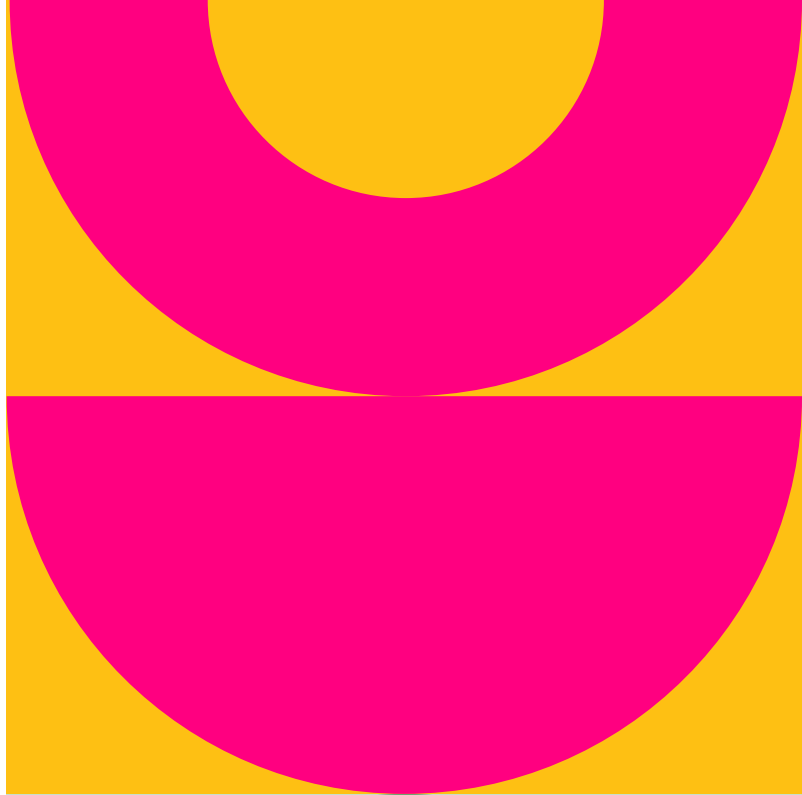




ESG Report 2024

Environment, Social
and Governance



A word from our CFRO, **Willem Horstmann**

2024 – A year of transformation, together

It is with great pleasure that I introduce you to CCV's annual ESG report: an acknowledgment of everyone's efforts to keep CCV evolving as a relevant, future-proof, sustainable company. 2024 has been a year of profound transitions at CCV and in the European corporate scene. Notwithstanding its undeniable relevance, new legislation has also added complexity to the way we do business. One example relevant to ESG is the Corporate Sustainability Reporting Directive (CSRD), which originally required CCV to begin reporting in 2025. In preparation, we dedicated 2024 to aligning with CSRD requirements. As this report is published, the EU Omnibus package has just been approved, resulting in a two-year postponement of CSRD reporting obligations for CCV.

We have prepared for legislation driving product innovation—the European Accessibility Act—and paved the way for compliance with a corporate cyber-environment better prepared under the Digital Operation Resilience Act (DORA). We responded to external changes while undergoing a vast Group-wide organizational restructuring aimed at optimizing and streamlining CCV, a program known to us as Fit for Growth.

Amid this demanding and often complex change process, a few key qualities and learnings stood out in 2024, and we hope to continue nurturing them in the years to come. More than ever, CCV has become interconnected within the vast value chain and payment ecosystem. Industry collaborations, supplier relations, and overall stakeholder engagement played a significant role in advancing our priorities. Our CSRD Double Materiality Assessment required an inclusive and holistic understanding of our business relationships and roles with other stakeholders.

We also saw how time, technology, and the market trends are shaping business at every level, including our value proposition. With rising concerns around digital privacy, technological advancements, and inclusivity, our products and services faced the need

to adapt, demanding innovation both in products and their use. Initiatives like the Accessibility Mode developed in 2024 reinforced our commitment to fostering innovation and creating better products and services to meet market needs and anticipate trends shaping the future of the payment sector.

Finally, change is never easy and for us, 2024 required strong collaboration, resilience, and perseverance. We deeply appreciate everyone at CCV who continued to deliver seamless payment experiences for our customers without compromising on quality. With heartfelt gratitude, we acknowledge everyone who contributed to the successes and lessons of 2024, and we look forward to an exciting 2025 together.

Willem Horstmann
Chief Financial & Risk Officer (CFRO)



ESG milestones in 2024



Launched Fit for Growth, a vision aimed at shaping CCV for today's demands and tomorrow's aspirations



Maintained EcoVadis Gold status, securing CCV's position among the top 5% of assessed companies globally



Completed the Double Materiality Assessment and identified new ESG-related Impacts, Risks and Opportunities for CCV Group



Developed a CO₂ reduction plan aligned with the Science Based Targets initiative (SBTi) for scope 1 and 2 emissions



Readied CCV for European regulations, including the Corporate Sustainability Reporting Directive (CSRD), the Digital Operational Resilience Act (DORA), and the European Accessibility Act (EAA)



Reviewed and included new suppliers in the annual supplier risk assessment, in line with the Double materiality stakeholder mapping criteria

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CCV at a glance

With over 65 years of experience, CCV has been committed to empowering businesses of all sizes across the globe, as a trusted and leading payment service provider. To date, we have more than 150,000 customers in 25 countries, to whom we offer a wide range of payment solutions, transactions processing and acquiring services. In addition to these core services, we provide web shop solutions, loyalty programs, and other payment-related innovations that help businesses stay competitive and meet the evolving needs of their customers.

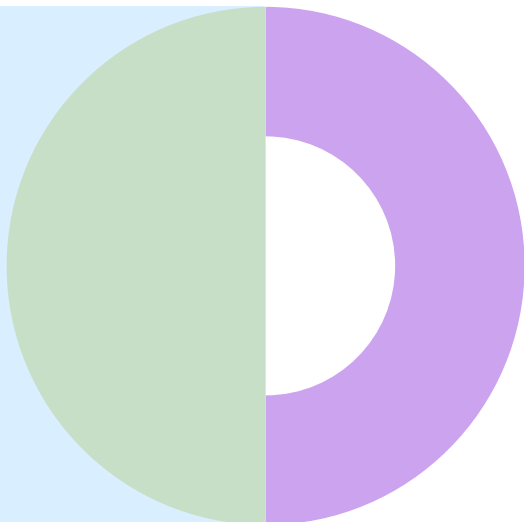
Holding central our belief in the power of technology and co-creation to transform financial services, we have continuously embraced innovation to make payment advancements possible and accessible. Understanding the challenges faced by entrepreneurs, we have remained dedicated to providing solutions that make a meaningful difference in their businesses. Our long-standing commitment to responsible business practices ensures that we prioritize business growth and well-being for our employees, customers, and the society, as a whole.



Over
65 years
of experience

More than
150,000
customers internationally

Active across
25 countries
around the world



Our locations

CCV operates across 10 locations in the Netherlands, Belgium, and Germany. Our head office is in Arnhem, the Netherlands, where CCV was founded in 1958. Also in the Netherlands, we are running our operations from Velp, home to our repair and logistics centre, and Hengelo, where CCV Shop is based. In Belgium, we are present in Ieper, Hasselt, and Kortrijk, with the last location as the base for CCV Lab. In Germany, we operate from Berlin, Hamburg, Moers, and Au in der Hallertau.



Facts and figures



750,000

payment terminal in use



150,000+ clients

across Europe



€ 184,000,000

Annual turnover



We handle approx.

43,000,000

online payment transaction per year



18,000

active webshops



2,000,000

token transactions



We handle approx.

1.3 billion

in-store payment transactions per year

Note: The numbers mentioned in facts and figures are rounded

The trends that are influencing our business

In 2025, the payment sector will be undergoing significant transformations, driven by technological advancements and evolving consumer expectations. At CCV, we are foreseeing these trends and ensuring our offerings are fit to respond to the changing market needs. These are some of the trends that we, at CCV keep a close eye on:



- Retailers are increasingly adopting unified commerce strategies, integrating various sales channels to provide seamless shopping experiences. This approach ensures that customers enjoy consistent interactions, whether they shop online, in-store, or through mobile platforms.
- The proliferation of Android-based payment terminals is notable, offering retailers flexible and user-friendly solutions. These devices support a wide range of applications, enhancing both operational efficiency and customer satisfaction. Additionally, the rise of SoftPOS technology enables standard smartphones to function as payment terminals, facilitating mobile payments and catering to the growing preference for contactless transactions. Since SoftPOS solutions do not require additional hardware, they also contribute to sustainability goals by reducing electronic waste.
- Tokenization has become a critical component in securing payment data, replacing sensitive information with unique identifiers. This method significantly reduces the risk of data breaches, bolstering consumer trust in digital payment systems.
- The integration of payment and loyalty programs is gaining traction, allowing retailers to offer personalized rewards and incentives, thereby fostering customer loyalty and driving repeat business.
- As the payment ecosystem evolves, retailers must navigate increasing regulatory complexities. Staying compliant with new payment regulations is essential to maintain consumer trust in us and to avoid potential penalties. By embracing these trends, retailers can enhance the customer experience, improve operational efficiency, and stay competitive in the dynamic payment sector of 2025.

Driving product innovation

Innovation lies at the basis of our mission to create seamless, reliable, and future-proof payment solutions. By partnering with industry leaders and listening to customer needs, we co-create technologies that enhance convenience, sustainability, and resilience. From enabling recycling refunds to providing trusted systems for EV charging, CCV's solutions empower businesses and consumers every day.

Smart payments power the future of recycling

Reversed vending machines are revolutionizing how consumers recycle, enabling fast and secure refunds directly to their bank accounts. Traditionally tied to store receipts, CCV's terminals now provide instant refunds through card taps, leveraging an Open Banking System. Ideal for large retail, public spaces, festivals, and fast-food restaurants, this innovation makes recycling effortless by automating deposit returns for bottles and cups. In partnership with a large machine manufacturer and customers, CCV integrates smart payment technology to simplify recycling and promote sustainability. Whether at stores or recycling stations, consumers benefit from convenience, while businesses showcase their commitment to the environment.

“With CCV’s seamless payment technology, recycling becomes a rewarding and effortless experience, empowering consumers to contribute to sustainability with every transaction.”

Wim Berentsen
Product Manager

Resilient payments for uninterrupted retail moments

Network disruptions no longer mean business interruptions, thanks to CCV's Merchant Approved Transactions. Co-created with a leading European retailer, this feature allows merchants to process transactions offline during temporary connectivity

issues. Payments are securely processed once the connection is restored, ensuring smooth checkouts and uninterrupted operations. This solution implemented with Bancontact (the most used Brand in Belgium, minimizes downtime risks, maintaining customer trust and avoiding lost sales. Although this offline process does not offer the merchant a payment guarantee, the benefits are undeniable: resilience, convenience, and customer satisfaction. CCV's innovative approach ensures business continuity, empowering merchants to thrive even during challenging circumstances.

“Business continuity is essential, and with CCV’s Merchant Approved Transactions, we ensure that merchants can keep commerce flowing smoothly, no matter the network challenges.”

Jörg Schulik
Product Manager

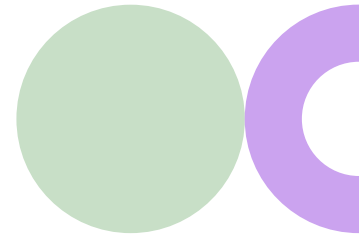
One device, seamless payments for every EV charger

As the EV charging market grows, CCV's payment solutions are transforming the industry with simplicity and innovation. The IM30 and IM15 unattended terminals, featuring built-in RFID readers, enable providers to accept both open-loop (credit/debit cards) and closed-loop (charge passes) payments on a single device. This eliminates the need for separate hardware, enhancing efficiency while promoting sustainability. In 2023, CCV achieved 100% growth in this market, with a focus on expanding adoption in 2024. By simplifying payment processes, CCV empowers EV charging providers with versatile solutions that drive operational efficiency, sustainability, and seamless consumer experiences.

“CCV’s all-in-one payment solution is simplifying the EV charging experience, enabling providers to offer seamless, sustainable, and future-ready services with just one device.”

Pieter Peene
Product Manager

General disclosures



General basis for preparation of the 2024 ESG report

The 2024 ESG report for CCV Group B.V. has been prepared on a consolidated basis, reflecting the operations and performance of CCV Group B.V.. This approach aligns with the reporting boundaries established for the company's financial statements, ensuring consistency across both financial and sustainability disclosures.

On the alignment to the CSRD

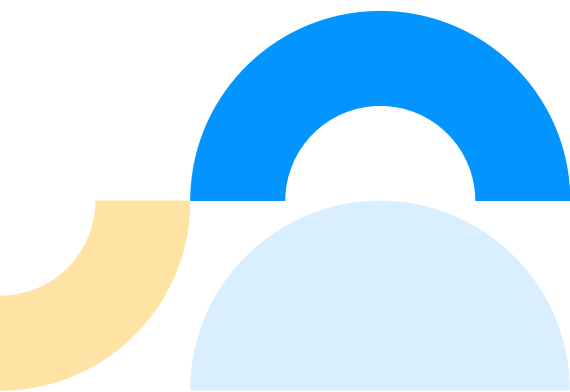
While not subject to CSRD at this time, this ESG report 2024 aims to largely adhere to the reporting principles and guidelines of the CSRD, including disclosing the outcomes of the Double Materiality Assessment conducted in 2024 and adopting the ESRS topics and metrics.

Abbreviations used in this report:

- **CSRD – Corporate Sustainability Reporting Directive**
EU legislation requiring large companies to report on environmental, social, and governance (ESG) topics
- **ESRS – European Sustainability Reporting Standards**
The detailed standards companies must follow to comply with the CSRD
- **DMA – Double Materiality Assessment**
A process to identify which sustainability topics are most relevant from both a business and societal impact perspective
- **IRO – Impacts, Risks, and Opportunities**
Key elements assessed as part of the materiality and sustainability strategy process
- **ESG – Environmental, Social, and Governance**
The three main pillars used to evaluate a company's sustainability performance and ethical impact

Disclaimer:

In early 2025, CCV was acquired by Fiserv. As a result, CSRD eligibility and the associated compliance roadmap will be reassessed and updated during 2025 to reflect the new group structure and obligations.



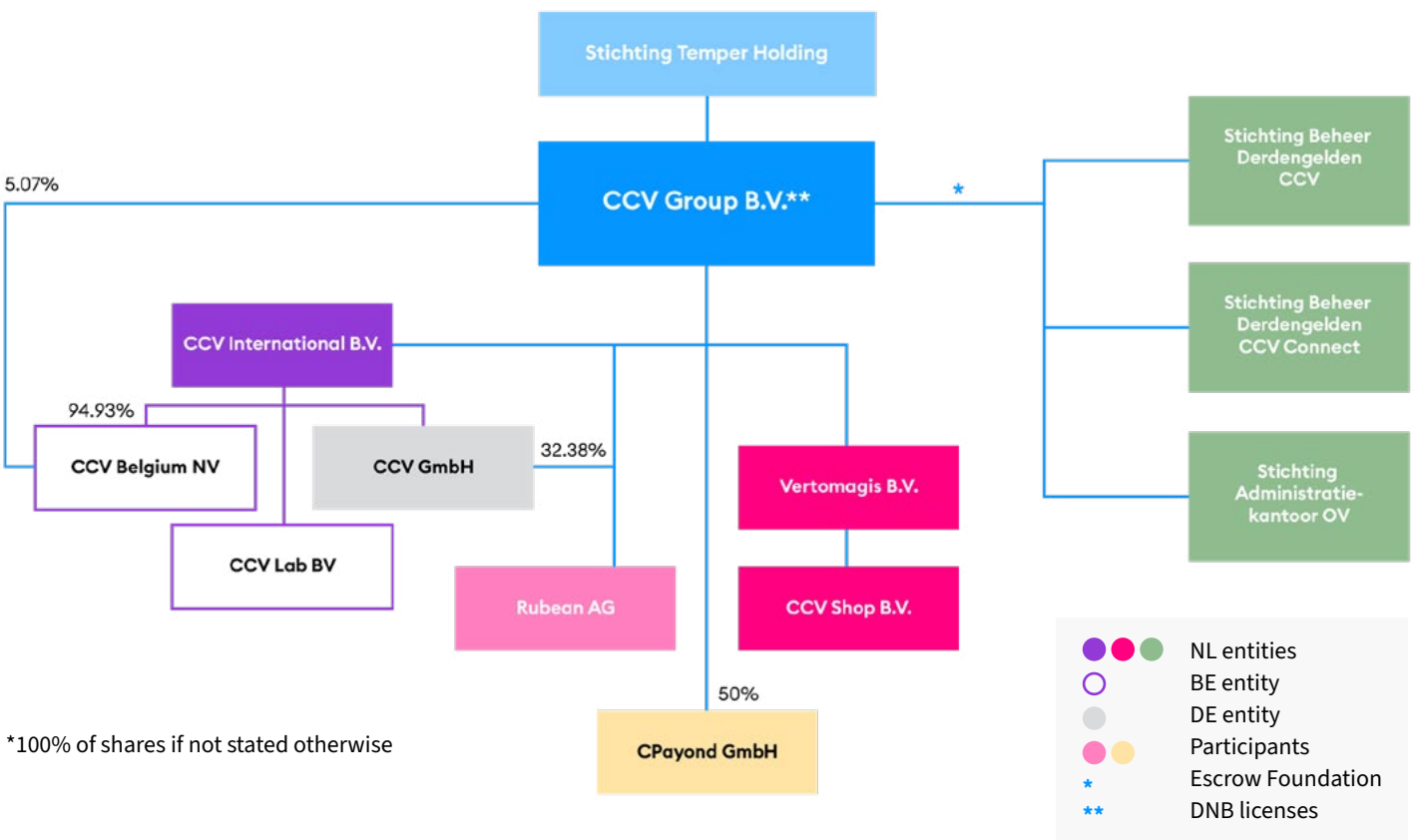
Consolidated basis and scope of reporting

The consolidated scope of the sustainability statement mirrors that of the annual financial statements for CCV Group B.V. The reporting boundaries encompass all entities and subsidiaries under CCV Group B.V., including:

- CCV International B.V.
 - CCV Belgium N.V.
 - CCV GmbH
 - CCV Lab B.V.
- CCV Nederland B.V.
- Vertomagis B.V. (operating under the name CCV Shop)

In addition, CCV Group B.V. is part of two joint ventures:

- **CPayond**
CCV Group B.V. holds a 50%* participation in CPayond, with only limited operational control. Therefore, CPayond is excluded from the reporting company scope. While it plays a role in the financial process through monthly self-billing, it is not operationally involved in the product manufacturing and distribution.
- **Rubean**
CCV Group B.V. holds a 32.38% participation and 6.1% of shares in Rubean. This joint venture is also excluded from the reporting company scope, as CCV's involvement is limited to an investment role. However, Rubean serves as a supplier for the PhonePOS payment solution within CCV's portfolio.



Disclaimer:

In early 2025, CCV was acquired by Fiserv. As a result, significant changes to the legal structure are expected.

*CPayond's structure has significantly changed to a 100% sub following the reporting period within the scope of this ESG report.

CCV core business and value chain activities

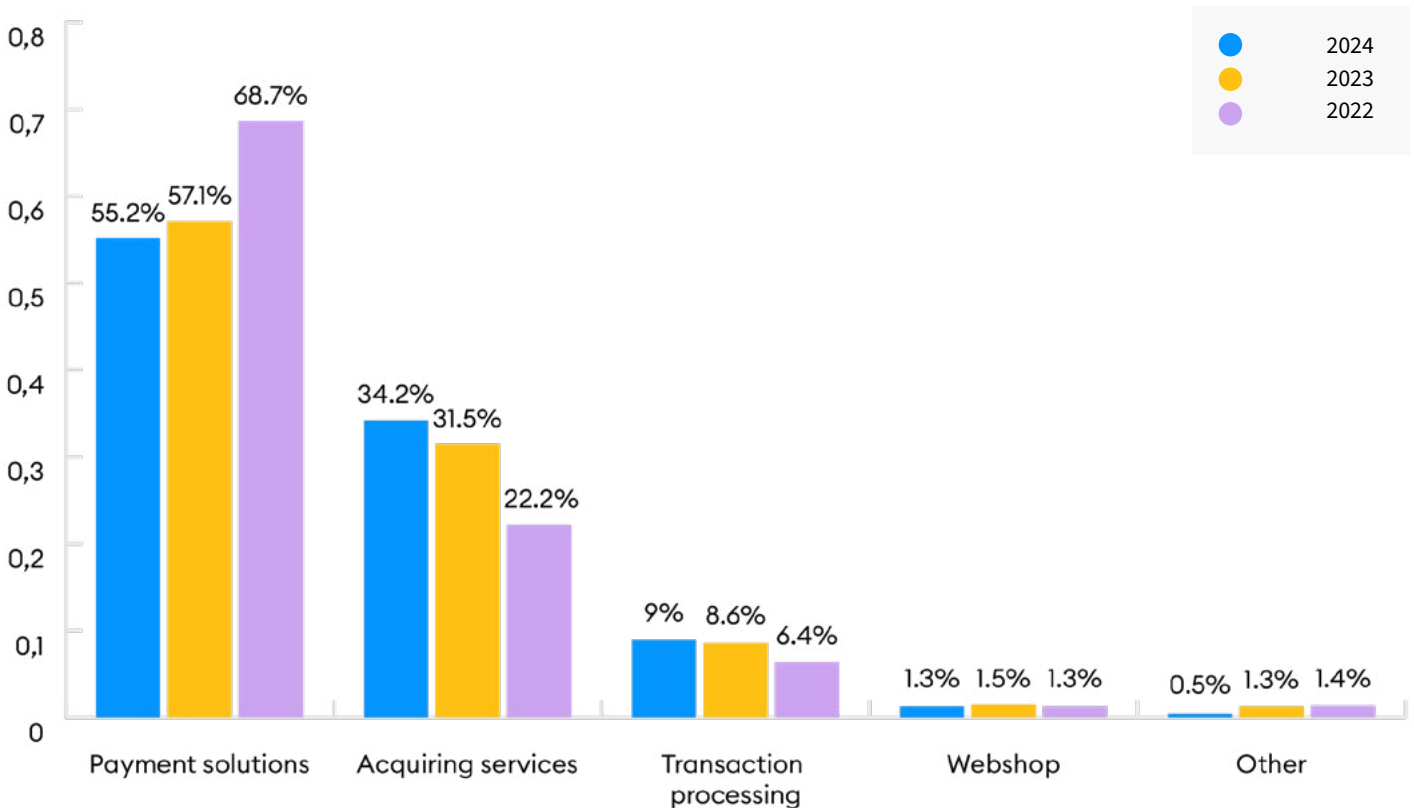
As a European payment solutions provider, we are offering end-to-end payments at every touchpoint of the customer journey. From convenient online payments to powerful in-store and unattended solutions. Part of CCV's strategy focused on catering to diverse markets and customer groups, we provide tailored products and services to SMEs (small and medium enterprises) in The Netherlands, Belgium and Germany. At the same time, CCV is also catering to XL (large accounts) customers, such as Large Retail Chains, EV Charging, Financial services and the Public Transport sector. Additionally, our acquiring services further broadened to encompass new partners and customers.

The 2024 ESG report discloses over CCV Group B.V.'s own operations as well as the upstream and downstream value chain activities associated with CCV's three core business areas:

- **Payment Solutions**
55.5% of annual turnover in 2024
- **Acquiring Services**
34.4% of annual turnover in 2024
- **Transaction Processing**
8.8% of annual turnover in 2024

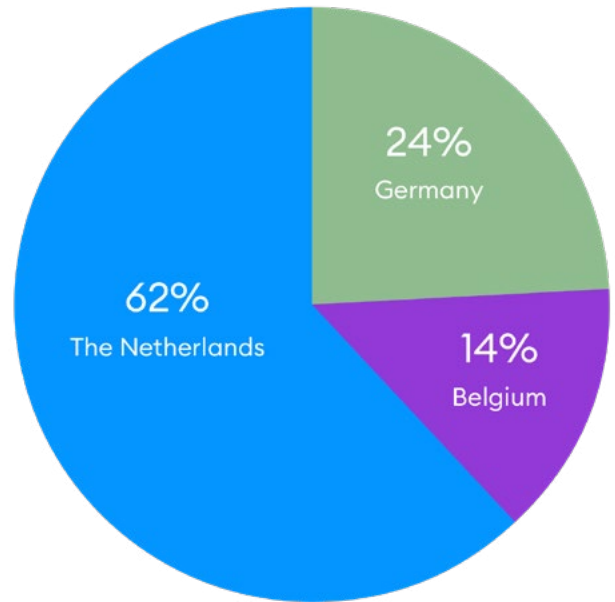
Together, these three core businesses represent 98.7% of CCV Group's turnover in 2024.

Core business turnover analysis 2022-2024



Graph: Core Business Turnover

Furthermore, based on 2024's turnover analysis, our revenue distribution by geographic market is as follows: 62% originates from the Netherlands, 14% from Belgium, and 24% from Germany. This situation reflects on CCV's market penetration across these regions.



Value chain considerations

The value chains of the three main core businesses – payment solutions, acquiring services and transaction processing – have been central in assessing CCV's responsibility. These value chains have been used while identifying impacts, risks and opportunities, as informed by the CSRD Double Materiality Assessment process. The value chains have also been instrumental in identifying stakeholders and CCV's business relationships.

Assurance and reporting standards

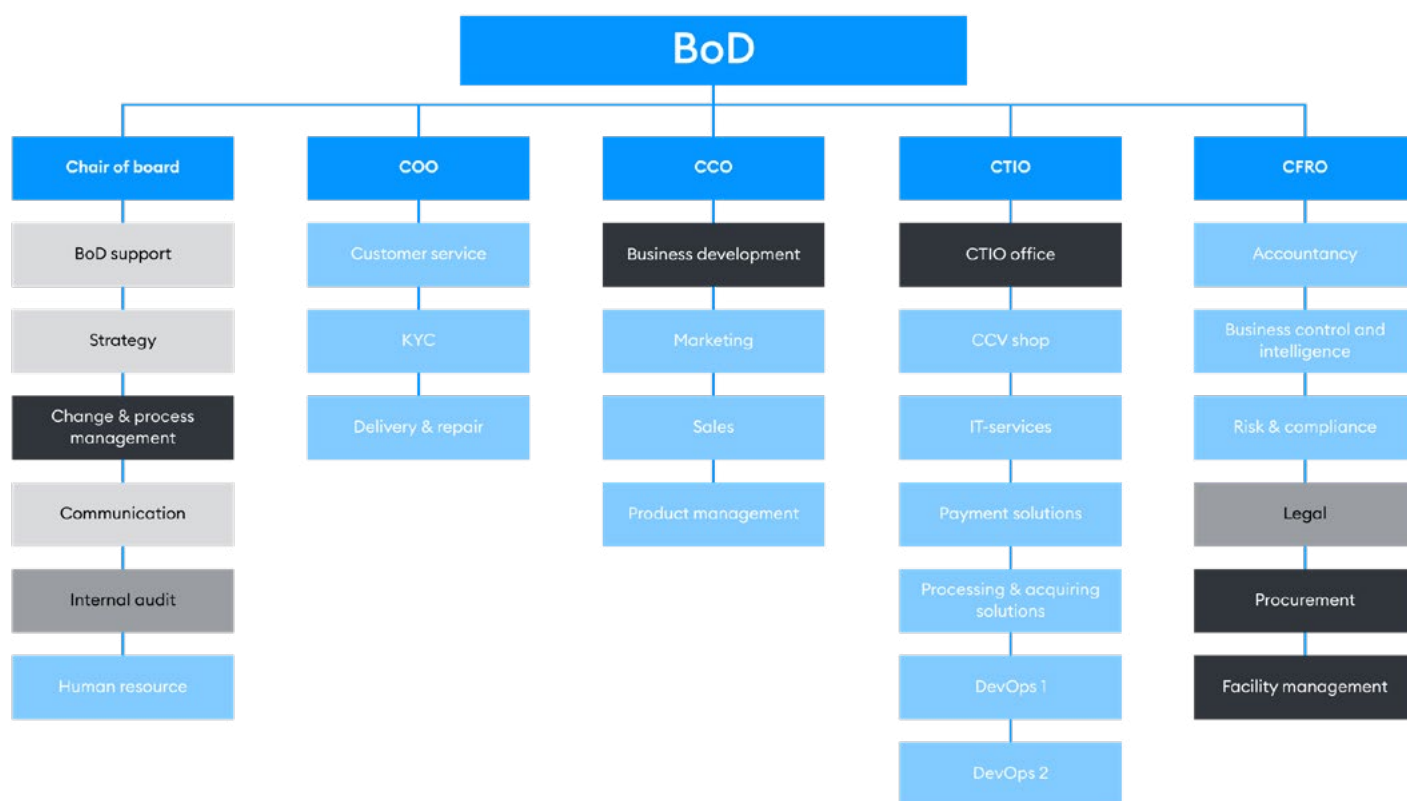
This ESG report has been issued on a voluntary disclosure basis. The report has not been audited by a third party. Nonetheless, CCV's auditor, the BDO performed review procedures over the Double materiality assessment of CCV. The limited assurance process has been initiated at this time, but in the light of the EU Omnibus, the limited assurance process has been suspended. Starting in 2028, our CSRD-compliant report—integrating both financial and non-financial information—will be subject to external assurance.



The role of the administrative, management and supervisory bodies

Organisational structure

Launched in 2024, the Fit for Growth reorganization adopts a domain-based structure as its guiding design principle to enhance governance and accountability. At the end of a change process, this organisational model has been fully implemented by January 2025. The domain-based structure organizes the company into specific domains, with reporting lines aligned under the strategic portfolios of the Board of Directors (BoD). These domains include Chair (Staff positions), COO (Operations), CCO (Commerce), CTIO (IT & information), and CFRO (Finance & Risk).



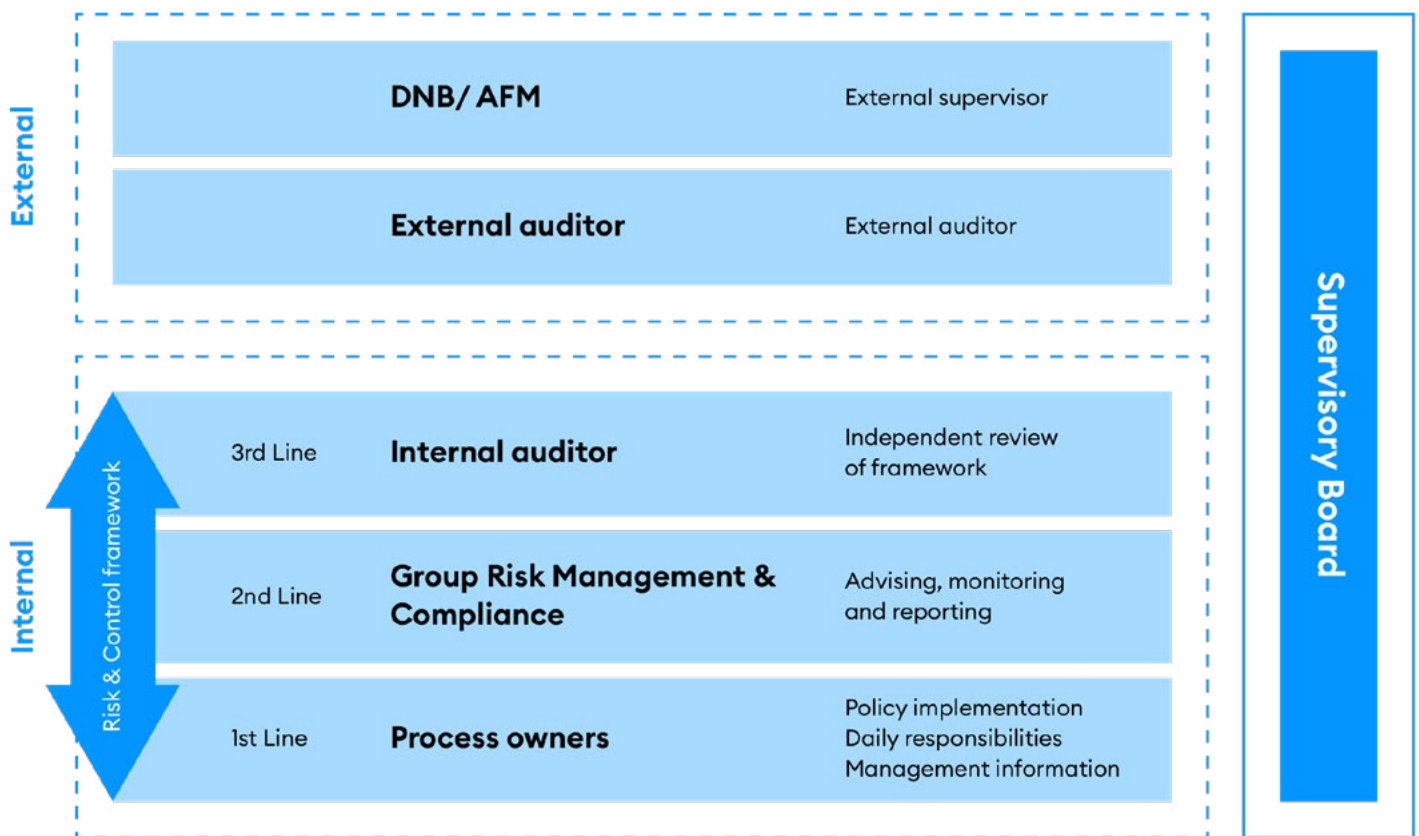
- Responsible for a department, reports directly to BoD. >10/indirect reports
- Direct management from BoD or Head of.
- Team lead with HR duties (<10 FTEs)
- Responsible for a team (>=10 FTEs)

Note on image:

Although this transformation took effect in January 2025, the change is significant and relevant for governance disclosures in this report. Therefore, we include the new organizational structure in the 2024 report.

The Three Lines Model

CCV applies the Three Lines Model to ensure effective governance, risk management, and compliance. The first line consists of operational management, responsible for identifying and managing risks in daily activities. The second line includes functions such as risk, compliance, which monitor and provide oversight and support. The third line is internal audit, offering independent assurance to the Board on the effectiveness of controls and processes. In addition, CCV performs annual financial and other external audits.



The Board of Directors (BoD)

CCV Group B.V. uses a two-tier governance system consisting of a Board of Directors (BoD) and a Supervisory Board (SB). The BoD, composed of four members, is responsible for managing the company's daily operations and shaping its commercial, technological, and financial strategies. Based at the head office in Arnhem, the Netherlands. In 2024, the BoD has 4 members with 0% female representation. In 2024, CCV Group's BoD was assembled by the members, occupying the following positions and holding the respective qualifications, areas of expertise and responsibilities.

Erik van Berckel
Chief Operational Officer (COO) and Chair of the Board of Directors



Member of the CCV's BoD since January 2024, Erik brings extensive experience as a director/CEO, having successfully led transitions in the payments industry and managed Commercial Finance and Lease units in banking. As COO, Eric focuses on developing efficient operational processes and implementing strategies that support CCV's growth, including customer service, KYC and delivery and repair. As Chair of the Board, he provides BoD support, is responsible for strategic development, change and process management, communication, internal audit and human resources.

Andre Valkenburg
Chief Commercial Officer (CCO)



Member of the CCV's Board since January 2024, Andre brings his longstanding experience in board roles at national and international payment companies. With a degree in Business Administration from Groningen University, he is responsible for the commercial development of CCV Group B.V., with specific areas that he oversees being business development, marketing, sales and product management.

Michiel Bijleveld
Chief Technology Officer (CTO)



Member of CCV's Board of Directors since August 2016, Michiel brings extensive expertise in IT and operational management. He oversees CCV's Competence Centers, driving digitalization and innovation in payments. With a background in electronics and telecommunications, Michiel has played a key role in implementing technological advancements, including the OV chip card for Dutch public transport.

Sander Maatman
Chief Financial and Risk Officer (CFRO)



Member of the CCV's BoD since December 2023, Sander brings 26 years of experience from Aegon, where he held various international management and board positions. Most recently, as a Board Member at Aegon Asset Management, he managed Finance, Operations, and IT, overseeing a major integration of operational platforms. At CCV, Sander is responsible for financial reporting, business control, legal counsel, risk, and compliance.

By the time this ESG Report 2024 was published, changes to CCV's Board of Directors had taken place. As of April 1st, 2025, Eric van Berckel was succeeded by Jaap Remijn as Chief Operational Officer, André Valkenburg was succeeded by John Kolthof as Chief Commercial Officer (CCO), and Sander Maatman was succeeded by Willem Horstmann as Chief Finance and Risk Officer (CFRO). Additionally, Michiel Bijleveld assumed the role of Chair of the Board in addition to his role as CTIO.

The Supervisory Board (SB)

The Supervisory Board (SB) oversees the BoD and CCV's overall affairs, including strategy and governance integrity. The Supervisory Board (SB) advises the Board of Directors (BoD) and safeguards the interests of CCV and its stakeholders. It has the mandate to approve or dismiss the BoD. The SB is composed of three members, each elected by the General Meeting of Shareholders for a four-year term, with the possibility of one re-election. The SB is assembled by independent and non-executive elected members, of whom, one is nominated by the Works Council. In 2024, the SB has three members with 66% female representation. The SB is assembled by:

Petra Teunis

Appointed to the Supervisory Board in February 2020, Petra Teunis has extensive experience in the financial sector from her time at Rabobank and various management roles. She specializes in HR, Risk, Compliance, Audit, and Finance.

Joke Bakker

Joke Bakker became a member of the Supervisory Board in October 2020. She is a finance and risk professional with 25 years of experience in international financial services, including banking, insurance, capital markets, and pensions.

Ben van Miltenburg

Ben van Miltenburg joined the Supervisory Board in December 2020. With 25 years of experience as a director in diverse sectors, he has worked with companies of all sizes, both nationally and internationally, in areas like healthcare, insurance, ICT, telecom, and e-commerce.

Employees representation – Works Council

At CCV, employee representation is organized differently across the different operational countries, in line with the local laws and regulations. This section outlines the structures in place in the Netherlands, Belgium and Germany that are established with the aim of ensuring effective communication and consultation with employees.

In the Netherlands, the Works Council acts as the formal employee representation body, bridging communication between the BoD and employees. It is consulted on major organizational decisions and work conditions, with members protected by Dutch law, allowing time for meetings and training. Additionally, the Works Council mainly has its work divided into advisory and consensual topics. Should the BoD make decisions impacting these matters, the Council will come forth to provide their input. In Belgium, CCV does not have a Works Council but has 2 employee representatives in the CPBW (Committee for Prevention and Protection at Work). This advisory body focuses on workplace wellbeing, with representatives trained and supported by

official labour unions. By law, social elections are held every 4 years in companies with more than 50 employees. However, as CCV Belgium falls below the 100-employee threshold for a Works Council, only the CPBW is required.

In Germany, CCV employees are represented under the German Work Constitution Act (Betriebsverfassungsgesetz), which outlines the rights and duties of the Works Council.

CCV Lab and CCV Shop has no employee representatives, Works Council, or union involvement.

Laws, regulations, standards, certifications and supervising authorities

At CCV, we conduct our business in compliance to the laws and regulations applicable to our business sector. Some of the main laws and regulations that CCV must comply to are WFT, WWFT, DORA, NIS2, CSRD, EAA, GDPR. Informed by these, CCV is required to function under several standards and certifications, which CCV is subject to monitoring on, by the regulators or supervisory bodies. The sections below provide further insight into the standards, certifications and supervisory bodies that CCV operates under. CCV offers various types of payment solutions. The related technical implementations are verified by qualified assessors. The main information security standards are issued by the Payment Card Industry (PCI) Security Standards Council. Below are the applicable licences, standards and certifications applicable to CCV:

A. Payment institution services (Acquiring services)

As a licensed 'Betaalinstelling' under De Nederlandsche Bank (DNB) and as Payment Facilitator, CCV offers various payment products. The payments are processed within CCV's own Payment processing domain.

B. Transaction processing

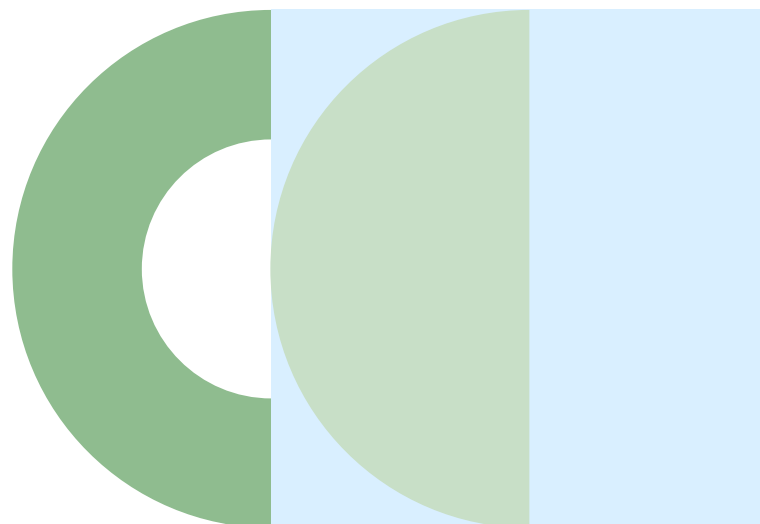
As a licensed 'Afwikkelonderneming' under De Nederlandsche Bank (DNB), CCV processes payment transactions within a secure, dedicated domain. The services must meet the minimal requirements of DNB. DNB supervises the services CCV supplies under this license, including business continuity and information security. Our payment processing services hold the following certifications:

- PCI Data Security Standard (PCI DSS): international standard for the protection of payment account data
- ISO/IEC 27001: international standard to manage information security
- PCI PIN Security: international standard for the protection of personal identification numbers
- PCI 3D-Secure: international standard for the protection of payments with card-not-present e-commerce purchases
- Service Organization Controls 1 Type II (based on ISAE 3402): assurance report for financial auditors of Payment Institutions

C. Payment solutions

The security of all our terminals meets the applicable mandatory requirements of the Payment Card Industry (PCI) for payment terminals. Depending on the terminal type, our terminals are additionally certified for:

- ISO 9001: Quality management certification for CCV GmbH. ISO 9001 ensures that quality is at the heart of our organization
- PCI Point-to-point encryption (P2PE): international standard for cryptographically protecting payment account data from the point it is captured in the merchant's terminal to the point it is decrypted for further processing



Supervising authorities

As a member of the payment sector, CCV Group B.V. is supervised by the following authorities:

- **De Nederlandsche Bank (DNB)**

DNB is responsible for prudential supervision, ensuring that financial market participants meet their financial obligations. Only licensed parties can offer payment services, and DNB actively monitors compliance. CCV regularly reports to DNB.

- **National Bank of Belgium (NBB)**

CCV Belgium operates under the licence of DNB for prudential supervision. For behavioural supervision the NBB is responsible. CCV sends a yearly rapport to NBB.

- **BaFin**

CCV is under the supervision of BaFin.

- **Authority for the Financial Markets (AFM)**

The AFM oversees the conduct of financial market companies like CCV, ensuring they operate with integrity and provide adequate information to stakeholders.

- **Authority for Consumers and Markets (ACM)**

The ACM supervises competition, preventing price collusion and excessive market dominance. This regulation promotes fair competition and protects consumers.

- **Data Protection Authority (DPA)**

The DPA ensures that CCV securely handles personal data from clients and consumers, verifying compliance with the GDPR (General Data Protection Regulation). The DPA has different institutes across the countries that we work in. In NL, the supervisory body is AP, Autoriteit Persoonsgegevens. In Belgium, it is the Belgian Data Protection Authority (Gegevensbeschermingsautoriteit / Autorité de protection des données), while in Germany, the country's federal structure has multiple institutions. CCV's approach to personal data is detailed in its privacy statement on its websites.



ESG strategy

#WeCare sustainability vision

At CCV, sustainability is more than a goal — it's part of who we are. Through our #WeCare vision, we take a holistic and proactive approach to creating a positive impact on people, the planet, and society. Guided by five interconnected pillars, we embed sustainability into every part of our business — from how we operate and innovate, to how we treat people and engage with the world around us. This vision ensures that we grow responsibly, act ethically, and contribute to a future that's better for all.

The **#WeCare** vision is rooted in a clear and actionable commitment to sustainability, guided by five key pillars:



Environment

We take responsibility for reducing our environmental footprint through conscious energy use, emissions reduction, and promoting circularity in our operations.



Governance

We lead with integrity, transparency, and accountability, embedding strong ethical standards and compliance into all our decision-making processes.



Corporate citizenship

We go beyond business by contributing positively to society—through community initiatives, partnerships, and volunteering that make a real impact



Social

We create a safe, inclusive, and supportive workplace, and actively promote well-being, diversity, and equality both within CCV and in the broader community.



Value chain

We engage with partners and suppliers who share our commitment to sustainable practices, ensuring that our entire value chain reflects our values.

Through #WeCare, sustainability is not a side initiative — it is embedded in how we do business.

During 2024, part of Fit for Growth vision and the DMA process, our focus remained on the first four pillars: Environment, Social, Governance and sustainability in the Value Chain. Our ambitions, actions and metrics will be subject to a strategic revision in 2025, when our sustainability vision will be reinforced and strengthened based on new materiality inputs.

ESG governance

The Board of Directors

The Board of Directors (BoD) holds ultimate responsibility for all CCV business matters, including ESG (Environmental, Social, and Governance) Impacts, Risks, and Opportunities (IROs). It makes final decisions on corporate strategy and planning, including the approval of the Double Materiality Assessment (DMA), which forms the foundation of CCV's ESG strategy and reporting. Further, the BoD is responsible for the final approval of the ESG/CSRD report.

Each BoD member is accountable for specific ESG topics relevant to their area of oversight. For example, ESG due diligence in the supply chain (led by the Head of Procurement) and facility-related matters (led by the Facility Manager) fall under the CFRO's responsibility, as the CFRO oversees both procurement and facility management. Department heads are responsible for reporting to their respective BoD members and for addressing each identified material ESRS topic by improving

impact management, controlling risks, and realising opportunities.

Following the conclusion of the DMA process at the end of 2024, the approved IROs will be embedded into CCV's business strategy starting in 2025. Ownership of each IRO lies with the management of the department responsible for the corresponding topic, under the oversight of the relevant BoD member (as illustrated in the governance scheme). The IROs will be embedded into CCV's business through policies, target setting and actions, as well as metrics monitoring and reporting. The BoD will regularly review the DMA to ensure it reflects changes in CCV's internal and external environment.

ESG Lead

The ESG Lead oversees CCV's ESG strategy, including the target setting in collaboration with the head of each department, and the compliance efforts, including the annual Double Materiality Assessments and the sustainability statement under the CSRD requirements. The ESG lead is also involved and leading cross function topics like Co2 audits and data collection. Additionally, the ESG Lead presents business cases for BoD decisions on budget requests, new material topics, or significant changes in the ESG strategy. The ESG lead does not hold a management position and is therefore not the owner of any ESG risks. The ESG lead reports directly to the CFRO, who is responsible for ESG and CSRD compliance-related matters.



Note: In early 2025, CCV was acquired by Fiserv, which means that the ESG governance presented below could change.

ESG Steerco

The ESG Steerco is composed of the ESG Lead, relevant department heads (first line) responsible for implementing the ESG strategy, and experts from finance, legal, and GRC (Governance, Risk, and Compliance and second line). It is chaired by the CFRO, who holds ultimate responsibility for ESG and CSRD-related matters within the company.

This group of key internal stakeholders reviews the ESG strategy, plans, budgets, and prioritizes initiatives, while also advising, guiding, and monitoring the company's progress and compliance with the Corporate Sustainability Reporting Directive (CSRD). One head of department may be responsible for one or multiple ESG topics, holding overall ownership for their assigned topics—including policy frameworks, process descriptions, actions, targets, and data collection (i.e., first line responsibilities). Throughout 2024, the Steerco was actively engaged,

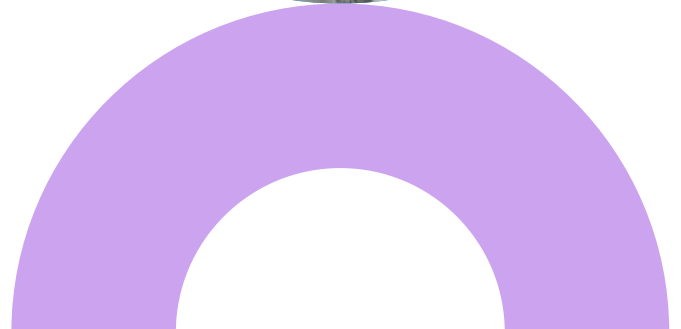
meeting every three weeks in anticipation of CSRD compliance starting from the 2025 financial reporting year. However, with the publication of the EU Omnibus Directive (February 26, 2025), the company is no longer within CSRD scope until the reporting year 2027. Consequently, CSRD-specific activities will pause and reconvene closer to the new reporting timeline.

The ESG Lead keeps records and provides the Board of Directors with regular updates on the processes driven by the ESG Steerco.

External and internal assurance

CCV's external external auditor was not asked to provide assurance on this report.

CCV's internal audit function (the third line of defence), conducts performance gap analyses and audits in line with its annual audit plan.



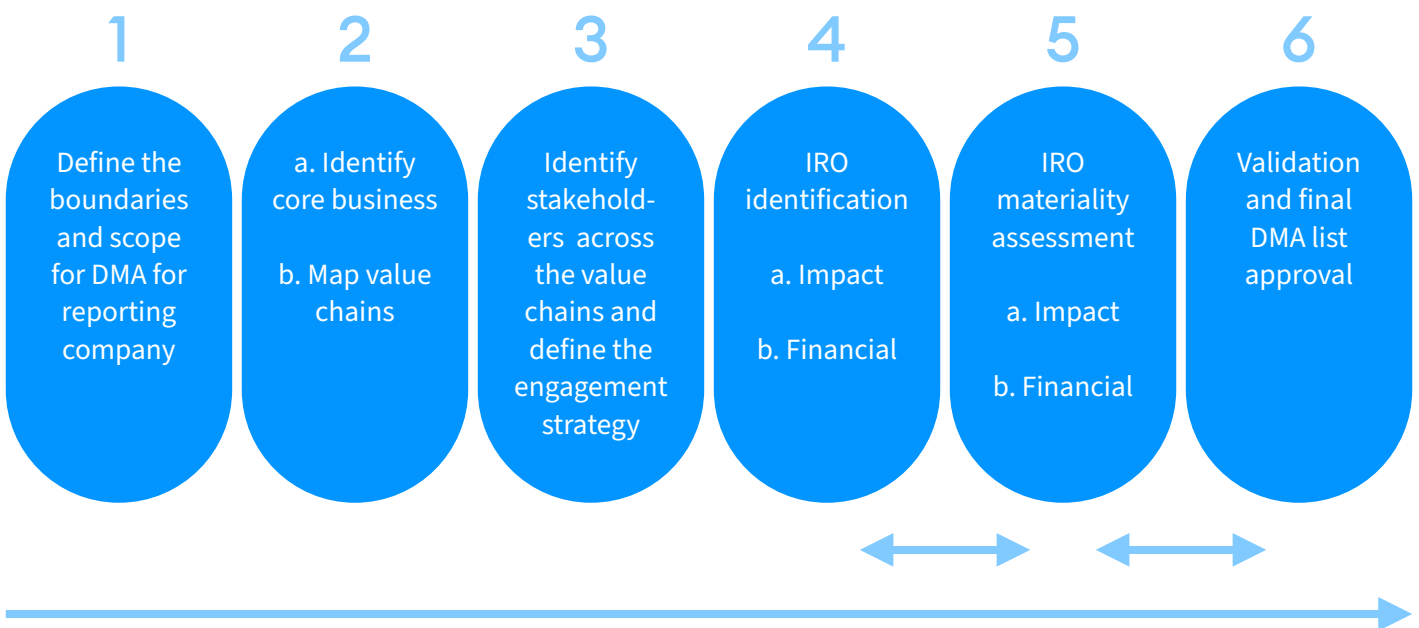
Double Materiality Assessment (DMA)

From impact to double materiality

Since 2022 we have been conducting an impact materiality assessment (inside out) that informed our ESG strategy #WeCare to date. Now, under the guidelines of the CSRD, we have integrated the financial (outside in) materiality assessment, evaluating the risks and opportunities that ESG topics pose for our business.

The Double Materiality Assessment process

In preparation for the Corporate Sustainability Reporting Directive (CSRD), CCV has implemented a structured Double Materiality Assessment (DMA). This process ensures that we identify sustainability matters that are material either through their impact on Environment, Social and Governance topics, or through their financial risks and opportunities posed to CCV. The assessment is conducted in alignment with the European Financial Reporting Advisory Group (EFRAG) guidelines and the CSRD Delegated Act.



1. Define the boundaries and scope

We began by determining the reporting scope, aligned with CSRD's requirements. This included defining the reporting entity, operational control, and both upstream and downstream value chains.

The analysis of CCV's financial structure and governance informed the geographical and operational coverage of the assessment. This foundational step ensures that the DMA reflects the actual

scope of CCV's influence and reporting boundaries. Additionally, here we agreed on the reporting time horizons, as per the CSRD guidelines.

CCV agrees to align the ESG, non-financial reporting to the financial reporting periods indicated as:

Short-term horizon: Up to 1 year (12 months)

Medium-term horizon: From 1 up to 5 years

Long-term horizon: More than 5 years.

2. Define core business and map the value chain

We identified CCV's core business activities (i.e. payment solutions, transaction processing and acquiring services) and internal support functions, and mapped their respective value chains. Each value chain was analysed to highlight key partners, stakeholders, and geographical regions. This mapping laid the groundwork for materiality analysis by revealing how and where our operations intersect with environmental, social, and governance (ESG) issues.

3. Stakeholder identification and engagement strategy

In compliance with CSRD requirements, CCV engaged both internal and external stakeholders to assess Impacts, Risks, and Opportunities (IROs), connecting to impact materiality (inside-out) and financial materiality (outside-in) processes.

Internal Stakeholders:

- Identified through a top-down (survey to department heads) and bottom-up (based on business functions and ESRS topic connections) approach.
- Engagement took place via surveys, team meetings, and calls.
- Their insights were consolidated in an internal Excel master document.

External Stakeholders:

- Mapped via interviews with internal teams like procurement and business managers.
- Focused mainly on suppliers (especially high-ESG-risk ones), SMEs and large customers (indirectly based on tender requests and ESG reports), and regulatory authorities.
- Full stakeholder coverage was not possible, so a selective and mixed (direct-indirect) approach was taken.

Impact Materiality Engagement:

- Stakeholders include both affected stakeholders and users of sustainability statements (per CSRD definitions).
- Engagement methods included direct consultation (surveys, meetings, workshops) and indirect review (client tenders, industry trends).

Financial Materiality Engagement:

- Key internal stakeholders (CSR, Finance, Strategy, GRC, Legal, Sales, Product, Supply Chain, GA, HR, and Internal Audit) were engaged.
- Each department contributed expertise on the financial impact, risk analysis, and compliance-related issues connected to sustainability risks and opportunities.

This blended approach is part of the sustainability due diligence process, involving both affected stakeholders and users of the disclosures and financial statements. Stakeholders and users of the disclosures and financial statements.

4. Identify Impacts, Risks, and Opportunities (IROs)

We applied a sustainability due diligence mixed methods approach, to identify the actual and potential Impacts (I) and Risks & Opportunities (R&O) relevant to our business model. This analysis was conducted across short-, medium-, and long-term timeframes and based on:

- ESRS topic mapping (connection to core business and value chain)
- Internal assessments (e.g. ESG strategy, LCA, CO₂ audit)
- External inputs (e.g. Ecovadis benchmarks, regulatory landscape, customer requirements, competitor analysis)

This step produced a short-list of priority topics that reflect both CCV's influence on society and the environment, and external factors that could influence our financial performance.

5. Quantitative Assessment and Determination of Materiality

To ensure objectivity, a quantitative scoring methodology was applied to all identified IROs:

- Impact materiality was assessed using EFRAG's severity framework, which considers scale, scope, and irremediability for negative impacts, as well as likelihood for potential impacts.
- Financial materiality was assessed using CCV's ERM criteria, evaluating each risk and opportunity by its

magnitude of financial impact and likelihood. To ensure alignment with group-wide practices, the DMA used elements of CCV's ERM system, such as the likelihood-impact matrix, thresholds, and risk appetite levels. While the full risk taxonomy wasn't applied in the DMA, it becomes relevant when ESG topics intersect with existing risk areas like IT security or data privacy.

Both actual and potential issues were scored and compared against pre-defined thresholds (aligned with CCV's risk appetite). Topics that met or exceeded the threshold in either dimension were marked as material.

6. Final validation and approval

The resulting list of material sustainability topics was validated through a structured internal and external stakeholder review process:

- Internal validation: Workshops and presentations were held with the Board of Directors, Supervisory Board, and senior management. Employees were also engaged through intranet publications.
- External validation: Customers, suppliers, and partners received the results via newsletters and stakeholder events. Third-party experts such as BDO and the Dutch Payment Association contributed to external validation.

This collaborative validation ensured that the DMA outcomes were not only technically robust but also socially and strategically credible.

CCV's ERM framework and the DMA process

CCV Group implements a robust risk management and internal control system evaluated in its 'Risk Management Policy.' The system employs the COSO "Enterprise Risk Management – Integrated Framework" to identify, assess, and respond to risks in every organisational layer, affecting objectives from strategic to financial and operational. It incorporates risk considerations into all CCV activities, from strategy formulation to daily operations. Its scope also extends to concerned stakeholders' risk management practices. To help quantify and categorise risks, a 'Risk Taxonomy' is also used. The process is supported by the 'Three Lines model' of governance, involving employees, the management, and auditors. The policy is regularly reviewed for any necessary updates and exceptions, ensuring its sustainable and dynamic nature.

For the DMA process, the risk assessment followed the approach of risks identification, categorisation as per CCV's ERM and quantitative assessment using different sources of direct and indirect input, gained in the sustainability due diligence and stakeholder consultation process. To ensure consistency with CCV's Group praxis on risk assessment, we applied CCV's ERM framework, which informed the risk types (risk taxonomy), the units of measurements for the potential impact and likelihood scales, as well as the threshold and risk appetite.

DMA outcome and integration

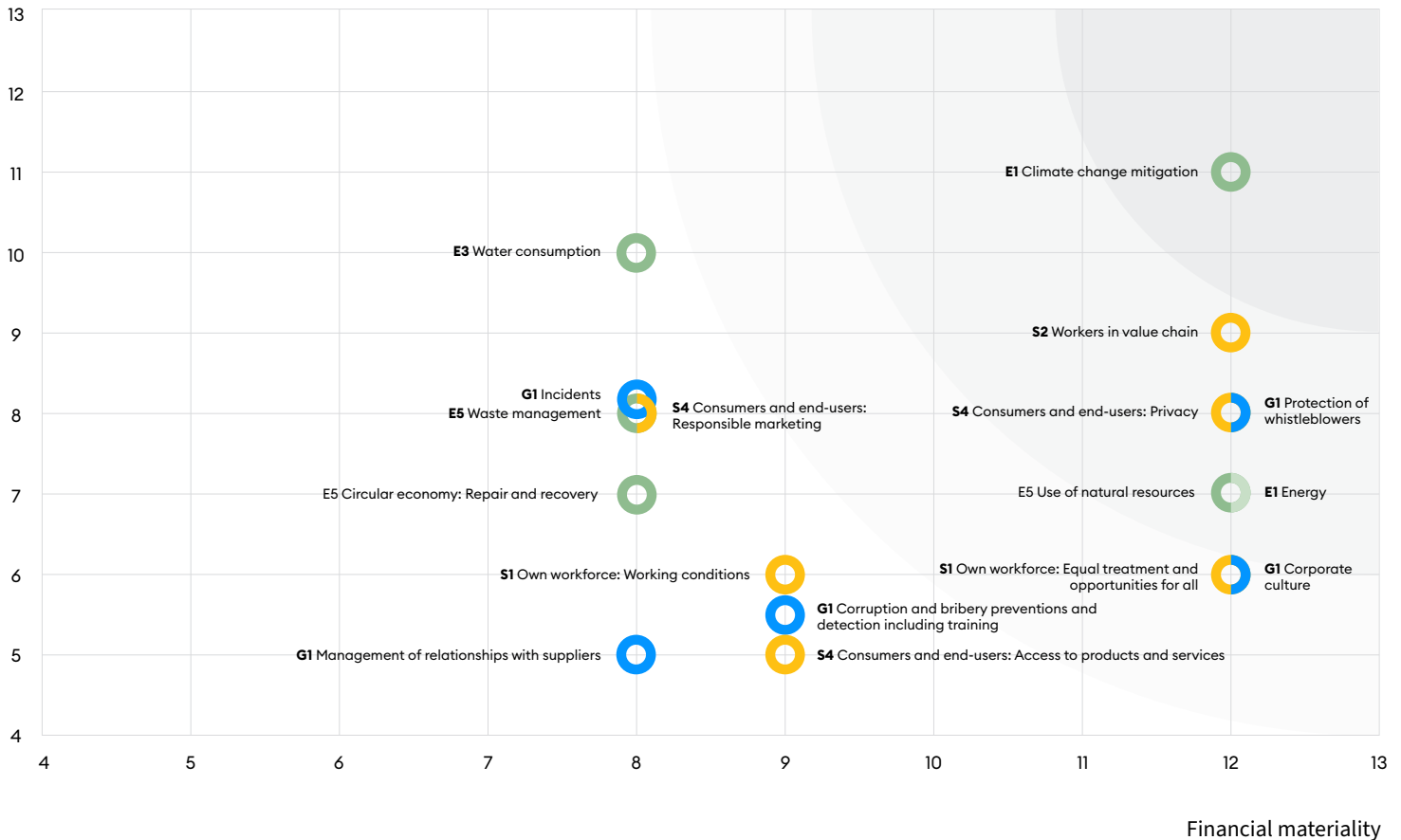
The outcome of the 2024 DMA and the new list of material IROs has been approved by CCV's BoD at the end of 2024. The DMA will be revisited regularly, to reflect changes in operations, stakeholder expectations, and the external landscape.

The following section of the 2024 ESG report outlines CCV's material topics, along with the corresponding policies, targets, and actions in place to address them. To be noted that this report represents a transition report between CCV's #WeCare strategy and the CSRD material topics, without claiming full compliance to the CSRD. To the extent possible, the CSRD metrics have been adopted for the reporting on all topics, except for S2, which will be adopted with the grace period allowed for the topics of the value chain.



Impact materiality

Material topics



Environment

Climate change

Material impacts, risks and opportunities

Based on the DMA process performed in 2024 on CCV's operations and value chain, the following impacts, risks and opportunities have been identified in relation to ESRS E1. Climate change:

Sub-topic	Impact, Risk, Opportunity statement	Type	Affected activities
Climate change mitigation	Our operational activities and value chain emit GHGs across all Scope 1, 2 and 3 emissions making a negative carbon footprint.	Actual Negative impact	Own operations (Scope 1 and 2 emissions) Payment solutions core business value chain (Scope 3 payment terminals supply, use and shipment emissions) Transactions processing and acquiring services core business value chains (data centre emissions)
Climate change mitigation	Chronic and acute climate-related events forecasted to impact Asia, including China, pose a risk to CCV's operations due to the company's reliance on supply from these regions and the extended value chain from manufacturing to distribution. These events could result in operational disruptions to product supply, negatively affecting the company's profitability.	Physical risk	Payment solutions core business value chain
Climate change mitigation	Chronic and acute climate events, such as extreme heatwaves and heavy rainfall, are expected to impact Western Europe, including the Netherlands, Germany, and Belgium. With CCV's operational offices, an owned data centre, and contracted supplier data centres located in these regions, the company faces potential disruptions. These events could temporarily hinder CCV's ability to perform operations and profits, particularly in its acquiring solutions and transaction processing core businesses.	Physical risk	Own operations Transactions processing and acquiring services core business value chains
Climate change mitigation	Investing in carbon-neutral payment technologies and transitioning to cloud solutions presents a significant opportunity for CCV to enhance financial performance, strengthen commercial competitiveness, and drive sustainable business growth over time.	Opportunity	Own operations Payment solutions core business value chain
Energy	Changing regulations and taxation on fossil-fuel-based energy and greenhouse gas (GHG) emissions, including mandates on energy mix and source, pose a risk to CCV. Under the current operational structure, CCV has limited control over its energy mix in non-owned locations (Scope 1 and 2) and energy use across the value chain (Scope 3). The complexity and slow pace of understanding and implementing changes exacerbate this risk. Failure to meet GHG emissions reduction targets and reporting requirements could result in sanctions, operational disruptions, and increased financial losses due to rising energy costs.	Transition risk	Own operations All main core businesses value chains (payment solutions, transactions processing, acquiring solutions)

Policies related to climate change mitigation and adaptation

Until 2024, our climate vision has been embedded in CCV Environmental Charter, part of the #WeCare 2024 program.

Scope and coverage

The Charter is applicable to the whole Group, and it addresses CCV's view and approach to climate change mitigation, energy, circularity, waste management, and product lifecycle. It emphasizes reducing Scope 1, 2, and 3 emissions through renewable energy, energy-efficient systems, and product lifecycle analysis (LCA), with annual progress monitored and disclosed via certified third-party partners. The Charter extends climate action to the value chain, focusing on expanding Scope 3 emissions assessments despite data limitations.

CCV aligns with global frameworks like the UN SDGs, UN Global Compact principles, and the Carbon Protocol for GHG management. Transparency is promoted through Ecovadis assessments, reinforcing CCV's commitment to ethical and sustainable business practices.

Governance, implementation and reporting

The BoD oversees the implementation on key topics related to climate change. These are implemented with varying responsibilities by Facility management, HR, Procurement, and the ESG Lead, who oversees the progress on the actions enlisted in the policy.

In 2025, the Environmental Charter will be revised to reflect the new list of material topics informed by the CSRD DMA and the transition plan adopted in 2024.



Our actions on climate change

Improving our energy supply mapping and building towards transparency in reporting over the energy mix

CCV has 10 operational sites spread across The Netherlands, Belgium and Germany. Velp, Arnhem and Hengelo are based in The Netherlands, Ypres, Kortrijk and Hasselt are in Belgium and Moers, Au, Berlin and Hamburg are based in Germany. In 2024, we made progress in mapping our energy mix. Based on this, we are reporting that 58% of all energy used in our operations came from renewable sources.* Key insights have been identified for the monitoring capacity of CCV in terms of energy efficiency and the energy mix matrix:

- CCV has more control over those offices it owns. The rental spaces are subject to the systems in place provided by the landlord. CCV aims to increase its area of influence by engaging in more collaborative efforts with the landlords and therefore, to achieve a wider understanding of its impact and possibilities for optimisation.
- In The Netherlands, CCV Group B.V.'s HQ and largest office in Arnhem, WD55 has been running on 100% renewable energy, supplied both by the solar panels installed on the roof, as well as the contract with the national grid. Similarly, Velp also runs on a 100% renewable electricity contract. However, taking into account the energy sourced from natural gas, the overall percentage of energy from renewable sources is 70%.
- At the end of 2024, WD50 has been closed, to optimise space and reduce unnecessary demand of resources.
- In Belgium, our offices in Moers, Kortrijk and Hasselt are also subject to future assessments and optimisation of office space and energy use. A detailed breakdown of the renewable energy share is currently not available for the Belgian sites. We aim to improve data accuracy and transparency in future reporting cycles.
- In Germany, CCV has limited control over the resources input provided by the landlords. This is due to the limited office space that CCV is renting in locations such as Berlin and Hamburg. An exhaustive

breakdown of the renewable energy share is currently not available for the German sites. We aim to improve data accuracy and transparency in future reporting cycles. However, based on the available data, in 2024, 37% of energy used by the German sites came from renewable sources

- In 2024, 100% of our offices are equipped with energy saving electrical installations and a total of 50% of our offices are equipped with solar panels – same as in 2023.

Increasing our EV fleet

An important area that CCV has previously identified for action aimed at lowering the GHG emissions is the company's car fleet. Largely used by technicians and employees whose position require extended travelling to the client sites, the car fleet is an indispensable part from CCV's quality customer support. We have been developing new policies, to reflect the new national legislations on companies' EV car fleet.

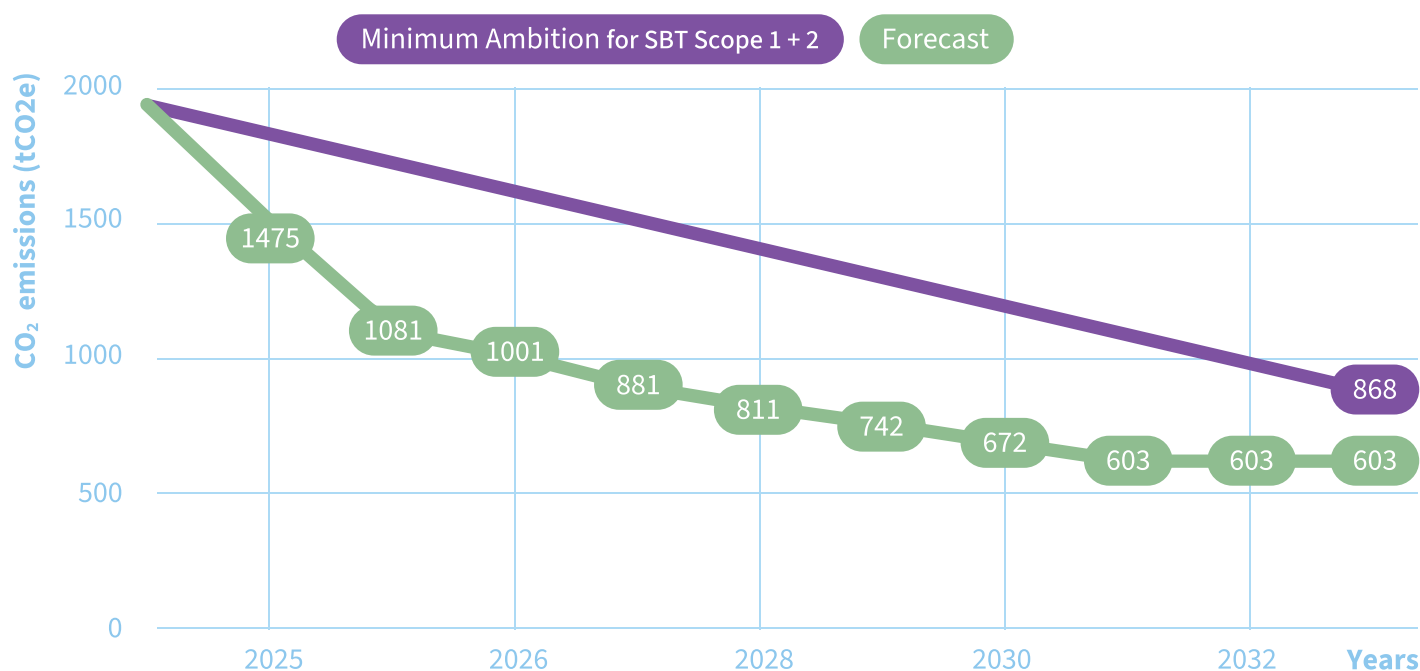
As a result, in 2024, 53% of all our cars are EV's, in comparison to only 33% in 2023. These cars, as well as our employees' cars can be recharged in our offices' EV stations, as 62% of all our offices are equipped with a total of 30 charging stations. This area has not marked any changes from the 2023's situation.

Agreeing on a carbon reduction and transition plan for climate change mitigation in line with the SBTi targets

In 2024, we marked significant progress in gaining more understanding of our three core businesses and their value chains, in relation to climate impact and the climate transition plan required. Our climate strategy focuses on increasingly collecting data on Scope 1, 2 and 3 emission sources, including both our operations and value chain activities. Currently, our emission reduction plan focuses only on Scope 1+2.

Adopted in 2024, CCV Group's Carbon Reduction Plan sets near-term science-based targets for reducing Scope 1 and 2 emissions, in line with guidelines of the Science-Based Targets Initiative (SBTi). The plan commits to a minimum annual linear reduction of 5.46% in Scope 1 and 2 emissions, from 1,911 tCO₂e in 2023 to 868 tCO₂e in 2033 (reduction of 1,043 tCO₂e), consistent with 1.5°C scenarios specified by the SBTi.

Scope 1+2 emission reduction forecast



This reduction trajectory for direct and indirect emissions aligns with global efforts, as per the Paris Agreement, to limit global warming to 1.5°C above pre-industrial levels, and contributes to the transition to a sustainable, low-carbon economy. The plan focuses on transitioning to electric vehicles, renewable energy sources, and optimizing office spaces to meet Scope 1 and 2 emissions targets, reducing them by 54.6% by 2033. While specific costs are not detailed, key operational (OpEx) and capital (CapEx) expenditures include fleet electrification, renewable energy procurement, and employee engagement programs.

Finally, CCV Group B.V. is driving a strategic transitions aligned with its evolving business vision, which will also act to mitigate climate-related risks and impacts. By focusing on transaction processing and acquiring services, CCV reduces reliance on long, climate-vulnerable product-based value chains. Additionally, diversifying data centre services minimizes dependency on a single location, enhancing resilience against climate-related disruptions.

Monitoring metrics

Gross Scopes 1, 2, 3 and Total GHG emissions

Scope	2022	2023	2024	Reduction status from baseline year 2023	
	Emissions (ton CO2-eq)	Emissions (ton CO2-eq)	Emissions (ton CO2-eq)	% from total tCO2 in 2024	
Gross Scope 1 GHG emissions	1,014	1,543	975.1	9%	Decrease by 36.8%
Company vehicles (cars, excl. EVs)	796	1,318	739		
Natural gas use facilities	218	225	237		
Gross Scope 2 GHG emissions	468	368	296.7	3%	Decrease by 19.4%

*The percentage is based on data from our locations in The Netherlands and Germany. In Belgium the share of renewable energy from the total energy mix is not currently known

Electricity use facilities	422	235	178		
Electricity use EVs	44	131	117		
District heating	2	2	2		
Gross Scope 3 GHG emissions	417	1,276	15,222		Outside of target and reduction scope
Purchased goods and services (incl. Terminal IM30 LCA input)	37	205	11,390		
Upstream transportation	0	245	386		
Waste generated in operations	4	5	1		
Business travel	55	122	45		
Employee commuting	157	689	877		
Use of sold products	164	10	2,521		
Total	1,899	3,187	16,494		

For Scope 1 and 2, 2024 has been a year of progress. In the case of Scope 1 emissions, we recorded a reduction in GHG emissions, from the 1,542 tCO₂ reported in 2023, to 975.1 reported in 2024. Similarly, Scope 2 emissions have been reduced from 368 tCO₂ emissions in 2023, to 297.7 in 2024. Together, we have reduced Scope 1+2 emissions in 2024 by 635 tCO₂, which is a 33.2% reduction compared to the baseline year of 2023. This sets CCV on track to achieve its emissions reduction target of 69% by 2033 from baseline year 2023, with a minimum annual reduction of 5.46%, aligned with the SBTi. Our Scope 3 emissions are calculated using a mix of primary and

secondary data, where monetary values, as primary data, have been linked to emissions factors from databases, as secondary data. The exception to this is the ICT equipment in purchased goods, where we used an 'internal database'. These are fully based on primary data. Finally, in 2024, most of our emissions continued to come from Scope 3 emissions, primarily, purchased goods. This category will continue to report growth, as we continue to expand our understanding. In 2024, our Scope 3 emissions have increase largely with the input from new Life Cycle Assessments conducted on our terminals. In addition to IM30, we included new data from A35, A77, A920.

Energy consumption and mix

2024 in detail	BE	NL	GE	Unit
Natural Gas	20,951	499,120	-	kWh
Electricity general grid mix	162,397	-	324,411	kWh
Electricity renewable	-	1,187,931	188,134	kWh
Total energy used:	183,348	1,687,051	512,545	kWh
% renewable energy	unknown	70%	37%	kWh

In total, in 2024 we reported 58% of all energy used coming from renewable sources, based on data from our sites in The Netherlands and Germany. The share of renewable energy is unknown in Belgium, as this information is not made available through the current leasing agreements.

Over the years evolution	2022	2023	2024	Status
Energy total CCV (in MWh)	1,825	1,641	2,383	Increase in consumption by 30.6%

Over the years, there has been a growth in energy consumption recorded from the first year reported – 2022. Energy consumption increased by 558 MWh in 2024, which is a 30.6% increase compared to 2022. Part of this can be assumed to the full post-Covid work transition, which has significantly impacted the required energy consumed in the office.

Our ambitions

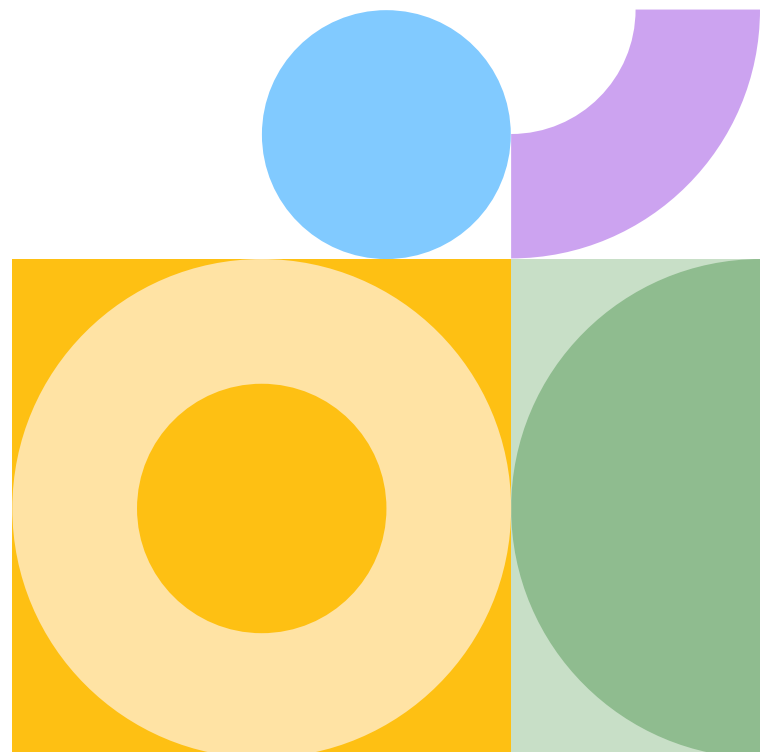
Following the SBTi guidelines, CCV aims at reducing the Scope 1 and 2 emission sources with 69% by 2033, from the baseline year 2023. Further, CCV will assess Scope 3 reduction targets in the following years.

To achieve the targets, CCV has identified the following levers:

- Reduction Lever 1 – Fossil fuel cars (Scope 1):** Fossil fuel cars account for CCV’s 69% of combined Scope 1+2 emissions on the baseline year. We will act on lowering the emissions factor by transition to lower emissions (electrical/ hybrid) vehicles or alternative and by reducing the activity level by encouraging alternative travelling modes. CCV has been preparing for the new legislation banning fossil cars by 2035, already adopting internal policies and measures aimed at transitioning to a fossil-free fleet
- Reduction Lever 2 – Facility electricity (Scope 2):** Electricity usage for the 10 locations where CCV has been running its operations during the baseline year, account for 12,3% of the Scope 1+2 emissions. The reduction target will be achieved through a mixed lowering of emission factor and intensity, i.e. by transitioning to renewable energy and decreasing the overall electricity consumption in CCV’s offices. Because of more hybrid working post-Covid, CCV has already taken on measures to optimise and reduce office space in 2024, which is expected to draw significant reduction in overall electricity usage.
- Reduction Lever 3 – Natural gas (Scope 1):** Office heating through gas accounts for 11,8% of CCV’s Scope 1+2 emissions. Here, mixed actions will be implemented to target emission reduction, including transitioning to lower emissions heating methods where possible and reducing the use of heating through improved insulation and ensuring that the heating system run at their most efficient standard.

Office space optimisation has currently positively impacted this action area. However, due to the proliferation in CCV’s renting structure, no specific actions on this lever will be reassessed in the years to come.

- Other reduction Levers:** additional actions will support CCV in its emissions reduction targets, including employee engagement and awareness programmes, incentivisation of less impactful and more sustainable behaviour, training and workshops, and supply chain actions aimed at further lowering the emission scopes. To be noted that several actions are currently undertaken for Scope 3, which do not fall within the scope of the Scope 1+2 reduction targets approved and aligned to the SBTi.





Resource use and circular economy

Material impacts, risks and opportunities

The DMA process performed in 2024 has influenced our understanding of the IROs connected to natural resource use, circular economy and waste. While these have not yet been adopted in CCV’s strategy for the 2024 year subject to this report, the IROs will be disclosed.

Sub-topic	Impact, Risk, Opportunity statement	Type	Affected activities
Resources inflows including resource use	Shifts in market demands and regulations, such as the Eco-Design Directive, Packaging Directive, and Right to Repair, require increased adoption of eco-designed products and reduced reliance on non-renewable materials, posing a risk to CCV’s limited circular product offerings and waste-generating packaging, potentially leading to operational disruptions, regulatory sanctions, and profit losses from the payment solutions core business.	Transition risk	Own operations Payment solutions core business value chain
Resource outflows related to products and services	Regulatory and market demands for increased traceability, including end-of-life product management, place greater responsibility on companies for their products’ disposal. With limited Life Cycle Assessment (LCA) data and reliance on a linear disposal model, CCV could risk operational disruptions, regulatory sanctions, and potential profit losses for failing to meet these requirements.	Transition risk	Own operations Payment solutions core business value chain

Waste	Stricter waste control regulations across the value chain and operations pose a risk to CCV, as its multiple waste sources—spanning supply, operations, and product delivery—are challenging to monitor, control, and report due to shared responsibilities among stakeholders. Failure to meet these standards could result in operational disruptions, regulatory sanctions, and profit losses.	Transition risk	Own operations Payment solutions core business value chain
Applicable to the whole topic ESRS E5	Investing in innovative circular payment products, enhancing repair services to extend product lifecycles, and educating customers on environmental impacts can strengthen CCV's reputation, boost market competitiveness, and drive sustainable business growth and cash flow over the medium to long term.	Opportunity	Own operations Payment solutions core business value chain

Policies related to resource use and circular economy

CCV Group B.V.'s work in the realm of resource use and circular economy has been informed by the Environmental Charter. In addition to the already mentioned climate action, the CCV Environmental Charter outlines key objectives to reduce CCV's environmental footprint connected to resource use, waste management, minimizing product environmental impacts, and promoting stakeholder engagement.

In 2025, the charter will undergo a revision aimed at ligning to the new material ESRS topics informed by 2024 CSRD DMA.

Scope and coverage

The Charter applies to all CCV operations, covering upstream processes (product sourcing and supplier relations) and downstream activities (product lifecycle assessments and end-of-life procedures). Its goal is to minimize environmental impacts across all regions of operation in connection to product life cycle, both in the upstream and downstream, product life cycle, materials and waste management. Stakeholders, including employees, customers, suppliers, and business partners, are engaged in different forms. Local regulations and facility capabilities may affect implementation in specific locations.

Governance, implementation and reporting

The most senior accountability for implementing the Charter lies with CCV's leadership – the BoD – with support from operational teams to ensure alignment with the policy objectives. Our Facility management, ICT, Repair, product and logistics and procurement departments play different roles in implementing our natural resource use, circular economy and waste agenda.

Our actions on resource use and circular economy

As per our Environmental Charter, we prioritise strategic action on areas of our business and value chain with the highest impact to CCV's core businesses. Our Environmental Charter has informed several areas of commitment.

Resource inflow – limiting material demands

The Charter promotes reducing virgin resource extraction by extending product life cycle as much as possible. CCV works towards this goal by providing proficient payment terminal repair and reusing components. Additionally, a focus has been placed on optimizing packaging to decrease the environmental burden of packaging types and volumes requirements.

2024, another outstanding year for CCV's product repair service

In 2024, our repair service in The Netherlands had an 81,85% and 96,64% in Germany successful back-to-use terminal rate. This means that overall, 91,22% of all devices that have been processed have been successfully reintroduced into use and had their life cycle extended, therefore. Over time, our Repair department has detected that a large share of terminals requiring repair is due to water damage inflicted on them. To further avoid such avoidable device damage, from 2025, a protective shell is planned to be provided for terminals exposed to spaces of increased risk of water damage. i.e. hospitality sector, boutique food stored etc.

Continuing the process of reducing the impact of product packaging

In 2024, we continued implementing the changes brought to our product packaging in 2023. We maintained the use of eco-friendly, single-material packaging that's fully recyclable and made from RESY-certified materials with a higher recycled content. The switch to 1.25b thin cardboard reduced weight and material use, and plastic tape was replaced with paper-based wet adhesive tape. We also optimized packaging by using pallets instead of boxes for downstream shipments and eliminated outer boxes.

This approach aligns with our commitment to environmental and safety standards, including point-to-point encryption (P2PE). Furthermore, since 2024, CCV Netherlands has outsourced packaging and distribution to Copaco. This helps optimise the volume of packaging and the logistics involved in the shipment of devices and accessories. By always using the cardboard as thin as possible without compromising on product safety, we try to consistently reduce weight and material demand.

Corporate procurement as tool for positive impact

In 2024, part of CCV's office remodelling for increased space and resource efficiency, our HQ in Arnhem has partly received new furniture. We used this opportunity to procure our office stools from Vepa, a Dutch design and production furniture company that manufactures high quality furniture made from PET. Creating a market for upcycled goods, the company lessens the environmental impact of plastic pollution. At CCV this aligned to our values for environmental awareness, while offering a smart and good-looking office design.

Resource outflows for products and services including product information

The Charter informs CCV's view on collecting and providing environmental information. By conducting life cycle assessments on payment terminals, we achieve a twofold ambition. We increase our visibility and reliability on Scope 3 emissions, and we provide transparent information to our customers regarding the environmental impact of their payment device.

Continuing to collect and share product footprint information

Since 2023 and continuing into 2024, CCV has been engaged in collecting data and conducting an environmental assessment of its products. To understand the ecological footprint of the products, we have already completed the LCA of the payment terminal IM30, which is now to be extended to new products from the payment terminal and online services offer. In 2024 we have extended our LCA analysis to include more key products: A920, A77 and A35.

The new data has a significant contribution to ESRS E1. Climate change, by expanding our view on Scope 3 emissions, and ESRS E5. Circular economy, by growing the access to product data that we can share with our customers as well

Waste

Our Charter details CCV's view on gaining good understanding of waste sources, both in the operations and value chain particularly for the downstream product waste. The charter also indicates the approaches through which CCV aims at lowering its environmental footprint connected to waste, including waste segregation, operational, ICT and product waste management through certified partners and material choices that lessen the environmental burden for our customers in relation to products and packaging disposal.

Monitoring and managing operational and e-waste management

All our offices apply waste segregation, in line with the local regulations and waste management infrastructure. These may differ per country. However, as a company policy, CCV aims at adopting responsible waste management practices. This involves cooperation with external partners who provide testified waste management, especially in the case of ICT waste from CCV's operational sites and e-waste resulted from product Repair. A complete breakdown of our waste is collected and disclosed in the waste metrics section. For CCV this marks an ongoing effort to increase our waste visibility and traceability from our own operations primarily.

Monitoring metrics

Resource inflows – Terminal repair and back to use rate

In 2024, our Repair department recorded the following metrics on resource outflows, in connection to the terminals' EOL and EOL extension.

2024 data in detail

	Repair centre in Au	Repair centre in Velp	Total:
Incoming repair	53,432	30,878	84,310
Replaced or EOL	1,797	5,604	7,401
Back to use rate	96.64%	81.85%	91.22%

Over the years progression

	2022	2023	2024
Back to use rate – Group wide	91%	90%	91%

We report an overall increase between the first year reported – 2022, and the present year reported 2024. This is due to an increased competence in the monitoring and collection of waste data.

Resource outflows - Waste

We continue to map waste by different fractions across all CCV operational sites, including our electronic waste sourced from Corporate ICT and the Repair centre, as well as hazardous waste, which here refers to batteries.

2024 data in detail

Country	Waste category (unit: kg)										Total
	Plastic	Paper	Food	Electronic waste	Hazardous	MSW*	Construction & demolition waste sortable	Wood A/B quality	Grease trap emptying	Mixed bottle glass/ PMD	
The Netherlands	0**	27,196	7,113.6	1,000	0	62,296	8,280	3,240	2,000	168	111,293
Belgium	144	2,790	0		0	5,335	0	0	0	200	8,469
Germany	0	1,405	0	6,402	300	91,550	0	0	0	0	99,657
Total											219,419

Table: Waste by fraction and geography in 2024

* Municipal Solid Waste

** Plastic is not sorted separately at the source.

Over the years progression

	2022	2023	2024
Waste generated from offices (tonnes)*	182.5	252.7	219.4

We report an overall increase between the first year reported – 2022, and the present year reported 2024. This is due to an increased competence in the monitoring and collection of waste data.

Our ambition

As the DMA process concluded in 2024, our ESG strategy is to be revised, adapted and re-approved on the new material topics, including targets as well. As of now, our E5 targets are not formally approved.

However, worth mentioning is that up until 2024, at CCV, our repair rate target has been no less than 90% successful return to the market for all devices processed.



Social

Own workforce

Material impacts, risk and opportunities

CCV Group B.V. has a high level of maturity in understanding the IROs connected to own workforce indicators. In 2024, the DMA process conducted in compliance of the CSRD regulation has further deepened this understanding. The findings below represent the list of material topics, as per the DMA outcome. Approved in 2024 by the BoD, these material topics will be further developed and review for alignment to CCV's business strategy in 2025.

Sub-topic	Impact, Risk, Opportunity statement	Type	Affected activities
Working conditions-Secure employment	New or more heavily enforced EU or national regulations that require companies to guarantee employment security and limit staffing alternatives pose a risk to CCV. Currently, 6% of the workforce is on temporary contracts or external arrangements, and upcoming HR reconfigurations driven by the strategic "Fit for Growth" direction could further affect this balance. This could result in operational challenges and reputational damage, limiting CCV's flexibility and adaptability, while also impacting its employer brand.	Risk	Own operations
Working conditions-Working time	The introduction of new or more heavily enforced EU or national regulations mandating changes to working hours, such as a four-day workweek or additional benefits for atypical hours, could pose a risk to CCV. While the company currently offers good labour conditions, disruptions could arise from regulations requiring significant adjustments, especially as CCV operates as a 24/7 service provider subject to changes in working hour regulations. This may lead to sanctions, operational and financial resource strain, and reputational damage, impacting CCV's ability to attract and retain talent, as well as its overall employer brand.	Risk	Own operations
Working conditions-Working time	Providing flexible work arrangements could boost CCV's attractiveness as employees for new and existing employees.	Opportunity	Own operations
Working conditions-Adequate wages	New or more heavily enforced EU or national regulations, or pressure from labour associations pushing for changes to salary grids, could pose a risk to CCV. While the company currently has a well-defined salary scheme aligned with national standards in the Netherlands, Belgium (not in Germany), any demands to alter or increase salaries would be resource intensive. This could result in sanctions, operational and financial strain, and reputational damage, impacting CCV's ability to attract and retain talent, as well as its overall brand	Risk	Own operations
Working conditions-Social dialogue	The introduction of new or more heavily enforced EU or national regulations requiring companies to standardize and prove their engagement in social dialogue with employees could pose a risk to CCV. While the company already has several social dialogue channels, the complexity and interpretability of the laws may result in non-compliance with legal requirements. This could lead to regulatory penalties, as well as operational, financial, and reputational impacts, affecting CCV's ability to attract and retain talent and damaging its overall brand.	Risk	Own operations

Working conditions-Freedom of association, the existence of works councils and the information, consultation and participation rights of workers	New or more heavily enforced EU or national regulations requiring standardized measures on freedom of association and works councils could pose a risk to CCV. Currently, CCV has a Works Council in The Netherlands, as per the Dutch law, in Germany there is a Betriebsrat and in Belgium, the CPBW applies. These have varying degrees of power and mandate; should new regulations arise, the company will need to allocate resources and develop new policies to establish new structures and endow new powers. Incompliance could result in penalties as well as operational, financial, and reputational impacts, affecting CCV's ability to attract and retain talent and damaging its overall brand.	Risk	Own operations
Working conditions-Collective bargaining, including rate of workers covered by collective agreements	New or more heavily enforced EU or national regulations requiring companies to reinforce policies, procedures, and reporting on collective bargaining could pose a risk to CCV. The company currently has policies in place, but they vary by country (Netherlands, Belgium, Germany). If new regulations impact one or more of these countries, CCV will need to adapt its approach. This could result in sanctions for non-compliance, along with the need for significant operational and financial resources to avoid regulatory and reputational damage.	Risk	Own operations
Working conditions-Work-life balance	New or more heavily enforced EU or national regulations requiring companies to increase maternal/paternal leave, paid leave, and other allowances could pose a risk to CCV, as these changes would require monetary resources for transition and implementation. While CCV currently aligns with regulations and offers additional work-life balance benefits, new regulations could impose further financial and operational burdens. Additionally, factors like organizational changes, uncertainty due to a potential sale, and cost-reduction efforts may exacerbate the risk. This could lead to operational challenges, reputational damage, regulatory sanctions, and direct financial consequences, impacting CCV's ability to attract and retain talent.	Risk	Own operations
Working conditions-Work-life balance	Providing additional allowances and policies that would ensure work-life balance could contribute to the employees' satisfaction and choice to join and stay with CCV, with a positive impact on reducing HR costs associated with employment, onboarding and overall management of turnover.	Opportunity	Own operations
Working conditions-Health and safety	New or more heavily enforced EU or national regulations requiring companies to enhance health and safety policies and training could pose a risk to CCV. While the company already has health and safety measures in place, the distribution of its workforce across different markets and varying levels of ownership over facilities make it difficult to ensure uniform compliance at the group level. This could result in operational challenges, reputational damage, regulatory sanctions, and direct financial consequences, impacting CCV's ability to attract and retain talent.	Risk	"Own operations"
Working conditions-Health and safety	While the standard for health and safety is informed by the national laws under which CCV operates, providing additional health packages beyond the regulatory requirements can be an attractive factor for employees and possibly a decision-making factor in the employees' choice to join and stay with CCV.	Opportunity	Own operations
Equal treatment and opportunities for all-Gender equality and equal pay for work of equal value	New or more heavily enforced EU or national regulations requiring companies to set targets, take action, and disclose efforts to close the gender pay gap could pose a risk to CCV. While the company has identified a gender pay gap, it currently lacks reporting and specific actions to address it. This could lead to operational challenges, reputational damage, regulatory sanctions, and direct financial consequences, impacting CCV's ability to attract and retain talent.	Risk	Own operations
Equal treatment and opportunities for all-Gender equality and equal pay for work of equal value.	Providing equal pay and a proof of continuously working towards this goal can be a factor of attractiveness for CCV as an employer, possibly driving better employee retention and reducing the HR costs of turnover.	Opportunity	Own operations

Equal treatment and opportunities for all-Training and skills development	New or more heavily enforced EU or national regulations requiring companies to monitor, report, and/or achieve specific quotas for training hours could pose a risk to CCV. Currently, the company has a fragmented system for tracking and reporting training hours across its three countries, with limited monitoring of key performance indicators. Additionally, the training budget is subject to adjustments based on financial performance, sometimes capping employee training outside of CCV. These factors could lead to negative impacts on cash flows and operational disruptions, as new systems and resources would be needed to comply with such regulations.	Risk	Own operations
Equal treatment and opportunities for all-Training and skills development	Providing a substantial package of benefits and allowances for training and professional development across all CCV markets could be a brand-building factor and promote CCV as an attractive employer, helping retain and reduce costs of turnover.	Opportunity	Own operations
Equal treatment and opportunities for all-Employment and inclusion of persons with disabilities	New or more heavily enforced EU or national regulations requiring employers to hire a certain number of people with disabilities could pose a risk to CCV. The company currently employs a limited, unreported number of individuals with disabilities, and lacks internal awareness campaigns on the matter. This could result in operational challenges, reputational damage, and potential regulatory sanctions for failing to comply with such regulations.	Risk	Own operations
Equal treatment and opportunities for all-Employment and inclusion of persons with disabilities	Ensuring all means for the employment and inclusion of people with disabilities might have positive impacts on employee attraction and retention.	Opportunity	Own operations
Equal treatment and opportunities for all-Measures against violence and harassment in the workplace	New or more heavily enforced EU or national regulations requiring stronger measures against violence and harassment, along with mandatory disclosure of policies and actions, could pose a risk to CCV. While the company has a charter for human rights, labour, and anti-discrimination, as well as misconduct policies that provide guidelines on these issues, the actions, reporting, and communication are currently limited. This could lead to operational challenges, reputational damage, and impacts on CCV's ability to attract and retain talent, as well as harm the overall brand.	Risk	Own operations
Equal treatment and opportunities for all-Measures against violence and harassment in the workplace	A proven record involving policies, guidelines, reporting and consistent communication and awareness on the topic can build CCV's image as an employer who treats the topic responsibly. This can act as an attractive factor for employees in choosing CCV as employer or for current employees in staying with the company.	Opportunity	Own operations
Equal treatment and opportunities for all-Diversity	New or more heavily enforced EU or national regulations on safeguarding, along with possible quotas and reporting responsibilities for diversity and inclusion, could pose a risk to CCV. While the company has a charter for human rights, labour, and anti-discrimination, which outlines principles for advancing diversity, there are currently no policies in place to support diversity in recruitment, career advancement, or overall education on the topic. The lack of structured reporting and action could lead to operational challenges, reputational damage, and negative impacts on CCV's ability to attract and retain talent, as well as harm the overall brand.	Risk	Own operations
Equal treatment and opportunities for all-Diversity	Diversity and inclusion are a topic that have previously received attention in the ESG and CSR agenda. Showing commitment and sustained action and reporting on D&I priorities that can act as a brand-building factor for CCV, attracting and retaining talent - especially of Gen Z and Millennials.	Opportunity	Own operations
Other work-related rights-Privacy	New or more heavily enforced EU or national regulations on employee privacy could pose a risk to CCV, particularly with implications for the company's structures, procedures, and reporting responsibilities. Additionally, some gaps and weaknesses have been identified, which are in the process of being addressed.	Risk	Own operations

Other work-related rights-Privacy	While privacy is a common praxis and an expectation for companies in the sector of CCV, addressing issues of Privacy and building trustworthiness through procedures, reporting and awareness programmes can be a brand strengthening factor for CCV as employer.	Opportunity	Own operations
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Note: topics such as the forced labour, compulsory labour or child labour are not on the list of material IROs. This is because CCV’s operations take place under European and EU member stated legislation and not in countries of high-risk exposure on either topic. CCV will continue to respect the laws and make an explicit stand against these topics.

Policies related to own workforce

Working conditions policies

CCV’s employment conditions is the guiding policy with respect to employment contracts, remuneration, work hours, leave, health and incapacity, amongst others. The policy also informs on measures taken and resources available for career development and how CCV works to ensure a safe and inclusive work environment. It also provides guidelines on working hours, holidays, hybrid working conditions and workation – all CCV’s programmes that support flexibility and promote work-balance that is fit to the employees’ needs. It further informs on income protection in cases of illness, retirement and different conditions on leave. While the specific conditions may vary across the different countries in line with the applicable legislation, all CCV employees have the right to the working conditions that the country and CCV as an employer can offer. The working conditions are applicable to CCV’s direct employees only. The policy is owned, implemented and overseen by the Human Resource department at CCV, while the BoD holds the ultimate responsibility over the policy.

Human rights, labour, integrity and equal treatment policies

CCV’s Human rights, Labour and Anti-discrimination Charter, and in alignment, CCV’s Code of Conduct, pledge CCV’s commitment to individual dignity, integrity and to eliminating discrimination and harassment, giving equal and equitable access to opportunities to all employees.

The Charter pledges to recognise and respect all human rights and freedoms, informed by the 30 Articles of the Universal Declaration of Human Rights, and the grounds for anti-discrimination informed by the Article 21 EU Charter of Fundamental Rights. In line with these, we commit to a workspace free from

discrimination on the ground of age, sex, race, colour, language, ethnicity, cultural background, country of origin and nationality, disability, sexual orientation and form of civil partnership, religious and political views. To mention that CCV also does not tolerate any extremist and violent behaviour on these grounds.

We also align to the labour standards informed by the ILO Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy (2022). These inform the grounds for CCV’s commitment to fair labour and work standards: abolition of child labour and human trafficking, employment security and working times, wages and benefits, freedom of association, social security and parental protection, occupational health and safety, training and promotion and equality of opportunities and treatment.

The Charter acts as guidance to the entire CCV Group, and it has been approved by CCV’s BoD in 2023, following the launch of #WeCare ESG strategy.

Additionally, CCV Group’s Code of Conduct informs CCV’s stand on individual, organisational and business ethics and integrity. Applicable to all employees and business activities, it also affects the stakeholders with whom CCV engages in business relations. This policy is available to all stakeholders and accessible on CCV’s website.

Workplace accident prevention policy

CCV Group B.V. operates according to a comprehensive Group-wide, workplace accident prevention policy in place, as outlined in its BHV (Emergency Response Officer) plan. This plan details organisational arrangements, roles, and responsibilities, including designated BHV'ers and 'ploegleiders'. The plan minimises risks through regular maintenance checks of safety equipment, periodic training for staff, and annual evaluations. Emergency scenarios, such as fire, bomb threats and medical crises, and respective responses, are well-defined in the plan. Additionally, floor plans displaying emergency exits and accessible routes are available for reference. All employees are drilled on the emergency response procedures, and the company also has specific arrangements for less mobile employees. Specific unsafe incidents or near-misses are duly registered for further analysis and to implement preventive measures. While Facility department ensure the implementation of the policy in collaboration with the HR department, the BoD remains the ultimate responsible over the policy, as it is in the case of all policies at CCV.

Professional and career development policies

CCV Group B.V. has a strong commitment to promoting access to skills and professional development for employees. 'Employability' is assigned a dedicated part in the working conditions. This commitment led to the development of 'Empower You', a programme that aim is to ensure that not only can employees perform adequately in their current roles, but that they are also adaptable to future organisational and industry change. The specific developmental areas and plans are discussed on an individual basis, ensuring personalisation and alignment with both the organisational goals and personal growth aspirations. In addition, we also provide study facilities for both job-oriented and career-oriented courses. Unless specific measures apply to different CCV entities according to the national labour laws, the professional development plans are applicable to all CCV employees under one CCV HR vision.

Scope and coverage

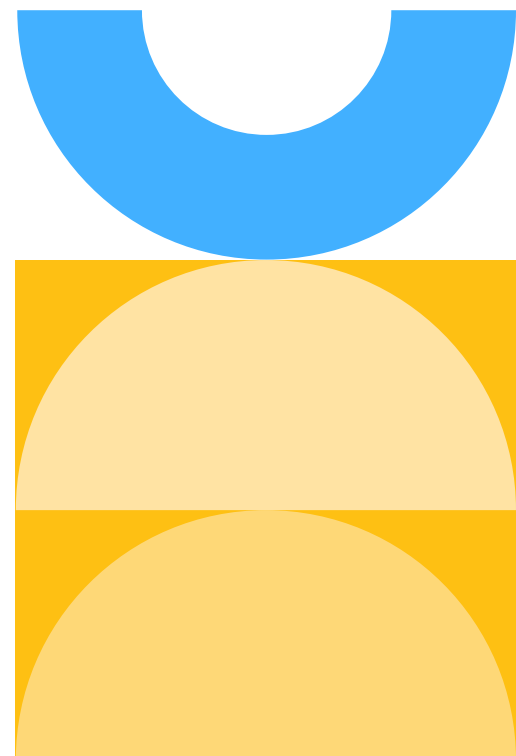
CCV's social policies and charters are applicable to the CCV Group. In some cases, certain provisions are altered to fit the specific requirements of national labour laws in The Netherlands, Belgium and Germany.

Governance, implementation and reporting

The Human Resource department oversees implementing all Social-related policies, with support from Facility management, in the case of occupational health policies. Their line of reporting responsibility connects to the BoD, particularly to the Chair of the BoD, who holds ultimate responsibility over the Human Resource department, their policies and thereby, their implementation.

Employees consultation on the topic of social policies

The primary policy informing working conditions and other matters of social concern, the employment conditions, are agreed upon after thorough consultations with the employees' consultation bodies. These act with variable degree of influence, as per the national regulations. Such is the Works Council for the Netherlands, and the Works council in Germany, in line with the German Work Constitution Act (Betriebsverfassungsgesetz) in Germany and Committee for prevention and protection at work - CPBW (Comité voor preventie en bescherming op het werk) in Belgium. More information about the employee consultation bodies can be found in the designated section under General Disclosures.



Social protection

CCV Group B.V. provides social protection in line with the Dutch, Belgian and German legislation.

In the Netherlands, employees unable to work due to illness receive at least 70% of their gross salary for up to 104 weeks, with 100% paid during the first 52 weeks. CCV ensures income protection during illness or incapacity, paying 70% of salary for up to 104 weeks, with supplementary invalidity insurance provided. All employees are covered against income loss from illness or unemployment, as required by Dutch law. Group health insurance, often with reduced premiums, covers health-related issues. Rights regarding resignation or termination due to urgent cause are included, excluding holiday workers, trainees, and on-call workers. Benefits and conditions are detailed in individual contracts and the employment conditions manual. Parental leave includes 16 weeks of fully paid maternity leave, birth leave, and up to 26 weeks of parental leave—9 weeks paid by the company and 17 unpaid—in line with Dutch law. To support retirement, CCV offers a compulsory pension scheme with two-thirds employer and one-third employee contributions, providing monthly post-retirement benefits. In 2024, the Works Council is negotiating a new pension agreement for Dutch employees.

In Belgium, employees receive 100% sick pay for the first 4 weeks; from the 31st day, they receive approx. 60% of their gross salary (depending on family situation) via statutory health insurance. At CCV Belgium, no additional insurance covers the pay difference from the second month of illness. All employees have hospitalization insurance paid by CCV, supplementing the legal minimum and covering hospitalization-related medical costs. As legally required, CCV Belgium also provides work accident insurance covering medical costs and salary during absence due to a work accident. Additionally, CCV Belgium offers a company pension scheme of €500/year for full-time employees (pro-rated for part-time), fully funded by CCV with no employee contribution. Maternity protection and parental leave follow Belgian law, with options for part-time work during parental leave. Maternity leave allowance is paid for 15 weeks by statutory health insurance, similar to long-term illness.

In Germany, employees receive sick pay for up to 6 weeks. After that, they no longer receive sick pay, and the individual employee is reimbursed approx. 70% of their gross salary by the statutory health insurance fund. At CCV GmbH our employees are covered by daily sickness benefits insurance, which then steps in if they are sick for more than 6 weeks. This insurance covers the difference to the 100%, so that our employees have no loss of pay in the event of illness lasting longer than 6 weeks. In addition, our employees at CCV GmbH receive a company pension scheme of €1,200 per year (full-time, part-time reduced accordingly) to support them in retirement. Our employees are also covered by accident insurance. Maternity protection and parental leave comply with the statutory regulations in Germany. This means that each parent could take 3 years of parental leave. It is also possible to work part-time during parental leave. In Germany, maternity leave is paid in full for 14 weeks (6 weeks before, 8 weeks after). Some other conditions are also informed by CCV GmbH's procedure for short leave, ill child and other special leave.

Adequate wages

Our remuneration system, as detailed in our Employment Conditions, is aligned with legal obligations and industry benchmarks. Salaries are determined based on defined job scales with set minimum and maximum limits. Annual increase, individual increase, and promotion increments are regulated to ensure the compensation is both adequate and proportionate. Where necessary, allowances such as the personnel referral fee, commuting allowance, and work-from-home allowance are provided.

Additionally, insurance and pension schemes are in place and special benefits and schemes are enacted for occasions such as long-service celebration and career development.



Engaging with our own employees

General engagement process

Employee engagement begins during hiring with a written contract and continues through performance reviews and regular updates via the intranet, CCV Inside. Engagement is overseen by the Human Resources Manager, who ensures compliance with policies and supports employees' development and well-being. CCV Group proactively addresses potential barriers to engagement, including language, gender imbalances, and cultural differences, fostering open communication and equal opportunities. The intranet platform, CCV Inside, ensures employees have access to essential information in various languages, while the Empower You! programme initiative encourages ongoing dialogue with managers across all markets. Continuous feedback, including performance reviews, audits, and employee satisfaction surveys, helps assess engagement effectiveness. Results are used to refine engagement strategies and track improvements in performance, employee satisfaction, and grievance resolution.

Engagement on the topics of ESG

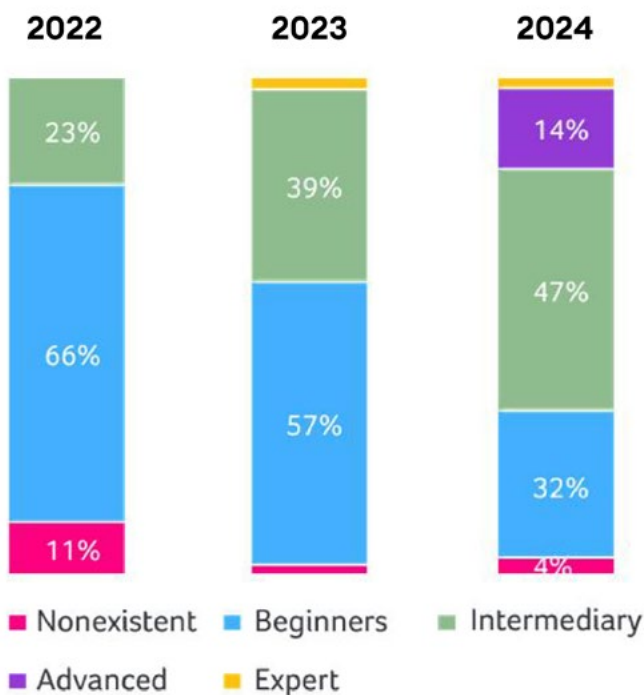
In the specific case of identifying material topics of ESG, such as in the course of 2024's DMA process, our employees have been involved in different forms. In the first phase of the assessment, a survey has been developed with employees belonging to specific departments or in certain positions. The results have been shared and validated with the wider employees' group, through CCV's Inside platform. Historically, our employees have been involved annually through a survey in the impact materiality assessment conducted to inform CCV's sustainability strategy.

Monitoring employees' view of CCV's ESG management

In 2024, as we did in the previous years, we assessed our employees' awareness regarding CCV's level of ESG maturity. Over the years, we have been proud to see that our employees' view of CCV is steadily improving. In 2024, CCV's sustainability management was assessed as intermediary by 47% and advanced by 14%, as opposed to 2022 when only 23% viewed CCV's level as intermediary and none as advanced. Overall, in 2024, some 64% of all our workforce assessed CCV's ESG performance as intermediary or higher. There has also been more interest and participation in this online survey, with n=111 in 2024, as opposed to n=65 in 2022.

Nonetheless, other monitoring systems for employees have been suspended during 2024 while the company has undergone organisational shifts under the Fit for Growth programme, Namely, in 2024 we stopped using Peakon and to report on employee engagement metrics, including the eNPS.

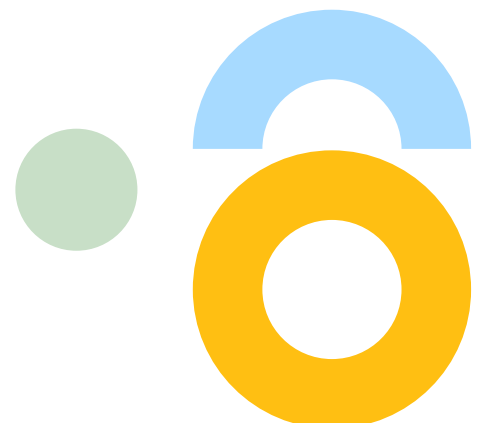
Assessment of CCV's work in corporate sustainability at the moment



2022 N=65 (optional question)

2023 N=44

2024 (n=111)



Channels for reporting

CCV Group is committed to addressing harm caused by its actions through a robust internal Misconduct Procedure, allowing employees to report issues via various channels, including supervisors, HR, the Risk & Compliance Director, or the independent SpeakUp service for anonymous reports. The Risk & Compliance Director reviews all reports, and investigations are conducted as necessary, with protections in place to ensure confidentiality and safeguard those reporting. Employees may also be assigned a “Contact Person for Counteracting Disadvantage” to mitigate any risks of retaliation.

In cases of severe misconduct or if employees prefer anonymity, reports can be made through third-party services like SpeakUp or to regulatory bodies such as the Dutch Whistleblowers Authority. CCV Group’s system ensures that all reports are handled transparently, with a focus on protecting reporters and ensuring fair treatment. Disciplinary actions may follow, if necessary, but the company guarantees that all individuals involved are treated fairly and given an opportunity to respond.

The company also maintains a policy of non-retaliation, with specific measures to prevent any disadvantage to those who raise concerns. Breaches of this policy are treated seriously and subject to disciplinary action. Through these channels and protections, CCV Group promotes a culture of openness and integrity, ensuring a safe and supportive environment for all employees.

Here are some examples of undesirable behavior and practices:



Discrimination or racism



Bullying



Sexual harassment



Aggression or violence



Internal malpractices

What to do when you experience or see **undesirable behaviour** and practices in the workplace.

If discussing a colleague’s behavior directly is ineffective here are some alternative steps to take:

1

Contact your supervisor or your HR advisor

If you are encountering any challenges or issues, your supervisor or your HR advisor can assist you in finding a resolution. They are there to support you and provide guidance as you navigate through any difficulties you may be experiencing.

2

Contact the internal confidential counsellor

If you feel unable or unwilling to discuss this with your supervisor or HR, our internal confidential counselor is available to provide support.

Our trained experts can help you navigate the available options to find a solution to your situation. They also have in-depth knowledge about our corporate culture and employees.

3

Contact the external confidential counsellor

In case you are unable or unwilling to discuss your situation with the internal confidential counsellor, you can reach out to the external confidential counsellor. The external confidential counsellor does not work within the organisation and only fulfils the role of confidential counsellor. They hold an independent position within the organization, providing an objective approach towards addressing your concerns.

4

Contact the SpeakUp Line

CCV also offer a SpeakUp Line for reporting internal abuses that cannot be reported elsewhere and where you need greater confidentiality or anonymity.

This third-party reporting line allows you to voice your concerns in a safe and secure manner.

Our actions related to our own employees

Revised and updated working conditions

The employee conditions are updated annually to reflect any changes imposed by the national legislations or because of the negotiations between CCV and the employees' representation bodies. In 2024, a new pension agreement has been negotiated in The Netherlands, while the programme supporting flexible work 'Workation' has been extended.

Strengthening employee consultation across the group

In 2024, CCV Group, with its entities of CCV Gmbh and CCV Belgium have established their own employee committees. Specifically, 9 CCV employees have been elected to represent CCV GmbH employees starting from the end of September, while 2 employees will represent CCV Belgium's workforce since the 2nd of July 2024.

These new employee consultation bodies have varying degrees of involvement and mandate, in line with the applicable national laws. The new assemblies come to the existing Works Council of employees from The Netherlands, to enable employee dialogue with CCV's management and BoD, in all markets where CCV has operating offices. For more information about CCV's employee dialogue and Works Council, see section The role of the administrative, management and supervisory bodies.

Keeping health and wellbeing a priority for our employees

CCV's wellness and wellbeing programme, CCVitaal, has successfully implemented various initiatives across The Netherlands, Belgium, and Germany, focusing on physical health, mental resilience, and workplace ergonomics. Throughout the programme, a total of 14 activities were held in The Netherlands, 9 in Belgium, and 4 in Germany, with several events spanning multiple countries.

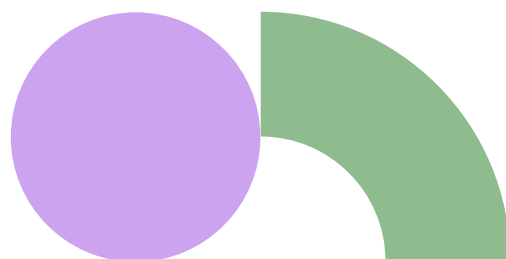
In The Netherlands, employees engaged in activities promoting healthy eating, such as two Lunch 'n Learn sessions on nutritious food choices. Physical activity was also a strong focus, with initiatives like cycling and walking to work, bootcamp workouts, and even a pull-up bar challenge at the office. Mental well-being

was addressed through interactive learning sessions on emotional resilience and stress management, while ergonomic awareness was highlighted in dedicated workshops on workplace posture and screen-related risks.

Belgium saw a similar emphasis on wellness, with employees participating in the Trappenloop (stair climbing challenge), cycling initiatives, and a padel-themed online activity. Webinars on stress management and work-life balance provided insights into maintaining mental well-being, while ergonomic training sessions reinforced the importance of workplace comfort. A unique highlight was the Compliments Day, which aimed to boost morale and foster a culture of positivity.

Germany's wellness efforts were spearheaded through a collaboration with AOK, a leading health insurance provider, which facilitated mindfulness presentations and a Sporty Year Programme that included digital active breaks. Additionally, CCV organized Health Days at various locations in Hamburg, Moers, and Au, providing employees with valuable information and activities focused on overall well-being.

One of the standout initiatives spanning all three countries was the Week of Mental Health, which introduced a Self-Care Bingo challenge, encouraging employees to incorporate small, mindful habits into their daily routines. Other cross-border efforts included a webinar on work-life balance, an information session on healthy sleep, and a karate session for physical activity. With a diverse range of activities tailored to different office locations, the programme continues to foster a healthier and more engaged office wellness and lifestyle.



Ongoing health and safety

While health and safety are monitored and improved through various actions and risk controls on a regular basis, a few specific changes have been implemented in 2024.

Our office in Ieper has received new monitors and standing desks. Also, about 90% of the desks in Arnhem will be movable to enhance adaptability and work ergonomics. We also carried out a dedicated week, the Week of ergonomics, to raise awareness and improve the overall conditions that employees can access at work. Furthermore, throughout the year we organised several refresher and new courses on occupational health and wellbeing:

Herh. BHV
Procedure training BHV
Herh. Ploegleider – only done by the team coordinator
Herh. Reanimatie
VGZ Webinar via Seppworks
Opfrissingscursus EHBO
Training fire prevention
Safety officers training

Finally, in 2024, all our safety and prevention team, completed our health and safety trainings.

Professional development: a continuous process

CCV's professional development programme 'Empower you!' aims at guiding and supporting our employees with their professional development goals. In addition to the individual professional development plans, a series of events focused on hard and soft skills have been organised under the umbrella of Empower You in 2024. Industry training has been given to help employees in their work within the payment industry and transaction processing. For the vast majority, these events have been organised and held by other employees, based on peer-to-peer learning and exchange. Additionally, monthly lunch and learn and structured sector-specific trainings have been organised for new employees in 2024.

Sometimes targeting all employees and sometimes specific markets, a certain employee group or only the leaders, and delivered in all CCV languages, CCV has organised multiple training courses contributing to the professional development of own employees in 2024. Additionally, every year CCV hosts a number of young professionals as interns into the organisation. We provide paid internships that support those in the beginning of the career gain valuable work experience. In 2024, we hosted 25 interns, of which 36% self-identified as women.



Monitoring metrics

Characteristics of employees and non-employees in the own workforce

CCV reported 1,083 of employees at the end of the reporting period. The Group has seen a decrease in overall gender share of female employees. In 2024, we reported a 35.3% female representation, with Belgium ranking highest. For a complete overview of employees' characteristics metrics, visit the appendix section under Employee characteristics metrics.

Entity	Male	Female	%Female	Total
Belgium (incl. Lab)	96	59	38.10%	155
Germany	152	88	36.70%	240
Netherlands (incl. Shop)	453	235	34.20%	688
Total	701	382	35.30%	1,083

In 2024, we did not monitor and disclosed data on non-employees. Our monitoring and reporting capacity is expected to expand in the years to come, in preparation and later compliance to the CSRD.

Diversity

Gender distribution in number and percentage at top management level

Metric	Unit	Total
Number and percentage at top management level by Gender	head count	30
Female	head count	"6 (20%)"
Male	head count	"24 (80%)"
Not reported	head count	"0 (0%)"

Over the years progression

	2022	2023	2024
% women in the workforce	38%	36%	35%
% women in management positions	30%	28%	20%

Overall, there is a negative trend on the diversity metrics both at the general workforce level, where there has been a slight decrease of 1%, as well as in management positions, where there has been an 8% decrease. As CCV has gone through a restructuring process in 2024, many positions have changed, while some have disappeared. This process impacted the gender ration, which will constitute the subject for further action, especially in the ESG strategy revision planned for 2025.



Distribution of employees by age groups: under 30 years old, 30-50 years old, over 50 years old

Metric	Unit	Total
Distribution of employees by Age groups	head count	1,083
< 30 years	head count	164 (15.14%)
30-50 years	head count	595 (54.94%)
> 50 years	head count	324 (29.92%)

Finally, CCV is not legally allowed to collect other diversity characteristics related to the social background of its employees. This is especially the case for our offices based in The Netherlands. For this reason, CCV Group is not reporting any cultural, racial or ethnic indicators

Collective bargaining coverage and social dialogue

Percentage of total employees covered by collective bargaining agreements

Metric	Unit	Total
Percentage of total employees covered by collective bargaining agreements	%	17
Number of employees covered by collective bargaining agreements	head count	186
Total number of employees	head count	1,083

Persons with disabilities

Percentage of persons with disabilities amongst employees, subject to legal restrictions on the collection of data

Metric	Unit	Total
Percentage of persons with disabilities amongst employees	%	1*
Number of employees with disabilities	head count	13
Total number of employees	head count	1,083

*The percentage only includes data from CCV GmbH, CCV Belgium and CCV Lab. CCV is legally not allowed to disclose data on employees with disabilities in The Netherlands. I.e. the percentage does not include data from CCV Netherlands and CCV Shop.

In addition, in 2024, we collaborated with Vloww, an organisation that helps people with physical and learning disabilities integrate into the work environment. Through this collaboration we provided 6 months on-site work experience for a participant who worked at CCV's HQ canteen, in Arnhem.

Finally, our office premises are equipped and tailored to accommodate to all needs. These features include accessible toilets, parking place, entrance (ramp), elevator and accessible workspaces. In addition, we reimburse the purchase of monitor glasses up to a maximum of 200 EUR.

Training and skills development

Through our professional development Empower You!, we monitor and review annual data, which helps us to assess our employees' participation and completion status. In 2024, we recorded a completion rate of 69% across the group. The percentage reflects the lack of data available for our German unit at the end of the reporting period. The absences recorded in The Netherlands and Belgium have been assigned to valid reasons, such as absence from work or short employment.

Percentage of employees that participated in regular performance and career development reviews, broken down by gender and country

Metric	Unit	Total
Percentage of employees with completed performance review (Empower You programme completion) Group-level	head count	1,083
Female	head count	264 (24%)
Male	head count	486 (45%)
Not reviewed or no data available	Head count	333 (31%)
Percentage of employees with completed performance review (Empower You programme completion) in The Netherlands*	head count	645
Female	head count	217 (34%)
Male	head count	399 (62%)
Not reviewed	head count	29 (4%)
Percentage of employees with completed performance review (Empower You programme completion) in Belgium*	head count	150
Female	head count	47 (31%)
Male	head count	87 (58%)
Not reviewed	head count	16 (11%)
Percentage of employees with completed performance review (Empower You programme completion) in Germany**	head count	240
Female	head count	N/A
Male	head count	N/A

*all employees who have not completed in The Netherlands and Belgium have been assigned a valid reason for not having completed the programme

**no data available for Germany

Average number of training hours per employee

Average number of training hours per employee		5.89
Total number of employees at Group level	Head count	1,083
Total number of training hours	Hour count	6,380

Over the years progression	2022	2023	2024
training hours / employee **	8	20.2	5.89

In 2024, CCV has undergone a transition period under the Fit for Growth vision development. The average amount of training hours in 2024 reflects the cap on external training, as well as the limited monitoring capacity that impedes CCV from capturing the full list and scope of training hours undertaken by each employee.

Occupational health and safety

Percentage of employees in own workforce covered by a health and safety management system based on legal requirements and/or recognised standards or guidelines

Metric	Unit	Total
Percentage of employees in own workforce covered by a health and safety management system	%	100
Number of employees in own workforce covered by a health and safety management system	head count	1,083
Total number of employees in own workforce	head count	1,083

Number of recordable work-related injuries

Metric	Unit	Years total
Number of recordable work-related injuries	#	0*

*We recorded 3 incidents in 2024. But none of them were concluded as 'work-related injuries'

Number of days lost to sick leave

Metric	Unit	Total
Number of days lost to sick-leave	days	16,435

Work-life balance

All employees are entitled to family-related leave through our employment conditions.

Percentage of employees entitled to take family-related leave

Metric	Unit	Total
Percentage of employees entitled to take family-related leave	%	100
Number of employees entitled to take family-related leave	head count	1,083
Total number of employees	head count	1,083

Percentage of entitled employees that took family-related leave, with a breakdown by gender

Metric	Unit	Total
Percentage of entitled employees that took family-related leave by Gender	%	13
Female	%	18
Number of entitled employees that took family-related leave	head count	69
Number of employees entitled to take family-related leave	head count	382
Male	%	11
Number of entitled employees that took family-related leave	head count	79
Number of employees entitled to take family-related leave	head count	701

Incidents, complaints and severe human rights impacts

Total number of incidents of discrimination, including harassment, reported in the reporting period

Metric	Unit	Total
Total number of incidents of discrimination	#	0

Number of complaints filed through channels for people in the undertaking's own workforce to raise concerns (including grievance mechanisms)

Metric	Unit	Total
Number of complaints filed through channels for people in own workforce to raise concerns	#	1

Considerations on data compilation

Data is compiled using our GRC records from the Whistleblower channels that CCV makes available for internal and external reporting.

In 2024, no human rights incidents connected to own workforce have been reported.

Our ambition

Specific targets for each material sub-topic in line with the ESRS requirements are to be set in 2025, part of the process whereby CCV will integrate the findings of the 2024's DMA and adopt new actions, targets and metrics within the ESG strategy. This includes also reviewing gaps and progress assessed below our vision for social sustainability.



Consumers and end-users

Material impacts, risks and opportunities

During 2024's DMA process, at CCV Group B.V. we enlarged and deepened our understanding of material IRO's related to our consumers and end-users. This information will be adopted in CCV's revised ESG strategy and embedded into the business strategy as of 2025.

Sub-topic	Impact, Risk, Opportunity statement	Type	Affected activities
Information-related impacts for consumers and/or end-users - Privacy	Within our interaction with our customers in connection to any of the products and services provided, we ensure that customer information and data is protected and that this is regulated by internal policies and procedures in line with the applicable laws and regulations.	Actual positive impact	Own operations Core businesses: all
Information-related impacts for consumers and/or end-users - Privacy	New and existing legislation and requirements for managing privacy-related risks, including emerging cybersecurity risks, may affect CCV. This could lead to regulatory penalties and reputational damage, negatively impacting CCV's profits, market position, and causing operational disruptions.	Risk	Own operations Core businesses: all
Information-related impacts for consumers and/or end-users - Privacy	While ensuring Privacy is expected to be common praxis, especially in CCV's sector, a strong and proven Privacy system could positively affect CCV's reputation and brand, with positive consequences on CCV's commercial value.	Opportunity	Own operations Core businesses: all
Consumers and end-users-Social inclusion of consumers and/or end-users-Access to products and services	The increasing market focus on financial inclusion, along with evolving legislation aimed at promoting anti-discrimination and inclusivity in products and services (e.g., the European Accessibility Act), will require CCV to introduce new product features and information. Currently, CCV lacks a systematic, integrated approach to ensuring product accessibility and ease of use. This could result in operational challenges during the change process, as well as regulatory penalties and reputational damage for failing to comply with the requirements.	Risk	Own operations Core businesses: payment solutions
Consumers and end-users-Social inclusion of consumers and/or end-users-Access to products and services	Ensuring ease of access to products and services for different consumer groups (including exclusion-prone ones) can represent a commercial opportunity for CCV.	Opportunity	Own operations Core businesses: payment solutions
Consumers and end-users-Social inclusion of consumers and/or end-users-Responsible marketing practices	New regulations and growing consumer awareness around marketing practices, particularly concerning issues like greenwashing and bias, will require CCV to enhance its scrutiny systems and allocate additional resources for implementation and reporting. An inability to effectively monitor and control marketing communications could lead to regulatory penalties and reputational damage if marketing practices violate these principles, potentially resulting in profit loss and harm to the brand.	Risk	Own operations Core businesses: all

<p>Consumers and end-users-Social inclusion of consumers and/or end-users-Responsible marketing practices</p>	<p>Ethics in marketing and communications is transcending from voluntary practice into being regulated. Beyond compliance, communicating as a brand that provides accurate, trustworthy and ethical information can be of added value for CCV's reputational and bear commercial benefits.</p>	<p>Opportunity</p>	<p>Own operations Core businesses: all</p>
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Types of consumers and end-users subject to material impacts

In our assessment, we examined the consumer group from two angles. One is represented by CCV's direct customers. First, these can be large customers, retailers, public services etc., as well as SMEs, spread across the EU and beyond. Secondly, the end-users are our clients' clients, who directly interact with CCV's payment solutions. From this point of view, CCV is bearing in mind the needs and necessities of a very wide customer group when assessing IRO's.



Policies related to consumers and end-users

Privacy policy

The CCV Privacy Policy ensures GDPR compliance with seven key principles: transparency, purpose limitation, data minimisation, accuracy, storage limitation, confidentiality, and accountability. It outlines data processing mechanisms such as consent, legal compliance, contractual necessity, and legitimate interests. The policy covers data subject rights, breach management, and includes regular audits and a risk-based approach for monitoring effectiveness. It defines roles, emphasizes accountability, and ensures ongoing staff training and public transparency. Additionally, the Data Retention Policy informs CCV's processes on customers data privacy, retention periods and other measures in compliance to the applicable laws and regulations.

Scope and coverage

The policy applies to CCV Group B.V., subsidiaries, and international offices, covering all employees and contractors. It governs data processing in line with GDPR for customers, suppliers, partners, and employees. The policy includes data collection, use, storage, breach reporting, and rights protection, with exceptions for local regulations. It impacts both upstream (data collection) and downstream (data use) activities across all geographies.

Governance, implementation and reporting

The Board of Directors (BoD) is accountable for the Privacy Policy's implementation and compliance. The CFRO oversees the Director of GRC, who manages the Data Protection Officer (DPO). The DPO ensures data processing compliance and serves as an intermediary, reporting directly to the BoD.

Applicable laws and regulations

The policy aligns with EU GDPR, local laws like the UAVG in The Netherlands, and international standards such as the Convention for the Protection of Human Rights. CCV adheres to guidelines from the European Data Protection Board, ensuring strong data protection and privacy.

The policy considers the interests of key stakeholders, including customers, employees, partners, and regulators. It ensures GDPR compliance,

protects employee data, and incorporates feedback from partners. The policy is regularly reviewed for compliance with regulations from the Dutch Central Bank and EU authorities.

Significant changes to the policies related to consumer privacy made in 2024

During the reporting year, CCV Group updated its Privacy policy. Changes included aligning with GDPR requirements, enhancing privacy principles, detailing procedures for data subject rights, and adopting a risk-based approach for new processing operations. New expectations for business customers were also addressed, particularly regarding data breach notifications and the use of non-EU data processors. A clear change description and rationale were provided in the revised policy for transparency. The Data retention policy has also been updated in 2024.

Accessibility mode (access to products policy)

In 2024, CCV has developed its vision for the accessibility mode, which is to be embedded into the payment solutions. Acting as a guiding document on the technical features to be embedded and adopted as software solutions, CCV's Accessibility Mode complies to the legal requirements of the European Accessibility Act*. CCV works with suppliers and other stakeholders to adopt the necessary changes, including the required device alterations. The Accessibility Mode will allow visually impaired end-users access and use payment solutions in a safe and trusted way. The BoD has been closely involved, overseeing the development of the Accessibility Mode. The Product department has been responsible for its development and implementation at the operational level.

*CCV follows the EAA (European Accessibility Act) in terms of gaining insights for vulnerable groups and adapting products accordingly. The EAA will enter into force on the 28th of June 2025.

Ethical marketing and communications Charter

CCV Group B.V. has identified ethical marketing communications as a topic of material importance while developing the sustainability vision #WeCare. For this purpose, a set of principles has been agreed on, which govern our marketing and external communications. These principles align with CCV's overall sustainability values for non-discrimination, reliability, trustworthiness and ethical behaviour. The Charter is available to all employees, while our Marketing department, whose work is directly affected by it, has been trained in its content. As with all other policies at CCV, the BoD holds the ultimate responsibility for the Charter, while in this case, the Marketing and Communications department is responsible for its implementation.

Communication channels for all policies

CCV Group uses internal platforms like CCV Inside to share the privacy policy with all employees, while a privacy statement is available on the website. Any changes to the policy are communicated through these channels with approval from the responsible Board Member. For major changes impacting data processing or privacy, an e-learning program is deployed to ensure employee comprehension and compliance.

The Accessibility Mode has been communicated as general information across the entire group through CCV Inside. A more comprehensive communication campaign has been implemented for external stakeholders, who have been introduced to the changes through Social Media channels such as LinkedIn and via CCV's website.

Last, the Marketing and Communications Charter is available on CCV Inside for all employees' information.



Engaging with consumers and end-users

Regular stakeholder engagement

On a regular basis, CCV connects with customers and collects valuable information about the business relationship and CCV offering through several methods. We collect input for our NPS, CSAT and CES metrics, which we disclose annually. While customers in the Dutch and Belgian markets have been consistently included every year, in mid 2024 we extended our data collection to the German markets. On an aggregation between NL and BE, comparative to our 2023 data, we see that our CES scores are under 2 pts, a value within CCV's target score.

BE&NL 2024:

- CSAT: 8.1 -> within target (minimum 8/10)
- NPS: 30.08 -> within target (minimum 30)
- CES: 1.87 -> within target (maximum 2)

At the Group level, including all CCV operations - NL, BE and GE - CCV has recorded the following customer satisfaction results in 2024:

BE&NL&GE 2024:

- CSAT: 8.0 -> within target (minimum 8/10)
- NPS: 27.58 -> below target (minimum 30)
- CES: 1.90 -> within target (maximum 2)

Channels for reporting

Generally, CCV's Code of Conduct is the leading document informing about standard ethical behaviours, including channels for reporting. Available on CCV's website both to internal and external stakeholders, the Code provides the necessary tools and resources for signalling complaints. The Code leverages the Whistleblow mechanism, which is also available for all concerned on CCV's website. Informed by CCV Group's Misconduct Policy, any reported concerns are handled by certified external parties that ensure anonymity and non-retaliation for reporters. CCV's GRC department is ultimately the point of contact between the external reporting channels and CCV's BoD and ensures that the concerns are handled according to the law.

Our actions related to consumers and end-users

Continuing to act on Privacy

In 2024, several updates have been adopted into our Privacy Policy. Also, our privacy training was separated from the previously joint training in Security and Privacy. Our new course targeted on Privacy matters only, has pursued completion from employee groups that were highlighted during the Privacy audit in 2024. This is primarily focused on employees from the SME organisation. Customer-facing employees have also received awareness training. In total, 164 employees from customer processing support team, CICT, general affairs, online payments, the Works Council in The Netherlands, Procurement, SME customer support and SME partner and account Management, as well as other staff received Privacy training. Privacy remains an area where stronger measures will be required in the following period in order to manage existing risks.

Enhancing access to products

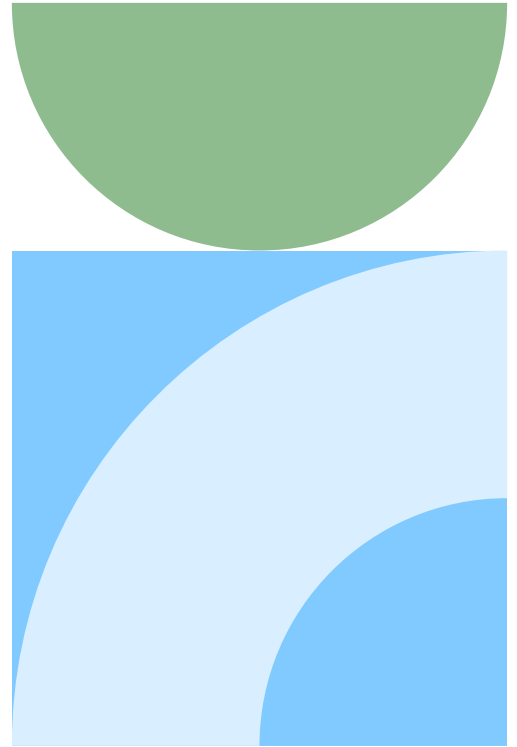
In preparation for the EAA regulations effective as of end of June 2025, 2024 has been a very dynamic year at CCV. During the year, our technical team developed a series of software solutions that will make payments accessible, safe and trusted for end-users with all kinds of impairments. In the case of attended terminals that are required to be compliant to the EAA as of 2025, we performed several software developments in 2024. These will be available to the user under the name 'Accessibility mode'. These software updates will enable the merchant and their client to select from several modes: blind mode or the colour-blind mode. Any of the chosen options will then apply a series of alterations meant to facilitate the payment experience of the visually impaired customer. Additionally, terminals that already have a tactile (physical) keyboard will also support voice instructions to guide users through the payment process.

Building capacity on ethical marketing

In 2024, the marketing team has been required to read and acknowledge the Responsible Marketing Charter. By year-end, 57% of employees have completed this action. Ethical marketing remains an area that requires further action in 2025.

Our ambition

- Continue to strengthen our Privacy processes to meet the required standards and address recurring risks.
- In terms of access to products and services, our work aligns to the applicable European Accessibility Act. Here, a qualitative target is set to comply to all necessary legislation and requirements for software updates, by June 2025, the EAA due date
- For ethical marketing and communication, we aim to have 100% of our employees in Marketing Communications department acknowledge the Ethical Marketing and Communications Charter
- We also have a set target on customer-related scores monitored on a regular basis. We aim at scoring CSAT at a minimum 8/10, NPS: minimum 30 and maximum 2



Governance

Business conduct

Material impacts, risks and opportunities

The DMA process performed in 2024 has influenced our understanding of the IROs connected to governance, including business conduct and entry specific topics. CCV has previously treated ethical business behaviour and governance as material under the previous ESG strategy. However, the ESG strategy has not yet been updated with input from the DMA processed performed in 2024, the topics might have a varying level of implementation. Bridging the identified gaps into strategy represents CCV's ambition for 2025 and onwards.

Sub-topic	Impact, Risk, Opportunity statement	Type	Affected activities
Corporate culture	Developing an appealing corporate culture that corresponds to the needs of today's employees and new generations can have long-term benefits in attracting and retaining talent, building and maintaining a highly performing company, while also appealing to partners, clients and responding to regulators.	Opportunity	Own operations
Protection of whistleblowers	By working in compliance to the applicable laws and ensuring a robust whistleblower system, CCV Group B.V. have an actual positive impact on the protection of whistleblowers.	Actual positive impact	Own operations Core businesses: all
	There is a risk that new or more stringent national or EU regulations regarding whistleblower protection could impact CCV's operations, as the company may need to implement stronger measures than currently in place. This risk is further compounded by CCV's engagement with suppliers outside the EU, where the likelihood of non-compliance with whistleblower requirements is higher. Non-compliance could result in regulatory penalties, operational disruptions, and reputational damage.	Risk	Same as above
Management of relationships with suppliers including payment practices	There is a risk that new regulations increasing demand for disclosures on supplier relationships, particularly regarding sustainability, could impact CCV. The company currently has limited supplier engagement and is piloting a sustainability due diligence framework with methodological limitations across the Group. This could lead to operational disruptions if suppliers fail to meet the required standards, as well as regulatory consequences for non-compliance with disclosure requirements.	Risk	Own operations Upstream value chain, all core businesses
Corruption and bribery - Prevention and detection including training	There is a risk that strengthening regulations around corruption, fraud, bribery, and other unethical business behaviours could require CCV to enhance its awareness, training, and internal capacity. While CCV has integrity-related policies, their implementation requires further attention. A lack of a uniform approach to training and prevention could result in regulatory penalties and potential reputational damage.	Risk	Own operations
	Ensuring the CCV establishes and runs a Group-wide programme of employee training will be of significant impact in implementing CCV's anti-corruption policies and procedures, building CCV's brand trustworthiness as a company that prioritises and takes business ethics awareness training and other control measures seriously.	Opportunity	Same as above



Corruption and bribery - Incidents	Through its robust corruption control mechanisms, CCV Group B.V. has a positive actual impact on limiting corruption and unlawful behaviour in its business relations.	Actual positive impact	“Own operations Core businesses: all
	There is a risk that strengthening regulations on corruption, fraud, bribery, and other unethical business behaviours could require CCV to enhance control measures and reporting. CCV operates across multiple countries, with varying adoption and embedding of measures, policies, and procedures, creating a vulnerability in streamlining controls against these issues. This could lead to regulatory penalties, potential loss of license, operational disruptions, and reputational damage in less severe cases.	Risk	Same as above
	As a standard, ensuring the CCV establishes and runs according to a comprehensive set of policies and procedures that avoid and mitigate corruption, bribery, and other unlawful behaviour can avoid negative consequences to CCV’s licence. But there is an added value identified for being an advocate and visible motor for business ethics and anticorruption, building reputation, credibility and market value as a reliable and trusted company.	Opportunity	Same as above
Entry Specific: Cybersecurity – prevention and training	Highly relevant for CCV’s sector of work, CCV’s training and awareness programmes has a positive impact on building employee capacity to avoid, mitigate and respond to possible threats. Such trainings contribute to the bigger goal of professional development and knowledge acquired at work.	Actual impact	Own operations
	There is a risk that CCV may fail to achieve full compliance with the new regulations (including DORA) related to cybersecurity, specifically regarding mandatory Security Awareness training for all employees. While most employees have completed the training, this requires continuous attention and introduction of new relevant topics for training. Not doing so, could lead to regulatory penalties for non-compliance, direct financial losses due to inadequate cybersecurity practices, and operational disruptions resulting from insufficient prevention and detection measures in line with the updated laws.	Risk	Same as above
	Building cybersecurity skills in the professional environment of the financial sector, where the topic is increasingly required can act as a brand building driver, with possible value addition in attraction and retention of talent.	Opportunity	Same as above
Entry Specific: Cybersecurity – Incidents	Highly relevant for CCV’s sector of work, CCV’s mature, and constantly re-evaluated informatics and digital security system has a positive impact on protecting customers and employees, monitoring and acting on any deviations that could be a threat to the payment industry.	Actual impact	Own operations Core businesses: all
	There is a risk that CCV may not be able to adequately respond to new and emerging cybersecurity threats, such as AI-driven attacks and other evolving cyber threats, due to the dynamic nature of the field. While CCV has implemented a Group Information Security Policy and related frameworks, the complexity of these emerging threats, coupled with stricter regulatory requirements, may challenge the organization’s ability to effectively manage and mitigate risks. This could result in regulatory penalties, direct financial losses from security incidents, operational disruptions, and potential reputational damage.	Risk	Same as above
	Proving a responsible corporate behaviour by building preparedness and resilience to cybersecurity incidents can build a solid market position as a reliable and trusted actor in the payment sector.	Opportunity	Same as above

Policies related to business conduct and corporate culture

Scope and coverage

CCV Group's corporate culture is shaped by its Code of Conduct, which sets clear expectations for compliance, personal and business integrity, and corporate responsibility. It applies to all CCV entities, including subsidiaries and international offices, across the entire value chain related to financial payment services, and spans the company's global operations. The Code of Conduct provides mechanisms for identifying, reporting, and investigating misconduct. Employees receive training, sign compliance agreements, and can report concerns through managers, HR, or the Director of Risk & Compliance. Additionally, every entity has a trusted person. Furthermore, employees can also use the SpeakUp Line for anonymous complaints. Retaliation against those reporting breaches is prohibited, and all allegations are taken seriously, with corrective measures taken as needed.

Furthermore, CCV commits to the Ten Principles of the UN Global Compact, covering human rights, labour conditions, the environment, and anti-corruption, and adheres to local laws, including those on child labour and privacy (GDPR). The company operates with transparency and integrity, promoting fair business practices and respecting stakeholders' interests.

Governance, implementation and reporting

The Board of Directors is responsible for implementing and overseeing the Code of Conduct and related policies, ensuring compliance throughout the organization. Managers support enforcement, while the Director of Risk & Compliance handles specific compliance issues. Any amendments to the policy require Board approval.

Prevention and detection of corruption and bribery

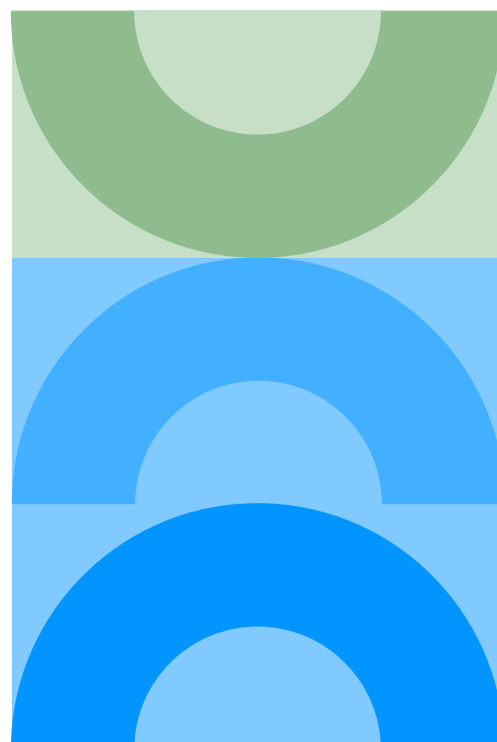
At CCV, we distinguish between two types of corruption acts:

- **3rd party corruption**

Third-party corruption refers to corruption involving external parties, such as suppliers, consultants, or intermediaries, who act on behalf of the organization. These parties may engage in bribery or other corrupt practices to gain advantages. For example, a supplier paying bribes to an employee of a client to secure a contract or a client of CCV with UBO - a politically exposed person which came in the news because of bribery/ corruption.

- **Internal corruption**

Internal corruption are acts that could occur our organization and involves employees or executives engaging in corrupt practices. This can range from accepting bribes, embezzling funds, to favouring friends or family when awarding contracts. An example is an employee embezzling money from the company's funds.



Policies on prevention and detection of corruption and bribery

Third-Party Corruption: Involvement of external parties acting on behalf of the organization.	Internal Corruption: Corruption by employees or executives within the organization itself.
Mitigation within CCV	
AML Charter	Outside Positions Policy
CDD-KYC policies and procedure	Gift and entertainment guideline / policy
AML training & Awareness Program	Code of Conduct
Supplier due diligence policy	Integrity training & awareness
Business Partner Code of Conduct	
Whistleblowing / misconduct policy and Speak-Up	

Scope and coverage

The AML/CFT Charter outlines the measures to combat money laundering and terrorist financing, positioning the Board of Directors as policy owners. Key policy contents include the three stages of money laundering and terrorist financing, plus a risk-based approach. It details related policies and procedures, emphasizing a low risk-appetite for most compliance risks. Exception makes several other risks, for which CCV has a moderate risk appetite, such as in the case of 1. certain types of client conduct risk such as Customer Due Diligence and passive (client-induced) anti-bribery and corruption risks, 2. all types of organisational conduct risks and 3. all types of personal conduct risks not being internal/external fraud.

Governance, implementation and reporting

The Charter highlights roles, including the Supervisory Board, Board of Directors, CFRO and Compliance Officers, alongside their respective responsibilities. Monitoring processes relayed in this charter entail regular reviews and policy amendments upon need, reporting of suspicious transactions, and the creation of an Activity Report for the Board of Directors. Compliance procedures are expected to be enforced by every employee and regular audits are carried out for policy adherence. There are disciplinary actions for policy violations. The document also prioritises ongoing employee training on AML/CFT compliance.

Investigation of corruption incidents

At CCV, the Compliance department investigates internal corruption and bribery incidents when they are reported to us (Employee conduct). In the past two years, nothing has been reported. 3rd party corruption and bribery are investigated by us when it is reported to us. This could be in the case of a high-risk customer file.

Most at risk functions

Within CCV, the functions most at risk in respect of corruption and bribery are those involving customer contact, financial transactions, and decision-making powers. Specifically, this includes roles in Sales and Business Development, where agents regularly interact with potential clients and deal with procurement procedures; Finance and Accounting roles that have the authority to approve payments; Procurement roles dealing with supplier contracts; and any Senior Management roles with substantial decision-making authority. To combat potential risks, CCV has a strict Code of Conduct and implements robust internal controls such as segregation of duties, regular audits, and mandatory compliance training for all employees.

Our actions on business conduct

In 2024 we implemented several trainings that should equip CCV's employees with the knowledge and skills to identify and prevent several business ethics risks.

AML/CFT training

CCV Group B.V.'s AML/CFT Training & Awareness Policy outlines the organisation's approach towards employee training on business conduct. This policy is applicable to all employees within the group including directors, internal and external staff, regardless of their role or location. The awareness program is annually revised by Group Compliance and approved by the Board of Directors (BoD). It incorporates tailored courses covering various risks related to Anti Money Laundering (AML) and Combating the Financing of Terrorism (CFT). Employees are required to complete the course within a set timeframe. Metrics for participation are reported quarterly to Group Compliance, ensuring continuous monitoring, assessment and improvements in the training program.

Our AML/CFT training and awareness program is tailored to the specific needs of our payment business and designed for various target groups, including employees with customer contact (PsP), new hires, CDD specialists, TM/TP teams, Board of Directors (BoD) and Supervisory Board (RvC) members, as well as Field Engineers.

Training strategy

Our training offerings are adapted to the required knowledge level or specialization within AML/CFT for each target group. The program is structured into the following modules:

Wwft Overview:

- General introduction to the Wwft (Wet ter voorkoming van witwassen en financieren van terrorisme)
- Updates on the latest developments (permanent actueel)

Customer Due Diligence (CDD):

- Introductory course
- Deep dive session
- Updates on the latest developments (permanent actueel)

Specialized Training:

- RiskShield Training
- Inhouse AML/CFT Sanction Training

Targeted Sessions:

- Wwft introduction for Field Engineers
- CCV & Integrity training

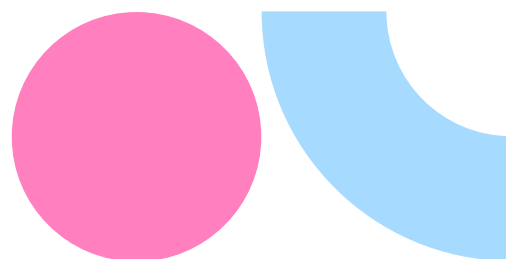
Integrity and ethics training

In 2024, CCV identified a gap in its integrity training plan. While new employees receive initial integrity training during onboarding, existing employees are not receiving annual updates. To address this, a comprehensive plan is under development to make yearly integrity training mandatory for all employees.

This initiative will be implemented at a group level, covering the Code of Conduct alongside key policies such as misconduct, gifts and entertainment, and side-job positions. The plan also includes a communication programme to reinforce awareness and understanding across the organization.

In addition to the existing integrity training, at CCV, we are required to perform the Banker's Oath. This is an action that an employee needs to take only once, and not all employees are subject to it. CCV is engaged in assessing the target group on an ongoing basis and monitoring the completion metrics.

Finally, to ensure no conflict of interest and integrity of the position, all employees are subject to an 'outside position' review annually. Through this, employees are required to disclose whether they perform additional jobs outside of CCV, which are then subject to review and assessment of risk for conflicts of interest.



Metrics

Incidents of corruption or bribery

Number of confirmed incidents of corruption or bribery in 2024

Metric	Unit	Total
Number of confirmed incidents of corruption or bribery	#	0

Information about the nature of confirmed incidents of corruption or bribery

We confirm that there have been no incidents of corruption or bribery within our organization. Therefore, no such incidents have been reported.

Training

AML/CFT Training & Awareness

We track the performance of our AML/CFT Training & Awareness Program using a scale with the following completion categories, targeting >75% completion rate for all trainings provided. In 2024, all training targets were met except for the Risk Shield Training—which was impacted by a change in management—and the inhouse training for BoD and Supervisory Board. Notably, 100% of the Board of Directors completed the training, whereas the Supervisory Board members are still to complete theirs.

Integrity training

Currently, integrity training takes different forms across the CCV markets, with ongoing efforts to address and close learning gaps:

- In Arnhem (NL) and Belgium, face-to-face introduction courses are provided monthly. Together, in 2024, the NL/BE/LAB the Code of Conduct training completion ratio for new employees has been 78%
- In Germany, an e-learning module on the Metaconfluence platform is used. The completion rate has been 75% among the target group – new employees

Our ambition

- Our Code of Conduct is considered as a high priority training in ethics and corporate culture. This is delivered to all new employees as an e-learning, for which, every year we expect that 100% of our new employees will have completed it
- Strengthen and disclose our Banker’s Oath and ‘outside position’ review progress as Integrity controls
- To achieve our anti-corruption ambition specifically for employees training, we aim for 100% completion rate on the AML/CTF e-learning course on a rolling basis. This means that once achieved among existing employees, new employees will be trained, to maintain a 100% awareness rate among all employees.



Information security

Policies on information security

CCV's information security and cybersecurity ensures that all overarching security risks, as well as the department-specific information security-related risks are overseen and mitigated. To achieve this, CCV applies a Group-wide Information Security Policy. The policy has been updated in 2024, to reflect the company's recent developments in compliance with the Digital Operational Resilience Act (DORA), the NIS2. The policy has also been reviewed to account for the changes of the new ISO/IEC 27001. As CCV Group has undergone an organisational restructuring in 2024, the new policy reflects these changes and provides an updated structure for governance and reporting, as well as the implementation responsibilities across the group. The updated policy also provides a view of CCV's requirements from its suppliers, as a key area of the information security practice.

Governance, implementation and reporting

The line of responsibility for CCV's information and cyber security policy, procedures and execution involve structured system of strategic, tactical and operational roles. These involve: the Board of Directors, CCV's Chief Technology Information Officer (CTIO), CCV's Chief Information Security Officer (CISO), Information Security Officer (ISO), Penetration tester, Security architect, Security specialist, Security Specialist, Director/Manager/Head of CCV entity, end user(s) (i.e. CCV' employees).

Additionally, CCV runs an Operational Security Board (OSB), a body that governs security at CCV and which brings together the CISO (acting as Chair), ISOs, Security specialists, IT risk managers and other internal parties.

The BoD is the ultimate responsible for the implementation and risk control of CCV's information and cyber security strategy, reflected in the lines of reporting:

Our actions on information security

As the Information Security Policy indicates, a series of new regulations and directives have informed changes to CCV's security system. Particularly, 2024 has marked a year of intense reviewing and risk compliance management in line with the requirements of DORA, the new EU act that comes into action from the 17th of January 2025.

In 2024, CCV actively worked on aligning with the AI Act, the European regulation that is immediately applicable across Member States. An internal AI standard has been implemented, while a comprehensive policy is under development, to support governance and risk management processes. The new policy will provide clarity and structure to our AI-related operations, ensuring compliance and fostering responsible innovation. The policy is subject to review and approval at the beginning of 2025.

Finally, as employees are the end users of CCV's information and cybersecurity system, a revised employee e-learning training has been launched in 2024. Targeting all employees of CCV Group, at the end of 2024, 90% of our employees had completed the training.



Monitoring metrics

Information security training

Share of employees having performed information security training

Metric	Unit	Total
Share of employees having performed information security training	%	90
Number of employees having performed information security training	head count	1,178
Total number of employees	head count	1,295*

*The information security training has targeted more than CCV's direct employees. Hence the total number of employees is higher than the number of employees reported in other metric calculations.

Our ambition

In 2025, we aim at completing the implementation process and proving the operating effectiveness of DORA

At CCV Group we have set the ambition of equipping our employees with the necessary knowledge related to information security. For this, we set a target for the completion of the information security training of 95%.



Ethics and sustainability in the supply chain

Policies on relationships with suppliers

From an ESG perspective, our relationships with suppliers in terms of values and principles are informed by the Ethical Value Chain Charter and the Business Partners Code of Conduct (BPCoC). The two inform CCV's principles and approach on ethical, sustainable, and accountable business relations, setting the expectations in social responsibility, governance, environmental stewardship, value chain management, and corporate citizenship. Aligned with international standards like the UN Global Compact principles and OECD Guidelines, the Charter informs CCV on the approach internally, while the BPCoC is shared with selected suppliers for acknowledgement and alignment to the principles

Grievance mechanism for suppliers

The BPCoC includes a whistleblowing mechanism for reporting concerns anonymously, and compliance is closely monitored. Non-compliance may result in termination of business relationships. Partners are encouraged to support the Sustainable Development Goals and contribute to community development. Formal acknowledgment of the BPCoC is required, reflecting CCV's commitment to responsible and sustainable business practices.

Several strategic suppliers are selected for CCV's annual ESG risk-based assessment. The procedure and outcomes of 2024 assessment, progress on targets and metrics are found in the section 'Sustainability in the value chain'.

Protection of whistleblowers

CCV Group provides multiple channels for whistleblowing, including supervisors, HR partners, the Risk & Compliance Director, and Topdesk. Confidential reporting is available through the Misconduct Confidential Advisor, who forwards reports only at the reporter's request. Anonymous reporting is facilitated via the SpeakUp platform, with all reports ultimately reviewed by the Risk & Compliance Director. Whistleblowers are guaranteed protection from retaliation.

CCV's misconduct procedure, compliant with the Whistleblower Protection Act, ensures whistleblower protection against disadvantage. A designated Contact Person for Counteracting Disadvantage works with whistleblowers to assess and mitigate risks. Any confirmed retaliation is treated as a serious breach of the Code of Conduct, while wrongful accusations are addressed to safeguard the accused. Whistleblower identities remain confidential, following Directive (EU) 2019/1937. While protection is not unlimited, CCV is committed to maintaining a safe and fair reporting environment.

Payment practices

Payment practices are informed by CCV's Terms and Conditions. The disclosure of contextual information regarding payment practices outlines the terms under which the Contractor should issue invoices and the conditions for payment by CCV. Key details include:

- **Invoice Requirements:** The Contractor must provide invoices with relevant details such as purchase order numbers, item descriptions, quantities, and prices. Supporting documentation may be required, and invoices must comply with VAT regulations. Invoices should be submitted digitally as per CCV's specified method.
- **Payment Terms:** Payments will be made within 60 days of receiving a properly specified invoice or after delivery and acceptance of the service, whichever is later.
- **Default & Interest:** If CCV fails to make timely payments, it will only be liable for statutory interest under Section 6:119 of the Dutch Civil Code, and the Contractor can only claim actual costs incurred.
- **Payment Handling:** CCV may process payments through another group company or a third party.
- **Set-Off Rights:** CCV has the right to offset any amounts due against claims it has or believes it has against the Contractor.
- **No Suspension of Services:** The Contractor is not allowed to suspend services, even if it believes CCV is not fulfilling its payment obligations.

These conditions define the payment framework, ensuring structured transactions while limiting financial risk for CCV.

Our actions on sustainability in the supply chain

Supplier sustainability assessment

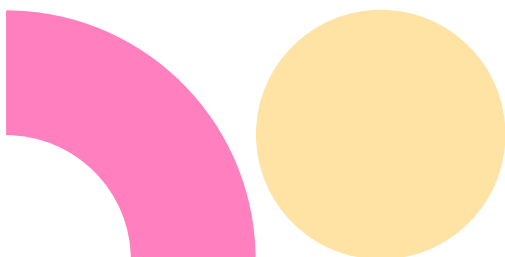
Since 2023, CCV Group has initiated an ESG risk-based assessment of the strategic suppliers looking at topics of Social, Environment and Governance-matters, as informed by CCV's ESG strategy and aligned to international guidelines. This process has continued into 2024, with new data ensuring a better understanding of our supply chain impact and risks.

Target group

In 2024, the pool of targeted suppliers has been reassessed to fit the selection criteria for strategic suppliers. This process has been influenced by the stakeholder mapping processed performed in compliance to CSRD Double Materiality Assessment. Under the new context, some suppliers previously included in 2023 have fallen out of scope and they will not be counted towards this year's outcome. The new pool of suppliers includes new suppliers, as well as suppliers who have completed with sufficient scores in 2023 and those who have not, for whom, we re-performed the assessment in 2024. In total, in 2024, the supplier sustainability assessment targeted 27 strategic suppliers.

Some key findings from the 2024 action on supplier sustainability assessment:

- **85.2% of the targeted group completed the assessment** (n= 23/27) meaning that their sustainability data has been collected and ESG risk assessment performed. This shows a gap of 18.6% in completion from meeting CCV's objective of reviewing 100% of targeted suppliers until 2025. With one year left, it is recommended that new measures to achieve the completion target are considered, included an automated process of engaging and collecting data.



- From those who completed the assessment and had sustainability data collected, 86.9% (n=20/23) suppliers meet CCV's sustainability standard for sufficiency in sustainability performance. The percentage represents 74.1% (n=20/27) from the total targeted group. This percentage shows that further action is required in communicating CCV's minimum standards and supporting suppliers raise their level. Communicating actions for further improvements and reiterating the process for the suppliers who have not met the requirements is required for CCV to meet the 90% target set for 2025.

In all areas assessed, suppliers marked higher scores, therefore, the data shows an improvement in suppliers' sustainability performance data between 2024 and 2023.

Sustainability pillar	Percentage of suppliers who met the threshold for sufficiency in 2023	Percentage of suppliers who met the threshold for sufficiency in 2024
Environment	78%	86.9% ☒
Social	78%	86.9% ☒

Governance	65%	91.3% ☒
Procurement practices	69%	82.6% ☒

- In terms of risk assessment, all those suppliers for whom it was possible to collect sustainability data, had their ESG risk assessment performed. Of all who were assessed, 95.6% (n=22/23) had not met risk levels above Concerning level
- Overall, 17.3% (n= 4/23) of suppliers who completed the supplier assessment require further action based on their risk levels or for not having met the standard for sufficiency on their sustainability performance data.

Business Code of Conduct acknowledgement

Every year, we monitor and review the state of CCV's Business Code of Conduct acknowledgement. As this document informs external stakeholder about the principles to which CCV would like its business partners to abide to, we have initiated the signatory process in 2023, with the strategic suppliers group that is subject to the sustainability risk assessment as well.

In 2024, 55.6% (n= 15/27) of suppliers within scope signed CCV's Business Partners Code of Conduct (BPCOC / BCOC). With several suppliers refusing to sign CCV's BPCOC on the grounds that their organisations do not sign other's companies' Business Code of Conduct, the target of 100% acknowledgement rate by 2025 will not be

achieved. A new target is recommended, to reflect the industry reality where numerous actors refuse to sign other companies' Business Partners Codes of Conduct. It is also advised that this becomes a requirement under CCV's contracting and in the new contract renegotiations.

Monitoring metrics and ambition

Sustainability supplier assessment

The table below shows a comparative overview of progress on targets based on the 2023 and 2024

Strategic target	Progress at the end of 2023	Progress at the end of 2024
Target 1: By 2025 100% of the targeted strategic suppliers have undergone the ESG risk-based sustainability assessment.	90%	85.1% ↓
Target 2: By 2025, 90% of our strategic suppliers have Ecovadis Bronze status or score at least 70% for each category in CCV's sustainability survey.	59%	74.1% ↑
Target 3: By 2025, 100% of our strategic suppliers have signed the BPCOC or provided valid reasoning / statement in alternative	97%*	55.6% ⁱ ** ↓

Table: Progress on targets at the end of 2024

*Including suppliers who refused to sign CCV's Business Code of Conduct, but provided an alternative statement on behalf of their company

**Excluding suppliers who refused to sign, only including suppliers who officially signed CCV's Business Code of Conduct

Payment practices

Average number of days it takes to pay an invoice from the date when the contractual or statutory term of payment starts to be calculated.

Metric	Unit	Total
Average number of days it takes to pay an invoice from the date when the contractual or statutory term of payment starts to be calculated	days	30



Corporate citizenship

Corporate citizenship remains an important act of corporate responsibility and sustainability. Over the years, we have been consistently engaged in acts of donations to charities with whom we have a long-standing relationship with. We have also engaged in alternative actions, such as sponsorship to our business partners.

In 2024, we supported the work of our long-standing friends, the Ronald McDonald Kinderfonds. For this, we donated €12,223. Additionally,



Our contribution to the SDGs

At CCV, we are committed to embedding the principles of sustainability into every aspect of our business. Guided by our #WeCare CSR strategy, we actively support the United Nations Sustainable Development Goals (SDGs), striving to create meaningful impact for society, the environment, and our stakeholders. Below, we outline our contributions to key SDGs, highlighting both ongoing initiatives and the foundations laid in the past.

SDG	CCV's position on the topic	CCV's actions and results
SDG 3: Good Health and wellbeing	We are committed to creating an environment where not only that the requirements for occupational health and safety are met, but where employees can access tools for overall wellbeing, both for their professional and personal life.	In 2024, we organised 14 events, focused specifically on occupational health and wellbeing. CCVitaal continued to deliver diverse sessions and campaigns, both online and in person, across The Netherlands, Belgium and Germany
SDG 4: Quality education	We are committed to lifelong learning and to creating an environment where employees can both develop professionally and have access to quality learning opportunities.	Employees have access to support for career related training and professional training on site is provided In 2024, our employees received on average 5.89 hours of training.
SDG 5: Gender equality	We are committed to closing the gender gap through equitable hiring practices, career advancement programs, and leadership development.	Commitment is formalised in the Human Rights, Labour and Anti-discrimination Charter Deviations or gender-based discrimination should be reported via SpeakUp Line Cases reported in 2024 related to gender-based discrimination: 0 Gender distribution in 2024: 34%
SDG 7: Affordable and Clean Energy	We are committed to limiting our negative impact on climate change and to mitigate its effects by transitioning to renewable energy and efficient management or energy.	In 2024, 58% of our Group energy consumption was sourced from renewable sources CCV group HQ in Arnhem, the biggest operational centre, functions on 100% renewable electricity

SDG 8: Decent work and economic growth	Our contribution to this SDG is twofold. One, by creating decent work opportunities and two, by enabling the business ecosystem of SMEs, to further advance their business and create more employment opportunities.	<p>Our employees benefit from a regulated package of employment benefits, informed by the law and adapted to best industry standards, including hybrid work, health and wellbeing, professional development and pension schemes.</p> <p>The employment conditions are reviewed and updated annually</p> <p>We ensure that our employees have access to professional development guidance – in 2024, 69% of all employees have participated in Empower You!</p> <p>Recorded 0% incidents and complaints related to human rights and labour violation</p>
SDG 9: Industry, innovation and infrastructure	As a payments pioneer, CCV invests in research and development to create cutting-edge payment solutions that are accessible, secure, and in line with the needs of all different customers and their customers	<p>In 2024 we developed the Accessibility Mode in line with the requirements of the European Accessibility Act; a series of product adaptations that will ensure that our products are user-friendly and accessible to users with visual impairments.</p> <p>We also continued to innovate and advance payments for different sectors and services. 2024's achievements stand out through our work on EV charging stations, reversed vending for recycling stations and CCV's Merchant Approved Transactions</p>
SDG 12: Responsible consumption and production	We are committed to improving both our products and services, as well as the information available about our products	<p>We conduct LCA on our payment terminals to inform our customers about the environmental impact of products and to enable the best decision for their needs and preferences.</p> <p>We reduce and optimise our packaging.</p> <p>We act to keep our products in the market for as long as possible. For this, we perform professional Repair services, with a success repair rate of 34% in 2024</p>
SDG 13: Climate action	We are committed to responsible assessment, monitoring and disclosure of Scope 1, 2 and 3 emissions and to act on reducing the negative effects of our environmental footprint.	<p>We conducted a new annual GHG emissions audit in 2024, with new emission sources and increased data accuracy for Scope 3.</p> <p>In 2024, our emissions accounted to: Scope 1: 975.1 tCO₂, Scope 2: 296.7 tCO₂, Scope 3: 15,222 tCO₂</p> <p>In 2024 we also adopted our GHG emissions reduction strategy for scope 1 and 2, in line with the SBTi</p>
SDG 17: Partnerships for the Goals	We collaborate both with industry partners and members of the civil society to strengthen and leverage our impact	In 2024 we worked with Flow, an organisation supporting the reintegration of people with disabilities into the workplace, to providing practice and training space within our canteen at the HQ in Arnhem

Commitment to Continuous Improvement

Through our #WeCare strategy, CCV continues to align its operations with the SDGs, demonstrating an unwavering commitment to sustainability, innovation, and ethical business practices. By integrating these goals into our core activities, we aim to create lasting positive impacts for our planet, people, and partners.

Connection to the ESRS metrics

As CCV will be required to be compliant to the new CSRD directive over year 2027, in 2024 we conducted the methodological process of double materiality and alignment of our ESG programme with the CSRD guidelines. The table below constitutes an initial assessment of CCV's #WeCare sustainability programme and our current ESG report, as connected with the ESRS standards informed by the CSRD. Notably, the table does not claim that our current ESG disclosure meets the ESRS standards, and it should be treated as an exercise of mapping the connection between the material topics of #WeCare and the ESRS topics informed by CSRD.

ESRS metric code	ESRS metric name	Connection to ESG report	Page reference
ESRS 2, BP1	ESRS 2 General Disclosures	General basis for preparations of the 2024 ESG report	9
BP2	BP-2 – Disclosures in Relation to Specific Circumstances	N/A	
GOV1	GOV-1 The role of the administrative, management and supervisory bodies	The role of the administrative, management and supervisory bodies	13
		ESG governance	20
GOV5	GOV-5 – Risk management and internal controls over sustainability reporting	CCV's ERM framework and the DMA process	24
IRO1	IRO1-- Description of the processes to identify and assess material impacts, risks and opportunities	The Double Materiality Assessment process	22
SBM-1	SBM-1 – Strategy, business model and value chain	CCV core business and value chain activities	11
SBM-2	SBM-2 – Interests and views of stakeholders	The Double Materiality Assessment process - Step 3. Stakeholder identification and engagement strategy	23
SBM-3	SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business mode	DMA outcome and integration	25
ESRS-E1	ESRS-E1 Climate change	Climate change	26
E1-1	E1-1 – Transition plan for climate change mitigation	Our actions on climate change	28
		Our ambition	31
E1-SBM-3	E1-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model	Material impacts, risks and opportunities	26
E1-2	E1-2 – Policies related to climate change mitigation and adaptation	Policies related to climate change mitigation and adaptation	27
E1-3	E1-3 – Actions and Resources in Relation to Climate Change Policies	Our actions on climate change	28

E1-4	E1-4 – Targets related to climate change mitigation and adaptation	Our ambition	31
E1-5	E1-5 – Energy consumption and mix	Energy consumption and mix	30
E1-6	E1-6 Gross Scopes 1, 2, 3 and Total GHG emissions	Gross Scopes 1, 2, 3 and Total GHG emissions	29
E1-7	E1-7 - GHG removals and GHG mitigation projects financed through carbon credits	N/A	
E1-9	E1-9 - Anticipated financial effects from material physical and transition risks and potential climate-related opportunities	N/A	
ESRS-E5	ESRS-E5 Resource use and circular economy	Resource use and circular economy	32
E5-1	E5-1 – Policies related to resource use and circular economy	Policies related to resource use and circular economy	33
E5-2	E5-2 – Actions and Resources Related to Resource Use and Circular Economy	Our actions on resource use and circular economy	33
E5-3	E5-3 – Targets related to resource use and circular economy	Our ambition	36
E5-4	E5-4 – Resource inflows metrics disclosure	Resource inflow metrics - Terminal repair and back to use rate	35
E5-5	E5-5 – Resource outflows metrics	Resource outflows metrics - Waste	35
E5-6	E5-6 - Anticipated financial effects from resource and circular economy-related impacts, risks and opportunities	N/A	
ESRS-S1	ESRS-S1 Own Workforce	Own Workforce	37
S1-SBM-3	S1-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model	Material impacts, risks and opportunities and their interaction with strategy and business model	37
S1-1	S1-1 – Policies related to own workforce	Policies related to own workforce	40
S1-2	S1-2 – Processes for engaging with own workers and workers’ representatives about impacts	Engaging with our own employees	43
S1-3	S1-3 – Processes to remediate negative impacts and channels for own workers to raise concerns	Channels for reporting	44
S1-4	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	Our actions related to our own employees	45
S1-5	S1-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	Our ambition	51
S1-6	S1-6 – Characteristics of the undertaking’s employees	Characteristics of employees and non-employees in the own workforce	47, 76
S1-7	S1-7 – Characteristics of non-employees in the undertaking’s own workforce	Characteristics of employees and non-employees in the own workforce	47, 76

S1-8	S1-8 – Collective bargaining coverage and social dialogue	Collective bargaining coverage and social dialogue	48
S1-9	S1-9 – Diversity metrics	Diversity	47
S1-10	S1-10 – Adequate wages	Adequate wages	42
S1-11	S1-11 – Social protection	Social protection	42
S1-12	S1-12 – Persons with disabilities	Persons with disabilities	48
S1-13	S1-13 – Training and skills development metrics	Training and skills development metrics	48
S1-14	S1-14 – Health and safety metrics	Occupational health and safety	50
S1-15	S1-15 – Work-life balance	Work-life balance	50
S1-16	S1-16 – Compensation metrics (pay gap and total compensation)	N/A	
S1-17	S1-17 – Incidents, complaints and severe human rights impacts	Incidents, complaints and severe human rights impacts	51
ESRS-S4	ESRS-S4 Consumers and end-users	Consumers and end-users	52
S4-SBM-3	S4-SBM-3 – Material impacts, risks and opportunities and their interaction with strategy and business model	Material impacts, risks and opportunities	52
S4-1	S4-1 – Policies related to consumers and end-users	Policies related to consumers and end-users	54
S4-2	S4-2 – Processes for engaging with consumers and end-users about impacts	Engaging with consumers and end-users	56
S4-3	S4-3 Processes to remediate negative impacts and channels for consumers and end-users to raise concerns	Channels for reporting	56
S4-4	S4-4 – Taking action on material impacts on consumers and end-users, and approaches to managing material risks and pursuing material opportunities related to consumers and end-users, and effectiveness of those actions	Our actions related to consumers and end-users	56
S4-5	S4-5 – Targets related to managing material negative impacts, advancing positive impacts, and managing material risks and opportunities	Our ambition	57
ESRS-G1	ESRS-G1 Business conduct	Business conduct	58
G1-1	G1-1 – Business conduct policies and corporate culture	Policies related to business conduct policies and corporate culture	60
G1-2	G1-2 – Management of relationships with suppliers	Policies on relationships with suppliers (Section ‘Ethics and sustainability in value chain’)	66
G1-3	G1-3 – Prevention and detection of corruption and bribery	Prevention and detection of corruption and bribery	60
G1-4	G1-4 – Incidents of corruption or bribery	Incidents of corruption or bribery	63
G1-6	G1-6 – Payment practices	Policies on relationships with suppliers (Section ‘Ethics and sustainability in value chain’) Payment practices (Section ‘Ethics and sustainability in value chain’ - Monitoring metrics)	67

Employees characteristics metrics

Total number of employees at the end of the period, as an average across the period, and the number of employees that have left during the reporting period

Metric	Unit	Total
Total number of employees by the end of the reporting period	head count	1,083
Total number of employees who have left in the reporting year	head count	137

Total number of employees broken down by gender

Metric	Unit	Total
Total number of employees by Gender	head count	1,083
Female	head count	384
Male	head count	699

Total number of employees in countries with 50 or more employees representing at least 10% of its total number of employees, broken down by country.

Metric	Unit	Total
Total number of employees by Country	head count	1,083
Belgium	head count	155
Germany	head count	240
Netherlands	head count	688

Total number of employees by head count or FTEs, broken down by contract types i) permanent employees, ii) temporary employees

Total number of permanent employees, temporary employees and non-guaranteed hours employees by Contract type, by Gender	head count/FTE	1,083
Permanent employees	head count/FTE	946
Female	head count/FTE	344
Male	head count/FTE	602

Temporary employees	head count/FTE	137
Female	head count/FTE	38
Male	head count/FTE	99

Total number of employees by head count or FTEs, broken down by contract types i) permanent employees, ii) temporary employees and iii) non-guaranteed hours employees, gender and country

Metric	Unit	Total
Total number of permanent employees, temporary employees and non-guaranteed hours employees by Contract type, by Country, by Gender	head count/FTE	1,083
Permanent employees - Belgium	head count/FTE	145
Female	head count/FTE	57
Male	head count/FTE	88
Permanent employees - Germany	head count/FTE	232
Female	head count/FTE	85
Male	head count/FTE	147
Permanent employees - Netherlands	head count/FTE	569
Female	head count/FTE	202
Male	head count/FTE	367
Temporary employees - Belgium	head count/FTE	10
Female	head count/FTE	2
Male	head count/FTE	8
Temporary employees - Germany	head count/FTE	8
Female	head count/FTE	5
Male	head count/FTE	3
Temporary employees - Netherlands	head count/FTE	119
Female	head count/FTE	33
Male	head count/FTE	86

Total number of employees by head count or FTEs, broken down by full-time employees and part-time employees, and by gender and country

Metric	Unit	Total
Total number of full-time and part-time employees by Contract type (full-time/part-time), by Country, by Gender	head count/FTE	1,083
Full-time employees - Belgium	head count/FTE	117
Female	head count/FTE	34
Male	head count/FTE	83
Full-time employees - Germany	head count/FTE	173
Female	head count/FTE	40
Male	head count/FTE	133
Full-time employees - Netherlands	head count/FTE	353
Female	head count/FTE	65
Male	head count/FTE	288
Part-time employees - Belgium	head count/FTE	38
Female	head count/FTE	25
Male	head count/FTE	13
Part-time employees - Germany	head count/FTE	67
Female	head count/FTE	48
Male	head count/FTE	19
Part-time employees - Netherlands	head count/FTE	335
Female	head count/FTE	170
Male	head count/FTE	165

Rate of employee turnover

Metric	Unit	Total
Rate of employee turnover	%	13
Total number of employees who have left in the reporting year	head count	137
Total number of employees (start of the period/as an average across the period)	head count	1,034

Disclosure of whether the numbers are reported in head count or full-time equivalent (FTE), including an explanation of how FTE is defined if used

The above-mentioned values refer to headcount. The numbers are reported at the end of the reporting period as they stand on the last day of the reporting period.

ESG performance metrics

Environment	2022	2023	2024
Climate action			
Energy consumption in MWh by all CCV Facilities (including data centres)	1,825	1,641	2,382
% of renewable energy from the total per year	N/A	N/A	58%
# cars in car fleet	183	149	163
% electric cars in car fleet	28%	33%	53%
GHG emissions scope 1 (tonnes Co2e)	1,014	1,543	975.1
GHG emissions scope 2 (tonnes Co2e)	468	368	296.7
% offices equipped with solar panels	45%	50%	50%
# EV charging stations installed at the CCV offices	15	30	30
% offices equipped with EV charging stations	45%	62%	62%
% offices equipped with energy-saving systems	100%	100%	100%
Resource use and circularity			
Waste generated from offices (tonnes)*	182.5	252.7	219.4
Repair rate for payment terminals and devices	91%	90%	91%
# Electronic devices reaching end of life	7,401	5,604	1,797

*CCV Shop, The Netherlands not included in data.

Social (CCV Employees)	2022	2023	2024
Human and labour rights (incl. anti-discrimination action)			
# cases reported in connection to human and labour right violations (including child labour, forced labour etc.)	0	0	0
# of severe and serious cases reported in connection to human and labour right violations (including child labour, forced labour etc.)	0	0	0
Professional development			
Training hours / employee *	8	20.2	5.89
% employees completed performance and development plan and review “Empower you” **	N/A	90%	69%
% participants in the leadership programme (from the total number of leaders/ management) ***	67%	78%	0
# leadership events	4	2	0
# opportunities for young professionals (interns)	30	42	25
# learning opportunities in Health and Safety in the offices	7	24	21
# incidents of Health and Safety reported in the offices ****	3	7	3
Diversity, inclusion and equity			
% women in the Supervisory Board	66%	66%	66%
% women in the BoD	66%	33%	0%
% women in the workforce	38%	36%	35%
% women in management positions	30%	28%	20%
% facilities suitably equipped for disabled	81%	81%	81%
Distribution of employees by Age groups < 30 years	N/A	N/A	15%
Distribution of employees by Age groups 30-50 years	N/A	N/A	55%
Distribution of employees by Age groups > 50 years	N/A	N/A	30%
Collective bargaining coverage and social dialogue			
Percentage of total employees covered by collective bargaining agreements	N/A	N/A	17%
CSR awareness and education			
% of CCV employees who are aware and assess CCV’s ESG performance as intermediary or higher	23%	41%	64%

* In 2024, CCV was in a transition phase under the Fit for Growth vision. Reported training hours reflect a cap on external training and limited monitoring capacity.

** In 2023, data reflected only the Netherlands; in 2024, Belgium and Germany are included as well.

*** In 2024 due to the Fit for Growth programme and organisational change the leadership programme was put on hold.

****this refers to all incidents reported, but not work-related injuries

Governance	2022	2023	2024
Ethical Governance, transparency reporting			
% of new employees who acknowledged the CCV Code of Conduct (e.g., based on Code of Conduct signature, online training, or onboarding training)	91%	100%	77%
# of confirmed corruption incidents	0	0	0
% of targeted employees trained on Anti-Money Laundering Training (Wwtf) *	N/A	93%	75%
Privacy and security			
% of employees trained into Privacy and Security	59%	85%	90%
Stakeholder consultations			
% of employees covered by the Works Council **	59%	62%	91%
Peakon result - Employee engagement (eNPS) ***	10	4	N/A
% of employees taking part in the Peakon survey ***	73%	67%	N/A
Customer satisfaction score (average)	8	8	8
Customer NPS score	26.1	29.2	27.6
Customer CES score	1.88	1.93	1.90
Responsible Marketing			
% of employees who completed the acknowledgement of the Ethical Marketing Charter	N/A	N/A	57%

* For our Wwtf training, we aim for over 75% completion across all modules. In 2024, all targets were met except for the RiskShield Training.

**CCV Netherlands, Belgium and Germany included. CCV Shop and CCV Lab not included

***Peakon engagement survey was cancelled during 2024.

Value chain	2022	2023	2024
% suppliers signed Business Partner Code of Conduct*	76%	97%	56%
% strategic suppliers assessed	N/A	90%	85%
% strategic suppliers with no corrective action required	N/A	59%	74%

* In 2023 we included suppliers who refused to sign but provided an alternative statement on behalf of the company. In 2024, we excluded those from counting towards the metric of having signed CCV's Business Code of Conduct.

Corporate citizenship	2022	2023	2024
Amount in Euro donated	105,000	5,644	12,223
Amount in Euro provided through sponsorship	13,000	34,954	65,500

Extended list of material and non-material ESRS topics

Double Materiality assessment					
FULL LABEL CSRD material topics long list	Code	Topic	Sub-topics	Sub-sub-topics	Material vs not material
Environment					
ESRS E1-Climate change-Climate change adaptation	ESRS E1	1. Climate change	1.1. Climate change adaptation	NA	Not material
ESRS E1-Climate change-Climate change mitigation	ESRS E1	1. Climate change	1.2. Climate change mitigation	NA	Material
ESRS E1-Climate change-Energy	ESRS E1	1. Climate change	1.3. Energy	NA	Material
ESRS E2-Pollution-Pollution of air	ESRS E2	2. Pollution	2.1. Pollution of air	NA	Not material
ESRS E2-Pollution-Pollution of water	ESRS E2	2. Pollution	2.2. Pollution of water	NA	Not material
ESRS E2-Pollution-Pollution of soil	ESRS E2	2. Pollution	2.3. Pollution of soil	NA	Not material
ESRS E2-Pollution-Pollution of living organisms and food resources	ESRS E2	2. Pollution	2.4. Pollution of living organisms and food resources	NA	Not material
ESRS E2-Pollution-Substances of concern	ESRS E2	2. Pollution	2.5. Substances of concern	NA	Not material
ESRS E2-Pollution-Substances of very high concern	ESRS E2	2. Pollution	2.6. Substances of very high concern	NA	Not material
ESRS E2-Pollution-Microplastics	ESRS E2	2. Pollution	2.7. Microplastics	NA	Not material

ESRS E3-Water and marine resources-Water-Water consumption	ESRS E3	3. Water and marine resources	3.1. Water	3.1.1. Water consumption	Not material
ESRS E3-Water and marine resources-Marine resources-Water withdrawals	ESRS E3	3. Water and marine resources	3.2. Marine resources	3.2.1. Water withdrawals	Not material
ESRS E3-Water and marine resources-Marine resources-Water discharges	ESRS E3	3. Water and marine resources	3.2. Marine resources	3.2.2. Water discharges	Not material
ESRS E3-Water and marine resources-Marine resources-Water discharges in the oceans	ESRS E3	3. Water and marine resources	3.2. Marine resources	3.2.3. Water discharges in the oceans	Not material
ESRS E3-Water and marine resources-Marine resources-Extraction and use of marine resources	ESRS E3	3. Water and marine resources	3.2. Marine resources	3.2.4. Extraction and use of marine resources	Not material
ESRS E4-Biodiversity and ecosystems-Direct impact drivers of biodiversity loss-Climate Change	ESRS E4	4. Biodiversity and ecosystems	4.1. Direct impact drivers of biodiversity loss	4.1.1. Climate Change	Not material
ESRS E4-Biodiversity and ecosystems-Direct impact drivers of biodiversity loss-Land-use change, fresh water-use change and sea-use change	ESRS E4	4. Biodiversity and ecosystems	4.1. Direct impact drivers of biodiversity loss	4.1.2. Land-use change, fresh water-use change and sea-use change	Not material
ESRS E4-Biodiversity and ecosystems-Direct impact drivers of biodiversity loss-Invasive alien species	ESRS E4	4. Biodiversity and ecosystems	4.1. Direct impact drivers of biodiversity loss	4.1.3. Invasive alien species	Not material
ESRS E4-Biodiversity and ecosystems-Direct impact drivers of biodiversity loss-Pollution	ESRS E4	4. Biodiversity and ecosystems	4.1. Direct impact drivers of biodiversity loss	4.1.4. Pollution	Not material
ESRS E4-Biodiversity and ecosystems-Direct impact drivers of biodiversity loss-Others	ESRS E4	4. Biodiversity and ecosystems	4.1. Direct impact drivers of biodiversity loss	4.1.5. Others	Not material
ESRS E4-Biodiversity and ecosystems-Impacts on the state of species-Species population size	ESRS E4	4. Biodiversity and ecosystems	4.2. Impacts on the state of species	4.2.1. Species population size	Not material
ESRS E4-Biodiversity and ecosystems-Impacts on the state of species-Species global extinction risk	ESRS E4	4. Biodiversity and ecosystems	4.2. Impacts on the state of species	4.2.2. Species global extinction risk	Not material
ESRS E4-Biodiversity and ecosystems-Impacts on the extent and condition of ecosystems-Land degradation	ESRS E4	4. Biodiversity and ecosystems	4.3. Impacts on the extent and condition of ecosystems	4.3.1. Land degradation	Not material
ESRS E4-Biodiversity and ecosystems-Impacts on the extent and condition of ecosystems-Desertification	ESRS E4	4. Biodiversity and ecosystems	4.3. Impacts on the extent and condition of ecosystems	4.3.2. Desertification	Not material
ESRS E4-Biodiversity and ecosystems-Impacts on the extent and condition of ecosystems-Soil sealing	ESRS E4	4. Biodiversity and ecosystems	4.3. Impacts on the extent and condition of ecosystems	4.3.3. Soil sealing	Not material
ESRS E4-Biodiversity and ecosystems-Impacts and dependencies on ecosystem services	ESRS E4	4. Biodiversity and ecosystems	4.4. Impacts and dependencies on ecosystem services	NA	Not material

ESRS E5-Circular economy-Resources inflows including resource use	ESRS E5	5. Circular economy	5.1. Resources inflows including resource use	NA	Material
ESRS E5-Circular economy-Resource outflows related to products and services	ESRS E5	5. Circular economy	5.2. Resource outflows related to products and services	NA	Material
ESRS E5-Circular economy-Waste	ESRS E5	5. Circular economy	5.3. Waste	NA	Material
Social					
ESRS S1-Own workforce-Working conditions-Secure employment	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.1. Secure employment	Material
ESRS S1-Own workforce-Working conditions-Working time	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.2. Working time	Material
ESRS S1-Own workforce-Working conditions-Adequate wages	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.3. Adequate wages	Material
ESRS S1-Own workforce-Working conditions-Social dialogue	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.4. Social dialogue	Material
ESRS S1-Own workforce-Working conditions-Freedom of association, the existence of works councils and the information, consultation and participation rights of workers	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.5. Freedom of association, the existence of works councils and the information, consultation and participation rights of workers	Material
ESRS S1-Own workforce-Working conditions-Collective bargaining, including rate of workers covered by collective agreements	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.6. Collective bargaining, including rate of workers covered by collective agreements	Material
ESRS S1-Own workforce-Working conditions-Work-life balance	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.7. Work-life balance	Material
ESRS S1-Own workforce-Working conditions-Health and safety	ESRS S1	6. Own workforce	6.1. Working conditions	6.1.8. Health and safety	Material
ESRS S1-Own workforce-Equal treatment and opportunities for all-Gender equality and equal pay for work of equal value	ESRS S1	6. Own workforce	6.2. Equal treatment and opportunities for all	6.2.1. Gender equality and equal pay for work of equal value	Material
ESRS S1-Own workforce-Equal treatment and opportunities for all-Training and skills development	ESRS S1	6. Own workforce	6.2. Equal treatment and opportunities for all	6.2.2. Training and skills development	Material
ESRS S1-Own workforce-Equal treatment and opportunities for all-Employment and inclusion of persons with disabilities	ESRS S1	6. Own workforce	6.2. Equal treatment and opportunities for all	6.2.3. Employment and inclusion of persons with disabilities	Material

ESRS S1-Own workforce-Equal treatment and opportunities for all-Measures against violence and harassment in the workplace	ESRS S1	6. Own workforce	6.2. Equal treatment and opportunities for all	6.2.4. Measures against violence and harassment in the workplace	Material
ESRS S1-Own workforce-Equal treatment and opportunities for all-Diversity	ESRS S1	6. Own workforce	6.2. Equal treatment and opportunities for all	6.2.5. Diversity	Material
ESRS S1-Own workforce-Other work-related rights-Child labour	ESRS S1	6. Own workforce	6.3. Other work-related rights	6.3.1. Child labour	Not material
ESRS S1-Own workforce-Other work-related rights-Forced labour	ESRS S1	6. Own workforce	6.3. Other work-related rights	6.3.2. Forced labour	Not material
ESRS S1-Own workforce-Other work-related rights-Adequate housing	ESRS S1	6. Own workforce	6.3. Other work-related rights	6.3.3. Adequate housing	Not material
ESRS S1-Own workforce-Other work-related rights-Privacy	ESRS S1	6. Own workforce	6.3. Other work-related rights	6.3.4. Privacy	Material
ESRS S2-Workers in the value chain-Working conditions-Secure employment	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.1. Secure employment	Material
ESRS S2-Workers in the value chain-Working conditions-Working time	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.2. Working time	Material
ESRS S2-Workers in the value chain-Working conditions-Adequate wages	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.3. Adequate wages	Material
ESRS S2-Workers in the value chain-Working conditions-Social dialogue	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.4. Social dialogue	Material
ESRS S2-Workers in the value chain-Working conditions-Freedom of association, including the existence of work councils	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.5. Freedom of association, including the existence of work councils	Material
ESRS S2-Workers in the value chain-Working conditions-Collective bargaining	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.6. Collective bargaining	Material
ESRS S2-Workers in the value chain-Working conditions-Work-life balance	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.7. Work-life balance	Material
ESRS S2-Workers in the value chain-Working conditions-Health and safety	ESRS S2	7. Workers in the value chain	7.1. Working conditions	7.1.8. Health and safety	Material
ESRS S2-Workers in the value chain-Equal treatment and opportunities for all-Gender equality and equal pay for work of equal value	ESRS S2	7. Workers in the value chain	7.2. Equal treatment and opportunities for all	7.2.1. Gender equality and equal pay for work of equal value	Material
ESRS S2-Workers in the value chain-Equal treatment and opportunities for all-Training and skills development	ESRS S2	7. Workers in the value chain	7.2. Equal treatment and opportunities for all	7.2.2. Training and skills development	Material

ESRS S2-Workers in the value chain-Equal treatment and opportunities for all-The employment and inclusion of persons with disabilities	ESRS S2	7. Workers in the value chain	7.2. Equal treatment and opportunities for all	7.2.3. The employment and inclusion of persons with disabilities	Material
ESRS S2-Workers in the value chain-Equal treatment and opportunities for all-Measures against violence and harassment in the workplace	ESRS S2	7. Workers in the value chain	7.2. Equal treatment and opportunities for all	7.2.4. Measures against violence and harassment in the workplace	Material
ESRS S2-Workers in the value chain-Equal treatment and opportunities for all-Diversity at workplace	ESRS S2	7. Workers in the value chain	7.2. Equal treatment and opportunities for all	7.2.5. Diversity at workplace	Material
ESRS S2-Workers in the value chain-Other work-related rights-Child labour	ESRS S2	7. Workers in the value chain	7.3. Other work-related rights	7.3.1. Child labour	Material
ESRS S2-Workers in the value chain-Other work-related rights-Forced labour	ESRS S2	7. Workers in the value chain	7.3. Other work-related rights	7.3.2. Forced labour	Material
ESRS S2-Workers in the value chain-Other work-related rights-Adequate housing	ESRS S2	7. Workers in the value chain	7.3. Other work-related rights	7.3.3. Adequate housing	Not material
ESRS S2-Workers in the value chain-Other work-related rights-Water and sanitation	ESRS S2	7. Workers in the value chain	7.3. Other work-related rights	7.3.4. Water and sanitation	Material
ESRS S2-Workers in the value chain-Other work-related rights-Privacy	ESRS S2	7. Workers in the value chain	7.3. Other work-related rights	7.3.5. Privacy	Material
ESRS S3-Affected communities-Communities' economic, social and cultural rights-Adequate housing	ESRS S3	8. Affected communities	8.1. Communities' economic, social and cultural rights	8.1.1. Adequate housing	Not material
ESRS S3-Affected communities-Communities' economic, social and cultural rights-Adequate food	ESRS S3	8. Affected communities	8.1. Communities' economic, social and cultural rights	8.1.2. Adequate food	Not material
ESRS S3-Affected communities-Communities' economic, social and cultural rights-Water and sanitation	ESRS S3	8. Affected communities	8.1. Communities' economic, social and cultural rights	8.1.3. Water and sanitation	Not material
ESRS S3-Affected communities-Communities' economic, social and cultural rights-Land-related impacts	ESRS S3	8. Affected communities	8.1. Communities' economic, social and cultural rights	8.1.4. Land-related impacts	Not material
ESRS S3-Affected communities-Communities' economic, social and cultural rights-Security-related impacts	ESRS S3	8. Affected communities	8.1. Communities' economic, social and cultural rights	8.1.5. Security-related impacts	Not material

ESRS S3-Affected communities-Communities' civil and political rights-Freedom of expression	ESRS S3	8. Affected communities	8.2. Communities' civil and political rights	8.2.1. Freedom of expression	Not material
ESRS S3-Affected communities-Communities' civil and political rights-Freedom of assembly	ESRS S3	8. Affected communities	8.2. Communities' civil and political rights	8.2.2. Freedom of assembly	Not material
ESRS S3-Affected communities-Communities' civil and political rights-Impacts on human rights defenders	ESRS S3	8. Affected communities	8.2. Communities' civil and political rights	8.2.3. Impacts on human rights defenders	Not material
ESRS S3-Affected communities-Rights of indigenous peoples-Free, prior and informed consent	ESRS S3	8. Affected communities	8.3. Rights of indigenous peoples	8.3.1. Free, prior and informed consent	Not material
ESRS S3-Affected communities-Rights of indigenous peoples-Self-determination	ESRS S3	8. Affected communities	8.3. Rights of indigenous peoples	8.3.2. Self-determination	Not material
ESRS S3-Affected communities-Rights of indigenous peoples-Cultural rights	ESRS S3	8. Affected communities	8.3. Rights of indigenous peoples	8.3.3. Cultural rights	Not material
ESRS S4-Consumers and end-users-Information-related impacts for consumers and/or end-users-Privacy	ESRS S4	9. Consumers and end-users	9.1. Information-related impacts for consumers and/or end-users	9.1.1. Privacy	Material
ESRS S4-Consumers and end-users-Information-related impacts for consumers and/or end-users-Freedom of expression	ESRS S4	9. Consumers and end-users	9.1. Information-related impacts for consumers and/or end-users	9.1.2. Freedom of expression	Not material
ESRS S4-Consumers and end-users-Information-related impacts for consumers and/or end-users-Access to (quality) information	ESRS S4	9. Consumers and end-users	9.1. Information-related impacts for consumers and/or end-users	9.1.3. Access to (quality) information	Material
ESRS S4-Consumers and end-users-Personal safety of consumers and/or endusers-Health and safety	ESRS S4	9. Consumers and end-users	9.2. Personal safety of consumers and/or endusers	9.2.1. Health and safety	Not material
ESRS S4-Consumers and end-users-Personal safety of consumers and/or endusers-Security of a person	ESRS S4	9. Consumers and end-users	9.2. Personal safety of consumers and/or endusers	9.2.2. Security of a person	Not material
ESRS S4-Consumers and end-users-Personal safety of consumers and/or endusers-Protection of children	ESRS S4	9. Consumers and end-users	9.2. Personal safety of consumers and/or endusers	9.2.3. Protection of children	Not material
ESRS S4-Consumers and end-users-Social inclusion of consumers and/or endusers-Non-discrimination	ESRS S4	9. Consumers and end-users	9.3. Social inclusion of consumers and/or endusers	9.3.1. Non-discrimination	Material

ESRS S4-Consumers and end-users-Social inclusion of consumers and/or endusers-Access to products and services	ESRS S4	9. Consumers and end-users	9.3. Social inclusion of consumers and/or endusers	9.3.2. Access to products and services	Not material
ESRS S4-Consumers and end-users-Social inclusion of consumers and/or endusers-Responsible marketing practices	ESRS S4	9. Consumers and end-users	9.3. Social inclusion of consumers and/or endusers	9.3.3. Responsible marketing practices	Material
Governance					
ESRS G1-Business conduct-Corporate culture	ESRS G1	10. Business conduct	10.1. Corporate culture	NA	Material
ESRS G1-Business conduct-Protection of whistleblowers	ESRS G1	10. Business conduct	10.2. Protection of whistleblowers	NA	Material
ESRS G1-Business conduct-Animal welfare	ESRS G1	10. Business conduct	10.3. Animal welfare	NA	Not material
ESRS G1-Business conduct-Political engagement	ESRS G1	10. Business conduct	10.4 Political engagement	NA	Not material
ESRS G1-Business conduct-Management of relationships with suppliers including payment practices	ESRS G1	10. Business conduct	10.5. Management of relationships with suppliers including payment practices	NA	Material
ESRS G1-Business conduct-Corruption and bribery-Prevention and detection including training	ESRS G1	10. Business conduct	10.6 Corruption and bribery	10.6.1. Prevention and detection including training	Material
ESRS G1-Business conduct--Incidents	ESRS G1	10. Business conduct	10.6 Corruption and bribery	10.6.2. Incidents	Material
Sector specific	Additional	11	Cyber security	11. 1 Prevention and detection including training	Material
Sector specific	Additional	11	Cyber security	11.2 incidents	Material

Reporting parameters

Legal name: CCV Group B.V.

VAT number: VAT NL004895782B01

NACE codes: 7010, 6311, 6499

Location of headquarters: Arnhem, the Netherlands

Nature of ownership: Privately owned

Offices: The Netherlands: Arnhem, Velp, Hengelo, Belgium: Ieper, Kortrijk, Hasselt and Germany: Au in der Hallertau, Moers, Berlin and Hamburg.

Active in: Australia, Austria, Belgium, Brazil, Canada, Czechia, Denmark, France, Germany, Hungary, Ireland, Italy, Luxembourg, New Zealand, Norway, Poland, Portugal, Slovakia, Slovenia, Spain, Sweden, Switzerland, The Netherlands, The United Kingdom, The United States.

Reporting period: 01.01.2024-31.12.2024

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About this report This report includes aggregated information about all entities under CCV Group B.V except CPayond GmbH (50% owner) and Rubean. This is the third CSR annual report from CCV Group B.V. The aim is to update the report annually to monitor progress and keep the company focused on achieving its goal of becoming a more sustainable and future-proof company. The report is the result of an independent review by independent external consultant, commissioned by the board and management of CCV. No 3rd party audit has been provided for the report as an external assurance.



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