



Corporate Social Responsibility Policy

PUBLIC USE



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TABLE OF CONTENTS

1. Introduction: mission, vision and values	3
2. Policy scope	4
3. Objectives	4
4. Principles.....	5
5. Values and commitments	7
6. Contribution to Sustainable Development Objectives and the 2030 Agenda	8
7. Government Corporate in Social Responsibility.....	9

1. Introduction: mission, vision and values

The Redsys Group is a business group formed by, Redsys Servicios de Procesamiento SL (hereinafter Redsys), a highly specialized technology provider in the means of payment industry serving the main financial institutions in Spain. Redsys processes a high percentage of the country's acquiring market share and collaborates closely with its clients on international projects in Europe and Latin America. At Redsys, we provide quality, secure, flexible, innovative, efficient and sustainable means of payment technology over time, which makes us very competitive in the markets where we serve our clients.

In addition, the Redsys Group owns Redsys Salud S.L.U., a company that provides services, directly or indirectly, to many entities that are part of the private health service business ecosystem: health insurance companies, hospital centres, clinics, doctors, etc., creating safe and versatile technological solutions and being pioneers in the digitization and automation of medical billing and authorization services as well as in the development of value-added digital solutions. Lastly, the Group also owns Gestora Patrimonial Calle Francisco Sancha S.L.U (hereinafter Gefrasan), a company whose dedication is to the maintenance and support of the premises where the headquarters of all the companies that make up the Redsys Group are located.

By its very nature, Redsys may be considered a socially responsible organization, insofar as it provides essential and high-impact services for society. Ensuring business continuity is not only essential from a business point of view, but, given its essentiality and criticality, the unavailability of the services provided by Redsys, such as any unavailability in the ATM network or in the payment gateways in face-to-face and online commerce, would generate a great negative impact on society at an economic and service level.

It is, therefore, the Group's mission to guarantee the continuous and quality provision of its services in the whole of the field (territorial, temporary, material) in which it operates, promoting economic growth, technological innovation and equal opportunities in access to the means of payment and digital solutions available to all the stakeholders involved; that is, banks, holders, merchants, private health policyholders, clinics, hospitals, health insurance companies, etc.

In accordance with current trends in corporate responsibility and with the concerns and vision of the company and its governing bodies, the Redsys Group has voluntarily, strategically and transversally integrated the principles of transparency, accountability, ethical behaviour, legality, respect for internal regulations, respect for Human Rights and, lastly, respect for the interests of its *stakeholders*, as guiding principles of Corporate Social Responsibility (CSR), in their firm commitment to their stakeholders, society and the sustainable development of its activity.

The Redsys Group subscribes in its entirety to the definition of Corporate Social Responsibility given in the "Green Book" presented by the Commission of the European Communities in 2001, which defines it as "a diverse order set regarding, economic, social and environmental commitments as adopted by companies, organizations and public and private institutions and that constitute an added value to the fulfilment of their loyal obligations, contributing at the same time to social and economic progress within the framework of sustainable development". Consequently, social and environmental dimensions have become part of business operations and relationships with stakeholders.

To make the Redsys Group a socially responsible company, a corporate CSR development strategy has been defined that highlights the values and expectations of its different stakeholders. The objective of this is to satisfy said expectations and materialize the values of the Group through the different action plans that will be generated, based on the ISO 26000 standard, a reference standard that sets out the lines of good practice for action in this area.

2. Policy scope

This policy applies to all the companies that make up the Redsys Group, that is, Redsys, Redsys Salud and Gefrasan (hereinafter the Redsys Group or the Group), which reaches its employees, managers, administrators and collaborators.

Consequently, all of them have an obligation to know about, understand and comply with the guidelines contained in this policy, these being in turn those that are put into practice and actively promote and supervise the fulfilment of these principles and objectives in their different fields of activity and responsibility.

3. Targets

The objectives to be met by the Redsys Group in line with the defined strategy to be a socially responsible company are:

- To carry out its activity in a responsible way, making the development of its business compatible with the principles and values of Social Responsibility.
- To mitigate the possible negative impacts that the activity of the Redsys Group may cause on its different stakeholders.
- To be a benchmark of responsibility in the means of payment field, making these more sustainable, accessible and inclusive.
- To contribute to sustainable development and the achievement of the Sustainable Development Objectives of the 2030 Agenda as promoted by the United Nations Organization.

4. Principles

The strategic principles on which the Redsys Group's performance is based are presented and developed below, with the aim of carrying out socially responsible corporate conduct:



1. Ethical culture, legality and transparency.

Every socially responsible organization must have a governance system that enables the CSR principles to be put into effect, more specifically those related to ethics, transparency and respect for current legislation. Thus, reaching a balance between satisfying the expectations and interests of stakeholders and the organization's own.

2. Respect for Human Rights.

Respect for Human Rights is not only an issue that concerns governments or States. Organizations, according to their sphere of influence, must commit themselves to respecting them and making them part of their organizational culture. Therefore, they must exercise diligence and prevent possible breaches or violations of these rights, develop a policy in this regard, as well as avoiding complicity in its entirety: direct (when a company provides goods or services that it knows will be used in carrying out abuses), beneficial (when it benefits from Human Rights abuses, even if it did not positively assist them, or cause them) and tacit (when the company remains silent or inactive in the face of systematic or continued abuse of Human Rights).

3. Ethical behaviour and social diversity.

Fostering business performance free from any type of discrimination, understood as a distinction, exclusion or preference that annuls equal treatment or opportunities, resulting in ethical behaviour towards society and interest groups.

4. Professional development, health promotion and workplace welfare.

In terms of labour practices, the organization must continue to advance in the development of a favourable framework of labour relations based on providing employees with opportunities for career advancement, in an equitable and non-discriminatory manner. This shall help employees to incorporate the necessary knowledge for the optimal performance of their skills; in implementing work, personal and family reconciliation measures; in guaranteeing and promoting their health, safety and hygiene as well as promoting and maintaining the highest degree of physical, mental and social well-being in the workplace.

5. Sustainability, energy efficiency and environmental awareness.

Organizations generate an impact on the environment, due, among other things, to the use of different resources (personal and material) for the provision of business services, as well as the location of their activity, generating pollution, waste and negative environmental impacts on the environment. We, therefore, consider it essential to implement sustainable and responsible consumption measures, as well as energy efficiency, that reduce and make more sustainable the production and consumption of different energy sources. This, in turn, promotes environmental awareness of the different interest groups and the sustainability of the resources necessary to generate business products and services over time.

6. Inclusive and sustainable innovation of services.

In line with the concern for the preservation of the environment and the reduction of waste generation, it is necessary to implement sustainability measures applicable to products and services, reducing the waste that the business itself generates and creating strategies for the use of technologies sustainable through the implementation of environmentally appropriate practices. On the other hand, inclusivity criteria have been incorporated into the innovation of products and services with the aim of meeting the need of communities and their members. This is especially so for minority groups or those disadvantaged by physical disabilities, so they have safe and complete access to modern means of payment technologies.

7. Quality and integrity from design.

The Redsys Group focuses its efforts on the development and promotion of access to technology that makes it possible to operate means of payment and to advance the economic and social development of its stakeholders. Consequently, their concern for their business is plausible, their products and services, compliance of their own design with the appropriate quality standards, in terms of health and safety, and integrity, making them accessible. Moreover, promoting sustainable options for them and giving compliance to the applicable regulations in each case, among other things, current regulations regarding data protection, information services or mandatory sector regulations such as PCI DSS or PCI PIN.

8. Promotion of sustainability and solidarity with society.

Organizations must involve their stakeholders, including their employees, in the work of responsibility, inviting them to participate and contribute to the mitigation of the different impacts that the company generates, as well as the materialization of its principles and values of corporate responsibility. This through, among other initiatives,

participation in the achievement of the Sustainable Development Objectives of the 2030 Agenda.

9. Creation of philanthropic brand value.

Companies and society must unite their efforts to create shared value, that is, a joint benefit. This implies that a benefit is created for society by facing up to its needs and challenges. The alliances, built on strategic principles and values which will be recognized by the different stakeholders, as well as in a shared vision and goals, will be the basis for the name of the company to be associated by its stakeholders with a socially responsible corporate conduct, making a difference and being an example to follow.

5. Values and commitments

The values that, as a Group, will characterize us in our work to make the companies that make us up socially responsible organizations are:

- ❖ Good governance.
- ❖ Transparency.
- ❖ Legality and compliance.
- ❖ Sustainability
- ❖ Innovation.
- ❖ Accessibility.
- ❖ Non-discrimination.
- ❖ Collaboration.
- ❖ Social work.

Consequently, the Redsys Group is committed to and aligned with the international values that govern CSR, amongst other things, those promulgated by the United Nations Global Compact, one of the main global responsibility standards, whose principles reinforce the commitment to organizations in the field of Human Rights, labour, the environment or anti-corruption, among others. For all these reasons, the Group has developed the following commitments:

1. Commitment to compliance with current applicable legislation and internationally accepted behaviour.
2. Commitment with respect to Human Rights.
3. Commitment to the people who make up the organization.
4. Commitment to the environment.
5. Commitment to social dialogue and taking actions.
6. Commitment to respect for stakeholders.

6. Contribution to the Sustainable Development Objectives and the 2030 Agenda

The Redsys Group has taken into account the Sustainable Development Objectives, (hereinafter “SDGs”), for the design of its social responsibility strategy in accordance with the 2030 sustainability commitment that the SDGs represent, so that the actions of the company contribute significantly to the achievement of these.

The SDGs impacted by the Group's CSR strategy, taking into account its context and the analysis of its stakeholders are:



Objective 3. We promote initiatives that guarantee a healthy life and promote well-being.



Objective 4. As a technology services company, we work to eliminate existing technological gaps by investing in education and, more specifically, in means of payment, transferring our knowledge and experience to different stakeholders.



Objective 5. We act from within our organization to guarantee equality in all its aspects and, of course, also between genders as a fundamental principle to guarantee equal opportunities at all levels.



Objective 6. We are aware of the value of water and its current scarcity. That is why we work to become an organization that uses this resource efficiently by implementing measures that ensure this, both in our daily activities and in our business services.



Objective 7. Energy is an essential resource for our operation and, therefore, we are increasing our efforts to make rational and efficient use of the implementation of energy saving and efficiency measures.



Objective 8. We have made efforts to verify that, throughout the value chain, there is no violation of Human Rights, among other things, related to work. In addition, we are developing labour practice policies that ensure the promotion, development and welfare of our employees.



Objective 9. We promote the sustainable use of the resources necessary to provide our services and we try to reduce the waste generated by the business itself. We do so by, designing innovative and sustainable strategies for using technologies associated with our activity, as well as socially appropriate practices that accompany this task.



Objective 10. We are making our services and products increasingly accessible, promoting the social and economic inclusion of any individual.



Objective 12. We work on the development of sustainable options within our catalogue of products and services in order to produce in line with sustainable development and consumption based on responsibility.



Objective 13. Climate change is an issue that affects everyone and we can't fail in acting and taking measures to mitigate it. For this reason, we calculate the impact of our company's activity to undertake the necessary improvements, thus making it more sustainable.



Objective 16. Our activity has been characterized by always being transparent and ethical. For this reason, we want to continue reinforcing and contributing to the maturity in governance mechanisms of our organization and its decision-making processes at all levels.



Objective 17. Partnerships are essential to make the SDGs a plausible reality. To do this, we have developed initiatives that promote joint work with our stakeholders in this direction.

7. Corporate Governance in Social Responsibility

The achievement of the objectives, values and commitments contained in this policy is a shared competence, however, the company has appointed a CSR governance structure to centralize and manage everything related to the matter.

To do this, a specific CSR area has been created, dependent on the Compliance Department, which is competent for executing, reporting and putting forward proposals on the matter. Among its competencies are also the definition of the strategy and plans

of action. The CSR area will report its activity on a quarterly basis to the CSR Committee, an ad hoc body created, whose powers are to control and monitor compliance with the social responsibility strategy defined for the Group.

At the same time, the CSR area will report every six months to the Governance, CSR, Remuneration and Appointments Committee on the degree of progress in complying with the CSR strategy for the Redsys Group. This Commission has powers to supervise and review the social responsibility strategy and control the execution of the associated action plan at all times.

The CSR area may create *ad hoc* working groups with representatives of the different areas that make up the Group and whose powers are compatible with the execution of one or more social responsibility actions defined in accordance with the company's CSR strategy. The objective being for advising, monitoring and ensuring success in its achievement.