



Environmental, Social and Governance (ESG) report

2025





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Message from our CEO



As a company that proudly powers Canadian commerce, Moneris is founded on trust, accountability and responsible business practices in how it serves businesses, partners and communities across the country. Those are just some of the reasons why Environmental, Social and Governance priorities are integrated into Moneris' strategy and daily operations. In 2025, Moneris focused on further strengthening the foundations of its ESG approach by improving data quality, reinforcing governance accountability and delivering measurable progress across environmental, social and governance areas. This ESG Report outlines the actions taken last year, the outcomes achieved and the priorities guiding our path forward.

One notable example is how Moneris advanced its environmental performance throughout 2025 by improving how greenhouse gas emissions are measured and managed. A new emissions data collection platform was implemented to increase accuracy, consistency and transparency. Energy efficiency initiatives contributed to a year-over-year reduction in natural gas consumption at our Montreal facility. Across operations, more than 206,000 pounds of payment equipment were reused or recycled through certified Canadian partners, avoiding an estimated 190 tonnes of CO₂e and supporting a circular economy approach.

At Moneris, we know that our people are central to our ability to deliver value responsibly. That's why we introduced a new Employee Value Proposition informed by employee input and focused on connection, inclusion, innovation and support for the whole self. Continued investment in Diversity, Equity and Inclusion featured enterprise learning sessions, Employee Inclusion Group programming and expanded data literacy initiatives that supported informed decision-making and inclusive workplace practices.

Governance is always a key focus at Moneris. In 2025, Moneris further strengthened Board oversight, enterprise risk management and operational resilience. During the year, Moneris formally registered with the Bank of Canada under the new Retail Payments Activities Act (RPAA) and advanced readiness through updated Board-approved operational risk and incident response frameworks. Enhancements to governance, risk and compliance systems strengthened audit processes, risk assessments and third-party risk management.

The progress outlined in this 2025 ESG Report reflects how Moneris is continually embedding responsible business practices across our operations. These efforts support long term resilience, trust and sustainable growth for Moneris, our partners, customers and Canadian commerce.

A handwritten signature in black ink, appearing to read "James Hicks". The signature is stylized and fluid.

James Hicks
President & CEO of Moneris

Executive summary

Who we are

About Moneris

Moneris is Canada's leading commerce solutions provider, helping businesses of all sizes sell more, serve customers better and operate more efficiently. As a nationally trusted commerce partner, we help organizations accept payments, manage transactions and grow with confidence.

Today, Moneris processes one in three transactions in Canada. Through a comprehensive suite of solutions spanning mobile, online and in-store commerce, along with data insights and value-added services, we serve businesses of all sizes across diverse industries. Our Moneris Field Services team further strengthens our capabilities by providing coast to coast installation, maintenance and technical expertise to ensure businesses keep their operations running smoothly.

As 2025 marked 25 years of supporting Canadian commerce, we reflected on our journey as the country's original fintech company and the meaningful impact we have delivered to businesses and communities nationwide. Throughout this time, we have evolved from simplifying basic payments to offering fully integrated, omnichannel solutions, guided by a commitment to innovation, trust and sustainable practices. This milestone offered an opportunity to recognize our achievements while reaffirming our dedication to supporting businesses

responsibly, advancing sustainability and creating lasting value for the communities we serve.

Empowering businesses to succeed is central to our purpose. As we continue to power commerce across the country, we recognize our role in contributing to positive outcomes for the communities, industries and people we support.

Our annual Environmental, Social and Governance (ESG) report highlights how we approach responsible business practices and the actions we take to deliver meaningful, sustainable impact. This report reflects our progress throughout 2025 while outlining how we continue to strengthen and evolve these efforts into 2026 and beyond.

To learn more, visit moneris.com and connect with us on [Instagram](#), [Facebook](#) and [LinkedIn](#).

Moneris' ESG report is structured according to our ESG framework, which is guided by our four fundamental pillars: Team members, Community, Environment and Governance.



Team members

At Moneris, our people are essential to delivering value for our customers and communities. We are committed to cultivating a workplace where employees feel respected, heard and able to do their best work. Through initiatives focused on inclusion, learning and career development, we continue to invest in helping our teams build new skills, explore opportunities and grow throughout their careers.

Community

Moneris is proud to operate within communities across Canada and believes in giving back to the places where we live and work. Through charitable partnerships, volunteer initiatives and programs designed to support small businesses, we strive to make a meaningful difference and help strengthen communities both locally and globally.

About this report

This report references the Sustainability Accounting Standards Board (SASB) standards and supports the United Nations Sustainable Development Goals (SDGs). Further details can be found in the reference tables included in the appendix.

A glossary of terms referenced throughout the report is also available at the end of the document.

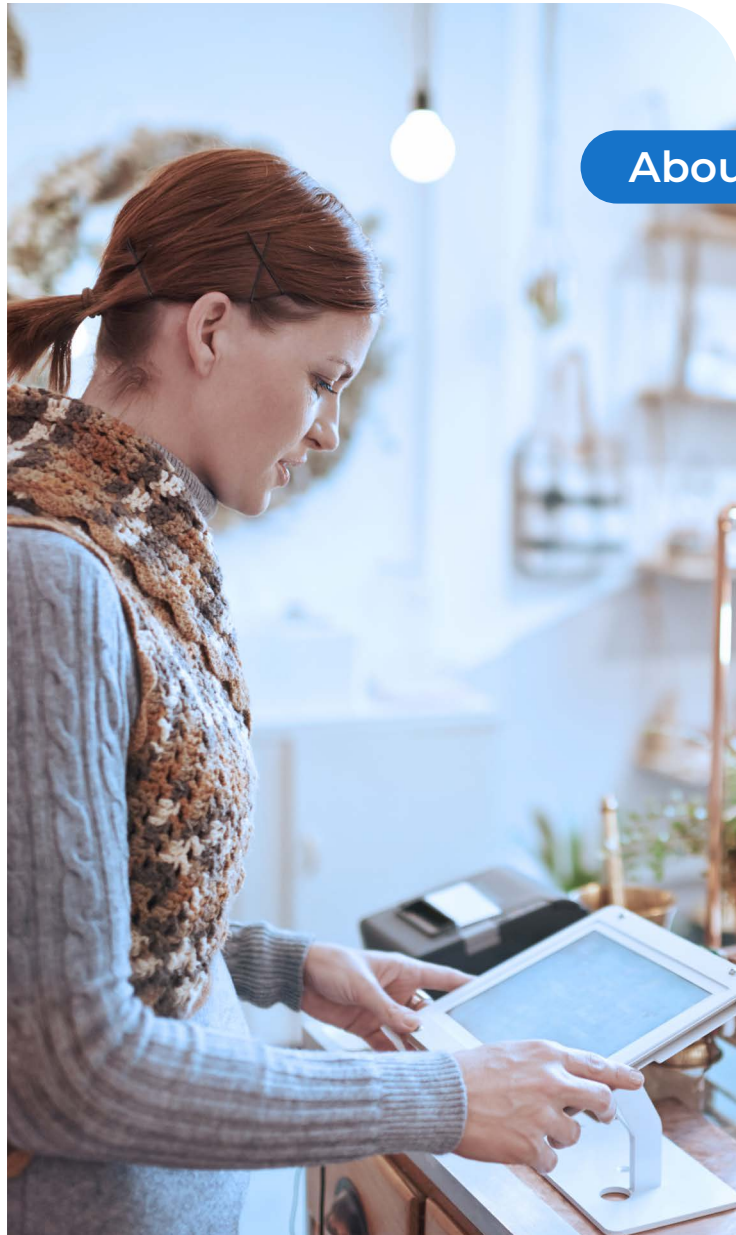
Environment

By continuing to take thoughtful steps to reduce our environmental impact within our operations, facilities and supply chain, we are actively working to lower our carbon footprint and operate more sustainably. These efforts demonstrate Moneris' commitment to responsible environmental practices and building a more sustainable future.

Governance

Robust governance enables Moneris to operate responsibly while maintaining the confidence of our stakeholders. As the regulatory and business landscape continues to evolve, we remain focused on strengthening oversight, enhancing compliance and improving risk management processes to ensure our governance practices support both accountability and long-term growth.





About Moneris

Who we are

Proudly Canadian

Moneris was established in 2000 as a joint venture between Bank of Montreal (BMO) and Royal Bank of Canada (RBC) and has grown into Canada's leading commerce company. As a proudly Canadian-owned and operated organization, our focus has always been on powering commerce across the country.

Our connection to Canadian businesses is integral to our identity and continues to shape how we serve businesses and communities nationwide.

Supporting commerce nationwide

Moneris plays an important role in Canada's commerce ecosystem, processing one in three transactions nationwide. Our technology enables businesses to accept payments wherever their customers are—whether in-store, online or on the go.

Alongside our payment solutions, we offer data insights, value-added services and exclusive on-the-ground support to help merchants navigate an evolving commerce landscape. From launch to expansion, we are committed to supporting businesses at every stage of their journey.

Our responsibility

Helping businesses comes with a significant responsibility to operate thoughtfully and create lasting value. The four pillars highlighted in this report outline the actions taken to increase our impact by supporting our people, giving back to communities, protecting the environment and enforcing strong governance as we continue to grow.

Team members



People-first growth, built together

At Moneris, our people are central to our ability to deliver value to our customers in a responsible and sustainable way. In 2025, we continued to advance a people-first agenda that integrates inclusion, well-being, leadership capability and career growth—empowering employees to succeed while building long-term organizational resilience.

During the year, we also introduced a new Employee Value Proposition (EVP), developed with input from employees across the organization. The EVP is grounded in four pillars: building meaningful connections through a culture of collaboration, celebrating diverse perspectives in an inclusive environment, evolving the way Canadians do business alongside our merchant partners and

supporting the whole self through flexible resources and inclusive programs. Together, these principles reflect our commitment to *powering Canadian commerce, empowering you.*

Guided by this foundation, our focus throughout the year remained on practical, scalable progress. We strengthened leadership readiness, embedded inclusive systems, expanded access to personalized development and completed the Agile transformation initiative within our solution delivery teams. Together, these actions enhanced employee experience, strengthened delivery performance and increased our capacity to adapt in a rapidly changing environment.

What we did in 2025

Inclusive culture and equitable systems

Expanded DEI education to include accessible core e-learning, launched an enterprise-wide Self-ID data-literacy campaign and delivered bilingual high-impact programming led by Employee Inclusion Groups (EIGs).

Leadership and career readiness

Scaled leadership development through LEAP, financial acumen training and the introduction of the LCI Community of Leaders program to strengthen leadership alignment and accountability. Expanded personalized coaching via BetterUp and enhanced mentorship and internal mobility through Workday Career Hub and Talent Marketplace.

Agile delivery at scale

Completed the Agile transformation initiative within the solution delivery teams, enabling employees to improve predictability, increase delivery speed and bring value to market more efficiently.

SDGs alignment:



Advancing equity and inclusion



Our DEI strategy is guided by four 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

In 2025, we advanced each pillar through education, governance, community partnerships and data-informed practices.

Promoting equity and inclusion awareness

In 2025, we strengthened organizational understanding of equity and inclusion through accessible, high-impact learning. We delivered drop-in sessions focused on DEI foundations and allyship, launched an enterprise Self-ID data-literacy campaign to build confidence in identity data and introduced core DEI e-learning with accessibility features to support equitable participation.

Learning was reinforced through EIG-led cultural programming throughout the year, including Black

History Month, International Women's Day, Pride programming and cultural mixers that fostered connection and belonging. Additionally, Indigenous awareness initiatives around the National Day for Truth and Reconciliation deepened understanding of Indigenous histories and perspectives. Our partnership with Catalyst further expanded access to expert research and bilingual learning, supporting inclusive habits aligned with our broader ESG goals.

Designing systems to support equitable outcomes

We continued refining internal systems by applying insights from an intersectional pay equity review and employee lifecycle mapping. These analyses identified opportunities to strengthen hiring, role change and pay assessment processes and support an equity-centered approach across the employee lifecycle.

The launch of the Hiring Working Group marked an important step toward creating a more aligned and equitable experience across the organization. Key progress included developing structured interview guides, refining hiring policies to further embed diversity, equity and inclusion (DEI) principles, and introducing standardized tools and templates to create a more seamless and

consistent candidate journey. We also expanded access to data-informed training and on-demand resources for hiring managers, alongside implementing HiredScore, an AI-powered talent management solution, to support more objective, transparent and responsible decision-making.

We also made progress in strengthening transparency and accessibility. Work completed in 2025 laid the foundation for salary range disclosure in job postings, in alignment with Ontario's 2026 pay transparency requirements. Together, these efforts reinforce a more transparent and equitable hiring framework, and better position Moneris to track progress and drive more inclusive outcomes across hiring and career development over time.



Supporting Indigenous Reconciliation through partnership and practice

In 2025, Moneris deepened its commitment to Indigenous Reconciliation by strengthening relationships with Indigenous partners and supporting initiatives that foster economic empowerment and cultural preservation. Through our continued partnership with Indigenous Youth Roots, we invested \$25,000 in seed grants that enabled Indigenous youth entrepreneurs to launch projects—from fused glass artwork to holistic wellness offerings rooted in traditional medicines—blending cultural knowledge with business innovation. We also introduced an Indigenous Vendor Guide to encourage sourcing from Indigenous-owned businesses to integrate reconciliation into our day-to-day practices. To mark the National Day for Truth and Reconciliation, we hosted an interactive cooking experience led by Chef Joseph Shawana, who shared teachings about Indigenous cuisine and culture. Orange shirts were distributed across our offices to honour survivors and reinforce our collective commitment to Indigenous Reconciliation.

\$25,000

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

Engaging employees as partners in inclusion

Our approach to DEI in 2025 placed significant emphasis on bringing employees and leaders together to co-create a more inclusive culture. We launched Moneris' first enterprise-wide EIG Summit, providing Employee Inclusion Groups and the Parents Affinity Group with dedicated space for connection, skill building and strategic planning. This was complemented by the introduction of year-end EIG Excellence Awards and updates to the EIG playbook, which clarified roles, recruitment practices and KPIs, while a discretionary funding pool enabled cross-EIG programming.

Engagement in our EIG groups remained strong throughout the year, with events such as the Black History Month “Real Lives, Real Stories” panel, the Women’s EIG mental-well-being session for International Women’s Day, PRISM’s Pride programming and newcomer mixers consistently drawing large audiences and achieving high satisfaction. A dedicated listening tour also created structured feedback loops with EIG core team members, deepening community voice and shaping priorities for 2026.

EIG Summit

In 2025, Moneris hosted the inaugural EIG Summit to invest in EIG leadership capacity, professional development and strategy co-creation.

90%+

Employee satisfaction with EIG-led programming.



Employee wellbeing and inclusive support

In 2025, Moneris advanced its holistic wellbeing strategy, recognizing the link between employee health, engagement and sustained organizational performance. Our focus was on increasing awareness of available supports, expanding proactive wellness initiatives and reducing stigma through data-informed engagement.

Encouraging everyday wellness

We introduced accessible, organization-wide programming designed to embed wellbeing into daily work practices:

- **YuMuuv walking challenge:** Drove participation in physical activity through team-based engagement and recognition incentives, reinforcing a culture of appreciation, active living and goal-based motivation.
- **Science of Happiness webinar:** Delivered evidence-based strategies to strengthen resilience, focus and mental wellbeing, translating research into practical, everyday application.

These initiatives supported preventative health behaviours and broad employee participation.

Expanding access to inclusive supports

Improving accessibility and inclusivity of employee benefits remained a priority:

- Enhanced awareness of the Employee Assistance Plan (Greenshield+) and telemedicine services through a structured awareness campaign, contributing to increased utilization and improved alignment between employee needs and available supports.
- Expanded parental leave and gender-affirming benefits to strengthen inclusive care provisions.

Observed increased parental leave top-up participation and initial adoption of gender-affirming benefits, indicating growing employee trust and psychological safety when accessing support.

Enhancing access and responsiveness

Moneris conducts regular cross-provider reviews with Greenshield+, Sun Life and Cowan to assess utilization trends, identify emerging needs and address coverage gaps. This governance mechanism ensures benefits remain responsive to workforce demographics and evolving wellbeing priorities.

Through these efforts, we continued to embed wellbeing into organizational practices, strengthen access to inclusive supports and advance our long-term objective of normalizing mental health as a core component of workplace performance and sustainability.

Enabling our teams to thrive

Hybrid work environment

We continued operating under a hybrid working model that balances flexibility with collaboration. Our approach includes two designated in-office anchor days to support team alignment and connection, along with a required third day that employees can choose based on their schedules and work needs. Seventy-seven employees participated in our Work from Abroad program which enables eligible employees to work from approved countries for up to 60 days annually. This structure supports engagement, inclusion and performance across diverse roles and experiences.

Mentorship and internal mobility

In 2025, mentorship evolved from a standalone initiative into a consistent, skills-based practice through our Workday Career Hub and Talent Marketplace. Standardized mentoring, quarterly check-ins, BetterUp coaching, peer-driven learning experiences and new leader integration touchpoints strengthened access, continuity and alignment between development and career progression.

Internships

At Moneris, our internship program is a key part of our commitment to developing future talent. In 2025, we welcomed 20 summer interns across multiple business units, helping to build our talent pipeline and cross-functional capacity.



100%
Participant satisfaction with BetterUp coaching, reinforcing the impact of individualized learning.

Hybrid and flexible
Supporting performance through adaptable ways of working.

20
Summer interns hired across business units, helping build future talent across the organization.

Continuous learning and leadership capability

2025 was a transformative year for learning and capability development at Moneris. Moving beyond standalone programs, we adopted a more integrated development model that prioritizes whole-person growth, equips leaders with practical tools and embeds skill-building into everyday work across all career stages.

Within this approach, leadership development remained a key focus. LEAP continued building director-level readiness by strengthening strategic thinking, influence and change leadership, while FinAc enhanced financial acumen for directors and vice presidents through a blended experience that achieved a 93 percent satisfaction rating. The redesigned Leadership Foundations program introduced clearer pathways for people leaders and directors, incorporating coaching and microlearning to increase accessibility and real-world application. Our expanded partnership with DDI, a globally recognized leadership development firm, further strengthened leadership capability through seven new virtual courses, microlearning modules, AI-enabled simulations and diagnostic assessments focused on self-awareness, team effectiveness, communication and strategic execution.

To further strengthen enterprise-wide alignment, Moneris introduced the Community of Leaders training in 2025,

delivered by Leadership Contract Inc. (LCI), a global leadership consulting firm. Delivered to the Executive Leadership Team and senior leaders, including Vice Presidents and Senior Vice Presidents, the program brought senior leaders together to build a shared leadership language, reinforce the Moneris Leadership Commitments and strengthen behaviours such as courageous leadership, personal accountability and collective responsibility for translating strategy into action. Early feedback showed strong engagement and over 90 per cent satisfaction, with plans to expand the program to directors in 2026.

Alongside these leadership initiatives, personalized development opportunities also expanded. BetterUp coaching delivered individualized, whole-person support and achieved a 100 per cent satisfaction rating, while new leader integration touchpoints accelerated trust-building, alignment and early team success. In addition, our partnership with Coursera provided employees with access to more than 10,000 courses and certifications from leading universities and organizations. In 2025, over 500 Moneris employees completed more than 2,100 courses through the platform, further supporting continuous, self-directed learning. Together, these initiatives strengthened resilience, self-awareness and the human skills essential for modern leadership.

This focus on development extended to career growth across the organization. With the launch of Workday Career Hub and Talent Marketplace, conversations shifted from traditional performance reviews toward skills, mobility and future growth. Employees gained access to personalized skill recommendations, guided development plans, standardized mentoring practices and quarterly check-ins, improving transparency and consistency. Flex team opportunities also enabled cross-functional project work without role changes, expanding internal mobility and access to talent.

These efforts culminated in the return of Discover Moneris in May 2025 under the theme “Power Up Your Career—Own Your Journey.” Through executive panels, career storytelling, workshops and masterclasses, the program strengthened growth mindsets and cross-team collaboration. Its impact was reflected in employee sentiment, with Growth showing the largest year-over-year improvement among engagement drivers.

Together, these initiatives created a more connected development ecosystem that empowers employees to build critical skills, pursue meaningful career paths and contribute to Moneris’ long-term success.

7

New DDI leadership courses launched in 2025.

Workday Career Hub and Talent Marketplace launched

Employees gained access to personalized skill insights, standardized mentoring and quarterly check-ins—emphasizing future-focused growth.

93%

Satisfaction with FinAc, which helped strengthen financial acumen and decision-making for Moneris leaders, reinforcing leadership accountability and strategic capability.



Team members pillar: our 2026 vision

- Support major transformation activities through strong change management that deepens leader engagement and accountability.
- Continue strengthening Agile capabilities and growth-mindset behaviours across teams.
- Launch the refreshed leadership development strategy and expand access to impactful leader training programs.
- Continue to focus on reducing bias in hiring and promotions and increasing inclusion for women, Indigenous Peoples and persons with disabilities.
- Continue reinforcing Agile ways of working to improve collaboration, adaptability and delivery performance.
- Roll out new Workday features that support employee development, career progression and personalized growth.

Community



Driving progress with purpose

In 2025, Moneris advanced its commitment to building stronger, more inclusive communities, both locally and through targeted international initiatives. Guided by our pillars of innovation, entrepreneurship and community support, we prioritized building high-impact partnerships, facilitating employee volunteering and supporting important charitable initiatives. From funding nights of stay for families at Ronald McDonald House Canada (RMH) to accelerating diverse founders through eCommerce North, our actions reflected a clear commitment to measurable outcomes and long-term resilience.

SDGs alignment:



What we did in 2025

Investing where we live

We expanded local impact by supporting St. Joseph’s Health Centre Foundation at Toronto street festivals and fundraising activations, helping fund the addition of a second surgical robot to advance robotic surgery. We also diverted excess branded apparel from landfill by donating 736 items to Haven on the Queensway and Women’s Habitat—organizations that support individuals and families facing economic hardship.

Keeping families close

Through our Good for Small campaign with RMH Canada, Moneris, together with 11 of our business clients, donated \$250,000 to provide more than 1,000 nights for families to stay close to their children during medical care. This contribution forms part of our broader partnership with RMH Canada, which we renewed and expanded in 2025, increasing our total annual investment to \$285,000 and committing to a two-year agreement to deepen our support.

Fueling entrepreneurship

We continued our partnership with Elevate by delivering eCommerce North Accelerator Cohorts 8 and 9, alongside Innovator Challenge Cohorts 8 and 9—including our second fully French-first Innovator Challenge designed to support francophone founders with tailored programming and content. Across the two Accelerator cohorts, our Corporate-in-Residence mentor delivered 290 hours of dedicated one-on-one mentorship to participating founders. Program highlights included onboarding multiple founders to Tap to Pay on iPhone and awarding a \$10,000 grant to shutterb at Elevate’s Pitch Showcase.



Partnerships that deliver impact

6,600+

Number of RMHC nights of stay supported by Moneris since 2013, including 2025.

\$1 million+

Lifetime contributions from Moneris in support of RMHC and families of sick children continue to exceed \$1 million.

65+

Charitable initiatives Moneris supported across Canada through financial contributions, in-kind donations and employee volunteering.

¹[RMH Canada and Moneris partnership.](#)

Making a difference at home and abroad



From idea to impact: Hope Academy

Hope Academy was created to provide quality education in a rapidly growing region where access to schooling is limited. By enhancing campus infrastructure, we helped the school accommodate more students in a safe, supportive environment and helped improve the daily experience for learners and teachers alike.

Creating spaces for learning in Punta Cana

By building and painting 15 new picnic tables, our President's Club award recipients increased seating capacity for students and supported a school that provides crucial educational access in a region with limited schooling options. This contribution enhances Hope Academy's ability to welcome more students and create a safer, more engaging learning environment.

Supporting neighbours across Canada

In Canada, Moneris employees volunteered with Second Harvest to sort and prepare food donations; supported the Canadian Red Cross Mobile Food Bank; prepared and served meals at Ronald McDonald Houses in Toronto and Montreal; and assisted St. Joseph's Health Centre Foundation at Toronto street festivals and fundraising events. At our Holiday Helpers volunteer days, employees demonstrated the true spirit of giving, sponsoring families, wrapping and delivering personalized packages for families in need. Moneris proudly supported McHappy Day 2025, with our Chief Information Officer, Bruce Nanton, spending an afternoon volunteering at a local McDonald's and serving guests to help raise funds for Ronald McDonald House Canada.

"This holiday season, I participated in Moneris' employer supported volunteer program at Ronald McDonald House Toronto, where my team and I prepared and served over 100 meals for families staying at the House and nearby hospitals. Connecting with these families and seeing the impact of this small gesture was truly humbling. I'm grateful to Moneris and RMH Canada for making this meaningful experience possible."

– Krista Stofko,

Sr. Marketing Automation Specialist

Community impact, near and far

International school support in Punta Cana in addition to multiple Canadian volunteer initiatives and apparel donations to local organizations.

338

Employees who participated in volunteer activities across Canada in 2025.

2,057

Total volunteer hours logged by Moneris employees in 2025.

Accelerating founders, advancing inclusion



In 2025, Moneris continued its partnership with Elevate to support eCommerce North, Canada’s accelerator program for ecommerce and merchant-solution founders. Through the launch of Accelerator Cohorts 8 and 9 and Innovator Challenges, the program provided founders with mentorship, resources and access to payments expertise to help scale their businesses. Moneris team members also contributed their time and experience as mentors, supporting founders in navigating growth, digital commerce and payments technology.

As a founding partner of Elevate Festival, Moneris sponsored the Pitch Showcase and awarded a \$10,000 grant to shutterb, helping provide emerging founders with funding and visibility to advance their ventures.

The long-term impact of the program was reflected in a full-circle milestone in 2025.

Khasan Aripov, one of the original eCommerce North Accelerator participants from Cohort 2, first became a Moneris merchant in 2021 during his time in the program. In 2025, his company returned to collaborate with Moneris as a vendor, contributing to the development of a new brand commercial concept. This moment highlighted the broader impact of the accelerator—demonstrating how Moneris not only powers Canadian commerce, but also supports entrepreneurs throughout their growth journey, from early-stage founder to business partner.

Moneris also continued to align its participation in the program with the Government of Canada’s 50–30 Challenge, surpassing targets for women and non-binary representation and participation from underrepresented communities.

2

Accelerator cohort 8 and 9 successfully launched.

50-30

Aligned with Canada’s 50–30 Challenge: 50%+ women/non-binary founders and 30%+ from underrepresented communities.

\$10,000

Grant provided by Moneris and awarded to the winning startup at the Pitch Showcase.

¹ eCommerce North

² Elevate.

Championing small business resilience

Small businesses are the backbone of our economy. In 2025, Moneris focused on practical enablement through tools, insights and payment solutions to help entrepreneurs navigate change and grow confidently.

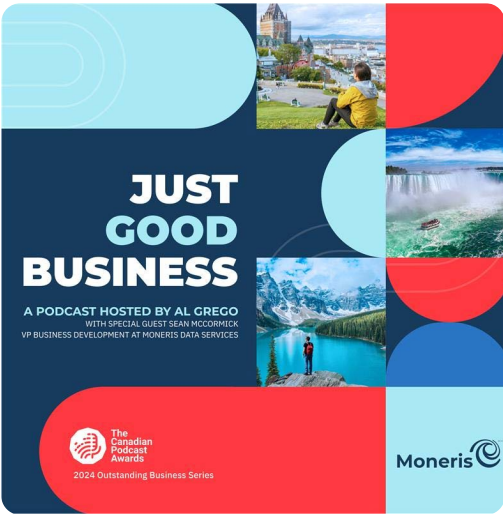
Through October’s Small Business Month and year-round programming, we amplified businesses that demonstrate leadership in sustainability and inclusion. Our RMH Canada Good for Small campaign united 11 small businesses to make a national impact for families in need.

We continue to share real stories and practical advice through our exclusive content platforms:

Just Good Business: expert interviews and timely insights for Canadian entrepreneurs.

Merchant Spotlight: Merchant features that celebrate growth and community impact.

These platforms share stories, but they also build community. By highlighting real challenges, successes and lessons learned from business owners across Canada, our content channels create a space where entrepreneurs can learn from their peers and gain national visibility. This storytelling ecosystem strengthens small business resilience and amplifies the voices of leaders driving inclusive and sustainable growth in their communities.



Sharing stories that matter

Small business customers who joined the 2025 RMH Canada Good for Small campaign.

Exclusive podcasts and blog series that champion Canadian entrepreneurs

Exclusive podcasts and blog series.

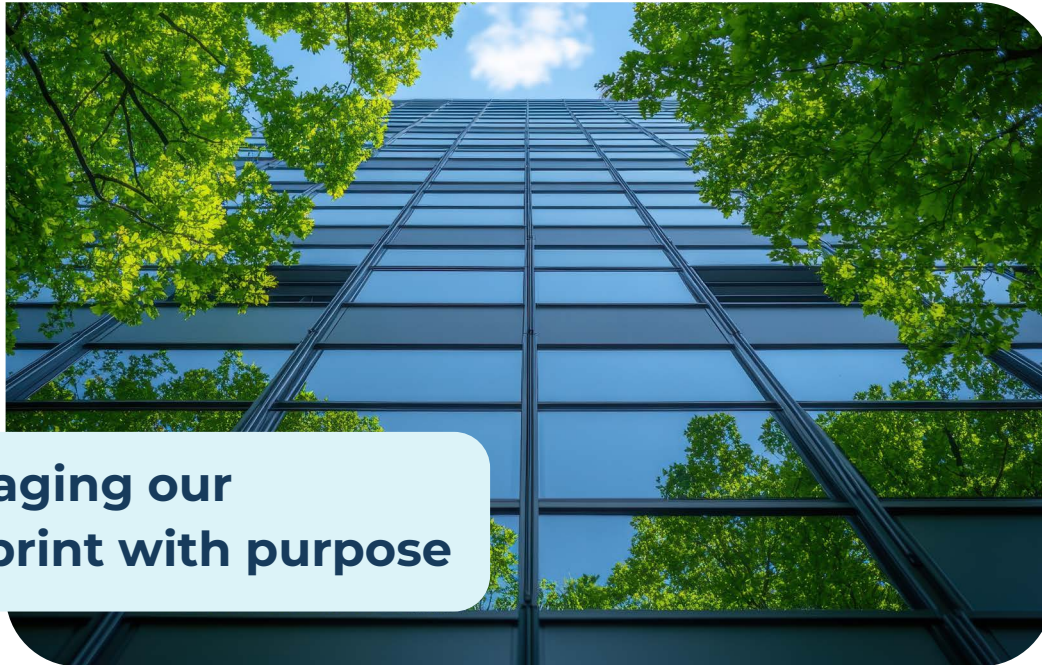


Community roadmap: where we're going next

We're continuing our momentum in 2026 with the following initiatives:

- Launching additional eCommerce North Accelerator cohorts and Innovator Challenges, including a \$10,000 grant at the Elevate Pitch Showcase.
- Amplifying Canadian small business voices through new seasons of our Just Good Business podcast and expanded Merchant Spotlight features.
- Deepening support for national and local charity partners with coordinated corporate volunteer days.
- Embarking on our next President's Club community project supporting the Vida y Esperanza community near Cancún, Mexico, where employees will build and donate bicycles to improve access to education.
- Launching the fourth year of our Good for Small campaign with RMH Canada, targeting a \$250,000 donation alongside small business customers.
- Continuing our two-year partnership with St. Joseph's Health Centre Foundation by supporting fundraising initiatives across Toronto.
- Increasing volunteer engagement with enhanced MyMoneris communications to make it easier for employees to book their employer supported volunteer day.

Environment



Managing our footprint with purpose

At Moneris, environmental responsibility is integrated into how we operate our business and deliver services across Canada. In 2025, our environmental efforts focused on improving energy efficiency, strengthening emissions data quality, advancing circularity and embedding sustainability considerations into operational decisions.

Environmental performance helps inform how we manage buildings, select and maintain payment devices and collaborate with suppliers and partners. While our environmental governance framework continues to evolve, 2025 marked meaningful progress, supported by improved data systems, targeted facility investments and expanded material recovery initiatives.

What we did in 2025

GHG data management

In July, we began using Carbonhound, a greenhouse gas data collection platform, to enhance the accuracy, consistency and transparency of our emissions tracking.

72%

Reduction in natural gas consumption at our Montreal office since 2022, driven by the continued performance of the solar wall and facility-level efficiency improvements.

206,260

Pounds of electronic equipment reused and recycled through certified Canadian partners, avoiding an estimated 190 tonnes of CO₂e.

SDGs alignment:



Energy use and operational efficiency



Energy use remains a key source of Moneris' operational emissions. Since 2021, we have prioritized initiatives that reduce reliance on fossil fuels, improve building performance and support grid stability.

In 2025, the solar wall at our Montreal facility continued to deliver strong results, contributing to a 38% reduction in natural gas consumption compared to 2024. We expanded our electricity optimization efforts by participating in Hydro-Québec's peak-demand management program, which launched in November 2025. While quantitative electricity reductions will be assessed in 2026, early events confirmed that systems are performing as intended during peak-demand periods.

We also continued transitioning the Moneris Field Services fleet to hybrid vehicles. By year-end, 27 hybrid vehicles were in service, representing approximately 20% of the fleet and supporting lower fuel consumption across service routes.

20%

Field services fleet transitioned to hybrid vehicles.

20

HVAC units upgraded at the head office, alongside the installation of an energy-efficient computer room air conditioning (CRAC) unit for the new server room.

100%

Moneris offices have transitioned to LED lighting.



Tracking and reducing our emissions

Moneris has measured its greenhouse gas (GHG) emissions annually since 2019, in alignment with the internationally recognized GHG Protocol. Using this measurement standard enables us to better understand our environmental impact, strengthen data quality and identify targeted opportunities to reduce emissions across our operations and value chain. As our data maturity continues to evolve, we are improving both the accuracy and completeness of our emissions inventory through enhanced processes and cross-functional collaboration.

The following table presents Moneris' total estimated GHG emissions from 2022 to 2025, reflecting both operational changes and continued refinement of our measurement approach.

| | 2022 | 2023 | 2024 | 2025 |
|---------------------------------|-------|-------|-------|-------|
| Scope 1: Direct | 1,606 | 1,613 | 1,344 | 1,413 |
| Scope 2: Electricity | 433 | 399 | 328 | 417 |
| Scope 3: Indirect | 6,995 | 7,672 | 5,387 | 6,895 |
| Carbon credits purchased | - | - | (176) | (153) |
| Total GHG emissions | 9,034 | 9,684 | 6,953 | 8,572 |

Scope 1: Emissions generated directly from sources we own or control.

Scope 2: Emissions resulting from generating electricity, heating or cooling that we purchase and consume in our operations.

Scope 3: Other relevant emissions from energy use and activity across our value chain.

Overall emissions trends from 2022 to 2025 reflect both meaningful reductions and continued improvements in how we measure and manage our environmental impact. After peaking in 2023, total GHG emissions declined significantly in 2024. While emissions increased slightly in 2025—primarily driven by the construction of the new Toronto head office and a higher volume of payment devices purchased—they remained well below 2022 and 2023 levels. Scope 1 emissions have steadily decreased since 2023, with 2025 levels increasing only marginally. Scope 2 emissions have shown a consistent downward trend across all four years, reaching their lowest level in 2025. These reductions have been driven by energy optimization initiatives, including LED lighting retrofits, HVAC upgrades, the implementation of a Building Automation System (BAS) in 2024 and the continued performance of on-site renewable energy solutions such as the Montreal solar wall.

Scope 3 emissions continue to represent the largest portion of our footprint and have shown the most variability over time. The significant decrease observed in 2024 was driven by optimization efforts across procurement and logistics. The increase in 2025 reflects a combination of increased business activity, construction-related emissions associated with our new Toronto head office and improved data completeness through enhanced tracking systems, including the implementation of Carbonhound. This improved visibility strengthens our ability to manage emissions more effectively across our value chain moving forward.

While year-over-year fluctuations can occur, the overall trend reflects stronger emissions management, sustained reductions in key operational areas and a more comprehensive and accurate understanding of our total footprint.



29%
Reduction in Scope 2 emissions from 2022 to 2025, driven by energy efficiency initiatives and facility upgrades.

Data-driven
Improved measurement tools in 2025 enable more targeted emissions reduction strategies.

2
Moneris facilities (Calgary and Montreal) are working toward achieving carbon neutrality in 2026.

Advancing circularity through reuse and recycling

Circularity is a cornerstone of Moneris' environmental approach, guiding how assets are reused, materials are recovered and waste is minimized across operations. By keeping materials in circulation and extending the life of key assets, we continue to reduce our environmental footprint while supporting more sustainable business practices.

In 2025, Moneris reused 187 IT assets and recycled approximately 206,260 pounds of electronic materials, including metals, plastics, circuit boards and batteries. In total, approximately 352,495 pounds of materials were diverted from landfill across our operations, including cardboard, foam packaging, polystyrene and stretchable plastics. Based on best-estimate modelling, these efforts avoided approximately 190.2 tonnes of CO₂e—an impact comparable to removing nearly 590 gas-powered vehicles from the road for one year.

Responsible waste management is supported by long-standing programs and partnerships that prioritize both efficiency and environmental impact. Introduced in 2016, Moneris' GEGAN (Good Enough vs. Good as New) policy remains a key driver of waste reduction by extending the usable life of payment terminals and reducing unnecessary replacements. Since its introduction, the policy has helped prevent approximately 12.5 tonnes of plastic waste from being generated.

Electronics recycling continues to play a critical role in our circular efforts. Through partnerships with certified Canadian recyclers, 100% of retired devices are processed responsibly, enabling material recovery while supporting safe and compliant disposal practices.

We also continue to refine our packaging practices to reduce waste and improve material recovery. Cardboard shipping boxes are fully recycled and reintegrated into the production of new boxes, supporting a closed-loop material cycle.

Reducing packaging waste

Through targeted circular economy initiatives, we continue to explore ways to reduce packaging waste and recover materials that are traditionally difficult to recycle. In collaboration with Polykar, Moneris remained an active participant in the PolyVie pilot program throughout 2025. As part of this initiative, 7,510 pounds of stretchable plastic were recovered and recycled into ECOLOGO-certified garbage bags. We are exploring opportunities to expand this program to additional warehouse locations as supporting infrastructure becomes available.



56.8%

Total energy consumption from renewable sources.

7,510 lbs

Plastic diverted from landfill and recycled into ECOLOGO-certified products through the PolyVie pilot program.

100%

Retired electronic devices processed through certified recyclers.

Thoughtfully designed, sustainably built

2025 marked a milestone year for Moneris with the completion of our new Toronto head office, providing an opportunity to integrate environmental considerations into a major infrastructure investment. From design through to implementation, the space was developed with a focus on efficiency, resource use and long-term performance.

Environmental principles guided decisions across building systems, material selection, furniture reuse and waste management practices, helping to reduce the building's overall footprint.

Key features include:

- Energy-efficiency assessments of HVAC and building automation systems
- 8 EV charging stations
- Low-flow plumbing fixtures
- Reduced dishwasher usage
- Initiatives to minimize single-use materials (e.g., encouraging employees to bring their own mugs)
- Building Owners and Managers Association of Canada (BOMA) Gold standard

Material reuse played a central role in the transition. Approximately 108 tonnes of furniture were diverted from landfill, avoiding an estimated 324 tonnes of CO₂e by reducing the need for new manufacturing. The majority of workstations, seating and ancillary furnishings were reused or refurbished, with additional products sourced locally within Canada.

During demolition and construction, waste—including drywall, insulation, glass, ceilings, aluminum and scrap metal—was carefully recycled, reinforcing responsible waste management during major infrastructure changes.



108 tonnes

Furniture diverted from landfill through extensive reuse and refurbishment at the new Toronto head office.

324 tonnes CO₂e

Emissions avoided by reducing the need to manufacture and purchase new furniture.

BOMA Gold

Environmental performance standard achieved for the new Toronto head office building, reflecting strong environmental performance standards.



Environment pillar: our 2026 vision

- Expand electricity optimization through continued participation in Hydro-Québec's GDP program and measure outcomes.
- Define Moneris' GHG reduction target and strengthen environmental governance.
- Scale stretch-film recycling to additional warehouses where infrastructure allows.
- Track post-move energy performance at the new head office and identify further efficiency opportunities.
- Support low-carbon commuting through transit-connected shuttle services.
- Advance Scope 1 and 2 carbon neutrality at our Montreal facility, positioning it to become our second carbon-neutral site following our Calgary office.

Governance



Shaping trust in a changing landscape

At Moneris, strong governance is foundational to how we create long-term value for customers, partners and the broader payments ecosystem. In 2025, we continued to evolve our governance practices.

Guided by our values of doing the right thing, owning our commitments and challenging

the status quo, we enhanced enterprise risk management and advanced our approach to data protection, cybersecurity and responsible innovation. These efforts support a governance framework that is agile, resilient and aligned with stakeholder expectations in an increasingly complex regulatory and technology landscape.

What we did in 2025

RPAA compliance progress

Formally registered with the Bank of Canada under the Retail Payments Activities Act (RPAA) and completed a Board-approved Operational Risk Management and Incident Response Framework aligned with RPAA requirements.

ISO 22301 recertification achieved

Successfully completed the ISO 22301 recertification, reaffirming our commitment to operational resilience and ensuring our continuity practices align with internationally recognized standards of managing disruptions.

GRC System expansion

Expanded GRC system capabilities by integrating Internal Audit processes, deploying Enterprise-level Risk Assessments, initiating Third Party Risk Management rollout and centralizing issues and action-plan tracking.

SDGs alignment:



Risk governance and responsible supply chains

Advancing enterprise risk and compliance

In 2025, Moneris advanced its Governance, Risk and Compliance (GRC) framework to deepen integration, improve visibility and enhance automation across all three lines of defence. Moneris is formally registered under the RPAA. We also completed a board-approved operational risk management and incident response framework aligned to RPAA requirements ahead of the September 2025 deadline.

The year also marked further expansion of our GRC system, enabling us to integrate Internal Audit into the platform, launch enterprise-level risk assessments, begin the broader 2026 rollout of Third-Party Risk Management and add more use cases for centralized issue and action-plan tracking. Updated risk appetite statements, backed by Key Risk Indicators (KRIs), equipped leaders with sharper, data-driven insight into exposure relative to appetite, strengthening risk-informed decisions.

Ethical and compliant procurement practices

In November 2025, Moneris refreshed its EcoVadis submission to further assess and strengthen sustainability, labour, environmental and ethics practices across procurement activities. During the year, Moneris also continued compliance with the Fighting Against Forced Labour and Child Labour in Supply Chains Act to support responsible sourcing and transparency across our supply chain, including the submission of an annual report detailing these activities.



Integrity, ethics and data protection

Values in action

Moneris follows 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, guides our actions and ensures we uphold the highest standards of integrity in everything we do.

Our values define who we are and 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 met and exceeded. Embodying them isn't just a commitment, it's how we earn trust and drive innovation.

Privacy and security oversight

With the goal of providing reliable and efficient commerce solutions to Canadian businesses and their customers, it is crucial for Moneris to demonstrate responsibility for the personal information in our possession and control, and to manage the security risks associated with such data. To support this, our organization maintains clearly defined positions described below.

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.

Each of the positions above is supported by various roles across the organization. Further, all employees receive regular privacy and security training and must comply with all policies and standards.

Operationalizing AI responsibly

In 2025, Moneris implemented its artificial intelligence (AI) policy and related standards and risk assessment processes. Its principles of accountability, transparency, fairness, robustness, human oversight and risk-based compliance are now embedded in everyday decision-making.

To support this, we established standardized processes, templates, governance roles and documentation for assessing, approving and monitoring AI initiatives. This ensures that all AI projects align with our policy while balancing business objectives with reputational and legal considerations.

Recognizing that AI technologies are rapidly evolving, Moneris takes a proactive approach to reviewing and updating its AI governance framework and processes. This allows us to harness AI innovation responsibly, maintaining strong ethical and compliance standards.

Strengthening data privacy and security

As AI adoption grows, Moneris is enhancing safeguards to protect sensitive data and maintain trust. Measures include: improved data classification and access controls, stronger access management and expanded monitoring for anomalous activity. AI-related risks are also being integrated into third-party assessments and secure development practices.

From a governance perspective, our approach is aligned with the National Institute of Standards and Technology (NIST) Cybersecurity Framework (CSF) 2.0 and integrates responsible AI principles into our enterprise risk management framework. These steps reinforce transparency, accountability and readiness for evolving regulatory requirements.

By combining innovation with strong governance and security measures, Moneris is taking steps to ensure that AI adoption is responsible, ethical, and resilient.



Commitment to ethical governance

All employees annually attest to the Moneris Code of Conduct, reinforcing a culture of transparency, accountability and trust.

Data protection controls

Continually assessing and enhancing data classification, access controls, identity and privileged access management and monitoring to mitigate evolving AI-related and cyber risks.

Innovation at scale

Integrated responsible AI principles into enterprise risk management and continued to assess and evolve alignment with NIST (CSF) 2.0.



Governance pillar: our 2026 vision

- Sustain regulatory compliance and operational resilience
- Complete first annual report for Bank of Canada under the Retail Payments Activities Act.
- Continue to enhance third party risk management processes and improve efficiency by leveraging the GRC system for third party due diligence and oversight.
- Maintain ISO 22301 certification through annual external audits and reinforcing business continuity practices that protect service availability during disruptive events.
- Continue to strengthen enterprise security and cyber governance through continued alignment with globally recognized frameworks, including the NIST CSF, to enhance cybersecurity maturity and executive oversight.
- Enable responsible innovation through strong data and AI governance by operationalizing ethical AI principles, enhancing data privacy and security controls and embedding AI and data risks into governance and risk management processes.

Appendix

Glossary

| | | | |
|--|--|--|---|
| <p>Diversity</p> | <p>Diversity is the presence and celebration of difference in all its forms, including diversity of thought and the appreciation of how diverse identities intersect.</p> | <p>Inclusion</p> | <p>Inclusion is when individuals and groups feel respected, heard, valued and encouraged to fully participate and live their highest potential.</p> |
| <p>Equity</p> | <p>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 and homophobia). An equity-focused approach includes intentional differential treatment and redistribution of resources to address systemic barriers so that marginalized groups can thrive in similar ways to others.</p> | <p>ISO 22301</p> | <p>ISO 22301 is the management system standard published by the International Organization for Standardization (ISO). This system specifies the requirements for an enterprise to protect itself against disruptive incidents, reduce their likelihood, respond and ensure business recovery in the event of a disruption.</p> |
| <p>Environmental, social and governance (ESG)</p> | <p>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.</p> | <p>Sustainable Development Goals (SDGs)</p> | <p>The SDGs are part of the 2030 Agenda for Sustainable Development, adopted by the United Nations in 2015. This agenda outlines the 17 SDGs that represent an urgent call for action by all developed and developing countries to end poverty, address social needs and tackle climate change.</p> |
| <p>Greenhouse gases (GHG)</p> | <p>GHG, in this report, refers to greenhouse gases that are naturally occurring gases in the atmosphere, such as CO₂ and CH₄. 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 fuels since the Industrial Revolution has increased greenhouse gas emissions and, in turn, observed temperatures, resulting in what is called climate change.</p> | <p>Scope 1, 2, and 3</p> | <p>Scope 1, 2 and 3 outline a company's carbon footprint as follows:</p> <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 leaks 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 (e.g.: purchases of goods and services) |
| <p>GHG Protocol</p> | <p>The GHG Protocol is the international standard for measuring and managing GHG emissions from the operations of private and public sector organizations and their value chains.</p> | <p>Sustainability Accounting Standards Board (SASB)</p> | <p>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 their sustainability-related risks and opportunities.</p> |

2025 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

| Topic | Accounting metric | 2025 | Reference framework | Disclosure |
|---|---|-----------|--------------------------------|--|
| Environmental Footprint of Hardware Infrastructure | Discussion of the integration of environmental considerations into strategic planning for data centre needs | | SASB TC-SI-130a.3 | |
| Energy consumption | (1) Total energy consumption within the organization | 30,977 GJ | SASB TC-SI-130a.1 GRI 302-1 | <p>(1) In 2025, Moneris' total energy consumption was 30,977 GJ, calculated using the updated methodology that includes Scope 1 and Scope 2 imported energy and stationary combustion across all facilities. 2024 was also corrected and new number is 32,892 GJ</p> <p>(2) Grid electricity accounted for 72% of total energy use.</p> <p>(3) Of this, 56% is attributed to renewable energy sources, primarily due to the high proportion of hydroelectricity in the provincial electricity grids of British Columbia and Quebec.</p> <p>Moneris also continues to benefit from on-site renewable energy generated by the solar wall at the Montreal facility, which supports warehouse heating and reduces natural gas consumption.</p> <p>For facilities where direct control over energy sources is limited—such as multi-tenant locations—Moneris supplements its approach through the purchase of carbon credits to offset associated emissions (Calgary)</p> |
| | (2) Percentage grid electricity | 72% | | |
| | (3) Percentage of total energy consumption from renewable sources | 56.8% | | |
| | Energy intensity | 10.04 GJ | GRI 302-3 | For 2024 GHG emissions, energy intensity was calculated using the updated methodology that includes Scope 1 and Scope 2 imported energy and stationary combustion across all facilities. The intensity per million transaction has been modified accordingly to 10,59 GJ. |
| Water consumption | (1) Total water withdrawn | 2965 m3 | SASB TC-SI-130a.2 | Moneris monitors water consumption at facilities equipped with dedicated meters, including the Sackville location (245 m ³) and the Montreal facility (2,720 m ³). The higher usage observed in Montreal is attributable to a flooding incident in 2025. Following this event, Moneris implemented water-leak detection systems to prevent future water loss and strengthen water management practices. |

2025 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

| Topic | Accounting metric | 2025 | Reference framework | Disclosure |
|--|--|--|----------------------------------|---|
| Greenhouse gas emissions | Total gross Scope 1 GHG emissions | 1413 tCO2e | GRI 305-1 | |
| | Total gross Scope 2 GHG emissions | 417 tCO2e | GRI 305-2 | |
| | Total gross Scope 3 Downstream GHG emissions | 2329 tCO2e | GRI 305-3 | Due to an incorrect calculation, 2024 Upstream GHG has been corrected to 2746 tCO2e |
| | Total gross Scope 3 Upstream GHG emissions | 4566 tCO2e | GRI 305-3 | |
| | Other indirect GHG emissions (Scope 3) | 6895 tCO2e | GRI 305-3 | This figure corresponds to our payment terminals purchase, our capital goods, our upstream transport made by boat and by trucks, the generation of plastics and metals waste, our business travels made by plane and by car, our employee commuting, the goods transportation and the use of sold payment terminals. Due to wrong calculation, 2024 Downstream GHG has been corrected to 2641 tCO2e |
| | GHG emissions intensity | 2.71 t eq CO2 per million of transaction | GRI 305-4 | |
| | Reduction of GHG emissions | 23% | GRI 305-5 | |
| | Total weight of hazardous waste | 1.8 tonnes | GRI 306-5 | Batteries represent the primary source of hazardous waste. In 2025, Moneris recycled 0.746 tonnes through Vendor 1 and 1.05 tonnes through Vendor 2. |
| | Total weight of non-hazardous waste | 153 tonnes | | |
| | Total weight of waste recovered | 154 tonnes | | |
| List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring | Canada | SASB TC-SI-220a.5 | Moneris only operates in Canada. | |

2025 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

| Topic | Accounting metric | 2025 | Reference framework | Disclosure |
|--|--|------|---------------------|--|
| Data Security | Description of approach to identifying and addressing data security risks, including use of third-party cybersecurity standards | | SASB TC-SI-230a.2 | <p>Moneris aligns its information security practices with recognized industry standards and frameworks, including:</p> <ul style="list-style-type: none"> • PCI DSS • ISO/IEC 27001 ISO/IEC 27002 • NIST Cybersecurity Framework 2.0 <p>These frameworks guide Moneris' approach to identifying, managing, and mitigating data security risks across the organization.</p> |
| Recruiting & Managing a Global, Diverse & Skilled Workforce | Percentage of employees that are (1) foreign nationals | 39% | SASB TC-SI-330a.1 | (1) 39% are born outside of Canada |
| | and (2) located offshore | 0% | | (2) Moneris does not have any permanent employees located outside of Canada. |
| | Employee engagement as a percentage | 78% | SASB TC-SI-330a.2 | <p>Employee engagement at Moneris is measured on a scale from 0 to 10, rather than as a percentage. Measured in May and October 2025, Moneris' Peakon Survey Engagement score was 7.8.</p> <p>The engagement score is calculated based on the average of two questions:</p> <p>Q1: How likely is it that you would recommend Moneris as a great place to work?</p> <p>Q2: Overall, how satisfied are you working at Moneris?</p> |
| | Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees | | SASB TC-SI-330a.3 | <p>Gender</p> <p>(1) Management (Director, Vice President and Senior Vice President) 35% Female, 65% Male</p> <p>Executive leadership team (C-suite, including CEO) 34% Female, 66% Male</p> <p>(2) Data on racial/ethnic composition is collected internally through voluntary reporting but is not disclosed externally.</p> <p>(3) All company – 39% Female, 60% Male, 1% Trans/Non-binary</p> <p>Data on the ethnic composition of our workforce is tracked internally via voluntary reporting. However, this information is not shared externally.</p> |

2025 SASB index *Table 1. Sustainability Disclosure Topics & Accounting Metrics*

| Topic | Accounting metric | 2025 | Reference framework | Disclosure |
|---|---|---|---------------------|---|
| Diversity, equity & inclusion | Percentage of employees that are (1) foreign nationals (2) located offshore | (1) 39% (2) 0 | SASB TC-SI-330a.1 | Moneris does not have any permanent employees located outside of Canada. |
| | Employee engagement as a percentage | 78% | SASB TC-SI-330a.2 | Employee engagement at Moneris is measured on a scale from 0 to 10, rather than as a percentage. Measured in May and October 2025, Moneris' Peakon Survey Engagement score was 7.8. The engagement score is calculated based on the average of two questions: Q1: How likely is it that you would recommend Moneris as a great place to work? Q2: Overall, how satisfied are you working at Moneris? |
| | Members of the Management team, by gender (includes all management levels; scope differs from SASB TC-SI-330a.3 above) | Women: 37% Men: 63% | GRI 405-1 | |
| | Members of the Executive leadership team, by gender | Women: 34% Men: 66% | GRI 405-1 | |
| | Percentage of gender group representation for all employees | Women: 39% Men: 60% Trans/Non-binary : 1% | GRI 405-1 | |
| Governance | Management systems implemented | | GRI 103-2 | Moneris maintains a certified Business Continuity Management (BCM) System aligned with ISO 22301. In addition, Moneris aligns its information security practices with ISO/IEC 27001 and ISO/IEC 27002 standards. While Moneris has not achieved ISO/IEC 27001 certification, these standards inform the organization's structured approach to information security. |
| Intellectual property protection & competitive behaviour | Total amount of monetary losses as a result of legal proceedings associated with anticompetitive behaviour regulations | 0 | SASB TC-SI-520a.1 | Moneris has not experienced any financial losses of this nature in 2025. |

2025 SASB index *Table 2. Activity Metrics*

| Topic | Accounting metric | 2025 | Reference framework | Disclosure |
|--|---|------|---------------------|---|
| Managing systemic risks from technology disruptions | Number of (1) Performance issues and (2) Service disruptions, and (3) Total customer downtime | 0 | SASB TC-SI-550a.1 | In 2025, 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 | | SASB TC-SI-550a.2 | <p>Disruptions to Moneris' operations may arise from infrastructure or technology outages, unavailability of premises or personnel or dependencies on third-party providers.</p> <p>Moneris maintains a BCM Program designed to support a coordinated and effective response to events that could disrupt normal operations. The program is aligned with ISO 22301:2019 and the Business Continuity Institute's Good Practice Guidelines, and includes policies, procedures and functional Business Continuity Plans.</p> <p>The BCM program is designed to proactively mitigate potential disruptions and support timely recovery during a business continuity event. It is certified to ISO 22301:2019 and is regularly reviewed to ensure it continues to meet the expectations of internal and external stakeholders.</p> |

Supporting the Sustainable Development Goals

The United Nations SDGs provide a shared global framework for advancing environmental stewardship and improving the quality of life around the world.

our stakeholders to be part of this collective effort. We believe the SDGs play a critical role in building a more sustainable, inclusive and resilient future.

At Moneris, we are committed to supporting and advancing these goals while encouraging

Below are the eight goals where we believe we can have the greatest impact.

| SDGs | SDG targets | Our impact |
|---|------------------|---|
|  | 4.4 | We invest in continuous learning by expanding access to personalized, skills-based development across all career stages. In 2025, we strengthened leadership programs, mentorship and internal mobility through individual coaching and Workday Career Hub and Talent Marketplace. We also supported future talent through internships and contributed to Indigenous youth education and entrepreneurship through community partnerships. |
|  | 5.4; 5.5 | Advancing gender equality is a core focus of our broader equity, diversity and inclusion (DEI) strategy. In 2025, we strengthened inclusive systems and leadership development through expanded DEI education, equitable hiring practices and enhanced transparency across the employee lifecycle. We also supported inclusive career growth through mentorship, internal mobility and leadership programs, while Employee Inclusion Groups and targeted initiatives continued to foster an environment where women and underrepresented groups can thrive. |
|  | 8.3; 8.5; 8.6 | Supporting decent work and economic growth starts with investing in people and strengthening communities. In 2025, we fostered an inclusive workplace through equitable practices, leadership development and flexible ways of working, alongside opportunities for continuous career growth. Beyond the organization, mentorship, accelerator programs and community partnerships helped empower entrepreneurs and small businesses. |
|  | 10.2; 10.3; 10.4 | Reducing inequalities is embedded in our approach to building an inclusive workplace and supporting the communities we serve. In 2025, we advanced equity through inclusive systems, accessible development opportunities and ongoing DEI education, alongside a strong focus on Indigenous reconciliation and community partnerships. Beyond the organization, charitable initiatives, volunteering and programs that support underrepresented entrepreneurs helped expand access to opportunity and drive more inclusive outcomes. |
|  | 12.5; 12.6 | Sustainable operations and responsible supply chains guide how Moneris manages consumption and production. Decommissioned payment terminals were ethically recycled through certified partners, while EcoVadis-assessed suppliers helped ensure higher sustainability standards across procurement. Strengthened governance and data-driven environmental practices supported--and will continue to support--greater accountability, efficiency and progress toward circularity. |

SDGs

SDG targets

Our impact



13.2

In 2025, our climate action focused on reducing GHG emissions through targeted operational improvements and enhanced data management. Key initiatives included deploying Carbonhound to strengthen emissions tracking, optimizing energy use through the Montreal solar wall, expanding participation in demand-response programs and embedding sustainability into the new Toronto head office through energy-efficient design and materials.



16.5

The core value of doing what is right guided our business practices in 2025 and will continue to guide us moving forward, 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

Strategic partnerships drive Moneris' impact across environmental and community initiatives. In 2025, through collaborations with EcoVadis-assessed suppliers, certified recycling partners and community organizations, Moneris advanced responsible sourcing, emissions reduction and circularity while supporting local charities, entrepreneurs and social impact programs across Canada and beyond.



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

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