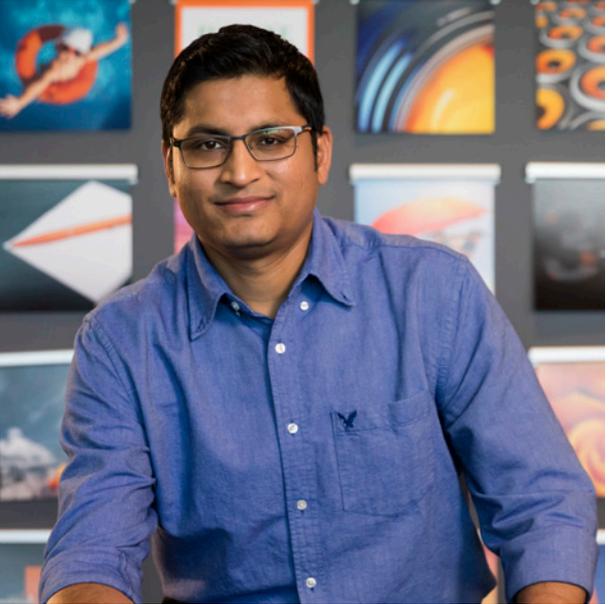


fiserv.

2021

Corporate
Social
Responsibility
Report





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A Message From Frank J. Bisignano





Dear Stakeholders,

Blue-sky thinking is important to us.

Conversations with our clients, our partners and our people move rapidly from idea and “what if...” to the accomplishment of “what is.” We approach the future with a sense of optimism tempered by the realities of our world today. The global pandemic and its continued effects, ongoing social challenges and a heartbreaking conflict in Ukraine – all of this and more inform what we believe is expected from us – that we must listen and act, driving innovation, corporate citizenship and environmental stewardship to create sustainable, positive outcomes for our stakeholders and our world.

As the operating system for commerce and money movement across our global client base of businesses, banks, credit unions – large and small – and fintechs, we’re helping our clients grow by extending our platform to capture new services and new money flows; and doing so in a way that respects our environment, supports and fosters equitable communities, and uses the power of data in a responsible manner. Our global business serves clients in more than 100 countries, and enables more than 10,000 financial institutions and more than 6 million merchant locations every year. In the U.S. alone, Fiserv solutions reach nearly 100% of U.S. households. Our breadth and scale across the

fintech and payments landscape – and millions of consumers – provides unparalleled data and insights, which differentiate the experience we can provide.

Our approach to Corporate Social Responsibility (CSR) and Environmental, Social and Governance (ESG) at Fiserv reflects our global presence, and is embedded in how we innovate, operate and deliver products and services to our clients every day. I am proud of the steps we have taken to advance our ESG program this year.

Our commitment to people

Our people platform, including diversity and inclusion, and the health and safety of our people, clients and communities, has remained at the top of our CSR and ESG agenda. Throughout 2021, we continued to enhance our award-winning people platform with programs that support our associates’ overall health and well-being, including vaccination drives around the world. We continued to use our Fiserv Cares Fund to assist associates who have experienced unexpected financial hardship during the pandemic, and we continued to prioritize professional development for our people, with programming centered on inclusive leadership and the development of diverse top talent within our organization.

20 billion

We facilitated **20 billion eCommerce transactions**

Our Employee Resource Groups were instrumental in guiding decisions on where our financial support would create the greatest impact and we donated to more than 180 organizations globally. Our people donated their time and nearly \$1 million through our Fiserv Gives Back program, supporting more than 2,000 causes during the year.

Our commitment to creating a diverse and inclusive workplace remained strong in 2021 and the results of our efforts speak for themselves. During the year, Forbes recognized Fiserv as one of America's Best Employers for Diversity and, in early 2022, Fiserv was named to the Bloomberg Gender-Equality Index for the sixth year in a row. For the second consecutive year, Fiserv has been designated a Best Place to Work for LGBTQ+ Equality in the Human Rights Campaign Foundation's 2022 Corporate Equality Index, which benchmarks corporate policies, practices and benefits pertinent to LGBTQ+ employees. We also extended our partnership with the Institute for Veterans and Military Families at Syracuse University and were again named to the Military Times Best for Vets Employer List and recognized as a 5-Star Employer by VETS Indexes.

\$1 million

Our people donated their time and nearly \$1 million, supporting **more than 2,000 causes** during the year

Early in 2021, we increased our commitment to helping small, minority-owned businesses from \$10 million to \$50 million. This commitment funded our Back2Business program, now in its second year, through which we have already awarded more than 1,400 grants to small, diverse businesses globally and bolstered the entrepreneurial ecosystems that sustain them. In addition, we continue to invest in and engage with community partnerships. Examples include Atlanta's Russell Innovation Center for Entrepreneurs, Howard University's Inclusive Innovation Labs, and a \$1.5 million investment in the Girl Scouts of the USA to bring STEM curriculum and programming to girls.

Our commitment to the environment

Our commitment to being good stewards of our environment continued. For the first time since the merger of Fiserv and First Data, Fiserv provided data about its environmental impact through the Carbon Disclosure Project. We consolidated our data center footprint as well as redundant office locations. We expanded our Scope 3 GHG emissions reporting to include categories beyond business travel. We established an Energy and Sustainability team to

\$50 million

We increased our commitment to **helping small, minority-owned businesses** in their recovery

work on all future real estate initiatives. Moving forward, we plan to pursue LEED certification (or comparable certifications) for all of our newly occupied and/or renovated office locations, including our new office in New York and new Innovation Center in New Jersey.

Our commitment to strong governance

We continue to refine and improve the way we operate. We have clear lines of responsibility from our Board of Directors and the Nominating and Corporate Governance Committee to our Management Committee to our Corporate Social Responsibility Committee, which is responsible for day-to-day management of our CSR agenda and ESG strategy. Our supplier diversity processes have been enhanced. In addition to industry-leading data governance practices, such as our binding corporate rules, we have formalized our data governance to protect client data and safeguard our information systems.

We have also further enhanced our sustainability practices to support the growth of our ESG program. As part of this commitment to transparency, this CSR report is aligned with the Sustainability Accounting Standards Board (SASB) and the Global Reporting Initiative (GRI)

6 million

Our business enables over **6 million merchant locations** and over **10,000 financial institutions** every year

reporting standards. In 2022, we plan to assess our climate-related risks and opportunities, and provide disclosures consistent with the Task Force on Climate-Related Financial Disclosures (TCFD) standards.

Creating impact

Looking ahead, we are well-positioned to help our clients accelerate their business strategies and drive outcomes, and we are committed to earning their trust every day. Our ESG performance is a critical component to earning and keeping that trust. From the transformative power of intelligent technology we are delivering and its impact on the way people live and work, and the way money and information move, to the people-centered programs we are driving that are helping to address today's pressing issues, we are focused on creating impact through our actions to benefit our clients, associates and shareholders.



Frank J. Bisignano

President and Chief Executive Officer

About Fiserv

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Fiserv, Inc. (NASDAQ: FISV) aspires to move money and information in a way that moves the world. As a global leader in payments and financial technology, the company helps clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; eCommerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale and business management platform. Fiserv is a member of the S&P 500® Index, the FORTUNE® 500, and has been recognized as one of FORTUNE World's Most Admired Companies® for 11 of the past 14 years and named among the World's Most Innovative Companies by Fast Company for two consecutive years. Visit [fiserv.com](https://www.fiserv.com) and follow on social media for more information and the latest company news.

01

About Fiserv

About Fiserv

Our Values

Our foundational culture is rooted in our five core values:

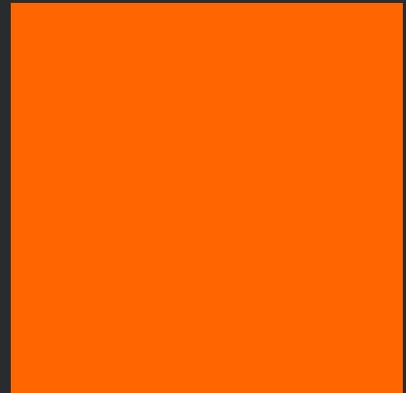
Earn
client
trust every
day.

Create
with **purpose.**

Inspire
& **achieve**
excellence.

Do the
right thing.

Deliver
on the promise of
one Fiserv.



Service Offerings

At Fiserv, we help clients achieve best-in-class results through a commitment to innovation and excellence in areas including account processing and digital banking solutions; card issuer processing and network services; payments; eCommerce; merchant acquiring and processing; and the Clover® cloud-based point-of-sale (POS) business management platform. Our operations are comprised of the Merchant Acceptance (Acceptance) segment, the Financial Technology (Fintech) segment and the Payments and Network (Payments) segment.

Acceptance

The businesses in our Acceptance segment provide a wide range of commerce-enabling solutions and serve merchants of all sizes around the world. Acceptance solutions enable businesses to securely accept consumers' electronic payment transactions online or in person. Payment transactions include credit, debit, stored-value and loyalty payments, whether through a POS device, a mobile device, or an eCommerce transaction over the internet.

The services in this segment include POS merchant acquiring and digital commerce services; mobile payment services; security and fraud protection products; CaratSM, our omnichannel commerce ecosystem; Clover, our cloud-based point-of-sale and business management platform; and Clover Connect, our independent software vendor (ISV) platform.

Payments

The businesses in our Payments segment provide financial institutions and corporate clients around the world with the products and services required to process digital payment transactions. This includes card transactions such as debit, credit and prepaid card processing and services; a range of network services, security and fraud protection products; card production and print services. In addition, the Payments segment businesses offer non-card digital payment software and services, including bill payment, account-to-account transfers, person-to-person payments, eBilling, and security and fraud protection products. Clients of the global Payments segment businesses reflect a wide range of industries, including merchants, distribution partners and financial institution customers in our other segments.

Fintech

The businesses in our Fintech segment provide financial institutions around the world with the technology solutions they need to run their operations, including products and services that enable financial institutions to process customer deposit and loan accounts and manage an institution's general ledger and central information files. As a complement to the core account processing functionality, the businesses in the global Fintech segment also provide digital banking, financial and risk management, professional services and consulting, item processing and source capture, and other products and services that support numerous types of financial transactions.

Innovation and New Product Development

We aspire to move money and information in a way that moves the world by delivering superior value for our clients through leading technology, targeted innovation and excellence in everything we do. We achieve this through active portfolio management of our business, enhancing the overall value of our existing client relationships, improving operational effectiveness, being disciplined in our allocation of capital and differentiating our products and services through innovation.

Our long-term priorities are to:

- Continue to build high-quality revenue while meeting our earnings goals
- Enhance client relationships with an emphasis on digital and payment solutions
- Deliver innovation and integration that enables differentiated value for our clients
- Deliver integration value from acquisitions

Global Footprint

We serve clients around the globe, including merchants, banks, credit unions, other financial institutions and corporate clients.

We have operations that span the globe, allowing us to provide valued services and solutions to clients wherever they may be. We serve our global client base by working among our geographic teams across various regions, including the United States and Canada (North America); Europe, Middle East and Africa (EMEA); Latin America (LATAM); and Asia Pacific (APAC).



Global Workforce Distribution

- North America • 61%
- APAC • 24%
- LATAM • 10%
- EMEA • 6%

Our Approach to ESG

Fiserv addresses ESG issues proactively because we believe that a strong ESG program enhances our ability to compete and helps build and maintain a strong and engaged workforce. Our daily business decisions are grounded in ESG principles whether through conducting business in an ethical manner, leveraging cloud-based platforms, increasing outreach to local businesses, focusing on diverse suppliers or enhancing our role in the electronification of transactions. We strive to position ourselves as a global champion of ESG by aligning our business goals and objectives with our ESG programming.

In 2021, the charter of the nominating and corporate governance committee of the board of directors was amended to include oversight of our ESG program, including policies, programs and opportunities, and risks that may materially affect the company. To spearhead our ESG efforts, we appointed an executive vice president and head of corporate social responsibility, who reports to our CEO. This position is responsible for establishing and implementing our ESG program.

This year's CSR report is aligned with relevant reporting frameworks including: The Global Reporting Initiative (GRI) and Sustainability Accounting Standards Board (SASB).

We will also show how many of our corporate programs and engagements align with the United Nations Sustainable Development Goals (SDGs). We expect the utilization of these standards and goals to support the growth of our ESG approach. To further enhance our ESG commitments, we completed our 2021 Climate Change Questionnaire submission to the Carbon Disclosure Project.

In the coming year, we plan to develop strategic ESG goals and consider sensible ESG goals and targets. Additionally, in 2022, we plan to assess our climate-related risks and opportunities in a manner consistent with the Task Force on Climate-Related Financial Disclosures (TCFD).



The SDGs are a group of interlinked goals that were adopted in 2015 by the United Nations. The focus of these goals is to utilize 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 between businesses, society and government.

Fiserv fully supports the SDGs and acknowledges the importance of the goals. Throughout this report, we have linked several of the SDGs to various initiatives and programs we have at Fiserv.



2 ZERO HUNGER
End hunger, achieve food security and improved nutrition and promote sustainable agriculture



10 REDUCED INEQUALITIES
Reduce inequality within and among countries



3 GOOD HEALTH AND WELL-BEING
Ensure healthy lives and promote well-being for all at all ages



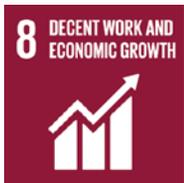
11 SUSTAINABLE CITIES AND COMMUNITIES
Make cities and human settlements inclusive, safe, resilient and sustainable



5 GENDER EQUALITY
Achieve gender equality and empower all women



12 RESPONSIBLE CONSUMPTION AND PRODUCTION
Ensure sustainable consumption and production patterns



8 DECENT WORK AND ECONOMIC GROWTH
Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all



13 CLIMATE ACTION
Take urgent action to combat climate change and its impacts



9 INDUSTRY, INNOVATION AND INFRASTRUCTURE
Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation



16 PEACE, JUSTICE AND STRONG INSTITUTIONS
Promote peaceful and inclusive societies for sustainable development, provide access to justice for all and build effective, accountable and inclusive institutions at all levels

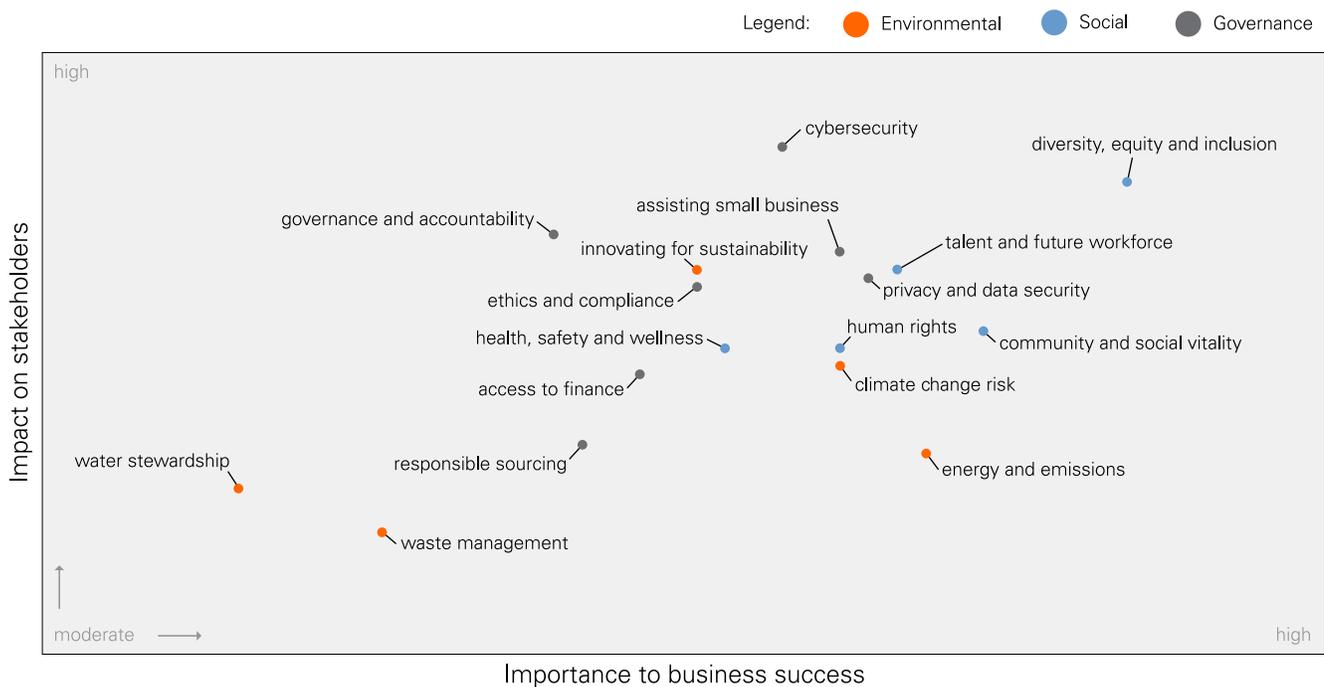
Materiality and ESG Strategy

We are proud to share the results of our first materiality assessment, which was conducted in 2021 with the support of an external consultant. We began the process by identifying internal ESG topics recognized by peer companies, ESG standard setters and industry guidance. We then narrowed a list of over 250 topics to the 17 topics we identified as most material to Fiserv. To determine the relative importance of each topic, we engaged with internal and external stakeholders to gather their insights. We then aggregated their perspectives to determine which topics were most critical to our stakeholders and our business. The final list of material topics forms the foundation of this year’s report and will play a major role in our ESG strategy moving forward.



Stakeholder Perspectives in the Materiality Process

- Fiserv Executives
- Operations
- Communities
- Customers, Clients and Members
- Employees
- Investors
- Suppliers



* In this report, our use of the term “materiality” refers to topics significant to economic, sustainability, environmental, social and governance issues. We are not using the term “materiality” in the context of financial reporting, financial statements, or other public securities or investment disclosures, or as it is used under the securities or other laws of the United States or any other jurisdiction.

Environment

Topic	Definition
Climate Change Risk	Forecasting and adapting to the physical and transition risks posed by climate change such as disruptions to supply chain, impacts from price of carbon and operational impacts.
Energy and Emissions	Managing the energy and emission consumption and intensity of operations and supply chain by implementing measures such as increasing energy efficiency, renewable energy adoption and supply chain engagement.
Innovation for Sustainability	Creating environmental or social benefits through new or improved products and services such as innovating new products to reduce customers' carbon emissions or positive social impacts through products that contribute to economic inclusion, financial health and social well-being.
Waste Management	Managing the waste generated as a result of operations, and employing appropriate programs to reduce waste from landfills, and maximize the recycling and reuse of materials.
Waste Stewardship	Managing water consumption and wastewater discharge-related impacts by monitoring water use and implementing efforts to reduce consumption in data centers and facilities, especially in water-stressed areas.

Social

Topic	Definition
Community Investment and Social Innovation	Fostering relationships and promoting social vitality in communities by investing in community-based initiatives such as corporate giving, employee volunteering, employee matching programs, entrepreneurship programs, community service and educational development.
Diversity, Equity and Inclusion	Maintaining a culture that promotes diversity, equity and inclusion, recognizes and creates opportunities to utilize talent, skills and perspectives in our workforce, and champions supplier diversity, in order to develop an inclusive business that reflects our communities and the markets and clients we serve.
Health, Safety and Wellness	Keeping our people healthy and safe by ensuring compliance with regulations, conformance with company policies and enabling programs that incentivize greater employee well-being.
Human Rights	Maintaining labor practices that support human rights (such as anti-slavery, anti-trafficking, freedom of expression, freedom of association and collective bargaining) by regularly monitoring and assessing supply chain, conducting internal audits and compliance training.
Talent and Future Workforce	Committing to investing in our workforce by attracting, developing and retaining talent while creating a shared vision and purpose that recognizes contributions of the workforce and drives shared value.

Governance

Topic	Definition
Access to Finance	Expanding financial services to create a more inclusive digital economy for individuals, underserved and underbanked communities, and businesses by lowering the barriers to access financial services and increasing financial literacy.
Assisting Small Businesses	Providing support for diverse and small-to-medium-sized businesses through grants, access to loans, digitalization, strategic partnerships and entrepreneurial assistance.
Cybersecurity	Maintaining robust management systems, processes, and policies to safeguard data and digital operations.
Ethics and Compliance	Operating with integrity and complying with relevant regulations and the highest standards of ethical and lawful conduct; adhering to our code of conduct and business ethics.
Governance and Accountability	Providing a strong risk management structure that enables effective governance, appropriate oversight, transparency, fair executive compensation and clear accountability.
Privacy and Data Security	Ensuring the security, integrity and confidentiality of our client, supplier and employee information.
Responsible Sourcing	Assessing and managing the supply chain through supplier diversity and ethical procurement policies, environmental and social assessments, and other ESG-related risk considerations.

ESG Pillars

After compiling our list of material topics, we embarked on developing our ESG strategic framework. We positioned our list of material topics against our cultural framework and grouped the material topics under four pillars to better align with our company values and business objectives. Our four ESG pillars are:

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

2021 Highlights

ESG Strategic Goals and Achievements

Empower People

- **Increased diversity** year over year in our intern and analyst classes
- Launched our **Step IT Up America** partnership
- Associates completed **over 450,000 hours** of professional development learning
- Held **over 170 ERG events**
- Implemented a new **Leading Talent** program to accelerate the growth of top diverse talent
- Made raises given to **essential workers** during the pandemic permanent in late 2020

Advance Communities and Society

- Provided over **\$10 million in Back2Business grants**
- Engaged with **75 community partners**
- Provided **more than 170 Back2Business grants** in the U.K.
- Made **over \$6 million** in philanthropic donations

Champion Responsible Business Practices

- Implemented a **global data ethics framework**
- Publicly disclosed our **EEO-1 Report**
- Updated our nominating and governance committee charter to include **ESG oversight**
- Enhanced management oversight of ESG by creating a **CSR committee** and **Supplier Diversity committee**

Invest in Sustainable Systems

- Pursued **LEED certification** for new and renovated office locations
- Consolidated **14 data centers**
- Created the **Fiserv Environmental Policy**
- Formed the **Energy and Sustainability team**
- Updated our **GHG emissions** baseline

2021 Fiserv Salutes Recognition

- Named a VETS Indexes 5 Star Employer
- Ranked No. 4 on the Military Times Best for Vets Employer List. Fifth year in the top 5 and ranked No. 1 in banking/financial services
- Ranked on the Forbes America's Best Employers for Veterans list
- Named a Partner of the Year by Student Veterans of America

India Office Recognized as a Top Employer

Through the efforts of our UNITY ERG in India, our India office was recognized as a Silver Top Employer by the India Workplace Equality Index



Empower People

19 Diversity and Inclusion

21 Attracting Top Talent

25 Employee Development and Engagement

31 Employee Benefits and Well-Being

Our associates are our most vital asset, driving innovation, our clients' success and shareholder value. To attract and retain the very best talent, we are committed to creating a work culture that is supportive, inclusive and innovative. This commitment starts with our top executives and extends through all levels. We use our platforms for good and empower our associates to be change makers and align with community partners so that our associate, client and community engagement is informed, inclusive, sustainable and scalable.

02

Empower People

Diversity and Inclusion

Our approach to diversity and inclusion (D&I) aligns with our aspirations, values and purpose.

We are intentional about our commitment to inclusion because we know when people are more engaged, they feel valued. Diverse experiences, backgrounds and cultures are indispensable in creating an innovative and inclusive work environment while developing creative products, partnerships and solutions. Our D&I programs allow us to better serve our clients, create a more welcoming workplace and engage with our communities on a deeper

level. We want to ensure our global team feels confident bringing their whole selves to work every day. Our diverse workforce helps us earn client trust, create services with an eye for purposeful inclusion, inspire excellence and deliver on the promise of one Fiserv. Our D&I strategy is integral to how we create sustainable talent pipelines, talent retention programs and internal mobility strategies.



2021 People Highlights

34%
of our U.S. workforce is diverse in race or ethnicity

99%
of our associates* are full time employees

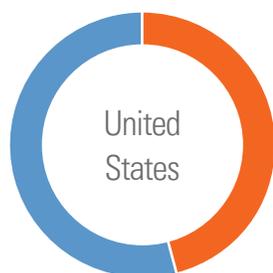
2%
Racial and ethnic diversity in our U.S. workforce grew nearly 2% year over year

23%
Total turnover



- 55%** White
- 13%** African American/Black
- 12%** Asian
- 11%** Did not identify
- 6%** Hispanic/Latinx
- 2%** Two or more races
- 1%** Other

Gender Diversity



46% Women
54% Men



41% Women
59% Men

Diversity in Leadership**

Women in Leadership

28%
U.S.

27%
Global

18%
of U.S. leadership is diverse in race or ethnicity

4%
Racial and ethnic diversity in U.S. leadership grew 4% year over year

*Excluding contractors.

**Leadership includes VP level and above.



In 2020, we created our Forward Together plan – four commitments designed to strengthen the experiences we create for our clients, our people and our communities.

- Improve diversity across all levels of our organization
- Increase associate awareness, education and participation in D&I programs
- Invest in and support Black- and minority-owned businesses
- Support community groups with missions focused on human rights, racial equity and social justice

In 2021, we continued our Forward Together journey.

- Provided over \$10 million in Back2Business grants to Black- and minority-owned businesses
- Supported community groups focused on financial literacy, human rights and equity through skills-based volunteerism, matching donation campaigns and corporate philanthropy
- Increased awareness and participation in D&I programs for our associates globally

Attracting Top Talent

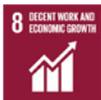
At Fiserv we want to hire and retain the best and brightest. Our talent sourcing partners – ranging from colleges and universities to national professional networking organizations, military installations and community resource providers – are vital to our drive to maintain a diverse workforce.

Recruitment Partnerships

To further our proactive approach to recruiting diverse talent, we work with organizations that provide access to underrepresented populations. We have established strong partnerships with historically Black colleges and universities such as Howard, Morehouse, Clark Atlanta, Spelman, Norfolk State and Florida A&M. Additionally, we have national and regional partnerships with organizations such as Women in Technology, National Society for Black Engineers, National Black MBA Association, Blavity, Posse Foundation and the Thurgood Marshall College Fund, the Women's Network in Electronic Transactions (Wnet), Out & Equal, Disability:IN and Hiring Our Heros to further expand our reach to diverse talent in the U.S. These partnerships are invaluable in our efforts to expand diversity at all levels within Fiserv.

Diversifying.io Partnership

In EMEA, Fiserv has partnered with Diversifying.io to support our efforts to recruit top talent from diverse backgrounds, and to grow the talent we already have at Fiserv. Specifically, Diversifying.io has provided diversity recruitment training to our recruiters, provided insights into how to prepare inclusive job descriptions, helped us raise awareness of Fiserv as an employer of choice and given us access to their careers platform to advertise our open roles to a wider demographic of potential hires.



Partnership with the National Black MBA Association (NBMBAA)

As a strategic partner of the NBMBAA, we were able to bring on MBA intern hires through this program for the first time in 2021 and establish a recurring pipeline of diverse candidates for future finance roles. Additionally, Fiserv was awarded the NBMBAA's 2021 Silver Torch award in recognition of our efforts to promote equal opportunities that challenge minority professionals and advancement in strategic positions within our organization.



India's Forward for Her Program

Our offices in India host a program designed to assist and empower women who have been away from the workforce by kickstarting their corporate journey. The program was launched in 2020 and saw great success in 2021 with 1,200 applicants. Approximately 100 were invited to join

an intensive one-month training program to bring them up to speed on the latest technology and competencies in their respective areas. We were able to assist 40 women in securing opportunities across the industry and welcomed 61 of them into the Fiserv family.

Disability:IN

Fiserv partners with Disability:IN, a leading nonprofit resource for business disability inclusion worldwide, to recruit talent through their NextGen Leaders program. Our recruiting team interviews potential candidates during semi-annual Disability:IN events and presents at the annual corporate internship showcase.

As one of 29 original Disability:IN member companies, Fiserv leverages the ever-increasing Disability:IN resources, including monthly live webinars, a library of articles, manager training modules, recordings of webinars and annual conference sessions, the diverse supplier database, mentorship opportunities, the Disability Equality Index benchmarking tool and Inclusion Works, which provides our senior managers unlimited, customized, virtual and on-site consulting provided by a team of disability inclusion experts.

Military Recruiting and Hiring

We actively incorporate military recruiting into our enterprise-wide talent acquisition and sustainable talent pipeline strategy. As a long-term partner of Student Veterans of America and through our university partnerships, Fiserv is committed to providing employment opportunities to student veterans who use education as a transition strategy into the private sector. We provide scholarships and aid to Student Veterans of America and the student veteran organizations at universities across the country – including the University of Nebraska, University of Georgia and Ohio University. Scholarship recipients, who can be student veterans or military spouses, are guaranteed an interview for a Fiserv internship or full-time analyst role.



Engaging Our Military Communities

Fiserv Salutes is our military community engagement strategy. We recognize the unique skills and perspectives military men and women can bring to our global team and take pride in employing veterans and military family members.

Welcoming Veterans Into Our Workforce

We have designed a comprehensive onboarding and training program to assist in the transition from the military to the civilian workforce, along with a company-wide military awareness training to educate the entire organization on the value the military community brings to our global company.

There are several specific programs Fiserv offers to incorporate veterans into the organization. One is the **Military-Affiliated Analyst Program**, a two-year rotational program that opens the general analyst program to the military community who may not be on a traditional college student timeline. Members of our Fiserv Salutes ERG mentor each analyst class to facilitate their transition into corporate culture. “**VetEdge**” is embedded into our hiring process, giving consideration to the experience of military-affiliated candidates as part of their application process.

Assisting With Our Veterans' Transition

We work to transition service members by equipping them with the skills and networks they need for success in the private sector. We began a partnership with Step IT Up America, a national program established by UST that provides training opportunities and mentoring to women and veterans without formal technology training. Participants take part in a 90-day accelerated training program focused on IT disciplines. In 2021, we had more than a dozen of these trainees convert into full-time hires, and in 2022 we are working to double that number.



I initially had a hard time with my transition out of the military dealing with mental and physical health issues. It was also hard to relate to people when we had no shared experiences. The Step IT Up America program gave me a chance to learn skills for a new career and to do it with people who understand each other. I'm beyond thankful for the opportunity to have been in the program and to be in a career I never thought I would be able to get into.



Wesley McReavy

Software Development Engineer II

Early Career Opportunities

Our early career programs for students and recent graduates, including our summer internship program and analyst program, ensure we develop a global pipeline of digitally savvy, entry-level talent for core functions across the enterprise. Each of our analyst program tracks – Corporate, Financial and Technology – is strategically tailored to include networking events, executive level exposure and mentorships as well as technical and professional training. Fiserv also offers a

structured summer internship program in key locations around the world. Our interns work on real-world projects, gain skills for future success and develop valuable connections they will have come graduation day.

In 2021, we had nearly 300 summer interns and more than 350 program analysts across APAC, EMEA and the U.S. We are excited to bring on approximately 850 new interns and graduates in 2022.

Employee Development and Engagement

Fiserv is committed to the professional development and career growth of our associates. We believe that to be the global technology leader in payments and fintech, and the destination for the world's top talent in a competitive job market, we need to be deliberate in building strong skills and capabilities and providing opportunities to develop at every level of our global workforce.

All associates are expected to maintain a professional development plan, highlighting skills that will facilitate their career growth and strengthen their performance. Associates are encouraged to enrich their development plans with on-the-job learning, individualized action planning, ERG membership, community investment opportunities, and opportunities for education and professional networking.

Fiserv offers global learning focused on job skills, leadership development, diversity and inclusion, business acumen and more. We also offer thousands of virtual and e-learning courses aligned with our Fiserv values and success framework, facilitating productivity,

advancement and internal mobility. In 2021, despite challenges presented by the pandemic, we expanded our online training opportunities so that, whether our associates work remotely or from the office, access to learning was readily available. Additionally, we offered new executive development programs focused on the growth of our workforce and inclusive leadership. These leadership development programs allow diverse top talent and global frontline managers to accelerate their career advancement. Our course offerings include over 150 D&I courses and 30% of all courses taken during 2021 were related to D&I. We held over 50 sessions of our virtual, instructor-led unconscious bias training in 2021, with widespread global participation.

Diversity Training Offerings

- Unconscious Bias: We All Have It
- What Should Organizations Do About Unconscious Bias?
- Let's Work on Unconscious Bias Together
- Reflecting on Unconscious Bias
- Managing Diversity
- Diversity Affects Us All
- Diversity Is About Access to Opportunity

10K

Global Learning
Courses Available

232

Leadership Modules
Facilitated

450K

Professional Development
Learning Hours Delivered

In 2021, we implemented an enhanced new hire orientation program globally for incoming associates, which emphasizes our industry, business, culture and expectations while proudly highlighting our efforts in the D&I space. Additionally, we implemented a new hire networking forum to drive cross-team relationships, collaboration and interaction, providing new associates with broad exposure to all aspects of the company and our global presence.

Internal mobility and career development is a significant part of our workforce development strategy. To expand internal hiring, Fiserv

launched a global internal mobility awareness campaign called “Find Your Next.” This program focuses on associate and manager engagement complemented by technology enhancements and development. By placing the right person in the right job, we can encourage growth and create a sustainable talent pipeline while increasing associate retention, job satisfaction and personal and professional growth opportunities. Most significantly, we have been able to increase our internal mobility by 20% year-over-year in 2021 – more than double the prior year.



To thrive in this transformative age, an agile and diverse workforce – guided by inclusive leaders will allow us to remain ahead of the curve, thus helping us evolve as innovators and technologists.



Rohini Joshi

Vice President IT, Women in Payments ASEAN Innovation Award Winner 2021
Women's Impact Network Chapter Lead, Singapore



Leading Talent and Leading Women Programs

In 2021, we offered a new Leading Talent program to accelerate the growth of top diverse talent through an action-learning approach. We offer this program to select diverse associates in the U.S. at the director and vice president levels. The programs are designed to simulate real challenges and focus on team-building and problem solving. Topics covered include strategy, client services, technology, finance and leadership. Participants gain executive and peer exposure to further develop relationships and work with a business sponsor throughout the year to deeply understand and solve critical business challenges. The vision of the program is to fast-track the development of diverse talent for expanded roles in the near future.

Our Leading Women program provides similar opportunities to accelerate female top talent development. In 2022, we plan to deliver four separate Leading Women programs across each of our global regions.



Inclusive Leadership Program

With the assistance of subject matter experts, we offer an inclusive leadership program to reinforce the expectations that we have for our senior executives regarding building an inclusive environment. All of our global senior executives and board members participated in the inclusive leadership program in 2021. The program includes self-assessments, one-on-one coaching, action plans and facilitated learning sessions. Given the ongoing success of the program, it has been incorporated into other programming such as Leading Talent and Leading Fiserv, as well as the global curriculum for all associates in 2021.

Our framework for driving a culture of workplace equality



Employee Resource Groups

At Fiserv, we believe a diverse and inclusive culture of belonging helps to ensure representation throughout all levels of the organization and across our clients, products and services, vendors and community partnerships.

ERGs are voluntary networks designed to bring together associates from all over the company who share similar backgrounds, identities, characteristics, affiliations or life experiences, as well as those interested in supporting these communities. ERGs provide a forum for associates to connect, share perspectives, exchange ideas, support each other and elevate their professional development and careers. Every associate is eligible and encouraged to join any of our ERGs regardless of how they identify. Whether we are promoting the advancement of women in the workplace, creating disability inclusion awareness training, or supporting any of our other ERGs, at Fiserv, everyone belongs.

We have eight ERGs and they continue to grow. In 2021, we had year-over-year membership growth within all our ERGs. This growth was fueled in part by the launch of several new chapters internationally.

ERG programming, like the Inclusive Leadership Speaker Series or the Learn and Engage Series, addresses a variety of topics like mental health, financial inclusion, health and wellness, internal mobility and career progression, client services, celebrations and more. In 2021, we held over 170 ERG events and webinars with over 50 community partners, engaging over 30% of our associate population throughout the year.

Our ERGs hosted marketplaces throughout the year, highlighting small, diverse businesses and amplifying their journey to entrepreneurship. These marketplaces also connected participating businesses with resources from our community partners whose mission is to support access to capital, networks, coaching, technology and other services.

Our ERGs continue to be one of the most recognizable ways to model inclusive leadership and conscious inclusion, network professionally, create internal mobility and support the communities in which we live. Our ERGs build trust, create allies and foster a culture of high performing teams – driving shared purposed, and empowered execution.

ERGs at a Glance

- Over 100 community partners, including Girl Scouts of America, Russell Innovation Center for Entrepreneurship, UGA/ Morehouse Entrepreneurship Program, NAVOBA, IVMF, Disability:IN, Out & Equal, Wnet, Big Brothers Big Sisters, and National LGBT Chamber of Commerce
- Over 170 ERG events hosted in 2021
- Over 7,500 associates enrolled in at least one ERG group
- 86 established U.S. chapters
- 20 global chapters
- 10 countries
- 23 global leaders
- 121 chapter leaders



Asian
Leadership Council



Juntos
Hispanic & Latino Council



Military
Leadership Council



SOAR
Black Associate Council



Thrive
Disability Associate Council



Unity
LGBTQ Leadership Council

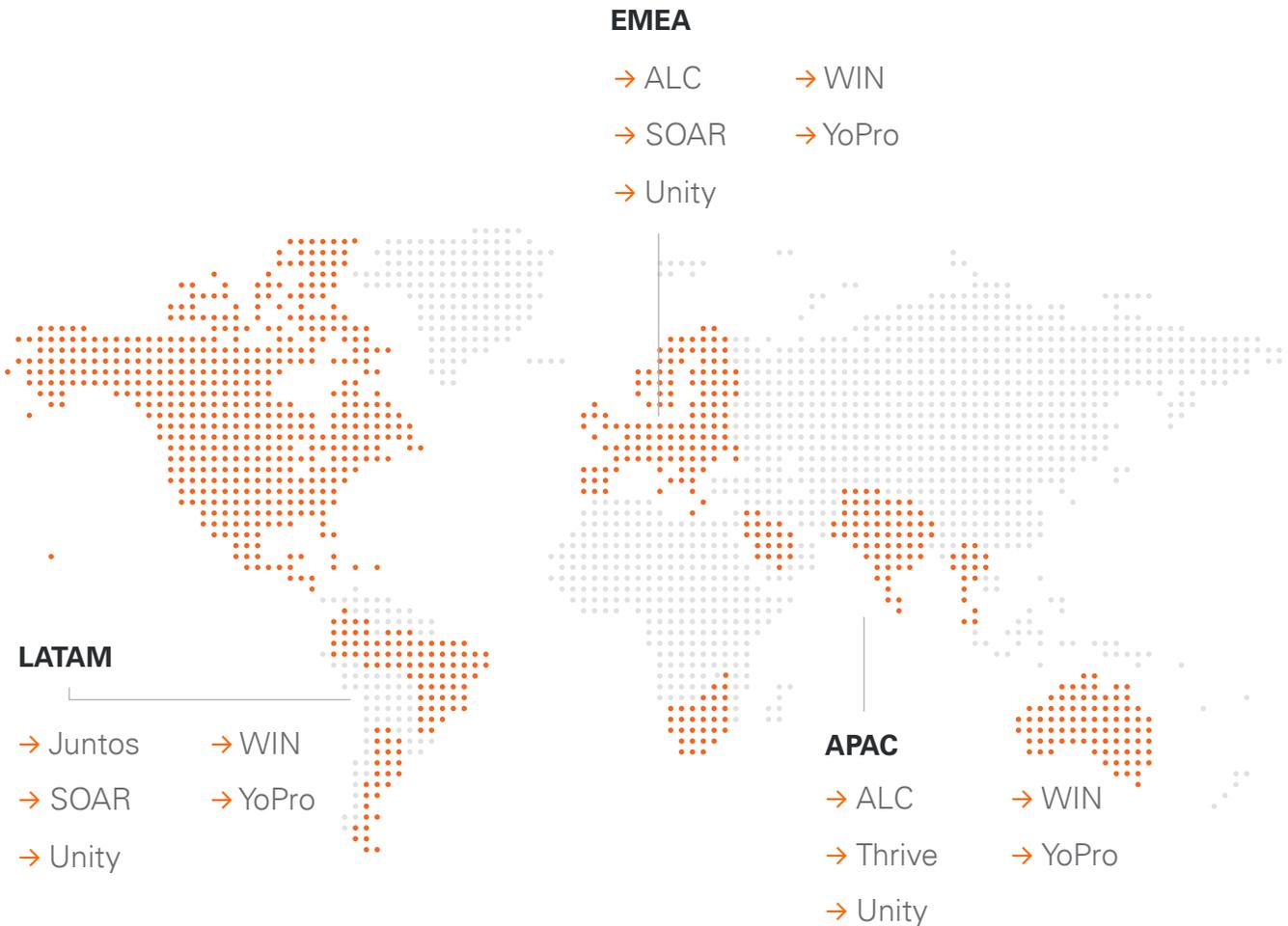


Women's
Impact Network



YoPro
Young Professionals Council

ERGs: A Regional View



LATAM Supporting Those With Disabilities

With a \$10,000 donation and in partnership with the Fiserv Cares Fund, the LATAM office was able to sponsor 20 students with disabilities in Mexico, Argentina and Uruguay to receive technical training as full-stack developers.

SOAR in EMEA

The EMEA chapter of SOAR contributed to improved internal mobility through a D&I career mentoring program collaboration resulting in six associates being promoted. They also engaged associates on a referral program to attract more diverse talent.

EMEA Culture Circles

In EMEA, we also have Culture Circles. Similar to ERGs, Culture Circles help drive connection and engagement among Fiserv associates, providing opportunities to engage in social events to expand their social and professional networks, and support charities that are close to their hearts.

Employee Benefits and Well-Being

Our people are at the heart of everything we do and we are focused on helping them be at their best.



Fiserv emphasizes a holistic approach to wellness that is focused on the physical, financial, social and emotional well-being of our associates. We continually evaluate the needs of our associates in light of a changing environment and recognize that not all associates are the same. With our global footprint in mind, it is important to provide benefits and programs that support and enhance our employer value proposition, attract and retain talent, support our D&I initiatives, create equity, and provide local wellness programs and easier access to care.

Parental Leave at Fiserv

Fiserv believes in allowing parents to spend time to bond with a new child. We provide a global paid parental leave program to support new parents.

Our India team introduced a new initiative in 2021 under its Women in Leadership program called Embracing Parenthood. This initiative looks to assist new parents with their assimilation back into the workforce.

Benefits offered in the U.S. include:

- Adoption and Surrogacy Reimbursement
- Associate Recognition Program
- Caregiving Support Benefit Program
- Commuter Transit Plan
- Family-Forming Benefits
- Fuel Your Life Wellness Program
- Home, Auto and Pet Insurance Discounts
- Identity Protection
- MetLife Legal Plan
- On-Demand Fitness by Wellbeats
- Quit For Life Tobacco Cessation Program
- Same Sex Partnership Medical Coverage
- SupportLinc Employee Assistance Program
- Travel Assistance
- Tuition Reimbursement Program

Associate Benefit Offerings

Fiserv is proud of its benefits and well-being programs. Our commitment to wellness, health education, preventive services, fitness activities and family support are designed to meet our people where they are.

In 2021, we undertook a benefit plan review to ensure that our programs reflected our overall commitment to diversity, equity and inclusion. As a result, we provided enhanced benefits in our family support programs, rolled out a new caregiver support program, enhanced family forming benefits to include surrogacy within our adoption benefits, increased our adoption benefits and added enhanced and more accessible fertility benefits. In the U.S., we also partnered with Milk Stork to support our working moms through the nursing mothers program, which provides breast milk shipping, lactation consulting and breast milk nutritional testing at no cost to associates.

Other benefits offered to our associates across the globe include comprehensive healthcare, paid time off for vacation, sick days and holidays, programs to protect our associates and their families with life insurance and disability coverage and parental leave.

Specific policies in place at Fiserv help foster our commitment to U.S. military-affiliated associates. Fiserv is proud to comply with the Uniformed Services Employment and Reemployment Act and to maintain an expansive military leave policy, with the aim of keeping our associates whole while they are serving our country. This includes an industry-leading military leave policy that offers pay coverage during regular training requirements and up to five years of paid leave for those called to active duty, including two years at 100% salary. We believe there should not be a choice between serving your country and working at Fiserv.

Retirement and Financial Benefits

Fiserv provides programs to support employees as they plan and save for the future, including an Employee Stock Purchase Plan (ESPP) available in many countries and, in the U.S., a 401(k) retirement savings plan.

The Perks at Work program, available to U.S. associates and their families, provides discounted associate pricing on health and wellness, recreation, electronics and more at thousands of national merchants.



I want to say how grateful I am for the Fiserv commitment to military members, both active duty and veterans. There are always companies that claim to 'support' the Armed Forces, but Fiserv truly goes above and beyond in their efforts. The Fiserv military leave program is beyond compare and really gave me a peace of mind in knowing I had the support of the company while I was deployed overseas.



Barron Tompkins

Manager, HR, Fiserv, member of the National Guard



We also offer Ayco Financial Wellness, a company-paid benefit that enables U.S. associates to access valuable financial knowledge, coaching and resources to help make informed financial decisions. Other examples of the financial benefits offered to our associates across the globe include tuition reimbursement and programming focused on improving overall financial decision making and well-being.

Health, Safety and Wellness

The health, safety and wellness of our associates is one of our top priorities. Protecting the health and well-being of our associates is essential to supporting their ability to prepare and respond during unexpected events, as well as thrive in the long-term.

FutureFuel.io Student Debt Solution

Fiserv has partnered with FutureFuel, an innovative solution to accelerating student debt repayment. As part of the program, Fiserv enabled associates to use points earned in our Living Proof recognition program to repay student loans through the FutureFuel platform. This unlocked a new dimension to the rewards program's impact and reach while empowering associates to define their own path to wellness.

Since inception, we have had over 3,000 associates participate in this program, ultimately eliminating over 450 years of repayment time and paying down approximately \$2.7 million in total debt.



COVID-19 Response

In 2021, as we continued to closely monitor the evolving COVID-19 pandemic, one of our top priorities remained the safety, health and well-being of our associates and protecting essential workers in our data centers, call centers and production sites. To recognize our essential workers, we provided pay increases during the height of the pandemic, which we have since made permanent. To ensure a safe return to in-office operations, we created a Return-to-Office Playbook utilizing best practices for associates. At our larger sites, we hosted vaccine clinics for Fiserv associates and their families that provided them with the opportunity to receive Covid-19 shots and have vaccine questions answered. We implemented an on-site COVID-19 testing program, whereby associates were required to regularly test to reduce the risk of infection, established a program to connect associates with nurses who could answer questions related to COVID-19 and U.S. employees are now required to be fully vaccinated unless they have an approved medical, religious or state exemption. We also provided additional paid time off for those who became sick with COVID-19.

APAC Taking Care of You Well-Being Sessions

We were delighted to line up monthly virtual well-being sessions to help associates refresh and relax as part of our “Taking Care of You” efforts.

The APAC team participated in the Global “A Million Steps: Team Challenge.” Participants clocked over 20 million steps during the challenge period in June. This was a wonderful initiative to boost physical and mental health, while encouraging team bonding in our daily lives.

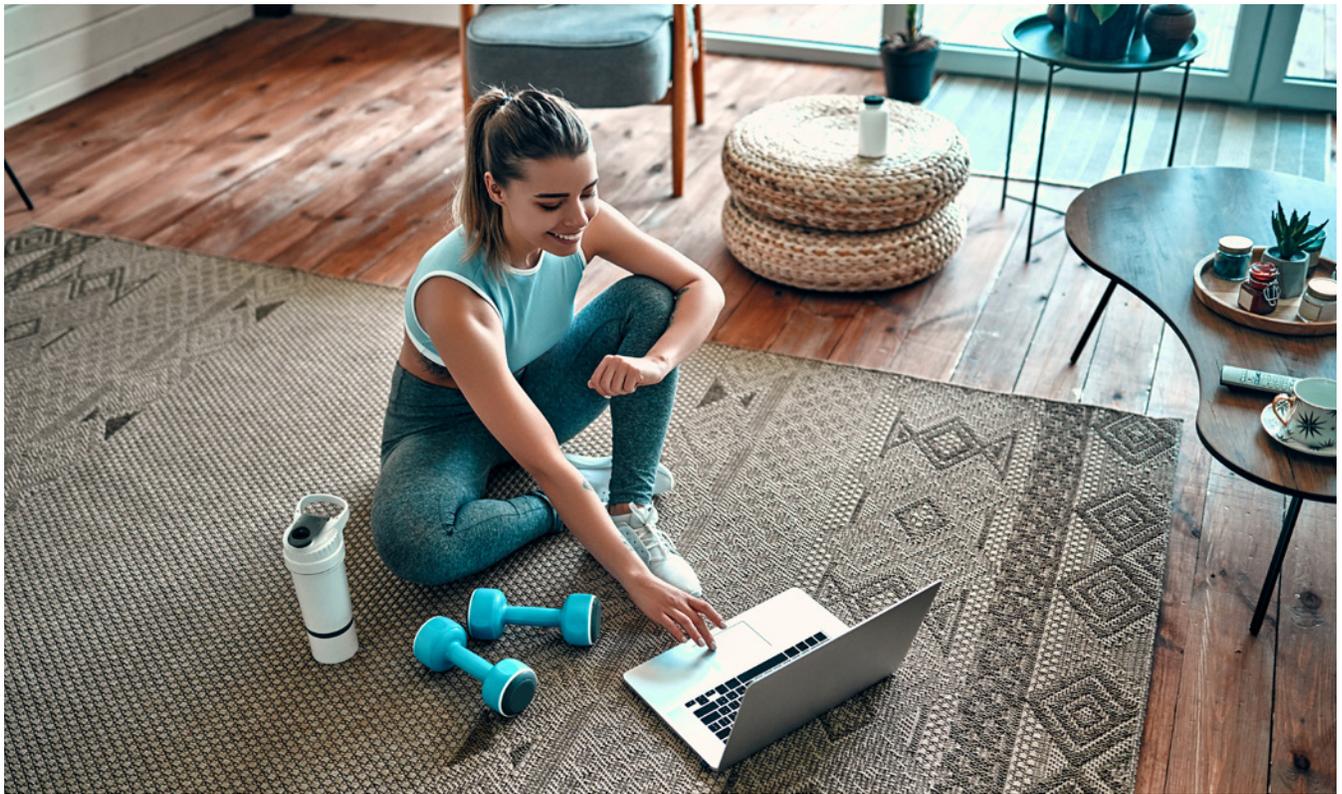


India's COVID-19 Help Desk

Our associates in India took a family-first approach when they volunteered to support their colleagues in finding COVID-19 assistance. A COVID-19 help desk was **staffed by nearly 200 associates** around the clock for three months to assist coworkers who were seeking hospital beds, oxygen, ambulances and more when availability was scarce. The actions of these associates truly embody the Fiserv commitment to helping our fellow associates and communities.

Our India team also provided enhanced benefits coverage through insurance products, RT-PCR testing services, home quarantine support, pharmacy and doctor-on-call services. Additionally, they were able to host **vaccination drives benefiting associates and their families.**





Health and Well-Being

At Fiserv, we want to create a culture of holistic well-being because we know when our associates feel their best, they are at their best in all areas of life. Our benefits and wellness programs support total well-being, which includes physical, financial, mental, emotional and social aspects.

Fuel Your Life

Through the Fuel Your Life wellness program, associates have access to hundreds of activities, like attending webinars/presentations on health-related topics and engaging in healthy behaviors like drinking more water, practicing meditation or getting more physical activity. All associates on the platform can earn wellness incentive points throughout the year by participating in these activities, and all medically enrolled U.S. associates are eligible to earn financial incentives in the form of cash applied to their paycheck. Fuel Your Life meets people where they are at and focuses on the whole person.

Mental Health

We care about our associates' mental and emotional well-being and encourage them to take advantage of the tools and resources made available. Fuel Your Life offers many activities, including live meditation sessions, one-on-one wellness coaching, journaling exercises, and mental health first aid training to help associates and managers identify and respond to signs of mental illness, substance use disorders or a mental health crisis. Additionally, associates and their family members have access to free, confidential counseling 24/7 through our Employee Assistance Program, which is available in every country at no cost.



Making Mental Health a Priority

The SupportLinc Employee Assistance Program is a free program, available to U.S. associates, children, spouses and domestic partners, providing voluntary, confidential and professional referrals and up to five sessions of face-to-face counseling (per issue per year). In addition to counseling services, SupportLinc offers a complete technology suite, including a web portal offering hundreds of audio and video lessons, articles on topics related to overall well-being, and the ability to schedule video or web chat sessions with SupportLinc’s licensed and experienced counselors.



2022 Programming

In 2022, we plan to reinstate on-site flu shot events, on-site biometric screening events, on-site mammogram events and a strong emphasis on getting preventative care associates may have put on hold during the pandemic.

At Fiserv we believe in the power of human engagement and interaction. The people and organizations we work with are our neighbors and friends. We believe our platform and global reach can create lasting change in the local communities in which we operate. Giving back to the communities where we live and work is core to who we are at Fiserv.

03

Advance Communities and Society

Making a Difference

Our approach to philanthropy and associate and community engagement encourages thoughtful, strategic investment in where we choose to deploy our time, resources and talent. The desire to help others begins with our genuine concern for our associates, clients, partners and communities.

The ability to respond to real-time challenges in our business and community sets us apart in making a difference.

We have been involved with disaster recovery and the fight against poverty and hunger, and have provided ongoing relief to our associates and communities during the COVID-19 pandemic.

Our philanthropic donations totaled over \$6 million to more than 180 organizations globally, relying heavily on our global ERGs for guidance regarding with whom we partner.

We also announced several multi-year, multi-million dollar partnerships, including the Institute for Veteran and Military Families (IVMF) at Syracuse University, the Girl Scouts of the USA, and the Russell Innovation Center for Entrepreneurship.

\$600,000

During our fourth quarter of Season of Giving, **associates, along with a corporate match from Fiserv, donated almost \$600,000 to over 1,200 community groups globally** and volunteered more than 3,500 hours. Donations on Giving Tuesday, when Fiserv double-matched donations made by associates, represented almost \$400,000 of the entire campaign total.



Back2Business

We believe that companies can be platforms for good and play an important role in supporting the communities where we live, work and shop. We are especially focused on helping small businesses, which are often the heartbeats of their communities, providing jobs, commerce and essential services to their friends and neighbors.

Small businesses aren't just in the neighborhood. They are the neighborhood.

In 2020, Fiserv launched its Back2Business initiative to support minority-owned small businesses, which were hit especially hard during the pandemic. We originally planned to commit \$10 million to support these businesses, but we increased our commitment to \$50 million when we saw the program's impact. Combined with business advice and technology support, these grants strengthen small, diverse businesses and communities by providing resources when they are needed most. Since inception, the Back2Business program has provided direct grants to businesses in 12 U.S. cities, and expanded internationally into the U.K.



The Back2Business program offers more than grants – award recipients also receive crucial resources including:

Financial support: Grants assist small businesses as they navigate the pandemic's impact on their operations

Expertise: The program provides complimentary mentorship, subject matter expertise, and business coaching to assist with growth and entrepreneurial decisions

Technology: Fiserv offers discounted pricing on merchant processing services and hardware, including our portable POS device, Clover Flex

Our **partnership with Howard University** focused on investment in an Inclusive Incubator Partnership with Howard University and Humble Ventures. Our sponsorship supported 40 entrepreneurs, who went through a six-week curriculum, including a seminar on our POS system, Clover, and culminating with a pitch competition where four **small, diverse business owners were awarded grants totaling \$40,000.**



Having Fiserv as a partner is a real game changer for the Atlanta Black Chambers. One of the most urgent critical areas where the Black business community must close the gap is technology and innovation. Fiserv solutions make it possible for Black entrepreneurs to deliver a high-quality modern customer experience. This makes us more competitive, profitable and most importantly sustainable.



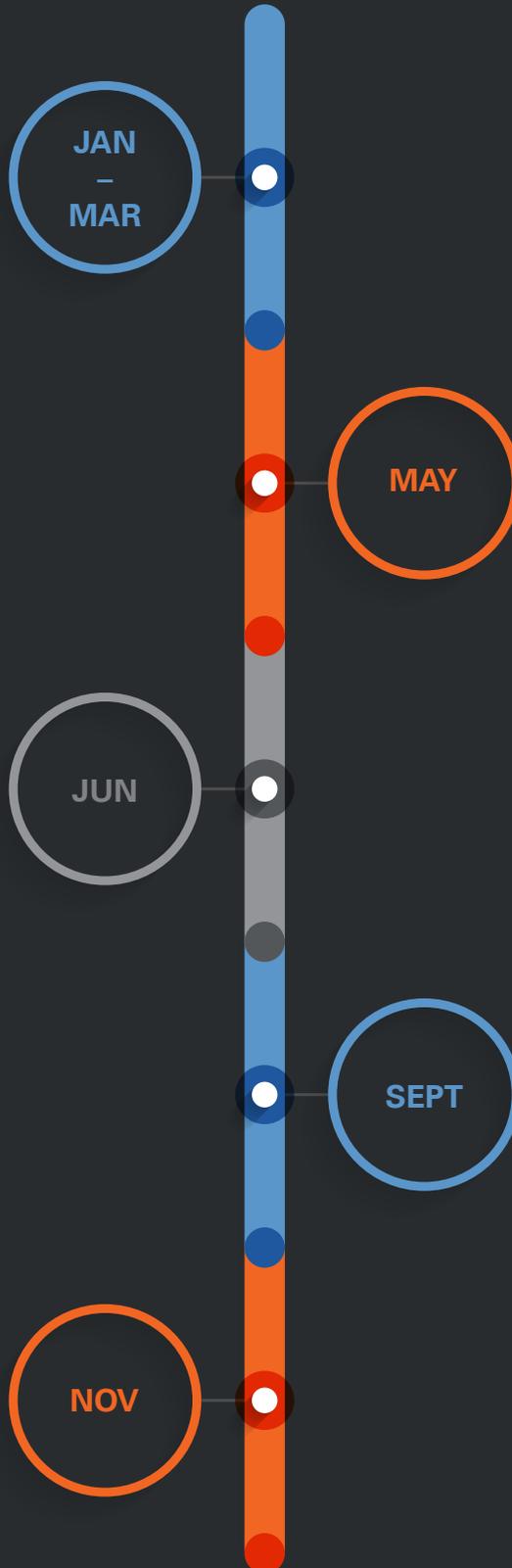
Melvin M. Coleman
Executive Director, Atlanta Black Chambers

Notable U.S. Back2Business Programs in 2021

From January to March, completed rollout in initial six cities; held two separate events in Milwaukee with the Bucks to celebrate Black History Month and Women's History Month

In June, participated in the commemoration of the 100th anniversary of the Tulsa Race Massacre, which destroyed Black Wall Street, by awarding four grants to small, diverse businesses; launched the Texas and Oklahoma portal as part of our Juneteenth recognition

In November, we celebrated Veterans Day with the Miami Dolphins by providing three Back2Business grants to veteran-owned businesses



In May, for Asian-American and Pacific Islander Month, partnered with the New York Mets to award 10 grants to Asian-American small businesses in Queens

In September, at the Congressional Baseball Game, we launched the Back2Business program in the D.C., Maryland and Virginia areas, specifically recognizing Hispanic and Latino-owned small businesses



At a time when America's small businesses need our support and solidarity more than ever, having a trusted financial partner like Fiserv in the NGLCC network brings much-needed experience and resources to the 1.4 million LGBT business owners we empower across America. Together, we help Fiserv find the most innovative solutions for their supply chain needs and help them invest directly in supporting our innovative, job-creating LGBT entrepreneurs. We look forward to many impactful collaborations in 2022 and beyond!



Justin Nelson

Co-Founder & President of the National LGBT Chamber of Commerce

In total we have provided more than 1,400 \$10,000 grants to small, diverse businesses.

In 2021, we partnered with over 75 community partners to co-host events supporting small, diverse businesses, and hosted monthly educational webinars.

In mid-2021, we expanded the Back2Business program into the U.K., where we awarded more than 170 grants, \$1 million of which were given out during U.K. Black History Month in October.

Our Back2Business initiative is enhanced by our community partners. These partners act as liaisons to connect small, diverse businesses to resources on the ground.



Incubators and Resource Providers:

- African American Credit Union Coalition
- Atlanta Business League
- Blavity
- Bunker Labs
- Girl Scouts of the USA
- Goalsetter
- Humble Ventures
- Institute for Veterans and Military Families
- National Black MBA Association
- Official Black Wall Street
- Renaissance Entrepreneurship Center
- Russell Innovation Center for Entrepreneurs
- Sherman Phoenix
- University of Georgia Small Business Development Center at Morehouse College



Certifiers:

- Disability:IN
- Illinois Office of Minority Economic Empowerment
- The National Black Chamber of Commerce
- National LGBT Chamber of Commerce
- The National Minority Supplier Development Council
- National Veteran-Owned Business Association
- Women’s Business Enterprise National Council

Chambers of Commerce:

- African American Chamber of Commerce of Central Florida
- African American Chamber of Commerce of Wisconsin
- The Atlanta Black Chambers
- Brooklyn Chamber of Commerce
- Broward County Chamber of Commerce
- Georgia Hispanic Chamber of Commerce
- National LGBT Chamber of Commerce
- Nebraska Hispanic Chamber of Commerce
- United States Hispanic Chamber of Commerce
- Wisconsin Veterans Chamber of Commerce

Veteran Business Support

There are a variety of small business solutions and resources that Fiserv has designed to support veterans. In partnership with the Institute for Veterans and Military Families (IVMF) at Syracuse University, Fiserv is a founding member of the Coalition for Veteran Owned Business (CVOB), a first-of-its-kind national initiative to support the success of businesses owned by veterans, service members and military spouses.

The CVOB provides access to entrepreneurial education and training, small business resources and solutions, and commerce and supplier opportunities.

In addition to supporting the CVOB, Fiserv has committed over \$14 million with the IVMF, sponsoring an Entrepreneurs Bootcamp for veterans with disabilities and the annual Veteran EDGE Conference, the largest annual convening of veteran-owned businesses in the country, and powering the annual Vet100 awards dinner, a celebration of the Top 100 fastest growing veteran-owned businesses in the country.

Beyond supporting the IVMF, Fiserv also engages the military entrepreneurship community holistically through partnerships and engagement with other national and regional organizations like the Dog Tag Bakery Fellowship Program, the National Veteran-Owned Business Association, Bunker Labs, Rosie's List, the Wisconsin Veterans Chamber of Commerce, VETLANTA and more.

Fiserv also honors military service with special business offers for veteran and military spouse business owners, including discounts on Clover products, reduced processing fees, and free processing on Independence Day and Veterans Day, while providing access to technology support, coaching, chamber of commerce affiliations, grants and a national network of resources for military-connected entrepreneurs.



A steadfast commitment to the growth of the IVMF and its 13 national, veteran-serving programs is a testament to the value Frank Bisignano and Fiserv see in our nation's veterans and their families. Fiserv recognizes the critical nature of public/private partnerships and serves as a trailblazer for other companies to learn from and follow suit. We are grateful for the continued commitment to the IVMF which will fuel new and exciting collaborations in support of those who have worn the uniform of our nation and their families.



J. Michael Haynie

Executive Director of the IVMF and Vice Chancellor for Strategic Initiatives and Innovation at Syracuse University

Supplier Diversity

Fiserv is committed to integrating supplier diversity into our strategic sourcing and procurement processes to generate efficiency and innovation and to increase opportunities for diverse suppliers. We support a diverse marketplace through proactively developing supply chain relationships with qualified and certified minority-, woman-, disabled-, veteran- and LGBT-owned businesses as well as small businesses. One way we advance the goals of our supplier diversity program is by providing all global sourcing associates with the proper tools to identify certified diverse-owned suppliers. We also place supplier diversity champions within each of our sourcing groups to facilitate diverse sourcing. We prioritize the use of diverse-owned companies that are part of Fiserv programs such as Back2Business, which delivers recognizable community impact.

In the coming year, we plan to advance global supplier diversity by developing programming and encouraging diverse technology entrepreneurs through investment, education and incubation programs. Our commitment to expand procurement opportunities for diverse-owned businesses is championed at all levels of the organization.



Fiserv supplier diversity program increases shared business value and is committed to:

- Encouraging supplier competition in price and service levels
- Showcasing commitment to the economic growth of diverse communities
- Establishing new channels for procuring goods and services
- Increasing exposure to new demographic segments
- Accessing creative new ideas to enable innovation through collaborative partnerships
- Improving corporate culture, supporting social responsibility, and retaining and attracting small, diverse businesses within our vendor population
- Engaging with suppliers that prioritize supplier diversity within their supply chain
- Supporting the small, diverse business ecosystem holistically through a collaborative community investment strategy including grants, coaching, and access to technology and networking opportunities. We partner with incubators, accelerators, advocacy organizations, chambers of commerce, academic institutions and community organizations to connect small, diverse-owned businesses to resources on the ground in their communities

Fiserv Cares

The Fiserv Cares Fund provides charitable grants to associates who have experienced hardships due to qualified disasters, as well as to charitable organizations in the communities where Fiserv associates live and work.

In 2021, in India, Fiserv and its associates donated nearly \$1 million to make life-saving equipment, such as ventilators, X-ray machines, neonatal ventilators and oxygen machines, available to those in need in public hospitals in New Delhi, Pune, Chennai, Bengaluru and Mumbai.

Our offices in Colombia, Mexico and Panama focused on supporting three nonprofits: the Cultivating Smiles Foundation, which provides safe home environments for girls at high social risk; Nurture a Child, which works with rural communities to assist with projects that contribute to social, economic, and environmental development; the Open Doors Foundation, which helps food-deprived populations access quality nutrition.

In APAC, we significantly increased our engagement with the communities in which we work during a time they have needed us most. We focused on increasing engagement with associates in the spirit of volunteerism and saw an increase in associate participation in virtual volunteering opportunities that gave back to the diverse communities of the APAC region.

Fiserv Gives Back Program

Our associates are encouraged to pursue personal purpose through community engagement. We support our associates in giving back, including through the Fiserv Gives Back program, an associate-driven engagement opportunity that can bring positive change to a community. Benevity sponsors the Fiserv Gives Back portal, which allows associates to make monetary donations to charities and nonprofit organizations of their choice, search for volunteer opportunities and take action by participating in activity-based missions. All participation is voluntary and offered to associates globally as a company-sponsored benefit.

Throughout the year, Fiserv sponsors matching campaigns during which associates' donations are matched up to a stated annual amount. In 2021, Fiserv hosted three corporate matching campaigns that solicited support for financial literacy, diversity and inclusion and our global season of giving campaign.

In 2021, utilizing our **Fiserv Gives Back portal** and with a Fiserv match, more than 2,000 associates **donated nearly \$1 million and over 8,000 volunteer hours** to over 2,000 causes.



2021 APAC, EMEA and LATAM Gives Back

APAC

- More than 20 causes supported
- Volunteers from Fiserv Singapore cycled almost 1,000km for children with chronic illness and their families and associates raised money to support a Fiserv client, Club Rainbow in Singapore
- Over 50 events dedicated to advance diversity and inclusion
- One full month dedicated to sustainability awareness, including a Zero Waste photo challenge to encourage virtual cleanup and reduction of single-use plastics in our daily lives

EMEA

- Nearly 5,000 volunteer hours
- Thirteen events held supporting seven causes aligned to Fiserv goals

LATAM

- More than 10 community partnerships
- Ten events held with more than 1,500 participants



We continue to increase our engagement with the communities in which we work, during times when they need us most, engaging more and more of our associates in the spirit of volunteerism. Few things are more gratifying than giving back to the diverse communities in our region.



Ivo Distelbrink

EVP and Head of Asia Pacific

In 2021, Fiserv provided **more than \$650,000 to support associates** globally for financial hardships related to COVID-19 and other declared disasters through the Fiserv Cares program, including **more than 500 individual grants** and additional specially targeted support to our teams in India as they dealt with India's second wave of COVID-19, providing **\$250,000 in direct donations** to the United Way of Mumbai. In total, support for relief to our associates and community partners was **more than \$2 million** in 2021.

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04

Champion
Responsible
Business
Practices

Board of Directors

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

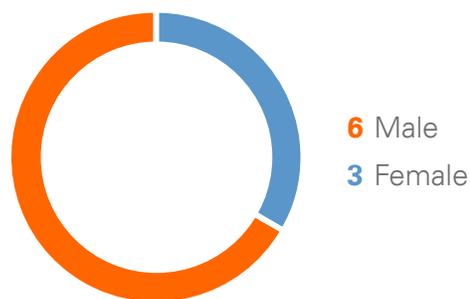
In 2021, the board amended the nominating and corporate governance committee charter to formalize the committee's oversight of ESG programs, policies, disclosures and reporting, and responsibility for identifying, evaluating and monitoring ESG-related trends, opportunities and risks that may materially affect us. The committee also undertook a review of the practices and procedures of the board to enhance its operating efficiency and strategic focus and updated the company's governance documents to meet or exceed leading market practices. Additionally, the board expanded the scope of responsibilities of the talent and compensation committee to include human capital strategy, including with

respect to diversity, equity and inclusion, talent engagement and culture.

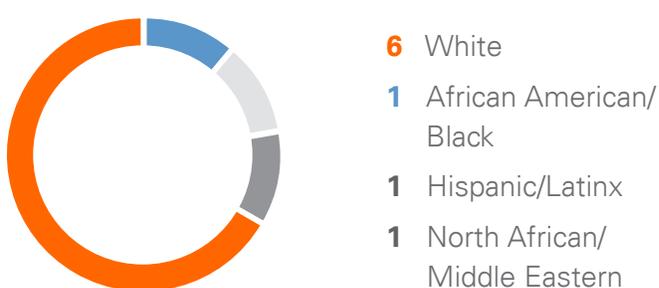
The board expects that it will consist of individuals of diverse gender, sexual orientation, race, ethnicity, nationality, cultural background and age. Our governance guidelines specifically require that the initial list of candidates for any new independent director include qualified female and racially/ethnically diverse candidates. The board has nominated nine directors for election at our annual meeting in 2022, of which more than 50% are diverse in gender, race and/or ethnicity, including one-third who are female and one-third who are diverse in race and/or ethnicity.

Director Nominees

Gender Diversity



Racial/Ethnic Diversity



Board Structure and Oversight

Our board of directors has four standing committees, all comprised solely of independent directors: an audit committee; a nominating and corporate governance committee; a talent and compensation committee; and a technology risk committee. In 2021, we rotated our board committee memberships to best utilize the experience of our directors and to provide our committees with new perspectives.

Our board and its committees all play an active role in the oversight of business and ESG risk. Although management is responsible for managing risk, our board is responsible for overseeing management, and seeks to be informed about the risks facing the company 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 at the committee level, regularly engages with management about risks faced by the company.

Board

- Competition and other business risks
- Financial performance and condition
- Cybersecurity
- Operational risks

Talent and Compensation

- Compensation programs
- Human capital
- Succession planning
- Diversity, equity and inclusion

Technology Risk

- Technology
- Cybersecurity
- Information security

Audit

- Disclosure controls and procedures
- Enterprise risk management
- Ethics and compliance
- Financial risks
- Regulatory

Nominating and Corporate Governance

- ESG matters
- Corporate governance
- Director nominations
- Political contributions
- Lobbying

Board Committees

Audit

The Audit committee's primary role is to provide independent review and oversight of our financial reporting processes and consolidated financial statements, system of internal controls, audit process and results of operations and financial condition. The Audit committee is directly and solely responsible for the appointment, compensation, retention, termination and oversight of our independent registered public accounting firm. And, establishing, and periodically reviewing and approving, procedures for the receipt, retention and treatment of complaints regarding accounting, internal control or auditing matters. The Audit committee provides open communication between the board, management, our corporate audit function and independent auditor.

Technology Risk

The Technology Risk committee is responsible for assisting the board of directors in its review of cybersecurity, information technology security, risk and other similar topics.

Talent and Compensation

The Talent and Compensation committee determines and implements compensation policies and programs designed to create long-term value for our shareholders, including reviewing and approving executive officer compensation, and overseeing our human capital management strategy, which includes diversity, equity and inclusion, talent engagement and culture.

Nominating and Corporate Governance

The Nominating and Corporate Governance committee is responsible for corporate governance matters and oversees our ESG programs and practices. It also assists the board of directors to identify, evaluate and recommend potential director nominees and annually reviews the size, structure, composition and functioning of the board, and its committees including committee rotation and leadership.

Ethical Foundation at Fiserv

Ethics are a top priority at Fiserv. Our culture and reputation are defined by our actions and the decisions that we make every day.

It is paramount for Fiserv and its associates to operate in an ethical manner to best serve our customers, communities, partners and fellow associates. As reflected in the Fiserv Values, doing the right thing is part of our cultural foundation and our associates understand, and demonstrate through their actions, their obligation to always conduct business in an ethical manner.

Our [Code of Conduct & Business Ethics](#) (the Code) is the basis of our ethics and compliance program. The Code addresses topics such as business ethics, human rights, discrimination and harassment, anti-bribery and antitrust. The Code is translated into eight languages for our global associate population. While the Code applies to Fiserv associates, we also expect our business partners, service providers and vendors to comply with the principles of the Code.

All associates are required to complete training on the Code every year to remain vigilant regarding ethical business practices and our expectations. New associates must complete this training upon employment, in addition to six other mandated trainings related to ethics and compliance. Our training programs are designed to educate our associates about best practices and to equip them to identify potential ethics and compliance issues. We expect our associates to uphold our policies and encourage associates to immediately report any potential violations of the Code or other ethics concerns, including violations of applicable laws or regulations or of our company policies or procedures. 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. All reported matters are promptly reviewed by the Ethics Office (composed of members of senior management, internal counsel and investigators) and are either assigned to an internal investigator or referred to the correct point of contact as appropriate. Cases and findings are reported quarterly to senior leadership and the audit committee, summarizing the issue, investigation steps and final recommendation while demonstrating all areas of risk as being properly identified and addressed. Fiserv supports a culture of reporting by explicitly prohibiting retaliation against associates who report suspected issues or participate in or cooperate with an investigation of a violation.

We strive to create an environment of mutual respect that is free from harassment of any kind. In 2021, we introduced a Global Anti-Harassment Policy covering all our operations, with country-specific appendices where appropriate. We review and, if needed, update our policies on an annual basis.





Relevant Policies

- Code of Conduct & Business Ethics
- Global Anti-Harassment Policy
- Global Cybersecurity Policy
- FCPA and Anti-Bribery Policy

2022 Goals

- Implement enterprise-wide awareness campaigns encouraging the reporting of ethical concerns and reinforcing a message of no retaliation
- Develop updated training materials for 2023

Mandatory Associate Training

- Global Cybersecurity Awareness
- Global Anti-Bribery & Corruption
- Global Privacy
- Global Anti-Harassment
- Code of Conduct & Business Ethics
- Enterprise Business Continuity
- Global Financial Crimes

Anti-Corruption

All Fiserv associates and third parties are prohibited from engaging in acts of bribery or corruption, either directly or through a third party.

All associates, including our executives, are required to participate in an anti-bribery and anti-corruption training which reinforces that acts of bribery and corruption are not tolerated at Fiserv. These trainings include examples of situations that constitute bribery or corrupt activity and provide interactive knowledge checks throughout.

We conduct an assessment to analyze our anti-corruption compliance risk profile across our global footprint. The assessment includes a review of procedures, policies and practices across the organization, and covers external interactions and activities such as government relations and gift giving. We use the assessment results to analyze and enhance our anti-bribery and corruption programmatic efforts.

Human Rights

Fiserv is committed to maintaining a safe and respectful work environment where associates feel valued and able to contribute to their fullest potential.

As reflected in our Code, we are committed to supporting the 10 principles of the United Nations Global Compact (UNGC) and our opposition to labor abuses in our [Modern Slavery Statement](#).

Fiserv is committed to equal opportunity and fair treatment of all associates. To further support human rights beyond our Code training, we conduct annual training on topics such as anti-harassment and anti-discrimination.



Responsible Sourcing

Suppliers play an important role in facilitating the daily functions of Fiserv. Our sourcing team continuously reviews our screening measures and modifies when appropriate to enhance the quality of our sourcing program.

We strive to work with organizations that share our values and align to the principles reflected in our Code. To ensure suppliers are onboarded in compliance with our policies and principles, we conduct a risk assessment of their policies and business practices. Our sourcing team and our third-party risk management team review information on a variety of social, ethical and reputational topics as part of the supplier onboarding process. For certain vendors, we examine the vendor's own ethical sourcing program. When issues are identified during a risk assessment, we either select a different vendor or, if possible, address the identified issue. Our goal is to ensure issues, such as human rights protections, are promoted throughout our corporate supply chain.

Topics Reviewed by the Third-Party Risk Management Team

- Reputation
- Financial stability
- Quality
- Conflict minerals usage
- Human trafficking
- Modern slavery
- Confidentiality and data protection
- Foreign corrupt practices policies
- Third-party risk management capabilities

Taxes

Fiserv takes a thoughtful approach to taxes and complies with relevant tax laws and policies in the jurisdictions in which we operate.

All tax-related decisions are considered in the context of efficient use of capital, legal entity structure and ultimately our business operations. Our tax process involves numerous levels of controls and oversight. We provide

the audit committee with periodic updates regarding our tax structure, strategies and policies. In addition, our internal corporate audit function and third-party auditors conduct periodic reviews of our policies, procedures and controls. We disclose our tax payments and use of any net operating losses in our [Annual Report on Form 10-K](#). We also disclose our [U.K. Tax Strategy](#).

Lobbying

Fiserv believes that strategic public policy engagement is an important part of responsible corporate citizenship.

The nominating and corporate governance committee has oversight of our Government Relations function. Fiserv lobbies ethically, constructively and in a bipartisan manner through direct and indirect communication with public officials and complies with all registration and reporting requirements related to lobbying activities. We participate in direct advocacy in the U.S. with state legislatures, Congress and various federal regulatory agencies. We also conduct lobbying activities in the EU and the U.K.

Additionally, Fiserv pays membership dues to business and industry trade associations which may use a portion of those funds for lobbying activities.

Fiserv has established a nonpartisan federal political action committee which supports federal candidates whose views and values align with our business objectives. In some cases, we make corporate contributions to state-level candidates where state law allows.

Lobbying at Fiserv

At Fiserv, we lobby on a variety of financial services- and payments-related topics, which include the following:

- Cybersecurity
- Privacy
- Payment acceptance mechanisms including debit, prepaid, credit cards and cryptocurrency
- Anti-money laundering
- Money transmission
- Requirements for nonbank service providers
- Small business financing
- Supply chain challenges
- Modernization of government payments

Enterprise Risk Management

Our approach to risk management includes a global coverage model comprised of a central enterprise risk management (ERM) function responsible for our firm-wide framework, policy and oversight; senior risk officers, who are assigned to each line of business to support the efficient and consistent execution of policy requirements; and risk domain subject matter experts who provide firm-wide expertise and guidance for specific risk types. This coverage model, along with site-level risk assessments, engaged business leaders, an executive-level risk committee, and oversight of the audit committee of the board of directors, comprises an integrated approach to risk management that supports a culture of accountability and oversight.

As part of our general ERM strategy we look across the enterprise using a combination of top-down and bottom-up approaches. We consider, among other things, climate, reputation, technology, legal and regulatory risks. These impacts are considered across a short-, medium- and long-term time horizon. We consider climate-related issues when executing on our business objectives and strategies to ensure we are continuously prepared for change, in a business and environmental sense.

Potential Risk Identified

Technology: Substitution of existing products and services with lower emissions options

Acute Physical: Increased severity and frequency of extreme weather events such as cyclones and floods

Reputation: Shifts in consumer preferences

Market: Changing customer behavior

Potential Opportunities Identified

Resource Efficiency: Moving to more efficient buildings

Resilience: Resource substitutes and diversification

Products and Service: Development and or expansion of low emission goods and services

Cybersecurity

As a global leader in fintech and payments, cybersecurity is a top priority for Fiserv. We maintain state-of-the-art cybersecurity systems and follow industry best practices.

Our full board receives cybersecurity updates regarding any events or threats, the status of our ongoing cybersecurity program and planned initiatives designed to enhance our practices. The technology risk committee engages with management and the board of directors on these topics.

Global Standards for Security

To protect our systems and the information entrusted to us, we have adopted rigorous policies and standards. Our Global Cyber Security Policy, which is based upon the National Institute of Technology (NIST) Cyber Security Framework and NIST SP 800-53 controls, details how we protect information. The policy is fully complementary to the International Standards Organization (ISO) 27001 and 27002 frameworks. To verify the effectiveness of the systems and policies we have in place, internal and external security audits are conducted. These audits consist of third-party vulnerability analysis and internal infrastructure reviews.

Additional Cybersecurity Areas of Focus

- Data Loss Protection
- Cyber Risk Assessment
- Cyber Threat Hunting
- Cyber Incident Management
- 24x7 Cyber Security Threat Monitoring and Response
- Ransomware

Five Pillars

Our cybersecurity program has five pillars focused on protecting the confidentiality of client data and safeguarding our information systems from cyberthreats.

Our enterprise data encryption program is designed to protect sensitive data, including payments, banking and consumer data, in order to prevent fraud and abuse by rendering sensitive data unusable except by authorized individuals.

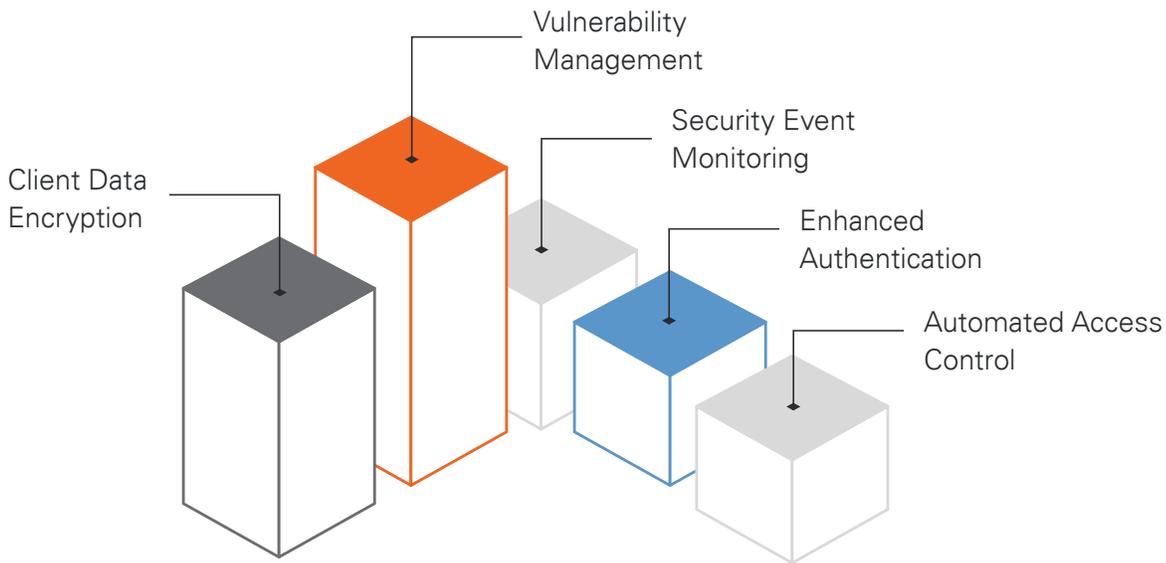
Our vulnerability management program seeks to detect and prevent application vulnerabilities early in the software development life cycle and addresses operational application and infrastructure vulnerabilities on a continuous basis.

Our 24/7 security operation center monitors security events using standardized response playbooks and response automation to address security-related issues when they are identified. By monitoring and analyzing our systems, we detect, respond to and contain security incidents, reducing impacts on our clients and their customers.

By implementing enhanced authentication, such as multifactor authentication, we protect against unauthorized access to Fiserv client data and information systems and account takeover fraud due to compromised credentials.

Lastly, our automated access controls allow us to centralize and automate access to critical systems to reduce the risk of inappropriate access to critical systems and sensitive data.

Cybersecurity Pillars



Partnering for Security

Our security operations center works with a variety of outside organizations to enhance our awareness of the rapidly evolving cybersecurity threat landscape. Our external partnerships include law enforcement agencies, private sector organizations and information sharing analysis centers. Our cybersecurity teams gather threat intelligence and vulnerability information from these parties coupled with internal sources to evaluate the nature of the risk and its potential impact on Fiserv in order to rapidly respond to threats appropriately.

We track a variety of key metrics related to cybersecurity and cyberthreats. Our chief information officers are briefed on a regular basis with up-to-date information regarding cybersecurity strategy and priorities. Our cybersecurity team regularly communicates with information risk-aligned committees and teams throughout the enterprise.

Employee Training

Associate awareness is critical to the success of our security program. Accordingly, all new associates are required to take a Cybersecurity Awareness training session during onboarding and annually thereafter. Additional cybersecurity-related programming is provided throughout the year to ensure our associates are aware of existing and emerging threats as well as industry best practices. We reinforce that associates, nonemployee workers and third parties are required and instructed to immediately contact the Joint Security Operations Center by email or phone if they detect or suspect that a cyber incident may have occurred. Our training and awareness programs are vital for utilizing our wide employee base to safeguard the firm and to assist in the identification of cyber-related concerns.

Privacy and Data Security

Fiserv takes our obligations to preserve the privacy of data seriously. We maintain rigorous controls to manage the collection, use and disclosure of data in a manner consistent with our legal requirements, ethical framework and obligations to stakeholders.

Our global privacy programs are subject to privacy regulations around the world, including laws such as the Gramm-Leach-Bliley Act, various U.S. state privacy laws and regulations, the Health Insurance Portability and Accountability Act and the General Data Protection Regulations in the EU and the U.K. Fiserv uses a cross-functional team comprised of compliance, technology, security and legal experts who work together to ensure customer and consumer data is managed and used appropriately and in compliance with internal policies and global privacy and data protection laws. Every Fiserv product, service and business process is expected to comply with the global privacy program and each is subject to regular risk assessments. The global privacy program includes controller and processor binding corporate rules adopted by Fiserv. These rules require Fiserv businesses to follow certain principles recognized by the EU to enable Fiserv to move personal data from Europe across our systems. The Fiserv binding corporate rules are reviewed and approved by EU regulators. Only a select number of companies have EU-approved binding corporate rules.

To further support our global privacy program, our Code requires every associate to maintain the confidentiality of all relevant data and adhere to the global privacy program. In addition, there is mandatory privacy training that must be completed by all new associates when onboarding and annually thereafter. We have also adopted a global data ethics framework which outlines ethical principles regarding how we use and manage data. Our data ethics framework enhances transparency and provides guidance to associates in their decision-making processes.

To investigate any privacy incidents, we have a dedicated Privacy Incident Management team. They are responsible for investigating all suspected privacy incidents globally. They ensure corrective action is taken as needed in accordance with all local regulatory rules and client commitments.

As a service provider, Fiserv handles data in accordance with our client agreements, privacy notices, and product- or service-specific disclosures made to our clients and customers.

Fiserv clients may utilize cookies and similar technology, including technology provided by Fiserv, to collect data for purposes of performing analytics and targeted advertising. We make end users aware of our collection and use of their data on our websites and through our mobile applications, and develop programs to comply with relevant local regulations, including consumer choice requirements. Information about our use of cookies and similar activities is disclosed on our website in our [Global Fiserv Privacy Notice](#) and associated [Cookies Notices](#).

From time to time, we receive requests from law enforcement and other governmental agencies for information. Our policy is to ensure that any such requests are being made on lawful grounds and, if so, to comply with such requests. Our legal team is responsible for handling and reviewing these requests.

Principles of the Data Ethics Framework

- We Know Our Data
- We Are Accountable for Our Handling of Data
- We Are Transparent in Respect of Data
- We Take Action to Uphold Our Data Ethics Framework

Invest in Sustainable Systems

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Invest in
Sustainable
Systems

Environmental Footprint

At Fiserv, we understand the significance of climate change and the influence it has on how we operate. It is central to our values that we do all that we can to minimize the impact of our operations on the environment.

Energy and Emissions

Fiserv is committed to responsibly managing our business operations to serve our clients. Our efforts to reduce energy use and greenhouse gas (GHG) emissions allow us to reduce our impact while saving costs.

As part of our 2021 CDP Climate Change Questionnaire submission, we updated our GHG emissions baseline to reflect the combined operations of Fiserv with the 2019 acquisition of First Data.¹ Emissions are detailed in the accompanying tables. 2021 was the first year we expanded Scope 3 GHG emissions reporting to include categories beyond business travel, and we continue to evaluate our Scope 3 emissions data sources and identify which categories are most material to our business.

With insight into our energy and emissions data, we are developing solutions to reduce our footprint, including evaluating how we develop new facilities, book business travel and consolidate our data centers. Currently, much of our savings

comes from projects with environmental benefits that are efficient from a business standpoint. For example, in 2022, we plan to roll out an educational training on how business travel affects our GHG footprint, an important impact to consider as we return to the office.

Developing an inventory of our GHG emissions following the acquisition of First Data was an important first step in understanding our emissions baseline. We are currently evaluating a low-carbon transition plan, which will help us take a systematic approach to setting measurable greenhouse gas emissions reduction targets. We expect to set an initial GHG emissions reduction target on or before publication of our 2022 report, as part of a larger effort to develop our decarbonization roadmap.



¹Fiserv follows the Greenhouse Gas Protocol Corporate Standard to define and calculate its GHG emissions. Scope 1 emissions are direct GHG emissions that occur from sources owned or controlled by Fiserv and consist of natural gas, fuel usage from generators and boilers, estimated fuel use from fleet vehicles, and refrigerant data. Scope 2 emissions are indirect GHG emissions associated with the purchase of electricity, steam, heat, or cooling. Scope 3 are other indirect GHG emissions not covered by Scope 1 or 2. Fiserv currently reports on fuel-and-energy activities not included in scope 1 and 2, business travel, and downstream transportation and distribution in its Scope 3 emissions footprint. Fiserv is continually working to improve GHG inventory completeness and accuracy.

Fiserv continues to invest in emissions reduction strategies that will contribute to our overall decarbonization strategy, including:

- Upgrading data center equipment to more energy-efficient versions. As data center equipment comes to the end of its life, the data center team considers energy efficiency in every replacement made, including mechanical and electrical infrastructure equipment, UPS (uninterruptable power supply) system upgrade and computer room AC units
- Efforts to move to chillers that use refrigerants with lower global warming potentials, as data center chillers are replaced
- Recycling most office paper and printer supplies
- Using FSC-certified paper for the Fiserv corporate marketing team activities as much as possible and making a commitment to promote these practices across Fiserv
- Leveraging technology to enable face-to-face meetings and expand work-from-home options. These capabilities enable us to limit the environmental impact of extensive travel and commuting and have been a part of Fiserv policy since prior to the pandemic

Emissions Category	Metric Tons CO ₂ e
Scope 1	19,288
Scope 2	121,968
Scope 3	50,149

Scope 3 Emissions Category	Metric Tons CO ₂ e
Category 3: Fuel and energy-related activities (not included in Scopes 1 and 2)	29,216
Category 6: Business travel	13,866
Category 13: Downstream leased assets	7,067

Total Energy Consumption in FY 2020	MWh from non-renewable sources	MWh from renewable sources
Consumption of fuel	10,060	0
Consumption of purchased or acquired electricity	270,978	0
District heating	2,521	0
Self-generated, non-fuel renewable energy	0	541
Natural Gas (MWh)	68,500	0
Total MWh	352,060	541

Waste and Recycling

We seek to reduce the waste footprint of our facilities and employees. To encourage reductions in waste, we have reduced the number of copiers in our North American offices to encourage less printing, an initiative that will continue in 2022. While we do not track every waste stream, we do work with third-party document storage providers to shred and recycle our paper waste. In 2021, we sent 250,000 short tons of paper to our third-party document storage providers to shred and recycle our paper waste.

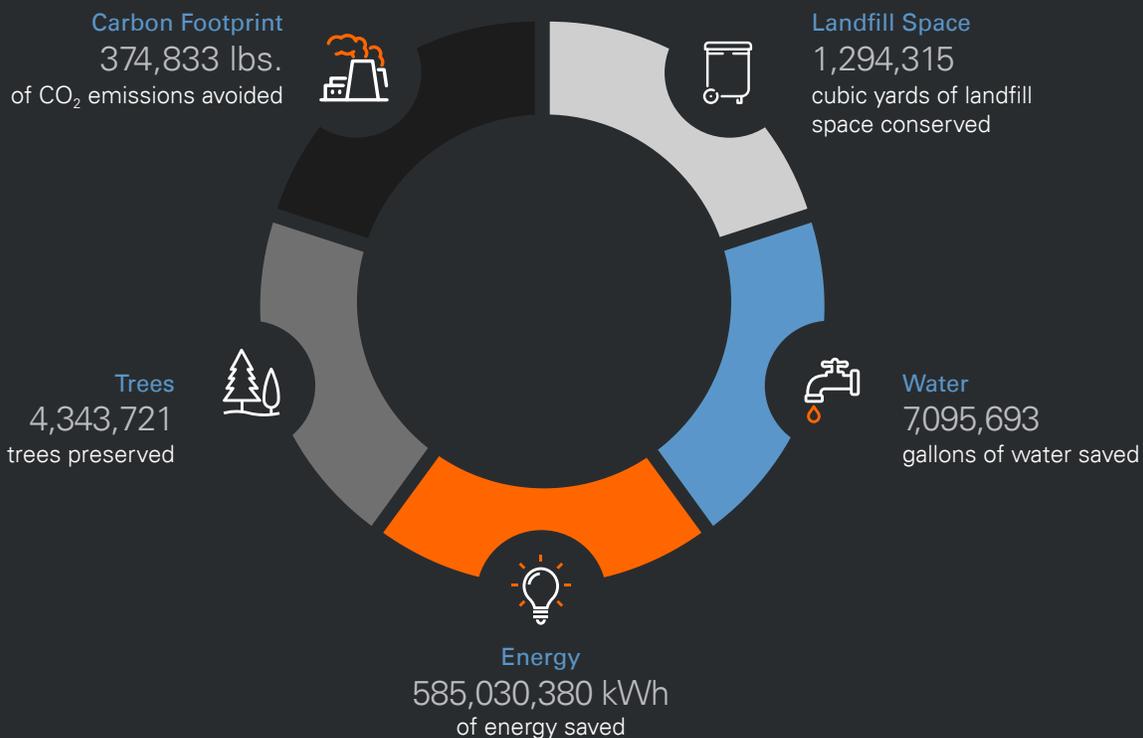
In addition, a core strategy underlying our business activities is the digitization of transactions. By applying technology to the business needs of the financial services industry, we have replaced paper with electronic payments and files and physical shipments with electronic

transmissions. By applying the principle of scale to activities that were once conducted at individual institutions, we lower overall resource consumption for such resource-intensive activities, reducing our waste production.

In addition to paper recycling, we have an e-waste program in place to recycle and resell old technology through an outside vendor. Lastly, we work to repair and refurbish point of service equipment when possible. In 2021, we repaired over 127,000 units, which was a 20% increase over 2020. When refurbishment or resale is not possible for old technology, we utilize accredited recycling vendors for disposal.

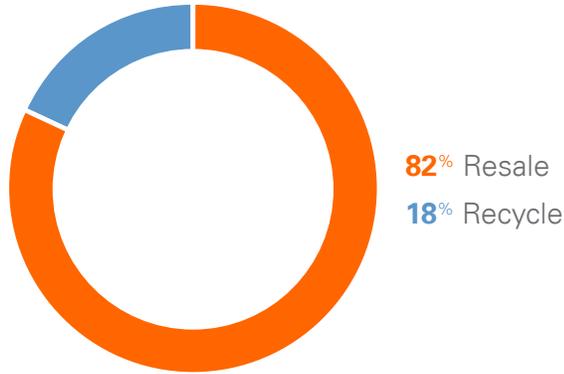


Secure Shred Recycle Program

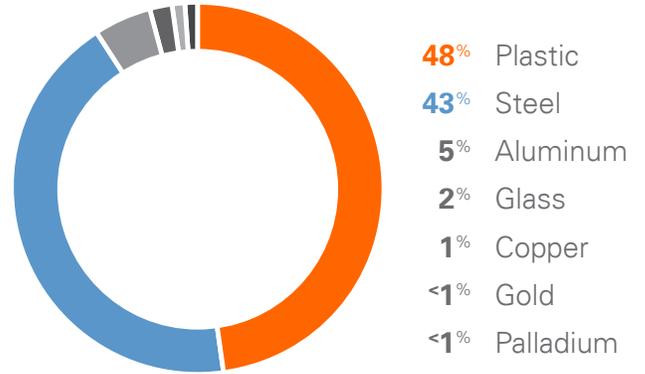


E-Waste Recycle Program

Disposition Breakdown



Landfill Diversion



2022 Waste-Related Goals

- Develop a waste report system for owned locations
- Conduct a waste audit of one of our larger sites to assess our waste footprint
- Standardize our recycling program

Employee Engagement

Increasing employee involvement is important to advancing our environmental sustainability initiatives. Employee environmental efforts are led by our facilities team. The facilities team leads engagement with property managers and waste disposal companies to carry out our environmental goals. We also work to educate employees on recycling and centralizing trash initiatives, supporting green vendors and our emissions data and reduction goals. In 2022, we plan to expand our intranet real estate page to provide educational materials for our associates.





Our Facilities

Our offices and data centers make up a large portion of our environmental impact. One of our initiatives to reduce that impact is our real estate consolidation strategy. Since 2017, Fiserv has made progress in reducing our emissions footprint by eliminating redundant operations in our data centers and exiting real estate space. In connection with the acquisition of First Data in 2019, we accelerated the process of moving toward larger, centralized campuses.

While we are working diligently on moving away from data centers and toward cloud-based operations to increase business and environmental efficiency, not every system can be moved due to security or contractual requirements. In 2019, we began a project to consolidate our data centers and other non-priority office locations. To date, we have consolidated more than 75 offices and 30 data centers. The data centers were either moved to larger, more established facilities or transitioned to the cloud. Ultimately, this will result in monetary and energy savings. We expect to continue to look for opportunities to consolidate data centers to reduce our overall technological footprint.

In addition to our real estate footprint consolidation strategy, in 2021, we established an Energy and Sustainability (E&S) team that includes a full-time E&S coordinator to work on additional real estate initiatives. We have commenced facility condition assessments, which include evaluating energy as a main criterion, to determine which buildings qualify for Energy STAR. As this team continues to expand, they plan to examine existing facilities to determine high-risk sustainability areas of focus. Once these focus areas are identified,

we plan to work with the property managers and landlords of those facilities on co-investments to reach overlapping goals.

For all our new offices and facilities, we make the incorporation of green building design principles a priority and considered LEED certification for new real estate projects, as outlined in the Fiserv Environmental Policy, implemented in 2022. As we designed our new office in New York, we made key decisions based on potential environmental impact, leading us to submit for a LEED Gold certification. We are also constructing a new office in New Jersey with green building standards as a guiding principle, for which our design team is seeking LEED Platinum, the highest level of LEED certification. We are positioned to obtain LEED certifications by implementing efficiency initiatives such as in energy (for example, in our HVAC systems), siting and structure design and material use. Additionally, in our New York and New Jersey locations, we are piloting WELL Health-Safety, a third-party verified rating focused on operational policies, maintenance protocols, stakeholder engagement and emergency plans, to ensure our new facilities are completely ready to welcome back our employees.



Indices

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06

Indices

SASB Table: Software and IT Services

TOPIC	ACCOUNTING METRIC	CATEGORY	UNIT OF MEASURE	DISCLOSURE	CODE
Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed, (2) percentage grid electricity, (3) percentage renewable	Quantitative	Gigajoules (GJ), Percentage (%)	Energy and Emissions: Page 62	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 (m ³), Percentage (%)	Fiserv does not currently track its water consumption.	TC-SI-130a.2
	Discussion of the integration of environmental considerations into strategic planning for data center needs	Discussion and Analysis	n/a	Our Facilities: Page 65	TC-SI-130a.3
Data Privacy & Freedom of Expression	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and Analysis	n/a	Privacy and Data Security: Page 59	TC-SI-220a.1
	Number of users whose information is used for secondary purposes	Quantitative	Number	Privacy and Data Security: Page 59	TC-SI-220a.2
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	Quantitative	Reporting currency	None	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 (%)	Privacy and Data Security: Page 59	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

SASB Table: Software and IT Services

TOPIC	ACCOUNTING METRIC	CATEGORY	UNIT OF MEASURE	COMMENT / OMISSION	CODE
Data Security	(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected	Quantitative	Number, Percentage (%)	We do not publicly disclose this metric.	TC-SI-230a.1
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	Discussion and Analysis	n/a	Cybersecurity: Page 57	TC-SI-230a.2
Recruiting & Managing a Global, Diverse & Skilled Workforce	Percentage of employees that are (1) foreign nationals and (2) located offshore	Quantitative	Percentage (%)	About Fiserv: Page 10	TC-SI-330a.1
	Employee engagement as a percentage	Quantitative	Percentage (%)	We conducted our employee engagement survey in April 2022 and results are pending as of the date of this report.	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 (%)	We make our EEO-1 available each year on the Diversity and Inclusion page of Fiserv.com.	TC-SI-330a.3
Intellectual Property Protection & Competitive Behavior	Total amount of monetary losses as a result of legal proceedings associated with anticompetitive behavior regulation	Quantitative	Reporting Currency	None	TC-SI-520a.1
Managing Systemic Risks From Technology Disruptions	Number of (1) performance issue, (2) service disruptions, (3) total customer downtime	Quantitative	Number, Days	We do not publicly disclose this information.	TC-SI-550a.1
	Description of business continuity risks related to disruptions of operations	Discussion and Analysis	n/a	Cybersecurity: Page 57	TC-SI-550a.2

GRITable

GRI STANDARD	DESCRIPTION	REFERENCE
GRI 101: FOUNDATION (2016)		
GRI 102: GENERAL DISCLOSURES (2016) ORGANIZATIONAL PROFILE		
102-1	Name of the organization	About Fiserv: Page 6
102-2	Activities, brands, products, and services	Service Offerings: Page 8
102-3	Location of the headquarters	255 Fiserv Drive, Brookfield, WI 53045
102-4	Location of operations	Global Footprint: Page 10
102-5	Ownership and legal form	About Fiserv: Page 6
102-6	Markets served	Global Footprint: Page 10
102-7	Scale of the organization	Global Footprint: Page 10
102-8	Information on employees and other workers	Global Footprint: Page 10 Diversity and Inclusion: Page 19
102-9	Supply chain	Responsible Sourcing: Page 54
102-10	Significant changes to the organization and its supply chain	CEO Letter: Page 2 Innovation and New Product Development: Page 9
102-11	Precautionary principle or approach	While we consider the holistic impact of our business decisions, we do not explicitly utilize the precautionary principle to guide those decisions.
102-12	External initiatives	Innovation and New Product Development: Page 9
102-13	Membership of associations	Making a Difference: Page 39
102-14	Statement from senior decision-maker	CEO Letter: Page 2
102-15	Key impacts, risks and opportunities	Enterprise Risk Management: Page 56
102-16	Values, principles, standards and norms of behavior	Ethical Foundation at Fiserv: Page 52
102-18	Governance structure	Board of Directors: Page 49
102-40	List of stakeholder groups	Materiality and ESG Strategy: Page 13
102-41	Collective bargaining agreements	We do not have collective bargaining agreements in our U.S. operations but do have agreements in our regions.
102-42	Identifying and selecting stakeholders	Stakeholders are selected based upon their interest in Fiserv business activities and their potential to impact our activities. Materiality and ESG Strategy: Page 13
102-43	Approach to stakeholder engagement	We engage with stakeholders through a variety of mechanisms, including, but not limited to employee surveys, customer business reviews, earnings calls, discussions with analysts, and other mechanisms.
102-44	Key topics and concerns raised	Materiality and ESG Strategy: Page 14
102-45	Entities included in the consolidated financial statements	2021 Annual Report, Business, Pages 2-11 https://investors.fiserv.com/financial-information/annual-reports
102-46	Defining report content and topic boundaries	Materiality and ESG Strategy: Page 14
102-47	List of material topics	Materiality and ESG Strategy: Page 14

GRI STANDARD	DESCRIPTION	REFERENCE
102-48	Restatements of information	None
102-49	Changes in reporting	None
102-50	Reporting period	January 1, 2021 – December 31, 2021
102-51	Date of most recent report	2021
102-52	Reporting cycle	Annually
102-53	Contact point for questions regarding the report	CSR.Inquiry@fiserv.com
102-54	Claims of reporting in accordance with the GRI Standards	This report has been prepared in accordance with the GRI Standards: Core option.
102-55	GRI content index	GRI Index: Page 70
102-56	External assurance	None
TOPIC-SPECIFIC DISCLOSURES		
GRI 200: ECONOMIC TOPICS		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Board of Directors: Page 49
GRI 205: ANTI-CORRUPTION (2016)		
205-1	Operations assessed for risks related to corruption	Code of Conduct and Business Ethics: Page 52
205-2	Communication and training about anti-corruption policies and procedures	Anti-Corruption: Page 53
205-3	Confirmed incidents of corruption and actions taken	None
GRI 206: ANTI-COMPETITIVE BEHAVIOR (2016)		
206-1	Legal actions for anti-competitive behavior, anti-trust and monopoly practices	None
GRI 207: TAX (2019)		
207-1	Approach to tax	Taxes: Page 55
207-2	Tax governance, control and risk management	Taxes: Page 55
207-3	Stakeholder engagement and management of concerns related to tax	Taxes: Page 55
GRI 300: ENVIRONMENTAL TOPICS		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Environmental Footprint: Page 61
GRI 302: ENERGY (2016)		
302-1	Energy consumption within the organization	Energy and Emissions: Page 62
302-4	Reduction of energy consumption	Energy and Emissions: Page 61
302-5	Reduction in energy requirements of products and services	Our Facilities: Page 63

GRI STANDARD	DESCRIPTION	REFERENCE
GRI 303: WATER AND EFFLUENTS (2016)		
303-1	Interactions with water as a shared resource	Not currently tracked
303-2	Management of water discharge-related impacts	Not currently tracked
303-3	Water withdrawal	Not currently tracked
303-4	Water discharge	Not currently tracked
303-5	Water consumption	Not currently tracked
GRI 305: EMISSIONS (2016)		
305-1	Direct (Scope 1) GHG emissions	Energy and Emissions: Page 62
305-2	Energy indirect (Scope 2) emissions	Energy and Emissions: Page 62
305-3	Other indirect (Scope 3) GHG emissions	Energy and Emissions: Page 62
305-5	Reduction of GHG emissions	Energy and Emissions: Page 62
GRI 306: WASTE (2020)		
306-1	Waste generation and significant waste-related impacts	Electronic Waste and Recycling: Page 63
306-2	Management of significant waste-related impacts	Electronic Waste and Recycling: Page 63
306-4	Waste diverted from disposal	Electronic Waste and Recycling: Page 63
GRI 400: SOCIAL TOPICS		
GRI 103: Management Approach (2016)		
103-1/103-2/103-3		Diversity and Inclusion: Page 1
GRI 401: EMPLOYMENT CONDITIONS (2016)		
401-1	New employee hires and employee turnover	Diversity and Inclusion: Page 19
401-3	Parental leave	Associate Benefit Offerings: Page 31
GRI 403: OCCUPATIONAL HEALTH AND SAFETY (2018)		
403-1	Occupational health and safety management system	COVID-19 Response: Page 34
403-6	Promotion of worker health	COVID-19 Response: Page 34 Health and Well-Being: Page 36
GRI 404: TRAINING AND EDUCATION (2016)		
404-1	Average hours of training per year per employee	Associate Development: Page 26
404-2	Programs for skills management and lifelong learning	Associate Development: Page 27
404-3	Performance reviews and career planning	Associate Development: Page 25

GRI STANDARD	DESCRIPTION	REFERENCE
GRI 405: DIVERSITY AND EQUAL OPPORTUNITY (2016)		
405-1	Diversity of governance bodies and employees	Diversity and Inclusion: Page 19 Board of Directors: Page 49
405-2	Ratio of basic salary and remuneration of men to women	We periodically conduct a gender pay analysis.
GRI 406: NON-DISCRIMINATION (2016)		
406-1	Incidents of discrimination and corrective actions taken	Ethical Foundation at Fiserv: Page 52
GRI 412: HUMAN RIGHTS ASSESSMENT (2016)		
412-1	Operations that have been subject to human rights reviews or impact assessments	Code of Conduct
412-2	Employee training on human rights policies or procedures	Human Rights: Page 54
412-3	Significant investment agreement and contracts that include human rights clauses or that underwent human rights screening	Responsible Sourcing: Page 54
GRI 413: LOCAL COMMUNITIES (2016)		
413-1	Operations with local community engagement, impact assessments, and development programs	Back2Business: Page 40
GRI 414: SOCIAL ASSESSMENT OF SUPPLIERS (2016)		
414-1	New supplier screening using social criteria	Responsible Sourcing: Page 54
414-2	Assessment of current supply chain for social impacts	Responsible Sourcing: Page 54
GRI 415: PUBLIC POLICY (2016)		
415-1	Political contributions	Lobbying: Page 55
GRI 418: CUSTOMER PRIVACY (2016)		
418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	We do not publicly disclose this figure.
GRI 419: SOCIOECONOMIC COMPLIANCE (2016)		
419-1	Noncompliance with laws and regulations in the social and economic area	Anti-Corruption: Page 54

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