



Sustainability at Unzer

Reporting year 2025

unzer



Brief table of contents

Foreword	5
1.0 Sustainability as part of our strategy	6
2.0 Transparency and management	10
3.0 Environmental: Responsibility for our impacts	12
4.0 Social: People at the centre	18
5.0 Governance: Responsible and consistent	22
6.0 Our journey continues	27



Foreword

Dear readers,

Unzer supports small and medium-sized enterprises in making payment and business processes simple and efficient. Whether in an online shop, on the move or on site, we offer an integrated ecosystem of payment processing, software and hardware. This gives merchants and service providers all payment-related solutions from a single source – simple, reliable and clear.

Sustainability is an integral part of how we act. Since 2022, a dedicated sustainability team has been driving forward concrete measures, such as the procurement of green electricity for the electricity we purchase directly, the expansion of sustainable mobility, and the continuous development of our compliance structures.

In this brochure, we show how we are further developing our sustainability strategy. Our focus is on three areas: reducing our environmental footprint, promoting a diverse and inclusive working environment, and setting clear standards for responsible corporate governance.

In doing so, we deliberately go beyond legal requirements. Together with our employees, customers, partners, and society, we want to actively contribute to a fair and liveable future.

We hope you find this an inspiring read.

Dr Max Steiger
Chief Compliance and Governance Officer

1.0 Sustainability as part of our strategy

Sustainability, social responsibility and good corporate governance – together summarised under the term ESG (Environmental, Social, Governance) – are firmly embedded in our corporate strategy. In view of global challenges such as climate change, geopolitical tensions and social inequality, we consciously take responsibility and align our actions accordingly.

Our commitment extends across all three ESG dimensions:



Environmental

We are committed to environmental protection: for the electricity we purchase directly, we use green electricity products. We also prefer rail travel to domestic flights for business trips in order to reduce our CO₂ emissions. We are also aligning our procurement strategies with our sustainability goals. Wherever possible, we take environmental aspects and useful-life considerations into account in procurement decisions and promote the use of electric vehicles in our fleet. This underlines our commitment to environmentally friendly practices and to reducing emissions.



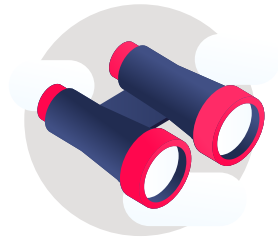
Social

We create a respectful and safe working environment in which diversity and equal opportunities are a matter of course. One example is the voluntary commitments we have signed in all countries in which we operate. Employees from 67 nations shape our corporate culture, and we are proud of that. Discrimination and intolerance have no place at Unzer. We demonstrate this not only in words, but also through our binding values, leadership principles, and Code of Conduct. They provide the framework for open collaboration in which feedback and participation are expressly encouraged. At the same time, we are working to increase the proportion of women in the company and to achieve a more balanced gender distribution in the long term.



Governance

We set high standards for compliance and corporate governance. In recent years, we have reviewed our business relationships and contracts and invested more than 27 million Euros in compliance processes and software tools. In April 2026, we received internationally recognised certifications in accordance with ISO 37301 for our compliance management system and ISO 27001 for our information security management system. These certifications demonstrate that we manage our processes in a structured way and reliably protect sensitive data.



Vision

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



Mission

We conduct our business in a manner that is compatible with protecting the environment, promoting diversity, inclusion and equality, and upholding the highest standards of compliance, business ethics and integrity.



2.0 Transparency and management

In recent years, we have taken important steps, such as switching to renewable energy and expanding sustainable mobility. At the same time, we understand sustainability as an ongoing process. We therefore regularly review our objectives, assess opportunities and risks, and adapt our measures.

Reporting framework

With the Omnibus I package, the European Commission initiated a simplification of European sustainability reporting in 2025. On 3 July 2026, it adopted revised European Sustainability Reporting Standards (ESRS) as a delegated act. At the time of publication of this brochure, the legal act is still under review and has not yet entered into force.

Irrespective of any potential statutory reporting obligation, Unzer is already voluntarily aligning its sustainability statement with the revised ESRS. Whether and from when Unzer itself will be required to report depends on further regulatory developments.

Methodology and data basis

This brochure summarises the sustainability statement of the Unzer Group for the 2025 financial year, from 1 January to 31 December 2025. The reporting boundary generally corresponds to the scope of consolidation of the annual financial statements and covers the entire Unzer Group.

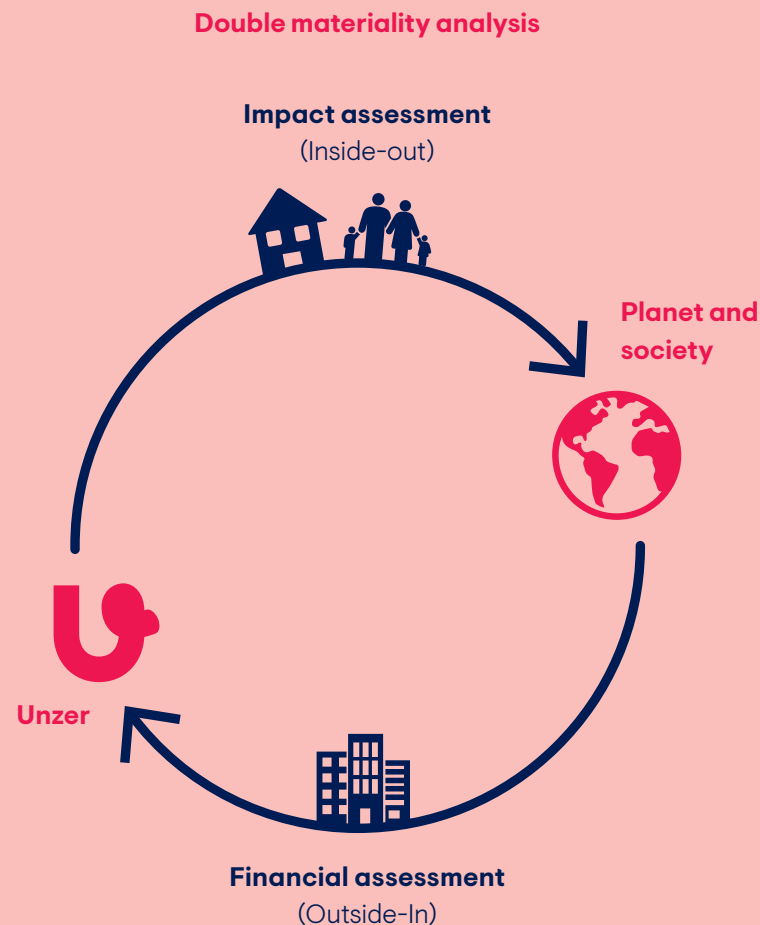
The selection of the topics presented is based on a double materiality analysis. We consider both the impacts of our business activities on the environment and society, as well as sustainability-related risks and opportunities for Unzer. The disclosures relate to our own business activities and – where reliable data is available – to the upstream and downstream value chain.

We prepare our greenhouse gas inventory together with a certified provider in accordance with the principles of the Greenhouse Gas Protocol. Where primary data is not available, we use transparent model-based estimates. The information undergoes a structured internal review process, including the four-eyes principle; no external audit has taken place.

We manage our progress using clearly defined indicators. We evaluate these regularly, document the results and develop our measures in a targeted way. In doing so, we take account of regulatory requirements, technological developments and the expectations of our stakeholders. Executive Management and the Advisory Board are regularly informed about the status of target achievement.

This ensures that sustainability aspects are incorporated into our decisions and that we continuously develop our measures further.

When selecting our material topics, we consider each sustainability topic from two perspectives. In the impact assessment (inside-out), we ask what impact our actions have on the planet and society. In the financial assessment (outside-in), we ask, conversely, what risks and opportunities the environment and society create for Unzer. A topic is material for us as soon as it is significant from at least one of these two perspectives.



3.0 **Environmental:** Responsibility for our impacts

As a service company, our direct environmental impacts are limited. The largest CO₂ emissions at Unzer arise primarily from our IT infrastructure, energy consumption at our office locations, and commuting and business travel by our employees. Additional emissions arise along the value chain, for example through purchased services and hardware.

We therefore target our measures specifically in these areas in order to reduce emissions and make effective use of the greatest levers. Since 2025, for example, we have been working with a certified provider that refurbishes and reuses decommissioned hardware in a data-protection-compliant and traceable manner. This extends the useful life of de-

vices and conserves valuable resources such as rare earths.

One focus is on concrete measures: For the electricity we purchase directly, we source only green electricity at all locations. We organise business travel to be as low-emission as possible and prefer rail travel where appropriate. At the same time, we promote the use of electric vehicles and take sustainability criteria into account in our procurement.

In addition, we are working to reduce emissions along our value chain. Where we have direct influence, we take targeted action and develop our measures step by step.

Target 1:
Significantly reduce direct emissions from our own operations

We will reduce our Scope 1 emissions from the vehicle fleet and purchased heat by 20% compared with the 2024 base year and increase the proportion of hybrid and electric cars to 60% by the end of 2027.

Indicator	2024	2025	Change
Scope 1 emissions in t CO ₂ e	370.98	362.36	-2.32 %
Proportion of hybrid and electric vehicles in the fleet, in %	45	48	+3.0 percentage points

In reducing Scope 1 emissions, we made initial, though still moderate, progress in 2025. One key reason is that some measures only take effect after a delay. These include, in particular, the planned reduction of office space and the adjustment of the company car fleet. The fact that the proportion of hybrid and electric vehicles increased only slightly in 2025 is due to contract terms: existing leasing contracts for combustion-engine vehicles are still running, while new hybrid and electric vehicles are only being introduced gradually.

An updated company car policy will provide additional support for this change and is expected to contribute visibly to reducing the proportion of combustion-engine vehicles from 2027 at the latest. The target of reducing Scope 1 emissions by 20% by the end of 2027 compared with the 2024 base year therefore remains ambitious, but we remain committed to it. The key lever continues to be the consistent reduction of combustion-engine vehicles in the company car fleet, as these are currently the main emissions driver within Scope 1.

Target 2:
Maintain and expand a fully renewable electricity supply

We will maintain the share of renewable energy in all self-managed electricity contracts at 100% and aim to reduce location-based Scope 2 emissions by 10% by the end of 2027 compared with 2024. At the same time, we are working with landlords and service providers to further reduce the CO₂ intensity of district heating and building energy.

Indicator	2024	2025	Change
Location-based Scope 2 emissions in t CO ₂ e	717.90	720.09	+0.3 %
Share of green electricity in self-managed electricity contracts, in %	100	100	±0 percentage points

Location-based Scope 2 emissions remained almost unchanged in 2025 compared with 2024. Our goal is to continue procuring only green electricity and, at the same time, to work with the owners of our office buildings to encourage an increasing share of building-related energy supply from renewable sources. This will enable us to reduce further emissions by the end of 2027 and beyond.

Target 3:
Reduce emissions from business travel

Originally, we aimed to reduce emissions from business travel by 20% by the end of 2027 compared with the 2024 base year. We were already able to significantly exceed this target in 2025 and are therefore adjusting the target to a 30% reduction compared with 2024 by the end of 2027. The conservative adjustment of the target to a 30% reduction compared with 2024 is based on the assumption that business travel may increase slightly again in 2026 and 2027.

Indicator	2024	2025	Change
Emissions from business travel in t CO ₂ e, Scope 3 Cat. 6	1,291.21	791.34	-38.72 %

The significant reduction in emissions from business travel was achieved mainly through a higher proportion of rail travel. This development was supported by the switch to BahnBusiness accounts and the associated share of green electricity. In addition, the business travel policy renewed in 2024 helped to avoid business trips with a high emissions share. Another influencing factor was the overall lower level of business travel in 2025 compared with 2024.

Target 4:
Reduce emissions from employee mobility

We will reduce emissions from our employees’ commuting behaviour by 15% by the end of 2027 compared with the 2024 base year.

Indicator	2024	2025	Change
Emissions from employee mobility in t CO ₂ e, Scope 3 Cat. 7	891.41	891.41	±0 %
Number of subsidised job tickets	124	295	+138 %
Number of bicycle leasing contracts used	9	18	+100 %

A change in commuting-related emissions could not be quantified for 2025 due to the lack of updated activity data. Nevertheless, we continued to support the use of climate-friendly mobility options: the number of subsidised job tickets and bicycle leasing contracts used increased. These measures contribute to achieving our reduction target, but do not yet allow a reliable statement to be made for 2025 about the actual development of emissions from commuting.

The target of reducing emissions from employee mobility by 15% by the end of 2027 remains unchanged. However, we reserve the right to adjust the target on the basis of updated data collection in 2026.

Target 5:
Reduce waste volumes and increase the separation rate

We are making two adjustments to this target. Because we were able to reduce emissions from waste in 2025 much more significantly than expected, we are tightening the emissions target: we will reduce emissions from operational waste by the end of 2027 to 40% of the 2024 base value. For the waste separation rate, we are adjusting the originally envisaged target value for 2024 of at least 95% downwards, as we do not yet have a reliable, comparable data basis across all locations. We will establish this at all locations by the end of 2026 and, on this basis, aim for a documented separation rate of at least 80% by the end of 2027.

Indicator	2024	2025	Change
Emissions from waste in t CO ₂ e, Scope 3 Cat. 5	94.86	44.81	-52.76 %
Waste separation rate in %	n/a	n/a	

In 2025, we more than halved emissions from operational waste compared with 2024. To further strengthen this positive development, we are analysing possible one-off effects and reviewing additional measures for further reduction by the end of 2027. As part of the environmental management system, we are also building a more complete data basis for waste separation rates at all locations. To this end, we are involving local providers and landlords in order to develop consistent parameters for measuring and comparing separation rates. In addition, all locations have now introduced a standardised waste separation system. By further raising employee awareness, we can further increase the waste separation rate by the end of 2027.

Target 6:
Reduce GHG intensity in relation to revenue

We will decouple our greenhouse gas emissions from business growth and reduce GHG intensity, defined as total emissions per euro of net revenue, by 30% by the end of 2027 compared with 2024.

Indicator	2024	2025	Change
Total GHG emissions in t CO ₂ e	5,130.42	4,773.26	-6.96 %
Net revenue in EUR million	220.49	225.06	+2.1 %
GHG intensity in kg CO ₂ e / EUR revenue	0.0233	0.0212	-9 %

Overall, the development of GHG intensity is moving in the right direction: emissions are decreasing in relation to revenue. In Scope 1 and Scope 2, it is already clear which levers can be particularly effective in achieving further reductions. These include, in particular, further development of the company car fleet, the share of renewable energy, and collaboration with landlords to improve building-related energy supply. In Scope 3, we are also heavily dependent on the activities of external partners and service providers. At the same time, the increasing use of AI applications within the company may have an additional impact on the emissions generated in future. Here too, we will continuously review market developments and available solutions with a view to environmentally friendly options.



Overall assessment of progress

Overall, developments in the 2025 reporting year show clear progress on our path to reducing greenhouse gas emissions. Particularly positive developments were achieved in emissions from business travel and operational waste. Important foundations have also been laid in Scope 1 and Scope 2, the effects of which can increasingly unfold in the coming years. Further action is needed in particular with regard to employee mobility, as commuting-related emissions have not yet been reduced compared with the 2024 base year. Progress is measured annually using an unchanged methodology in accordance with the GHG Protocol and reported against the 2024 base year.

” For us, sustainability is not something abstract. It very specifically determines how we act today and what kind of future we make possible tomorrow. Our ambition is to combine commercial success with responsibility for the environment and society.”

Robert Bueninck, Chief Executive Officer

4.0 **Social:** People at the centre

Unzer's success is based on our employees. We therefore create a safe, respectful and inclusive working environment and invest specifically in wellbeing, development and qualification. We promote fair opportunities, strengthen diversity and shape a corporate culture that combines performance and cohesion.

By the end of 2027, we will further strengthen our workplace and ensure that performance, wellbeing and development opportunities are acces-

sible to all. We are focusing on diversity and equal opportunities, health, and learning and development.

We support our objectives with specific measures. These include structured career paths, targeted training opportunities, health programmes, and inclusive approaches to recruitment and leadership. At the same time, we promote an open feedback culture and actively involve our employees in the further development of our measures.

Target 1:
Increase the proportion of female employees and leaders

We will increase the proportion of female employees from 41% (base year 2024) to 48% by the end of 2027. In addition, we will increase the proportion of women in leadership positions from 27% in 2024 to 37% by the end of 2027.

Indicator	2024	2025	Change
Proportion of female employees, in %	41.7	41.4	-0.3 percentage points
Proportion of women in leadership positions, in %	26.7	27.7	+1.0 percentage points

In 2025, the proportion of female employees declined slightly, while the proportion of women in leadership positions increased by 1.0 percentage point compared with the 2024 base year. Both target values are therefore not yet on the intended trajectory. To achieve them by the end of 2027, we are further developing our recruitment, development and succession processes, and strengthening transparent career paths and diversity measures.

Target 2:
Low and stable sickness absence rate

We will keep our sickness rate below the rate for the “Data Processing and Information Services” sector reported in the DAK Health Report in each reporting year through 2027.

Indicator	2024	2025	Change
Sickness absence rate, in %	2.7	3.1	+0.4 percentage points
Industry benchmark sickness absence rate in %	3.5	3.4	-0.1 percentage points
Difference to industry benchmark in percentage points	-0.8	-0.3	

The sickness rate was 3.1% in the reporting year, 0.4 percentage points above the previous year. We met our target of remaining below the industry benchmark. For comparison, we use the sickness absence rate for the “Data Processing and Information Services” sector, which the DAK Health Report reports at 3.4% for 2025: the lowest rate of any sector in Germany. We deliberately use this benchmark because it reflects our employee structure and represents the most demanding available comparison. As no methodologically comparable sector rates are available for Austria and Denmark, we compare our Group-wide rate with the German benchmark, as 75.2% of our employees work in Germany. We remain below the benchmark; however, the gap narrowed from 0.8 to 0.3 percentage points compared with the previous year.

We continue to invest in mental health support, health checks and training for managers. We are continuously developing these measures further and are also strengthening a health-promoting work organisation.

Target 3:
Establish a culture of lifelong learning

By the end of 2027, we will ensure that more than 50% of our employees use their individual training budget each year.

Indicator	2024	2025	Change
Proportion of employees with access to the learning management system and structured learning opportunities, in %	n/a	n/a	In implementation
Proportion of employees who used their individual training budget, in %	13.8	29.8	+16.0 percentage points

The introduction of a learning management system significantly increased both participation in and the scope of training. To reach all employees by the end of 2027, individual learning budgets and development plans will be expanded further.



Overall assessment of progress

In the reporting year, the picture is mixed: we made progress primarily in learning participation, while the proportions of female employees and women in leadership positions remained almost unchanged compared with 2024, and the health target was narrowly missed. Further action is still needed both on gender diversity and on comprehensive access to training.

” Diversity does not happen by itself. It has to be lived anew every day – in decisions, in how we work together and in leadership. At Unser, we are committed to a working environment in which everyone feels respected and heard, and in which performance and responsibility naturally go hand in hand.”

Stefanie Hohenstatt, Vice President People and Culture

5.0 **Governance:** Responsible and consistent

Reliable corporate governance is the basis for trust. At Unzer, we therefore rely on clear responsibilities, effective controls and structured risk management.

The foundation is a Three Lines of Defence model, which we implement consistently across the company: Sales carefully selects customers so that risks are prevented as far as possible from arising in the first place; specialised functions support this process; and Internal Audit reviews whether all measures are effective. This approach is supplemented by external audits, a whistleblowing system, and regular reports and meetings with Executive Management and the Advisory Board.

Structures, systems and processes are only part of the picture. What matters is a corporate culture in which integrity is lived. Sustainable governance is created not only through rules, but through understanding and responsible action across the entire company.

At Unzer, we therefore consistently develop both: clear governance structures and a working atmosphere that anchors this conduct in everyday practice. This also includes an open reporting and feedback culture in which employees can raise potential concerns. All employees also receive annual training on compliance, information security, anti-money laundering, data protection and other key topics.

Target 1:
Certified management systems for compliance and information security

Unzer is pursuing formal external certification of its governance and control systems for compliance and information security. By the end of 2026, we aim to obtain ISO 27001 and ISO 37301 certifications for Unzer. From 2027 onwards, the target is to have no material deviations (“non-conformities”) in the annual surveillance audits.

Indicator	2024	2025	Change
Certification status	Not certified	Not certified	Pre-audit completed
Number of critical audit findings	0 (pre-audit)	0 (pre-audit)	Pre-audit completed

In 2025, an external pre-audit was carried out and all material identified gaps were addressed. In December 2025, the Stage I audit for ISO certification began. Formal certification for Unzer was achieved after completion of the Stage II audit in April 2026.

Target 2:
High effectiveness of mandatory compliance training

All Unzer employees should receive regular, documented training on compliance, data protection, information security and financial crime topics. The target is a completion rate of at least 95% for all five compliance training courses for employees of the Unzer Group by the end of 2027.

Indicator	2024	2025	Change
Training completion rate for employees of the Unzer Group, in %	Not collected	89	n/a

In the first quarter of 2026, a new training management system was introduced, which is intended to further increase training completion rates through a higher level of automation and monitoring.

Target 3:
Acknowledgement of the Code of Conduct by new employees

Integrity and compliance requirements should be a binding component of all new employment relationships. By the end of 2027, 100% of all new employment contracts recorded in the HR management system should include acknowledgement of the Code of Conduct.

Indicator	2024	2025	Change
New contracts with Code clause	Not collected	n/a	Implementation project started

In 2025, a project was launched to implement the corresponding requirements in contracts and in the HR management system. Full implementation and subsequent tracking are planned for 2026.

Target 4:
Timely handling of whistleblowing reports

Reports of potential misconduct should be reviewed quickly and independently. The aim is for 100% of reports received through the group-wide reporting process to undergo an initial assessment and be entered into the handling process within seven calendar days.

Indicator	2024	2025	Change
Timely initial assessment ≤ 7 days, in %	Not collected	100	n/a

The speed of handling complies with internal and statutory requirements.



Overall assessment of progress

In the reporting year, we already achieved one governance target with the timely management of whistleblowing reports (100%); we received ISO certification in April 2026. Further action is still needed regarding the completion rate for mandatory compliance training (89%) and the binding acknowledgement of the Code of Conduct in new contracts; the corresponding measures and target years have been defined. Progress will be tracked annually on the basis of unchanged indicators and compared with the respective prior-year figure.

”For me, good governance means looking closely, taking responsibility and improving things when they are not good enough, even when that takes effort. In everything we do, it is about a culture of integrity – responsible, values-based action. That is very important to me.”

Dr. Max Steiger, Chief Compliance and Governance Officer

ESG in practice: What we implemented in 2025

In 2025, we made progress in all ESG areas. Examples from the last twelve months include:



Environmental

- Digitalisation of post to conserve resources
- Expansion of the share of electric vehicles in the fleet
- Collaboration with a certified partner for the refurbishment of hardware



Social

- Signing of diversity charters in all four countries in which Unzer operates
- Introduction of 360° feedback for managers and 180° feedback for employees
- Introduction of career paths for employees without management responsibility
- New platform for mental wellbeing



Governance

- Training for all employees on the use of AI
- Certification process in accordance with ISO 37301 (compliance) and ISO 27001 (information security) started; certification was achieved in April 2026

6.0 Our journey continues

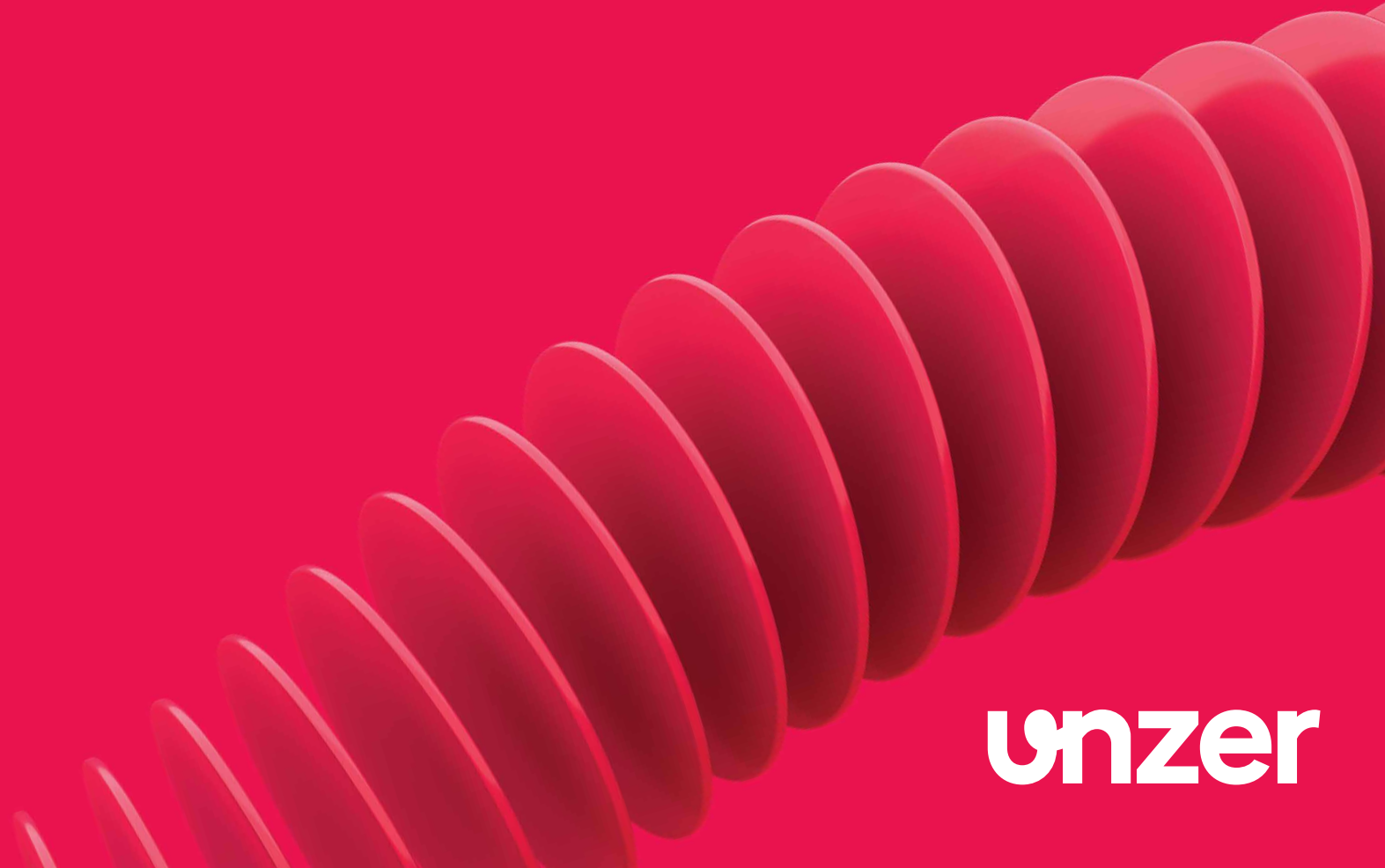
Companies have a responsibility – especially today. At Unser, we live this conviction through a strategy built on trust and clear ethical standards. What this means in practice is set out in our Code of Conduct: it commits us to complying with laws and regulations at every level of our supply chain and provides guidance to all employees and partners. In this way, we live our values together in the areas of human rights, business ethics and environmental protection.

Our ethical guidelines act as a filter: in particular, we work with partners who share our stance. For us, this is more than ticking off a compliance checklist: it is a conscious decision in favour of fair business practices. We do not see environmental awareness, diversity, inclusion and ethical

conduct as matters of goodwill, but as responsibilities towards future generations and a fairer world.

We provide a detailed overview of our progress in our sustainability report, which we voluntarily align with the revised European Sustainability Reporting Standards (ESRS) and publish on our website.

We firmly believe that companies must be part of the solution. Commercial success and sustainability are not mutually exclusive – quite the opposite. That is why we invite everyone we work with: let us shape a future together that is based on sustainability, responsibility and trust.



Unzer Group GmbH
Schöneberger Straße 21a
10963 Berlin

www.unzer.com

25. September 2026

unzer