



2023



evertec®

environmental,
social and
governance
summary





2023

Updated in October 2023

environmental, social and governance summary

Environmental, Social and Governance Tear Sheet

The following tear sheet contains certain disclosures regarding Evertec’s business and operations, as well as applicable (i) Sustainability Accounting Standards Board (SASB) standards for the Technology and Communications sector, and (ii) United Nations Sustainable Development Goals (UN SDGs). We are committed to supporting environmental, social and governance (“ESG”) initiatives that are integrated into our strategy and culture and continue to drive our corporate responsibility. We believe these initiatives support our employees, customers, local communities, and other stakeholders. This tear sheet covers the period from January 1, 2022 to December 31, 2022, unless otherwise noted. Additionally, except as otherwise indicated or unless the context otherwise requires, the terms “Evertec,” “we,” “us,” “our Company,” and the “Company” refer to EVERTEC, Inc. and its subsidiaries on a consolidated basis.

About Evertec

EVERTEC, Inc. (NYSE: EVTC) (“Evertec” or the “Company”) is a leading full-service transaction processing business in Puerto Rico, the Caribbean and Latin America, providing a broad range of merchant acquiring, payment services and business process management services. Evertec owns and operates the ATH® network, one of the leading personal identification number (“PIN”) debit networks in Latin America. In addition, the Company processes over six billion transactions annually, manages a system of electronic payment networks in Puerto Rico and Latin America and offers a comprehensive suite of services for core banking, cash processing and fulfillment in Puerto Rico. Additionally, the Company offers technology outsourcing and payment transactions fraud monitoring to all the regions it serves. Based in Puerto Rico, the Company operates in 26 Latin American countries and serves a diversified customer base of leading financial institutions, merchants, corporations and government agencies with “mission-critical” technology solutions. For more information, visit www.everttecinc.com.

Forward-looking statements

Certain statements in this tear sheet may constitute “forward-looking statements” within the meaning of, and subject to the protection of, the Private Securities Litigation Reform Act of 1995. These forward-looking statements about our expectations for future performance are subject to known and unknown risks and uncertainties. Evertec cautions that these statements are not guarantees of future performance. All forward-looking statements made reflect our current expectations only and we undertake no obligation to update any statements to reflect the events that occur after this tear sheet was published. Please refer to the Company’s most recent Annual Report on Form 10-K filed with the U.S. Securities and Exchange Commission (“SEC”) for factors that could cause our actual results to differ materially from any forward-looking statements.

activity metrics

METRIC	UNIT OF MEASURE	2020	2021	2022
Revenue	\$M	\$510.6	\$589.8	\$618.4
Countries Served	Number	26	26	26
Full-Time Employees	FTE	2,400	2,762	2,524
Office Locations	Number	11	11	12
Square Footage (Puerto Rico data center, Corporate Office, Latin America Offices)	Sq. Ft. (000)	~360*	~360*	~361*

*All measures are approximates

environment



Evertec is committed to conducting business operations in a way that is compatible and balanced with the needs of the communities we serve, and to promote efforts that help reduce our environmental footprint and use of natural resources. This commitment is supported by our Board of Directors (the "Board") and senior management.

Below please find a link to our environmental commitment statement published on our website:
<https://www.evertecinc.com/en/our-purpose/our-planet>








ENVIRONMENTAL TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG								
Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed, (2) percentage grid electricity, and (3) percentage renewable	Gigajoules (GJ), Percentage (%)	<table border="1"> <thead> <tr> <th></th> <th>2020</th> <th>2021</th> <th>2022</th> </tr> </thead> <tbody> <tr> <td>Total energy consumed*: (GJ)</td> <td>41,205</td> <td>999,233</td> <td>1,037,221</td> </tr> </tbody> </table> <p>*2020 includes our Puerto Rico and Costa Rica offices; 2021 and 2022 includes our offices in: Puerto Rico, Costa Rica, Chile, Colombia and Uruguay.</p> <p>For 2020 the energy consumption figure includes our Puerto Rico and Costa Rica offices, while taking into consideration the effects of the COVID-19 pandemic and the remote environment measures taken by the Company. For 2021 and 2022, the energy consumption data includes our corporate headquarters and Puerto Rico data center, and our offices in Costa Rica, Chile, Colombia and Uruguay.</p> <p>Puerto Rico does not currently offer a renewable energy source for our data center; 100% of the electricity we use in Puerto Rico is consumed from the grid. Our back-up power generators are in stand-by mode and supply power only during power outages from our service provider. Our corporate headquarters operate on a combined heat and power (CHP) system, which provides power consumption reduction and cooling to the main buildings in the campus. The calculated Power Usage Effectiveness (PUE) at our Puerto Rico data center for the years 2020, 2021 and 2022 are 2.27, 3.27 and 3.77, respectively.</p>		2020	2021	2022	Total energy consumed*: (GJ)	41,205	999,233	1,037,221	TC-SI-130a.1	
	2020	2021	2022										
Total energy consumed*: (GJ)	41,205	999,233	1,037,221										

ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG								
 Environmental Footprint of Hardware Infrastructure	Energy and emissions reduction efforts	Discussion	Data center efficiency is a priority for Evertec and a focus of our sustainability efforts. We aggressively pursue creative solutions and employ best practices to save energy at our data centers, such as actively monitoring and measuring energy consumption, implementing control schemes to reduce energy, and replacing old inefficient hardware with newer, more efficient models. In addition to switching our light bulbs to LED technology, we have also installed sensors in many of our buildings that automatically turn off the lights in inactive areas and reduce our energy consumption. While cloud computing use has increased, it is still too early to determine whether this has resulted in a reduction to our physical data center's carbon footprint. Nevertheless, we have been modernizing our data centers where newer servers allow us to maximize existing data center space and capacity. We are also promoting the use of new open space workplaces which allow us to maximize our facilities even as we are growing as a company. We also actively promote telecommuter initiatives/remote work as this also reduces our energy/physical footprint. In 2022, we installed 2 electric vehicle charging stations in our corporate headquarters available to our employees. Lastly, we continue to explore with our current facility landlord the opportunity to shift to natural gas, which could be significantly more efficient.	TC-SI-130a.1									
	(1) Total water withdrawn and (2) Total water consumed, percentage of each in regions with high or extremely high baseline water stress	Thousand cubic meters (m ³), Percentage (%)	<table border="1" data-bbox="909 761 1671 907"> <tr> <td></td> <td>2020</td> <td>2021</td> <td>2022</td> </tr> <tr> <td>Total water withdrawn: (m3)</td> <td>24,993</td> <td>103,202</td> <td>123,609</td> </tr> </table> <p data-bbox="909 914 1495 954">*2020 represents our corporate headquarters; 2021 and 2022 includes our offices in: Puerto Rico, Costa Rica, Chile, Colombia and Uruguay</p> <p data-bbox="909 966 1671 1040">Our buildings only have one water meter per building, which only show the water flow from our water supply provider; we do not have any means to verify the water consumed by other ways.</p>		2020	2021	2022	Total water withdrawn: (m3)	24,993	103,202	123,609	TC-SI-130a.2	
		2020	2021	2022									
Total water withdrawn: (m3)	24,993	103,202	123,609										
Water reduction efforts	Thousand cubic meters (m ³), Percentage (%)	Our main facility landlord in Puerto Rico is working on a rainwater collection and storage project to use this water in the cooling towers. Upon implementation, this project will significantly reduce water consumption in our corporate headquarters. Upon completion, the expected collection of rainwater will be of approximately 100,000 gallons, resulting in a water reduction of approximately 33% during months with rainfall.	TC-SI-130a.2										


ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG															
 <p>Climate Change Risk and Opportunity</p>	<p>Process for identifying and managing climate change risks and opportunities</p>	<p>Discussion</p>	<p>Evertec is committed to responsible operations and conscientious consumption. As a result, in 2007 we assembled our internal environmental group (Escuadrón Naranja), which actively looks to adopt new technologies to contribute towards our energy reduction and sustainability efforts. Examples of these initiatives include: (i) switching lighting technology to LED in both internal and external areas, (ii) switching to lithium-ion batteries for UPS/backup which makes battery recycling easier and reduces acid risk when compared to our previously used batteries, (iii) installing electric vehicle charging stations for all-electric vehicles, plug-in hybrid electric vehicles, and hybrid electric vehicles, and (iv) data center initiatives such as data center virtualization which reduces our long-term technology hardware disposal and recycling. Furthermore, our cafeteria vendor in Puerto Rico is required to provide compostable plates and cutlery, instead of non-compostable options, and eliminate the use of straws, among other green initiatives. As our corporate headquarters are located in a leased facility, we maintain communication with our landlord to ensure its on-site environmental practices are aligned to Evertec’s long-term sustainability goals.</p>																	
 <p>Solid Waste</p>	<p>Generation</p>	<p>Metric tons</p>	<p>Included is a summary of our solid waste recycling efforts during 2022:</p> <table border="0"> <tr> <td>Solid Waste (Metric Tons)</td> <td>•</td> <td></td> </tr> <tr> <td>• Paper</td> <td>•</td> <td>129.95</td> </tr> <tr> <td>• Cardboard</td> <td>•</td> <td>9.47</td> </tr> <tr> <td>• Electronics</td> <td>•</td> <td>19.62</td> </tr> <tr> <td>• Plastics and Aluminum</td> <td>•</td> <td>0.49</td> </tr> </table>	Solid Waste (Metric Tons)	•		• Paper	•	129.95	• Cardboard	•	9.47	• Electronics	•	19.62	• Plastics and Aluminum	•	0.49		
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	<p>Reduction efforts</p>	<p>Discussion</p>	<p>We continue to recycle oil-based products previously used in our cafeteria and power generators. The recycled oil from our power generators is recycled by our vendors who use it to produce other oils and oil by-products such as grease/mechanical lubricants.</p>																	

Evertec is a strategic industry partner for the financial industry, public sector, and key clients in the geographies we serve. We are proud of our internal employer brand, Generación Naranja, which empowers our diverse and multi-cultural workforce to innovate and seek continuous development opportunities across Evertec. This unique formula allows our employees to contribute towards the overall success of our clients, communities, and shareholders.

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Recruiting and Managing a Global, Diverse and Skilled Workforce</p>	<p>Description of policies and programs in place for employee development</p>	<p>Discussion</p>	<p>ay Our people are our most valued asset. We believe that to have a high performing workforce we need to invest in their development.</p> <p>Evertec is focused on providing our employees the tools needed for their career development. Evertec University, our internal professional development platform, features all the learning opportunities available to our workforce, providing a curriculum composed of both online classroom and external trainings. Within Evertec University, we developed a leadership program that includes a 360-degree assessment, feed forward sessions, a leadership on-boarding program and a leadership academy.</p>  <p>To further promote equal opportunities in the workplace, we offer a reimbursement program for employees who wish to obtain a professional certification or participate in professional courses as part of their career development plan at Evertec. To participate in this program, employees are required to provide detailed evidence of the certification or course and remain as an active employee of the company to receive a repayment of up to 100% of the cost of the certification or course.</p> <p>In 2022, Evertec delivered approximately 53,861 total training hours, as follows:</p> <ul style="list-style-type: none"> • 22,993 hours of regulatory and compliance trainings applicable to all employees • 16,433 hours in LinkedIn Learning • 6,880 hours in the Evertec Leadership Academy • 2,886 hours in Open English, a language-learning platform • 2,308 hours of external educational activities and industry conferences • 1,104 hours of onboarding and compliance trainings for new hires • 621 hours in Pluralsight, a technology skills platform • 454 hours under our Women International Network (WIN) program • 125 hours in our virtual leadership program for new leaders • 57 hours of subject-specific trainings to target employees and work teams <p>As part of our development initiatives, Evertec created the Women Inspirational Network (WIN) in 2022 to empower women in the workplace to take the lead in their professional career development and to foster alliances. WIN is currently composed of 285 members that are female employees from PR and our officer throughout Latin America. In 2022, WIN hosted 9 development sessions, providing 454 hours of professional development. Additionally, we maintain an active internal social WIN network, where members can share thoughts, take courses, and promote activities with the rest of the WIN community.</p>		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Recruiting and Managing a Global, Diverse and Skilled Workforce</p>	<p>Description of policies and programs in place for employee development</p>	<p>Discussion</p>	<p>We also provide health and safety educational sessions in liaison with external health professionals as part of our health and wellness education programs efforts. In addition to the above, we have Evercare Health Clinics located at our corporate headquarters in Puerto Rico and in our Costa Rica office, where our employees have access to general medical services, including a doctor, laboratory services and medical phone consultations.</p>  <p>The Company also has in place a Committee for the Management of Domestic Violence Situations in the workplace, composed of members from our People & Culture, Facilities and Physical Security Departments.</p> <p>The Company's Employee Assistance Program to our employees in Puerto Rico and Latin America. Through this program, employees can get immediate help, by phone, in person or virtually, from a variety of professional medical staff focused on mental health. Services under this program include orientation, advice, and psychological therapy. Also, as part of this program, the Company provides a number of webinars related to mental health and employee well-being throughout the year.</p> <p>Any of our employees requiring reasonable accommodation in the workplace may request such accommodation to our People & Culture Department. Eligible employees may work remotely two days a week, while other eligible employees may continue to work remotely based on their work functions and responsibilities. Eligible employees may also request a reduced work schedule (30 working hours per week), flexible schedule, or a special leave license without pay.</p> <p>In addition to the above, the Company provides 14 weeks of fully paid maternity leave in Puerto Rico and an average of 23 weeks in our offices throughout in Latin America. We also provide 4 weeks of fully paid paternity leave.</p> <p>During the last completed fiscal year, 90% of the women who benefited from their maternity leave remained employed by the Company 12 months after their return from maternal leave.</p>		
	<p>Percentage of employees that are: (1) foreign nationals and (2) located offshore</p>	<p>Percentage (%)</p>	<p>As of December 31, 2022, we had 2,524 employees. Out of this workforce, 53% are employees from Puerto Rico and the United States and 47% are foreign nationals working in our offices throughout Latin America (i.e., Dominican Republic, Mexico, Guatemala, Costa Rica, Panama, Colombia, Chile, Uruguay, and Brazil).</p>	<p>TC-SI-330a.1</p>	

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
<p>Recruiting and Managing a Global, Diverse and Skilled Workforce</p>	Employee engagement discussion	Discussion	<p>Evertec considers employee engagement a key component of its high-performance culture. Throughout the year, we engage with our employees in a variety of ways (e.g., through content on Evertec’s intranet, bi-weekly regional bulletins, digital in-office signage, virtual team meetings for all-staff, quarterly regional meetings, and local and corporate townhalls). An internal employee engagement survey is conducted at least once every two years.</p> <p>In 2022, we conducted our most recent comprehensive employee engagement survey; 90% of our employees responded to the survey—the highest participation rate in Company history—and results showed that we were able to sustain a 77% engagement within our workforce . As part of the survey, employees provided feedback on a variety of topics. The results of the survey helped Evertec leaders gain insight into the most important drivers related to the work environment of our employees. Areas with the highest employee satisfaction were our business and organizational development, collaboration, and work environment. In response to this employee feedback, management, together with employees, defines action plans to address concerns or potential areas of improvement. Completion of action plans are monitored by the People & Culture Department and reported to senior management.</p>	TC-SI_330a.2	
	Percentage of gender and racial/ethnic group representation for: (1) management, (2) technical staff, and (3) all other employees	Percentage (%)	<p>Evertec promotes diversity and inclusion as part of our formula for innovation and a high performing work force. We foster an inclusive workforce to encourage diversity of thought. Evertec has been named to the Bloomberg Gender Equality Index, which distinguishes companies committed to transparency in gender reporting and advancing women’s equality, for five consecutive years.</p> <p>Our gender breakdown:</p> <ul style="list-style-type: none"> • Evertec workforce: 36% female/64% male • Leadership: 41% female/59% male • Technical/IT staff: 26% female/74% male <p>Ethnic group representation:</p> <ul style="list-style-type: none"> • 99% of our workforce is Hispanic • 90% of our managers are Hispanic <p>Female talent:</p> <ul style="list-style-type: none"> • 9.18% women in senior management • 8.07% women in middle management • 82.74% women in non-managerial positions • 31.32% of women were new hires during the last completed fiscal year • 44.55% women were promoted during the last completed fiscal year 	TC-SI-330a.3	
	Equal Employment Opportunity Policy	Discussion	<p>Evertec pursues a diverse talent pool and is an Equal Opportunity Employer that aims to hire the best-qualified candidates for available positions. We promote based on merit. Evertec does not discriminate based on race, gender, sexual orientation, veteran status, disability and/or ethnic origin.</p> <p>Our non-discrimination policies are enforced throughout the Company and cover all aspects of employment, including hiring process, transfers, promotions, demotions, training and development, compensation, eligibility for benefits and dismissals, among others.</p>		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Recruiting and Managing a Global, Diverse and Skilled Workforce</p>	<p>Equal Employment Opportunity Policy</p>	<p>Discussion</p>	<p>It is the responsibility of all Evertec managers and leaders to make decisions in accordance with our declaration of Equal Opportunity Employment.</p> <p>Evertec will not discriminate for reasons of gender between employees who perform comparable work that have equal functions, requires equal skill, effort and responsibilities under similar work conditions; provided, however, that differences may arise due to: (i) a bona fide system that rewards seniority or merit in employment, (ii) a compensation system based on the quantity or quality of production, sales or profits, (iii) education, training or experience, or (iv) any other reasonable factor that is not the gender of the person.</p> <p>We compensate our exempt employees based on each employee’s experience, skills and job performance, and award bonuses based on the employee’s achievement of specific annual goals set at the beginning of each year in relation to his or her position. Such goals are aligned to the job position performance standards. Further, employees are provided with a thorough evaluation and feedback session from their direct supervisors, and the overall process is overseen by our People & Culture Department to ensure that employees are not being discriminated in their annual evaluations because of race, gender, sexual orientation, veteran status, disability, ethnic origin, or any other factor protected by law.</p> <p>For further information, refer to our “Work Environment” in our Code of Ethics at http://ir.evertecinc.com/govdocs.</p>		
	<p>D&I training and recruitment initiatives</p>	<p>Discussion</p>	<p>Our diversity recruitment initiatives are tracked through the completion of an Annual Affirmative Action Plan. In addition, we periodically conduct gender gap pay analysis for our employee population in Puerto Rico.</p> <p>We have in place both an in-person and a remote recruitment and on-boarding strategy to further reach new hires and the existing employee population.</p> <p>To further ensure that our recruitment process treats all applicants fairly (without regard to race, color, religion, gender, gender identity, sexual orientation, age, national origin, political affiliation or beliefs, social status, marital status, disability, genetic information, eligible veteran’s condition, or as a victim of domestic violence, or any other classification protected by law) our job postings are drafted focusing on the nature, necessary characteristics and specific requirements for the job; and posted in various platforms to reach a diverse pool of candidates and give more people the opportunity to apply in different ways (e.g., through the Company’s website at www.evertecinc.com, LinkedIn, Indeed, private recruitment consultants, and the Company’s internal career site).</p>		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p data-bbox="58 776 281 846">Recruiting and Managing a Global, Diverse and Skilled Workforce</p>	<p data-bbox="388 305 579 350">D&I training and recruitment initiatives</p>	<p data-bbox="724 313 821 334">Discussion</p>	<p data-bbox="905 228 1688 399">For job interviews, employees from our People & Culture Department, and other management leaders, as necessary, prepare a list of essential questions specifically designed to assess the key criteria and requirements of the job opening, and all applicants are asked the same essential questions. The overall process is overseen by our People & Culture leaders to ensure that applicants are not being discriminated during the selection process because of race, gender, sexual orientation, veteran status, ethnic origin, or any other factor protected by law.</p> <p data-bbox="905 431 1688 501">For the past 3 years, and despite the COVID-19 pandemic and its ongoing effects in the economy, we have not implemented large-scaled redundancies or significant job cuts in Puerto Rico nor in any of our subsidiaries in Latin America.</p>		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Community Engagement</p>	Strategic investments and philanthropy	Monetary value	<p>Our corporate responsibility program focuses on three pillars: community support, education, and environment. In 2022, our corporate contributions totaled approximately \$1 million in sponsorships and donations given to non-profits whose mission is to support the community, education, environment, and the arts, in the different countries we have operations.</p> <p>We have in place a Sponsorships and Donations Committee responsible for evaluating sponsorship or donation requests for non-profit entities pursuant to the Sponsorship and Donations Committee Procedures. The Sponsorships and Donations Committee meets quarterly and is comprised of five members, all employees from different areas within Evertec, such as Marketing & Communications, People, Culture, and Compliance. The Sponsorships and Donations Committee prioritizes (i) sponsorship requests that promote the development of the Evertec business and image in communities, and (ii) donation requests focused on education, environmental responsibility, art, and the community.</p> <p>Furthermore, and in response to our executives who personally support and contribute financially to non-profit organizations in their communities, we established the Evertec Executive Fund Matching Program. This program is aligned with the Sponsorships and Donations Procedures. The program allows our executives to nominate certain institutions (religious and political organizations excluded) for the receipt of a sponsorship or a donation. The nominations are evaluated by the Sponsorships and Donations Committee. Under this program, the Company matches donations made by executives to approved organizations in accordance to the following matching limits: (a) donations must be of at least \$1,000 per non-profit organization; (b) Evertec will match each dollar donated by the executives (for the CEO, up to a maximum of \$10,000; for other executives, up to a maximum of \$5,000); (c) matching of cumulative donations may not exceed the cap established per executive; (d) donations can be applied to multiple non-profit organizations per executive; and (e) the matching cap will be calculated annually. Any possible conflict of interests in these processes are evaluated thoroughly by our Compliance Department prior to the approval of any donation.</p> <p>As part of our support for education, we offer a Scholarship Program. This program has been in place since 2015 and is applicable to Puerto Rico and the countries in Latin America where we have offices. Participants include students in the community, our employees, and our employees' children, with special focus on applicants with concentrations in STEM (science, technology, engineering and mathematics) disciplines.</p> <p>In 2022 a total of 186 scholarships were awarded with an investment of over \$190,000. Over the past eight years, we have awarded over 690 scholarships to students pursuing either a bachelor's, master's, or doctoral degree for a total investment of over \$1 million.</p>		


SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Community Engagement</p>	Strategic investments and philanthropy	Monetary value	<p>We believe that our scholarship initiative helps lead the charge on increasing diversity and inclusion in the technology sector and serves to position Evertec as an employer of choice for women in the technology sector and as a company that promotes gender diversity as part of its formula for innovation.</p> <p>For more information about our social responsibility program, please visit: https://ir.evertecinc.com/en/our-purpose/our-people</p>		
	Employee volunteer hours	Number of hours	<p>We encourage our employees to volunteer in the communities they live in. In 2022, approximately 1,015 volunteers donated a total of 2,690 hours of their time to 25 non-profit institutions, in 9 countries during our annual Volunteer Drive. Over the past eight years, 5,814 volunteers have donated a total of 24,765 volunteer hours to more than 199 nonprofit institutions during our annual Volunteer Drives.</p> <p>In 2022 the Company committed \$250,000 in support of Hurricane Fiona relief and recovery efforts in Puerto Rico, including assistance to affected employees. As part of the commitment, the Company and the ATH Network launched an initiative to promote online donations through the ATH Móvil® application and its “Donate” feature. The Company matched each dollar donated through the application to 31 institutions up to a total of \$100,000, with a cap of \$5,000 per institution.</p>		

At Evertec, corporate responsibility activities are managed as a cross-function team with executive and Board oversight. The ESG cross-functional team serves as the central coordinating body facilitating our strategy and reporting efforts. The Nominating and Governance Committee of the Board has formal responsibility and oversight of ESG. As per said delegation, our ESG team updates the Nominating & Corporate Governance Committee regularly regarding the Company’s ESG program, including the Company’s monitoring, auditing, implementation, controls, and procedures.

To inform our ESG strategy, Evertec engages with various stakeholder groups. We review recent business trends, regulatory changes and stakeholder expectations. We also consider ESG rating agencies, corporate peers and Evertec’s leadership input. Our investor relations team, CEO and/or Chief Financial Officer (“CFO”) (along with other executives or management leaders, as necessary) regularly engage with investors (through earnings calls, direct engagement, investor conferences or other means) each year with our CEO. Further, Board members may be included in areas of shareholder concerns regarding significant governance matters.


GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Data Privacy and Freedom of Expression</p>	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and link	<p>We place the highest importance on respecting and protecting the privacy and confidentiality of the information that our customers share with us. Our Privacy Policy Statement is revised annually and publicly available on our website in www.evertecinc.com. Through our Privacy Policy Statement, we inform our customers the type of information that is collected through our websites and how we collect, use, share and protect their personally identifiable information (“PII”).</p> <p>We inform our customers about the choices they can make regarding the way their information is collected online, how we use demographic data for secondary purposes, and how to limit the sharing of their personal information. We may use the information collected online to communicate with our customers and provide our website users with a requested service or product, special offers or additional information, as requested. Unless required to be disclosed in response to a legal process or to a law enforcement agency’s request, we will not share the collected information with third parties other than as set forth in our Privacy Policy Statement, nor will we keep PII longer than necessary, except as otherwise required by law. We may, however, share PII in order to carry out our daily operations. For more information, the Privacy Policy is publicly available on our website at: https://evertecinc.com/privacypolicy</p>	TC-SI-220a.1	
	Number of users whose information is used for secondary purposes	Number	We may place or recognize unique cookies or use other electronic technologies on a user’s device in order to help display advertisements that users see on our websites. We may use information such as a user’s visits to, and activity on, our websites, IP address and other such usage information alone or in combination with other information, to display advertisements on the user’s device that may be of particular interest to them.	TC-SI-220a.2	



GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
	Total amount of monetary loses as a result of legal proceedings associated with user privacy	Reporting currency	We have not been a part of, or been involved in, any material legal proceedings associated with user privacy.	TC-SI-220a.3	
	(1) Number of law enforcement requests for user information, (2) number of users whose information was requested, and (3) percentage resulting in disclosure	Number, Percentage (%)		TC-SI-220a.4	
<p>Data Privacy and Freedom of Expression</p>	List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring	N/A	<p>We are committed to complying with U.S. economic sanctions and other applicable laws and regulations regarding economic sanctions that apply to our operations, products and services</p> <p>We have in place a comprehensive Compliance Program that particularly addresses our obligation to comply with the U.S. Department of the Treasury’s Office of Foreign Assets Control (“OFAC”) lists, regulations and guidance.</p> <p>Pursuant to our OFAC Policy and procedures, we have in place software to screen our data bases against the OFAC lists in order to ensure there are no names in our data bases that match the OFAC lists. We also have safeguards in place to block any transactions that may be required to comply with applicable law and regulation. We continually monitor compliance with our OFAC Policy, procedures and relevant laws and regulations to ensure that we do not do business or conduct transactions with any of the individuals or companies listed in the Specially Designated Nationals and Blocked Persons List (SDNs) or OFAC-sanctioned countries without appropriate U.S. Government authorizations, and if necessary, lead efforts to investigate, correct, and disclose sanctions compliance failures.</p>	TC-SI-220a.5	

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Data Security</p>	<p>(1) Number of data breaches, (2) percentage involving personally identifiable information (PII) and (3) number of users affected</p>	<p>Number, Percentage (%)</p>	<p>Except as a matter of public record or regulatory compliance, we do not disclose this information.</p>	<p>TC-SI-230a.1</p>	
	<p>Description of approach to identifying and addressing data security risks, including use of third-party cyber security standards</p>	<p>Discussion, Link</p>	<p>The Board has delegated to its Information Technology Committee the responsibility of exercising oversight with respect to the Company's cyber security risk management and controls. As per said delegation, our Chief Administrative Officer ("CAO") and Chief Information Security Officer ("CISO") and their staff update the Information Technology Committee regularly regarding the Company's cyber security program, including the Company's monitoring, auditing, implementation, controls and procedures.</p> <p>We have in place an Information Security Policy which has been aligned to comply with current cyber security regulatory requirements and with leading industry best practices to ensure the resiliency of Evertec's infrastructure, at a level commensurate to the risk appetite of the organization, and in compliance with the National Institute of Standards and Technology (NIST) and applicable provisions of the Gramm-Leach-Bliley Act (GLBA), Federal Financial Institutions Examination Council (FFIEC), Health Insurance Portability and Accountability Act (HIPAA), Sarbanes Oxley Act (SOX), New York Department of Financial Services (NYDFS) Cyber security Regulation, General Data Protection Regulations (GDPR) and Payment Card Industry Data Security Standards (PCI DSS), among others. We also use industry-recognized security safeguards, such as firewalls, anti-virus software, intrusion detection systems and operational procedures to detect and preclude unauthorized parties from accessing our systems.</p> <p>The Information Technology Committee and our Board review the Company's Information Security Program and Information Security Policy at least once a year.</p> <p>The Information Security Policy seeks to ensure that: (i) our valuable information assets, including the information and processing capabilities of our systems, are protected from unauthorized access, use or tampering; (ii) authorized users have prompt and uninterrupted access to our information assets; (iii) the privacy of our customers, employees, vendors and suppliers is appropriately secured; (iv) we comply with all applicable information security-related laws and regulations; and (v) adequate processes exist to ensure compliance with our information security policy and related internal procedures.</p>	<p>TC-SI-230a.2</p>	



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 Data Security	Description of approach to identifying and addressing data security risks, including use of third-party cyber security standards	Discussion, Link	Our Information Security Risk and Compliance team, composed by employees and members of management, performs risk assessments at least once a year to determine Evertec's level of maturity in comparison to third party frameworks such as the PCI DSS (to which we are certified and registered vendor), the FFIEC Cyber Security Assessment (CAT) tool and the NIST Cyber Security Framework, among others. The Board has appointed the CISO as the officer responsible for establishing and maintaining the enterprise vision, strategy and program to ensure information assets are adequately protected. We have security measures in place to protect against the loss, misuse, unauthorized modification or destruction of the information under our control.		
 Intellectual Property Protection and Competitive Behavior	Total amount of monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations	Reporting currency	During 2022 there were no material monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations.	TC-SI-520a.1	
 Managing Systemic Risks from Technology Disruptions	Number of: (1) performance issues, (2) service disruptions, and (3) total customer downtime	Number, days	Minimizing performance issues, service disruptions, and total customer downtime is core to our business. We monitor these metrics, review with senior management regularly and provide reporting to our customer on our service levels results.	TC-SI-550a.1	
	Description of business continuity risks related to disruptions of operations	N/A	We have in place a comprehensive business continuity program to ensure the continuation of mission critical business functions and to comply with regulatory requirements. Our internal incident management process strives to restore services to an acceptable operational state as quickly as possible. We work to minimize the impact on business operations. In consideration of this, performance level metrics on incident management are reviewed with senior management on a regular basis. To ensure that the best possible levels of service quality and availability are maintained, we have in place escalation procedures and an incident response team handling initial incident analysis and performing service restorations when needed.	TC-SI-550a.2	


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	Board ethnic diversity	Percentage (%)	<p>40% Four of our Board members are Hispanic.</p> <p>In making its recommendations of nominees to the Board, the Nominating and Corporate Governance Committee identifies candidates who meet the current challenges and needs of the Board. Diversity is one of the factors that the Nominating and Corporate Governance Committee considers when determining whether a person is a candidate for nomination for election to the Board. The concept of diversity includes, but is not limited to, traditional diversity concepts (e.g., race, ethnicity, gender, age and nationality) and business diversity (e.g., an appropriate combination of educational experience, work experience and skills).</p>		
 <p>Corporate Governance</p>	Women on the Board	Percentage (%)	<p>30% Three of our Board members are women.</p>		
	Independent Board members	Percentage (%)	<p>90% Nine of ten of our directors qualify as "independent" under the SEC and the New York Stock Exchange ("NYSE") Standard.</p>		
	Board performance reviews	Discussion	<p>In compliance with the NYSE rules, the Board, each of its committees, and each director individually conducts a self-evaluation annually to determine whether they are functioning effectively, pursuant to each of the committee's charters, as well as the Board's Corporate Governance Guidelines (all documents publicly available at www.evertecinc.com). Pursuant to its charter, the Nominating and Corporate Governance Committee is the administrator of these annual self-evaluations.</p>		

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 <p>Corporate Governance</p>	Other Governance Best Practices	Discussion	<p>The Board recognizes that one of its key responsibilities is to evaluate and determine its optimal leadership structure so as to provide independent oversight of management. In furtherance of that objective, the Board has separated the positions of Chairperson of the Board and CEO, subject to any temporary combination of those roles in connection with a CEO transition. The Board believes that a separation of these positions is in the best interests of the Company as it allows the Board to properly ensure that our businesses and risks are properly and effectively managed.</p> <p>Board and committee processes and procedures, including regular executive sessions of non-management directors and a regular review of the Company's and our executive officers' performance, provide substantial independent oversight of our management's performance. The Board has the ability to change its structure should it deem a restructuring of the Board to be appropriate and in the best interests of the Company and its stockholders. For more information on the Board's and its committees' processes and procedures please see the Company's 2023 Proxy Statement in http://ir.evertecinc.com.</p> <p>In the event a non-independent director serves as Chairperson of the Board, as per the Company's Corporate Governance Guidelines (publicly available on the Company's website), the Board will appoint a Lead Independent director to serve as the liaison between the Chairperson and the independent and non-employee directors. For more information about our Corporate Governance Guidelines, please visit our website at: https://ir.evertecinc.com/govdocs.</p>		
	Corporate Governance Guidelines	Link	Our Corporate Governance Guidelines are publicly available on our website at: https://ir.evertecinc.com/govdocs .		
 <p>Business Ethics</p>	Code of Business Conduct and Ethics	Link	Our Code of Ethics and Code of Ethics for Vendors and Service Providers is publicly available on our website at: http://ir.evertecinc.com/govdocs .		

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 <p>Business Ethics</p>	Anti-Bribery & Corruption Policy	Link	<p>Evertec's ethical principles of integrity, honesty and good faith provide the foundation for our ethical business practices and standards. We have adopted a Code of Ethics that applies to our directors, officers and employees, including our CEO and CFO. The purpose of this Code of Ethics is to promote honest and ethical conduct and compliance with the law, while serving as a guide on our vision, mission and values. Our Code of Ethics is published on our website at: http://ir.evertecinc.com/govdocs. Each year our directors, officers and employees receive the Code of Ethics and agree to comply with its provisions. We intend to include on our website any amendments to, or waivers from, a provision of the Code of Ethics that applies to our CEO, CFO or Corporate Comptroller related to any element of the Code of Ethics, as defined by the SEC. We also have in place a Code of Ethics for Vendors and Service Providers, which defines and reaffirms these high standards and helps our vendors and service providers fully understand Evertec's commitment to complying with all laws, rules and regulations applicable to the engaged service. When service providers make a commitment to work with us, they also commit to maintaining the standards, ethical business practices and compliance requirements stated in our Code of Ethics for Vendors and Service Providers. Our Code of Ethics for Vendors and Service Providers is published on our website at: http://ir.evertecinc.com/govdocs. Both of our Code of Ethics and Code of Ethics for Service Providers state that we, including our employees, officers, directors and service providers, must comply with the Foreign Corrupt Practices Act, Anticorruption Policy, as well as with all anti-bribery and anti-corruption laws applicable in the countries where we do business. Any improper conduct which may involve bribery or corruption, and any direct questions regarding these matters, must be brought up by Evertec personnel through the appropriate communication channels provided by the Company.</p>		
	Whistleblower Policy	Link	<p>Our Code of Ethics also includes a whistleblower protection policy that addresses the importance of speaking up when becoming aware of certain behaviors that may represent a violation of the Code of Ethics. We encourage ethical behavior and honesty. Thus, all employees, officers and directors are encouraged to report potential violations to our Code of Ethics or any suspected illegal or unethical behavior promptly, providing Evertec an opportunity to address the situation and correct it, ideally before a violation of the law, or a risk to the health or security of its personnel materializes.</p> <p>We provide effective mechanisms to report illegal, unethical or suspicious unusual behavior. Our Ethics Line is an integral component of the compliance culture at Evertec. It provides a channel for all employees, officers, directors, service providers, customers, third-parties and other business partners to anonymously report potential violations of our Code of Ethics, the Code of Ethics for Vendors and Service Providers, Company policies or applicable laws and regulations in the countries where we do business. Our Ethics Line is a secured Internet website available 24 hours a day, 7 days a week.</p> <p>No retaliation or adverse employment action is taken, directly or indirectly, against anyone that in good faith reports a violation or potential violation of our Code of Ethics or Code of Ethics for Vendors and Service Providers or assist in an investigation of suspicious or unethical conduct.</p> <p>Our Code of Ethics for employees and Code of Ethics for Vendors and Service Providers are published on our website at: http://ir.evertecinc.com/govdocs.</p>		

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Business Ethics</p>	<p>Supply Chain Review/ Oversight Procedures</p>	<p>Discussion, Link</p>	<p>We have in place an Outsourcing Risk Management Policy that establishes a documented risk management process for the identification, analysis, management, monitoring and mitigation of risks associated with the outsourcing of technological services and operational functions with service providers.</p> <p>As further detailed below, we conduct due diligence on all vendors and service providers that provide services before selecting and entering into contracts or relationships with them. The degree of due diligence will be proportional to the level of risk and complexity of the relationship with the supplier. Before entering into a contractual relationship, we perform due diligence on the qualifications, experience, commercial reputation, internal controls, contingency plans and security controls of the service provider to determine its ability, both operationally and financially, to meet our needs and protect our information. In addition, annual reviews of external suppliers classified as critical will be carried out, including the nature and complexity of the products or services that will be provided: factors such as criticality, data sensitivity and concentration risk are taken into consideration to ensure that appropriate quality controls are in force with respect to the products and services contracted.</p> <p>We have in place a Vendor Risk Management Program (the "VRM Program"), which operates under the Company's Enterprise Risk Management Program, responsible for monitoring and overseeing the VRM Program. Under the VRM Program, Evertec current vendors and prospective vendors are evaluated through a due diligence process. Risk assessments include, but are not limited to, due diligence in the following areas: legal, compliance, information security, business continuity, and finance. Due diligence is performed every time the vendor is contracted by Evertec for a new service or for a service renewal.</p> <p>Some of the factors or activities considered in the assessment are the vendor's: overall business strategy and goals, business arrangements and model, market, geographical location, internal processes and technology, information systems, information security program, corporate structure, depth of resources, legal and regulatory compliance program, financial condition and stability, regulatory filings, disaster recovery process, business continuity plan, insurance coverage, and subcontractors. The risk assessment will also depend on the type of vendor and the type of service to be provided by the vendor.</p> <p>If the results of the vendor risk assessment show that the vendor's performance has fallen out of our risk tolerance, the results are discussed with the Management Operating Committee (the "MOC") to determine whether the vendor will be able to meet Evertec's requirements and whether the Company should continue with the vendor relationship.</p>		

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 Business Ethics	Supply Chain Review/ Oversight Procedures	Discussion, Link	<p>The MOC may then recommend: (i) that the vendor make appropriate changes to comply with our VRM Program, (ii) to find an alternate vendor, (iii) to conduct the activity in-house, (iv) accept the risk presented by the vendor (in certain instances subject to certain risk mitigation efforts), or (v) in the event of an existing vendor, to discontinue the service or recommend the acceptance of the task to our Board for final approval. Thereafter, as part of any recommended changes, Evertec may need to supplement the vendor's resources or increase or implement new controls, specifically for such vendor, to manage and/or mitigate the risks.</p>		
	Human Rights Policy	Discussion, Link	<p>We believe respecting and furthering the enjoyment of human rights is fundamental in developing our operation. That is why our commitment to human rights is a key principle of our organizational culture. We promote and protect this principle in our Code of Ethics and Code of Ethics for Vendors and Service Providers, as established in the United Nations Guiding Principles on Business and Human Rights. We are committed to pursuing opportunities that support human rights and that have an impact in the communities we serve. Evertec's Human Rights Policy, which is a part of and is included in the Code of Ethics, apply to Evertec's employees and all entities in which the Company holds a majority interest. Evertec pledges to consistently review and improve our approach to Human Rights according to the UN Guiding Principles on Business and Human Rights. Our Code of Ethics is available at http://ir.evertecinc.com/govdocs.</p>		



2023

