



2024

Environmental, Social and Governance (ESG) report





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Message from our CEO



At Moneris, we are proudly powering Canadian commerce, delivering the tools, expertise and support businesses need to thrive in an evolving market. Our success is built on trust, innovation and a deep commitment to the businesses and communities we serve. As we continue to shape the future of commerce, we recognize that Environmental, Social and Governance (ESG) principles are not just a responsibility—they are foundational to our leadership.

This report highlights the tangible steps we are taking to advance our ESG initiatives. We are proud of the progress made, including ongoing improvements within our supply chain and the implementation of new recycling initiatives, continued partnerships with charitable organizations that support the communities in which we live and work, such as Ronald McDonald House Charities Canada, and our steadfast commitment to fostering an inclusive workplace through our Diversity, Equity and Inclusion (DEI) strategies. Further, with the rise of Artificial Intelligence (AI), we broadened our governance, including a distinct AI governance policy, to ensure we continually maintain a robust framework for ethical, transparent and secure use.

Our 2024 ESG Report continues to showcase the commitment of our 2,000-person strong workforce, whose passion and commitment drive Moneris and Canadian commerce forward. I am incredibly proud of the work we do, the standards we sustain and the impact we create. However, we know that true leadership means always striving for more. Together, we are facilitating meaningful change for our customers, partners and communities from coast to coast to coast.

As we look ahead, we see our commitment to ESG as a strategic advantage—one that strengthens our business, builds trust and drives sustainable growth. I invite you to explore this report and join us on this journey toward shaping a more sustainable and inclusive future for commerce in Canada.

Sincerely,

James Hicks

James Hicks
President & CEO of Moneris

Executive summary

About Moneris

Moneris is a proudly Canadian company dedicated to powering commerce, as the trusted partner to businesses from coast-to-coast-to-coast.

As a leader in Canadian commerce, Moneris processes one in three transactions across the country. Through innovative solutions for mobile, online and in-store commerce, as well as data driven insights, value-added services and on-site support, we serve businesses of every size and industry.

Helping businesses is at the centre of what we do. Because of this, we recognize our responsibility in helping to create positive change within our industry, our community and beyond.

Moneris' annual Environmental, Social and Governance (ESG) report outlines our commitment

to responsible business practices that benefit our employees, customers and the communities in which we live and work. This report is focused on our achievements in 2024 and our commitment to their continued evolution in 2025 and future years.

For more information, visit moneris.com and follow Moneris on [Instagram](#), [Facebook](#) and [LinkedIn](#).

The report is structured according to our ESG framework, which is based on our four fundamental pillars: Team members, Community, Environment and Governance.



Team members

We know success starts with our people. That's why we're committed to fostering an inclusive and supportive workplace where our team members feel valued, empowered and equipped to grow. By prioritizing flexibility, continuous learning and career development, we ensure our teams have the tools and opportunities necessary for both personal and professional growth.

Community

As a proudly Canadian company, we pride ourselves in living and working in the communities we serve across the country. We are committed to giving back in Canada and abroad through charitable partnerships, volunteer initiatives and support for small businesses. Through these initiatives, our goal is to help foster growth and resilience in vibrant communities near and far.

Environment

We are actively reducing our carbon footprint through proactive initiatives within our day-to-day operations. Through these initiatives we have made significant progress in creating a greener supply chain and more eco-friendly facilities. These achievements reflect our ongoing adherence to environmental stewardship, setting a positive example and helping build a more sustainable future.

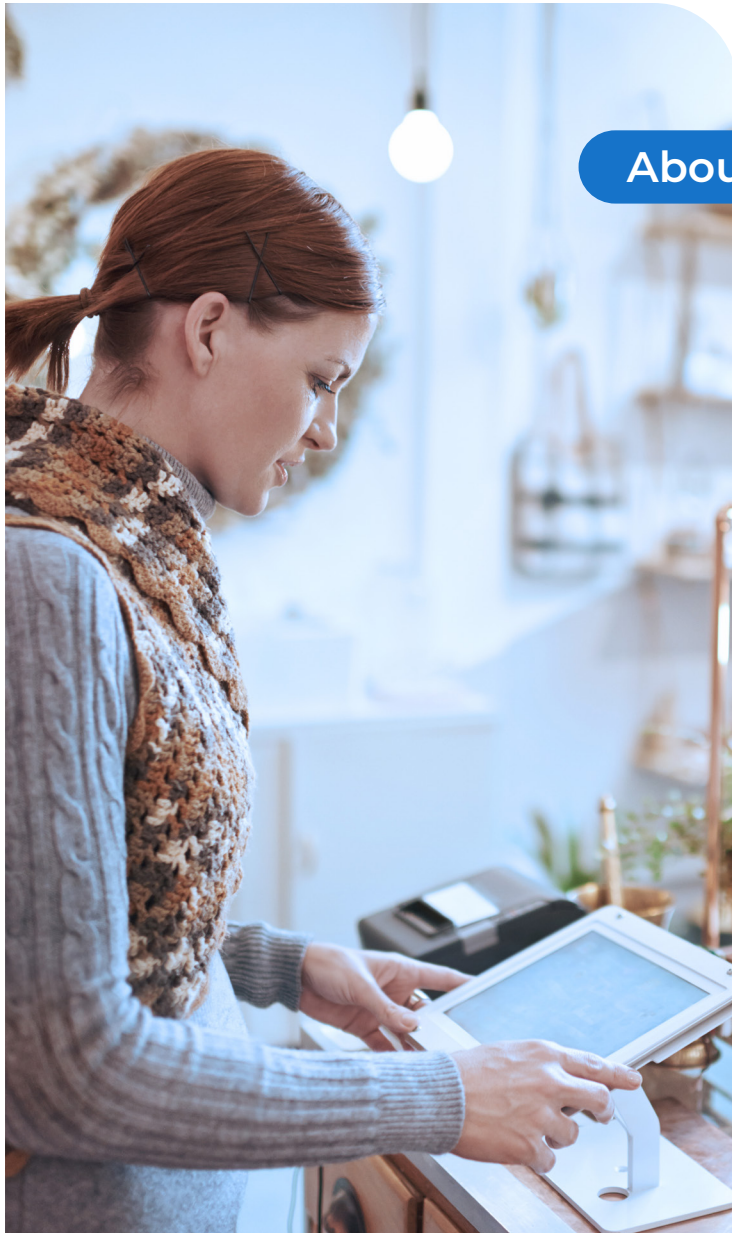
Governance

Strong governance creates a foundation for success, ensuring we operate with integrity, manage risk effectively and uphold the trust of our stakeholders. As Canadian commerce evolves, so do the complexities of regulatory compliance, ethical business practices and risk management. To stay ahead, we strengthened our risk oversight and streamlined compliance processes. Additionally, we have adapted, introducing new policies to help guide us. By proactively managing risk, we are able to maintain the highest standards of governance while driving sustainable growth.

About this report

For our 2024 ESG report, we are aligned with the Sustainability Accounting Standards Board (SASB) standard as well as the United Nations Sustainable Development Goals (SDGs). For all the specifics, please refer to the reference tables in the appendix.

At the end of this report is a glossary of terms relevant to our mission.



About Moneris

Who we are

Made in Canada

Moneris is a proudly Canadian company created as a joint venture between Royal Bank of Canada (RBC) and Bank of Montreal (BMO). From the very beginning, Moneris has been dedicated to being a trusted partner to businesses from coast-to-coast-to-coast. Being there for businesses in Canada is a part of our identity and guides everything we do.

Powering Canadian commerce

As a leader in Canadian commerce, Moneris processes one in three transactions across the country. Through innovative solutions for mobile, online and in-store commerce, as well as data driven insights, value-added services and on-site support, we serve businesses of every size and industry. Providing trusted support is at the heart of what we do, whether that's for entrepreneurs just starting out or enterprises looking at what's next.

Our commitment

Helping businesses is at the centre of what we do, and because of that, we recognize it's our responsibility to create positive change in everything we do. The four guiding principles within this report outline the meaningful steps we have taken to live this commitment and the steps we are taking to achieve goals we have set.

Our four guiding principles

Embody our values

Integrating ESG principles into our activities remains a key priority for Moneris.

To this end, we have developed an ESG framework based on the following four pillars.

These principles will guide us throughout this report as we outline our achievements in 2024 and our goals for a better future.

ESG pillars

Team members	Activating purpose and unleashing potential so our people can grow, thrive and belong.
Community	Contributing to positive community change and sustainable business development.
Environment	Minimizing our impact on the environment and driving change in industry practices.
Governance	Ensuring excellence in governance through best practices.

Global goals

The United Nations Sustainable Development Goals (SDGs) set the international framework for development, steering us towards a better, more sustainable future for one and all.

Moneris is actively involved in supporting the SDGs and encourages our stakeholders to do the same.

We are convinced that these objectives play an essential role in creating a bright future for all.

Through this report, we present the SDGs to which we contribute in a significant way.



¹More information about the SDGs are available [HERE](#).

Team members



Empowering a community of leaders

At Moneris, we recognize that the success of our organization is rooted in the well-being and growth of our team members. We are committed to fostering an inclusive workplace culture where equity, diversity, and well-being are seamlessly integrated into every aspect of our operations.

Through a comprehensive approach that delivers career development opportunities, robust mental and physical

health resources, and flexible work arrangements, we strive to create an environment where employees feel empowered to excel both personally and professionally.

By prioritizing collaboration, innovation, and accountability, we not only support the individual excellence of our team members but also drive the collective success of Moneris as we adapt to the evolving workplace landscape.

What we did in 2024

Enhanced benefits program

In 2024, we expanded the benefits plan to offer more inclusive support, including prenatal and gender affirmation coverage. Evolving from the changes made in 2023, which have been very well received, we continue to monitor our benefits program to ensure every Moneris employee is equipped with the support and resources that best suit their needs.

New leadership development strategy

In 2024, we launched a comprehensive review of our leadership development portfolio to drive organizational goals, accelerate leader transitions and elevate leadership capabilities.

Continued our Agile Transformation

Over 400 team members adopted an Agile mindset in 2024, driving a record number of fresh solutions. Since its launch in 2023, Moneris' Agile Academy continues to help employees develop new skills, operate with efficiency and future-proof Moneris.

SDGs alignment:



Investing deeply in equity and inclusion



Facilitating a culture of inclusion, acceptance and belonging drives Moneris' approach to achieving our Diversity, Equity, and Inclusion (DEI) strategy. Our commitment to DEI shapes how we support employees, engage with communities and drive meaningful change within our organization and beyond. This strategy is guided by four key pillars:

1. Growing awareness of equity and inclusion
2. Redesigning systems to advance equity and inclusion
3. Prioritizing Indigenous Reconciliation
4. Engaging all stakeholders in Moneris' DEI strategy

Growing awareness of equity and inclusion

Gender in the workplace

In partnership with a cross-functional committee of senior leaders, the results of listening sessions focused on the gendered experiences of patriarchy were analyzed. Following that, an accountability and action-oriented workshop was held for senior leadership (Directors, Vice Presidents and C-suite Executives) whereby they made tangible commitments to mitigate gendered biases affecting people of all gender identities.

DEI engagement for Francophone, field and front-line team members:

The DEI team developed and delivered a series of DEI workshops and engagement initiatives tailored to the needs of our Francophone field, and front-line team members. In partnership with our Technology team, the DEI team ensures that live French captioning is enabled for all DEI-hosted events. This commitment was further extended to company-wide events, including Moneris Checkpoint, to support engagement and effective communication with our French-speaking employees.

Redesigning systems to advance equity and inclusion

Intersectional Pay Equity Review

In partnership with our Total Rewards team, and an external partner firm specializing in pay equity analysis, the DEI team led an intersectional pay equity review (leveraging aggregate and anonymized Self-Identification data) to understand equity areas to celebrate, as well as equity gaps to close. Effectively, this enables us to take a leading, proactive and preventative stance in mitigating any potential systemic biases.

Employee Lifecycle Mapping

The DEI team launched an in-depth analysis in which aggregate and anonymized Self-Identification data is mapped across the end-to-end employee lifecycle. In doing this, we developed a data-driven picture of equity and inclusion across the entire span of the employee experience to uncover strengths and areas for improvement, which will inform Moneris' 2025 equity goals.

Integrated listening platform

In partnership with all HR departments, the DEI team worked to launch a new independent and confidential survey platform, which enables all Moneris team members to share feedback on their experiences of engagement, culture, leadership, inclusion, belonging and wellness. Whereas the initial DEI survey was conducted annually, this new integrated approach gathers feedback from team members biannually in an integrated and streamlined fashion.

Inclusive parental leave

In partnership with our Total Rewards team, our DEI team launched an enhanced version of our parental leave program, which is available to parents of all gender identities and provides increased coverage than was previously available.



Prioritizing Indigenous Reconciliation

Inuit culture and arts

National Day for Truth and Reconciliation in 2024 provided Moneris an opportunity to host Michael Kusugak, an Inuit author and storyteller who first became well known for *A Promise is a Promise*, co-written with Robert Munsch. Michael took our team members on a journey into a world and way of life foreign to most of us by sharing first-hand narratives from his Arctic home.

Indigenous Youth Roots

In 2024, our DEI team developed a partnership with Indigenous Youth Roots, an Indigenous youth-led national non-profit. Through this partnership, Moneris has invested \$25,000 in grant funding to Indigenous youth entrepreneurs, specifically those living on reserve land or in remote and/or rural areas.

Cayoose Creek

In partnership with Bears' Lair, Moneris sponsored an entrepreneurship youth camp in the remote community of Cayoose Creek First Nation. The multi-day camp took place in May 2024 and successfully supported education, connections, and community for 17 Indigenous youth. Further supporting Indigenous communities, Moneris proudly sponsors Bears' Lair, a television series highlighting Indigenous entrepreneurs. Through this sponsorship, we help amplify Indigenous voices, celebrate entrepreneurial diversity, and foster greater opportunities for a more sustainable future.



Engaging all stakeholders in Moneris' DEI strategy

Strategic partnerships

2024 was a big year for the DEI team in terms of strategic partnerships that helped catalyze our DEI goals both internally and externally. We are thrilled to share that in 2024, we developed new partnerships with Catalyst, Indigenous Youth Roots, Next Gen Men, Invisible Condition and Junior Achievement. Our partnerships are aligned with the areas of high priority within our DEI strategy: Supporting women, Indigenous Reconciliation and disability inclusion.

Parents at Moneris

Moneris launched its first official Affinity Group to bring together employees who are child caregivers. This group provides a space for connection, education, and advocacy while fostering a supportive environment for its members. Alongside this Affinity Group, Moneris has four Employee Inclusion Groups (EIGs) dedicated to supporting Black employees, women, members of 2SLGBTQIA+ communities, and newcomers to Canada. A dedicated DEI team member oversees the governance, growth, and operations of all EIGs and Affinity Groups. To ensure these groups thrive, Moneris has established a formal EIG playbook, allocated annual budgets, and appointed a C-suite Executive Sponsor for each EIG. Each group has dedicated communication channels and hosts events and programs that support both equity-deserving members and allies. You can learn more about EIGs [here](#).

\$25,000

Invested by Moneris in Indigenous youth grants in partnership with Indigenous Youth Roots.

5

In 2024, the DEI team established 5 net-new partnerships with Catalyst, Indigenous Youth Roots, Next Gen Men, Invisible Condition and Junior Achievement.

800+

Over 800 Moneris team members engaged in learning and connection through DEI hosted workshops and events in 2024.



Prioritizing the physical and mental health of our teams

At Moneris, we are deeply committed to the well-being of our team members, recognizing that both physical and mental health are essential to overall success and satisfaction. In 2024, we further refined our benefits program to better align with the evolving needs of our employees, introducing expanded drug coverage offerings. This improvement was part of our ongoing effort to enhance our benefits package, which already includes group health plans, pension savings, and robust mental health resources such as our Employee and Family Assistance Program (EFAP), on-call doctor services, and coverage for psychological expenses not typically covered by insurance. These changes have been well-received, helping us maintain a zero-negative feedback status for our benefits offerings.

Beyond benefits, we prioritize mental health and wellness through ongoing communication and easily accessible resources, ensuring employees have the support they need. We also offer extensive learning and development programs, empowering team members to grow personally and professionally. In line with Moneris' comprehensive employee support, these initiatives are designed to cultivate an environment where employees can thrive and reach their full potential.

Enhanced coverage

Providing even more robust prescription coverage offerings to fit diverse needs.

Flexible benefits

Offering support beyond plan coverage, spending accounts and virtual healthcare services are available to ensure accessible options.

Prioritizing mental health

Coverage for psychological expenses not typically covered by insurance.

Meeting the needs of our teams

Hybrid work environment

Moneris continues to operate within a hybrid-working model. Eligible team members in applicable roles can work part of their workweek in a Moneris office and part of it remotely. Moneris’ hybrid work model allows individual business groups and their team members to set expectations that work for their specific operating model. Teams are empowered to determine the best days to be in the office to maximize collaboration and communication.

In addition, Moneris recognizes that a flexible and high performing workforce is essential to unlocking new business opportunities and driving long-term growth. A supportive workplace culture is a significant contributor to enabling high engagement and performance, which is supported by Moneris’ hybrid work environment. Moneris also understands that working in a diverse environment, where unique and lived experiences, skills and viewpoints are welcomed and encouraged, contributes greatly to employee engagement.

Moneris’ hybrid work environment also includes a Work from Abroad program through which legally eligible employees may work from certain foreign countries for up to 60 days one time in any 12-month period.

DEI-centered mentorship program

In 2024, Moneris successfully wrapped-up a 10-month DEI-centered mentorship program, aimed at empowering women across all backgrounds and management levels within the organization. This program paired women mentees of various intersectional backgrounds with people leaders from outside their business units to foster cross-functional networking and create an environment conducive to growth. By providing tailored mentorship opportunities, we aim to support marginalized groups in their professional development and ensure that diverse voices have access to leadership guidance and opportunities.

Internships

At Moneris, our internship program is a key part of our commitment to developing future talent. In 2024, we welcomed a group of summer interns and extended year-long internships for those who carried over from 2023. The internship program provides third-and-fourth-year students with a unique opportunity to apply their academic knowledge in a professional environment. This hands-on experience helps students develop practical skills while gaining a deeper understanding of our business operations.

We highly value the fresh perspectives and innovative thinking that interns bring to our teams. The program not only supports their development but also serves as a strategic opportunity for us to identify potential future employees. By offering interns the chance to learn and contribute, we continue to strengthen our talent pipeline and create a pathway for top performers to transition into full-time roles at Moneris.

DEI-centered mentorship program

A 10-month program aimed at empowering women across all backgrounds and management levels.

Hybrid work environment

Foster a diverse, high-performing workforce that leverages remote work to enhance productivity and collaboration.

Internship program

Helping students bridge the gap between academic studies and real-world application.

Continuous development

100%

of Moneris employees completed at least one in-house training module.

12h

Average time completed by each employee on personal growth and development courses.

+400

Number of team members trained on Agile ways of working in 2024, of which 97 per cent would recommend assigned courses.

At Moneris, we are dedicated to fostering a growth mindset, recognizing that continuous learning drives both individual and organizational success. Our commitment to employee development is reflected in a diverse range of initiatives designed to support personal growth and career advancement. Through Specific, Measurable, Achievable, Relevant and Time-based (SMART) development goals, employees are encouraged to enhance their skills and prepare for future opportunities, ensuring they remain adaptable in an ever-evolving business landscape.

In 2024, we continued our partnership with Coursera, offering employees access to over 5,000 courses and specializations from renowned institutions like MIT and Yale. This collaboration has enabled nearly 900 employees to gain industry-recognized certifications, further strengthening their expertise.

Additionally, our partnership with Development Dimensions International (DDI), introduced new leadership development programs, including dynamic learning experiences such as simulations and instructor-led sessions. Our commitment to education extends to formal learning through our tuition reimbursement program, empowering employees to pursue their academic goals.

Our Agile Academy remains a cornerstone of Moneris' transformation journey, equipping over 400 employees with Agile methodologies and promoting a culture of innovation. Resources such as Agile Talks, a dedicated SharePoint hub, and an interactive video series have extended knowledge-sharing and engagement across the organization. These initiatives ensure our employees are equipped to excel in their roles while driving Moneris' continued success.





Team members pillar: our 2025 vision

- Support delivery of our goals and ways of working differently through strong change management initiatives that will drive leader engagement and accountability.
- Complete our agile transformation, build our agile capabilities, and adopt a growth mindset.
- Launch our leadership development strategy and continue to develop our leaders through impactful training programs.
- Prioritize mitigating biases in hiring and promotions and increasing inclusion for women, Indigenous Peoples and persons with disabilities.
- Continue to implement, practice and promote our Agile transformation and growth mindset.
- Launch new Workday features focused on employee development, career progression and personal growth.

Community

Building stronger communities together



Moneris is committed to building strong, vibrant communities through strategic partnerships and meaningful contributions. Guided by our core pillars—innovation, entrepreneurship, and community support—we invest in local businesses, champion innovation and support organizations driving positive change, here in Canada and abroad. Through donations, mentorship and volunteerism, we help create opportunities for sustainable growth and lasting impact.

SDGs alignment:



What we did in 2024

Being there for communities

Supported the Granville Public School in Montego Bay, Jamaica, by renovating three new classrooms and donating school supplies.

Being there for families

Provided 847 nights of housing through a \$200,000 donation, to support Canadian families of sick children, keeping them together and close in times of need.

Being there for businesses

10 small business grants were given to Canadian small businesses that have shown commitment to sustainability, diversity and inclusion.



Partnering for progress

Moneris is committed to driving meaningful change by partnering with organizations that align with our core values and deliver support to the communities across Canada in which we live and work. Through financial contributions, in-kind donations, mentorship, and employee volunteerism, we work alongside national and local charities to empower long-term impact and resilience.

Our key charity partners include:

- Canadian Red Cross
- CNIB Foundation
- Ronald McDonald House Charities (RMHC) Canada
- Second Harvest Canada

As part of our ongoing commitment to supporting small businesses and the communities we share, Moneris continued to strengthen its partnership with RMHC Canada during Small Business Month in October 2024. In collaboration with our small business customers, Moneris contributed \$200,000, providing 847 nights of stay for families with sick children. Since 2013, Moneris has helped fund over 5,600 nights of stay, reinforcing our long-standing support for RMHC Canada and families in need across Canada.

5,600+

Number of RMHC nights of stay Moneris has supported since 2013.

\$1 million+

donated by Moneris in support of RMHC Canada and the families of sick children.

12

Moneris small business customers involved in Moneris' 2024 RMHC initiatives.

²[Click here](#) to learn more about our partnership with RMHC Canada.

Inspiring change across the globe

Giving back to Montego Bay

As part of our commitment to giving back, during our annual President's Club program in April 2024, Moneris had the privilege of visiting Granville Public School in Montego Bay, Jamaica. Contributing both locally and abroad is essential to creating meaningful change, and this visit reflected our dedication to making a positive impact wherever we can.

During this time, our sales team contributed to the renovation of three classrooms. In addition, the team assisted with cleaning and painting the classrooms, helping the school enhance its mathematics and computer science programs, and donated essential school supplies to support both students and educators.

Continuing the journey with Hope Academy

Looking ahead to 2025, Moneris is excited to announce its community project in the Dominican Republic as part of our President's Club trip. On this trip, our sales team will collaborate with 2nd Mile Missions to support Hope Academy, a vital institution providing education to children in Bavaro, where quality schooling is scarce. Hope Academy was founded to meet the region's growing demand for education, ensuring children have access to



a safe and supportive learning environment. As enrollment continues to increase, our team will help enhance the school's facilities, contributing to a better educational experience for its students.

Helping closer to home

While Moneris is fortunate to be able to make a global impact, supporting local communities remains a priority. Throughout 2024, the Moneris team actively participated in several volunteer initiatives dedicated to strengthening and giving back to the communities we call home, including:

- **Second Harvest:** sorting donated food items and preparing sandwiches for local families and individuals.
- **Mapathon:** a virtual event in support of disaster relief efforts with Canadian Red Cross.
- **Holiday Helpers:** several days in December dedicated to sorting, wrapping, and delivering personalized holiday packages to low-income families with young children.

As a proudly Canadian business, Moneris continues to seek out unique opportunities to help local communities in need. With each initiative contributing to community well-being, employees continue to exemplify and embrace Moneris' value of doing the right thing.



Serving communities near and far

One international initiative completed, another underway, plus various local volunteer events supporting Canadian communities.

5

Number of years Moneris has partnered with Holiday Helpers to support families in need across the GTA, Hamilton, and Durham, providing warm holiday meals, decorated Christmas trees, and personalized gifts for each family member.

2,363

Overall total volunteer hours completed by Moneris employees in 2024.

Guiding entrepreneurs towards success

Moneris is proud to partner with Elevate to support Canadian entrepreneurs through eCommerce North. eCommerce North is Canada's premier program designed to support founders in the ecommerce, payments, and merchant solutions space, offering Innovator Challenges for early-stage D2C startups and Canada's first ecommerce Tech Accelerator Program for growth-stage companies. Helping startups grow and succeed, this program offers tailored resources and invaluable mentorship experience.

Since 2021, eCommerce North has run 7 accelerator cohorts and innovation challenges, helping businesses



led by diverse founders. Demonstrating its commitment to inclusivity, 70% of the 281 companies involved have been led by women or non-binary founders, while 77% were founded by individuals from underrepresented communities.

At the Elevate Festival, Moneris sponsored the Startup Experience, including a Pitch Showcase where the winning startup, SnapWrite, received a \$10,000 grant. In 2025, Moneris will continue its support by launching additional cohorts and challenges for emerging ecommerce companies.

"You guys are amazing! You genuinely care about the founders, and your passion shows. It's clear you don't think of this as just work. The program delivery was very well thought out, and your care and dedication show in the success of the program. I've attended many accelerators, but this is the best so far. You've set a high bar for accelerator programs now for me."

– Tali Remennik,
Co-Founder & CEO Granularity, eCommerce North Cohort 6

281

Canadian startups supported through eCommerce North since 2021.

70% and 77%

Representation across the 281 eCommerce North companies included 70% women/non-binary founders and 77% founders from underrepresented communities.

1,460

Hours dedicated to workshops and mentorship.

⁴[Click here](#) to learn more about eCommerce North.

⁵[Click here](#) to learn more about Elevate Festival.

Pride in partnership supporting business growth

At Moneris, we understand that small businesses take more than just a great idea to thrive. That's why we provide the resources, knowledge and support entrepreneurs need to navigate challenges and grow with confidence.

October is Small Business Month. During this time, Moneris awarded 10 grants to merchants, expanding our commitment to supporting Canadian small businesses who demonstrated a strong dedication to sustainability, diversity and inclusion in their community.

The Moneris #CallforSmall winners included: Butterfly Ethical Gifting, MassoCURE, Mycep Ferme de Champignons, reFern, Retrophiliac, NIKI KAY, The Abibiman Project, BimzHair, Douglas St. Liquidation, and Abimbola.

Through these grants, Moneris takes pride in empowering Canadian small businesses on their journey to growth and lasting impact.

To learn more, visit our [Instagram](#).

Moneris informs and promotes small business owners through two exclusive podcasts and a blog series:

Just Good Business: An award-winning monthly podcast with a focus on helping Canadian entrepreneurs and small business owners navigate the ever-changing business landscape. The podcast delivers interviews with business leaders and industry experts offering advice and commentary on current events and business trends, with a focus on informing and educating Canadian businesses.

⁶[Click here](#) to listen to our Just Good Business podcast.

⁷[Click here](#) to listen to our Yes, We Are Open podcast.



Yes, We are Open: A seasonal podcast series that puts the spotlight on Canadian small business owners, sharing their stories, the challenges they have faced and what's kept them going. The second season of the podcast won the Best Commercial Series award at the Canadian Podcast Awards.



Moneris Merchant Spotlight: A blog series dedicated to highlighting Canadian businesses thriving amidst an ever-changing landscape. Featuring exclusive interviews, this series goes behind the scenes with entrepreneurs as they share their stories of how they got their businesses off the ground, what it really takes to achieve success, and what the next steps could look like for a resilient future.

10

#CallforSmall grants awarded to small businesses.

Promoting small businesses

Exclusive podcasts and blog series.



Community pillar: our 2025 vision

- Launch the 8th and 9th eCommerce North Accelerator cohorts, Innovator Challenges, and grant at the Elevate Festival Pitch Showcase.
- Amplify the voices of Canadian small business owners through the **Yes, We are Open** podcast, expanding our efforts to share and celebrate their stories.
- Expand community support with charity partnerships and corporate volunteer days.
- Support a local school project in Punta Cana, Dominican Republic during our President's Trip Club.
- Launch the third year of our Good for Small campaign with RMHC Canada, donating \$200,000 alongside our small business customers to support RMHC chapters nationwide.

Environment



Working towards a greener future

At Moneris, we're committed to reducing our environmental footprint and driving sustainable commerce in Canada. Environmental considerations are a part of our day-to-day operations at Moneris facilities across Canada. As a leading fintech provider, we recognize the role we play in reducing waste, greenhouse gas (GHG) emissions and energy consumption.

Our approach to environmental sustainability is rooted in innovation, operational excellence and collaboration with our employees, customers and partners.

What we did in 2024

CDP Environmental Disclosure

First data submission to the CDP platform, using disclosure as a tool to drive informed decisions and support sustainability efforts.

1,238

Pounds of stretchable plastic used for packaging and shipping materials recycled through our partnership with Polykar, a leader in sustainable packaging.

55%

Reduction in natural gas consumption in our Montreal office.

SDGs alignment:



⁹[Click here](#) to learn more about CDP.



Transitioning to sustainable energy

In Canada, energy production and use accounts for over 80 per cent of our GHG emissions.¹⁰ In addition, 47 per cent of Canada's CO2 emissions came from natural gas.¹¹ As a result, Moneris has undertaken various projects since 2021 to responsibly manage electricity consumption across our facilities.

At the end of 2023, we installed a solar wall at our Montreal building, as part of the Quebec urban solar park project in Ville-Saint Laurent's industrial district. In 2024, the solar wall became operational, passively heating our building and reducing the use of electricity. While we continue to monitor its performance, we have seen a 55% reduction in natural gas consumption from September 2024 to February 2025...

Across our facilities, we continue to optimize our energy consumption through various initiatives. Currently, our facilities in Burnaby, Calgary, Sackville and Montreal, have converted from standard to LED lighting. In addition, our Montreal and Sackville locations have updated their HVAC systems. Plans are also underway for Sackville to join our Montreal facility with the implementation of solar panels in 2026.

As we work towards the relocation of our Toronto office in 2026, we are also exploring opportunities to optimize electricity, natural gas and water consumption at this new facility.

Solar power

Reducing our reliance on natural gas for heating.

Bright ideas

Conversion to LED lighting in almost all our offices.

Reducing consumption

Modernized HVAC systems in Montreal and Sackville.

¹⁰Source: International Energy Agency, Canada, available [here](#).

¹¹Source: International Energy Agency, Canada/Emissions, available [here](#).



Informing our action plan

In 2022, Moneris purchased 63 per cent of its terminals from EcoVadis-assessed suppliers with a target of 90 per cent by 2025. Sustainability is an important factor when determining who we partner with and as part of our commitment to being a sustainable partner to other organizations Moneris completed its first EcoVadis assessment in 2024.

EcoVadis¹² is a global leader in business sustainability assessments. Their assessment includes 21 sustainability criteria spanning four key themes: environment, labour and human rights, ethics and sustainable procurement. In this assessment, Moneris earned a Committed Badge, demonstrating our commitment towards making progress in sustainability.

Through this initial assessment, we have been able to develop a clear action plan to address areas of improvement. Sustainability is a journey, and we are excited to implement new initiatives in 2025 and beyond.

Committed

EcoVadis badge signifying our commitment to sustainability.

Silver

Our EcoVadis medal goal in 2025.

90%

Our 2025 target for purchases from sustainable suppliers.

¹²[Click here](#) to learn more about EcoVadis.

Refining greenhouse gas data

To raise awareness of the impact of our operations and help reduce our footprint, Moneris made a commitment in 2021 to measure greenhouse gas emissions from its operations annually, using the internationally recognized GHG Protocol methodology. As GHG accounting is a complex and evolving practice, we continuously refine our approach to ensure accuracy and alignment with industry standards. In 2024, we updated our methodology to enhance the precision and transparency of our emissions calculations. We remain dedicated to responsible environmental stewardship and will be releasing comprehensive GHG data in future updates as we strengthen our sustainability initiatives.



Recycling is part of our reputation

Over the past few years, we have implemented a variety of initiatives aimed at managing waste responsibly and ensuring materials are recycled.

Introduced in 2016, Moneris' GEGAN (Good Enough vs. Good as New) policy continues to help reduce solid waste by maintaining the proper functioning of terminals as well as preserving their cosmetic condition, therefore keeping them in circulation longer. Since its introduction, this policy has helped prevent the creation of approximately 12.5 tonnes of plastic waste.

Since 2021, we have worked with a certified Canadian company specializing in electronics recycling, who helps ensure 100 per cent of our used devices are recycled responsibly. In 2024, we recycled over 95,000 kg of electronic devices. The devices are sorted, then shredded so the materials can be reused to manufacture other products. Meanwhile, other materials like cardboard boxes, plastic wrap, Styrofoam, metal parts and plastics are all accumulated in bulk and sent to various recyclers who recover them to remake other products.

After piloting in 2022, Moneris has replaced single-use boxes for deliveries between our warehouses and various drop off points. Today, we use reusable boxes made of corrugated plastic, which can be washed before being put back into circulation. The reusable boxes also provide greater lifetime durability and a better return on investment for Moneris.

Advancing sustainable packaging

Through circular economy initiatives, we deliver on our commitment to minimizing our environmental footprint and helping foster a greener future for Canada. In collaboration with Polykar, an industry leader in sustainable packaging solutions, Moneris is participating in PolyVie, a pilot program for recycling stretchable plastics. Through the pilot program, 1,238 pounds of plastic packaging material were recycled into ECOLOGO-certified garbage bags.

95,000 kg

Of electronic devices recycled in 2024.

12.5 tonnes

Of plastic waste prevented through Moneris' GEGAN policy.

Thinking outside the box

Reducing single use boxes with reusable ones made of corrugated plastic.



Environment pillar: our 2025 vision

- Assess our Sackville facility for a rooftop solar panel.
- Continue to optimize electricity consumption in our Montreal facility.
- Promote climate change awareness internally through five Climate Fresk workshops.
- Attain a silver EcoVadis medal by advancing our sustainability performance and embedding strong environmental initiatives across our operations.
- Achieve 90 per cent of purchases from EcoVadis-certified suppliers by the end of 2025 through strengthened sustainable procurement practices.
- Implement a new platform for collecting GHG emissions.
- Set up a new GHG reduction plan for 2030.

Governance



Building a Secure Future, Together

At Moneris, we are dedicated to staying ahead of industry trends and evolving our practices to address emerging challenges and the dynamic needs of the businesses we support.

Driven by our values of doing the right thing and owning our commitments, we make decisions grounded in responsibility and ethical principles. Through our ongoing

commitment to innovation, we ensure that our governance frameworks remain agile, resilient and aligned with the expectations of our customers, partners and stakeholders.

In 2025, we remain focused on strengthening our adaptability, ensuring that Moneris continues to lead with integrity and deliver sustainable long-term value.

What we did in 2024

PCI SSC Compliance

Renewed compliance with the Payment Card Industry Security Standards (PCI SSC) including PCI DSS, P2P3, PCI PIN, and 3DS.

BCM ISO certification

Successfully passed external compliance review for ISO 22301 certification for Business Continuity Management.

GRC Solution

Ongoing implementation of Governance, Risk and Compliance (GRC) solution.

SDGs alignment:



Managing risk and empowering procurement

Driving Proactive Risk Management

In 2024, Moneris made further advances to our Governance, Risk, and Compliance (GRC) framework, reinforcing our commitment to integrated and proactive risk management.

We engaged key stakeholders across the organization to streamline risk reporting processes, enhance visibility into Key Risk Indicators (KRIs), and centralize issue tracking. Building on the successful implementation of Phase 1 of the GRC solution in 2023, we have further expanded the system’s capabilities in 2024. These enhancements have improved coordination across all three lines of defense, fostering stronger collaboration and more agile risk response. Additionally, we have begun implementing new modules of the GRC Solution, including to further support third-line defense activities.

Our Enterprise Risk Management (ERM) program continues to provide critical oversight of enterprise-level risks, supporting informed decision-making. We took further steps to refine our approach by updating our Risk Taxonomy and aligning Risk Appetite Statements (RAS)

to further strengthen risk monitoring and reporting. By continuously evolving our ERM and GRC frameworks, Moneris is reinforcing a risk-aware culture that drives strategic, informed decision-making while maintaining resilience in an evolving risk landscape.

In 2024, Moneris undertook significant work regarding understanding the application and requirements of the new Retail Payments Activities Act (RPAA) and completed registration with the Bank of Canada in November 2024. The RPAA and its related regulations require Moneris to establish an operational risk management framework in support of preserving the integrity, confidentiality and the availability of its retail payment activities and of the systems, data or information involved in the provision of those activities. Moneris is implementing a program in support of ensuring compliance with the RPAA by September 8, 2025.

Fostering Transparency and Responsibility in our Supply Chain

As part of our commitment to ethical business practices, we undertook a comprehensive review of our supply chain

and operations to meet the requirements of the Fighting Against Forced Labour and Child Labour in Supply Chains Act which came into force in Canada on January 1, 2024. This included conducting a thorough analysis of our supply chain, identifying potential risks and measuring best practices. We developed and published our Anti-Forced Labour Report, which was filed with the Federal Government and made publicly available on our website to promote transparency. Additionally, we established an internal standard to guide our ongoing efforts in mitigating risks with our supply chain and reinforcing accountability across our business. These initiatives reflect our dedication to upholding ethical standards and fostering responsible sourcing practices.

In addition, we started pursuing an EcoVadis certification to further assess and enhance our sustainability and ethical sourcing practices. This rigorous evaluation provides valuable insights into our labour, environmental and ethical performance, reinforcing our commitment to continuous improvement. As we plan to achieve this certification in 2025, it will help underscore our dedication to responsible business conduct and strengthen trust with our stakeholders, suppliers and customers.

Enhanced GRC framework

Improved risk reporting, boosted KRI visibility, and centralized issue tracking to foster stronger collaboration and more agile risk response.

RPAA

Registered with the Bank of Canada under the Retail Payments Activities Act, ensuring compliance by September 2025.

First EcoVadis assessment

Completed in 2024 to help strengthen our sustainability and ethical sourcing practices.



Integrity and security

Setting the right example

We follow the Code of Conduct for the Payment Card Industry in Canada. We also have an internal Moneris code of conduct that is reviewed annually. The Moneris code, which must be read and attested to annually by all employees, embodies our values of transparency, accountability and doing the right thing.

Our values not only define who we are but also shape the way we support our customers, partners and each other. The values which guide us at Moneris include:

1. Relating to the customer
2. Connecting ideas and growing together
3. Doing the right thing
4. Owning our commitments
5. Challenging the status quo

These principles are woven into everything we do, shaping how we operate and ensuring standards are not only met, but exceeded. Embodying them isn't just a commitment—it's how we earn trust and drive innovation.

Privacy empowerment

With the goal of providing reliable and efficient commerce solutions to our merchants and their customers, it is crucial for Moneris to demonstrate its responsibility regarding the personal information in our possession and control, as well as managing security risks related to such data. To achieve this, our organization has formalized key positions described below, which are supported by various roles, as well as by all team members of the organization.

Chief Privacy Officer (CPO): Responsible for programs designed to ensure compliance with the law, our internal privacy policies and standards.

Chief Information Officer (CIO): Responsible for designing and implementing efficient and effective safeguards that address information security requirements within technology assets, and oversight of and compliance with Moneris' AI Policy.

Chief Information Security Officer (CISO): Responsible for the design and implementation of a program to reduce information security risks that meets the expectations of various stakeholders.

In addition, our team members are regularly trained on privacy and information security and must comply with our privacy and data security policies.

Shaping the future of AI at Moneris

As artificial intelligence (AI) continues to shape industries worldwide, Moneris is taking a proactive approach to ensure its responsible use. Our newly launched AI Policy establishes a clear framework for how we develop, implement and monitor AI-driven solutions while upholding ethical standards and regulatory compliance.

This policy reinforces our commitment to innovation while safeguarding transparency, accountability and fairness. By setting clear expectations for AI governance, Moneris ensures that all team members involved in AI development, use, or procurement adhere to responsible practices.

- 1. Clear governance and accountability
- 2. Commitment to transparency
- 3. Ensuring accuracy and performance
- 4. Fairness and equity
- 5. Human oversight and monitoring
- 6. Compliance with laws and standards

Moneris recognizes that responsible use of AI is essential to maintaining trust and driving sustainable progress. All employees have been encouraged to review the full AI Policy to understand how these guidelines shape our approach to the use of AI.



Commitment to integrity

All teams read and attest to our Moneris code of conduct annually, reinforcing our commitment to transparency, accountability and trust.

Data security leadership

Key leadership roles ensure Moneris operates with robust compliance, risk management and data protection.

New AI policy

Established a robust foundation for how AI is developed, integrated and managed across teams.



Governance pillar: our 2025 vision

- Reinforce effective decision making, agile delivery and accountability for all corporate priorities and initiatives.
- Ongoing review and improvement of the security and resilience of our systems and processes to support evolving merchant and partner needs.
- Meet requirements of Retail Payments Activities Act as required by September 8, 2025
- Continue to enhance the GRC system by improving risk management, regulatory processes, and stakeholder training for seamless adoption of systems.
- Complete the ISO 22301 recertification to maintain compliance and extend our certification for another three years.

Appendix

Glossary

Diversity	The presence and celebration of difference in all its forms, including diversity of thought, and the appreciation of how diverse identities intersect.	Inclusion	Individuals and groups feel respected, heard, valued, and encouraged to fully participate and live their highest potential.
Equity	Equity is about bringing more fairness and justice to how some communities have been, and continue to be, treated because of unconscious and conscious systemic barriers (e.g., sexism, racism, homophobia). An equity approach includes intentional differential treatment and redistribution of resources to address systemic barriers so that marginalized groups can thrive in similar ways to others.	ISO 22301	This management system standard published by the International Organization for Standardization (ISO) specifies the requirements necessary in an enterprise to protect itself against disruptive incidents, to reduce the likelihood of their occurrence, to respond and to ensure business recovery in the event of a disruption.
ESG (Environmental, Social, and Governance)	ESG is a framework that aims to enable stakeholders to understand how an organization manages risks and opportunities related to sustainability topics on environmental, social and governance themes.	Sustainable Development Goals (SDGs)	The 2030 Agenda for Sustainable Development was adopted by the United Nations in 2015. This agenda outlines the 17 Sustainable Development Goals (SDGs) that represent an urgent call for action by all developed and developing countries to end poverty, address social needs and tackle climate change.
GHG (Greenhouse Gases)	GHG, in this report, refers to greenhouse gases that are naturally occurring gases in the atmosphere such as CO ₂ and CH ₄ . They participate, as their name implies, in the greenhouse effect that helps retain heat close to the Earth's surface. Without them, the average surface temperature would be -18 degrees Celsius, making life as we know it impossible. Nevertheless, the use of fossil energy since the Industrial Revolution has led to an increase in greenhouse gases and hence observed temperatures, leading to what is called climate change.	Scope 1, 2, and 3	According to the GHG Protocol standards, a company's carbon footprint is divided as follows: <ul style="list-style-type: none">• Scope 1: Direct emissions from operations (fuel consumption from company vehicles, natural gas consumption, fuel oil, and refrigerant gas leak from air conditioning systems)• Scope 2: Indirect emissions from the purchase of electricity, heat and steam• Scope 3: Indirect emissions linked to the upstream and downstream of operations (ex: purchases of goods and services)
GHG Protocol (Greenhouse Gas Protocol)	This international standard is used to measure and manage greenhouse gas (GHG) emissions from the operations of private and public sector organizations and their value chain.	Sustainability Accounting Standards Board (SASB)	The SASB helps companies disclose relevant information to their investors to assess their sustainability. Available for 77 industries, the standards help businesses identify, measure and manage the sustainability-related risks and opportunities.

2024 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

Topic	Accounting metric	Category	SASB Code	Disclosure
Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed	Quantitative	TC-SI-130a.1	(1) Assessment in progress, to be released later in 2025.
	(2) Percentage grid electricity			(2) Assessment in progress, to be released later in 2025.
	(3) Percentage renewable			(3) In 2024, Moneris began purchasing carbon credits to help offset carbon emissions where direct control over energy usage is not possible, for example, in multi-tenant facilities. Approximately 30 % of Moneris' electricity consumption occurs in provinces (BC and QC), where renewable energy (such as hydroelectricity) makes up most of the electricity provided through the province's electricity grid.
	(1) Total water withdrawn	Quantitative	TC-SI-130a.2	Moneris monitors water consumption in facilities with dedicated meters, which include the facility in Sackville (243 m3) and the facility in Montreal (1580 m3).
	(2) Total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress			
	Discussion of the integration of environmental considerations into strategic planning for data centre needs	Discussion and Analysis	TC-SI-130a.3	The data centres we use are located in Ontario at external providers. Moneris does not have this information on data centres, but commits to work with external providers to work towards reducing the environmental footprint of its activities.

2024 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

Topic	Accounting metric	Category	SASB Code	Disclosure
Data Privacy & Freedom of Expression	Description of policies and practices relating to behavioural advertising and user privacy	Discussion and Analysis	TC-SI-220a.1	<p>Moneris complies with all applicable privacy laws, including with any applicable requirements, related to the consent of the user for the tracking of any personal information and has a Privacy Management Policy and Privacy Notice, which states the following:</p> <ul style="list-style-type: none"> • Moneris only collects the minimal amount and type of personal information that is necessary to fulfill the identified purposes. • Moneris only collects personal information with the meaningful consent of the individual that the information relates to. To ensure consent is meaningful and informed, Moneris provides transparency about uses of information at the point where it is collected. Moneris does not require consent as a condition of the supply of a product or service (beyond what is necessary to provide the product or service). • Moneris uses appropriate operational, technical, and procedural safeguards to protect personal information against unauthorized use, access, modification, destruction, disclosure, loss or theft under the custody or control of Moneris.
	Number of users whose information is used for secondary purposes	Quantitative	TC-SI-220a.2	Moneris complies with all applicable privacy laws, including with respect to the use of personal information for marketing or other secondary purposes.
	Total amount of monetary losses as a result of legal proceedings associated with user privacy	Quantitative	TC-SI-220a.3	Moneris has not experienced any material financial losses of this nature.
	(1) Number of law enforcement requests for user information	Quantitative	TC-SI-220a.4	Moneris, like all companies, is required by law in some cases to provide personal information to governmental agencies by complying with valid judicial requests, subpoenas or other legal requirements. Every request Moneris receives is carefully reviewed to ensure the governmental agency is entitled to the data they seek.
	(2) Number of users whose information was requested			
	(3) Percentage resulting in disclosure			
	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	Discussion and Analysis	TC-SI-220a.5	Moneris only operates in Canada.

2024 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

Topic	Accounting metric		SASB Code	Disclosure
Data Security	(1) Number of data breaches	Quantitative	TC-SI-230a.1	Moneris complies with all applicable privacy laws, including with any applicable requirements related to the consent of the user for the tracking of any personal information and with respect to providing notices for any material data breaches.
	(2) Percentage involving personally identifiable information (PII)			
	(3) Number of users affected			
	Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards	Discussion and Analysis	TC-SI-230a.2	<p>Moneris follows industry standards such as:</p> <ul style="list-style-type: none"> • PCI-DSS • NIST CSD <p>Auditors verify that Moneris uses the COBIT standard. Moneris has implemented a series of best practices in this regard.</p>
Recruiting & Managing a Global, Diverse & Skilled Workforce	Percentage of employees that are (1) foreign nationals	Quantitative	TC-SI-330a.1	(1) 36% are born outside of Canada
	and (2) located offshore			(2) Moneris does not have any permanent employees located outside of Canada. However, Moneris does have third party team members based in Manila.
	Employee engagement as a percentage	Quantitative	TC-SI-330a.2	Employee engagement at Moneris is measured on a scale from 0 to 10, rather than as a percentage. Measured in August 2024, Moneris' Peakon Survey Engagement score was 7.4.
	Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees	Quantitative	TC-SI-330a.3	<p>Gender</p> <p>(1) Management (Director, Vice President and Senior Vice President) 31% Female, 69% Male Executive leadership team (C-suite, including CEO) - 29% Female, 71% Male</p> <p>(2) We are not able to provide this data for this report</p> <p>(3) All company – 40% Female, 59% Male, 0.6% Trans/Non-binary</p> <p>We are not able to provide the data on gender required by level, nor on the ethnic composition of our workforce or leadership yet.</p>

2024 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

Topic	Accounting metric		SASB Code	Disclosure
Intellectual Property Protection & Competitive Behaviour	Total amount of monetary losses as a result of legal proceedings associated with anticompetitive behaviour regulations	Quantitative	TC-SI-520a.1	Moneris has not experienced any financial losses of this nature in 2023.
Managing Systemic Risks from Technology Disruptions	Number of (1) performance issues and (2) service disruptions, and (3) total customer downtime	Quantitative	TC-SI-550a.1	In 2024, Moneris did not experience a performance incident or downtime issue that had a material impact on the business that required regulatory reporting to authorities or incurred material financial penalties.
	Description of business continuity risks related to disruptions of operations	Discussion and Analysis	TC-SI-550a.2	<p>Disruptions to Moneris' operations may arise from outage of infrastructure and technology, premises or people unavailability, or from a dependency on third parties.</p> <p>Moneris has developed and maintains a Business Continuity Management (BCM) Program to provide a pre-determined response to incidents and events that threaten to disrupt our normal business operation. The BCM program is based on ISO 22301:2019 and the Business Continuity Institute's good practice guidelines. The program encompasses and integrates Moneris' BCM policy, supporting resources, standards, documented procedures, processes, and guidelines. The program also includes functional area Business Continuity Plans (BCPs).</p> <p>The BCM program is designed to ensure that plans are proactively established to reasonably prevent and/or mitigate effects of potential disruption, and to ensure that appropriate response and coordinated recovery efforts are undertaken during a Business Continuity (BC) event. The program is designed to meet Moneris' internal and external stakeholder expectations.</p>

2024 SASB index *Table 2. Activity Metrics*

Activity metrics		SASB Code	Disclosure
(1) Number of licences or subscriptions, (2) percentage cloud-based	Quantitative	TC-SI-000.A	Moneris cannot provide this information in this report but is working toward being able to disclose it in the future.
(1) Data processing capacity, (2) percentage outsourced	Quantitative	TC-SI-000.B	Moneris cannot provide this information in this report but is working toward being able to disclose it in the future.
(1) Amount of data storage, (2) percentage outsourced	Quantitative	TC-SI-000.C	Moneris cannot provide this information in this report but is working toward being able to disclose it in the future.

Supporting the Sustainable Development Goals

The Sustainable Development Goals (SDGs) established by the United Nations serve as the global blueprint for development, striving to diminish environmental harm and enhance the well-being of individuals worldwide.

Moneris is dedicated to endorsing and fostering the SDGs, urging its stakeholders to join in this commitment. We are firm in our belief that these goals are indispensable for forging a sustainable and thriving future. Below are the eight goals where we perceive our greatest influence.

SDGs	SDG targets	Our impact
<div>4</div> <div>QUALITY EDUCATION</div> 	4.4	Apart from our training initiatives for team members, we offer support to students through internships and extend assistance to our employees through our tuition reimbursement program and complimentary access to the Coursera online learning platform. Additionally, we actively contribute to the education of Indigenous youth by imparting essential knowledge about entrepreneurship.
<div>5</div> <div>GENDER EQUALITY</div> 	5.4; 5.5	The principles of equity and inclusion are fundamental to our organization. We crafted our inaugural DEI strategy with a focus on promoting gender equality within our company. Notable achievements in this realm include the implementation of a comprehensive DEI training program and the establishment of Employee Inclusion Groups, particularly dedicated to women. In 2024, Moneris also created a DEI-centered mentorship program, aimed at empowering women across all backgrounds and management levels within the organization.
<div>8</div> <div>DECENT WORK AND ECONOMIC GROWTH</div> 	8.3; 8.5; 8.6	Beyond supporting the Canadian business community, we are committed to fostering an inclusive workplace with fair wages, diverse opportunities and strong ethical standards. Our enhanced benefits and wellness programs support employees' well-being, while mentorship and development initiatives empower career growth.
<div>10</div> <div>REDUCED INEQUALITIES</div> 	10.2; 10.3; 10.4	Our goal is to cultivate equity and inclusion within our organization and extend these principles to our communities. Our DEI strategy is designed to mitigate inequalities within Moneris, with a specific focus on providing support to Indigenous peoples across the country. Additionally, we contribute to Canadian charities through both financial donations and volunteer hours.
<div>12</div> <div>RESPONSIBLE CONSUMPTION AND PRODUCTION</div> 	12.5; 12.6	We continue to strengthen the sustainability of our operations by prioritizing responsible consumption and production. We continue to reinforce our commitment through our partnership with a certified Canadian company to ensure all our decommissioned payment terminals are ethically recycled. Additionally, we actively collaborate with EcoVadis-certified suppliers to source terminals that meet high sustainability standards.

SDGs

SDG targets

Our impact



13.2

We remain committed to combating climate change by reducing GHG emissions and optimizing energy consumption across our facilities. In 2024, we conducted energy studies at our various Canadian offices, upgraded HVAC systems and expanded the use of LED lighting to improve efficiency.



16.5

The core value of doing what is right guides our business practices, as we consistently uphold elevated ethical standards for both us and our partners, ensuring integrity and responsibility in every aspect of our operations.



17.16; 17.17

Through strategic partnerships, we strive to expand our global impact. Moneris collaborates annually with diverse companies and local charities that share our commitment to sustainability and ethical business practices. By supporting responsible sourcing, eco-friendly and community driven initiatives, we reinforce our dedication to building a more sustainable and inclusive future.



**A better future starts with
the actions we take today.**

Learn more about our ESG journey [here](#).

