unzer

Sustainability Report
2025
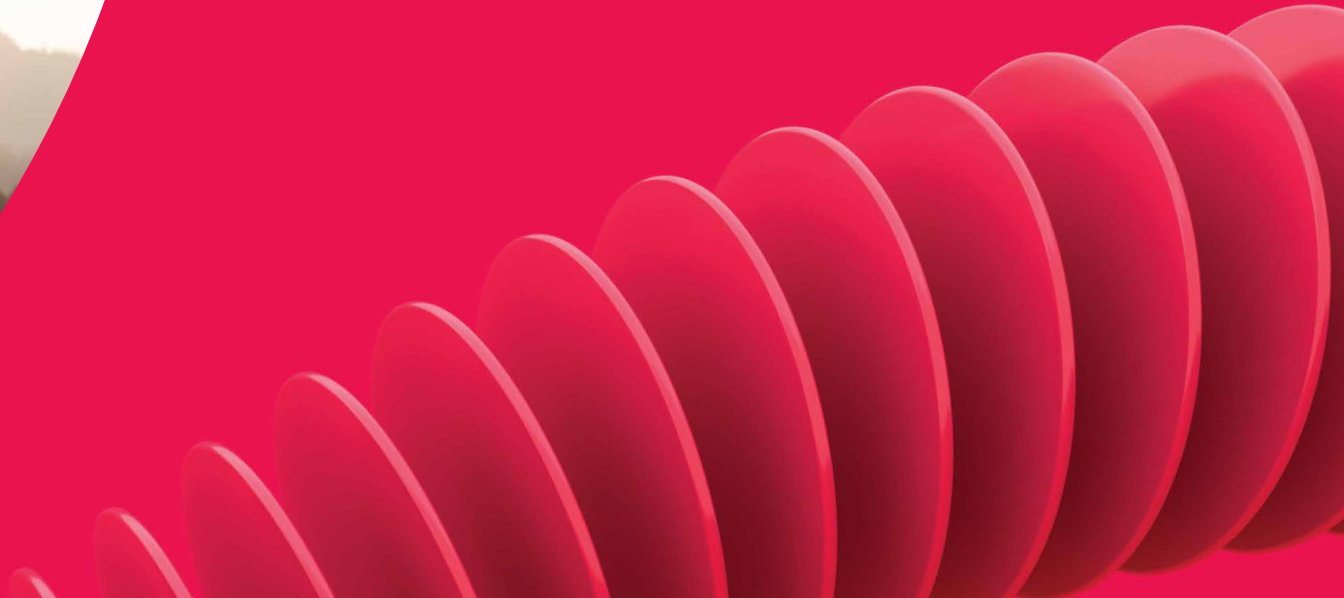
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About this sustainability report

Sustainability, diversity and responsible corporate governance are not just buzzwords for us – they are at the heart of our actions and shape our daily work. With the introduction of our sustainability strategy, we want to make our contribution to a sustainable future and at the same time send a clear signal: for us, sustainability is not an option, but an obligation to society, future generations and our planet.

Our goal is to take a pioneering role in sustainability within the payments industry.. For us, this means taking concrete measures to minimise the environmental impact of our business activities, promoting diversity and inclusion in our working environment, and ensuring the highest standards in compliance and governance.

Our aim is not only to meet legal requirements, but also to actively help shape a fair and liveable future – together with our customers, partners and society as a whole.

Purpose and basis of the report

With this report, we are implementing the requirements of the Corporate Sustainability Reporting Directive (CSRD) and providing transparent information about our activities in the areas of environment, social affairs and corporate governance (ESG). We show the progress we have made, the challenges we face and the goals for acting sustainably and responsibly.

The reporting is based on the European Sustainability Reporting Standards (ESRS). This ensures that our measures are presented in a clear, comprehensible manner that is comparable with European requirements. The report is divided into four sections:

1. General information

2. Environmental information

3. Social information

4. Information on corporate governance

Current regulatory developments

In April 2025, the European Union announced plans to simplify sustainability reporting standards as part of the Omnibus Regulations.

At the time of writing (August 2025), it is not yet finally determined how the new disclosure requirements for small and medium-sized enterprises will be structured in concrete terms. The planned postponement of mandatory reporting by at least two years is about to be nationally enacted in Germany. It is even possible that Unzer will be completely exempt from the reporting requirement in future. However, as ESG issues are of particular importance to us, we are reporting voluntarily and to the best of our knowledge and belief. In doing so, we want to make our contribution to a sustainable future visible – regardless of legal requirements.

With this in mind, we hope you enjoy reading this report. Let us shape the future together – a future based on sustainability, responsibility, and trust.

Dr. Max Steiger
Chief Compliance and
Governance Officer

Our path to sustainability, social responsibility and strong governance

Sustainability, social responsibility and good corporate governance are firmly anchored in our corporate strategy. We regard them as key drivers of long-term success and as our contribution to overcoming global challenges. Our commitment extends across all three ESG dimensions:

Environment

We are strongly committed to environmental protection: all our offices use only green electricity. We also prefer to use the rail network for business travel rather than domestic flights in order to reduce our CO2 emissions. We further align our purchasing strategies with our sustainability goals. We actively purchase sustainable products and promote the use of electric vehicles in our fleet. This underlines our commitment to environmentally friendly practices and reducing emissions.

Social

We create an inclusive, respectful and safe working environment in which diversity and equal opportunities are practised. Employees from 59 nations contribute to a diverse corporate culture. Our code of conduct and management principles promote openness, feedback and participation. We are clearly opposed to discrimination and in favour of tolerance.

Corporate governance

We set high standards for compliance and corporate governance. A special audit at a German subsidiary prompted us to critically review and further improve our processes. In the course of this, we reviewed all business relationships and contracts and invested over £20 million in compliance processes and software tools. Our goal is to be a leader in governance matters and to continuously set new standards in our industry.

Looking ahead

We firmly believe that companies play a key role in overcoming the challenges of our time. We will therefore continue to expand and develop our commitment in all ESG areas.

Preparation of sustainability reporting at Unzer

2022
· Formation of a sustainability team and assessment of the status quo
· Conducting our first materiality analysis

2023
· Publication of our code of conduct
· Collaboration with a certified provider to measure CO_2 emissions
· First commuter survey (recurring annually)

2024
· Establishment of a clear and ambitious ESG strategy
· Publication of ethical guidelines for retailers
· Publication of our sustainability brochure
· Start of preparations for the CSRD report

2025
· Review of our sustainability targets
· Reporting in accordance with CSRD guidelines on a voluntary basis
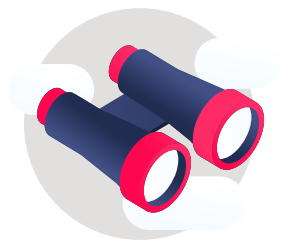
Vision

We strive to be a leader in sustainable business practices within the payments industry and to create a better future for all stakeholders through environmental responsibility, diversity, inclusion and ethical behaviour.
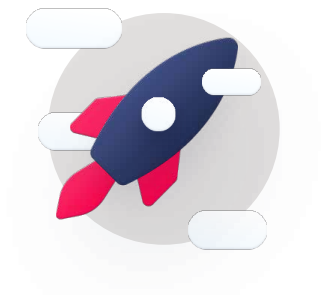
Mission

We conduct our business in a manner consistent with protecting the environment, promoting diversity, inclusion and equality, and adhering to the highest standards of compliance, business ethics and integrity.

85.000
retailers

8
locations

4
countries

794
employees

Revenue in 2024:
€ 220.5 million

Transaction volume:
€ 19.6 billion

"We firmly believe that companies must be part of the solution. With our goals and projects, we demonstrate that economic success and sustainability are not mutually exclusive – on the contrary. We invite other companies to join us in taking responsibility and working towards a better future.

Robert Bueninck, Chief Executive Officer

ESRS 2
General information

This sustainability statement provides information about Unzer's group-wide sustainability goals and activities for the 2024 financial year (1 January to 31 December 2024). Unzer Group GmbH is a wholly owned subsidiary of Unite Holding GmbH, which in turn is a wholly owned subsidiary of Unite TopCo GmbH. In the following, the Unzer Group is therefore understood to be synonymous with the Unite TopCo Group. Further information on Unite TopCo GmbH and the scope of consolidation can be found in the annual financial statements.

Unless explicitly stated otherwise, the published key figures refer to the entire group of companies. The sustainability statement is aimed at all Unzer stakeholders and will be published annually from now on.

The final ESRS standards and specific reporting obligations for small and medium-sized enterprises have not yet been fully incorporated into applicable law at the time of preparing this report. For this reason, we are guided by the currently valid regulations. Where individual disclosure requirements currently involve disproportionate effort, we prioritize a pragmatic yet transparent approach. As we are preparing this report on a voluntary basis, it has not been audited by an external auditor. Nevertheless, all content is subject to a thorough internal review process to ensure the highest quality and reliability of our data.

E Environmental information

Reducing our carbon footprint

Approach
We measure and report our CO_2 emissions, define reduction targets and integrate CO_2 monitoring into our business processes.

Priorities
· Complete recording and analysis of all CO_2 sources (operations, mobility, supply chain)
· Setting and monitoring ambitious reduction targets (Scope 1–3)
· Switch to 100% green electricity at all locations
· Promotion of sustainable mobility (electric/ hybrid fleet, public transport subsidies, carpooling)
· Implementation of a continuous emissions reporting system

Further information
· ESRS E1 "Climate Change", p. 46

S Social information

Promotion of diversity and well-being within the team

Approach
We collect key figures on satisfaction, retention and absenteeism, set measurable goals and invest in programmes that promote diversity, health and personal development.

Priorities
· Regular employee surveys (engagement, satisfaction, absenteeism)
· Health and resilience programmes (workshops, digital platforms)
· Flexible working models & home office arrangements
· Career and learning paths with individual development budgets
· Promotion of an inclusive working environment (diversity training, mentoring)

Further information
ESRS S1 "Own workforce", p. 61

G Information on corporate governance

Adherence to the highest standards of integrity

Approach
We embed compliance and integrity requirements in all processes, train our teams regularly and communicate openly with employees, partners and customers.

Priorities
· ISO certifications (ISO 27001, ISO 37301) as proof of best possible governance
· 95% completion rate in mandatory training courses on data protection, information security, and combating financial crime
· Embedding our code of conduct in all supplier and partner contracts
· Regular risk and stakeholder analyses for continuous process optimisation

Further information
· ESRS G1 "Corporate Governance", p. 86

BP-1
General basis for preparation of sustainability statements

The sustainability statement for 2024 was prepared on a consolidated basis for the entire Unzer Group. The scope of consolidation is therefore the same as in the annual financial statements. No subsidiaries are excluded.

Unzer pursues a transparent business policy. For this reason, certain information – such as intellectual property, know-how or innovation results – has not been excluded from disclosure in this sustainability statement.

In our sustainability activities, we consider both our own business operations and the upstream and downstream value chain. We include the value chain in our sustainability reporting as far as possible. However, the information and data available on the upstream and downstream areas is limited. Where this is the case, we point this out (see also ESRS 2 > BP-2).

As a service provider, our business operations depend primarily on our employees, our technical infrastructure and the office space we use. At the end of 2024, we employed 794 people (see ESRS S1 "Own workforce") at locations in Germany, Luxembourg, Austria and Denmark. These are eight larger locations in Aarhus, Berlin, Frankfurt, Hamburg, Heidelberg, Munich, Munsbach and Vienna, as well as a small branch office in Bremen. These premises are rented, which means that our landlords are part of the upstream value chain. Their data is included in our carbon footprint (see ESRS E1 "Climate Change").

Since 2021, the Unzer Group has been using a cloud structure and has migrated more than 100 servers. Data on CO_2 emissions provided by the provider is included in the climate balance sheet. In addition, Unzer maintains its own servers in its Frankfurt office, which are also taken into account.

We work with a large number of partners, including banks, payment service providers, card organisations and other companies in the financial sector. In addition, we procure hardware such as payment terminals and cash register systems from specialized suppliers.

The Supply Chain Due Diligence Act (LkSG) does not currently apply to Unzer, as it only affects companies with at least 1,000 employees and headquarters or branches in Germany. Nevertheless, we already adhere to the basic principles of the law. Our internal processes include due diligence, continuous monitoring and control mechanisms that comply with the requirements of the LkSG and ensure that our supply chains are managed responsibly.

BP-2
Disclosures in relation to specific circumstances

As explained in more detail in Section IRO-1, the sustainability report – produced in collaboration with a consulting firm – is based on a dual materiality analysis and an assessment of opportunities and risks (ROI analysis) for various scenarios using different data sources.

We use the following methodology for this purpose: First, we developed descriptive scenarios about possible future developments. Particular attention was paid to identifying external drivers and uncertainties in order to comprehensively address the climate-related context and potential risks. The scenarios consider various influencing factors such as political and legal requirements, market dynamics, technological developments and reputational aspects. This enables us to respond proactively to risks and exploit opportunities.

As we analysed hypothetical scenarios in the future, the results of the analyses should also be evaluated as hypothetical results, which will be adjusted accordingly if new assumptions are made.

As this is the first report in accordance with ESRS, there are no changes from previous reporting periods. In addition to the mandatory disclosures, information has been provided in accordance with frameworks such as the Principles for Responsible Banking and the UN Global Compact.

Time horizons for reporting

Unzer bases its reporting on the ESRS guidelines and has defined the following time horizons:
· Short term: The reporting period covers one year.
· Medium term: The period ranges from the end of the short-term report to five years.
· Long term: More than five years.

Value chain estimates

The analysis covers both our own operations and the upstream and downstream segments of the value chain. Further details on our value chain are described in the section ESRS 2 > SBM-1.

We use model-based estimates to capture emissions and risks in the upstream and downstream areas of the value chain. Transition risks are assessed using scenarios that reflect possible political, market-related and technological developments and take regional and international differences into account. Even with incomplete data, these estimates enable a well-founded assessment of the significant risks and opportunities.

Sources for estimates and uncertainty of results

The CO_2 emissions of the Unzer Group were collected in collaboration with a certified provider to enable the most accurate and reliable balance sheet possible. The methodology for measuring emissions is based on the guidelines of the Greenhouse Gas Protocol Corporate Accounting and Reporting Standard (GHG Protocol).

CO_2 emissions were calculated using the company's financial data for the 2024 financial year, which was taken directly from the company's accounting and ERP systems. This data serves as the primary activity data for the CO_2 calculation. In addition, the partner took internal records and calculations into account and checked them for plausibility. The conversion to CO_2 equivalents is carried out by the certified provider, supported by the scientific values of Ecoinvent, to ensure accurate and reliable results.

Data collection includes the analysis of various categories. Where values are missing or inaccurate, we use general data sources or modelled approximations, e.g. the energy consumption of external server services based on location emission factors and IT load.

In future, we intend to refine the assumptions for energy management and server operation with the aim of increasing data quality.

GOV-1
The role of administrative, management and supervisory bodies

As a payment service provider, the Unzer Group has set itself the mandate of offering innovative and secure payment solutions that meet both the requirements of its customers and regulatory and social expectations. Identifying and managing risks and opportunities is an integral part of the corporate strategy. Sustainability and ESG issues are firmly anchored in the mandates of the management and advisory board to ensure that these aspects are incorporated into all business activities.

Management bodies of Unzer

As explained under BP1, Unite TopCo GmbH is the ultimate parent company in Germany, which directly or indirectly holds 100% of all subsidiaries of the Unzer Group. The governing bodies of Unite TopCo GmbH are the Advisory Board and the Management Board, each of which has clearly defined roles and responsibilities.

The members of the Management Board have the necessary knowledge and experience to manage the Unzer Group professionally and

properly. Similarly, the members of the Advisory Board are highly qualified to perform their supervisory duties responsibly. The relevant areas of expertise include payment services in Germany, Luxembourg, Austria and Denmark, strategy development and implementation, IT and digitalisation, risk management and accounting.

Management

The management team is responsible for managing Unite TopCo GmbH and represents Unite TopCo GmbH in and out of court. It is responsible for the operational implementation of the corporate strategy, with a particular focus on ESG factors (environment, social, governance). Its tasks include regularly reviewing impacts, risks and opportunities, and integrating sustainability aspects into day-to-day business and product development.

As of the balance sheet date of 31 December 2024, the management consists of the following members:
- Robert Bueninck – Chief Executive Officer (CEO)

- Pascal Beij – Chief Commercial Officer (CCO)
- Jacob von Ingelheim – Chief Risk and Transformation Officer (CRTO)
- Dr Max Steiger – Chief Compliance and Governance Officer (CCGO)

Advisory Board

The Advisory Board consists entirely of independent members and primarily has an advisory function. It appoints the members of the Executive Board and monitors compliance with the corporate strategy, particularly regarding ESG risks and opportunities. In addition, the members of the Advisory Board are also involved in other committees, such as Unzer's Risk Committee, which also deal with ESG-related issues.

The Advisory Board currently consists of four members (as of 31 December 2024):
- Martin Blessing (Chairman of the Advisory Board)
- Marcus Chromik
- Jon Wrennall
- Jürg Weber

Number of persons

Management: 4
Advisory Board: 4

Gender diversity in management bodies

On 31 December 2024, the management and advisory board each consisted of four men.

Sustainability expertise

The management and advisory board have the necessary expertise to competently address strategic and risk-related sustainability issues. This expertise ensures that sustainability is firmly integrated into company policy.

GOV-2
Information provided to and sustainability matters addressed by the undertaking's administrative, management and supervisory bodies

Strategic anchoring of sustainability

The Unzer Group's corporate strategy is geared towards systematically identifying and assessing risks and opportunities in the areas of environment, social affairs and governance. Sustainability goals are firmly integrated into strategic decision-making. Clearly defined roles, committees and processes ensure that ESG aspects are taken into account at both the strategic and operational levels.

Sustainability is understood as a cross-cutting issue and is firmly anchored in all areas of the company. While the management bears overall responsibility for implementing the sustainability strategy, practical responsibility lies with the respective departments. These integrate sustainability aspects directly into their daily work processes to achieve the goals effectively.

Consideration of sustainability in strategic decisions and risk management

Unite TopCo GmbH has introduced binding "Rules of Procedure" for the Advisory Board and the Management Board. These rules specify how the management bodies are informed about sustainability issues, how these issues are discussed and how compliance is monitored. Reporting obligations run from the individual division and department heads to the Management Board.

The management is responsible for managing risks and opportunities, determining risk appetite and ensuring that it is in line with business objectives. Its tasks include controlling identified risks, reviewing risk reports, setting target and tolerance values, analysing new regulatory or market-related developments, and assessing and escalating breaches of policies.

Within the management team, the Chief Risk and Transformation Officer is responsible for ESG risk management, while the Chief Compliance and Governance Officer is responsible for compliance with ESG standards and governance requirements. Both report regularly to the Advisory Board. In the case of regulated subsidiaries, the local management team ensures that the risk strategy is consistent with that of the Group and reports any deviations to the management team.

To coordinate and further develop sustainability activities, Unzer established a cross-divisional sustainability team in 2022. This interdisciplinary committee reports directly to the Chief Compliance and Governance Officer and works on behalf of the management. The team is made up of managers and employees from various departments, including Corporate Development, Risk Management, Compliance, People & Culture, Communications, Environmental Management and Finance. Other departments are consulted as needed. To ensure smooth communication and targeted handling of issues, the team meets regularly every two weeks.

Flow of information to administrative, management and supervisory bodies

Management and the advisory board are continuously informed in writing and in meetings about sustainability topics; subject matter experts are involved as needed. The Chief Compliance and Governance Officer provides ESG updates during regular meetings as well as in ongoing coordination with the management teams of the subsidiaries Clearhaus/Quickpay, Unzer Luxembourg, Unzer E-Com GmbH, Universum Inkasso, and Unzer Austria.

The advisory board meets quarterly to discuss key ESG issues, particularly "own workforce" and "compliance". Ad hoc information is provided in the event of particularly relevant risks. Starting with this report, sustainability reports will be submitted annually to the advisory board and the owners.

ESG integration in risk management

The group-wide risk management system takes into account ESG risks such as regulatory, reputational and sustainability risks. Climate and environmental risks are reported regularly to the management, advisory board and risk committee. The risk strategy is decided by the management, approved by the advisory board and monitored by the risk committee, with a focus on sustainability risks. Central to this is the three lines of defence model, which is explained in section ESRS E2 > GOV 5 on risk management.

Sustainability indicators as part of the corporate strategy

Important identified impacts, risks and opportunities are directly incorporated into Unzer's strategic decisions. Details on the integration of material issues can be found in chapter ESRS 2 > SBM-1.

Both the management and the advisory board are informed about the implementation of due diligence obligations in the area of sustainability and about the results and effectiveness of the defined strategies, measures, indicators and targets when the first CSRD report is presented and at least once a year thereafter.

As part of the implementation of the Minimum Requirements for Risk Management (MaRisk), we plan to systematically integrate sustainability parameters into the company-wide risk assessment in the future. Implementation is expected to take place from 31 December 2025. For this, we are awaiting the specific details of the omnibus package presented by the European Parliament on 3 April 2025.

GOV-3
Integration of sustainability-related performance in incentive schemes

Unzer's incentive systems can include sustainability-related performance targets.

The remuneration of the managing directors consists of an individually negotiated and contractually agreed basic annual salary and variable remuneration. The amount of variable remuneration is determined by the advisory board on the basis of a target agreement system. Sustainability-related parameters can play a role here.

The members of the advisory board receive only a fixed remuneration, the amount of which is determined by the owners.

GOV-4
Statement on due diligence

The following table indicates where information on our due diligence process can be found. In it, we describe how we implement and apply the key elements and steps of this process.

Core elements of due diligence	Paragraphs in the sustainability statement	
a) Integration of due diligence into governance, strategy and business model	ESRS 2 GOV-2 ESRS 2 SBM-3	ESRS 2 GOV-3 ESRS G1-1
b) Involvement of affected stakeholders in all important steps of the due diligence process	ESRS 2 GOV-2 ESRS IRO-1 ESRS S1-2	ESRS SBM-2 ESRS E1-2
c) Identification and assessment of negative impacts	ESRS 2 IRO-1	ESRS 2 SBM-3
d) Measures to counteract these negative impacts	ESRS E1-3 ESRS G1-3	ESRS S1-4
e) Monitoring the effectiveness of these efforts and communication	ESRS E1-4 ESRS G1-4	ESRS S1-5

" For us, open, honest, and respectful communication is a matter of course. Trust can only be built when employees can express their opinions and feel that they are being heard. Feedback shows us what is going well and where we can improve. That is precisely why we create spaces for genuine exchange – not just once a year, but regularly and for everyone

Dr. Lydia Prexl, Director of Communications

GOV-5
Risk management and internal controls over sustainability reporting

Fundamentals of risk management and internal control in sustainability reporting

The Unzer Group's risk management is primarily focused on identifying and managing governance risks. We resolutely combat all forms of financial crime, including money laundering and terrorist financing. It goes without saying that all our actions are in line with applicable laws, regulations, internal guidelines and our core values.

Environmental and climate risks are of secondary importance in the context of our risk management, as their impact on our net assets, financial position, results of operations and reputation is comparatively low. Nevertheless, sustainability risks in the areas of the environment and social affairs are also incorporated into risk management at selected points.

In doing so, we ensure that our measures are appropriate to our business model, environment and risk profile – in line with the principle of proportionality. This enables us to ensure that relevant risks are managed in a targeted and appropriate manner. The following section provides an overview of the risks that are material to Unzer.

Implementation of the risk strategy: the three lines of defence model

Unzer manages risks according to the three lines of defence model to ensure a balanced risk appetite and protect the company from reputational damage, business interruptions and loss of value.

The **first line of defence** is formed by sales and operational risk management. They manage risks in line with the defined risk appetite, continuously monitor the risk situation, identify new categories and carry out fraud and transaction controls. Credit risks of merchants are assessed and portfolios are actively managed. Unacceptable risks are reduced or, if unavoidable, documented and communicated openly. An onboarding process with clear exclusion categories, anchored in our ethical guidelines, ensures transparent decisions.

The **second line of defence** comprises all independent functions that advise and monitor operational business, in particular compliance, risk control and information security. It defines the principles and framework for risk management, ensures compliance with legal, regulatory and internal standards, and ensures clear reporting structures. Risk control monitors the implementation of the risk management framework, continuously improves its methods, analyses its effectiveness and reports violations of risk limits

to management. The compliance function supports compliance with legal and ethical requirements, while the information security department protects data integrity and prevents risks such as data loss, cyber attacks or unauthorised access.

The **third line of defence** refers to internal audit as an independent control body. It regularly checks whether the first two lines of defence comply with the established guidelines, procedures and controls and assesses the effectiveness of risk management and governance structures. In doing so, it makes suggestions for improvement and ensures that any weaknesses or errors identified are remedied promptly and properly. The results of its audits are forwarded to the management, the advisory board and, if necessary, supervisory authorities in order to support effective corporate governance and the achievement of corporate goals.

Risk analysis methodology

Our risk strategy defines how we identify, assess, manage and control risks. It is closely linked to our business strategy and is regularly adapted to changes in strategic objectives, legal requirements, market conditions and internal processes.

Risk appetite is defined and continuously updated by the management. In doing so, we take into account risk capacity, stress scenarios, equity and liquidity requirements in order to maintain the maximum risk level.

We follow the three lines of defence model to identify and assess risks in a structured manner. Early warning mechanisms such as new product launches, onboarding processes, ongoing assessments and annual reviews ensure comprehensive coverage. Regular risk and control self-assessments complement this process.

Risk management cycle

· Identification: All potential risks are systematically recorded; unidentified risks are considered accepted.
· Assessment: Evaluation based on probability of occurrence and impact in order to separate acceptable risks from those requiring action.
· Control: Development and implementation of targeted measures to reduce or avoid risk.
· Monitoring: Ongoing monitoring of the risk situation using defined key figures to identify changes at an early stage.
· Escalation: If risks exceed the defined risk tolerance, immediate notification is made to the responsible authorities.

All assessments and measures are documented and forwarded in accordance with internal processes.

Risk culture

Our risk culture is anchored in our corporate strategy and is based on clear guidelines for risk tolerance, binding regulations and transparent incentive systems. It is underpinned by four fundamental principles:

· Leadership and role model function: Senior management and executives set standards, exemplify them and monitor the effectiveness of the culture.
· Accountability: All employees act in a risk-conscious manner and in accordance with the company's values.
· Open communication: Critical dialogue and constructive discussion promote continuous improvement.
· Incentives: Financial and non-financial incentives support responsible risk behaviour.

Identified key risks and mitigation strategies

As a group of companies, we are exposed to various risks arising from our business environment and activities. We provide more details on this in the opportunities and risks report in our annual financial statements. The risks can be divided into the following categories:

Credit risks

We distinguish between receivables defaults from end customers and from merchants.

For consumer credit risk, we purchase defaulted receivables when guaranteed payment methods such as purchase on account, instalment buying, or direct debit have been used. These receivables are managed in full by Unzer, including the possible involvement of debt collection agencies.

With credit risk towards merchants, there is the particular feature that merchants may offer goods or services that are delivered at a later date, such as airline tickets. If a merchant fails to deliver, we are liable to the customers. The same applies to returns that are sent back within the return period.

To limit defaults on receivables, we actively manage our risk exposure and establish provisions for impairment. When risks are identified, we take targeted measures to minimise financial losses.

Liquidity risks

Credit risks can also lead to liquidity risks if payments are not made or receivables are not settled. Additional risks arise from dependence on key merchants, as the termination of their contracts or insolvency could significantly impact our revenues.

We manage our liquidity at group level and monitor it weekly to ensure our solvency at all times. An important aspect here is the refinancing risk, which depends on whether existing financing commitments are met or additional funds are available for our growth. We finance ourselves through equity and debt capital.

Information and IT risks

We are exposed to risks arising from ensuring the functionality of our payment platform and error-free payment processing. These include risks in data management (e.g. storage and backup of customer data) and transaction processing.

Information security plays a central role, as data leaks, cyber attacks or vulnerabilities can have a significant impact. Risks also exist in terms of business continuity, for example due to staff shortages or insufficiently trained personnel.

We address these risks with a management system in accordance with ISO/IEC 27001, which ensures technical and organisational security. In addition, we comply with regulatory requirements, including:
· EU Regulation on Digital Operational Resilience (DORA, since 2025)
· Previous payment services supervisory requirements for IT (ZAIT) of the BaFin
· Payment Card Industry Data Security Standard (PCI-DSS) for the secure handling of credit card data

Financial crime and compliance risks

We are exposed to risks such as money laundering, external fraud and other forms of financial crime, which can result in financial losses and regulatory consequences.

To counter these risks, we are continuously developing our governance and risk structures. Measures such as the three lines of defence model, a comprehensive risk inventory, clear guidelines and procedures, and regular training for all employees strengthen our company's resilience.

Risks from external partners and projects

Our cooperation with external service providers and other companies within the Unzer Group can lead to dependencies and so-called third-party risks. Internal projects also entail specific project risks.

We counter these risks through careful selection and contractual safeguards for external service providers, regular performance and security reviews, and clear responsibilities and escalation paths so that we can react quickly in the event of deviations.

Market and competition risks

The payment industry is characterised by increasing complexity and fierce competition, which is further intensified by acquisitions and the internationalisation of online retailers. This leads to increasing demands on payment service providers. We counter these developments by investing in product development and IT to meet the requirements of our customers.

Other market risks include interest rate changes, which affect the value of assets and liabilities. As the majority of our assets consist of short-term cash, risks arise primarily from liabilities with longer maturities due to increasing interest cost.

Risks in sustainability reporting

We have identified two significant risks in our sustainability reporting:

1. Incompleteness – risk of overlooking important issues. → Measure: Conducting a materiality analysis to identify all relevant issues and include them in the report.
2. Incorrect data – risk of compromising the accuracy of our reporting. → Measure: Careful checks using the dual control principle and an internal control system that documents risks and associated measures and structures quality assurance.

Reporting to management bodies: monitoring and communicating results

We report regularly to both the management of the Unzer Group and the managing directors of our regulated subsidiaries. We use different formats for this:

· Every month, we provide information on the status of key risk indicators (KRIs), explain yellow and red indicators in particular, and outline planned measures to keep the risk level within the defined risk appetite. These reports are produced in close consultation with the risk control function and cover both the group level and the regulated subsidiaries.

· Every quarter, we provide an overview of the development of risk categories, their possible impact on business strategy and risk forecasts. We describe new risk categories and recommend how to deal with them. Risk control supplements this with a separate report for the management, which summarises the effectiveness of the control mechanisms in all significant risk categories.

· Each year, some departments—such as Compliance—produce a report that is also submitted to the management bodies.

· We report ad hoc in the event of exceptional events such as major losses or the exceeding of risk limits. These reports contain a cause analysis, an assessment of existing controls and concrete measures for damage limitation or prevention.

· Where required, we prepare reports specifically tailored to the requirements of the relevant financial supervisory authorities.

> "At Unzer, our three-line model ensures that risks are identified early and managed correctly. We consistently fight financial crime and make sure that everything is fair and compliant with the law. Environmental and social risks are currently manageable for us, but we keep an eye on them – because that's the only way to remain secure and successful in the long term.

Jacob von Ingelheim, Chief Risk and Transformation Officer

SBM-1
Strategy, business model and value chain

Corporate strategy and business model

The Unzer Group offers payment and software solutions for retailers and organisations across Europe from a single source. We also support our retailers in digitising their businesses. We offer our retailers comprehensive solutions for all channels through which they wish to sell their goods – whether online or offline, mobile, by email or telephone, or via QR codes.

This holistic approach helps our customers to digitise their business models and grow faster. Digitisation allows them to focus more on improving their business processes.

Combining all channels on a single platform leads to what is known as unified commerce. We also refer to this as a unified commerce experience. What makes it special is that the systems communicate and exchange data in real time. Our proprietary software allows retailers to keep track of their sales and payment activities in a central dashboard – regardless of whether they sell online, mobile or of-fline. It's about a holistic approach that integrates sales channels, processes and data.

Over the years, large international retailers have invested heavily in creating an integrated experience between online and offline commerce. However, the budgets of our small and medium-sized retail customers do not allow for such investments. Our goal is to give small and medium-sized retailers the opportunity to offer their customers seamless and integrated experiences. For this, we support them with hardware and software for digitalisation and help them remain competitive in a dynamic and changing market.

A direct connection to environmental and climate aspects arises only to a limited extent from our business model as a service provider engaged in office activities. We generate comparatively low direct CO_2 emissions - apart from leased office space, the use of cloud data centres, and business travel. These are presented in section E1. Therefore, key sustainability topics for us are primarily employee retention and development as well as responsible corporate governance.

Contribution to the community

Our business model not only aims to provide efficient, secure and sustainable payment and software solutions for merchants, but also makes a direct contribution to the community in our core markets. We see social engagement as a strategic component of our stakeholder relationships and as a complement to our environmental and social sustainability goals.

In 2024, our financial contribution in our business area amounted to around €73 million, consisting of taxes, personnel costs and targeted funding and sponsorship measures. These funds contribute to the economic stability and development of the regions in which we operate.

Our social commitment is diverse in focus and based on specific needs. We provide targeted support to charitable institutions, events and non-governmental organisations. In 2023, for example, we were a sponsor and payment service provider for the Special Olympics, provided more than 60 mobile cash registers and sent 20 employees as volunteers. In 2024, we donated €33,600 to charitable organisations, most of which were suggested by our employees and selected by vote. We also promote diversity and participation in sport, for example through partnerships with Women for Football and the European Women Payment Network.

The total sponsorship volume in the reporting year amounted to €0.3 million. These activities complement our core business, strengthen our regional roots and support the positive social impact of our value chain.

Breakdown of total revenue by relevant ESRS sectors

We disclose total revenue for the 2024 reporting year in our annual financial statements. A detailed breakdown of revenue by ESRS sector is not provided. However, it should be highlighted that Unzer is not active in the fossil fuel sector, chemical manufacturing, the production of controversial weapons, or the cultivation or processing of tobacco.

Unzer's markets and customer groups

Unzer's products and services are primarily aimed at small and medium-sized enterprises in Germany, Austria, Luxembourg and Denmark, as well as neighbouring European markets. We currently support over 85,000 merchants. Within our customer groups, we focus on the catering, retail and beauty and cosmetics services sectors.

Focus: Germany, Austria, Luxembourg, Denmark and neighbouring European markets

85.000
merchants

primarily from the gastronomy, retail, and beauty & cosmetics services sectors

No activities in the fossil fuel, chemical, controversial weapons or tobacco sectors

Our ecosystem covers the entire payment process and helps our merchants digitize their business.

Stationary retail

E-Commerce

Data Analysis & Software

Own payment methods

Business structure and business units

Unite TopCo GmbH is the ultimate parent company (Germany) and indirectly holds 100% of the following companies via Unite Holding GmbH:

- Unzer Group GmbH, Berlin
- Unzer E-Com GmbH, Heidelberg
- Unzer Luxembourg S.A., Munsbach/Luxembourg
- Unzer POS GmbH, Hamburg
- Unzer Austria GmbH, Vienna/Austria
- Universum Business GmbH, Frankfurt am Main
- Universum Inkasso GmbH, Frankfurt am Main
- Universum Finance GmbH, Frankfurt am Main
- Payolution GmbH, Vienna/Austria
- QuickPay ApS, Aarhus/Denmark
- Clearhaus A/S, Aarhus, Denmark
- 3dsecure.io ApS, Aarhus, Denmark
- Tillhub GmbH, Berlin

Operations are divided into the following business areas for management purposes: e-commerce, debt collection, acquiring, unified commerce and point-of-sale.
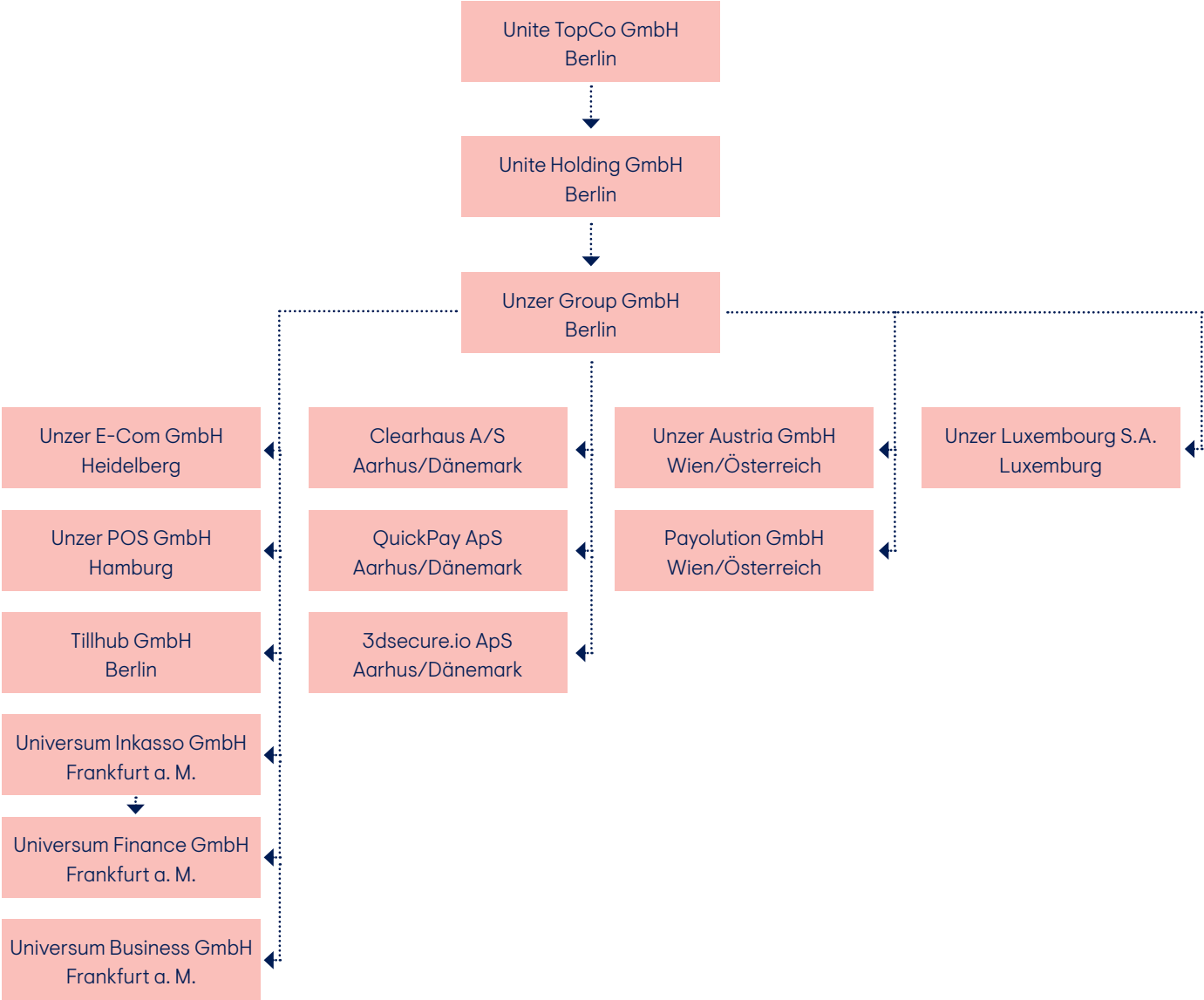
Our value chain

Unzer's core value creation lies in providing payment and software solutions, as well as offering comprehensive support to merchants in the digitalization of their business models. Geographically, the focus lies on Germany, Austria, Luxembourg and Denmark, as well as neighbouring markets. In terms of customer groups, we particularly target small and medium-sized enterprises (SMEs), to whom we provide affordable and sustainable technologies to drive their digitalisation and reduce their environmental impact.

Unlike manufacturing companies, our value creation is not based on raw materials or physical supply chains, but on digital services, technology and expertise.

Upstream value creation

To provide our payment and software solutions, we work closely with various technology and financial services companies. We offer our products and services both directly and through partner networks. We cooperate with various sales partners in the e-commerce sector and with numerous trade associations. We also collaborate with other service companies, for example in the areas of rental, energy supply, cleaning, security and IT services such as cloud services.

Our upstream value chain includes:
· Energy supply for our locations and data centres
· Cloud and data centre services for the provision of our digital infrastructure
· Banking and financial services (including acquiring banks, credit institutions, payment processors)
· Technology and hardware supplies (POS devices, terminals, IT hardware)
· External service providers in the areas of rental, cleaning, security and IT services

Risks at this level primarily relate to energy-dependent cost increases, regulatory changes (e.g. financial market regulation) and cyber and data security requirements.

For this reason, we set high standards in our business relationships and have established a general code of conduct for our employees as well as a special code of conduct for our suppliers and business partners. This ensures that all our partners follow ethical and sustainable business practices and actively support our corporate values.

Our own business activities (core operations)

We create value through:
· Development and operation of payment and trading software
· Provision of POS systems and digital interfaces
· Processing payments, including Buy Now, Pay Later (BNPL) and acquiring
· Customer support and consulting for the implementation of digital solutions

The value creation process begins with an analysis of customer needs and ends with tailor-made solutions that combine digital and analogue channels. We focus on innovation, reliability and easy integration.

Our employees are a key factor in our success. We continuously invest in their professional development - both in technical know-how and regulatory expertise - and create conditions that sustainably promote their well-being.

These include our Employee Assistance Programme, which offers all employees and HR managers confidential, professional support with work-related challenges, as well as measures for financial security, such as individual advice and support in the context of the company pension scheme.

In addition, we provide high-quality food and drink offerings at various locations in cooperation with selected partners and supplement these with other services, such as sustainable mobility solutions.

Our values and leadership principles place the well-being of the company and our merchants above individual interests. We promote responsibility, empowerment, and integrity, act as a team,

and create an environment in which individual strengths are intentionally developed (see ESRS S1 > Own Workforce).

Our innovative strength is based on modern technologies and a powerful IT infrastructure. We rely on digital solutions that are available around the clock, continuously improve our platforms and systems, and work with leading technology partners to provide secure, efficient and scalable financial and payment solutions. Our focus is on the highest security standards and the requirements of digital transformation.

Downstream value creation

Our services have an impact on customers and their end customers during the usage phase.

Downstream services include:
· BNPL models and debt collection services
· POS services and e-commerce integrations
· Software solutions for merchants and service providers
· Payment processing for in-store and online retail, including acquiring

The main opportunities in this phase lie in supporting our customers in their transition to more sustainable business models (e.g. paperless processes, digital payment processing) and in strengthening their competitiveness through secure, efficient payment processes. Risks arise primarily from regulatory changes in payment transactions, data protection requirements and changing consumer preferences.

Our value chain

1.

Upstream – Upstream value creation

· Energy supply
· Cloud & data centre
· Financial service provider
· Hardware delivery
· Partner networks

2.

Core Operations – Own business activities

· Software development
· POS solutions
· Payment processing & BNPL
· Customer support

3.

Downstream – Downstream value creation

· Payment methods & debt collection
· POS & e-commerce integrations
· Efficient payment processes
· Paperless processes & digitalisation

Key products and services of Unzer

Unzer offers a broad portfolio of payment and software solutions that are specifically tailored to the needs of merchants in various industries:

Payment processing (PSP services):
Integration of common payment methods via a single interface, including digital invoicing and paper-less processes – reduces resource consumption and increases efficiency.

Acquiring:
Secure processing of card payments on site and online, with high security standards and compliance requirements that strengthen confidence in sustainable payment infrastructures.

• **Software solutions for SMEs:**
Cloud-based systems for optimising processes such as warehousing, order management and scheduling – reduces physical documentation and simplifying processes.

Buy Now, Pay Later (BNPL):
Flexible payment options with responsible lending practices to avoid over-indebtedness and promote fair access to financial services.
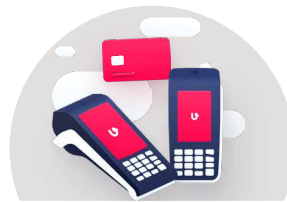
POS terminals:
Classic card payment terminals for in-store retailers, which are refurbished and reused where suitable to extend life cycles and avoid waste.

SmartPOS cash register systems:
Multifunctional, user-friendly devices that combine payment and cash register functions in one system, enable paper-less processes and reduce resource consumption.

Debt management:
Services for collecting outstanding debts with socially acceptable repayment options under our licences for customers with limited financial resources.

> **!** Our entire product portfolio is designed to promote digital processes, conserve resources and, at the same time, ensure economic competitiveness.

Regulatory framework

As explained above, the Unzer Group consists of several subsidiaries. Three of these companies are subject to different national regulatory authorities that monitor their activities.

Unzer E-Com GmbH

The German regulatory authority BaFin (Bundesanstalt für Finanzdienstleistungsaufsicht) is responsible for Unzer E-Com GmbH. The company offers a variety of payment methods and technical services, including direct debit, prepayment, instant transfer, secured invoicing/factoring, wallets and the processing of payment transactions.

Unzer Luxembourg S.A

The Luxembourg supervisory authority CSSF (Commission de Surveillance du Secteur Financier) regulates Unzer Luxembourg S.A. The company focuses on credit card acquiring, acting as a payment processor for third-party providers.

Clearhaus A/S

Clearhaus A/S is regulated by the Danish Financial Supervisory Authority (FSA). The company is a payment institution and acquirer with direct membership of MasterCard and Visa.

> The regulatory framework ensures that the various companies within the Unzer Group comply with the relevant national and international regulations in order to offer secure and reliable payment services.

Assessment of key products, services, markets and customer groups in terms of sustainability

Based on our dual materiality analysis, we have assessed the products, services, markets and customer groups that are currently most important to the Unzer Group in terms of their environmental, social and governance-related impacts, risks and opportunities.

Products and services

Our unified commerce platform, digital payment processing and SmartPOS cash register systems reduce the use of physical resources, particularly through paperless processes and the digitalisation of upstream and downstream processes. A key component is the refurbishment of card readers (approx. 40% share in the volume model), which extends their service life and reduces CO_2 emissions from production and disposal.

We avoid products or services that conceal sustainability risks or create unfair conditions. For example, we only offer buy-now-pay-later options after a positive credit check to prevent over-indebtedness, and we grant socially acceptable repayment options in the event of payment difficulties.

Markets

Our main markets – Germany, Austria, Luxembourg and Denmark – are seeing growing demand for resource-efficient, digital payment solutions. Regulatory developments in these markets promote sustainability, data protection and consumer protection.

Customer groups

Over 85,000 merchants from the catering, retail and beauty, and cosmetics services sectors use our solutions. These target groups benefit from simplified business processes, resource savings and the opportunity to support their own sustainability goals.

Positive impacts
· Digitalisation reduces paper consumption and material use.
· Hardware recycling reduces waste and CO_2 emissions.
· Fair lending and responsible collection practices promote social justice.

Potential risks
· Dependence on external partners for the implementation of certain sustainability measures (e.g. energy efficiency in office buildings).
· Technological dependencies in cloud and payment infrastructures.
· Regulatory changes in payment transactions and data protection.

Opportunities
· Expansion of sustainable product offerings (e.g. extended refurbishment models).
· Strengthening of market position by meeting growing ESG requirements.
· Contribution to CO_2 reduction in our customers' value chains.

This assessment forms the basis for integrating sustainability aspects into our product development, market strategy and customer service in a targeted manner.

Understanding of sustainability

Unzer pursues a holistic approach to sustainability that integrates environmental, social and governance aspects. We have set three core goals with a time horizon until 2027:
- Environment: By the end of 2027, we want to make significant progress on our path to carbon neutrality by reducing and offsetting our Scope 1 emissions.
- Social: By the end of 2027, we aim to further strengthen our safe, healthy and fulfilling workplace – and ensure that high performance, well-being and opportunities are sustainably guaranteed and accessible to all.
- Corporate governance: By the end of 2027, we want to further expand our governance measures by striving for international certifications for compliance and information

security and by anchoring inclusive, participatory and representative decision-making processes at all levels.

These goals are based on our dual materiality analysis, are supported by the management and advisory board, and are specified in Tactical objectives and measures. Progress is reported regularly and communicated transparently internally.

Sustainability goals relating to products, services, customers, regions and stakeholders

To date, we have defined our overarching ESG goals and anchored them across the Group. These goals have not yet been elaborated in detail at the level of products, customers, our four countries and other stakeholder groups.

Unzer's ESG goals until the end of 2027

E Environment

Reduce CO_2 emissions in Scope 1, define strategy for path to CO_2 neutrality.

S Social

Safe, healthy, fulfilling workplace for all.

G Governance

Expand governance measures, strive for ISO certifications, strengthen inclusive decision-making processes.

!

Tactical objectives and exemplary measures

Specifically, Unzer has adopted the Tactical objectives and measures following on the next pages.

Environmental goals

Tactical objective 1:
Reduce CO$_2$ emissions from electricity in scope 1 by 80%.

Measures:
· Introduction of an environmental management system and environmental policy in accordance with ISO 14001.
· Switch to renewable energy suppliers at all locations.
· Improving energy efficiency by coordinating with building owners on lighting, heating, ventilation and air conditioning.
· Modernisation of energy infrastructure through smart technologies (e.g. presence detectors, thermostats) and negotiation of modernisation for sites that have not yet been modernised.
· Adaptation of office space to occupancy and remote working models (up to 60% remote working).
· Raising employee awareness of energy-saving behaviour.
· Introducing monitoring to record energy-related emissions and communicating progress internally.

Tactical objective 2:
Reduce CO2 emissions from business travel by 20

Measures:
· Monitoring of emission reductions achieved through the travel policy and updating as necessary.
· Promoting carpooling and combining journeys.
· Raising awareness of environmentally friendly travel options.
· Tracking and communicating progress through dedicated monitoring

Tactical objective 3:
Reduce CO2 emissions in the area of employee mobility by 15% despite increased travel to offices.

Measures:
· Increase the proportion of electric or hybrid vehicles in the company car fleet from 45% to 90%.
· Promotion of sustainable commuting options and raising employee awareness.
· Monitoring and reporting on emission reductions in employee mobility.
· Introduction of an environmental policy.

Tactical objective 4:
Waste separation by 95%.

Measures:
· Agreement on waste recycling measures with facility management.
· Selection of a partner company with comparable environmental principles to support joint projects.
· Establishment of an awareness programme for employees (workshops, training courses, events).

Social objectives

Tactical objective 1:
Development opportunities for all employ-ees, with the aim of increasing the propor-tion of female managers from 27% to 35%.

Measures:
· Introduction of career paths for all roles and functions.
· Implementation of an equality and diversity poli-cy.
· Sponsoring an annual community event.
· Revision of the talent acquisition process to em-bed inclusive recruitment procedures.
· Introduction of attractive social benefits.
· Establishment of a mentoring programme by managers to promote female talent.
· Integration of gender diversity into succession planning.
· Introduction of a training programme on diversity and inclusion (including unconscious bias).

Tactical objective 2:
Monitoring and maintaining the sickness rate at a consistently low level of less than 3%.

Measures:
· Provision of mental health resources (articles, vid-eos, webinars).
· Defining clear roles and responsibilities in job de-scriptions.
· Organisation of team-building events and social activities.
· Offering regular health check-ups.
· Training of middle management to support health and wellbeing.

Tactical objective 3:
Establish a culture of lifelong learning and ensure that all employees have access to continuous training opportunities tailored to their tasks and development needs.

Measures:
· Implementation of detailed career paths to pro-mote structured growth.
· Introduction of regular training and devel-opment programmes (workshops, language courses, seminars).
· Embed continuous learning in the company's objectives.
· Develop personalised learning paths based on roles, career goals and qualification levels.
· Implementation of a learning management sys-tem (LMS) for organisation and tracking.
· Defining KPIs to measure the impact of learning initiatives.
· Establishment of a culture of recognition by presenting success stories.
· Provision of individual training budgets for ex-ternal offerings (e.g. conferences, seminars).

Governance objectives

Objective:
By the end of 2027, we will strengthen our governance through international certifi-cations and inclusive decision-making pro-cesses at all levels.

Measures:
· Raising awareness of compliance issues.
· Obtaining ISO 27001 certification for informa-tion security management.
· Obtaining ISO 37301 certification for compli-ance management.
· Monitoring of completion rates for mandato-ry training courses (goal: >95% in all trainings on data protection, information security, and combating financial crime)

Challenges in implementing sustainability goals

The implementation of Unzer's ambitious sustainability goals poses potential challenges in several areas. A key hurdle could be the reduction of CO_2 emissions, particularly in the supply chain and business travel. Dependence on external partners at all office locations could also make implementation difficult. For example, Unzer cannot decide on energy-related construction measures such as thermal insulation or switching to renewable energies for heating. Raising employee awareness of energy-efficient behaviour and acceptance of new mobility guidelines could also meet with resistance, as behavioural changes require time and commitment.

Another challenge lies in promoting diversity among employees. Achieving gender parity and an inclusive working environment requires profound cultural changes, even outside the organisation. For example, in some areas there are simply fewer female graduates and trainees, making it difficult to fill positions with women. Revising talent acquisition processes, mentoring programmes and intercultural training requires a great deal of organisational and financial effort, while at the same time the success of such measures is often difficult to measure. Promoting mental well-being could be complicated by different individual needs and regional differences in access to health resources.

Finally, governance goals also pose a challenge, as international certifications such as ISO 37301 and ISO 27001 require not only specific technical and organisational requirements, but also sufficient resources. Unzer considers itself to be very well positioned in this regard thanks to the work and investments made in recent years. Nevertheless, increasing regulatory requirements or rapidly changing market dynamics may necessitate adjustments to goals and priorities, requiring additional resources and flexibility.

What we have achieved so far and where we have fallen short of expectations

In 2024, we published our first sustainability brochure and set specific ESG targets. We have made significant progress over the last twelve months, but other targets will take more time to achieve. Here is an overview:

1. Environment & climate

Achieved:
✓ Increased the proportion of electric and hybrid vehicles to 45%.
✓ Started switching our electricity supply to renewable energies.
✓ Introduced waste recycling at all possible locations.
✓ Launched mobility services to promote public transport.

Adjusted:
✓ CO_2 reduction for employee mobility: target adjusted from -35% to -15% due to increased presence in offices and thus higher commuter traffic.

2. People & collaboration

Achieved:
✓ Guidelines for inclusive language developed.
✓ Platform for mental wellbeing introduced with confidential conversations, tools and workshops.
✓ 360° feedback process introduced and learning anchored as an integral part of the performance appraisal cycle.

Adjusted:
✓ Diversity & equal opportunities: Gender ratio remained stable in 2024. New focus on "social sustainability" – equal opportunities and well-being for all people, regardless of gender or other characteristics.

3. Governance and culture

Achieved:
✓ Results of the employee survey in key areas raised to industry benchmark level.
✓ Group-wide and uniform merchant agreement introduced.
✓ Successfully prepared for all regulatory requirements of DORA (introduced in Q1 2025).

Adjusted:
✓ ISO certification for compliance and information security management: target date postponed from 2025 to 2026.

SBM-2
Stakeholder interests and views

For Unzer, dialogue with its stakeholders is a central component of its corporate strategy and business model. We are convinced that understanding the needs and expectations of our stakeholders is crucial to our long-term success. Through regular dialogue, we ensure that their concerns are reflected in our decisions.

Our most important stakeholders include:
· Retailers who use our products and services,
· Employees who drive our company forward every day,
· Business partners who support us in developing and delivering our services,
· Owners who help determine the long-term direction of the company.

Processes for involving key stakeholders

The involvement of our stakeholders takes place in a variety of ways and is firmly anchored in our processes. Here are some specific examples for each group:

Involvement of retailers

A dedicated account management team looks after their assigned customers, maintaining contact via email, phone calls and face-to-face meetings. We hold quarterly meetings and regular workshops with our largest customers (key accounts) to better understand the satisfaction and needs of our retailers and to position products that help retailers achieve their growth targets.

Feedback from retailers is incorporated directly into our product development. Each quarter, we evaluate suggestions submitted by employees or partners and use them to make processes more efficient or develop new features.

Employee involvement

Motivated and qualified employees are Unzer's most important asset. Against this backgorund, Unzer fosters a strong speak-up culture in which everyone can express their own opinion and knows that there will be no negative consequences. A whistleblower system enables employees to report misconduct and concerns confidentially and, if desired, anonymously.

At regular intervals, at least twice a year, we conduct an anonymous survey of our employees to measure satisfaction, motivation and the quality of cooperation within our company. This survey also gives our employees the opportunity to actively contribute their suggestions for improvement. The results of the surveys are discussed in regular dialogues between managers and employees so that measures can be developed jointly to further optimise both working conditions and corporate culture. The Human Resources department also evaluates the results together with managers in order to address team- or department-specific issues.

Since 2023, there has also been an annual CXO roadshow. In this format, at least three managing directors usually visit all eight locations for one day each. In the morning, the managing directors then answer questions and respond to feedback from those present in an open question-and-answer session. Employees can ask questions anonymously in advance or in a large plenary session, and the management responds and listens to the feedback, concerns and wishes of the employees. This is followed by smaller group discussions, which provide even more space for discussion and feedback. The interests and comments of the workforce are recorded and followed up in a

working group so that any problems raised can be resolved – where possible – and the wishes of the employees can be implemented – where realistic.

This dialogue forum is supplemented by other dialogue formats such as town hall meetings or open consultation hours, in which employees can arrange an appointment with a managing director or the head of human resources to discuss their issues and questions in confidence. A virtual suggestion box allows all employees to easily provide feedback and submit suggestions for improvement at any time.

There is a works council at each of the Frankfurt am Main and Munsbach (Luxembourg) locations, which regularly exchanges information with the management and the human resources department.

Involvement of business partners

We maintain ad hoc communication with our business partners and suppliers. The frequency and formality of this communication varies depending on the type of partnership. While we are in weekly or monthly contact with some partners, communication with others only takes place as needed.

Together with its partners, Unzer pursues a resource-saving communication approach that aims for balanced timing, an efficient participant structure and a focus on results. A key instrument in this regard is targeted participation in conferences to maximise exchange and impact with minimal use of resources.

This approach is greatly appreciated by our business partners, suppliers and key accounts. By using the available communication tools, we also significantly minimise travel times. Face-to-face meetings are, of course, specifically coordinated and conducted in compliance with the Unzer travel policy.

For on-site meetings with our key suppliers of card terminals and network operators, we also make very effective use of the annual industry trade fairs.

We prefer to conduct regular coordination meetings for day-to-day operations on a monthly basis. For network operators that are deeply involved in our merchants' commercial processes, meetings are held every two weeks, and in time-sensitive areas, at even shorter intervals.

Involvement of owners

We regularly inform our owners about Unzer's strategic direction and current developments at advisory board meetings. These meetings usually take place three to four times a year and provide a platform for mutual exchange and coordination. In addition, we hold regular video or telephone conferences to promote dialogue between meetings.

In these discussions, we share the results of the dialogues with our stakeholders. This ensures that their views are incorporated into all important decisions and that we remain flexible, customer-oriented and future-proof.

Strategy adjustments based on stakeholder feedback

All feedback we receive through these discussions and formats is directly incorporated into our strategic and operational decisions. This not only improves our products and services, but also further develops our sustainability strategy. One example of this is the further development of our software based on feedback from retailers. Internal measures, such as promoting cooperation and strengthening corporate culture, were also initiated by the results of employee surveys.

In future, we plan to further expand the dialogue with all interest groups. We want to gain an even better understanding of the needs and expectations of our stakeholders and tailor our measures even more specifically to them. This not only strengthens our relationships with our stakeholders but also ensures the long-term success and sustainable development of our company.

SBM-3
Material impacts, risks and opportunities and their interaction with strategy and business model

Based on a double materiality analysis in accordance with ESRS (see also ESRS 2 > IRO-1), Unzer has identified standards E1, S1 and G1 as material. The following section first briefly discusses all ten standards to ensure completeness and comprehensibility. Further information on how we respond to the impacts and risks can be found in the sections "Environment", "Social" and "Corporate Governance".

Materiality Matrix Unzer 2024 with thresholds
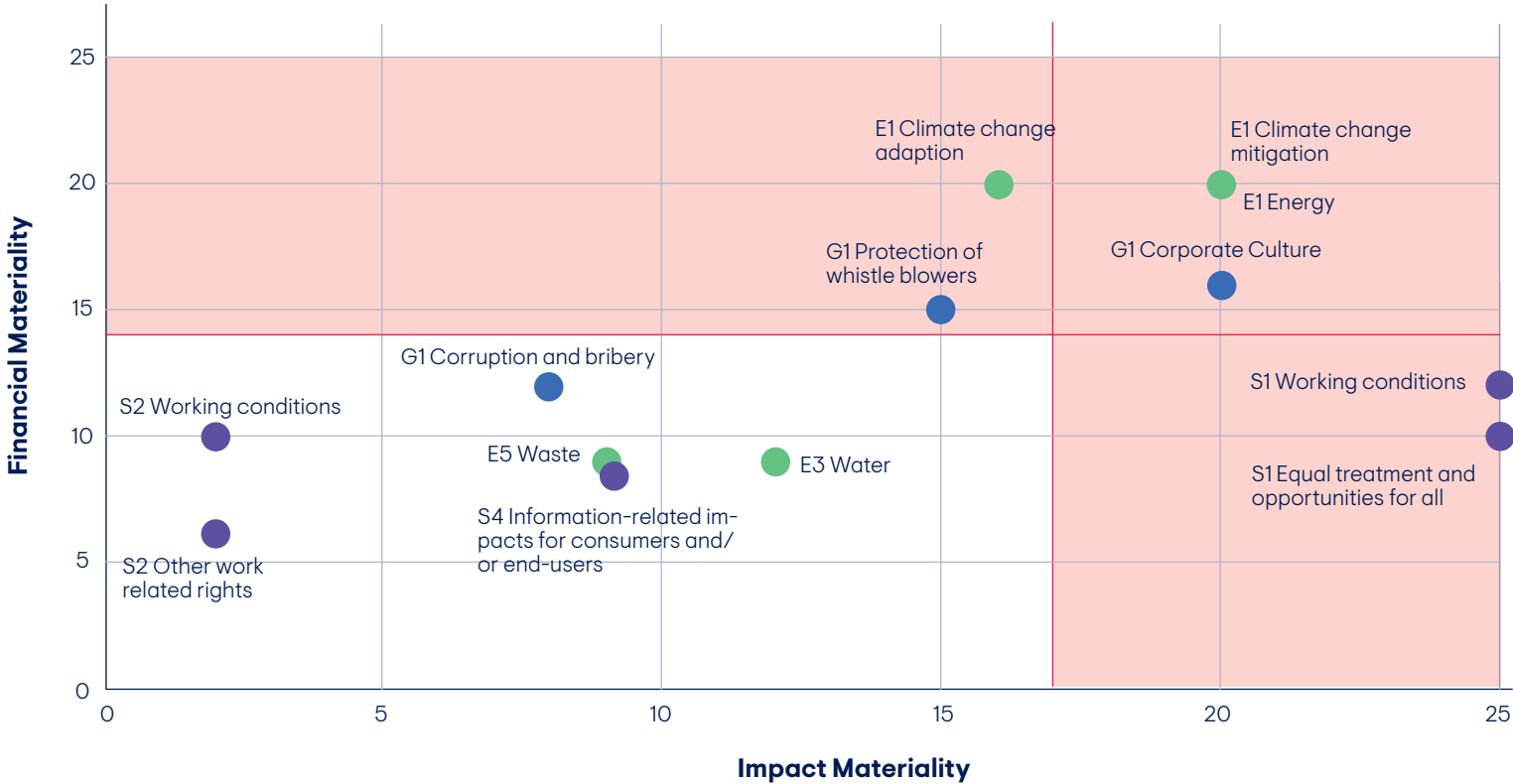
E1 Climate change

As a payment company, our environmental footprint is small compared to manufacturing companies. Nevertheless, we recognise our responsibility regarding CO_2 emissions, waste and water consumption and classify these issues as material. We are guided by the goals of the Paris Climate Agreement. We are continuously optimising our processes, increasing resource efficiency and reducing our CO_2 emissions. Our measures include the increased use of renewable energies, the optimisation of our supply chains, and recycling and waste prevention programmes. We regularly review how we can align our business strategy even more closely with climate protection.

E2 Environmental pollution

Our business activities as a payment service provider do not cause any significant air, water or soil pollution. We do not manufacture any physical products, use any substances of concern or have a significant impact on the environment through emissions. We plan to minimise existing emissions as much as possible by optimising processes, managing suppliers and educating employees. In addition, we rely on digital innovations to provide sustainable economic impetus without harming the environment.

E3 Water and marine resources

Our water consumption is negligible, as we only provide services and do not operate any water-intensive production processes. We do not extract or discharge water, so no adjustments are necessary in terms of the standard.

E4 Biodiversity and ecosystems

Our activities have no significant impact on biodiversity or ecosystems. We do not engage in production, do not interfere with habitats and are not located in sensitive areas. There are no negative impacts on land use or endangered species, so no special measures are required.

E5 Resource use and circular economy

We rent out payment terminals and cash register systems, but do not manufacture them ourselves. This means that there are no significant negative impacts on resource use. We take back defective devices, prepare them for reuse or recycle them properly. In this way, we extend the service life of the devices, reduce electronic waste and use materials efficiently. ESRS E5 is relevant to us, but not significant; we report relevant data under E1.

S1 Own workforce

Our employees are crucial to our success. That is why we focus on health, safety, fair remuneration, further training and diversity. We create a safe, inclusive working environment, promote flexible working models and support a good work-life balance.

S2 Workers in the value chain

Our analysis has not identified any significant human rights risks for workers in our business or in the value chain. However, if concerns do arise, our whistleblower system and speak-up address are available at any time.

S3 Affected communities

Our business activities and value chain have no significant negative impact on affected communities. Therefore, no specific prevention or mitigation measures are necessary.

S4 Consumers and end users

This area is not material for us within the meaning of the CSRD. Nevertheless, we attach great importance to data protection, transparent communication and dialogue with our customers in order to promote trust and satisfaction.

G1 Corporate policy

Good corporate governance is of central importance to us. Even before the BaFin special audit in 2021, we had already begun to improve our compliance and governance processes. We now have uniform, group-wide systems, clear governance structures and a standardised risk approach. We have invested over €20 million in implementing a three lines of defence strategy to ensure integrity, transparency and ethical conduct in the long term.

Presentation of material sustainability-related impacts and risks

The following tables provide an overview of the sustainability-related impacts and risks that we have identified and assessed as material as part of our double materiality analysis. As shown in the matrix on page 36, three of the ten ESRS topics are material for Unzer.

For each of these material ESRS topics, we have listed the relevant sub-topics in the tables below. The tables contain concise descriptions of the material impacts and risks. A more detailed description of how we respond to these can be found in the respective thematic sections on the environment, social issues and corporate governance.

The tables also show:
· Affected area: Whether the impacts and risks lie within our own group (U) or in the value chain (VC).
· Type of impact: Whether these are positive or negative. Impacts are actual events, unless explicitly marked as potential.

E1 Climate change

Significant impact/risk	Type & area	Time horizon	Description	Strategy reference	Financial relevance
Increased use of renewable energies	Actual, positive (U)	Medium to long term	Switch to green electricity in offices and measures to reduce waste	Supports the goal of climate neutrality/reduction of Scope 1 emissions and strengthens sustainable brand positioning	Reduces energy costs in the long term and reduces regulatory risks
Resource consumption	Actual, negative (VC)	Short to medium term	Energy consumption at sites and use of materials (paper, hardware)	Increased efficiency is part of the sustainability strategy	Potential for cost reduction through more efficient processes
Digitalisation and efficiency promotion among customers	Actual, positive (VC)	Long term	Software solutions reduce resource requirements for SME customers	Strengthens market position as a sustainable technology supplier	Opens up new customer segments and increases sales potential
CO_2 emissions from travel, server operation and mobility	Actual, negative (U)	Short to long term	Emissions from business travel, cloud and on-premise servers, commuting	Core focus of the decarbonisation strategy	Reduction avoids potential CO_2 costs and strengthens access to capital markets
SoftPOS & higher refurbishment share	Actual, positive (VC)	Medium to long term	Expansion of SoftPOS without additional hardware and increase in the refurbishment rate for terminals	Product and circular economy strategy; differentiation among SMEs	Reduces material/capex requirements, reduces electronic waste, strengthens sales potential
Transition costs due to energy/CO_2 prices	Potential, negative (U)	Short to medium term	Rising energy, cloud and CO_2 prices weigh on margins	Procurement of green electricity/PPA, load management and efficiency programmes	OPEX increase if no action is taken; hedging reduces volatility and costs

S1 **Own workforce**

Significant impact/risk	Type & area	Time horizon	Description	Strategy reference	Financial relevance
Secure jobs & flexible working conditions	Actual, positive (U)	Short to long term	Secure, fair working environment, flexible working time models	Core component of the employer brand	Improves employee retention, reduces recruitment costs
Promotion of mental and physical health	Actual, positive (U)	Medium to long term	Health programmes, preventive measures, and modern office space	Part of HR strategy for employee wellbeing	Reduces sick leave and increases productivity
Skilled labour shortage	Potential, negative (U)	Short to medium term	Delayed recruitment can impair performance	Strategic priority: employer branding and talent development	Can slow down sales growth and increase costs
Employee turnover due to stress	Potential, negative (U)	Short to medium term	Staff leaving due to high stress levels or poor working atmosphere	HR measures to increase satisfaction and retention	Increased costs for recruitment and training
Diversity & equal opportunities	Actual, positive (U)	Long term	Promotion of diverse teams for innovation	Part of the innovation strategy	Increases innovative strength, improves corporate image
Career opportunities through further training	Actual, positive (U)	Medium to long term	Access to training and development discussions	Supports talent management strategy	Promotes internal appointments, saves recruitment costs
Promotion of women	Actual, positive (U)	Long term	Flexible models for balancing work and family life	Part of the diversity and inclusion strategy	Increases talent pool and employer attractiveness
Dependence on key roles	Potential, negative (U)	Short to medium term	Excessive dependency on a small number of experts increases the risk of absenteeism	Succession plans, job rotation, retention programmes	Reduces costs due to knowledge loss and unplanned recruitment
"Human sustainability" as an employer promise	Actual, positive (U)	Short to long term	Systematic positioning of health, learning and flexibility as an employer promise	Employer branding component in HR and talent strategy	Reduces recruitment costs, increases retention and productivity

G1 **Company policy**

Significant impact/risk	Type & area	Time horizon	Description	Strategy reference	Financial relevance
Healthy corporate culture	Actual, positive (U)	Long term	Promote values & leadership principles Integrity & cooperation	Foundation of corporate strategy	Increases efficiency, reduces staff turnover costs, promotes high standards of integrity, transparency and ethical behaviour
Reputational risks in the event of rule violations	Potential, negative (U)	Short to long term	Breaches of regulatory requirements	Strong focus on compliance and governance, regular training on compliance topics	Avoids fines, protects brand value
Protection of whistleblowers	Actual, positive (U)	Long term	Guidelines and reporting procedures promote an open culture	Part of governance strategy	Strengthens stakeholder trust, reduces legal risks
Management of supplier relationships	Actual, positive (U)	Medium to long term	Ensuring compliance with the code of conduct	Part of procurement strategy	Reduces risks in the value chain, improves relationships with suppliers and business partners
Certifications as a sales lever (e.g. ISO 27001/37301, DORA compliance)	Actual, positive (U)	Short to medium term	Recognised certifications increase trust and facilitate tenders	Go-to-market and compliance strategies linked	Better access to major customers, potentially lower insurance premiums
Focus on a few key service providers and partners, especially in the cloud/IT sector	Potential, negative (VC)	Short to long term	Dependence on a small number of cloud/IT service providers increases the risk of failure and bargaining power	Maintain more than one provider for critical services, part of business continuity management and crisis management	Limits downtime costs and improves contract terms
Data protection sanction risk	Potential, negative (U)	Short to long term	Non-compliance with data protection requirements leads to fines and reputational damage	Training and regular audits	Avoids fines, protects brand value

IRO-1
Description of the processes to identify and assess material impacts, risks and opportunities

Double materiality analysis as a key element of our reporting

A key part of our preparations for CSRD reporting was conducting a double materiality analysis. We built on the experience we gained from our initial materiality analysis in 2022. To comply with the directive and European standards, we worked closely with an external partner.

The starting point was the impact assessment (inside-out), in which we analysed Unzer's impact on the environment and society. This assessment builds on our previous analysis of sustainability-related impacts along the entire value chain. In addition, we conducted a financial assessment (outside-in) to identify the sustainability-related risks relevant to our company. Where possible, the impacts were quantified and supplemented by qualitative assessments.

Given the complexity of quantifying sustainability-related risks, our focus this year was on the inside-out perspective. In assessing double materiality, we focused on internal subject matter experts and, where possible, considered the interests and perspectives of our relevant stakeholders.

We are confident that the results presented provide a true and fair view of our impacts and risks. At the same time, we recognise the limitations of our methodology and are continuously working to improve it.

Stakeholder analysis

Our goal was to identify all relevant stakeholders and comprehensively analyse their interests and potential areas of influence. To this end, we assessed their dependencies on natural, human and social resources. In accordance with ESRS, we divided the stakeholders into two groups:

1. Stakeholders who have direct and indirect business relationships with Unzer
2. Stakeholders who are interested in the content and results of our sustainability efforts.

All stakeholders play a central role in assessing the materiality of our sustainability-related issues. We therefore integrated their perspectives into our strategy, our business model and our sustainability report. In workshops, we identified the most important internal stakeholders, in particular our employees, as well as external stakeholders such as retailers, financial intermediaries and end users. The readers of our sustainability statement primarily include current and potential owners, as well as partners and service providers of Unzer.

Identification process (surveys, analyses, data sources)

ESRS Standards 1 and 2 require the active involvement of material stakeholders. For the 2024 analysis, we focused on internal discussions and workshops with our (project) management and experts from various areas, including the steering committee, ESG project management, compliance, people & culture and risk management. This internal collaboration ensured that we were able to carry out a well-founded and coherent assessment.

Our analysis showed that our business activities exhibit similar patterns across regions and that no specific locations needed to be highlighted. To meet the requirements of the CSRD, we created a comprehensive list of topics. This included ESG-relevant aspects, which we assessed

on the basis of double materiality. Reports and assessments from competitors as well as our own analysis from 2022 served as a basis.

We reviewed and consolidated the list of potentially material topics in several validation rounds. The focus was on new topics that had gained importance since the last assessment. In workshops with internal stakeholders, we discussed the preliminary list of topics and refined it based on the perspectives and expertise contributed. The result was a final list containing the issues that are material to Unzer and that have a decisive influence on our sustainability strategy.

Impact materiality assessment

We assessed the materiality of our impacts using a structured approach comprising six steps:
1. We identified and classified impacts as positive or negative, as well as actual or potential.
2. We assigned a time horizon to each aspect in which the impacts are likely to occur.
3. We determined the relevant part of our value chain that triggers or influences the impacts.
4. We assessed the severity of the impacts based on three dimensions: magnitude, scope and reversibility.
5. We estimated the probability of occurrence on a scale of 1 to 5.
6. We calculated an overall score by multiplying the values for severity and probability.

We documented the results in separate Excel files for environmental, social and governance issues and discussed them in workshops with relevant stakeholders. This structured approach enabled us to carry out a transparent and well-founded assessment.

Assessment of financial materiality

We also systematically analysed the financial impact in four steps:
1. We assigned the risks and opportunities to a specific time horizon.
2. We determined the stage of the value chain (upstream, own business activities, downstream) that causes or influences the impact.
3. We assessed the financial impact based on three dimensions: financial position, earnings and liquidity.
4. We calculated a final score by multiplying severity and probability.

Our analysis deliberately focused on inherent risk to ensure that all relevant issues were considered, regardless of existing countermeasures.

Materiality matrix and thresholds

Based on the analysed data, we created a materiality matrix, which we validated together with the sustainability team. The thresholds were set to enable a clear distinction between material and non-material issues. For 2024, we set the thresholds at 17 for materiality of impact and 14 for financial materiality. These values may be adjusted in future analyses to reflect new developments.

We subsequently recognised an error in the classification of retailers. These were originally classified as part of the value chain under ESRS S2. However, in our view, they represent end customers within the meaning of ESRS S4. We therefore decided to classify the ESRS S2 standard as im-

material. This adjustment was approved by the steering committee.

We present the results of the double materiality analysis in section ESRS 2 > SBM-3.

Validation and governance

Our materiality analysis is validated by an interdisciplinary sustainability team comprising representatives from all relevant areas and the management. This ensures that the results are well-founded and incorporated into the central decision-making and risk processes.

As part of our governance structure, we monitor that:
· stakeholder perspectives are incorporated into the process,
· material issues are determined based on qualitative and quantitative thresholds,
· Sustainability risks are classified in relation to other risk categories
· internal control mechanisms ensure consistent and transparent assessment.

We plan to conduct another double materiality analysis in the coming year. In doing so, we will not only review existing issues but also incorporate new developments and findings. Our results will be directly incorporated into the strategy process and the objectives for future sustainability activities.

Integration into our risk management

Even though climate and environmental risks are not currently among the most significant risks, we monitor them continuously and systematically integrate them into our risk management process.

The Risk Committee and Central Risk Management ensure that these risks are included in our overall management, including through:
· Taking them into account in capital and liquidity planning
· Conducting regular stress tests
· Further developing tools for recording and managing these risks.

The assessment is carried out as part of our annual risk inventory and is reviewed regularly. Details are provided in ESRS 2 > GOV-5 and ESRS 2 > SBM-3.

Double materiality analysis

Impact assessment (Inside-out)

Planet and society

Financial assessment (Outside-In)

Unzer
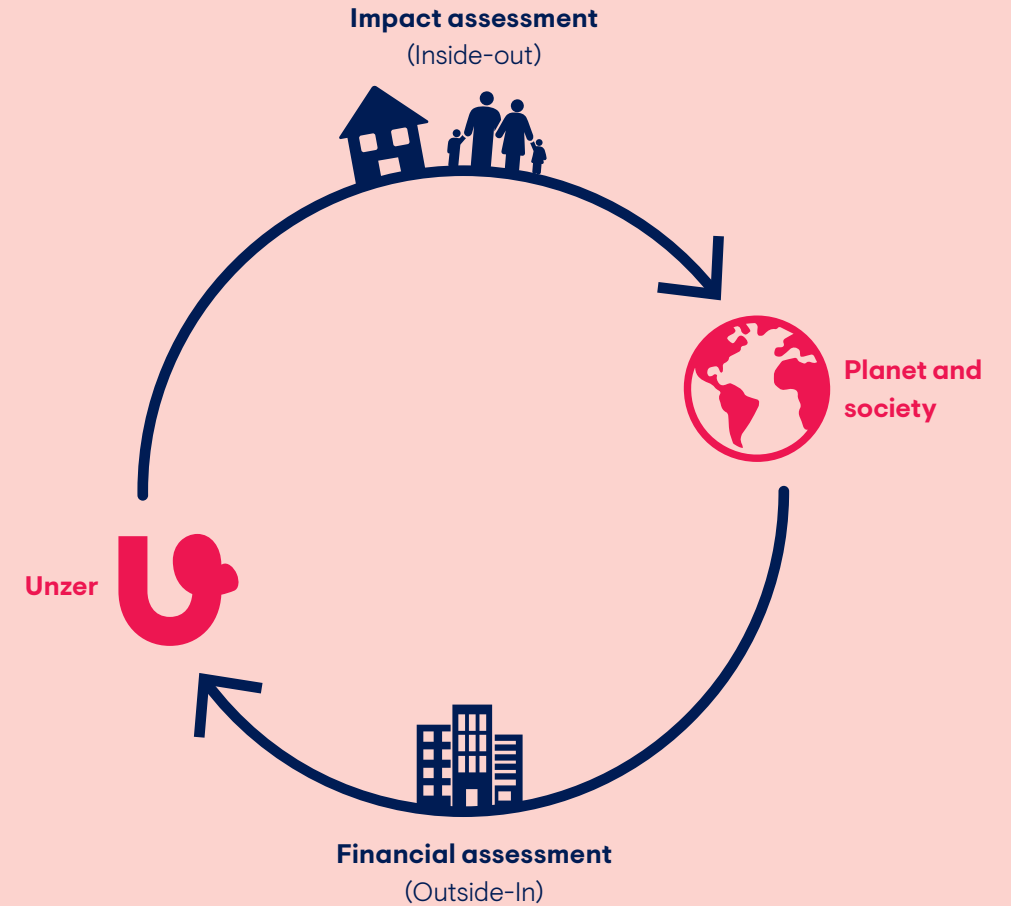
" Different perspectives and experiences make us better – every day. In our day-to-day work, we experience first-hand how much more creative and solution-oriented we are when many different voices are heard. That is precisely what makes diversity so valuable to us.

Stefanie Hohenstatt, Vice President People & Culture

Summary of the methodology for double materiality analysis

Approach
We assess materiality based on the ESRS draft (Nov. 2022) and relevant guidelines.

Scope
· Own business activities: We record positive and negative impacts on people and the environment as well as risks to the company.
· Value chain: We primarily analyse upstream activities, in particular first-tier suppliers, based on internal knowledge.

Stakeholder engagement
· Internal: Specialists from various areas are involved.
· External: No direct consultations took place in 2024. Ongoing dialogue with customers, partners and the industry serves as the basis for evaluating issues.

Impact assessment
We assess the probability of occurrence and measure the severity according to ESRS guidelines based on:
· Extent (severity of the impact, taking existing measures into account)
· Scope (affected locations, employees, expenditure)
· Irreversibility (difficulty of remedying the damage).

We weight these factors as follows:
· Negative impacts: severity factors weighted equally; for potential consequences, severity/probability weighted 50/50.
· Positive impacts: weighting of extent and scope; for potential consequences, probability is also taken into account.

Risk assessment
· Financial: We analyse triggers and key figures (EBITDA, CAPEX, OPEX), probability of occurrence and extent (low–high).
· Time horizon: short, medium or long term.
· Modelling: Partial use of existing instruments without exact monetisation.

Threshold values
The Sustainability Committee defines the materiality threshold as "significant". Issues above this level are considered material.

Process
Our assessment follows five steps:
1 Involvement of stakeholders
2 Identification of impacts and risks
3 Assessment of individual topics
4 Calibration of material issues
5 Review by stakeholders and management
This approach ensures that we systematically identify and prioritise material impacts and financial risks.

IRO-2
Disclosure requirements in ESRS covered by the undertaking's sustainability statement

In the chapter ESRS > SBM-3, we outline the disclosure requirements in accordance with ESRS standards that we fulfil in the following chapters. We also explain which topics we have classified as non-material for Unzer based on our materiality assessment and have therefore excluded. This creates a transparent basis for the traceability of the topics covered and omitted in our sustainability statement.

ESRS E1
Climate change

As part of the global community and as a responsible company, our goal is to actively contribute to overcoming the climate crisis. We pursue clear targets to reduce CO_2 emissions and promote sustainable practices throughout our entire value chain. This section provides an overview of our environmental measures and shows how we are systematically reducing our ecological footprint.

E1-1
Transition plan for climate change mitigation

Unzer is committed to limiting global warming and aims to make significant progress towards CO_2 neutrality by the end of 2027 by reducing and offsetting our Scope 1 emissions. This is based on a climate strategy that is founded on a dual materiality analysis and aligned with the current requirements of the ESRS standards, which are currently being revised.

The focus is on decarbonisation, particularly of our own business operations. Where possible, Unzer also takes measures along the upstream and downstream value chain – for example, by integrating climate-related criteria into the selection of suppliers.

A detailed transition plan will be developed based on a comparative analysis of the 2024 emissions data. However, the targets for the end of 2027 have already been approved by the management and are an integral part of the corporate strategy. Responsibility for implementation lies with the cross-divisional sustainability team and is embedded in the medium-term financial planning. Progress will be regularly evaluated by the sustainability team and reported to management.

Unzer also plans targeted investments in infrastructure, technology and training to implement its environmental targets. Financing will come from own funds and targeted capital expenditure. CapEx and OpEx items have not yet been allocated to the criteria of the EU taxonomy.

As part of its environmental programme, Unzer has defined four tactical goals, each to be achieved by the end of 2027:

1. Reduce CO_2 emissions from electricity in Scope 1 by 80%
2. Reduce CO_2 emissions from business travel by 20%
3. Reducing CO_2 emissions in the area of employee mobility by 15% (despite increased travel to offices)
4. Increase the waste separation rate to 95%

The environmental targets are based on a systematic survey of emissions data for 2022 and 2023 in collaboration with a certified partner.

Included emissions and transition risks

Unzer has carried out a qualitative assessment of potential embedded emissions – particularly for hardware components (e.g. POS devices), whose life cycle emissions are to be reduced through optimised disposal processes and targeted supplier selection.

Transition risks arise primarily from regulatory requirements and market changes. Unzer counters these with forward-looking risk management.

Investments in coal, oil and gas

Unzer does not invest in coal, oil or gas-related activities.

Exemption from the EU reference values agreed in Paris

Unzer is currently not exempt from the EU reference values agreed in Paris.

Progress in implementation

By the end of 2024, we will have achieved the following milestones:
· CO_2 accounting completed for all locations
· New mobility benefits introduced for employees, e.g. subsidised Germany-wide rail ticket and bicycle leasing
· 45% of vehicle fleet converted to electric or hybrid vehicles
· Waste recycling introduced at all locations where possible
· Switched to renewable energy for the electricity supply at all Unzer locations where possible

Reporting on the EU taxonomy

In May 2025, the European Commission published a so-called "Omnibus Package" which, among other things, concerns the CSRD, the ESRS and the EU taxonomy. The aim is to simplify reporting requirements and significantly reduce the number of companies subject to reporting obligations.

At the time of writing, the exact details and implications of the Omnibus initiative were still unclear. As things stand today, only large companies with more than 1,000 employees are likely to be subject to the full reporting requirements under the CSRD and the EU taxonomy. Unzer falls below this threshold. Therefore, the topic of EU taxonomy has not been included in this CSRD report. Once the details of the Omnibus Package are known, we will review our decision and act accordingly.

E1-2
Policies related to climate change mitigation and adaptation

Although Unzer, as a payment service provider, does not manufacture any physical products and does not generate any relevant emissions, the company considers it its responsibility to continuously improve its operational processes in order to increase resource efficiency and reduce its carbon footprint. Unzer does not have a formal environmental management system such as EMAS, but we implement comparable measures. These include, for example:
· Reducing energy consumption in buildings
· Minimising business travel through digital tools
· Promoting e-mobility in fleet management

These measures are in line with the objectives of EMAS: continuous improvement of our environmental performance, transparency and compliance with legal requirements. By 2027, Unzer plans to implement a group-wide environmental management system.

We regularly measure and analyse our carbon footprint using software from a certified provider and implement targeted measures to improve our energy balance. These include purchasing electricity from renewable energy sources, promoting electric vehicles and reducing business travel.

Our key ESG and sustainability targets are enshrined in our travel expense policy, purchasing policy and mobile working guidelines. These are available to all employees on the intranet and are also clearly documented in the ESG section. Contact persons and further materials for specific questions are also available there.

Sustainability criteria in the travel expense policy

Unzer's travel expense policy actively contributes to promoting sustainable mobility. It requires that when choosing a means of transport for business trips, not only economic efficiency but also environmental impact must be taken into account.

More environmentally friendly travel options – such as rail or carpooling – should be used as a matter of priority, provided they are economically viable. Deutsche Bahn is designated as the preferred means of transport for business travel. The policy stipulates that journeys by private car should only be made if they are particularly sensible and comply with the principle of cost-effectiveness. Wherever possible, carpooling with company vehicles is recommended in order to reduce emissions through bundled transport.

The use of domestic flights within Germany is generally prohibited. Exceptions are only permitted in justified individual cases. With this rule, Unzer is making an effective contribution to reducing CO_2-intensive modes of travel.

Sustainability criteria in the procurement policy

Our procurement policy systematically integrates sustainability aspects into all purchasing and awarding processes. In line with our ESG principles, we not only consider economic criteria when selecting suppliers and products, but also environmental and social compatibility. The aim is to give preference to environmentally friendly, energy-efficient and socially responsible products and services. Our suppliers are evaluated on the basis of their compliance with environmental standards, due diligence in the supply chain and contribution to responsible corporate governance, among other things.

In addition, we are committed to continuously reviewing and optimising our procurement processes in order to minimise environmental risks and introduce innovative, sustainable solutions. Sustainable procurement is a key lever for us in reducing resource consumption and environmental impact beyond our business operations.

Sustainability criteria in the company car policy

As part of our fleet management, we are increasingly focusing on e-mobility. Currently, 45% of our fleet already consists of electric and hybrid vehicles. To further increase this proportion, we plan to tighten our company car policy: eligible employees will generally be provided with electric or hybrid vehicles. Combustion engine vehicles are only permitted if no suitable charging infrastructure is available at the employee's place of residence or work.

With this measure, we are actively promoting e-mobility and gradually increasing the proportion of electric vehicles in our fleet. The policy is an integral part of our environmental strategy and supports the systematic reduction of emissions in business travel.

Sustainability criteria in the mobile working policy

With our "Guideline for Mobile Working" ("Mobile Office Guideline"), we are creating the structural basis for flexible and location-independent working models. The option of working from home up to 60% of the time reduces commuting and the associated energy consumption.

At the same time, this flexibility supports the compatibility of professional and private life, promotes work-life balance and makes it easier for employees with family responsibilities in particular to organise their everyday lives. The promotion of mobile working is therefore an integral part of our sustainability strategy and underlines our commitment to sustainably improving both the environmental impact of our operations and social aspects.

Next step: establishing a structured environmental management system

We are working on creating the basis for a structured environmental management system in accordance with ISO 14001. Although this has not yet been implemented, we see it as an important next step in systematically improving our environmental performance. We are not planning formal certification for the time being in order to invest resources in effective measures. Our focus is on quickly establishing the necessary processes and structures, thereby laying the foundation for a long-term effective environmental policy.

E1-3
Actions and resources in relation to climate change policies

Unzer's environmental goals focus on measures to reduce greenhouse gas emissions in its own business operations. The measures are regularly reviewed and adjusted in order to achieve Unzer's climate targets and effectively reduce emissions in its operations.

Electricity consumption

We use only green electricity at all our locations. Our current electricity mix is based on 100% renewable energies – in relation to all electricity contracts that we manage ourselves. We are currently unable to influence the general electricity supplied by landlords or the origin of the electricity used to charge hybrid and electric vehicles. From 2026 onwards, we intend to actively engage with our suppliers and partners to raise awareness of sustainable energy supply and further reduce emissions from this area in Scope 3.

In addition, we are optimising our electricity consumption through the use of energy-efficient IT infrastructures, such as central server solutions and resource-saving, cross-team multifunction printers. Where possible, we also use energy-efficient LED technology for lighting, and are gradually converting our premises accordingly as part of renovation measures.

Heat

Reduced office space and fewer business trips are the biggest levers for CO_2 reduction at Unzer. Since the pandemic, all employees have been equipped with laptops and optional monitors for working from home. The offices are equipped with video conferencing technology, and since 2024, employees have been required to be present at the office two days a week – provided their work allows it.

Since 2023, Unzer has gradually adapted its office space to the lower utilisation rate, reducing or subletting space. In 2023 and 2024, office space decreased by approximately 20% compared to 2022. Possible further adjustments are continuously reviewed and implemented step by step. A booking tool enables the reservation of workstations and helps to control utilisation in a targeted manner.

In 2024, we consumed a total of 650.2 tonnes of CO_2 for heating at Unzer. Compared to the previous year, we reduced our consumption by 26% – driven in particular by smaller office spaces.

Paper consumption and digitalisation

Unzer has been relying on digital communication for many years. Customer documents, internal approvals and employee forms are preferably processed electronically. Initiatives such as the introduction of DocuSign make it possible to conclude contracts digitally in a legally compliant manner. Electronic archiving is increasingly replacing paper filing. Email communication, digital invitations and information distribution are standard practice.

Electronic travel expense reports, electronic invoicing and digital personnel files are just a few examples of how paper consumption can be significantly reduced. Where paper is still required, we use almost exclusively certified recycled paper. The goal: to gradually convert all relevant processes to digital solutions and continuously save resources. In this context, we are currently gradually switching the dispatch of office mail to a digital provider, which we expect will lead to a further reduction in mail volume in the future.

Transport and commuting behaviour

Since 2022, we have been regularly recording the emissions generated by our employees' commuting behaviour. In July 2025, we collected data for the 2024 reporting year as part of a voluntary employee survey, in which 33 per cent of our colleagues took part. To ensure a representative picture, we extrapolated the results to the entire workforce.

The survey revealed that commuting causes a total of 891.4 tonnes of CO2 emissions. The majority of these emissions – 687.1 tonnes – are caused by the fact that 38 per cent of participants drive their own diesel or petrol cars to work.

To counteract this in a targeted manner, we promote sustainable mobility at Unzer. With our attractive bicycle leasing programme, we enable our employees to use high-quality bicycles or e-bikes – an active contribution to health and climate protection. In addition, we subsidise the Deutschlandticket, making the use of local and regional transport even more attractive. In this way, we are jointly supporting the reduction of CO2 emissions in commuter traffic and making it easier for our colleagues to switch to environmentally friendly mobility solutions.

The number of subsidised job tickets has increased significantly from 35 in 2023 to 124 in 2024. Nine employees took advantage of the bicycle leasing offer in 2024, compared to none in the previous year.

In the reporting year, the number of electric vehicles in Unzer's fleet rose to 21. This means that hybrid and electric vehicles now account for 45% of the fleet. Our business trips with Deutsche Bahn are powered by 100% green electricity.

Data centres and external IT services

Unzer uses cloud providers, primarily Amazon Web Services (AWS), for its servers and services. AWS has committed to switching completely to renewable energies by 2025 and to operating in a climate-neutral manner by 2040. AWS also gives us insight into our current carbon footprint through the use of this cloud infrastructure.

Compared to 2023, estimated emissions from AWS usage in 2024 rose slightly from 0.451 t CO_2e (tonnes of CO_2 equivalent) in 2023 to 0.488 t CO_2e. At the same time, however, the estimated emission savings from AWS's use of renewable energy increased significantly from 65,454 t CO_2e in 2023 to 82,608 t CO_2e in 2024. Our offices only have small server rooms with network technology, which account for a very small proportion of total energy consumption with an average power consumption of 1 to 2 kWh per location. No separate sustainability measures have been implemented in this area to date.

Reuse and sustainable provision of card readers

In the area of POS and unified commerce, we focus specifically on measures to conserve resources and avoid waste. An essential component of this is the reuse and professional refurbishment of card readers that continue to meet technical and regulatory requirements. These refurbishment processes are carried out by our trained specialists in close cooperation with the manufacturers. This reduces the need for new production, decreases transport volumes in the supply chain and avoids unnecessary CO_2 emissions.

Refurbished devices are used in particular in rental models with attractive conditions, in the "Ingenico Move/Desk" volume model (share approx. 40%) and for short-term use at trade fairs and events. This practice extends the life cycle of our hardware, reduces our ecological footprint and contributes to resource-efficient value creation.

E1-4
Targets related to climate change mitigation and adaption

Unzer's overarching goal is to reduce and, where necessary, offset Scope 1 emissions by the end of 2027. The measurable, results-oriented and time-bound targets derived from this are set out in section ESRS 2 > SBM-1.

Our environmental targets were defined on the basis of the CO_2 balance for 2022 and 2023 and a double materiality analysis. They address both the significant impacts of our business activities on the environment and climate and the resulting risks and opportunities for Unzer. All environmental targets are operationalised through concrete tactical measures, such as reducing emissions in the areas of electricity, business travel and employee mobility, introducing an environmental management system and optimising waste separation.

We measure the achievement of our targets using clear performance indicators such as CO_2 reduction rates, energy consumption, the proportion of renewable energies and waste recycling rates. Progress is documented, communicated internally and incorporated into our sustainability reporting. We continuously develop measures and key figures in order to meet regulatory requirements, technological developments and the expectations of our stakeholders.

Environmental targets are set in close consultation between management, the sustainability team and external consultants from certified companies. We regularly inform our workforce about progress. To measure our progress, we draw up an annual balance sheet

of our emissions, which we discuss systematically and at regular intervals with management and the specialist departments. We use findings – for example, on the effectiveness of individual measures or acceptance among the workforce – to optimise existing programmes or develop new initiatives.

One example of how we have implemented employee feedback is the introduction of a subsidy for e-bikes and bicycle leasing – a measure that arose directly from feedback from our colleagues. The continuous involvement of our employees strengthens our environmental awareness, promotes a sustainable corporate culture and increases the credibility of our sustainability strategy.

E1-5
Energy consumption and mix

The following table breaks down our energy consumption and the respective shares of fossil, nuclear and renewable sources in total energy consumption.

Energy source	Consumption in MWh
Coal & coal products	0
Crude oil & oil products	0
Natural gas	5.85
Other fossil sources	0
Purchased/received energy from fossil sources	6,022.82
Total fossil energy	6,028.67
Share of fossil sources in total consumption (%)	82%
Nuclear	706.43
Share of nuclear power in total consumption (%)	10%
Renewable fuels (biomass, etc.)	0
Purchased/received renewable energy	618.41
Self-generated renewable energy	0
Total renewable energy	618.41
Share of renewable sources in total consumption (%)	8%
Total energy consumption	7,353.51

E1-6
Gross scopes 1, 2, 3 and Total GHG emissions

We prepare our greenhouse gas balance sheet (GHG balance sheet) with the aim of identifying the largest sources of emissions within our company and along the upstream and downstream stages of the value chain. On this basis, we develop our decarbonisation strategy, in which we set specific targets, measures and responsibilities for reducing greenhouse gas emissions. In subsequent years, the balance sheet will also be used to review the achievement of targets, identify progress made and reveal the need for further action to reduce CO_2.

Notes on calculation

To prepare the GHG balance sheet, we define clear system boundaries that encompass organisational and operational boundaries. In organisational terms, we refer to Unzer's scope of consolidation under commercial law. The operational system boundaries refer to the emission sources considered within the organisational unit defined above. In accordance with the GHG Protocol, we distinguish between three areas (scopes):

· Scope 1: Includes all direct GHG emissions that we can directly control, such as those from the combustion of fossil fuels, chemical and physical processes, and refrigerant leaks.
· Scope 2: Includes indirect emissions from the purchase of electricity, heat, cooling and steam, which are generated by external energy suppliers during energy production.
· Scope 3: Covers all other indirect emissions that are not under Unzer's direct control. These include emissions from purchased goods and services, business travel, energy and fuel supply chains, and transport and disposal.

The determination and calculation of emissions is based on financial and activity data from our 2024 financial year. We use data from our accounting system and ERP system for this purpose. To convert consumption data into CO_2 equivalents, we use scientifically validated databases and recognised calculation methods such as the GWP (Global Warming Potential) according to IPCC 2013 and 2021.

Our reporting standard is the CO_2 equivalent (CO_2e): This allows us to take into account not only CO_2 itself, but also other climate-damaging greenhouse gases according to their global warming potential – including methane (CH_4), nitrous oxide (N_2O), sulphur hexafluoride (SF_6) and hydrofluorocarbons (HFCs and H-HFCs).

Operational system boundaries and emission sources considered (Scopes 1–3)

The table shows our operational system boundaries and the emission sources included for each scope (1–3). Items marked with * have been verified but not reported. The reasons for this are that there are no reportable emissions or the emissions examined are either insignificant or will only be included in subsequent years for reasons of proportionality. For items marked with **, the emissions calculation is limited to significant products in the procurement and manufacturing process. We do not provide further details on irrelevant scopes.

Scope 1 – Direct emissions

Scope	Item	Consideration
1.1	Direct emissions from combustion processes in stationary installations	Taken into account
1.2	Direct emissions from combustion processes in mobile installations	Taken into account
1.3	Direct emissions of volatile gases	Taken into account *
1.4	Direct emissions from processes	Taken into account *

Scope 2 – Indirect emissions from energy consumption

Scope	Item	Consideration
2.1	Indirect emissions from purchased electricity	Taken into account
2.2	Indirect emissions from district heating/cooling	Taken into account
2.3	Indirect emissions from purchased steam	Taken into account *

Scope 3 – Other indirect emissions

Scope	Item	Consideration
3.1	Purchased goods and services	Taken into account **
3.2	Production resources/capital goods	Taken into account **
3.3	Fuel and energy-related emissions	Taken into account
3.4	Upstream transport and distribution	Taken into account
3.5	Waste generation in operations	Taken into account
3.6	Business travel	Taken into account
3.7	Employees' commuting	Taken into account
3.8	Leased assets in the upstream value chain	not relevant
3.9	Downstream transport and distribution	Taken into account *
3.10	Further processing of sold intermediate products	not relevant
3.11	Use of sold products	not relevant
3.12	Disposal of sold products	not relevant
3.13	Leased items in the downstream value chain	not relevant
3.14	Franchise operations	not relevant
3.15	Investments	not relevant

GHG emissions from Unzer

In the 2024 financial year, we caused total emissions of 5,130.4 tonnes of CO_2. These are distributed across the following scopes:

Scope 1: Direct emissions amount to 370.9 tonnes of CO_2, which corresponds to 7.23% of the total balance. These emissions are mainly caused by the fuel consumption of our company vehicles (diesel and petrol) and by natural gas consumption (location-based) for heating purposes.

Scope 2: Indirect emissions from purchased energy amount to 717.9 tonnes of CO_2 and account for 13.99% of total emissions. They result from the purchase of electricity (location-based) and green electricity (market-based). District heating accounts for the largest share in this area, with 12.67% of the total balance.

Scope 3: Other indirect emissions amount to 4,041.5 tonnes of CO_2, representing 78.78% of the total balance. In our balance sheet, we take the following emission sources into account in particular:

1. Emissions from purchased goods and services, such as payment terminals and server operation (due to the limited data available, the energy consumption of external server services was modelled on the basis of the electricity emission factor of the location and the company-specific IT load).
2. Emissions resulting from the procurement or manufacture of production resources and capital goods from production resources and capital goods (e.g. IT hardware and IT equipment),
3. Fuel and energy-related emissions from upstream processes,
4. Emissions from upstream logistics, e.g. transport of purchased goods, postage
5. Emissions from waste disposal,
6. emissions from business travel, and
7. emissions from employee commuting behaviour.

For the reporting year, we have recorded and reported GHG emissions at the consolidated group level. Separate reporting at the level of individual subsidiaries has not yet been carried out.

Category	Entire group (consolidated)	Affiliated companies under operational control	Total
Scope 1 (direct)	370.98	N/A	
of which share from regulated emission systems (%)	7.22%	N/A	7.22%
Scope 2 (indirect, energy procurement)	717.90	N/A	717.90
... of which site-related	717.90	N/A	717.90
... of which market-related	0	N/A	0.00
Scope 3 (indirect, value chain)	4,041.55	N/A	4,041.55
of which purchased goods and services	1,372.05	N/A	1,372.05
of which production resources/ capital goods	109.89	N/A	109.89
of which fuel and energy-related emissions	281.75	N/A	281.75
of which upstream transport and distribution	0.38	N/A	0.38
of which waste generated in operations	94.86	N/A	94.86
of which business travel	1,291.21	N/A	1,291.21
of which employee commuting	891.41	N/A	891.41
Total GHG emissions	5,130.42	N/A	5,130.42
... based on Scope 2 (site-related)	717.90	N/A	717.90
... based on Scope 2 (market-related)	0	N/A	0.00

GHG intensity (emissions relative to net revenue)

The "GHG intensity" indicator is calculated as the quotient of total greenhouse gas emissions (in tonnes of CO_2e) and sales revenue for the reporting period. Sales revenue is taken from the audited annual financial statements; detailed explanations of accruals and valuation methods are provided there.

Year	Total GHG emissions (kg CO_2e)	Net revenue (€)	GHG intensity (kg CO_2e/€)
2024	5,130,419.74	220,487,472	0.02

E1-7
GHG removals and GHG mitigation projects financed through carbon credits

Unzer has set itself the goal of making significant progress towards climate neutrality by the end of 2027. The focus is on reducing and offsetting our Scope 1 emissions.

To offset the remaining emissions, we are considering purchasing high-quality CO_2 certificates. In the course of 2026, we will involve our shareholders' environmental teams to jointly examine possible compensation measures. Unzer will not make use of this option for the 2024 reporting year.

During the reporting period, no projects to reduce or store greenhouse gases were financed or planned within or outside our own value chain.

E1-8
Internal carbon pricing

Unzer does not currently apply an internal CO_2 pricing system. Neither shadow prices nor internal CO_2 fees or funds are used. Accordingly, CO_2 prices are not currently factored into investment decisions or the management of climate-related measures.

E1-9
Anticipated financial effects from material physical and transition risks and potential climate-related opportunities

As part of its risk monitoring, Unzer has not identified any short-, medium- or long-term physical risks that have a material financial impact on assets, income or cash flows.

Transition risks potentially exist due to stricter regulatory requirements in the financial sector and rising expectations for sustainability and transparency. These risks are not currently considered material, as Unzer has an established group-wide risk management system based on the three-line model, which is regularly updated.

Unzer sees significant potential for efficiency gains and resource savings, particularly in the ongoing digitalisation and automation of processes. These opportunities are currently being assessed qualitatively. As soon as material financial impacts can be derived and adequately quantified, Unzer will disclose them transparently in future sustainability reports.

ESRS S1
Own workforce

Unzer has set itself the goal of digitising commerce. Together, we support companies and organisations in integrating and simplifying their payment and business activities so that they can focus entirely on their customers. The success of our company depends crucially on our employees. For this reason, we continuously invest in the well-being and further training of our workforce.

S1-1
Policies related to own workforce

We are convinced that long-term business success is only possible if human rights are respected, recognised and protected. That is why we are guided by the United Nations Guiding Principles on Business and Human Rights, the labour and social standards of the International Labour Organisation (ILO core labour standards) and the United Nations principles of responsible and sustainable corporate governance as set out in, among other things, the Global Compact, the Diversity Charter and the Principles for Responsible Banking. These conventions are the guidelines that determine our daily actions and which we supplement with internal guidelines.

The following section provides an overview of our internal guidelines in the area of People & Culture. Issues such as "child labour", "forced labour" and "human trafficking" are clearly prohibited by law in the European countries in which we operate and employ 100% of our staff. We therefore have no additional regulations of our own.

A workplace free of harassment and bullying

We believe that an open and inclusive working environment helps us to develop and grow. That is why we strive for a working culture in which diversity and equality are lived out. We ensure that all employees have the same opportunities. Discrimination has no place with us.

Our goal is to create an environment in which everyone feels respected and valued. Only then can employees perform their tasks to the best of their ability. The principles of the General Equal Treatment Act are therefore binding for all employees. We welcome cultural diversity and do not tolerate any form of (sexual) harassment, discrimination or bullying. Likewise, we do not discriminate against anyone based on their ethnic origin, gender, religion or belief, disability, age or sexual identity. We are committed to this in our Code of Conduct.

If employees ever witness inappropriate behavior or experience discrimination, harassment, or bullying themselves, they can turn to our People & Culture department, internal confidants, or anonymous whistleblowing channels. All complaints are taken seriously and handled confidentially.

Equal opportunities and equal treatment

We are an equal opportunity employer, which means we are committed to providing equal opportunities to all people in all areas of employment, without discrimination based on age, skin colour, disability, origin, ethnicity/nationality, religion, gender, medical history, sexual orientation or similar factors. Further information is provided in our Equal Opportunities Policy.

To make our managers aware of possible unconscious biases and stereotypes, we offer internal training (Unconscious Bias Training). These biases are automatic, often unconscious assumptions or judgements about people based on factors such as gender, skin colour, age, ethnicity, sexual orientation, disability or other characteristics. They arise from personal experiences, social influences and cultural norms and can unconsciously influence our behaviour, decisions and interactions.

We already ensure equal opportunities and equal treatment for all candidates during the recruitment process. All recruitment processes must always be consistent with our Code of Conduct. Unzer promotes internal recruitment and encourages its employees to apply for internal positions and develop their careers.

Learning and feedback culture

At Unzer, we attach great importance to personal development. That is why we have a comprehensive feedback process that we document in writing. Once a year, each employee sets personal and business-related goals with their manager. Half-yearly reviews provide an opportunity to track progress and make adjustments to ensure continuous improvement. The process concludes with an end-of-year review, during which future goals are set. This structured approach promotes a culture of continuous development.

In addition, each employee has an annual training budget of €1,000 at their disposal. This budget can be spent on learning formats such as job-related training/coaching/educational events or seminars.

Health and safety in the workplace

Unzer is committed to creating and maintaining a healthy, safe and stable working environment for our employees. That is why we have introduced an Employee Assistance Programme (EAP) to support our employees. The EAP is a professional counselling service for all employees and managers to help them resolve issues related to work, family life, health or other personal matters. Whenever employees wish, they can quickly and easily book an individual consultation. All these services are anonymous, professional and, of course, free of charge for employees.

As a further pillar for promoting mental health, Unzer has established a so-called confidential advisor programme.

Confidential advisors are trained colleagues who have committed themselves to strict confidentiality – including and especially towards all companies in the Unzer Group. As they themselves work in the company, they are familiar with internal processes and procedures and can therefore help employees from an internal perspective.

Unzer also offers regular training courses on health and safety at work. Topics include identifying potential hazards in the workplace, the correct handling of work equipment and materials, ergonomics in the workplace and the prevention of accidents at work, as well as fire safety and evacuation measures. Participation in these annual training courses is mandatory for employees in Germany and Luxembourg. Accidents at work must be reported to the Human Resources department. Further information is provided in our Health and Safety at Work Policy.

Respectful and flexible working

At Unzer, we value mutual trust and respect and believe that we should treat all people with dignity and respect, regardless of their ethnicity, gender, religion, sexual orientation or other personal characteristics. We therefore expect our employees to refrain from any form of discrimination or harassment and to comply with international standards for working conditions, health and safety. No one should be subjected to physical, sexual, psychological or verbal threats in the workplace. We engage in dialogue based on two-way communication, trust and respect. Unzer does not tolerate any form of discriminatory or harassing behaviour towards individuals or groups. Should employees ever violate this principle, disciplinary action will be taken, with the consequences depending on the severity of the violation.

At the same time, we offer our employees numerous benefits. These include mobility benefits, a company pension scheme and flexible working hours. With its mobile working policy, the Unzer Group aims to create a hybrid working model that allows employees to spend up to 60% of their monthly working hours at home or elsewhere (mobile office). This is supplemented by the EU Flex-Work Directive, which allows employees to work from other European countries for a total of 15 days per calendar year.

Open dialogue on equal terms

For us, being a responsible employer means engaging in constructive dialogue with all employees. We offer several channels and formats for this purpose. All guidelines and supplementary information are available to employees on the intranet in German and English. Monthly newsletters, a group-wide messenger service (Microsoft Teams), podcasts and monthly virtual all-hands meetings also ensure that employees are informed about important changes.

Further guidelines

Additional guidelines concern business travel and company cars, as well as absences due to holiday or illness. There are also numerous works agreements for the Frankfurt and Luxembourg locations.

S1-2
Processes for engaging with own workforce and workers' representatives about impacts

We respect our employees' right to decide who should represent them in dealings with the company. At our locations in Frankfurt am Main and Munsbach (Luxembourg), there is a works council that meets regularly every four weeks and on an ad hoc basis with management and the human resources department.

In addition, all employees, regardless of their role, location or hierarchy, have numerous opportunities to actively participate and provide feedback. These formats include a semi-annual, anonymous employee survey consisting of a total of around 60 questions. The management, the human resources department and the respective division and department heads evaluate these results and derive concrete measures from them. At the same time, the

most important successes and challenges are communicated transparently in an all-hands meeting and the next steps are discussed. The topics covered in the survey include employee satisfaction, diversity and inclusion, health and well-being, working environment, employee development and leadership behaviour, as well as appreciation and compensation.

Since 2023, there has also been an annual dialogue format in which the managing directors listen to employees in small groups and a large plenary session, gather feedback and answer questions (CXO Roadshow). The feedback channels are supplemented by a group-wide internal suggestion scheme, open consultation hours with the management and HR managers, and an anonymous whistleblower system.

Measuring employee satisfaction

Twice a year, we conduct a group-wide employee survey to measure how employees perceive their working relationship with Unzer. This gives us insights into ongoing processes and allows us to analyse various topics related to employee satisfaction, such as stress and mental well-being, autonomy, appreciation and challenges in daily work.

In June 2024, we reduced the frequency of the survey from quarterly to biannual, as employees had expressed feedback that they would prefer a lower frequency. The survey is very detailed in order to draw as comprehensive conclusions as possible. The majority of the questions have remained constant since

November 2020, allowing us to identify clear trends. A smaller portion of the questions varies depending on which topics are considered particularly important prior to the survey's publication.

Since the survey was introduced, we have seen consistent results in terms of satisfaction, well-being and the tendency to recommend our company to others, with an average between 7 and 7.5 (on a scale of 1 to 10). For the past two years, the areas of flexibility, autonomy, openness and support from managers have been rated particularly highly (with scores consistently above 8.3). On the other hand, remuneration, workload and career paths have been identified as areas for improvement.

Consideration of particularly vulnerable groups

Unzer takes care to also capture the perspectives of particularly vulnerable or marginalised groups within the workforce. The employee survey contains specific questions on diversity and inclusion, and the results are evaluated in a differentiated manner. In addition, the feedback channels are open to all employees, regardless of gender, origin, disability or other characteristics. The open design of the formats and the anonymity of the surveys make it possible to address sensitive issues in a secure manner.

Exit interviews

Employees who leave the company of their own accord have the opportunity to discuss the reasons for their departure in a confidential meeting. These meetings help us to better understand the reasons for their departure and to collect reliable data in order to set priorities for action. The main reasons for departure – as well as the proposed countermeasures – are regularly discussed with our management.

At the time of writing, a questionnaire had already been created to record the reasons for leaving in a more systematic manner. Extending this to employees who have been dismissed is also under discussion, but has not yet been implemented.

Assessment of the effectiveness of involvement

In our opinion and experience, the dialogue formats mentioned are effective tools for incorporating the views of our own workforce into decisions and activities. For example, based on employee surveys and other participation formats, concrete measures are developed within the scope of what is possible, which have arisen directly from the feedback. Once a month, three exemplary measures are transparently highlighted in an all-hands meeting to emphasise that employees are being heard and involved.

S1-3
Processes to remediate negative impacts and channels for own workforce to raise concerns

At Unzer, we are committed to upholding the highest standards of integrity and compliance. One of our six company values is therefore to act with integrity. As a European payment institution and FinTech company, our reputation as a trustworthy employer and business partner is of utmost importance. To support this, we encourage all employees – as well as external stakeholders – to raise compliance concerns or misconduct at any time.

An anonymous reporting centre ensures anonymity (if desired) and confidentiality. Employees can report concerns or violations in English or German, both online and by telephone. Both channels are provided by our service provider LegalTegrity and are subject to strict data protection regulations. All complaints and reports are taken seriously and treated with sensitivity, confidentiality and fairness. A complaint will not result in any disadvantage.

There is also a separate reporting office should employees notice suspicious behaviour relating to financial crime. Unzer does not tolerate money laundering, terrorist financing or (internal and external) fraud under any circumstances. Anyone who suspects a case of financial crime is therefore required to submit an internal report of suspicion.

In addition, employees can contact their line manager, the People & Culture Team or the Compliance Team confidentially at any time. At the Frankfurt am Main and Munsbach locations, employees can also contact the employee representative.

All reporting channels are accessible to all employees – including particularly vulnerable groups – via the intranet and are also documented in the Code of Conduct, which is available in print in all offices or externally via the website. The anonymity of the whistleblower systems and the variety of contact options (digital, telephone, in person) ensure that even sensitive issues can be addressed securely and without barriers. The works councils are also open to all employees and represent their interests regardless of hierarchy, employment status or origin.

S1-4
Taking action on material impacts on own workforce, and approaches to managing material risks and pursuing material opportunities related to own workforce, and effectiveness of those actions

In recent years, the Unzer Group has cemented its reputation as a provider of payment and software solutions for the retail sector. At the end of 2022 and 2023, the company restructured its financing, resulting in a very stable financial and earnings position and sufficiently secured liquidity.

Although the payment services industry is undergoing change, Unzer considers itself well equipped to deal with this thanks to its broad product portfolio and clear strategy. In this respect, we anticipate sustainable growth and a slight increase in the workforce.

Against the backdrop of demographic change and a shortage of skilled workers, Unzer is particularly keen to be an attractive employer and to retain and promote the best talent. For this reason, Unzer is investing in numerous measures to promote work-life balance, training and further education, the transformation of corporate culture and the promotion of diversity and equal opportunities. We consider all these measures to be suitable for setting us apart from the competition in a positive way.

Measures for a smooth recruitment and onboarding process

A smooth recruitment and onboarding process lays a good foundation for effective collaboration, ensures job satisfaction and reduces staff turnover. That is why we attach great importance to integrating new employees quickly and successfully.

We place great importance on fast and transparent processes right from the recruitment stage. Our talent acquisition team provides managers with a practical toolbox to ensure that interviews and selection procedures are conducted in a structured and professional manner.

An important part of this is the regular training of our hiring managers. Several times a year, we offer training courses in which we specifically address possible unconscious biases and raise awareness of fair, unbiased assessment.

In addition, we consciously strive for a balanced gender distribution when hiring new employees and promote diversity and equal opportunities right from the selection process. In this way, we create the basis for an inclusive and fair working environment – right from the first contact.

Our goal is to standardise, structure and continuously improve the onboarding process for new employees across the organisation. All new colleagues undergo mandatory training and induction courses that give them a solid start to their roles and our company.

In addition, a clearly defined onboarding process ensures that new employees have all the necessary information and work tools from the outset. To complement this, the respective managers draw up individual induction plans. Programmes such as our buddy programme provide additional support for social and professional integration.

During the probationary period, supervisors conduct several structured meetings. These serve not only to exchange constructive feedback, but also to support the new employees in taking on their new tasks and to keep an eye on their personal well-being.

Our intranet serves as a central knowledge base, providing information about corporate strategy and goals, our values and leadership principles, and our feedback and communication channels. All guidelines and templates are accessible to all employees at any time.

Measures for good employee relations

Even after onboarding, Unzer continues to focus on respectful cooperation and a good working environment. To this end, employees are assigned a personal contact person from the People Experience Team. This person handles all questions and issues relating to the employment relationship, supports employees during their time at Unzer and assists them when they leave the company (offboarding).

Unzer is committed to health, work-life balance, continuous training and further education, and the promotion of diversity and cross-team collaboration through a variety of targeted measures. Through these initiatives, Unzer creates an attractive and inspiring working environment that not only takes into account the individual needs of its employees, but also contributes to strengthening the corporate culture and shared success. The most important measures in these areas are presented below.

Health promotion measures

Unzer offers its employees numerous measures and services to promote their well-being and health. These include, among others:
· Company medical service (consultation, preventive medical check-ups, vaccinations, etc.); paid leave for preventive medical check-ups
· Independent psychological and social counselling for employees by an external service provider
· Compliance with statutory and collectively agreed occupational health and safety and accident prevention regulations (monitoring by the company medical service and the occupational safety specialist, among others, through regular workplace inspections, risk assessments (including psychological stress)) and compliance with internal standards for a health-oriented approach at all locations
· Training of employees to protect colleagues as trusted confidants by offering them support in dealing with stress
· Ergonomically equipped workplaces, fruit and healthy snacks at the workplace

The topic of health and well-being in the workplace is also a central component of the regular employee survey. Here, Unzer regularly scores above 7 (on a scale of 1 to 10). Further details can also be found in section S1-14.

Measures to promote work-life balance

Unzer sees itself as a family-friendly company and attaches great importance to measures that enable employees to achieve the best possible work-life balance. These include, among other things:
· Flexible working time arrangements, part-time work and trust-based working hours enable our employees to organise their working hours flexibly according to their individual family needs, taking into account operational requirements and in consultation with their manager.
· Mobile working: In accordance with the works agreement on mobile working, up to 60 per cent of working hours can be spent working remotely. All employees are equipped with mobile devices for this purpose. There are exceptions for some positions or depending on country-specific circumstances.
· Part-time work, even in management positions.
· Within the framework of the law, we allow all employees to take unpaid leave to care for close relatives.
· The independent psychological and social counselling service for employees in difficult personal situations, provided by an external service provider, can also be used for questions and concerns regarding the compatibility of family and career.

Training and further education measures

Unzer invests in the further training of its employees and trains its own apprentices. All employees have at least one feedback meeting per year to assess their performance and pro-

fessional development. These firmly established dialogue formats also serve to discuss further training needs and development opportunities, as well as to plan specific training measures. The feedback meetings are documented in writing.

Together with the specialist departments, the People & Culture team analyses the qualification needs of employees against the backdrop of changing requirements resulting, for example, from changes in the range of products and services, regulatory requirements or changes in the market. This results in specific training objectives for individual employees, teams or the entire Unzer Group, which are fulfilled through internal and external training measures.

Other offerings include:
· Unzer Academy: All internal training materials are bundled here and made available to all employees (see below).
· Unzer's development programme for managers: Once a year, prospective managers are trained in a one-year programme (see below).

· Personal training budget: Each employee has a training budget of €1,000 at their disposal, which they can use in consultation with their manager to develop their professional and personal skills.
· Internal applications: All job vacancies are available internally and internal job changes are actively encouraged.

In 2024, our expenditure on training and further education amounted to €477,000 – a clear sign of our ongoing commitment to the professional and personal development of our employees. Compared to the previous year 2023 (€393,000), this represents a significant increase of over 21%.

It is not possible to precisely quantify the average number of seminar days per employee, as our offering is deliberately broad and flexible. In addition to mandatory training courses, attendance at which is documented, our employees have access to numerous voluntary further education and training opportunities. Further information can be found in section S1-13.

Measures for the development of managers

We know that good leadership is important for our employees to feel comfortable and grow. For this reason, we have adopted clear leadership principles and invest in the further education and training of all our managers.

The Leadership Development Programme is the cornerstone of Unzer's leadership training. The training lasts four to five months and comprises four modules. It is aimed in particular at junior managers who have just taken on their own team or will do so in the near future.

In addition, Unzer has also launched a training programme for experienced managers in 2024. This is to be extended to all middle management executives (vice presidents and directors) in the coming years.

Unzer Academy

In 2023, we launched our Unzer Academy. The Unzer Academy serves as a knowledge base for the entire company. All internal training courses and recordings of important all-hands meetings are available there. In this way, we want to ensure that knowledge is shared within the company and is accessible to everyone, regardless of their location or role within the organisation. We hope that this will deepen our collective understanding of our products and services, as well as the industry as a whole. Together, we want to build a culture of continuous learning and growth that benefits both our teams and our customers.

The Academy currently (as of December 2024) comprises over 300 training courses and recordings.

Measures to promote interdisciplinary and cross-team collaboration

In recent years, Unzer has brought a total of 13 companies under one roof. This complex corporate structure also presents challenges in terms of corporate culture and collaboration across different teams, locations and national borders.

For this reason, Unzer set the corporate goal of "One Unzer Everywhere" in 2024 to create uniform workflows, data flows and processes across the company. Transparency and added value are particularly important to us here, because transformation is not an end in itself. In regular workshops, we work together to develop the cornerstones of our culture and regularly bring individual teams or project groups together in person.

We attach great importance to an inspiring working environment that supports agile and cross-team working methods. Our offices are equipped with creative and meeting rooms as well as communal areas to encourage ex-change. Wherever possible, we ensure that all employees work on the same floor to facilitate networked collaboration and interdisciplinary exchange.

Measures to promote diversity

We are convinced that our employees' commitment to equal treatment and a clear commitment to diversity are crucial measures for promoting diversity.

All Unzer employees are obliged to treat each other with respect and fairness – without discriminating against anyone because of their origin, skin colour, gender, nationality, age, faith, disability, marital status, sexual orientation or other personal characteristics. We do not accept discrimination in any form. These expectations are set out in Unzer's Code of Conduct.

Unzer already employs people of all ages from 59 different countries. The focus of our diversity efforts is on promoting gender equality.

Unzer has set itself the clear goal of achieving gender equality by 2027 and strengthening a diverse, inclusive workforce at all levels of the organisation. Specifically, we aim to increase the proportion of female employees from 39% in 2024 to 45% and the proportion of female managers from 24% to 30% by 2025. To achieve this, the People & Culture team works specifically with specialist headhunters for management positions and considers particularly qualified women in succession planning.

Monitoring and evaluating the effectiveness of measures

Unzer takes a systematic approach to evaluating the effectiveness of its measures regarding its own workforce. Both qualitative and quantitative indicators are used for this purpose. Key indicators include the results of the biannual anonymous employee survey, the turnover rate, the average length of service, the number of sick days per employee, the promotion rate and internal transfers. In addition, participation rates in further training measures and the use of psychological counselling services are evaluated. This data is regularly analysed by the People & Culture team and discussed with the management and executives in order to derive targeted measures and review their effectiveness.

Procedure for determining necessary measures

Unzer uses a multi-stage process to identify and assess actual or potential negative impacts on the workforce. This includes the regular anonymous employee surveys with open comment fields described above, voluntary exit interviews to record reasons for resignation, an established whistleblower system for confidential reports, and direct dialogue as part of the CXO roadshow and open consultation hours. In addition, absenteeism and psychological stress are analysed as part of the company's health management programme. The insights gained are incorporated into the planning of measures and enable an early response to challenges.

Significant risks relating to our own workforce relate particularly to the shortage of skilled workers, mental stress and potential loss of trust due to inadequate communication. To mitigate these risks, Unzer relies on targeted personnel development and training programmes, flexible working models, comprehensive health services and transparent and participatory communication formats. The effectiveness of these measures is reviewed through regular evaluations of employee surveys, feedback formats and relevant KPIs such as staff turnover and sick days.

Ensuring that company practices have no negative impact

Unzer ensures that internal practices do not have or contribute to negative effects on its own work-force. The code of conduct obliges all employees to behave ethically and treat each other with respect. Data protection guidelines and regular training courses ensure the responsible handling of personal data. The People & Culture team is involved in strategic decisions, particularly when introducing new tools or processes. In the event of conflicting goals between economic pressure and social concerns, an employee-oriented solution is always sought in line with the duty of care. In addition, budgets are available for further training measures, health services and external consulting.

Progress, challenges and the implementation of measures are regularly reported to management and communicated transparently in company-wide formats such as all-hands meetings.

S1-5

Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities

In line with our HR strategy, our overarching goal is to prioritise the mental and physical health and safety of our employees by creating a safe, healthy and rewarding workplace. To this end, the People & Culture team has set measurable, results-oriented and time-bound goals, which we outline in section ESRS 2 > SBM-1.

Target development and performance measurement in the social sphere

We define our strategic and tactical social goals based on a dual materiality analysis and align them with ESRS 2. In doing so, we consider both the impact on our workforce and the resulting risks and opportunities for the company. Our goals include promoting diversity and gender parity, strengthening physical and mental well-being, and building a culture of continuous learning. We measure the achievement of our goals using clear performance indicators (e.g. proportion of female managers, sick leave, participation rates in training measures) and document them regularly. We communicate progress transparently in company-wide formats such as all-hands meetings and via the internal platform.

We set social goals in close consultation between management, the advisory board and the People & Culture team. We incorporate feedback from the workforce – for example, from biannual employee surveys, open feedback formats (e.g. CXO roadshow, suggestion scheme) or exit interviews. Employees actively influence prioritisation and design through these channels.

We track the achievement of goals with an internal monitoring system that evaluates key figures such as sick leave, promotion rates, satisfaction scores and participation in development programmes. We discuss the results with specialist departments and employee representatives in order to gain insights and adjust targets as necessary. For example, at the request of the workforce, we changed the frequency of the employee survey from quarterly to biannual in 2024 to increase participation and relevance.

The continuous involvement of employees in goal development and review ensures that the measures are practical, effective and accepted. It also strengthens trust in corporate management and promotes a participatory corporate culture.

S1-6
Characteristics of the undertaking's employees

As of 31st December 2024, Unzer employed a total of 794 people (headcount) or 740.92 full-time equivalents (FTE). All employees, including trainees, working students, part-time employees and interns, were included in the evaluation. The data was collected via the Personio personnel information system. Gender information – including the category "diverse" – is maintained independently by the employees themselves as part of a self-service process. At the time of reporting, there were no entries in the "diverse" category.

The turnover rate is calculated using the Schlüter formula, which only takes permanent employees into account. Departures due to death, retirement or expiring contracts are excluded from the calculation in order to ensure a realistic and comparable figure.

In 2024, the turnover rate was 16.30%. The calculation was made using the Schlüter formula, taking only permanent employees into account. Departures due to death, regular retirement or expiring fixed-term contracts were deliberately excluded to obtain a realistic and comparable figure for voluntary turnover. This methodology ensures that the figure allows reliable conclusions to be drawn about employee retention and the attractiveness of the company as an employer.
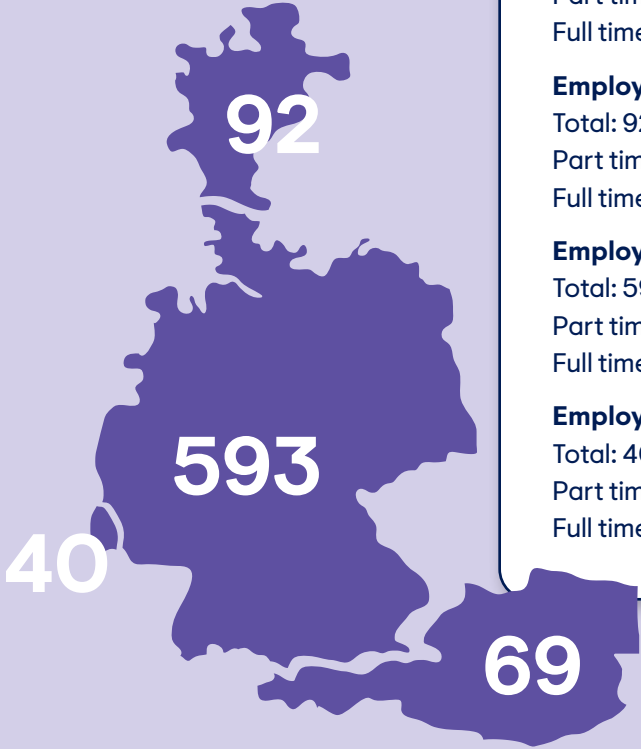
Total number of employees: 794

331 463
Female Male

Permanent employees:
Part time: 95 (♀ 71 / ♂ 247)
Full time: 668 (♀ 243 / ♂ 425)

Temporary employees:
Part time: 27 (♀ 15 / ♂ 12)
Full time: 4 (♀ 2 / ♂ 2)

Employees Austria:
Total: 69 (♀ 32 / ♂ 37)
Part time: 9 (♀ 7 / ♂ 2)
Full time: 60 (♀ 25 / ♂ 35)

Employees Denmark:
Total: 92 (♀ 31 / ♂ 61)
Part time: 13 (♀ 6 / ♂ 7)
Full time: 79 (♀ 54 / ♂ 25)

Employees Germany:
Total: 593 (♀ 249 / ♂ 344)
Part time: 90 (♀ 67 / ♂ 23)
Full time: 503 (♀ 182 / ♂ 321)

Employees Luxembourg:
Total: 40 (♀ 19 / ♂ 21)
Part time: 10 (♀ 6 / ♂ 4)
Full time: 30 (♀ 13 / ♂ 17)

92

593

40

69

S1-7
Characteristics of non-employees in the undertaking's workforce

To ensure high-quality and transparent reporting, Unzer is currently working on further optimising the data basis for external employees in the HR system (Personio). The characteristics of external employees cannot yet be evaluated in a valid and systematic manner. In order to ensure data quality and avoid misstatements, relevant information on non-employees is not yet reported in the current reporting year. The adjustment and structuring of the relevant data has already been initiated, so that reporting in accordance with ESRS S1-7 is planned for future reporting cycles.

S1-8
Collective bargaining coverage and social dialogue

Unzer does not have any collective agreements.

Unzer has employee representatives at its locations in Frankfurt and Munsbach (Luxembourg). The proportion of employees covered by employee representatives is 1.51 per cent.

The works council in Frankfurt, which was elected by the employees in accordance with the provisions of the German Works Constitution Act, consists of 0 fully released members and 9 non-released members.

The staff delegation in Munsbach, Luxembourg, which was elected by the employees in accordance with the provisions of the Luxembourg Labour Code, consists of 0 fully released and 3 non-released employees.

In addition, Unzer offers all its employees various opportunities to actively participate in company processes and express their opinions. Further details on social dialogue can be found in sections S1-2 and S1-3.

S1-9
Diversity metrics

In the reporting year, Unzer had a balanced age structure and a differentiated gender distribution within its workforce. The proportion of female employees was 42%, while the proportion of male employees was 58%. In 2024, 27% of senior management (from director level upwards) were women and 73% were men.

The age distribution of employees is as follows: around 15% are under 30 years of age, around 65% are in the 30–50 age group, while approximately 20% of the workforce is over 50 years of age. The largest age group is the 31–40 age group.
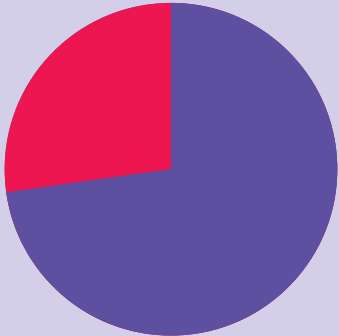
We actively pursue the goal of promoting diversity in management positions and throughout the company. We use the available data as a basis for future initiatives to strengthen diversity and equal opportunities at all levels.

Gender distribution at Unzer

42 % Female 58% Male

Leadership positions at Unzer

27% Female 73% Male

Gender distribution by age

Age group	Male / Female
over 60	15 / 8
51 – 60	41 / 43
41 – 50	130 / 74
31 – 40	200 / 131
21 – 30	75 / 70
under 21	2 / 5
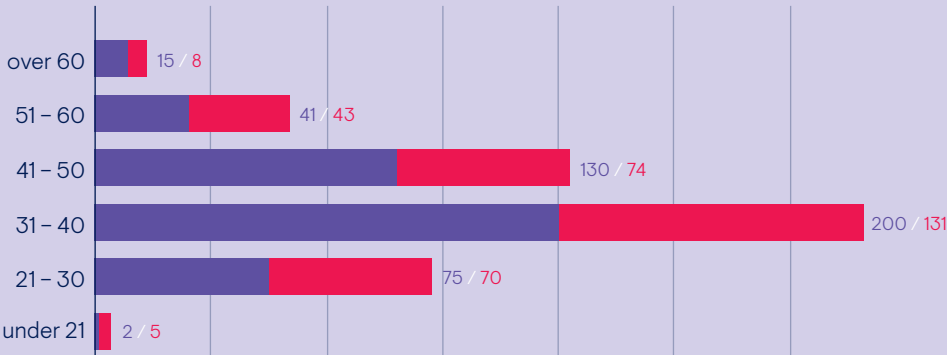
S1-10
Adequate wages

We recognise the importance of fair remuneration in promoting a motivated and committed workforce. Unzer employees in all positions in every country receive at least the statutory minimum wage. This also includes interns and working students. To ensure that our salaries are in line with the market and exceed the legal requirements, we also use salary studies in all countries.

In addition to the statutory wage increases in Austria and Luxembourg, there is an annual budget for salary adjustments, if economically feasible. This budget is distributed among the individual business areas, and managers can make proposals for salary increases. Ultimately, the management team and the HR manager decide on all salary adjustments to ensure a fair process.

The People & Culture team supports all responsibles during this process and offers training courses. In this way, we ensure that all employees at Unzer are remunerated appropriately and in line with the relevant market values.

European Remuneration Transparency Directive

The European Pay Transparency Directive (Directive (EU) 2023/970) came into force on 6 June 2023 and must be implemented in Germany by 7 June 2026. This directive aims to reduce gender-specific pay differences and entails extended information rights, reporting obligations and compensation claims in the event of gender-specific wage discrimination. As a company, we are already addressing this issue and will focus specifically on the following aspects:

· Job evaluation: We will ensure that jobs are evaluated based on criteria such as "skills," "stress," "responsibility," and "working conditions" to ensure fairness and transparency.
· Remuneration systems: We will further develop our remuneration system so that it meets the new requirements and promotes equality among all employees even better.
· Reporting obligations: We will comply with the obligation to report on gender-specific pay differences and communicate clearly and openly.

S1-11
Social protection

Unzer has employees in Germany, Austria, Luxembourg and Denmark and complies with all legal requirements for social protection that apply in these European countries. This includes access to medical care and income support in the event of difficult life events such as job loss, illness and medical care, the birth and upbringing of a child, or the need for a pension in retirement.

|	Germany	Austria	Luxembourg	Denmark
Percentage of employees with social protection against loss of earnings due to illness All employees enjoy social protection against loss of earnings due to illness through public programmes or benefits offered by the company.	100	100	100	100
Percentage of employees with social protection against loss of earnings due to unemployment All employees enjoy social protection against loss of earnings due to unemployment through public programmes or benefits offered by the company from the moment they start working for the company.	100	100	100	100
Percentage of employees with social protection against loss of earnings due to occupational accidents and incapacity for work All employees enjoy social protection against loss of earnings due to occupational accidents and incapacity for work through public programmes or benefits offered by the company.	100	100	100	100
Percentage of employees with social protection against loss of earnings due to parental leave All employees enjoy social protection against loss of earnings due to parental leave through public programmes or benefits offered by the company.	100	100	100	100
Percentage of employees with social protection against loss of earnings due to retirement All employees enjoy social protection against loss of earnings due to retirement through public programmes or benefits offered by the company.	100	100	100	100

S1-12
Persons with disabilities

In the 2024 reporting year, employees with recognised disabilities accounted for 1.42% of the total workforce. The gender-specific distribution is as follows:
- Female: 9 employees (1.28%)
- Male: 1 employee (0.14%)

This data was collected via the group-wide HR system based on voluntary self-disclosures by employees or on the basis of information available to the company within the framework of statutory reporting requirements or labour law procedures.

It should be noted that, due to applicable anti-discrimination laws, no personal information on severely disabled status may be collected in Denmark. This location accounts for around 12% of the total workforce. The above figures therefore refer to the remaining 88% of employees in Germany, Austria and Luxembourg, for whom the relevant data may be legally collected and processed.

Gender distribution among employees with disabilities

90 % 10%
Female Male
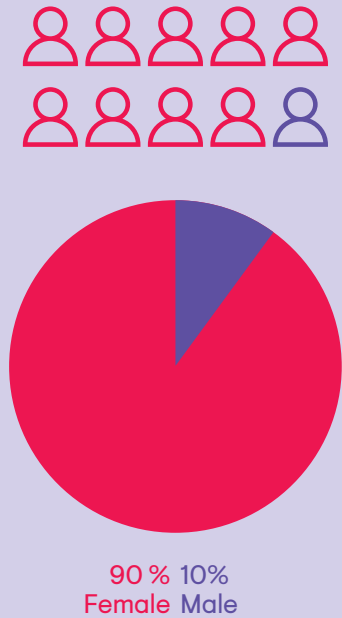
Employees with disabilities:
Total: 10
Male: 1
Female: 9

Percentage of total workforce:
Total: 1.42 %
Male: 0.14 %
Female: 1.28 %

S1-13
Training and skills development metrics

Unzer attaches great importance to the continuous professional development and further training of its employees. In the reporting year, 81% of employees received a written performance appraisal at the middle of the year; by the end of the year, this figure had risen to 96%. In 2023, this figure was still 70%. The aim of these performance and development reviews is to provide transparent support and targeted encouragement for personal development.

In order to strengthen objectivity and fairness in the assessment process, we introduced 360-degree feedback in a pilot group in 2024. This involves employees receiving feedback from several colleagues, their employees, themselves and their manager. This comprehensive feedback is discussed in detail during the interview. From 2025, this tool is to be extended to all managers and, in 2026, to the entire company.

In addition to this feedback and development discussions, we offer a wide range of training courses. The exact average number of training hours per employee and a breakdown by gender are not fully available. The reason for this is that, in addition to mandatory training—participation in which is precisely recorded—many voluntary further education and training opportunities are also offered, as well as ad-hoc training for specific teams or groups when needed. In addition, all employees have a training budget of €1,000 per year at their disposal, which can be used flexibly for individual qualifications in consultation with their manager.

Mandatory training courses that must be completed regularly include:
· Money laundering prevention: basic course for new employees and annual refresher course for all.
· Fraud prevention: Training on the prevention of internal and external fraud.
· Sanctions and embargoes: training on current legal regulations.
· Occupational health and safety: Annual mandatory training on safe and healthy working practices.
· Information security and data protection: Regular training courses in accordance with group guidelines.

In addition, our HR team organises other offerings, such as special training courses to prepare for half-yearly reviews – for all employees and on separate dates for managers, for example to introduce new feedback methods. The internal learning platform "Unzer Academy" also provides numerous information materials, videos and step-by-step instructions.

For managers, there are targeted development programmes, workshops and coaching opportunities, including up to eight coaching sessions per year. Overall, Unzer provides its employees with a broad and flexible range of training opportunities that support individual development and contribute to the sustainable strengthening of the entire company.

S1-14
Health and safety metrics

Unzer cares deeply about the health of its employees. We take a comprehensive approach to health, considering factors such as the working atmosphere, working hours, training opportunities, mutual appreciation, a culture of learning from mistakes, and social activities.

We have a uniform occupational safety management system in place at all our locations. This includes trained first aiders, fire safety and evacuation assistants, and safety officers. We fulfil the functions of occupational safety specialist and occupational health care provider required by law in Germany in cooperation with two service providers who provide technical support for our internal occupational safety management system. Including our companies in Denmark, Austria and Luxembourg, we offer annual occupational health care – including preventive medical check-ups (e.g. G37 eye examinations), flu vaccinations, regular advice and up-to-date information on health and safety at work.

We comply with all legal requirements in the area of occupational safety. Our workplaces comply with the requirements of the Employee Protection Act (ASchG) with regard to ergonomics, lighting and ventilation. As the majority of our employees work in a predominantly sedentary manner, we attach particular importance to health-promoting working conditions. By the end of 2024, height-adjustable desks were available at six of our eight locations to enable ergonomic working. We added this equipment at our Frankfurt location in the summer of 2025. The Hamburg location is currently the exception: due to the lease agreement running until 2026, no further retrofitting will take place here. When the agreement expires, our employees will move to a modern office that meets current ergonomic standards.

Once a year, we train our employees on health and safety in the workplace. Topics include working with computer screens, behaviour in the event of a fire, emergency exits and escape routes, and preventive movement measures in the workplace. Participation in these annual training courses is mandatory for our employees in Germany and Luxembourg.

In addition to physical aspects, the mental well-being of our employees is also important to us. That is why we have introduced an Employee Assistance Programme (EAP) that offers professional and individual counselling on all topics related to professional and private life. Our employees can arrange an appointment in an unbureaucratic and confidential manner. Together, we develop effective solutions to promote individual performance and health.

As a further pillar for promoting mental and psychological health, we have established a confidential advisor programme. Our confidential advisors are trained colleagues who have committed themselves to strict confidentiality – including and especially towards all companies in the Unzer Group. As they themselves work in the company, they are familiar with internal processes and procedures and can help our employees from an internal perspective.

Reportable accidents at work and work-related illnesses

Absenteeism

Absenteeism is part of our strategic HR metrics and is regularly evaluated and reported to management. Absenteeism is defined as "the sum of absences due to illness and days lost due to accidents or injuries".

We record all cases of absence due to illness and observe strict data protection regulations when passing on this information. Over the last two years, we have seen a decline in absenteeism. In the 2024 financial year, the absence rate was 2.70%, compared to 3.09% in the 2023 financial year.

During the reporting period, there were three reportable accidents in Germany and one accident in Luxembourg. No reportable accidents at work were reported in Denmark and Austria. Overall, there were no fatalities as a result of accidents at work or work-related illnesses during the entire reporting year.

In Germany, employees are not obliged to disclose diagnoses to their employer, even in the case of work-related illnesses. Disclosure is entirely voluntary. Out of respect for the privacy of our employees and in accordance with the legal framework, we do not record this information separately. In Denmark and Austria, there was one case of work-related illness each in the reporting year; there were no cases in Luxembourg.

Number of reportable accidents at work involving salaried employees:

0

3

1

0
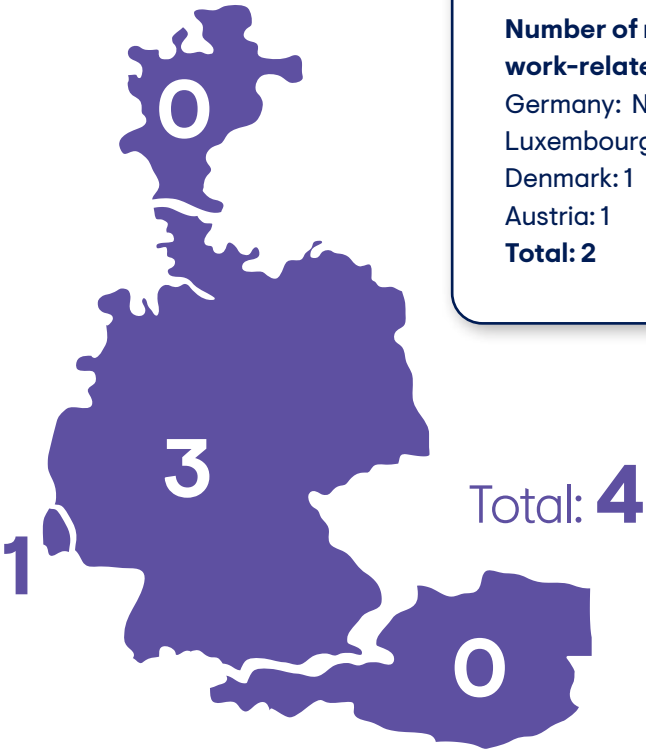
Number of reportable work-related illnesses:
Germany: No data available
Luxembourg: 0
Denmark: 1
Austria: 1
Total: 2

Total: **4**

S1-15
Work-life balance metrics

We want to create working conditions that serve the interests of our employees and our company. Flexibility is an important factor in this. We trust our employees and have generous policies on flexible working hours and working from home. These measures are also designed to improve the work-life balance. All our employees have the right to take family-related leave, whether for childcare or to care for relatives.

Our mobile working policy also allows employees to work up to 60% of their monthly working hours from home or elsewhere (mobile office). Restrictions may apply depending on position, task or location. Core working hours are from 9 a.m. to 3 p.m. – individual arrangements with the line manager are possible at any time.

Germany:

- Maternity leave: Female employees are entitled to 14 weeks of maternity leave, which covers six weeks before and eight weeks after the birth and is paid in full by the health insurance fund.
- Paternity leave: There is no specific statutory paternity leave, but fathers can take parental leave.
- Parental leave: Both parents can take up to three years of parental leave, which can be taken simultaneously or split up until the child is eight years old. During this time, parents can work part-time (up to 32 hours per week) and receive parental allowance.
- Caregiver leave: Employees can take up to ten days per year for short-term care of a family member, with the possibility of longer unpaid leave under the Family Caregiver Leave Act.

Denmark:

- Maternity leave: Mothers are entitled to four weeks before and 14 weeks after the birth, which are fully paid.
- Paternity leave: Fathers are entitled to two weeks of paternity leave, which can be taken within the first 14 weeks after the birth.
- Parental leave: Following maternity and paternity leave, parents are entitled to 32 weeks of shared parental leave, which can be extended under certain conditions. The leave may be paid depending on the employment contract.
- Caregiver leave: Under certain conditions, employees can take special leave or caregiver leave to care for seriously ill family members.

Luxembourg:

- Maternity leave: Female employees are entitled to 16 weeks of maternity leave (eight weeks before and eight weeks after giving birth), with full pay paid by social security.
- Paternity leave: Fathers are entitled to ten days of paternity leave, which must be taken within two months of the birth.
- Parental leave: Each parent is entitled to four or six months of parental leave per child, which can be taken on a full-time or part-time basis until the child reaches the age of six.
- Care leave: Employees can take family leave to care for a seriously ill family member, with a certain number of days available each year.

Austria:

- Maternity leave: Mothers are entitled to at least 16 weeks of maternity leave, eight weeks before and eight weeks after the birth. This leave is fully paid by the health insurance fund.
- Paternity leave: Fathers can take up to one month of unpaid paternity leave immediately after the birth, known as "Papamonat" (daddy month).
- Parental leave: Parents can take parental leave until their child's second birthday. There are various regulations with different durations and payment options.
- Leave for carers: Employees can take up to one week of paid leave to care for a sick family member, with additional unpaid leave possible under certain circumstances.

S1-16
Remuneration metrics (pay gap and total renumeration)

We attach great importance to equality and equal treatment. A key objective is to develop transparent career paths that enable fair comparisons between positions and clearly show all employees their development opportunities. This forms the basis for the introduction of salary bands to establish fair and transparent remuneration structures. We are driving this project forward as a high priority in order to promote equal opportunities, provide targeted support for talent and strengthen an inclusive corporate culture in the long term.

Against this background and in the interests of maximum transparency, we are not making any detailed statements on the gender pay gap or the ratio between the highest-paid individual and the median of the workforce for the 2024 reporting year. At present, such a figure would be based on an aggregated comparison of the average incomes of all female and male employees – regardless of function, position or scope of employment.

Structural differences such as the distribution of genders across hierarchical levels or functional areas, as well as different employment conditions, are not yet sufficiently taken into account.

This could lead to distortions and would not guarantee a direct comparison of equivalent positions.

We are working hard to create the necessary structures for this. For future reporting years, we plan to disclose remuneration parameters in a comprehensive and differentiated manner – including pay differences and total remuneration. Our goal is to create clear and comprehensible transparency, raise awareness of possible differences and achieve sustainable progress in terms of fairness and equal opportunities.

S1-17
Incidents, complaints and severe human rights impacts

In the 2024 financial year, no work-related incidents and/or complaints or serious human rights impacts were reported through the existing channels.

Information on corporate governance

This section describes our corporate culture and values, as well as the principles, policies and objectives relating to business practices. This includes relationships with suppliers, compliance, data protection and payment practices.
Both internal guidelines and measures relating to corporate culture and compliance with all laws, regulations and guidelines in all markets are very important to Unzer to avoid jeopardising the trust of our customers and partners.

Unzer's general Code of Conduct is a central document that contains all general information on corporate culture. In addition, a separate Code of Conduct for suppliers and business partners extends the rules and measures set out in the Code of Conduct to include cooperation with external partners.

G1-1
Corporate governance policies and corporate culture

Our Code of Conduct describes Unzer's fundamental values and the resulting principles for all business processes. It forms the basis for morally, ethically and legally correct behaviour in all activities and decisions within Unzer.

It applies to the management, all executives and employees, as well as to all persons working for the Unzer Group – regardless of position, function or employment level. It is supplemented by binding principles, guidelines and procedures on the Unzer intranet.

The Code of Conduct is available in German and English. As part of our onboarding process, each of us receives a copy of the Code to ensure that we all adhere to the same principles and values.

Our values

At Unzer, we are guided by our values. They help us make decisions, shape our culture and bring the company closer together. We are therefore all committed to the following values:

1. We put our customers first.
2. We act with integrity.
3. We always deliver results.
4. We work together as a team.
5. We take responsibility for everything we do.
6. We strive for the highest quality and always try to improve.

In addition to our values, we have agreed on six leadership principles that guide us every day – whether we are exchanging ideas or deciding on the best solution to a problem. We take these principles into account when hiring new managers and expect all managers to follow them in their daily work with their teams.

Compliance, risk assessment and organisation

In accordance with our Code of Conduct, we act with integrity and ensure that we comply with all applicable laws and regulations in all countries in which we operate. We are familiar with the relevant laws in every business situation, including competition and environmental laws. We are committed to the highest possible standards of openness, integrity and responsibility and avoid any misconduct that could have negative consequences for the Unzer Group, its affiliates, employees or stakeholders.

Our Governance Department / Risk Committee

Our Group's Compliance Department is headed by our Chief Compliance and Governance Officer, Dr Max Steiger, and consists of him and ten employees (as of 31 December 2024).

In addition, the Unzer Group has established a Risk Committee that meets at least quarterly and reports regularly to the Advisory Board. The committee aims to create a well-managed and well-led group, which is achieved through clear and systematic decision-making processes that define responsibilities, avoid conflicts of interest and ensure sufficient transparency.

The committee works on a consultative basis and monitors the Group's risk and compliance management rules. These include risk assessment, management and strategy, risk culture, risk appetite and the internal control system. Its tasks are to monitor the adequacy and effectiveness of risk management and compliance guidelines. It ensures that significant risks are identified and measures are taken to mitigate them. The committee also reviews risks associated with major projects, such as changes in the Group's equity, liquidity and financing structure. In addition, it monitors compliance with anti-money laundering and compliance guidelines, as well as the effectiveness of the Group's whistleblowing procedures and code of conduct.

Data protection and information security

Information security is of fundamental importance to our company and our international payment platform. Only then can our customers, employees, regulatory authorities and society trust us. The loss of confidential data can have serious financial consequences, but can also lead to intangible damage, such as damage to our reputation. We therefore systematically prevent breaches of confidentiality of sensitive information. We protect particularly sensitive and vulnerable information, such as transaction or personal information, from manipulation. In addition, we check the partners with whom we exchange information. This applies to all applications and IT systems that process critical data, as well as to external and internal parties of Unzer.

Unzer respects and protects the privacy of its employees, customers, business partners and all parties involved with Unzer. We protect personal data and adhere to the following principles: We only use lawful personal data for legitimate purposes and are transparent in doing so. We do not collect unnecessary personal data. We only retain and store data for as long as required by law. We take appropriate security measures to protect personal data.

Consolidation of principles and guidelines in one place

We have established principles and guidelines to set internal standards that lead to a harmonised way of working. The group-wide guidelines relevant to all employees can be viewed on our intranet platform.

Our values

Merchants first

We think of our merchants first. We keep our promises and work hard to earn and maintain their trust. We solve merchants' problems and put their interests first. We anticipate future market needs and actively shape the future of payments by listening to our merchants and their customers.

Act with integrity

We stand by our word. We do what we say and say what we do. We speak up when something is wrong. We comply with all applicable laws and regulations and adhere to the highest professional standards.

Results matter

We focus on delivering on our promises with high quality and on time. We never put off until tomorrow what we can do today, because results are important to us. We set priorities and invest in the initiatives we believe will make the most positive difference.

Together rather than alone

We act as one organisation and are aware that our work has an impact on others – even if they are not part of our team. We support each other and treat each other with respect and as equals. We put the interests of the company first and are committed to the big picture.

Raising the bar

We strive for the highest standards and continuously raise the bar to deliver high-quality products, services and processes. We are constantly learning and see mistakes as opportunities. We start each day with the determination to do more and be better – for our retailers, our partners and the world in general.

Taking responsibility

We are accountable for our words, actions and results. We are approachable and honour our commitments. We never sacrifice our values and long-term principles for short-term success. We communicate transparently, honestly and early on.

Our Leadership principles

Leading by example
Managers are empathetic and inspire their team by setting an example through their actions. They work hard to earn and maintain the trust of their employees, and they stand by their word. They are modest and self-critical and do not blame others for their own mistakes. A manager is part of the team.

Be a guide, not a rulebook
Managers encourage and challenge their employees to develop and grow in their roles. They are mentors and coaches, and ask themselves how they can better guide and support their team. With every hire and promotion, managers raise the bar, recognise exceptional talent and willingly promote it within the company. Envy is foreign to them.

Weave a tapestry of diversity, bound together by respect
managers make equality the maxim of their actions. They value different cultures, ways of thinking and ways of life. They ensure that employees feel safe and openly express their ideas, opinions and concerns. Managers ensure that all voices are heard and respected – regardless of hierarchy, origin or identity.

Listen consciously, communicate purposefully
Leaders know how to listen and when to remain silent. They communicate across team boundaries and ensure that everyone has the same level of information and is working towards the same goals. They know how to inspire and motivate. Leaders address issues openly and directly, without beating around the bush, but always respectfully.

Play chess, not poker
leaders don't just think about the immediate task at hand. They always consider the bigger picture and future developments, and are aware of the long-term implications of their actions. When they make decisions, they keep the company's vision, goals and customers in mind.

Roll up your sleeves
Leaders are pragmatic, committed to their team and actively involved in its work. They use their own skills and expertise to support their team in achieving clear and defined goals. When necessary, they intervene to help solve or escalate problems.

Protection of whistleblowers

Unzer attaches great importance to protecting whistleblowers and has taken comprehensive measures to this end. The aim is to create a safe and trustworthy environment for reporting compliance concerns and other violations or suspected cases. Reports can be made by all Unzer employees as well as external parties.

All new employees receive information material about the whistleblowing process when they join the company. In addition, we inform all employees once a year by email about reporting options and the protection of whistleblowers.

Several channels are available for reporting compliance concerns, including a 24/7 online tool, a telephone reporting channel, and the option to submit reports in person or by email to the Group Compliance department.

Whistleblowers must not suffer any disadvantages in connection with their professional activities (or other repressive measures) as a result of their report. Anyone who violates this principle will face disciplinary action under labour law and possibly even criminal consequences. Conversely, the whistleblower is obliged to compensate for any damage caused by the intentional or grossly negligent reporting or disclosure of false information.

Potential violations of laws, regulations, internal guidelines, procedures or the Code of Conduct may be reported. Examples include:
· Bribery and corruption
· Internal fraud
· Violations of money laundering regulations
· Unethical or unprofessional corporate governance
· Harassment, bullying and discrimination
· Finance and accounting
· Data protection and IT security
· Other relevant topics

The whistleblowing function is assigned to the Group Compliance department, which operates independently of other business units and is represented by the Chief Compliance and Governance Officer. The Group Compliance department reviews incoming reports promptly and with the greatest possible independence. This also includes avoiding potential conflicts of interest.

Promoting corporate culture

To grow closer together as a group, we regularly bring the teams together in person. Despite different cultural customs and characteristics depending on location and country, we share a common understanding of our vision, goals and values. Since 2024, we have been using a new tool to make individual goals as well as team and company goals transparent for everyone. Regular virtual all-hands meetings, numerous internal communication channels and face-to-face events further promote close dialogue across team and country boundaries.

Outlook

We plan to expand our compliance framework in a targeted manner by 2027 to promote inclusive and participatory decision-making at all levels and to further raise awareness of compliance issues throughout the company. Our key measures include the targeted international certifications according to ISO 27001 for an effective information security management system and according to ISO 37301 for an effective compliance management system at Group level. We also continuously monitor the completion rates of our employee training courses in the area of compliance and strive for a consistently high completion rate of over 95%.

G1-2
Management of relationships with suppliers

At Unzer, we value trust and ethical standards in all our business relationships. That is why we also expect our suppliers, distributors and partners, as well as their subsidiaries and subcontractors, to comply with all applicable laws and regulations.

To this end, we have adopted an external code of conduct, which is published on our website. In it, we outline our expectations of suppliers regarding human rights, business ethics and the environment. Although the principles are not exhaustive, they form the basis for our cooperation. We expect our partners to maintain the highest standards of integrity, transparency and compliance. In addition, we require all partners to comply with relevant laws and regulations on good corporate governance and business ethics as minimum standards. We do not tolerate any form of bribery or corruption, or cooperation with groups involved in money laundering or terrorist financing.

If anyone violates our Code of Conduct, we consider this a serious breach of contract. We reserve the right to terminate the collaboration and cancel the contract. We believe this is important to maintain transparency and integrity in our supply chain.

Our procurement is governed by our existing purchasing policy, which already ensures that new suppliers and partners are vetted before they are commissioned. At the time of writing, the procurement policy is undergoing a comprehensive review to make this process even clearer and more binding in future. The new policy will require all suppliers to undergo a structured review and approval process covering areas such as legal, information security, data protection, compliance, outsourcing management and procurement. Only after these reviews have been successfully completed will the final acceptance and onboarding take place. The updated policy is currently still in the draft stage and will be implemented in a binding manner once it has been finally adopted.

What we expect from our partners and suppliers

1. Respect for human rights
2. A non-discriminatory working environment
3. Ethical standards in the supply chain
4. Minimisation of the ecological footprint
5. Compliance with the code of conduct as the basis for good cooperation

G1-3

Prevention and detection of corruption and bribery

Unzer does not tolerate bribery and corruption under any circumstances. This applies to all business transactions in all countries in which we operate. As a company, we are committed to fair competition and strictly refuse to participate in business activities or agreements that could harm or restrict competition.

For this reason, Unzer has centralised mechanisms, principles and guidelines in place to prevent corruption and bribery. All Unzer employees are therefore required to act accordingly.

Anonymous reporting

To combat corruption, we rely on a comprehensive, anonymous reporting system. We can report compliance concerns through various channels, with confidentiality being maintained to the extent permitted by law. See also section G1-1.

Only the Group Compliance Department and authorised persons have access to them. If necessary, information may be passed on to third parties such as supervisory or law enforcement authorities. Whistleblowers are informed of the outcome, provided this does not prejudice the rights of those involved or internal investigations.

Responsibility for appropriate and effective processing lies with the Group Compliance department, which reports regularly to management and the advisory board.

Code of Conduct and Anti-Bribery and Anti-Corruption Policy

Our Code of Conduct and Anti-Bribery and Anti-Corruption Policy require us to avoid any situation in which a conflict of interest could arise. We therefore instruct our employees to avoid any actual or potential situation that could compromise integrity, whether knowingly or unknowingly.

For example, Unzer employees are prohibited from offering or granting remuneration or benefits to public officials, employees of supervisory bodies, employees of tax authorities or auditors. Hospitality is only permitted if it is clearly work-related (e.g. a business meal) and complies with the accepted standards of the local business culture.

Our "Related Party Policy" aims to regulate transactions between the Unzer Group and its related parties in accordance with applicable laws and regulations to avoid conflicts of interest. It covers the identification and verification of the persons and entities involved, as well as the disclosure process for such transactions. The guidelines and procedures are binding for all relevant employees, and non-compliance

may result in financial, operational, reputational, legal or regulatory risks for Unzer and its stakeholders.

Comprehensive and mandatory training

We offer comprehensive training programmes that must be completed annually by all employees, including senior management and executives. These training courses are designed to prevent fraud and also cover topics such as money laundering and terrorist financing prevention, other financial crimes, sanctions and embargoes, information security, data protection, and health and safety. They are designed to comply with national and EU regulations.

The training is organised via an automated system: all employees are invited by email and have four weeks to complete the training. New colleagues must complete it within three months of starting work. Automatic reminders and escalation levels ensure that deadlines are met. Failure to comply will result in disciplinary action, including official warnings. The annual content updates are reviewed by the Money Laundering Officer, Chief Information Security Officer and Data Protection Officer.

This structured training system ensures that we are regularly informed about current developments and best practices in the area of corruption prevention and actively contribute to compliance with legal regulations and internal guidelines. Only employees with legitimate reasons, such as sick leave or parental leave, are exempt from participation.

Parameters and objectives

All our parameters and objectives related to governance are listed in ESRS 2 > SBM-1.

G1-4
Incidents of corruption or bribery

There are no confirmed cases of corruption or bribery for the current reporting period.

G1-5
Political influence and lobbying

Unzer does not participate directly in lobbying activities, i.e. it does not make any financial or in-kind political contributions. However, we do participate indirectly in such activities as a member of industry associations such as Bitkom e.V. or the Federal Association of Payment and E-Money Institutions (Bundesverband der Zahlungs- und E-Geld Institute e.V. BVZI). For example, our Chief Compliance and Governance Officer has been a member of the BVZI Executive Committee since March 2024, where he holds the position of treasurer. In his role on the BVZI Executive Committee, he is jointly responsible for supervising the relevant activities within the association's administrative body.

We also support organisations and activities through social contributions, volunteer work, sponsorship, and memberships. Our internal guidelines for the marketing activities of the Unzer brand and associated product brands stipulate, for example:

· All contributions and sponsorships must be clear and transparent, i.e., the stated reasons must be justifiable and documented.
· No contributions may be made to politically or religiously motivated organisations.

G1-6
Payment practices

Unzer is committed to fair, transparent and co-operative payment terms. In doing so, Unzer consciously takes into account the different requirements and conditions of its business partners, depending on the size of the company, industry or type of cooperation. The payment terms are clearly structured and adapted to the respective business segments.

One of Unzer's key objectives is to create a stable, predictable and efficient payment environment for all partners, especially small and medium-sized enterprises. To this end, Unzer focuses on the continuous optimisation of internal processes and the standardisation of contract structures. The use of the UnzerOne platform with its automated processes further accelerates payouts and increases transparency in payment transactions.

The general terms and conditions (GTC) in the contracts with merchants clearly define the payment terms and oblige Unzer to comply with them in a timely manner. Factors such as longer payment intervals, security deposits or other collateral are agreed individually in the contract. This is based on a risk-based assessment of the respective merchant relationship.

Unzer takes care to negotiate standardised payment terms with suppliers and partners. As a rule, a payment term of 30 days applies here.

Unzer is obliged to report on significant legal proceedings in connection with late payments if these could have an impact on its reputation, earnings situation or financial or asset position. As of 31 December 2024, there were no such proceedings.

Unzer Group GmbH
Schöneberger Straße 21a
10963 Berlin

www.unzer.com

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