing to engage with our community partners, to expand our programing reach and to meaningfully impact small businesses and our communities.

Veteran Business Support

We provide a variety of small business solutions and resources to support veterans and military-connected entrepreneurs. We also honor military service with special business offers for veteran and military-spouse business owners through our Clover product suite, including free processing on Independence Day and Veterans Day.

Data and Research

Fiserv Small Business Index™

The Fiserv Small Business Index provides a comprehensive snapshot of the small business sector in the U.S. The Index provides information about the health of small businesses by state and industry and enables additional intelligence using small business insights, consumer spending and financial health. This data can provide data-driven internal insights for strategic decision making and enables insights for external thought leadership. The Fiserv Small Business Index can be found at: [Fiserv Small Business Index](#).

Community Engagement and Investment

Our approach to community investment and community engagement encourages thoughtful, strategic investment in deploying our time, resources and talent.

We engage our communities through outreach and partnerships, and we actively partner with outside organizations to increase the reach and impact of our support. Our community engagement and philanthropy strategy includes working with partners to support areas such as social entrepreneurship, women in technology, university engagement and partnership, and STEM education. In 2023, our community investments totaled more than \$10 million.

Inclusive Entrepreneurship

Russell Innovation Center for Entrepreneurs (RICE)

In 2021, Fiserv committed \$1 million to Atlanta-based RICE and we continue to grow our partnership to help them support small, diverse businesses. With the help of our investment, RICE has been able to scale its programming from directly serving 200 diverse entrepreneurs in 2020 to more than 350 in 2023. This programming includes facilities enhancements, technical assistance to entrepreneurs tailored to their growth stage, and development of infrastructure, curriculum and research to help them scale and continue along their path of smart growth. By 2027, RICE aims to increase their support to more than 1,000 diverse entrepreneurs.

In 2023, in celebration of Juneteenth, we partnered with RICE to open the Back2Business Grant Portal for Georgia-based diverse-owned businesses, held a fireside chat featuring RICE stakeholders and Back2Business grant recipients, and hosted a marketplace featuring Black-owned

businesses who are stakeholder companies at RICE. Through our continued investment in RICE, our partnership will continue to support job creation, wealth increase and advancement of pathways for Black communities across the U.S.

Girl Scouts of the USA

We are proud to partner with the Girl Scouts of the USA through our support of events like the Girl Scouts of the USA annual convention, Phenom 2023. More than 10,000 people attended this event, and we shared with young leaders how Clover can help drive small business growth for women entrepreneurs and provided insights into creating a smarter, more technologically agile future. Attendees of the conference also heard from Fiserv ambassador, philanthropist, two-time Basketball Hall of Famer and coach, Nancy Lieberman, who spoke about her journey, navigating gender stereotypes, and advice she has for young women pursuing their goals.

We continue to boost financial inclusion and entrepreneurship by sponsoring the Girl Scout Cookie Business badges. The Cookie Business badges help girls think like entrepreneurs as they run their own cookie businesses and incorporate online sales and the Digital Cookie® platform.

Military Entrepreneurship Forums (MEF)

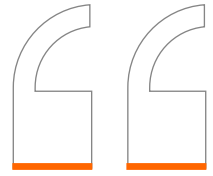
MEF utilizes our partnerships with the Institute for Veterans and Military Families (IVMF), the Small Business Administration, regional chambers, incubators and resource providers to bring together local public and private sectors in large cities to create connectivity, networking opportunities, and resources for veteran and military-spouse business owners. In 2023, MEF hosted three, in-person events and one virtual event. Over the past two years, more than 500 entrepreneurs have participated in an MEF event.



At RICE, we are boldly disrupting barriers to economic wealth that many Black businesses face in today's society. We are taking expedient action with community-minded organizations, like Fiserv, to do more to lift equality for those who need it most."

James "Jay" Bailey





PayTech Women strives to ensure our industry continues to become more diverse, creative and productive and thereby more profitable, and Fiserv wants to be part of that important journey.”

Mary Uslander
SVP, Head of Commercialization
& Client Experience

Women in Technology

CodeCrush

We are proud to sponsor a unique program aimed at helping young women learn more about pursuing a career in technology. CodeCrush – founded by University of Nebraska at Omaha professor Dr. Deepak Khazanchi – is a three-day immersive experience designed to close the gender gap in IT and computer sciences. The program gives 8th and 9th grade students, along with their teachers, the opportunity to explore IT careers through hands-on experiences with traditional computer science topics and emerging areas such as bioinformatics, data analytics, data visualization, simulation, AI and cybersecurity.

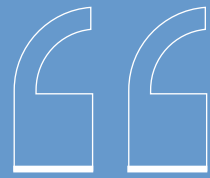
PayTech

We continue to invest in the professional development of our associates by partnering with organizations like PayTech Women (PTW). PTW seeks to create a stronger and more diverse industry by empowering and investing in women. PTW engages with women from senior-most levels to new hires, helping them navigate their organizations and overcome barriers to success. As part of our partnership, PTW provides access to mentors, the latest programming, and career services. All Fiserv associates have access to our membership, and more than 40 senior and emerging Fiserv leaders attended the 2023 PayTech Leadership Summit. During the summit, Whitney Stewart Russell, SVP, Digital Solutions; Jessica Rogers, Senior Manager, Sales Operations; and Tiara Berry, Senior Manager, Corporate Citizenship, participated in panel sessions discussing gender equality in the workplace and the culture of payments.

Women in Business and Technology

In EMEA, we sponsor and participate in the Women in Business and Technology Expo, an annual gathering for professional women looking to progress their career or grow their business. Our participation in the expo enables us to connect with women professionals, share our commitment to inclusivity and learn from others in the field.





The growth of the D’Aniello IVMF and its 13 national, veteran-serving programs is due in large part to the steadfast commitment of Fiserv to the military and veteran community. We are grateful for their continued support and commitment to the IVMF.”

Dr. Mike Haynie

Executive Director of the IVMF &
Vice Chancellor for Strategic Initiatives and Innovation

University Engagement

University of Georgia Small Business Development Center (UGA SBDC) at Morehouse College

We have partnered with the UGA SBDC at Morehouse College to positively impact underrepresented small business owners in Georgia. Our support has enabled UGA to assist more than 100 aspiring business owners per year to provide consultation and training, including on topics like the Myths and Realities of Minority Financing, How to Finance Your Business, and How to Buy a Business. Based on various impact indicators, the sales and employee growth in UGA SBDC client businesses have exceeded peer businesses in Georgia.

Georgia Institute of Technology Financial Services Innovation Lab (FSIL)

We seek to grow our understanding of the populations and businesses who use our solutions every day, and we look to positively impact people’s financial lives. We believe data can be used to better understand the financial health of consumers and small businesses and actively create opportunities to further financial inclusion. In 2022, we commenced a multiyear partnership with FSIL in its research of the financial health of consumers and small businesses. As part of the partnership, FSIL uses our data to better understand responsible and sustainable finance and how economic shocks impact consumers and small businesses. One current project, for example, examines the impact of extreme heat or cold on small businesses.

Rutgers University-Newark (RU-N) Program for Inclusive Innovation

We are proud to partner with RU-N to help drive diversity and innovation within the financial technology field. We help support RU-N efforts such as the Center for Urban Entrepreneurship and Economic Development and Rutgers Advanced Institute for the Study of Entrepreneurship and Economic Development. These efforts work with minority-, women- and veteran-owned businesses in Newark and other towns and provide curriculum and programing designed to support small, diverse businesses from ideation to scale and trains early-stage companies for an acceleration to the next level of business growth.

Syracuse University’s D’Aniello Institute for Veterans and Military Families (IVMF)

IVMF is higher education’s first interdisciplinary academic institute singularly focused on advancing the post-service lives of the nation’s military veterans and their families to serve those who have served. IVMF provides programs and services in communities across the country and their online programs are accessible globally. Fiserv started this relationship in 2014 and has grown its commitment to IVMF to \$14 million. With this funding, IVMF served approximately 20,000 individuals in 2023.

STEM and STEAM Education

FIN Future Techies

We are committed to advancing today’s young talent as an opportunity to discover tomorrow’s trailblazers and cultivate the next generation of technologists. FIN Future Techies is a STEAM education program for students in grades five through eight. First launched in partnership with the Watchung and Berkeley Heights, NJ school districts, this 12-week program allows students to experience the fintech world through hands-on sessions with distinguished engineers and experts on-site at Fiserv. At the end of the program, students work in small groups to create and present a final project that solves a problem using the tools and technology learned through the program.

Over 100 students participated in our spring and fall programs in 2023 and we are expanding the program to our Alpharetta and Omaha locations in 2024. Our initial pilot program received the New Jersey Catalyst of Education Award.

Junior Achievement Ireland

In EMEA, our teams have partnered with Junior Achievement Ireland to help prepare young people for employment and entrepreneurship by delivering hands-on, experiential learning in work readiness, financial literacy, entrepreneurship and the value of STEAM. Fiserv associates volunteered in schools, conducted mock interview workshops and facilitated STEAM career pathways events.

Financial Literacy Training and STEM Scholarships

In India, our APAC team partnered with United Way Mumbai and Experifun on a six-month, self-paced online financial course that encouraged financial literacy among young women from economically disadvantaged sections of society. Over 200 students from six schools in Noida participated in the program and top students from 11th and 12th grades were provided scholarships to pursue higher studies in STEM subjects. In Pune, our team partnered with United Way Mumbai on a similar program that provides engineering scholarships to female students from low-income communities. This program provides opportunities for selected candidates to pursue courses in STEM and helps with development through educational support and student enrichment initiatives. We expect to continue these volunteer efforts and to assist with financial literacy workshops, career awareness workshops and cybersecurity workshops.

STEM Labs Project

Started in 2021, with a vision to make STEM more accessible to underserved students, our STEM Labs project provides experiential STEM learning through a series of laboratories designed to instill interest and make education interactive. In 2023, this project delivered laboratories across the National Capital Region, Bengaluru and Pune. With the addition of 26 schools, we now support the delivery of STEM education to over 17,000 underserved children through a network of 34 laboratories at public schools.



During the program, FIN Future Techie students participate in Techie Tracks – informative, hands-on sessions about technology and concepts, including:

App Fundamentals

ATM Experience

Clover Academy

Cybersecurity

Data Diving and Visualization

Designing With Technology

Entrepreneurship and Technology

Machine Learning and Artificial Intelligence

The Evolution of Money

Virtual Reality

“

Empowering our communities where we live and work is integral to fostering inclusive development. Through our STEM education initiatives across the country, we hope to make experiential learning accessible to young minds from underserved schools. It is our contribution to the foundation of the national talent pool, and we shall continue to give back to our society in the best possible ways.”

Srini Krish
President
Global Services at Fiserv



Philanthropy and Giving

In addition to our community engagement and partnership strategy, we support communities and businesses through philanthropic giving.

Fiserv and its associates donate and volunteer to help support humanitarian causes and disaster recovery relief around the world.

Humanitarian Causes and Disaster Recovery

The health, safety and well-being of our communities is vital to the stability of commerce. We closely monitor developments around the world and when humanitarian or climate-related events occur, we mobilize our resources to help people and businesses in need. For example, when wildfires wreaked havoc on communities across Hawaii, we committed funds to the Maui Strong Fund of Hawai'i Community Foundation (HCF). We also opened our internal giving portal so our associates could support the fund's recovery efforts.

When conflict struck in the Middle East, we supported the American Red Cross, which works closely with the International Committee of the Red Cross – an independent organization ensuring humanitarian protection and assistance for victims of armed conflict and other situations of violence. In addition to supporting people and businesses in need, we coordinate support to ensure the safety and security of our associates and their families and deploy assistance through our Employee Assistance Program when needed.

Associate Giving and Volunteering

We encourage our associates and ERGs to pursue community engagement that is meaningful to them. Through our Fiserv Gives Back portal, associates can track volunteer hours, make donations to community organizations, and find volunteer opportunities year-round. Additionally, throughout the year, we sponsor matching campaigns on days like Giving Tuesday.

In 2023, we made it easier for associates to contribute to causes they care about. U.S. associates are now able to donate to nonprofit organizations through the Fiserv Gives Back Portal through one-time or recurring payroll contributions.

In 2023, more than 6,000 associates across Fiserv volunteered more than 19,000 hours to local non-profits. During the Season of Giving, associates (with Fiserv matching) donated nearly \$600,000 to over 1,000 nonprofits globally.

Regional Campaigns

APAC Gives Back

In APAC, we partner with organizations to give back. In 2023, in conjunction with our sponsorship of the Sydney Swans Football Club, Fiserv associates in Australia supported RedKite – an organization that supports families affected by childhood cancer – on the Sydney Swans RedKite Day, through fundraising and a bag-pack initiative to provide essential items for impacted families.

Elsewhere in the region, we partner with organizations to support impactful initiatives to give back to local communities. For example, associates in Singapore helped raise funds for Food Bank Singapore, and 70 associates helped package and distribute nearly 500 food bundles. In India, our teams partnered with United Way Mumbai on the Let’s READ Carnival to help reinforce the importance of education in young children.



EMEA Gives Back

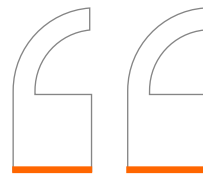
In the U.K., our associates and Culture Circle members support Havens Hospice, an organization who provides specialist care and support to people of all ages who are living with incurable conditions. Throughout the year, our associates participated in various fundraising activities, including a Race4Business where over 50 associates participated as runners and a Christmas market where associates volunteered.

Fiserv Global Services India Gives Back

Global Services associates in India undertook a variety of projects throughout the year, volunteering over 900 hours to events focused on promoting education, increasing social inclusion and addressing local environmental issues. Among others, associates participated in the celebration of International Women’s Day and Women’s History Month, STEM exhibitions and mentoring, Pan-India Bio-Diversity Drive and the Season of Giving.

LATAM Gives Back

In Panama, our LATAM associates volunteered with the Las Claras project, a program sponsored by Vital Voices to support teenage mothers with the completion of high school. Our associates participated in workshops on completing school and successfully managing job interviews.



Across Asia-Pacific, Fiserv provides associates opportunities to give back in direct, meaningful and significant ways to the local communities where they live and work. We are committed to creating positive impacts in our local communities with a focus on community engagement and support, education, women empowerment and sustainability.”

Ivo Distelbrink
Executive Vice President
and Head of APAC



Business Diversity

Increasing opportunities for diverse businesses makes our business stronger.

Supplier Diversity

We are committed to integrating supplier diversity into strategic sourcing processes to increase opportunities for small or diverse suppliers, to generate efficiencies, and to promote innovation. Over the past year, we have continued our work with supplier diversity partners and certifiers to increase representation of qualified and certified minority-, woman-, disabled-, veteran- and LGBTQ+-owned business as well as small, local businesses.

Notable supplier diversity highlights include:

- An increase in Tier 1 diverse supplier spend by more than \$50 million compared to 2022
- Over 6% of our addressable spend in 2023 was with small and/or diverse businesses
- Sponsorship of the Small Diverse Business program at the Georgia Chamber of Commerce

We encourage diverse suppliers to create profiles within Supplier.io – a third-party application – to be considered for procurement opportunities.

Sourcing Certifiers

- Disability:IN
- National LGBT Chamber of Commerce
- National Minority Supplier Development Council
- National Veteran-Owned Business Association
- Women’s Business Enterprise National Council

Supporting an Inclusive Ecosystem

In addition to working with certifiers, we have partnered with organizations such as RU-N who have developed programs that support supplier diversity. The Fiserv RU-N Program for Inclusive Innovation is a research and incubation space for the RU-N community and local businesses. We also partner with the RU-N Center of Urban Entrepreneurship and Economic Development to support the Entrepreneurs Pioneers Initiative (EPI)™ which provides selected participants with monthly classes, training, one-on-one counseling, financial guidance, peer coaching and networking opportunities to help growth-stage businesses succeed.



We continue to look for ways to support small, diverse businesses and grant recipients through pop-up events and marketplaces.

Fiserv Pop-Ups and Marketplaces

As an extension of our Back2Business program, we continue to look for ways to support small, diverse businesses and grant recipients. One of the ways we continue to support these businesses is through our pop-up program. Through this program, we invite small, diverse businesses to participate in associate and community engagement activities. These events enable us to support local businesses by purchasing products and services for specific events while expanding awareness of the products and services they provide. In 2023, we hosted nearly 200 pop-up events.

In addition to small business pop-up events, we provide marketplace events where associates and others can access small business products and services at either a Fiserv facility or a community partner location. In 2023, we hosted marketplace events at sites in Alpharetta, Atlanta, Berkeley Heights, Milwaukee and virtually. These events increase associate awareness of and engagement with new merchants.

Champion responsible business practices

At Fiserv, we recognize the importance of strong governance as part of our overall strategy.

Our commitment to governance starts at the top and is embedded throughout the organization. The board of directors is responsible for providing advice and oversight of the strategic and operational direction of the company to support our and, our shareholders', long-term interests. Our board is also responsible for ensuring we conduct our business in a highly ethical manner and consider ESG matters to create an environment that respects and values all employees and promotes corporate responsibility.



Board Composition and Diversity

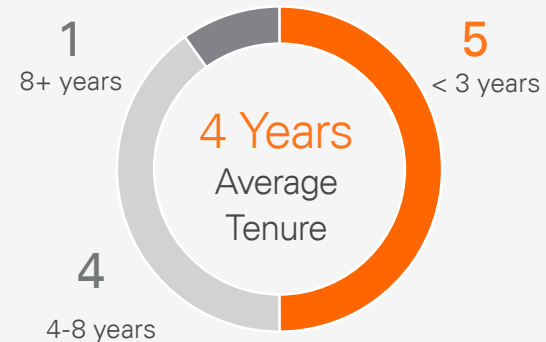
Our board of directors has four standing committees, all comprised of solely independent directors: an audit committee; a nominating and corporate governance committee; a talent and compensation committee; and a risk committee.

The nominating and corporate governance committee regularly assesses the appropriate size of the board of directors, strategic needs of the board, skills and competencies of our directors, and whether any vacancies on the board of directors are expected due to retirement or otherwise. The committee evaluates prospective nominees in the context of the then current constitution of the board and considers all factors it believes appropriate, which include those set forth in our governance guidelines such as personal ethics and integrity, business judgment, experience, an ability to represent the long-term interests of shareholders, and sufficient time to devote to board activities.

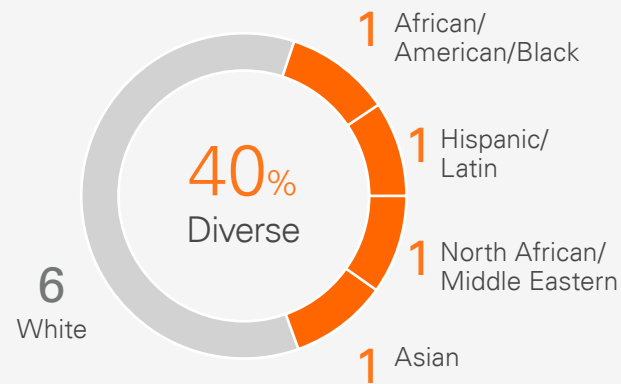
The board expects that it will consist of directors who are best-in-class and include individuals of diverse gender, sexual orientation, race, ethnicity, nationality, cultural background and age, and our board is committed to actively seeking qualified female and racially/ethnically diverse candidates to enhance the diversity of the board. The board continues to be diverse, including with respect to gender and race/ethnicity. In the past 12 months, we have added 3 new independent directors, and for election as a director at our 2024 annual meeting, 60% of our director nominees are diverse, including 30% who are women and 40% who are diverse in race and/or ethnicity.

Tenure and Diversity of our Nominees for Director at our 2024 Annual Meeting of Shareholders

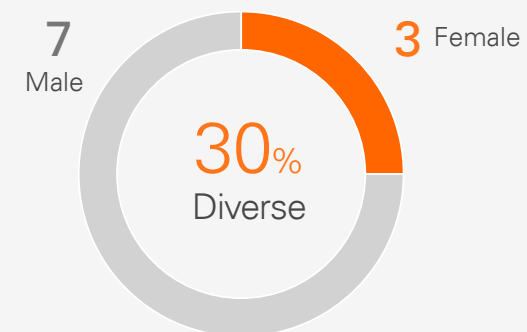
Tenure



Racial/Ethnic Diversity



Gender Diversity



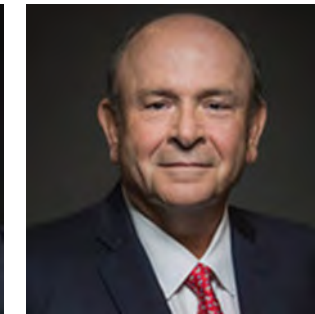
Board of Directors



Frank J. Bisignano



Henrique De Castro



Harry F. DiSimone



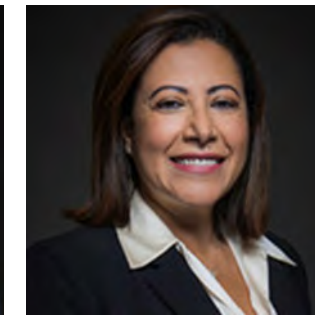
Lance Fritz



Ajei Gopal



Dylan Haggart



Wafaa Mamilli



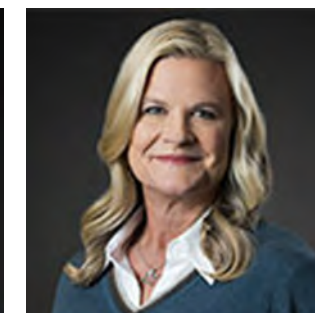
Heidi G. Miller



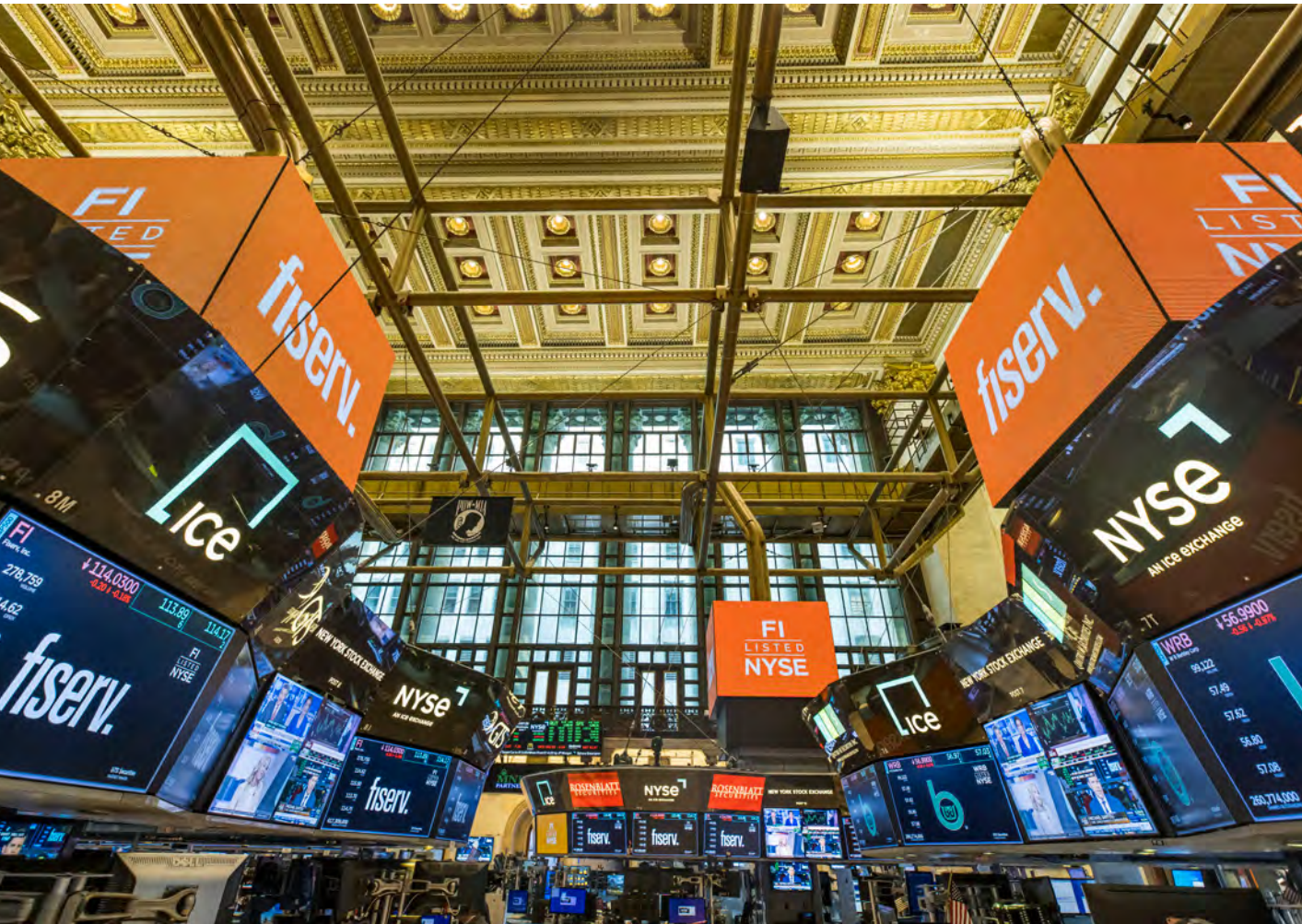
Doyle R. Simons



Kevin M. Warren



Charlotte Yarkoni



Shareholder Engagement

Engaging with shareholders to understand their priorities and areas of focus is fundamental to our commitment to good governance. Feedback from shareholders is shared with our management and the board and helps inform enhancements to our governance and corporate responsibility practices. During the year, we contacted shareholders that owned approximately 60% of our outstanding shares and engaged with shareholders owning approximately 45% of our shares. Shareholders remain interested in our CSR reporting, including alignment to recognized industry disclosure frameworks. In response to these discussions, over the past several years we have enhanced our CSR Report to align with the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB), and the Task Force for Climate-Related Disclosures (TCFD).



Governance at Fiserv

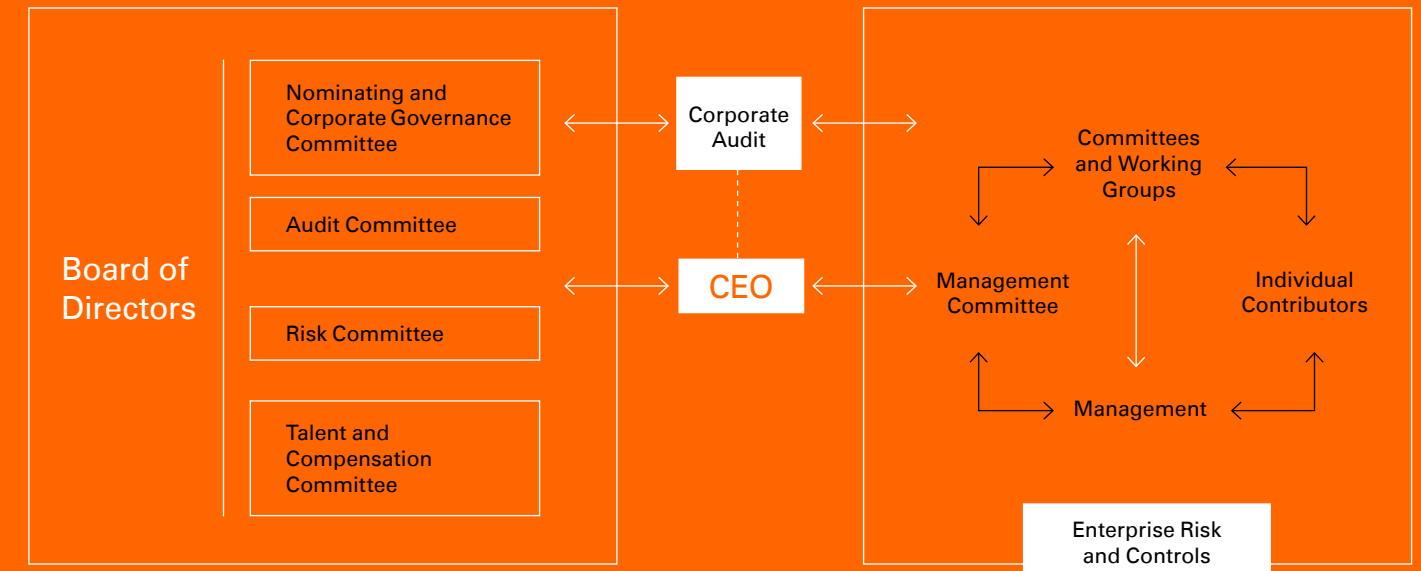
The overall mission of the Fiserv board of directors is to maximize long-term shareholder value, ensure the company conducts its business in a highly ethical manner, and create an environment that respects and values all employees and promotes corporate responsibility.

Our board is responsible for reviewing management’s strategic and financial plans. The board also monitors corporate performance against those plans, including overseeing operating results on a regular basis. At least quarterly, the chief executive officer, chief financial officer and other members of management provide detailed business and strategy updates to our board. Our directors engage with the senior leadership team and other members of management regarding, among other topics: business objectives; our budget, capital allocation plan, and financial and operating performance; the competitive landscape;

product and technology updates; and potential acquisitions, investments and partnerships. Our board is also responsible for planning management succession and monitoring and encouraging ethical behavior and compliance with laws, regulations and corporate policies.

Our board of directors has ultimate oversight of our approach to ESG. In its risk oversight role, the board, as a whole and at the committee level, is provided regular updates from our leadership about the risks faced by the company, including those pertaining to environmental, social and governance topics. The nominating and corporate governance committee has oversight for our environmental, corporate social responsibility and ESG programs, policies, disclosures and reporting, while the talent and compensation committee’s responsibilities include human capital strategy, including with respect to diversity, equity and inclusion, talent engagement and culture.

ESG Governance at Fiserv



ESG Oversight			
Audit Committee	Nominating and Corporate Governance Committee	Risk Committee	Talent and Compensation Committee
<ul style="list-style-type: none"> → Internal and external auditor oversight → Financial risks → Code of Conduct and Business Ethics → Enterprise risk management program review 	<ul style="list-style-type: none"> → Director nominations → Corporate governance oversight → Government relations → ESG programs and practices → Community engagement 	<ul style="list-style-type: none"> → Enterprise risk management → Risk assessment and management → Cybersecurity → Data privacy → Technology → Legal and regulatory compliance → Regulatory exams 	<ul style="list-style-type: none"> → Talent engagement, including recruiting, development and retention → Succession → Compensation and benefits strategy → Diversity, equity and inclusion → Organization culture

Management Oversight

Our Head of Corporate Social Responsibility (Head of CSR) reports directly to the CEO. This position is responsible for establishing and implementing our CSR program and our climate-related strategies. The Head of CSR provides updates to the board and management committee on a quarterly basis or as needed by the nominating and corporate governance committee.

While the Head of CSR is a key figure in our CSR program, other executives and senior leaders within the company play an important role in the management and execution of our ESG strategies, including our climate-related strategies. The Head of CSR collaborates with and informs business units and functional leaders on ESG topics through a variety of forums, including management committee meetings, senior leadership meetings, outreach and partnerships. We continue to grow our internal engagement and partnerships to promote the success of our CSR program. Some of our internal partners include:

CSR Internal Partners

- Chief Accounting Officer
- Chief Audit Officer
- Chief Human Resources Officer
- Chief Information Security Officer
- Chief Legal Officer
- Chief Marketing Officer
- Chief Risk Officer
- Chief Technology Officer
- General Counsel
- Global Head of Data Privacy
- Head of APAC
- Head of EMEA
- Head of Global Real Estate
- Head of Government Relations
- Head of LATAM
- Head of Strategic Sourcing

CSR and ESG Roles

Across Fiserv, there are associates, committees and working groups that contribute to our ESG and climate-related strategies.

Reporting to the Head of CSR is a corporate citizenship team, a VP of CSR and a VP of Strategic Client Engagement. The corporate citizenship team manages our ERGs, philanthropy and community investment, military engagement strategy, and D&I programing. The VP of CSR is responsible for our ESG strategies and disclosures, including sustainability and climate-related strategies. The VP of Strategic Client Engagement is responsible for our MDI and CDFI engagement, support and collaboration, including the MDI Advisory Council. These teams work with peers across Fiserv to execute, inform and implement our CSR and ESG programs and strategies.

The VP of CSR works closely with the Global Head of Facilities, Energy & Sustainability – who reports to the Head of Global Real Estate – on our sustainability and climate-related strategy. The Global Head of Facilities, Energy & Sustainability also has an energy and sustainability team that works on sustainability related real estate initiatives and manages our developing Sustainability Ambassador program. The VP of CSR and the Global Head of Facilities, Energy & Sustainability meet regularly with the Head of CSR to coordinate on our climate strategy. This approach to collaboration allows for a broad contribution of expertise across the organization to address the challenges associated with sustainability programing.

Working Groups

In addition to our teams, we have committees and working groups across the organization that consider ESG topics. Our CSR Committee and our D&I Advisory Council meet throughout the year and are responsible for developing and promoting the implementation of our CSR program, which includes people, products, and planet. The committees include senior leaders and executives from across the organization to provide guidance, perspective and input on our approach to CSR and D&I.

Our sustainability working group is comprised of senior leaders from technology, operations, finance, audit, sourcing and other teams and is led by our VP of CSR and the Global Head of Facilities, Energy & Sustainability. The group meets quarterly and reviews emerging trends, developments and issues related to corporate sustainability. The working group reviews our climate-related data and reporting and provides input and guidance on the development and execution of sustainability programing and initiatives.

In 2023, in recognition of the changing global landscape around climate-related issues, we created a regional sustainability working group to review and align the sustainability- and climate-related programing, data and reporting across regions. This working group focuses on addressing the sustainability priorities and strategies across our regions to ensure they fit within our overall sustainability strategy.

Risk Management

We recognize the importance of a strong risk management and oversight framework. The risk committee of the board of directors is responsible for oversight of key company risks, including cybersecurity, risk appetite, risk governance structure, regulatory exams, risk management and other top risks. The risk committee regularly reviews and discusses with management key risks, as well as the guidelines, policies and processes for monitoring and mitigating such risks, and periodically reviews and approves a list of top enterprise risks. In addition, the risk committee monitors and reports to the board regarding any issues arising with respect to the risk governance structure and performance of the risk management function, and regularly engages with the Chief Risk Officer to ensure that the risk management function has the appropriate resources and authority to fulfill its responsibilities.

Our management is responsible for managing risk and our board is responsible for overseeing management. To discharge this responsibility, the board seeks to be informed about the risks we face so that it may evaluate actual and potential risks and understand how management is addressing such risks. To this end, the board, as a whole and through its committees, regularly engages with management and outside advisors about the risks we face. The audit committee of the board of directors annually reviews our ERM program jointly with the risk committee and monitors our internal control process, including disclosure controls and procedures with respect to corporate communications containing material risk-related disclosures.

Enterprise Risk Management Overview

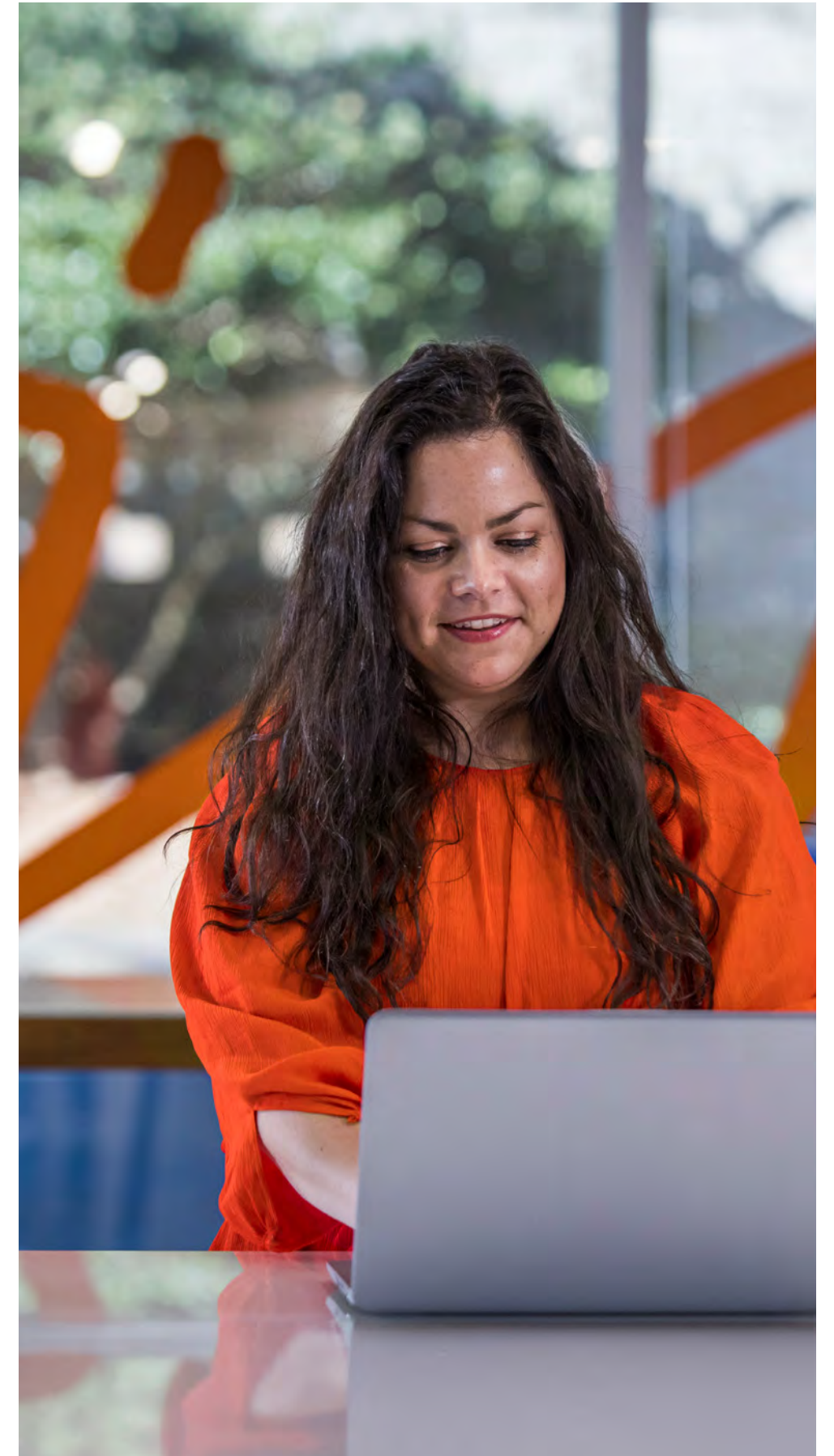
We maintain an Enterprise Risk Management (ERM) program with a structured risk-assessment process that supports strategic planning and decision making. The ERM program is overseen by the risk committee of the board of directors and reviewed annually by the risk and audit committees of the board of directors. The risk committee reviews and discusses with management key risks, including cybersecurity, resilience, technology, privacy and data management, credit, settlement, liquidity, third-party, regulatory compliance and market risks. The risk committee also reviews and discusses with management the risk appetite relating to key risks, as well as the guidelines, policies and processes for monitoring and mitigating such risks. This approach provides the foundation for controls and governance necessary to manage risk such as those related to climate.

Our approach to risk management includes a global coverage model and the ERM function is responsible for maintaining and monitoring the risk profile of the enterprise. ERM processes are designed to identify, control, assess and measure, treat, and govern risks across all areas of Fiserv, and across all our businesses. The ongoing risk profile is reviewed with leadership and the risk committee of the board of directors on a quarterly basis.

Risks are considered based on the impact and likelihood of the risks to occur, and our ability to manage those risks through mitigating controls. We evaluate the various ways these risks may affect our business, including the potential impact to financial performance, operations, cybersecurity and technology, regulatory compliance, strategy and reputation. The risks are considered independently and scored based on likelihood and impact. The flexibility of our risk framework currently allows us to consider ESG risks within the same processes as other risk considerations. Climate-related risks are considered within our current processes and identified in our business risk universe and are evaluated, recorded, rated and managed like any other risk.

Our global risk coverage model also includes senior risk officers, who are assigned to each line of business to support the consistent execution of policy requirements, and risk domain subject matter experts, who provide firmwide expertise and guidance for specific categories of risk. This model – strengthened by engaged business leaders, an executive-level risk committee and comprehensive board oversight – reflects an integrated approach to risk management that supports a culture of accountability and oversight.

As part of our ERM program, we consider climate-related risks as part of our Location-Based Risk Assessments (LBRAs). 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 the various types of facilities. 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. The LBRA also assesses the effectiveness of certain controls that may be in place to prepare and protect the facility with regards to the in-scope scenarios. The outcome of the LBRA informs the Business Resiliency and Disaster Recovery programs.



Omaha
 Alpharetta
 Berkeley Heights
 New York
 Dublin
 Milwaukee



We consider various environmental developments as part of country infrastructure reviews

Basildon

Business Continuity Management

Our business continuity management program, encompassing both business resiliency and disaster recovery, seeks to foster resiliency through governance, standards, procedures and activities to ensure our organization can function before, during and after disruptions. We promote resiliency and manage incident responses through active collaboration among all relevant stakeholders. This federated model leverages the subject matter expertise of internal personnel within their respective risk or functional domains such as technology, cybersecurity, physical security, enterprise risk and controls, government relations and legal. Business resiliency planning considers LBRA's where available to take into consideration risks associated with a location and recovery strategies likely to be available during various scenarios. Disaster recovery exercises incorporate testing against plausible scenarios informed by LBRA's.

Country and Geopolitical Analysis

Our geopolitical analysis team considers various environmental developments as part of country infrastructure reviews. Country trends, such as drought, flooding, weather and climate and energy security, are considered as a part of the overall risk review. The team identifies and analyzes labor and human rights legislation in countries where we have a known presence to highlight areas of potential risk. The team also enhances associate and asset security and safety in the context of international conflicts and foreign relations. In this regard, we maintain a high-threat country travel policy, which is updated frequently.

Cybersecurity

As a global leader in fintech and payments, we are committed to protecting Fiserv and our clients from cyberthreats.

Our cybersecurity team is responsible for assessing our technology environment for cybersecurity risks, identifying emerging cybersecurity threats and capabilities, and implementing processes and technical defenses to safeguard our technology environment and services. Our security posture is designed to allow 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.

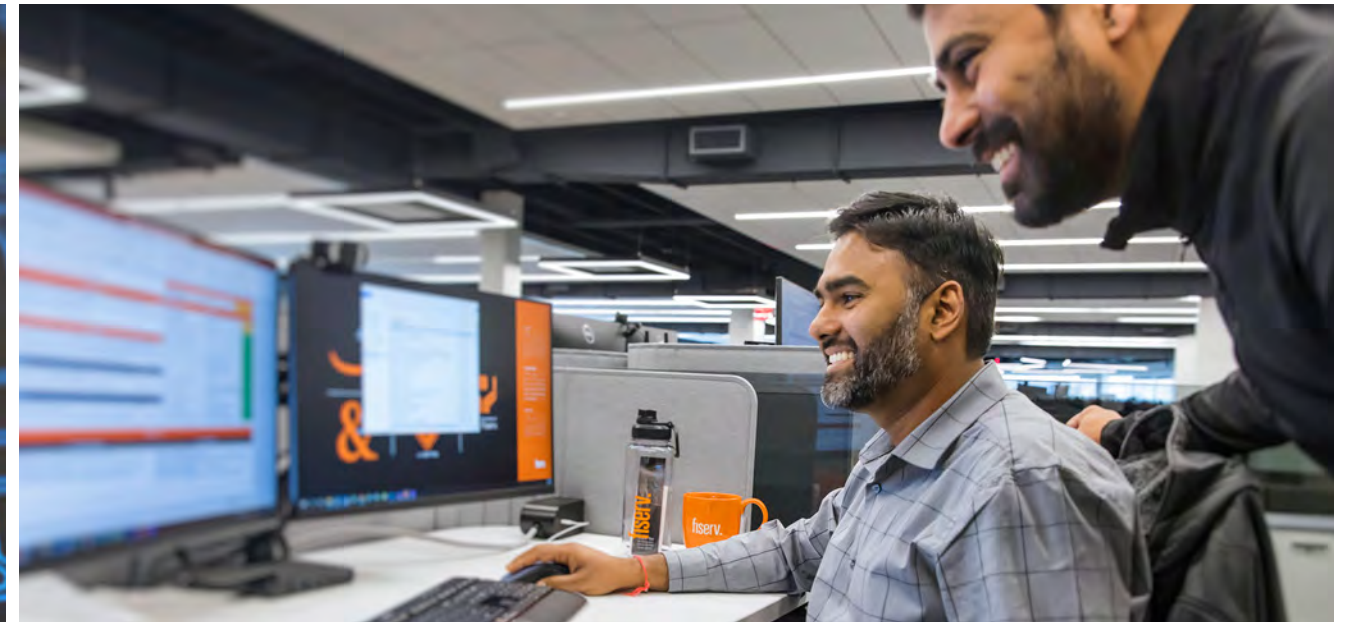
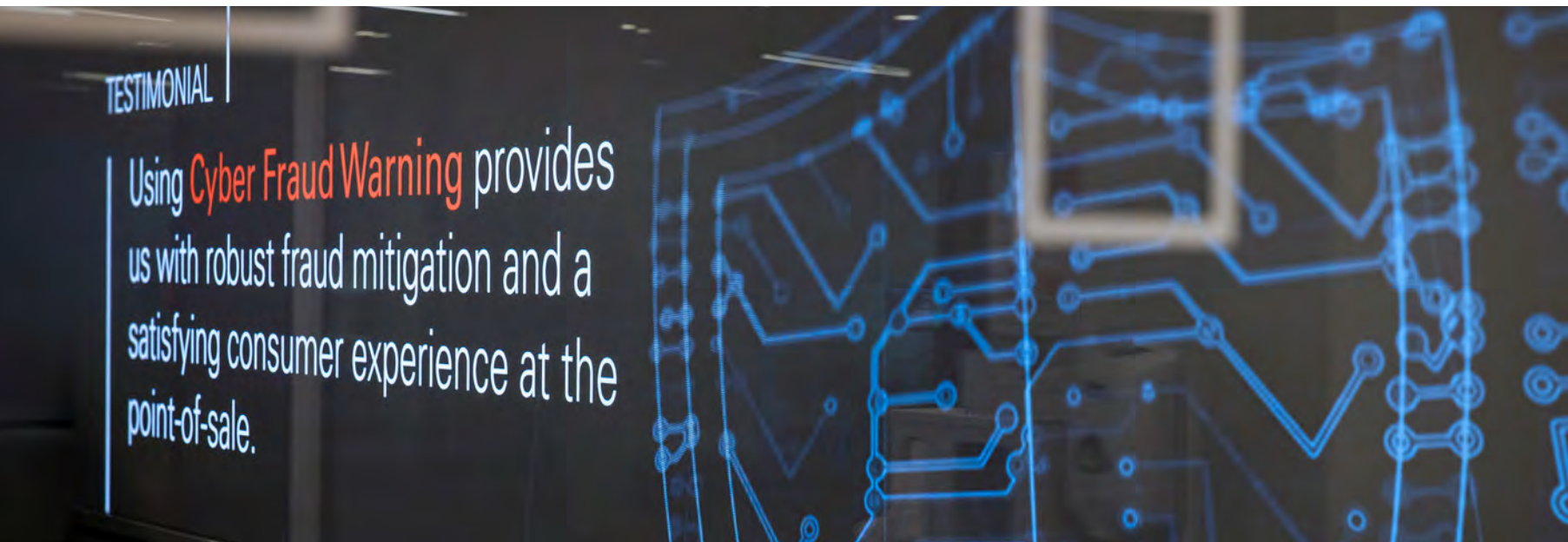
Cybersecurity Standards

To comply with applicable cybersecurity-related laws and regulations in jurisdictions where we conduct business, we have established a Global Cybersecurity and Technology Management policy using 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. The Global Cybersecurity and Technology Management policy and underlying standards have been designed to meet applicable industry and regulatory requirements such as:

- EU General Data Protection Regulation
- Fair Credit Reporting Act
- Gramm-Leach-Bliley Act
- Health Insurance Portability and Accountability Act
- International Organization for Standardization (ISO) 27001 and 27002 Cybersecurity Controls
- NIST Cybersecurity Framework
- Payment Card Industry Data Security Standard
- Numerous state privacy and security laws

Fiserv also maintains PCI DSS certification globally, TSP/P2PE/PINS/Card Production certifications where applicable and SOC1/SOC2/ISO 27001-2013 within certain geographic areas.





While ultimate oversight of cybersecurity risk resides with the board of directors, our management has established a cybersecurity and technology risk committee comprised of the deputy chief information security officers, sponsored by the chief operating officer, chief risk officer and chief information security officer. This committee is focused on managing cybersecurity and technology risk and implementing cybersecurity and technology plans, strategies and objectives.

Cybersecurity Operations

Our 24/7 Security Operations Center monitors our operating environment. Monitoring for threat signals is essential to detecting and responding to unauthorized activities or unusual behaviors. Our monitoring relies on 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 Financial Services Information Sharing and Analysis Center, 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.

Cybersecurity Training

People play a vital role in keeping Fiserv and our clients' data safe. We provide regular training for our associates regarding cybersecurity threats and security policies, standards, processes and practices. Required associate cybersecurity training is complemented by frequent security education and awareness campaigns, referred to as Cyber Smart. Each month, Cyber Smart features a different security topic such as data loss prevention, phishing and ransomware.

Memberships

Our cybersecurity leaders are members of information sharing networks, providing support, connection and influence. These networks provide a platform for us to collaborate and contribute to the betterment of the digital transaction community.

We are active members of the Financial Services Sector Coordinating Council (FSSCC) – an industry-led, nonprofit organization that coordinates critical infrastructure and homeland security activities within the financial services industries. The FSSCC brings together over 70 member-partners from financial trade associations, financial utilities and other critical financial firms. As leaders of the entire industry, we work together, share ideas, develop best practices and publish this information for all to benefit.

The American Transaction Processors Coalition (ATPC) Cyber Council chaired by Fiserv leads the ATPC's continuing initiative to promote public and private cooperation in cybersecurity for the financial services industry. The Cyber Council promotes the importance of cybersecurity and resiliency, leads the ATPC's national security platform and creates working groups on various initiatives, including government outreach to educate legislators on cybersecurity-related issues affecting payment processors.



Data Privacy

We take seriously our obligation to handle data responsibly and ethically.

The responsible and ethical handling of data, including preserving the privacy and security of data, is central to building and maintaining trust with our clients, associates and other stakeholders.

Our Global Privacy program continues to evolve to meet the standards for ethical behavior set forth in our privacy program, contractual obligations with clients and partners, and changing legal and regulatory frameworks. Through a cross-functional, collaborative effort among privacy, compliance, technology, security and legal experts, we maintain robust processes for risk assessment, cookie compliance, data retention and disposal, and incident management, among other things, to manage customer, consumer and associate data use in compliance with internal policies and privacy and data protection laws.

We regularly monitor our existing processes and controls regarding the collection, use and disclosure of data to meet the expectations defined by our legal requirements, ethical framework and obligations to stakeholders. We also build new processes and controls as circumstances arise to adapt to the changing environment.

Data Privacy Governance

The role of data, particularly in product and service development, continues to expand. While data can enhance the products and services we provide to clients and consumers, we recognize a strong data ethics framework is important to operating in an ethical and compliant manner. In this regard, we continue to focus on a global data ethics framework, rooted in the following four principles, to manage client and consumer data.

1. We Know Our Data
2. We Are Accountable for Our Handling of Data
3. We Are Transparent in Respect of Data
4. We Take Action to Uphold Our Data Ethics Framework

Our global privacy programs are subject to privacy regulations and standards around the world, including:

Brazil General Data Protection Law

EU General Data Protection Regulation

Gramm-Leach-Bliley Act

Health Insurance Portability and Accountability Act

Quebec Bill 64

Transfer Impact Assessments for cross-border EU data transfers

U.S. state privacy laws

While ultimate oversight of data and privacy resides with the risk committee of the board of directors, the data management and privacy risk committee chaired by the global head of data privacy is charged with overseeing the management of all data related risks across Fiserv. The data management and privacy risk committee reports to the Fiserv executive risk committee, the senior-most management committee responsible for risk oversight.

In addition to outlining the core principles for data handling, we have established data ethics guidelines that inform how we handle data. Recent enhancements to our framework include:

- Expanding the responsibilities of our enterprise data oversight function, reporting to the Global Head of Data Privacy, to include the development of an artificial intelligence governance protocol. This aligns with the functions' established role to build and grow the tools and processes used to support the responsible and ethical handling of data
- Supporting the establishment of a cross-functional governance structure to oversee the implementation of artificial intelligence and machine learning capabilities and establishing the policies and standards for the appropriate use of these technologies
- Continuing to integrate and embed our data use review committee and supporting processes to review products and services leveraging data

Use New Technologies

We seek to responsibly use cutting-edge technologies to improve our operations and to deliver enhanced value for our clients.

In 2023, we worked to develop innovative solutions that use artificial intelligence and machine learning capabilities. These efforts helped us enhance our efficiency and productivity and deliver innovative products and services to our clients. Our responsible use of AI covers a range of beneficial areas including:

- Creating differentiated, personalized experiences
- Powering next generation products and services
- Driving operational excellence, process transformation and optimization
- Accelerating the delivery of market-leading innovation for our clients

Payment Platform and Transaction Risk

We enable merchants to connect to payment networks and, as such, operate a global controls and compliance function to maintain the integrity of the payments ecosystem and comply with network, clearing bank, and local regulations and laws. We often monitor both sides of payments transactions to help protect our clients and consumers from fraud and consumer harm, and to prevent prohibited or illegal activity on the network. We regularly take action to address illicit merchants and to prevent negative impact to merchants and consumers.

We use sophisticated models and tools, cutting-edge technology, and skilled risk and controls personnel to prevent, detect and remediate fraud and prohibited activity across payment networks. Our fraud and risk teams are industry thought leaders and collaborate with law enforcement, regulators and industry partners to refer investigations, provide information on novel schemes, shape new regulation, and provide training. 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, and also participate in other working groups focused on fraud prevention, financial investigations and driving positive change for security and risk within the payments and fintech industry.

Merchant Processing

Our risk monitoring program is designed to identify credit risk, fraud risk, unqualified or prohibited activity, and potential money laundering. Our underwriting policies are designed to make sure we know our customers and we are committed to preventing unqualified and prohibited businesses from using our systems.

P2P Payments

We provide a platform that includes real-time risk monitoring to detect and mitigate potentially fraudulent transactions. Our approach to risk monitoring seeks to ensure high fraud detection rates and low customer friction with optimized transaction completion rates. As part of our platform, we evaluate sender and receiver risk to perform a holistic risk assessment of the transaction.



Ethics and Compliance

Our Code of Conduct and Business Ethics (the Code) serves as the foundation for ethical behavior across our company and governs associates, representatives and affiliates of Fiserv.

The Code explains how we, through our actions, personify the Fiserv Values and interact with our associates, clients, business partners and the communities in which we operate. We expect our business partners, service providers and vendors to comply with the principles of the Code.

Code of Conduct and Business Ethics

The Code addresses topics such as human rights, discrimination and harassment, business ethics and honest business dealings, anti-bribery and antitrust. All associates are required to comply with applicable laws and specific standards relating to legal obligations, ethics and business conduct. We have clear accountability mechanisms in place to encourage compliance with these standards.

We support and expect the reporting of any potential violation of our Code, policies, procedures and the law. If there is a concern, we provide a 24-hour toll-free Alertline, a reporting tool on our internal website, and an email for reporting. Reports can be made 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.

We regularly update the Code to ensure we continue to uphold the highest standards expected of us as an industry leader. The Code is translated into eight languages for our global associate population and all associates are required to complete training on the Code every year.



Human Rights

As reflected in the Code, we are committed to supporting the 10 principles of the United Nations Global Compact. This means that our associates have a duty to meet responsibilities in the areas of human rights, labor, environment and anti-corruption. We respect the human rights of our associates. We support diversity, inclusion, and the elimination of workplace discrimination. We stand against forced, compulsory and child labor. We are dedicated to providing a safe and healthy work environment for all associates.

We prohibit discrimination and unfair treatment based on race, religion, color, age, sex (including pregnancy), national origin, ancestry, physical or mental disability, genetic information, marital or familial status, gender identity, gender expression, sexual orientation, military or veteran status or any other characteristics protected by law. We strive to create an environment of mutual respect that is free from harassment of any kind. We comply with laws prohibiting harassment and our Code expressly prohibits harassment.

Protection of the Rights of Children

We comply with all applicable laws prohibiting the use of child labor.

Elimination of Human Trafficking and Modern Slavery

We stand against human trafficking and modern slavery. In this regard, we focus on a risk-based approach in assessing relevant risks to our business areas, product families and business processes. Currently, we assess our overall risk profile in relation to our operations and supply chain by referencing several factors such as high-risk industries, high-risk countries and high-risk business models such as outsourcing work to third parties or contingent workers.

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 as part of our risk assessment process.

We are committed to following all applicable employment related laws, including pay, overtime and work conditions. We also operate in accordance with the U.K. and Australian Modern Slavery Acts and publish a separate statement on our website.

Supporting the Fight Against Exploitation and Human Trafficking

We are proud to support organizations that seek to disrupt and stop human crimes such as human trafficking, child sexual exploitation, senior financial exploitation and scams.

We are a steering committee member of the Financial Coalition Against Child Sexual Exploitation (FCACSE), an organization launched in 2006 by the National and International Center/Centre for Missing & Exploited Children and formed to disrupt the economics of child sexual abuse material. Members of FCACSE include dozens of banks, electronic payment networks, card brands, and payment and internet companies and we jointly developed and currently co-chair the FCACSE Rapid Response program. The FCACSE Rapid Response program helps enrich and expedite critical research and recovery of abducted and exploited children and has helped lead to the safe recovery of many children.

We also support The Knoble, an alliance of financial, government, legal and NGO professionals dedicated to working together to stop human crime. The Knoble raises awareness of human crime's money trail, developing the skills to identify and combat human crime through financial clues and working together across disciplines to create innovative solutions that can be shared across the industry.

Financial Crimes Compliance

Fiserv is committed to compliance with applicable laws and regulations relating to combating money laundering and terrorist financing activities, and compliance with global sanctions rules and regulations. The global financial crimes compliance team is responsible for developing the policies, standards and procedures necessary to comply with anti-money laundering (AML), counter-terrorist financing (CTF), sanctions, anti-bribery and corruption, and anti-trust and competition requirements.

AML/CTF Program

We have adopted the Global AML and CTF policy and program to prevent us, along with our subsidiaries and affiliates, from being used to launder money or finance terrorism, and to comply with applicable AML/CTF rules and regulations. Fiserv entities subject to the Bank Secrecy Act or equivalent local country AML/CTF laws must implement formal AML compliance programs commensurate to the risk and scope of their business, including a designated AML compliance officer or money laundering reporting officer. Certain other

Where required by law or contractual agreement, we maintain procedures to identify potential Politically Exposed Persons (PEPs) at account opening. Associated names (principals, beneficial owners) are searched against the required PEP list(s) and enhanced due diligence is conducted as required.

Fiserv entities have implemented processes that either support their clients' AML obligations or are performed on a voluntary basis to reduce money laundering risk.

We have Know Your Customer (KYC) procedures in our Global KYC policy, which accompanies the AML/CTF program. Additionally, regulated Fiserv entities may maintain local procedures and guidelines to support our Global AML/CTF program.

Government Sanctions and Office of Foreign Assets Controls (OFAC)

OFAC and government sanctions laws and policies prohibit us from doing business with people or entities that are included on global sanctions lists. These are known criminals, drug traffickers, money launderers and terrorists, among others. We maintain a government sanctions compliance policy and program that is intended to prevent us, along with our subsidiaries and affiliates, from doing business with sanctioned countries, regimes, governmental agencies, terrorists, narcotics traffickers, those engaged in activities related to the proliferation of weapons of mass destruction, and other activities that are of concern to a government's foreign policies, national security or economy, and to comply with applicable sanctions rules and regulations.

Anti-Bribery and Corruption

We have adopted an anti-bribery and anti-corruption compliance policy which sets standards for compliance with global anti-bribery and anti-corruption laws wherever we conduct business. The policy provides

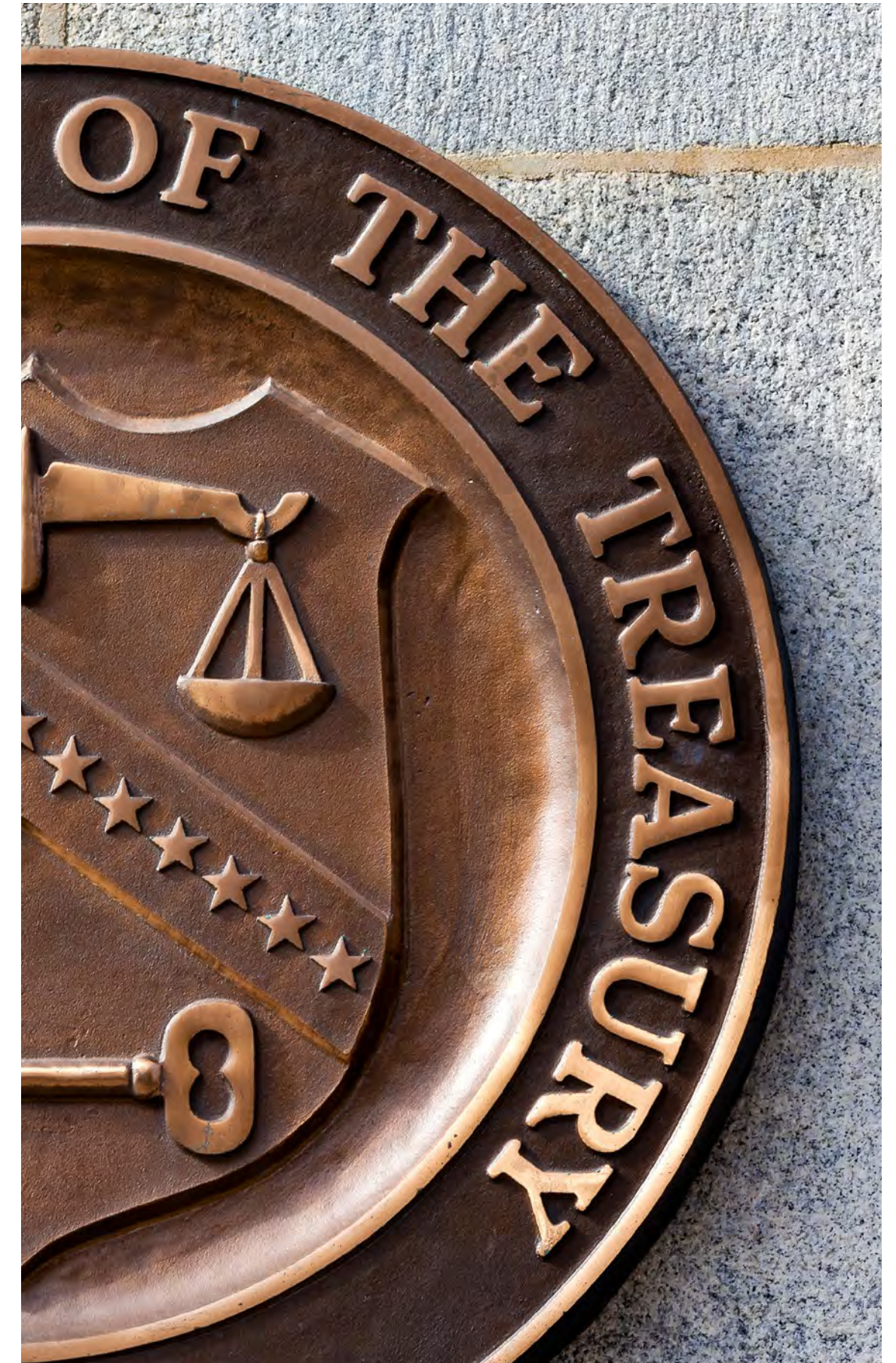
guidance on interactions with government officials and entities, engagement with third-party representatives, provision of gifts, meals and entertainment, charitable and political donations, employment decisions and facilitation payments.

The purpose of the anti-bribery policy is to provide additional guidance for compliance with anti-corruption laws and to provide guidance for reporting any suspected violations. Compliance with the law and with the standards set forth in this policy is more important to us than any opportunity that may be delayed or lost because of compliance. The policy also reinforces that we have zero tolerance for bribery and corruption.

Antitrust and Competition

We have implemented an antitrust and competition policy to distribute Fiserv products and services in a manner that complies with applicable antitrust and competition laws and regulations; to establish standards, practices, procedures and controls to meet regulatory guidance and industry standards on antitrust and competition compliance; and to provide a framework for mitigating regulatory risks and liabilities.

The policy is driven by a strong, top-down management culture and an awareness of how competitive dynamics surrounding our businesses should be managed to achieve compliance with applicable antitrust and competition laws and regulations. This policy is supported through training, education and procedures. Associates are required to comply with all applicable antitrust and competition laws.





Regulatory Compliance

We are committed to establishing and maintaining a regulatory compliance program that effectively manages legal, reputational and regulatory compliance risk. Our compliance framework seeks to prevent and detect violations of regulations and company policies. The program 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 regulatory compliance program is designed to:

- Identify and establish an understanding of regulatory compliance responsibilities
- Communicate those responsibilities to associates and business partners
- Meet expectations and requirements of regulators
- Achieve compliance with regulatory requirements and internal compliance policies
- Review business functions to validate that regulatory responsibilities are being met in a timely manner
- Take corrective action when necessary
- Provide effective management information on the state of regulatory compliance and internal and external stakeholders

Structured compliance governance and reporting provide management visibility to regulatory risk matters, compliance metrics and trending, and channels for escalation and oversight. Regulatory risk matters and compliance have multiple forums and committees and are included as standing agenda items on the executive risk committee and the risk committee of the board of directors.



Committing to Our Clients

The Fiserv Client Commitment Tracker enables our clients to view, in a single location, our enterprise commitments to them. The Client Commitment Tracker is a single source of information to drive accountability and alignment across our stakeholders to ensure timely delivery and to empower our clients by providing them real-time, transparent access to our commitments.

In 2023, we onboarded 2,500 clients and are tracking more than 25,000 commitments. We continue to enhance the tool based on client feedback and will continue to onboard clients to provide them access to the data and insights available.

Lobbying and Political Expenditures

Our government relations team engages on a variety of issues that could impact our company or our stakeholders. We believe public policy engagement can help to protect and advance our interests. Accordingly, we may exercise our fundamental right to participate in the political process through political contributions, where doing so is legal and appropriate.

The government relations team oversees our public policy strategy, and political expenditures are approved in accordance with our political contributions policy. The nominating and corporate governance committee of the board of directors is responsible for overseeing our government relations activities and annually reviews these activities as well as the Fiserv Political Contributions and Expenditures policy and Lobbying policy. We have a federal political action committee, the Fiserv PAC,

that makes donations to federal candidates on a bipartisan basis and is overseen by a PAC-specific board of directors.

Our political contributions policy and Code of Conduct include information about how associates can engage in the political process, and we annually publish a political contributions report that details our political expenditures.

We were recognized on the 2023 CPA-Ziklin Index as First Tier.

Taxes

We recognize that paying tax is an important element of our commitment to ethical and responsible operations. Our approach to tax risk management and governance is to ensure tax objectives and principles are carried out in an efficient manner with effective controls. We are subject to the Sarbanes-Oxley Act, which requires organizations to maintain effective internal controls over financial accounting arrangements, including tax matters.

Additional information for certain tax matters can be found in our U.K. Tax Strategy document available on our website.



Responsible Sourcing and Vendor Management

We recognize that vendors play an important role in the day-to-day operations of our business.

Our vendors provide a wide variety of products and services and often have large and diverse supply chains. Our third-party risk management program sets forth the guiding principles, standards and associated governance structures to identify, assess, monitor and mitigate risks associated with vendor engagements. Our sourcing team and third-party risk management team work to ensure vendors are in compliance with our policies and principles and that risk assessments of their policies and business practices are conducted. Where issues are identified, we either select a different vendor or, if possible, work to address the identified issue with the vendor.

Third-Party Risk Management

As part of our third-party risk management program, vendors go through a risk assessment process prior to onboarding. Assessment requirements are tailored to the type of services provided, geographic location and overall level of risk the vendor presents to our organization and our clients, and are designed to identify operational, technology, financial, legal, privacy, corruption and compliance risks. We also conduct ongoing monitoring and periodic assessments of our vendors based on level of risk presented to us and our clients.

Our risk assessment program includes procedures to monitor and mitigate risks associated with vendor cyber and financial posture and geopolitical events and conflicts. Our risk assessment program also includes due diligence related to modern slavery and human trafficking. If a concern regarding modern slavery practices is identified during the initial risk assessment or through ongoing monitoring, associates are required to promptly escalate the matter to management, their line of business risk officer, or the enterprise risk function. Any identified and validated issues may result in termination of the relationship.

Where appropriate, we seek to require vendors to contractually agree to comply with all laws relating to modern slavery, affirmatively agree not to engage in modern slavery, and to conduct due diligence of their own supply chain to ensure that their suppliers are not engaging in behavior that would support modern slavery.

We publish our U.K. and Australian Modern Slavery Statement on our website.

Working With Vendors and Suppliers

In 2023, we enhanced our vendor assessment process to include additional ESG related questions and, in 2024, we plan to further integrate ESG and climate considerations. We are also implementing a Third-Party Code of Conduct to set clear expectations for ethical business practices and social and environmental awareness by all vendors.

Topics Reviewed by the Third-Party Risk Management Team

Anti-Corruption and foreign corrupt practices policies

Business resiliency

Confidentiality and data protection

Conflict minerals usage

Financial stability

Human trafficking

Legal and compliance

Modern slavery

Privacy

Quality of services delivered

Reputation

Technology



Invest in sustainable systems

At Fiserv, it is important that we operate with environmental sustainability in mind.

We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner. We understand the importance of protecting our environment and managing our footprint and the significance of climate change and its impact on our business and our communities.

Environmental Footprint

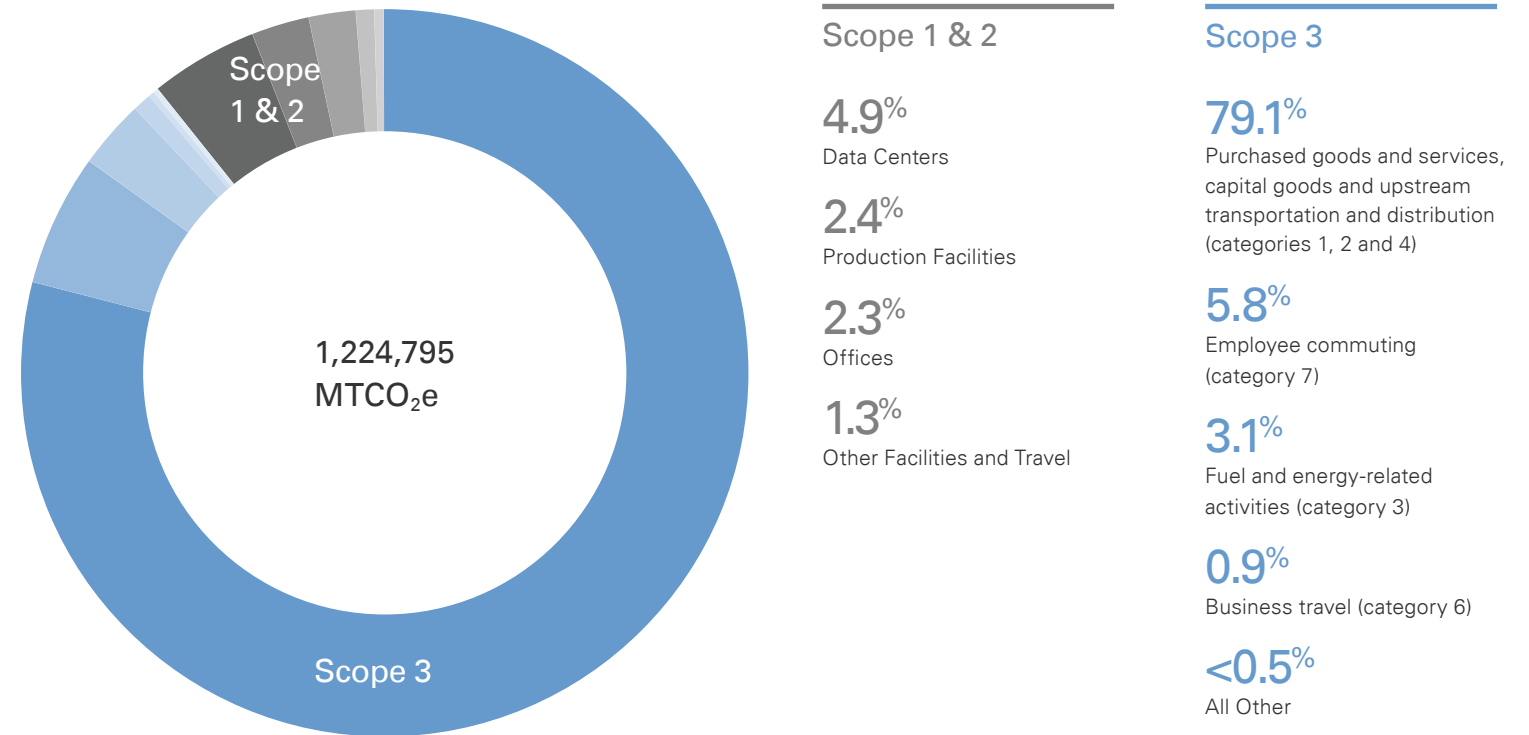
In 2021, as part of our first post-merger Carbon Disclosure Project (CDP) submission, we gathered 2019 and 2020 GHG emissions data. We have submitted our GHG data to CDP every year since and use 2019 data to assist with baselining and trending. In 2019, our location-based scope 1 and scope 2 GHG emissions was 156,212 MT CO₂e.¹² Our scope 1 and scope 2 GHG emissions in our most recent year was 133,999 MT CO₂e – a 14% reduction from the 2019 baseline.

Our operations consist of owned and leased facilities around the world and include data centers, office buildings, production facilities and warehouses. In 2022, our operations (scope 1 and scope 2) accounted for approximately 11% of our GHG emissions. Data centers and office buildings accounted for 66% of our scope 1 and scope 2 emissions. Our location-based scope 1 and scope 2 emissions were about 5% higher in 2022 than they were in 2021, primarily due to our post-pandemic return to office strategy.

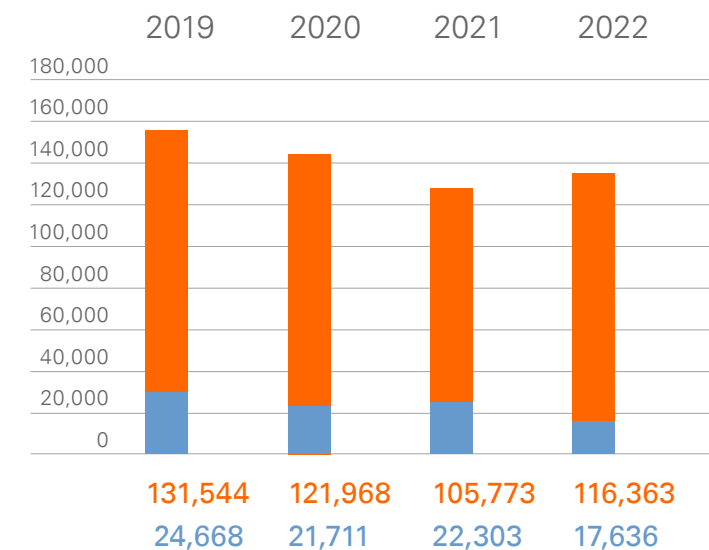
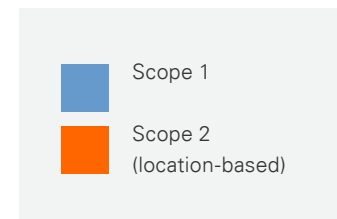
Our scope 3 GHG emissions represent approximately 89% of our total GHG emissions. Our vendors (categories 1, 2 and 4 of scope 3)¹³ are approximately 79% of our total GHG emissions and their efforts to reduce emissions will be important to our overall emission reduction efforts. Other scope 3 categories such as business travel (category 6) and employee commuting (category 7) are approximately 7% of our GHG emissions.

Given the progress we have made in our sustainability journey over the past few years, we continue to look for ways to demonstrate our commitment to reduce the impact of our operations and value chain on our climate. While we continue to consider a net-zero GHG goal, we are taking the interim step of implementing a near-term goal of a 50% absolute reduction in scope 1 and scope 2 GHG emissions by 2030, compared to our 2019 baseline.¹⁴ For scope 3 GHG emissions, we have an interim target of having 25% of our vendor spend provide actual GHG emissions data to us by 2030.

2022 Emissions by Category



GHG Emissions Trending



¹² Our scope 1 emissions for 2019-2021 has been restated to include radiative forcing and a fuel based approach for jet travel.

¹³ These three categories of scope 3 account for 89% of reported scope 3 emissions.

¹⁴ We anticipate accomplishing this through strategies and initiatives that may include site strategy, green building design, energy efficiency, renewable energy purchases, renewable energy credits, virtual power purchase agreements and similar.



Climate-Related Risks¹⁵

As a financial technology company, our global client base and operations may mitigate some of the direct risks associated with climate change on our business. However, we recognize that the potential impacts of climate change are evolving in ways that may present risks to our business beyond what we foresee at this time.

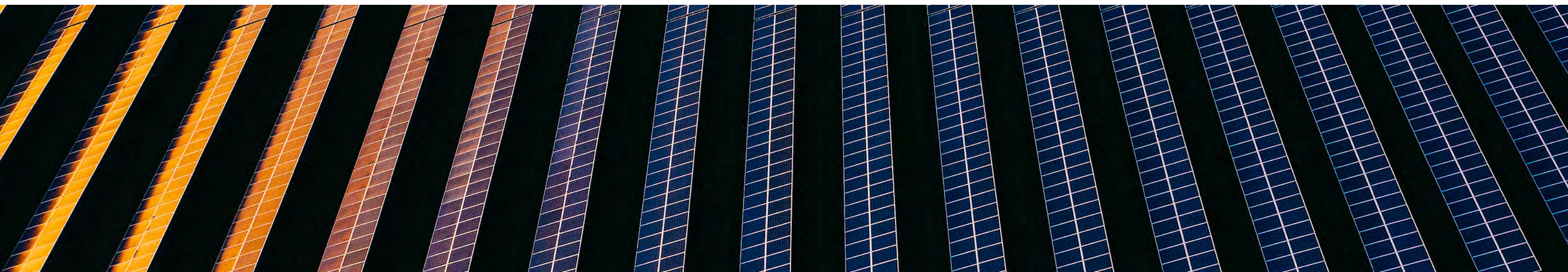
We consider risks independently and score them based on potential impact and their likelihood to occur. At the enterprise level, we take a global approach to managing potential risks to business strategies (which can include physical and transition climate-related impacts to our operations, employees and clients). Regulatory, physical and other risks and opportunities, including those that are climate-related, are assessed across the enterprise by line managers and leadership, using a combination of top-down and bottom-up approaches.

We continue to refine our understanding of climate-related risks to help inform our broader ESG strategy and our ability to assess potential impacts.

Some examples of risk types and considerations are detailed in the table (right).

Risk Type	Category	Risk Example	Consideration
Physical Risk	Acute and Chronic Weather	→ Increase in severity and frequency of weather events due to acute or chronic weather pattern changes that impact our own operations	→ Our ERM assessments, such as LBRAs, consider unique risks to our sites including climate-related risks. Risks are assessed for likelihood and impact, and measured, monitored and managed in the same way as other site-specific risks
		→ Increase in severity and frequency of weather events due to acute or chronic weather pattern changes that impact our upstream or downstream value chain	→ Our geopolitical and third-party risk assessment includes procedures to monitor and mitigate potential environmental risks, which include those that may impact vendors and third parties
Transition Risk	Changing Regulatory Landscape	→ Enhanced climate-related reporting requirements resulting from a changing regulatory landscape	→ Our government relations team monitors legislative and regulatory proposals that affect Fiserv and our industry. As regulations are finalized, the team works with legal, regulatory compliance, and other affected teams to comply with applicable provisions
		→ Regulation impacting our products and services or the way we deliver our products and services	
Transition Risk	Market Risk	→ Energy costs	→ Our real estate consolidation strategy and green building design principles incorporate our energy footprint and efficiency as considerations
		→ Raw material costs	
Transition Risk	Reputation Risk	→ Shift in consumer preferences → Increased stakeholder expectations or focus on sustainability	→ Reputational risks are assessed as part of our stakeholder engagement processes and managed as part of our brand management strategy. We consider stakeholder feedback as we design our processes, products and strategies
Transition Risk	Technology	→ Substitution of products and services	→ Our product design and development processes seek to innovate and apply technology to meet the changing business needs of our clients

¹⁵In the text that follows, Fiserv utilizes the TCFD categories of transition and physical climate risks. Transition risks arise from actions associated with a transition to a low-carbon economy, such as the introduction of new climate policies or low-carbon technologies, the filing of lawsuits against entities perceived as contributing or having contributed to climate change, or changes in market sentiments. Physical risks arise from the physical impacts of climate change; these can be chronic (such as changing weather patterns and rising mean temperature and sea levels) or acute (such as extreme weather events like cyclones and floods).



Climate-Related Initiatives and Opportunities

Our approach to sustainability considers how we can impact our environmental footprint through facilities, operations, and products and services. Within each of these areas, we regularly consider opportunities and their potential on sustainability. Where appropriate and consistent with our strategy, we implement changes.

Facilities

Our scope 1 and scope 2 GHG emissions are primarily attributable to our facilities. Our primary facility categories are data centers, production facilities and offices. To date, our real estate strategy has focused on improving energy efficiency and reducing our energy and emissions footprint by eliminating or consolidating data centers and offices.

Data Centers and Cloud

Our operations involve a mix of Fiserv-owned data centers, leased co-locations and public cloud providers. Our data center strategy includes consolidation to larger facilities and the transition of targeted applications to the cloud. Our data center strategy also includes management of hardware and power consumption. When needed, we replace hardware, generators and other equipment as part of asset life-cycle management. Newer equipment, along with lighting and back-up power and cooling, can be less energy intensive compared to older equipment, which can help increase capacity and enable us to consolidate additional operations into existing data centers.

As we consolidate and relocate data centers, we also consider reuse of equipment, and use third-party vendors to help us responsibly recycle and dispose of equipment we are unable to reuse. In 2023, more than 70,000 assets avoided the landfill and over 500,000 pounds of materials were recycled, resold or recovered through our third-party provider.¹⁶ Our ongoing capacity management practices also seek to optimize utilization of our hardware equipment and, through modern technologies like virtualization, enable a smaller physical server footprint and lower overall power consumption.

As part of our cloud strategy, use private and public cloud environments. We plan to continue to build cloud-native platforms and assess our data centers for consolidation opportunities. One benefit of these modern applications is dynamic scalability, resulting in more intelligent consumption of hardware resources as capacity is right sized in real time. As we transition from data centers to cloud environments, we plan to work with cloud providers to better understand the GHG impact of this transition and how we can work together to improve overall sustainability.

In addition to cloud environments and our own data centers, we use leased co-locations. In 2023, we began to engage with these providers to better understand their sustainability efforts. We plan to partner with our co-location providers to measure impact and to ascertain how we can work together to reduce GHG emissions.

We believe ongoing engagement with our third-party providers will enhance our ability to measure and manage GHG emissions associated with our data center and cloud operations.¹⁷

In EMEA, we engaged with a vendor in 2022 to assess how we could reduce energy costs and increase the use of renewable. Through this vendor engagement, we were able to move our information technology power at the vendor to renewable power. These types of engagements help provide a template for future vendor engagements.

¹⁶ These numbers are based on data provided to us by our e-waste provider.

¹⁷ For scope 3 category 1, category 2 and category 4 we currently use spend-based emissions factors from the U.S. EPA's Supply Chain GHG Emissions Factors for U.S. Industries and Commodities (with margins), Commodity Detail factors. Emissions factors are adjusted to be expressed in the reporting year dollars. As part of our strategy, we are looking to move towards a hybrid method of calculation.



Notable Initiatives in 2023:

- 4 LED and energy upgrade projects
- Energy audits at our 1 Broadway office
- Improvement to lease contracts to better improve sustainability on new or renewing lease deals
- LEED Platinum designation for our Berkeley Heights Innovation Center



Offices and Green Buildings

Our real estate strategy includes developing state-of-the-art campus environments in strategic locations. As part of our strategy, we prioritize the incorporation of green building design principles and consideration of Leadership in Energy and Environmental Design (LEED) certifications. In addition to LEED accreditation, we also assess our office locations for Energy STAR status and energy-efficiency opportunities. We continuously evaluate our site strategy and expect to continue doing so as part of our longer-term sustainability strategy.

As of 2023, we have over 500,000 square feet of LEED-certified office space. This includes our 1 Broadway office in New York, which has been designated LEED Gold and our New Jersey technology campus, which has achieved LEED Platinum certification. Over the coming year, we plan to apply for LEED certification for our new offices in Columbus, OH and Milwaukee, WI. These two offices along with our recently designated LEED Platinum office in Dublin, Ireland have the potential to add more than 250,000 square feet of LEED-certified office space to our portfolio. We are also working with our landlord to pursue LEED for Existing Buildings: Operations and Maintenance Gold for our 1 Broadway office.

Renewable Energy Efficiency

We conduct our business at owned and leased facilities. As part of our real estate strategy, we are assessing the ability to procure clean and renewable energy directly from utility providers when available. Where direct procurement is not available, we may consider renewable energy credits (RECs) or longer-term virtual power purchase agreement (vPPA) as part of our strategy. By 2030, we aspire to obtain 100% clean and/or renewable electricity products for all Fiserv-owned sites either through direct purchase from the grid or through RECs, vPPAs or other similar products.

Environmental Management System in U.K.

Our Basildon office has implemented an Environmental Management System registered to the ISO 14001 standard.

Operations

As part of our sustainable operations strategy, we are focused on operational efficiency, vendor engagements and associate engagement. This includes identifying sustainability initiatives that can improve or assist with waste and recycling, energy consumption and GHG emissions from our operations.

Operational Efficiency

As part of our sustainability strategy, we assess opportunities to address operational sustainability. Our operations teams seek to improve our processes, and the sustainability working group partners with them as needed to help embed sustainability considerations into our operations.

- **Reducing Plastic Use.** In our output solutions facility in Nashville, TN, our industrial engineers identified an opportunity to reduce the amount of scrap being generated during card production and, through some innovative solutions, were able to create card-waste savings that reduced close to 40,000 pounds of PVC scrap in 2023¹⁸
- **Paper Reduction in Action.** In 2022, at our output solutions facility in Omaha, NE, our industrial engineers were tasked with reducing paper usage from our printers. They were able to redistribute the jobs to different printers according to the characteristics of the machines to maximize the efficiency and reduce the paper waste. The efficiencies from this initiative have continued into 2023. This new process reduces paper usage by an estimated 100 million sheets of paper annually and reduces printer run time by 30%¹⁹
- **Parts Salvage and Repair.** As we decommission equipment in our output solutions facilities, we look to find ways to reuse parts. In 2023, we were able to recover parts from equipment at two of our facilities to maintain and repair existing equipment. This process allows us to reduce scrap and extend the life of useful parts

- **POS and Hardware Repairs.** Returned equipment from merchants such as terminals and pin-pads are triaged and repaired for use as future refurbished equipment. Over the past year, we have been expanding our capabilities to do more of this work in house. This reduces the impact of shipping associated with out-to-vendor repairs and can reduce time from return to deployment. When refurbishment or resale is not practical, we use accredited third-party vendors for disposal
- **Clover Repair Kits.** As part of our equipment return process at our hardware services facility, our technical repair operations team reviews and validates the functionality of cables, power packs and screen drivers. If these parts pass the review, we reuse them as starter kits for future refurbished equipment shipments. Not only does this reduce the number of new kits we have to purchase for refurbished deployments, but it also reduces potential scrap. In 2023, we were able to create about 7,000 kits as part of this process
- **Sustainability Tracking.** As part of our focus on continuous improvement, we actively seek opportunities to identify sustainability initiatives and benefits in our operations. In 2023, our technology team created a flag in our technology support and request tool for teams to note if a technology request has a potential sustainability benefit. We plan to use the information to better understand these initiatives, assess potential benefits, track initiatives and support them as needed

We believe a continued focus on initiatives such as these will continue to help provide benefits to our operations and the environment.

¹⁸ This number is an estimate based on our own calculations. We calculated this number by taking the estimated number of cards that we avoided scrapping based on our process improvements and multiplied by the weight of a PVC plastic card.

¹⁹ These are our own internal estimations based on assumptions made about the process improvements.





Vendor Engagement

We recognize that vendors can play an important role in our ongoing sustainability efforts.

As part of our ongoing initiatives, our strategic sourcing team has identified potential ways for us to better capture potential sustainability items in our systems as part of our procurement process.

In addition to implementing tracking mechanisms in our systems, we plan to enhance our engagement with vendors to understand their ESG programs and how we can work together to improve data and metrics. We have also initiated work on a Vendor Code of Conduct to enhance communication of our ESG expectations with vendors.

Our objective is to improve the way we engage with vendors on sustainability so that we can improve our ability to measure, report and reduce our scope 3 emissions.²⁰

Employee Travel and Commuting

Our scope 3 category 6 (business travel) and category 7 (employee commuting) emissions account for about 7% of our total annual GHG emissions. For business travel, our travel booking tool alerts associates to the approximate emissions associated with their travel. We believe this data can be used to educate and encourage our associates to optimize their travel. For employee commuting, we continue to refine our reporting and data processes to improve our methodologies for 2024 and beyond.²¹

Our Fiserv hardware services team uses overboxes for orders shipped to merchants. We have worked with vendors to purchase boxes made from recycled material and in 2023 we purchased more than 200,000 boxes made with recycled materials.

²⁰ For scope 3 category 1, category 2 and category 4 we currently use spend-based emissions factors from the U.S. EPA's Supply Chain GHG Emissions Factors for U.S. Industries and Commodities (with margins), Commodity Detail factors. Emissions factors are adjusted to be expressed in the reporting year dollars. As part of our strategy, we are looking to move towards a hybrid method of calculation.

²¹ Our current methodology uses total FTE count and multiplies it by the emission factor identified in the Quantis tool for employee commuting (which is identified at 1,700kg CO₂e/year). Going forward, we are seeking to look at data by location and potential commute type.

Sustainability Ambassadors and Volunteering

Our associates play an important role in our sustainability journey and giving them a platform to be seen and heard remains a priority. Our associate interaction with respect to environmental topics is led by our energy and sustainability team. Our current programing is focused on educating associates on our sustainability initiatives, including recycling and waste, real estate strategy, and GHG emissions and energy data.

We introduced our Sustainability Ambassador program across 28 sites. Through the program, we educate these associates on our sustainability initiatives and goals and discuss how they can support our sustainability missions. Our objective is to enable these ambassadors to engage with our associates and promote our sustainability mission.

In addition to our Sustainability Ambassador program, we engage our associates across the world and throughout the year on sustainability topics and initiatives. Some of this year's highlights include:

- **Earth Day Volunteering.** For Earth Day, associates in New York, New Jersey, Florida, Nebraska and Texas participated in volunteer activities while other associates convened virtually to celebrate. Associates came together to support different causes in their locations and activities including seed plantings, park cleanups and more
- **Recycling at Home.** Fiserv associates in LATAM are supporting a recycling initiative across Colombia, Mexico and Panama. As part of the initiative, associates bring items from their homes to authorized recycling centers and receive various incentives
- **Beach Cleanup and Upkeep.** Fiserv APAC has adopted a beach in Mumbai to support the Clean Shores initiative to enhance the shoreline through a waste management and citizen education program. Our associates have participated in ongoing beach cleanups and, in 2023, associates volunteered to help create a vibrant mural at a local beach
- **Pan India Bio-Diversity Drive.** Our global services associates across India came together to celebrate International Day for Biological Diversity. The event involved beach cleanups, urban afforestation efforts, nest making, and an education session for volunteers
- **Waterway Restoration.** The global services team also partnered with the government of Tamil Nadu, in Chennai, to adopt the Keezhkatalai Lake as part of a lake restoration project. This project is expected to take 24 months and will provide critical habitat and serve as a flood barrier. The project involves lake beautification, bird nesting islands, plantation of native plant species, and the creation of a community engagement space for local citizens and associates



Recycle Environment Safety Technology Reduce Supply

Waste and Recycling

We have numerous waste and recycling streams.

While we do not currently have detailed data on all our recycling and waste streams, we are working to close the gaps and unify operational data with office data. For the majority of our data centers and technology, we use an e-waste vendor for the disposal of obsolete technology. Our production facilities use a variety of vendors based on the type of materials involved, and our facilities team manages the waste disposal for our office environments.

Proper waste disposal, including recycling, is an important part of our corporate citizenship, and we are focused on continual improvement. Our facilities team engages with property managers and waste disposal companies to quantify our waste production and to reduce the waste footprint of our facilities and associates. Additionally, to reduce waste, we:

- Encourage less printing by reducing the number of printers and copiers in our offices
- Work with a third-party vendor to shred and recycle our paper waste to prevent disposal in landfills
- Partner with third-party suppliers to recycle company-owned computer devices and accessories
- Engage with our employees on ways to reduce waste through our Sustainability Ambassador program

In some instances, our vendors may be uniquely qualified to dispose of old equipment and technology, and they may also have existing processes to securely and safely recycle, reuse or refurbish the hardware. We continue to seek ways to better track and measure the volume associated with waste and waste diversion and are developing programs to assist with this initiative.

In 2023, our third-party document storage provider shredded and recycled over 350 metric tonnes of paper we sent them.



Products and Services

The substitution of existing products and services with more environmentally friendly options, and reduced demand for products and services deemed to not be environmentally friendly, are affecting businesses everywhere.

The speed at which our industry is changing means we must be agile and quick. We are strategic with research and development that focuses on in-house development, partnerships and acquisitions, and we continuously seek to identify ways to innovate and apply technology to meet the business needs of the clients we serve.

We continue to seek out ways to provide enhanced product offerings that meet the growing and changing demands of our clients.

In 2023, we facilitated the delivery of approximately 330 million e-bills.

Clover

As part of our Clover product design process, we review packaging and materials use. For packaging, we look to use pulp-based packaging over foams and molded foams where possible. As part of our design, we began to use post-consumer recycled (PCR) plastic in some of the parts. The PCR we use is generally comprised of 65% recycled materials. Going forward, we will continue to assess ways to incorporate recycled materials into our Clover products.

Digitization of Previously Paper-Based Processes

We know that consumers continue to prioritize flexibility in how, when and where they manage their billing and payments. For decades, we have offered solutions that help shift away from paper-based processes to digital solutions. From digital document storage and delivery to electronic billing and payments, our solutions leverage omni-channel delivery – including through financial institutions – to reduce paper consumption and transportation by enabling end-users to receive, view and pay their bills digitally. These products increase convenience, reduce costs, enable digital, real-time payments, and as a result retain customers. We continually seek opportunities to increase the digitization of legacy solutions.

Enhanced Credit Card Offerings

Consumers and card brands continue to look for alternative debit and credit card solutions. Our output business partners with plastic procurement suppliers to provide clients with a range of recycled plastic offerings for card production. We currently support three product offerings with all manufacturing completed in U.S. plastic facilities.

- **Recycled PVC.** PVC plastic scrap material can be recovered and used for new card production. The percentage of recycled material varies per order, but it reduces the use of new PVC in production and allows plastic that previously might have been scrapped to be reused. Recycled PVC can also be used with any of our standard chip options for contact and contactless cards
- **Recovered Ocean-Bound Plastics.** Plastic waste can be recovered from land areas where it would otherwise be likely to enter the ocean. The recovered material can be turned into high-density polyethylene and used to construct the card core in certain cards. This process reduces both single-use plastic and the amount of plastic entering the ocean
- **Upcycled Post-Industrial Plastic.** The card is made from reused post-industrial plastic that might have otherwise entered a landfill as first-use plastic. These cards contain up to 98% upcycled plastic content

Supporting data and policies

The summary tables in this section provide certain metrics and policies related to our CSR programing for the year ending December 31, 2023.

Environmental data is subject to significant inherent measurement uncertainty and is based on estimates and management assumptions; actual results could differ. Reporting on environmental data, including the quantification of greenhouse gas emissions, continues to evolve as data quantity and quality, estimation methodologies, industry standards and measurement tools improve. As a result, we have updated certain previously disclosed metrics in the summary tables and may make further updates in the future as we continue to refine our methodologies to collect and report this data. While we use a third-party, to help us calculate our GHG emissions, we have not received independent, external assurance on the numbers reported.

Data Tables²²

Description ²³	Unit	FY 2021	FY 2022	FY 2023
About Fiserv				
Total number of associates (approximate) ²⁴	#	44,500	41,500	42,500
Contingent workforce (approximate) ²⁵	#	4,500	3,350	3,000
% of associates outside of U.S.	%	39%	38%	37%
APAC	%	24%	23%	23%
EMEA	%	10%	10%	9%
LATAM	%	6%	5%	5%
% of associates that are full-time	%	99%	99%	99%
Revenue Distribution (Domestic)	%	86%	86%	85%
Empower People				
Workforce Diversity				
Gender in Global Workforce				
Female	%	40%	41%	40%
Male	%	60%	59%	60%
Gender in U.S. Workforce				
Female	%	45%	46%	44%
Male	%	55%	54%	56%
Ethnicities in U.S. Workforce				
Asian or Pacific Islander	%	12%	14%	15%
Black or African American	%	13%	14%	14%
Hispanic/Latinx	%	6%	6%	7%
White	%	55%	50%	48%
Other or Two or more races	%	3%	3%	3%
Did not identify	%	11%	13%	14%
Total U.S. Workforce Diversity ²⁶	%	-	-	65%

²² The data, statistics and metrics included in this report are nonaudited estimates and may be based on assumptions believed to be reasonable at the time of preparation but may be subject to revision. This Report has not been externally assured or verified by an independent third party. This report represents our current policy and intent and is not intended to create legal rights or obligations.

²³ Some data points are new for this year and do not have historical data provided or were not data points we previously calculated. For these data points, columns for historical years may have "-" provided. Some items may not add to 100% due to rounding.

²⁴ Excludes Interns.

²⁵ Contingent workforce defined as time and materials contractors.

²⁶ Defined as female or male diverse in race or ethnicity.

Description	Unit	FY 2021	FY 2022	FY 2023
Age Distribution				
50+	%	-	-	29%
30-50	%	-	-	55%
Under 30	%	-	-	16%
Average Tenure	Years	-	-	7.9
Leadership Diversity (VP+)				
Gender in Global Leadership				
Female	%	27%	28%	29%
Male	%	73%	72%	71%
Gender in U.S. Leadership				
Female	%	28%	30%	30%
Male	%	72%	70%	70%
Ethnicities in U.S. Leadership				
Asian or Pacific Islander	%	9%	10%	12%
Black or African American	%	4%	4%	4%
Hispanic/Latinx	%	3%	2%	3%
White	%	72%	71%	70%
Other or Two or more races	%	3%	3%	2%
Did not identify	%	10%	10%	9%
Total U.S. Leadership Diversity ²⁷	%	-	44%	46%
Internship and Analyst Diversity				
Analysts				
U.S. Analysts	#	275	202	259
Female (U.S.)	%	37%	32%	34%
Male (U.S.)	%	63%	68%	66%
Ethnicities in Analyst Program (U.S.)				
Asian or Pacific Islander	%	16%	21%	20%
Black or African American	%	11%	3%	4%
Hispanic/Latinx	%	6%	6%	7%
White	%	46%	37%	45%
Other or Two or more races	%	5%	2%	5%

²⁷ Defined as female or male diverse in race or ethnicity.

Description	Unit	FY 2021	FY 2022	FY 2023
Did not identify	%	16%	31%	19%
Interns				
U.S. Interns	#	250	182	242
Female (U.S.)	%	39%	30%	33%
Male (U.S.)	%	61%	70%	67%
Ethnicities in Intern Program (U.S.)				
Asian or Pacific Islander	%	18%	22%	26%
Black or African American	%	7%	4%	5%
Hispanic/Latinx	%	4%	3%	6%
White	%	44%	31%	36%
Other or Two or more races	%	2%	3%	3%
Did not identify	%	25%	37%	24%
Employee Engagement				
Engagement Survey				
Participation (Response Rate)	%	-	90%	92%
Employee Resource Groups (ERGs)				
ERGs	#	8	8	8
Global chapters (approximate)	#	-	100	110
Countries	#	-	17	14
Members (approximate)	#	-	6,500	8,000
Members (as % of global workforce)	%	-	16%	19%
Talent, Retention and Recruitment				
Performance and Career Management				
Exempt open roles filled through internal moves	%	-	45%	46%
Voluntary Attrition				
Total voluntary attrition	%	19%	21%	13%
Voluntary attrition in leadership (VP+)	%	10%	10%	6%
Voluntary attrition (salary)	%	17%	19%	10%
Voluntary attrition (hourly)	%	28%	33%	24%
Recruitment				
U.S. Associate referral new hires (% of external hires)	%	-	17%	21%

Description	Unit	FY 2021	FY 2022	FY 2023
Advance Communities and Society				
Philanthropy and Community Engagement				
Total community investment (approximate)	\$	-	>\$10 million	>\$10 million
Associate giving (approximate) ²⁸	\$	-	\$700,000	\$700,000
Associate volunteering (approximate)	hours	-	8,000	19,000
Back2Business				
Grants and Non-Grants ²⁹	#	1,321	144	193
U.S.	#	1,150	138	188
U.K.	#	171	6	5
Total given (approximate)	\$	13,210,000	1,440,000	1,915,000
Pop-ups	#	-	51	192
Supplier and Business Diversity (Tier 1)				
Small business spend (% of supplier spend) ³⁰ (approximate)	%	-	-	2.4%
Diverse business spend (% of supplier spend) ³¹ (approximate)	%	-	-	3.2%
Small, diverse business spend (% of supplier spend) (approximate)	%	-	-	0.6%
Champion Responsible Business Practices				
Board of Directors				
Total Directors ³²	#	9	8	10
Female	%	33%	25%	30%
Male	%	67%	75%	70%
Ethnicity				
Diverse in race or ethnicity	%	33%	38%	40%
Total Diversity (female or male diverse in race or ethnicity)	%	55.5%	50%	60%
Lobbying and Political Engagement				
Spend ³³	\$		\$120,000	\$84,000

²⁸ Includes Fiserv corporate matching.

²⁹ In 2020, there were approximately 142 grants and non-grants awarded (accounting for approximately \$1,420,000).

³⁰ Defined as small, non-diverse or non-diverse certified.

³¹ Defined as certified diverse businesses not classified as small.

³² Because board members may join throughout the year, the numbers and percentages for board diversity presented here have been simplified to reflect the board diversity matrix numbers reported in our Proxy (e.g. the 2023 board diversity numbers are those reported in our 2023 Proxy director nominee information filed in April 2024).

³³ The spend numbers provided are from our Fiserv, Inc. Political Contributions and Expenditures Report published on our website.

Description	Unit	FY 2019	FY 2020	FY 2021	FY 2022
Invest in Sustainable Systems³⁴					
Facilities					
Total Facilities (owned and leased) ³⁵	#	-	181	178	160
Scope emissions^{36,37}					
Gross Scope 1 GHG emissions	MTCO2e	24,668	21,711	22,303	17,636
Scope 2 emissions					
Gross location-based Scope 2 emissions	MTCO2e	131,544	121,968	105,773	116,363
Gross market-based Scope 2 emissions	MTCO2e	132,368	122,670	108,970	120,793
Total Scope 1 and Scope 2 (location-based) emissions³⁸	MTCO2e	156,212	143,679	128,076	133,999
Scope 1 and scope 2 (location-based) emissions by region					
APAC	%	-	-	-	5%
EMEA	%	-	-	-	1%
LATAM	%	-	-	-	1%
North America ³⁹	%	-	-	-	92%
Scope 1 and Scope 2 (location-based) emissions by facility type⁴⁰					
Data Center	%	-	-	-	45%
Office	%	-	-	-	21%
Production Facility	%	-	-	-	22%
Warehouse/Other	%	-	-	-	5%

³⁴ 2023 data will be published along with our CDP submission around July/August 2024.

³⁵ As of end of year 2023, we have 135 owned and leased facilities.

³⁶ Scope 1 emissions values for 2022 represent approximately 94% of our square footage as scope 1 emissions were not estimated where not available.

³⁷ Our scope 1 emissions for years 2019 – 2021 has been restated to include radiative forcing and using fuel based approach for jet travel.

³⁸ All scopes of emissions are calculated in alignment with the GHG protocol.

³⁹ North America numbers includes scope 1 related travel.

⁴⁰ Percentages do not add to 100% because travel has been excluded from facility type.

Description	Unit	FY 2019	FY 2020	FY 2021	FY 2022
Scope 3 emissions					
Gross Scope 3 GHG emissions ⁴¹	MTCO2e			964,113	1,090,796
Purchased goods and services (Category 1)	MTCO2e	-	-	288,207	307,706
Capital goods (Category 2)	MTCO2e	-	-	476,209	549,800
Fuel and energy-related activities (Category 3)	MTCO2e	30,242	27,761	25,151	37,526
Upstream transportation and distribution (Category 4)	MTCO2e	-	-	80,412	111,709
Waste generated in operations (category 5)	MTCO2e	-	-	716	518
Business travel (category 6)	MTCO2e	70,061	13,866	13,977	10,659
Employee commuting (category 7)	MTCO2e	74,800	74,800	75,856	70,474
Downstream leased assets (category 13)	MTCO2e	7,579	7,067	3,585	2,406
Total Scope 1, Scope 2 (location-based) and Scope 3 GHG emissions	MTCO2e	-	-	1,092,189	1,224,795
Energy Management					
Energy consumption	MWh	350,736	319,953	305,381	329,426
Electricity	MWh	291,883	270,978	252,043	283,317
Natural Gas	MWh	43,715	36,394	31,387	27,361
Diesel, gasoline, fuel, LPG ⁴²	MWh	12,826	10,060	21,951	18,749
Steam	MWh	2,312	2,521	-	-
Renewable energy consumption	MWh	385	541	165	0
LEED-Certified buildings	#				1 ⁴³

⁴¹ With our third-party vendor, we review and calculate additional categories of scope 3. At this time, we are assessing our scope 3 material categories and are providing reporting on the categories listed. While we continue to calculate relevant scope 3 categories, we may assess our reporting based on materiality and other factors in the future.

⁴² From 2021 forward, we include mobile combustion MWh in this category.

⁴³ We now have 3 LEED Certified buildings. Our Berkeley Heights Innovation Center received LEED Platinum certification in 2023 and our collaboration center in Dublin, Ireland received LEED Platinum certification in 2024.

Key Policies

Policy	Brief Description
Anti-Bribery and Anti-Corruption Policy	Our Global Anti-Bribery and Anti-Corruption policy defines bribery and corruption and provides guidance for compliance with anti-corruption laws and guidance for reporting any suspected violations.
Anti-Harassment Policy	Fiserv is committed to providing a work environment free of workplace harassment and unlawful retaliation. Fiserv also strives to provide and foster a workplace atmosphere where all associates are treated with respect and dignity. Fiserv strictly prohibits any person, including employees, contractors, applicants, management and members of the public, from engaging in workplace harassment and/or unlawful retaliation.
Anti-Money Laundering and Counter Terrorist Financing (AML/CTF) Policy	We are firmly committed to compliance with applicable laws and regulations relating to combating money laundering and terrorist financing activities. The Global AML/CTF policy is meant to prevent Fiserv from being used to launder money or finance terrorism and to comply with applicable AML/CTF rules and regulations.
Antitrust and Competition Policy	Our Global Antitrust and Competition Policy is designed to foster and support the distribution of Fiserv products and services in a manner that complies with applicable antitrust and competition laws and regulations; to establish standards, practices, procedures and controls to meet regulatory guidance and industry standards on antitrust and competition compliance; and to provide a framework for mitigating regulatory risks and liabilities.
Code of Conduct and Business Ethics	Our Code of Conduct and Business Ethics serves as the foundation for ethical behavior across our company and governs associates, representatives and affiliates of Fiserv. It explains how we, through our actions, personify the Fiserv Values and interact with our clients, business partners, each other and the communities in which we operate. The Code can be found here .
Cybersecurity and Technology Management Policy	In accordance with our Enterprise Risk Management policy and industry standards, the Global Cybersecurity and Technology Management policy establishes enterprise wide expectations for: <ul style="list-style-type: none"> → Building, protecting, operating and governing our technology → Delivering administrative and technical safeguards to protect us and our client's information → Managing Cybersecurity and Technology Risk in accordance with our risk philosophy, risk appetite and Cybersecurity and Technology Risk Management framework → Defining, executing and governing strategies to reduce Cybersecurity and Technology Risk Fostering a strong Cybersecurity and Technology Risk management culture.

Policy	Brief Description
Environmental Policy	We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner. We understand the importance of protecting our environment and, in particular, the significance of climate change and its impact on our businesses and our communities. Our Environmental policy lays out our expectations of our Fiserv associates. Our Environmental policy can be found here .
Fiserv Political Contributions and Expenditures Policy	The Fiserv Political Contributions and Expenditures Policy defines the framework for company political contributions, the political action committee of Fiserv, Inc. and our industry initiatives and advocacy, including key roles and responsibilities, oversight and governance. Our Political Contributions and Expenditures policy can be found here .
Privacy Policy	The Global Privacy policy is based on global principles of privacy laws and awareness that protection of personal data is the foundation of both sound business relationships and the reputation of Fiserv. The Policy establishes the basis of the Global Privacy program, which is designed to provide management and oversight of the processing of personal data.
Privacy Notice	The Fiserv Privacy Notice describes our privacy practices and the rights and choices available to individuals, regarding personal data. Personal data means any information that relates to an identifiable individual. Our Privacy Notice can be found here .

Appendix

We used the Global Reporting Initiative (GRI), the Sustainability Accounting Standards Board (SASB)'s Software and IT Services Standard and the Task Force for Climate-Related Disclosures (TCFD) to help guide and inform the development of this Report. We have mapped to relevant disclosures to assist stakeholders, but some indicators may be partially disclosed.

United Nations Sustainable Development Goals

The Sustainable Development Goals (SDGs) are a group of interlinked goals that were adopted in 2015 by the United Nations (UN). The focus of these goals is to use sustainable economic and environmental practices to create a more just world by 2030. To achieve the goals set out by the UN, there needs to be a joint effort among businesses, society and government.

Fiserv supports the SDGs and acknowledges the importance of the goals associated with them. In this Report, we have linked several of the SDGs to which we believe our work and actions most contribute:


SDG	Relevant SDG Sub-Goals	Our Actions
 <p>Quality Education Ensure inclusive and equitable quality education and promote lifelong learning opportunities for all</p>	<p>4.3 By 2030, ensure equal access for all women and men to affordable and quality technical, vocational and tertiary education, including university</p> <p>4.4 By 2030, substantially increase the number of youth and adults who have relevant skills, including technical and vocational skills for employment, decent jobs and entrepreneurship</p> <p>4.5 By 2030, eliminate gender disparities in education and ensure equal access to all levels of education and vocational training for the vulnerable, including persons with disabilities, indigenous peoples and children in vulnerable situations</p>	<p>Fiserv recognizes the importance of education and training on people's lives. We seek to expand access to education and educational opportunities in the communities where we live and work.</p> <ul style="list-style-type: none"> → Through our FIN Future Techies program, we are providing students in grades 5–8 with a 12-week informative, hands-on sessions about technology and STEAM concepts → Our partnerships with universities like Rutgers University-Newark, Syracuse University, University of Nebraska and University of Georgia supports small and diverse businesses through programs and curriculum designed to support acceleration and growth → In the United Kingdom, we partner with an upper school to raise awareness with students from lower socio-economic backgrounds about the fintech industry and the career paths available within companies like Fiserv → In Chennai, we are supporting skill building and empowerment of persons with disabilities. In partnership with an NGO, over 100 people underwent a three-month skill building program with targeted job placement support → In Singapore, our associates participated in the Singapore Work Exposure Program to provide secondary school students with an opportunity to explore and experience life in the workforce and understand the different roles available across the organization and the skills and competencies required to be successful
 <p>Gender Equality Achieve gender equality and empower all women and girls</p>	<p>5.1 End all forms of discrimination against all women and girls everywhere</p> <p>5.5 Ensure women's full and effective participation and equal opportunities for leadership at all levels of decision-making in political, economic and public life</p>	<p>We are committed to empowering women both within and outside Fiserv.</p> <ul style="list-style-type: none"> → Our Leading Women program is designed to accelerate the career advancement of top female talent at the director and vice president level through action learning and skills training. This program enables participants to share knowledge, learn best practices, network and gain valuable exposure across the enterprise

SDG	Relevant SDG Sub-Goals	Our Actions
	<p>5.a Undertake reforms to give women equal rights to economic resources, as well as access to ownership and control over land and other forms of property, financial services, inheritance and natural resources, in accordance with national laws</p> <p>5.b Enhance the use of enabling technology, in particular information and communications technology, to promote the empowerment of women</p> <p>5.c Adopt and strengthen sound policies and enforceable legislation for the promotion of gender equality and the empowerment of all women and girls at all levels</p>	<ul style="list-style-type: none"> → Through our sponsorship of the Girl Scout Cookie Business badges we continue to boost financial inclusion and entrepreneurship for young women. The Cookie Business badges help girls think like entrepreneurs as they run their own cookie businesses and incorporate online sales and the Digital Cookie® platform → Our board of directors expects that it will consist of directors who are best-in-class and include individuals of diverse gender, sexual orientation, race, ethnicity, nationality, cultural background and age, and our board is committed to actively seeking qualified female and racially/ethnically diverse candidates to enhance the diversity of the board → We are proud to sponsor CodeCrush – a three-day immersive experience designed to close the gender gap in IT and computer sciences – in Omaha → In India, we partnered with an NGO to support financial literacy among young women. Nearly 200 girls from economically disadvantaged backgrounds were selected to participate in a self-paced online course on financial literacy and 50 girls received a scholarship to pursue higher education in STEM fields



 <p>8 DECENT WORK AND ECONOMIC GROWTH</p>	<p>8.2 Achieve higher levels of economic productivity through diversification, technological upgrading and innovation, including through a focus on high-value added and labor-intensive sectors</p> <p>8.3 Promote development-oriented policies that support productive activities, decent job creation, entrepreneurship, creativity and innovation, and encourage the formalization and growth of micro-, small- and medium-sized enterprises, including through access to financial services</p> <p>8.5 By 2030, achieve full and productive employment and decent work for all women and men, including for young people and persons with disabilities, and equal pay for work of equal value</p>	<p>We are committed to promoting sustainable and inclusive economic growth through our products, services and internal actions.</p> <ul style="list-style-type: none"> → Clover Capital provides both Clover and non-Clover merchants with access to working capital based on their future credit card sales. Since inception, we have helped facilitate approximately \$1 billion in working capital to merchants → Our Back2Business program supports small, diverse-owned businesses through grants and pop-ups. To date, we have provided 1,800 grants totaling nearly \$18,000,000 to minority-, women-, veteran-, LGBTQ+-, disability- and ethnically diverse-owned businesses across the U.S. and U.K.
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Decent Work and Economic Growth
Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

SDG	Relevant SDG Sub-Goals	Our Actions
	<p>8.7 Take immediate and effective measures to eradicate forced labor, end modern slavery and human trafficking and secure the prohibition and elimination of the worst forms of child labor, including recruitment and use of child soldiers, and by 2025 end child labor in all its forms</p> <p>8.10 Strengthen the capacity of domestic financial institutions to encourage and expand access to banking, insurance and financial services for all</p>	<ul style="list-style-type: none"> → In India, our global services team has partnered with the Directorate of Indian Army Veterans to offer entrepreneurship support to retiring soldiers. The program focuses on skills and business orientation and has supported over 500 veterans across India since its pilot in 2022 → We seek to hire and retain candidates who fit the needs of our company and want to grow their careers with us. Our recruiting and talent sourcing teams work with talent sourcing partners – ranging from colleges and universities to national professional networking organizations, military installations, community resource providers and internal resources – to recruit our diverse and talented workforce → We are committed to ensuring supplier diversity is integrated in strategic sourcing processes to increase opportunities for small or diverse suppliers. In 2023, we saw an increase in Tier 1 diverse supplier spend by more than \$50 million compared to 2022

 <p>9 INDUSTRY, INNOVATION AND INFRASTRUCTURE</p>	<p>9.1 Develop quality, reliable, sustainable and resilient infrastructure, including regional and trans-boarder infrastructure, to support economic development and human well-being, with a focus on affordable and equitable access for all</p> <p>9.3 Increase the access of small-scale industrial and other enterprises, in particular in developing countries, to financial services, including affordable credit, and their integration into value chains and markets</p>	<p>We seek to develop products and services that support inclusion and help institutions deliver services to the communities and people around them.</p> <ul style="list-style-type: none"> → We support the economic inclusion of mission-driven financial institutions. As part of our engagement process, we launched the Fiserv MDI Advisory Council. Comprised of executives and senior leaders from MDIs, the Fiserv MDI Advisory Council provides a platform to expand on our prior engagements, receive direct feedback, explore and discuss industry developments, exchange ideas, provide input on technology developments, and collaborate on the overall support of mission driven financial institutions
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Industry, Innovation and Infrastructure
Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

SDG	Relevant SDG Sub-Goals	Our Actions
	10.2 By 2030, empower and promote the social, economic and political inclusion of all, irrespective of age, sex, disability, race, ethnicity, origin, religion or economic or other status	<p>Our ERGs are a model of inclusive leadership and conscious inclusion. They give our associates a platform for connection and career and professional development.</p> <p>→ Our Thrive Disability Associate Council plays an integral role in improving disability awareness and inclusion, driving our internal and external accessibility initiatives forward through reviews of items like our policies, procedures and service agreements</p>
Reduce Inequalities		
Reduce inequality within and among countries		
	12.6 Encourage companies, especially large and transnational companies, to adopt sustainable practices and to integrate sustainability information into their reporting cycle	<p>We are committed to acting as responsible stewards of our environment and operating our businesses in a sustainable manner, because we understand the importance of protecting our environment and managing our footprint and the significance of climate change and its impact on our business and our communities.</p> <p>→ Our Output Solutions business partners with plastic procurement suppliers to provide clients with a range of recycled plastic offerings for card production. We currently support three product offerings with all manufacturing completed in U.S. plastic facilities</p> <p>→ As part of our Clover product design process, we review packaging and materials. We look to use pulp-based packaging over foams and molded foams where possible and we are also beginning to use post-consumer recycled plastic as part of our design</p>
Responsible Consumption and Production		
Promoting sustainable consumption and production patterns		

SDG	Relevant SDG Sub-Goals	Our Actions
	13.1 Strengthen resilience and adaptive capacity to climate-related hazards and natural disasters in all countries 13.2 Integrate climate change measures into national policies, strategies and planning 13.3 Improve education, awareness-raising and human and institutional capacity on climate change mitigation, adaptation, impact reduction and early warning	<p>Climate Action</p> <p>Take urgent action to combat climate change and its impacts</p> <p>Given the progress we have made in our sustainability journey over the past few years, we continue to look for ways to show our commitment to reduce the climate impact of our operations and value chain.</p> <p>→ We are taking the interim step of having a near-term goal of a 50% reduction in scope 1 and scope 2 GHG emissions by 2030, compared to our 2019 baseline</p> <p>→ By 2030, we aspire to purchase 100% clean and/or renewable electricity products for all Fiserv-owned sites either through direct purchase from the grid or through other available options</p>

SASB Table: Software and IT Solutions

Topic	Accounting Metric	Category	Unit of Measure	Disclosure	SASB Code
Environmental Footprint of Hardware and Infrastructure	(1) Total energy consumed (2) Percentage grid electricity (3) Percentage renewable	Quantitative	Megawatt-hour (MWh) Percentage (%)	Data Tables: Page 74	TC-SI-130a.1
	(1) Total water withdrawn (2) Total water consumed, percentage of each in regions with high or extremely high baseline water stress	Quantitative	Thousand cubic meters (m³) Percentage (%)	We do not currently have this data for reporting	TC-SI-130a.2
	Discussion of the integration of environmental considerations into strategic planning for data center needs	Discussion and Analysis	N/A	Data Centers and Cloud: Page 64	TC-SI-130a.3
Data Privacy and Freedom of Expression	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and Analysis	N/A	Data Privacy: Pages 53–54 Key Policies: Page 75	TC-SI-220a.1
	Number of users whose information is used for secondary purposes	Quantitative	Number	Fiserv does not disclose this information. Our approach can be found in our Privacy Notice here	TC-SI-220a.2
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	Quantitative	Reporting Currency	Any material proceedings would be disclosed in our annual filings with the SEC.	TC-SI-220a.3
	(1) Number of law enforcement requests for user information (2) Number of users whose information was requested (3) Percentage resulting in disclosure	Quantitative	Number Percentage (%)	Fiserv does not disclose this information.	TC-SI-220a.4
	List of countries where core products or services are subject to government required monitoring, blocking, content filtering or censoring	Discussion and Analysis	N/A	None	TC-SI-220a.5

Topic	Accounting Metric	Category	Unit of Measure	Disclosure	SASB Code
Data Security	(1) Number of data breaches (2) Percentage involving personally identifiable information (PII) (3) Number of users affected	Quantitative	Number Percentage (%)	Any material proceedings would be disclosed in our filings with the SEC.	TC-SI-230a.1
	Description of approach to identifying and addressing data security, including use of third-party cybersecurity standards	Discussion and Analysis	N/A	Cybersecurity: Pages 51–52	TC-SI-230a.2
Recruiting and Managing a Global, Diverse and Skilled Workforce	Percentage of employees that are (1) foreign nationals and (2) located offshore	Quantitative	Percentage (%)	Data Tables: Page 71	TC-SI-330a.1
	Employee engagement as a percentage	Quantitative	Percentage (%)	Engagement Surveys: Page 17	TC-SI-330a.2
	Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	Quantitative	Percentage (%)	Data Tables: Pages 71–72 We also publish our EEO-1 on our website	TC-SI-330a.3
Intellectual Property Protection and Competitive Behavior	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Quantitative	Reporting Currency	Any material proceedings would be disclosed in our annual filings with the SEC	TC-SI-520a.1
Managing Systemic Risks from Technology Disruptions	Number of (1) performance issues, (2) service disruptions and (3) total customer downtimes	Quantitative	Number, Days	Fiserv does not disclose this information	TC-SI-550a.1
	Description of business continuity risk related to disruptions of operations	Discussion and Analysis	N/A	Risk Management: Page 50	TC-SI-550a.2

Activity Metric	Category	Unit of Measure	Disclosure	SASB Code
(1) Number of licenses or subscriptions, (2) Percentage cloud-based	Quantitative	Number, Percentage (%)	Fiserv does not disclose this information	TC-SI-000.A
(1) Data processing capacity, (2) percentage outsourced	Quantitative	Entity specific	Fiserv does not disclose this information	TC-SI-000.B
(1) Amount of data storage, (2) percentage outsourced	Quantitative	Petabytes, Percentage (%)	Fiserv does not disclose this information	TC-SI-000.C

GRI Index

Statement of Use	Fiserv has reported the information cited in this GRI content index for the period January 1, 2023 to December 31, 2023, 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	Fiserv, Inc. (NYSE: FI) is a publicly traded company headquartered in Milwaukee, WI. We serve our global client base by working among our geographic teams across various regions, including in the United States and Canada; Europe, Middle East and Africa; Latin America and Asia Pacific. More information can be found in the "About Fiserv" section of this Report and in our Annual Report and 10-K filings.
	2-2 Entities included in the organization's sustainability reporting	Reporting Boundaries and Forward-Looking Statements: Page 6
	2-3 Reporting period, frequency and contact point	<ul style="list-style-type: none"> → CSR reporting period: January 1, 2023 – December 31, 2023 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 2024 → Reporting cycle: Annual → Publication date: April 2024 → Contact point for questions: CSR.Inquiry@fiserv.com
	2-4 Restatements of information	In working with our external consultants, we have restated Scope 1 emissions for years 2019 – 2021 to include radiative forcing and the use of fuel-based approach for jet travel
	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: Pages 7 – 8; Community Engagement and Investment: Pages 35 – 38; Responsible Sourcing and Vendor Management: Page 60 See also our 2023 10-K
	2-7 Employees	Empower People: Page 16; Data Tables: Pages 71 – 72
	2-8 Workers who are not employees	Empower People: Page 16; Data Tables: Pages 71 – 72
	2-9 Governance structure and composition	Champion Responsible Business Practices: Pages 44 – 48 See also our 2023 Proxy Statement

GRI Standard	Disclosure	Location/Reference
GRI 2: General Disclosures 2021 (Continue)	2-10 Nomination and selection of the highest governance body	2023 Proxy Statement See also our Governance Guidelines published on our website
	2-11 Chair of the highest governance body	2023 Proxy Statement
	2-12 Role of the highest governance body in overseeing the management of impacts	Governance at Fiserv: Page 47; Shareholder Engagement: Page 46 See also our Governance Guidelines published on our website and our 2023 Proxy Statement
	2-13 Delegation of responsibility for managing impacts	Governance at Fiserv: Pages 45 – 48
	2-14 Role of the highest governance body in sustainability reporting	Governance at Fiserv: Page 47
	2-15 Conflicts of interest	2023 Proxy Statement See also our Governance Guidelines published on our website
	2-16 Communication of critical concerns	Governance at Fiserv: Page 47
	2-17 Collective knowledge of the highest governance body	2023 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	2023 Proxy Statement
	2-20 Process to determine remuneration	2023 Proxy Statement
	2-21 Annual total compensation ratio	2023 Proxy Statement
	2-22 Statement on sustainable development strategy	Message from Leadership: Pages 2 – 3
	2-23 Policy commitments	Ethics and Compliance: Pages 55 – 58; Key Policies: Pages 74 – 75
	2-24 Embedding policy commitments	Ethics and Compliance: Pages 55 – 58
	2-25 Processes to remediate negative impacts	Ethics and Compliance: Pages 55 – 58
2-26 Mechanisms for seeking advice and raising concerns	Fiserv Code of Conduct and Business Ethics Both associates and external parties can report concerns anonymously through our 24-hour Alertline, which is a global comprehensive and confidential reporting tool administered through a third-party, by which matters of concern can be reported anonymously or through self-identification or by accessing Ethicspoint. In addition, associates can contact our Ethics Office through an external web link, internal link on our intranet site, a 24-hour phone line or by talking directly with a manager or HR business partner.	

GRI Standard	Disclosure	Location/Reference
GRI 2: General Disclosures 2021 (Continue)	2-27 Compliance with laws and regulations	2023 10-K
	2-28 Membership associations	Fiserv maintains memberships in organizations such as: Business Roundtable Chief Executives for Corporate Purpose® Boston College Center for Corporate Citizenship The Executive Leadership Council
	2-29 Approach to stakeholder engagement	About this Report: Page 5
	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
3-2 List of material topics		This report and GRI content index contain the topics relevant to our CSR program
3-3 Management of material topics		About this Report: Page 5 Shareholder Engagement: Page 46 Key Policies: Pages 74–75

GRI Standard	Disclosure	Location/Reference
GRI 200: Economic Topics		
GRI 201: Economic Performance (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		2023 10-K
201-1	Direct economic value generated and distributed	About Fiserv: Pages 7 – 8; Community Engagement and Investment: Page 35 See also our 2023 10-K
GRI 203: Indirect Economic Impact (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Advance Communities and Society: Page 29
203-2	Significant indirect economic impacts	Inclusive Products and Services: Pages 30 – 34 Community Engagement and Investment: Pages 35 – 38
GRI 204: Procurement Practices (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Business Diversity: Page 42
204-1	Proportion of spending on local suppliers	We do not disclose the exact percentage spent on local suppliers
GRI 205: Anti-Corruption (2016)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Fiserv Code of Conduct and Business Ethics
205-1	Operations assessed for risks related to corruption	Anti-Bribery and Corruption: Page 57
205-2	Communication and training about anti-corruption policies and procedures	Learning and Training: Page 21
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		Fiserv Code of Conduct and Business Ethics Antitrust and Competition: Page 57
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 207: Tax (2019)		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Taxes: Page 59
207-1	Approach to tax	Taxes: Page 59
207-2	Tax governance, control, and risk management	2023 10-K We also publish our U.K. Tax Strategy on our website
207-3	Stakeholder engagement and management of concerns related to tax	Taxes: Page 59

GRI Standard	Disclosure	Location/Reference
GRI 300: Environmental Topics		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Invest in Sustainable Systems: Page 61 Governance at Fiserv: Page 47
GRI 302: ENERGY (2016)		
302-1	Energy consumption within the organization	Data Tables: Page 74
GRI 305: EMISSIONS (2016)		
305-1	Direct (Scope 1) GHG emissions	Data Tables: Page 73
305-2	Energy indirect (Scope 2) GHG emissions	Data Tables: Page 73
305-3	Other indirect (Scope 3) GHG emissions	Data Tables: Page 74
305-5	Reduction of GHG emissions	Data Tables: Pages 73 – 74
GRI 306: WASTE (2020)		
306-1	Waste generation and significant waste-related impacts	Waste and Recycling: Page 69
306-2	Management of significant waste-related impacts	Waste and Recycling: Page 69
GRI 308: SUPPLIER ENVIRONMENTAL ASSESSMENT (2016)		
308-1	New suppliers that were screened using environmental criteria	Vendor Engagement: page 67

GRI Standard	Disclosure	Location/Reference
GRI 400: Social Topics		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Empower People: Page 15
GRI 401: Employment (2016)		
401-1	New Employee hires and employee turnover	Data Tables: Page 72
401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	Notable Benefit Offerings: Page 28
401-3	Parental Leave	Notable Benefit Offerings: Page 28
GRI 403: Occupational Health and Safety (2018)		
403-1	Occupational health and safety management system	Workplace Safety: Page 26
403-2	Hazard identification, risk assessment, and incident investigation	Workplace Safety: Page 26
403-6	Promotion of worker health	Total Rewards and Well-Being: Pages 27 – 28
GRI 404: Training and Education (2016)		
404-2	Programs for upgrading employee skills and transition assistance programs	Professional and Career Development: Pages 20 – 24
404-3	Percentage of employees receiving regular performance and career development reviews	Performance and Career Management: Page 24
GRI 405: Diversity and Equal Opportunity		
405-1	Diversity of governance bodies and employees	Data Table: Page 73
405-2	Ratio of basic salary and remuneration of women to men	Pay Equity: Page 27
GRI 406: Non-Discrimination (2016)		
406-1	Incidents of discrimination and corrective action taken	Human Rights: Page 56
GRI 413: Local Communities (2016)		
413-1	Operations with local community engagement, impact assessments, and development programs	Community Engagement and Investment: Pages 35 – 39
GRI 414: Supplier Social Assessment (2016)		
414-1	New suppliers that were screened using social criteria	Supplier Diversity: Page 42
GRI 415: Public Policy (2016)		
415-1	Political contributions	Lobbying and Political Expenditures: Page 59

GRI Standard	Disclosure	Location/Reference
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 53

TCFD Table

TCFD Standard	Description	Reference
Governance		
Governance A – Describe the board’s oversight of climate-related risks and opportunities	In describing the board’s oversight of climate-related issues, companies should consider including a discussion of the following:	
	Processes and frequency by which the board and/or board committees are informed about climate-related issues	Page 47
Governance B – Describe management’s role in assessing and managing climate-related risks and opportunities	Whether the board and/or board committees consider climate-related issues when reviewing and guiding strategy, major plans of action, risk management policies, annual budgets and business plans, as well as setting the company’s performance objectives, monitoring implementation and performance, and overseeing major capital expenditures, acquisitions, and divestitures	Page 47
	How the board monitors and oversees progress against goals and targets for addressing climate-related issues	This is our first year setting an external goal
Governance B – Describe management’s role in assessing and managing climate-related risks and opportunities	In describing management’s role related to the assessment and management of climate-related issues, companies should consider including the following information:	
	Whether the company has assigned climate-related responsibilities to management-level positions or committees; and if so, whether such management positions or committees report to the board or a committee of the board and whether those responsibilities include assessing and/or managing climate-related issues	Pages 47 – 48
	A description of the associated organizational structure(s)	Pages 47 – 48
	Processes by which management is informed about climate-related issues	Pages 47 – 48
	How management (through specific positions and/or management committees) monitors climate-related issues	Pages 47 – 48

TCFD Standard	Description	Reference
Strategy		
Strategy A – Describe the climate-related risks and opportunities the organization has identified over the short, medium, and long terms	Companies should provide the following information:	
	Describe what is considered the relevant short-, medium-, and long-term time horizons, taking into consideration the useful life of the company's assets or infrastructure and the fact that climate-related issues often manifest themselves over the medium and longer terms	Pages 63 – 66
	Describe the specific climate-related issues potentially arising in each time horizon (short, medium, and long term) that could have a material financial impact on the company	Page 63
	Describe the process(es) used to determine which risks and opportunities could have a material financial impact on the company	Fiserv does not currently have a specific methodology for assessing financial impact of climate-related risks and opportunities
	Companies should consider providing a description of their risks and opportunities by sector and/or geography, as appropriate	Pages 49 – 50 and 63 – 66
Strategy B – Describe the impact of climate-related risks and opportunities on the organization's businesses, strategy, and financial planning	Building on recommended disclosure (a), companies should discuss how identified climate-related issues have affected their businesses, strategy and financial planning	
	Companies should consider including the impact on their business, strategy and financial planning in the following: products and services, supply chain and/or value chain, adaptation and mitigation activities, investment in research and development, operations, acquisitions or divestments, and access to capital	Pages 66 – 70
	Companies should describe how climate-related issues serve as an input to the financial planning process, the time period(s) used and how these risks and opportunities are prioritized	At this time, climate-related issues are not a direct input to the financial planning process
	Companies should describe the impact of climate-related issues on their financial performance and financial position	
	Companies that have made GHG emissions reduction commitments, operate in jurisdictions that have made such commitments or have agreed to meet investor expectations regarding GHG emissions reductions should describe their plans for transitioning to a low-carbon economy, which could include GHG emissions targets and specific activities intended to reduce GHG emissions in their operations and value chain or to otherwise support the transition	Page 62

TCFD Standard	Description	Reference
Strategy		
Strategy C – Describe the resilience of the organization's strategy, taking into consideration different climate-related scenarios, including a 2°C or lower scenario	Companies should describe how resilient their strategies are to climate-related risks and opportunities, taking into consideration a transition to a low-carbon economy consistent with at 2oC or lower scenario and where relevant to the company, scenarios consistent with increased physical climate-related risks	At this time, we do not conduct climate-related scenario analysis
Risk Management		
Risk Management A – Describe the organization's processes for identifying and assessing climate-related risks	Companies should describe their risk management processes for identifying and assessing climate-related risks	Pages 49 – 50
	Companies should describe whether they consider existing and emerging regulatory requirements related to climate change as well as other relevant factors considered	Page 63
	Companies should also consider disclosing the following	Pages 49 – 50
	a) Process for assessing the potential size and scope of identified climate-related risks	
	b) Definitions of risk terminology used or references to existing risk classification frameworks used	
Risk Management B – Describe the organization's process for managing climate-related risks	Companies should describe their processes for managing climate-related risks, including how they make decisions to mitigate, transfer, accept or control those risks. In addition, companies should describe their processes for prioritizing climate-related risks, including how materiality determinations are made within their company	Pages 49 – 50 and 63
Risk Management C – Describe how processes for identifying, assessing, and managing climate-related risks are integrated into the organization's overall risk management	Companies should describe how their processes for identifying, assessing, and managing climate-related risks are integrated into their overall risk management	Pages 49 – 50

TCFD Standard	Description	Reference
Metrics and Targets		
Metrics and Targets A – Disclose the metrics used by the organization to assess climate-related risk and opportunities in line with its strategy and risk management process	Companies should provide the key metrics used to measure and manage climate-related risk and opportunities. Companies should consider including metrics on climate-related risks associated with water, energy, land use, and waste management where relevant and applicable	Pages 73 – 74
	Where climate-related issues are material, companies should consider describing whether and how related performance metrics are incorporated into remuneration policies	Climate-related performance metrics are not incorporated into remuneration policies
	Where relevant, companies should provide their internal carbon prices as well as climate-related opportunity metrics such as revenue from products and services designed for a low-carbon economy	Fiserv has not set an internal carbon price
	Metrics should be provided for historical periods to allow for trend analysis. Where appropriate, companies should consider providing forward-looking metrics for the cross-industry, climate-related metric categories, consistent with their business or strategic planning time horizons. In addition, where not apparent, organizations should provide a description of the methodologies used to calculate or estimate climate related metrics	Pages 73 – 74
Metrics and Targets B – Disclose Scope 1, Scope 2, and if appropriate, Scope 3 greenhouse gas (GHG) emissions, and the related risk	Companies should provide their Scope 1 and Scope 2 GHG emissions independent of a materiality assessment, and if appropriate, Scope 3 GHG emissions and the related risks. All companies should consider disclosing Scope 3 GHG emissions	Pages 73 – 74
	GHG emissions should be calculated in line with the GHG protocol methodology to allow for aggregation and comparability across companies and jurisdictions. As appropriate, organizations should consider providing related, generally accepted industry-specific GHG efficiency ratios	Pages 73 – 74
	GHG emissions and associated metrics should be provided for historical periods to allow for trend analysis. In addition, where not apparent, companies should provide a description of the methodologies used to calculate or estimate the metrics	We provide historical metrics on pages 73–74. For Scope 3, we continue to expand our ability to capture and calculate and currently only have two years of comparable data

TCFD Standard	Description	Reference
Metrics and Targets C – Describe the targets used by the organization to manage climate-related risks and opportunities and performance against targets	Organizations should describe their key climate-related targets, such as those related to GHG emissions, water usage, energy usage and so on, consistent with the cross-industry, climate-related metric categories, where relevant, and in line with anticipated regulatory requirements or market constraints or other goals. Other goals may include efficiency or financial goals, financial loss tolerances, avoided GHG emissions through the entire product life cycle or net revenue goals for products and services designed for a low-carbon economy	Pages 62 and 65
	In describing their targets, organizations should consider including the following: <ul style="list-style-type: none"> → whether the target is absolute or intensity based, → time frames over which the target applies, → base year from which progress is measured and → key performance indicators used to assess progress against targets Organizations disclosing medium-term or long-term targets should also disclose associated interim targets in aggregate or by business line, where available. Where not apparent, organizations should provide a description of the methodologies used to calculate targets and measures	Page 62

California AB 1305 Compliance Statement

AB 1305 Claims

- Goal to reduce scope 1 and 2 emissions by 50% by 2030 from a 2019 baseline
- Interim scope 3 GHG emissions target of requiring 25% of our vendor spend provide actual GHG emissions data to us by 2030
- By 2030, we aspire to purchase 100% clean and/or renewable electricity products for all Fiserv-owned sites, either through direct purchase from the grid or through RECs, vPPA or other similar products

- Scope 1 and Scope 2 GHG Emissions from 2019 – 2022
- Our scope 1 and scope 2 GHG emissions in our most recent year was 133,999 MT CO₂e – a 14% reduction from the 2019 baseline

Disclosure

- Fiserv has reviewed our goals internally and with an external party to assess feasibility of achieving our GHG emissions reduction goals and renewable energy targets
- Our goals do not currently align with net-zero, science-based targets, or other similar frameworks
- We provide annual disclosures of our GHG emissions data through CDP and our CSR Report. We plan to provide annual updates on progress through these mechanisms. Current and historical measurements of our emissions and progress can be found on pages 62 and 73 – 74
- As part of our emissions calculation process, we work with a third party to collect, gather and calculate our GHG inventory in alignment with the GHG Protocol. At this time, the data, statistics and metrics are nonaudited estimates and may be based on assumptions believed to be reasonable at the time of preparation but may be subject to revision. This data has not been externally assured or verified by an independent third party
- As part of our emissions calculation process, we work with a third party to collect, gather and calculate our GHG inventory in alignment with the GHG Protocol. At this time, we do not receive external assurance or verification on this information from an independent third party
- Our GHG inventory has not been externally assured or verified by an independent third-party
- An overview of our GHG strategy and considerations can be found on pages 61 – 70 of this Report
- We provide annual disclosures of our GHG emissions data through CDP and our CSR Report. We plan to provide annual updates on progress through these mechanisms. Outside of our disclosures to CDP, we do not currently report or align to SBTi or other similar frameworks or organizations

fiserv.