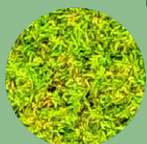


Environment, Social and Governance (ESG)

Annual Report 2022



A word from the Chair of the Board

2022 - the year we recommitted to sustainability

I am honoured to introduce the first sustainability annual report of CCV.

At CCV, we strive to be a future-proof company. It is an intrinsic value that is so much part of our DNA. But what does being future-proof mean? To us, it means that we are constantly reassessing, evaluating and trying to improve ourselves, creating value not only for our customers, but also for the employees and the society at large. On one hand, we work to ensure that our employees have the necessary resources to thrive and make CCV their company of choice. On the other hand, we challenge ourselves to provide innovative, efficient and reliable payment solutions that meet the needs of our clients, while minimising their environmental impact.

2022 has been a pivotal year in developing CCV's vision for sustainability. The year when it all came together. We have launched our vision of #WeCare, a strategy for corporate sustainability, built on our heritage, values and vision.

To develop #WeCare, we went to the core of our business, analysed and consulted different areas of our operations, processes and stakeholder groups. The result is an ambitious, systematic strategy that takes our Corporate Social Responsibility (CSR) commitment to the next level.

#WeCare

A strategy that brings sustainability even more to the core of our business, into our DNA. A vision that aligns to international Environmental, Social and Governance (ESG) thought leadership, Creating Shared Value (CSV), the ten principles of UN Global Compact (UNGC) and the Sustainable Development Goals (SDG).

This first edition of the CCV annual sustainability report has an important role to play. It sets an ambition for the years to come, creating the baseline for our data collection, target setting, monitoring and disclosure. It testifies to CCV's commitment to transparency, disclosure and accountability as a corporate actor. This is a learning process where we acknowledge our limitations and strengths and turn them into opportunities for improvement. Every step has been possible through the interest, determination and contribution of many: CCV employees, leadership and partners.

It is thus with great pleasure and recognition to all who have contributed to this great work, that I introduce CCV's 2022 sustainability report, the first of many to come.

Welcoming our sustainability lessons so far, we will continue to work on the future of CCV.

Enny van de Velden

Chair of the Board and Chief Commercial Officer, CCV Group



2022 in review

Refurbished our home.
Rebranded our look
and feel, aligning our
visual identity with
brand values

**Championed
product repair**
with a success rate
of 91% of terminals
reintroduced in the
value chain

#WeCare – our
visionary and systematic
five-pillar sustainability
programme

**SoftPOS together with
ING, Cow Hills and Zebra**
– the business app that
turns any Android device
into a payment terminal for
contactless payments

Initiated our **baseline
GHG emissions counting**
and our **climate action
strategy** in collaboration
with Hedgehog

**Organised some 59
sessions under CCVital
programme**, focused on
fitness, health and nutrition,
mindfulness and yoga, and
well-being while working
from home and office

**Conducted
a sustainability
review and materiality
assessments** with three
main stakeholder groups:
employees, customers,
suppliers

**Donated over EUR
100.000 for emergency
relief** in support of those
affected by the war in
Ukraine

Leadership programme,
supporting CCV leaders to
empower
our culture and drive our
long-term strategy

**CCV introduced
gift cards made of
cardboard instead of
plastic** to reduce the
environmental impact of
CCV products

**Launched our CSR
Charter**, Ethical Marketing
and Communications Charter,
Human Rights, Labour &
Anti-discrimination Charter,
Environmental Charter and
Value Chain & Business
Relations Charter

**Organised the
first #PartnerDay**
since Covid-19,
welcoming over
50 attendees in
Dusseldorf

KPIs



Employees

Employee Engagement Score (eNPS)

10

↑ 2021 -9

Training hours per employee

8

↓ 2021 8.9

Total % of women among employees

38%

↑ 2021 37%

Total % of women in management positions

30%



Customers

Customer satisfaction

8/10

↑ 2021 7.9

NPS (Net Promotor Score)

26

↑ 2021 24

CES (Customer Effort Score)

1.88

Target max. 1.75



Environment

GHG scope 1

1,135

tonnes CO2e¹

GHG scope 2

468

tonnes CO2e²



Circular payment

Repair – reintroduce

91%

#of devices repaired

67,047

↑ 2021 30%



Procurement

76%

of suppliers to have agreed to the Code of Conduct of Business Partners³



Governance

0

cases registered through the whistleblowing and internal misconduct procedure

91%⁴

of new employees trained on ethics

- 1 Including company vehicles (cars, forklifts, excluding EVs) and natural gas use in our facilities
- 2 Including electricity use facilities, electricity use EVs, district heating
- 3 Procedure only applicable for CCV GmbH
- 4 Excluding CCV Shop and CCV Lab entity

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11	A new vision for sustainability
19	Market trends
22	Sustainability audit
30	Our progress:
31	● Governance and ethics
49	● Social responsibility
64	● Corporate citizenship
68	● Environmental impact
80	● Value chain
85	Our contribution to the SDGs
93	CSR Performance data

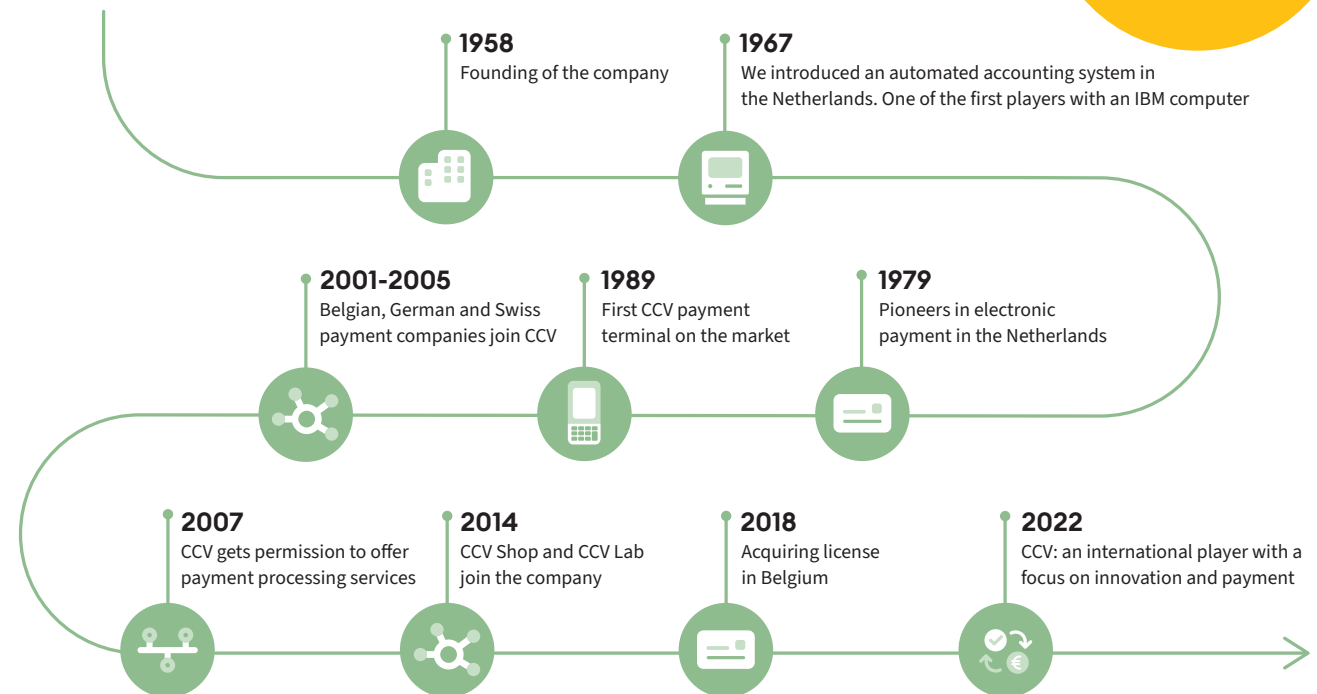
CCV at a glance

The story of CCV is one of passion, innovation, perseverance and hard work. We have grown from a small-size family business founded by Cor and Bep van de Velden in Arnhem, the Netherlands, back in 1958. Today, we are an international payment service provider with more than 1,000 employees and ten offices in the Netherlands, Belgium and Germany. Our business covers 20 European countries, Brazil, Canada and the US.

CCV tells an empowering story of passion for innovation, payments and entrepreneurship.

As an innovative international payment solution provider, we touch the lives of thousands of customers and their customers. We are the power behind millions of payments that take place every day - a vital infrastructure that facilitates the economy, empowers businesses and supports the consumer. Our success is based on innovation in combination with long-standing cooperation with our customers.

Our story

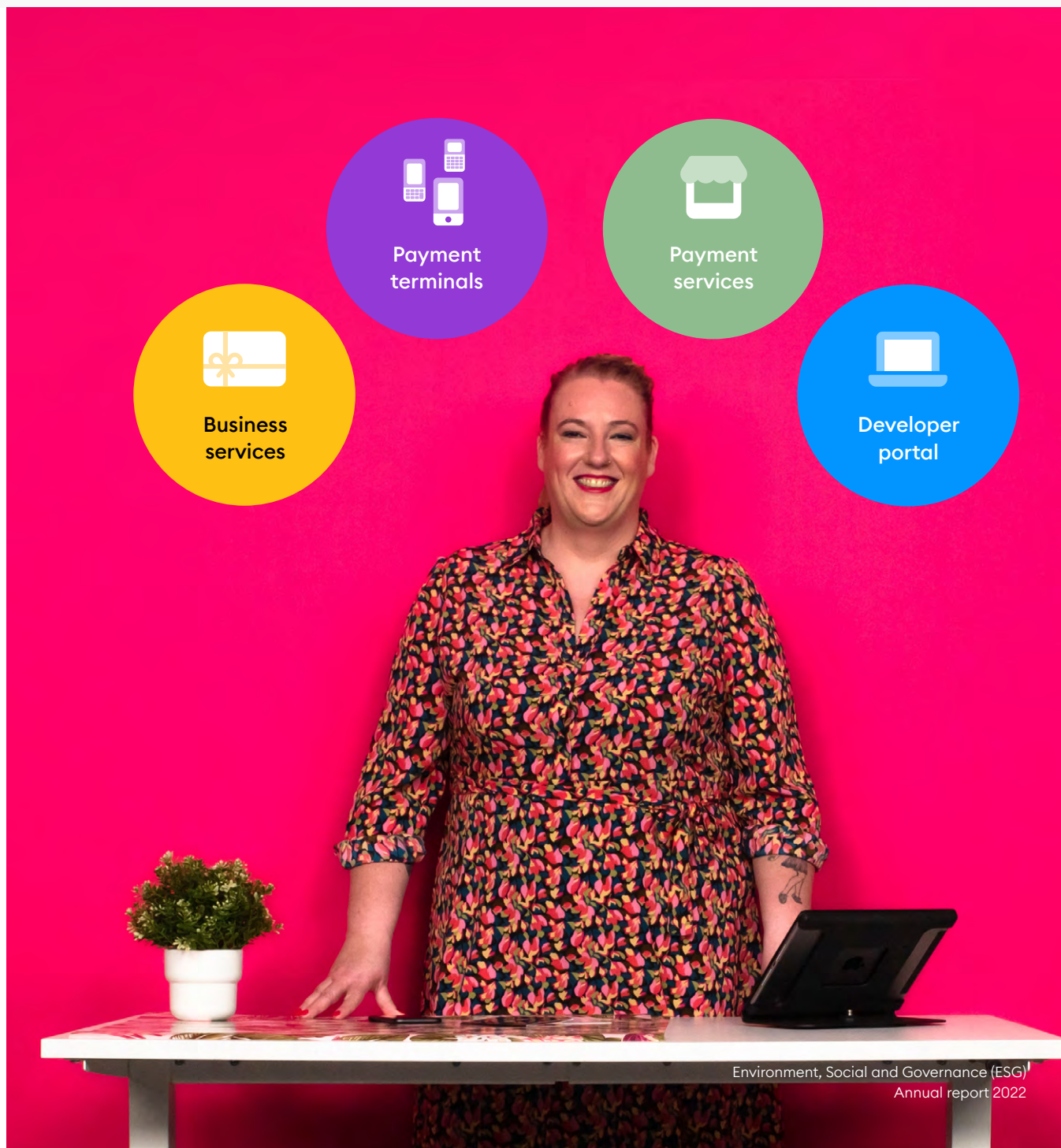


You can read more about our company history and milestones [here](#).

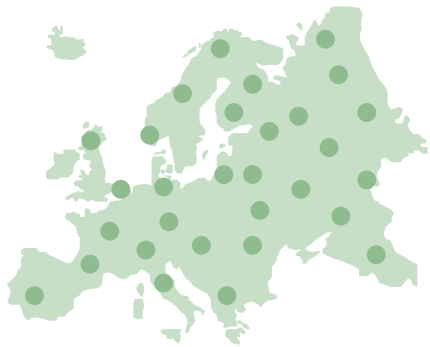
Our offering

We offer end-to-end payments at every touchpoint of the customer journey. From convenient online payments to powerful in-store and unattended solutions. Together with our Small and medium-sized enterprises (SME) and large enterprise clients we have been pioneering in the electronic payment industry for the past 65 years. Our product portfolio consists of:

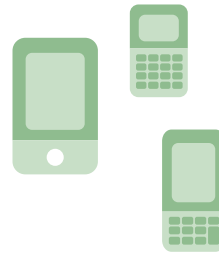
- payment terminals
- processing services
- acquiring services
- online payments
- payment app
- business services (Webshop – CCV Shop, Loyalty – CCV Connect, Giftcards, eMoney, CCV App Store).



2022 for our business



150,000+
clients across Europe



We've got
750,000
payment terminals in use



over
18,000
active webshops

This results in

€ 220,000,000
annual turnover



Our core values

Rooted in entrepreneurship, innovation and collaborations, CCV is led by a value-driven vision. Our values are at the core of our business development: Reliable, Experienced, Connected, Future-Proof. This is our moral business compass.

Reliable

We are 100% reliable – just ask our customers.



Connected

We are connected and connect others.



Experienced

We have decades of experience – much more than most.



Future-proof

We are forward-looking and ready for what's coming next.



A new brand identity, one CCV

In 2022 we launched our new brand identity – a milestone in CCV's future proofing. Our new brand identity tells the story of the dynamic, forward-looking mindset that fosters our entrepreneurial and innovative business. We adopted an empowering visual identity that captures both boldness and simplicity. It speaks of our semi-informal and yet professional culture. Our new brand identity is a representation of our supportive environment, vibrant culture and reliable attitude towards business and our customers.

In April 2022 we conducted a zero measurement on the authenticity of CCV's values. We asked internal stakeholders what their perception of CCV is, should be and how it presents itself, in relation to the company's four core values. Based on the information gained from 313 respondents, the study helped us gain a better understanding of how to design appropriate action for raising awareness about CCV's values and embedding them in our behaviour.





**A new
vision**

A new vision for sustainability at CCV: #WeCare

To develop a vision for the #WeCare programme, we allocated a significant amount of time in 2022 to understanding our current position, the market, the needs of our stakeholders and vision for the future.

#WeCare captures CCV's ambition of creating shared value in the society. We strive to be a responsible corporate actor for present and future generations of CCV employees, for our customers and their customers. We are committed to embedding sustainability into our DNA and to be a promoter of corporate responsibility in the payment sector.



Governance

#WeCare about our business ethics



Social

#WeCare about our employees



Corporate citizenship

#WeCare about our role in the community



Environment

#WeCare about our environmental footprint



Value chain

#WeCare about our global impact

Pillar 1 Governance

#WeCare about ethical business

We will work to strengthen our governance systems and business model, testifying our corporate accountability towards all our stakeholders.

Governance themes:

- Theme 1: Ethical governance, transparency and reporting
- Theme 2: Privacy & security
- Theme 3: CSR mandate
- Theme 4: Stakeholder consultations
- Theme 5: Ethical marketing & communication
- Theme 6: Shared value proposition & responsible investments

Pillar 2 **Social**

#WeCare about our employees

Our objective is to build a socially resilient and sustainable CCV, by committing to human capital development, inclusion, and equity.

Social responsibility themes:

- Theme 1: Labour, human rights & anti-discrimination
- Theme 2: Diversity, inclusion & equity
- Theme 3: Professional development
- Theme 4: Health, safety & well-being

Pillar 3

Corporate citizenship

#WeCare about our role in the community

We are to respond to the needs of the society and to support the advancement of the UN Sustainable Development Goals (SDGs).

Corporate citizenship themes:

- Theme 1: Strategic partnerships
- Theme 2: Employee engagement
- Theme 3: Resource flow
- Theme 4: Innovation for sustainability

Pillar 4 Environment



#WeCare about our environmental footprint

We will reduce our environmental footprint, by adopting and streamlining environmental principles across all our business operations and services.

Environmental themes:

- Theme 1: Environmental governance
- Theme 2: Climate action (greenhouse gas emissions)
- Theme 3: Natural resource use
- Theme 4: Waste management & circularity
- Theme 5: Environmental impact of products
- Theme 6: Environmental education



Pillar 5 Value chain

#WeCare about our global impact

Our ambition is to strengthen our supply chain management system by adopting environmental and ethical principles in our procurement and due diligence process.

Value chain themes:

- Theme 1: Sustainable purchasing
- Theme 2: Due diligence

Guiding principles

Our sustainability vision is based on seven guiding principles.



Principle 1 Based on international thought leadership

We contribute to the 17 UN Sustainable Development Goals (SDG) and align our business to the 10 principles of the UN Global Compact.



Principle 2 Integrated in our daily business processes

All of our employees have ownership of their department's CSR goals.



Principle 3 Anchored in the current context

Our strengths, weaknesses and aspirations inspired the current CSR programme.



Principle 4 Implemented as a systematic company-wide programme

We aim to align each of our core processes with the principle of sustainable business, thus improving our businesses as a whole.



Principle 5 Oriented towards action and learning

We will take with us all learnings along this journey and use them as an opportunity to keep improving our CSR vision and programme.



Principle 6 Created in a participatory environment

#WeCare was built on rounds of close stakeholder consultations.

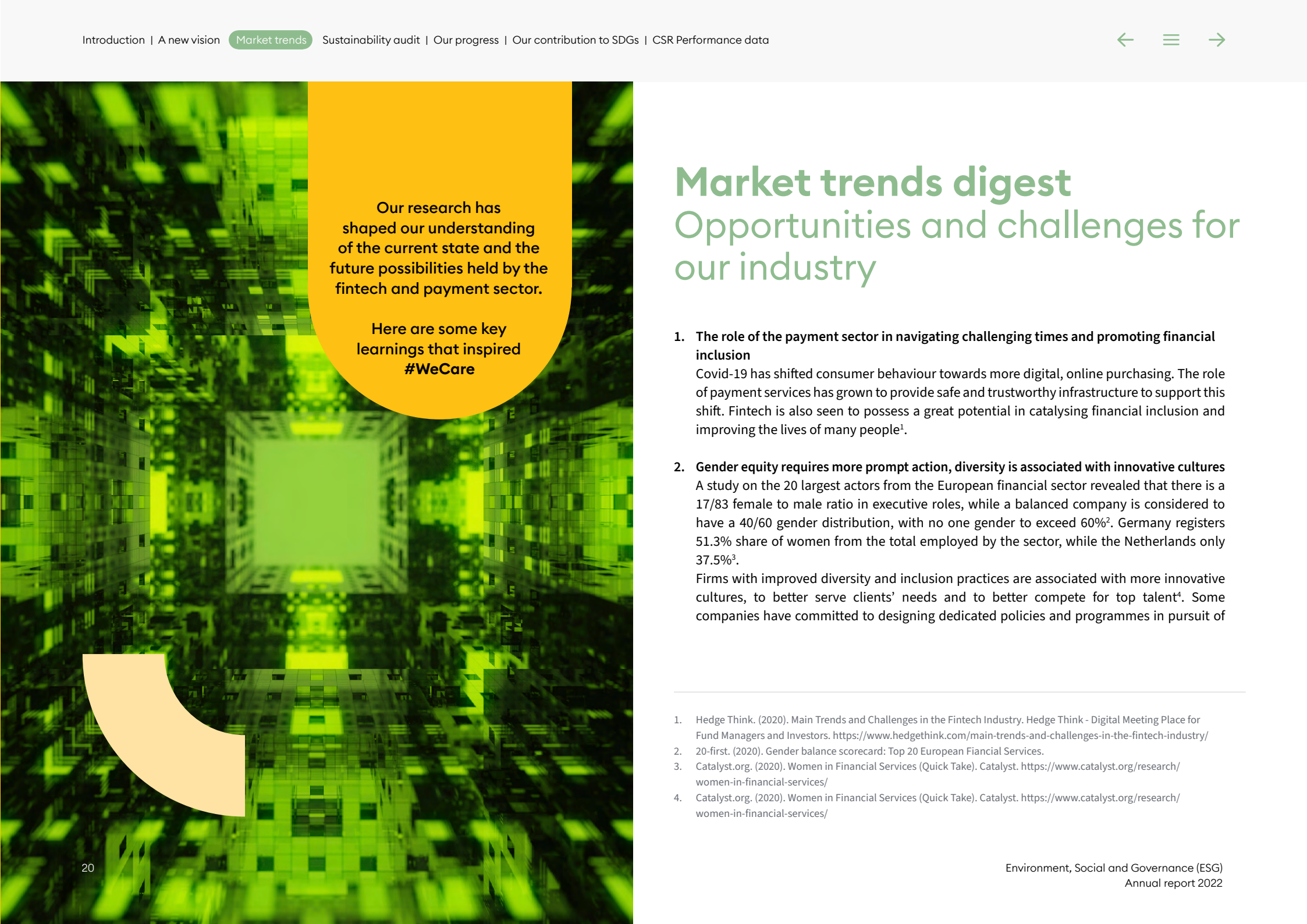


Principle 7 Built on CCV's values

#WeCare was built on CCV core values; Connected, Reliable, Future-proof and Experienced. We are committed to honouring our legacy and improving ourselves for years to come.

Market trends





Our research has shaped our understanding of the current state and the future possibilities held by the fintech and payment sector.

Here are some key learnings that inspired **#WeCare**

Market trends digest

Opportunities and challenges for our industry

1. The role of the payment sector in navigating challenging times and promoting financial inclusion

Covid-19 has shifted consumer behaviour towards more digital, online purchasing. The role of payment services has grown to provide safe and trustworthy infrastructure to support this shift. Fintech is also seen to possess a great potential in catalysing financial inclusion and improving the lives of many people¹.

2. Gender equity requires more prompt action, diversity is associated with innovative cultures

A study on the 20 largest actors from the European financial sector revealed that there is a 17/83 female to male ratio in executive roles, while a balanced company is considered to have a 40/60 gender distribution, with no one gender to exceed 60%². Germany registers 51.3% share of women from the total employed by the sector, while the Netherlands only 37.5%³.

Firms with improved diversity and inclusion practices are associated with more innovative cultures, to better serve clients' needs and to better compete for top talent⁴. Some companies have committed to designing dedicated policies and programmes in pursuit of

-
1. Hedge Think. (2020). Main Trends and Challenges in the Fintech Industry. Hedge Think - Digital Meeting Place for Fund Managers and Investors. <https://www.hedgethink.com/main-trends-and-challenges-in-the-fintech-industry/>
 2. 20-first. (2020). Gender balance scorecard: Top 20 European Financial Services.
 3. Catalyst.org. (2020). Women in Financial Services (Quick Take). Catalyst. <https://www.catalyst.org/research/women-in-financial-services/>
 4. Catalyst.org. (2020). Women in Financial Services (Quick Take). Catalyst. <https://www.catalyst.org/research/women-in-financial-services/>

improved diversity and inclusion, and to overcome biases predominant in the recruitment and advancement processes⁵.

3. The financial sector commits to climate action

Actors from the financial sector gather under the 'Net-Zero Banking Alliance', with a pledge on making their credit and investment portfolios neutral in net climate emissions by 2050⁶.

4. The need for responsible leadership and improved business standards

Consumers around the world demand more corporate action on sustainability, as a general sense of distrust increases in the corporate sector. CEOs are held accountable for their role in supporting employment and mitigating wage inequality and discrimination. Other areas for executive influence are the use of technology, automation, and climate change. Private companies are perceived to benefit from collaborating with NGOs on social and environmental action⁷.

5. A new human resource and new values entering the office

By 2025, Millennials and Gen Z are set to represent 75% of the workforce. Recruiting and retaining new talent will rest on the company's offer of meaningful work and commitment to sustainability (BSR, 2018)⁸.

-
5. CFA Institute. (2022). Inclusion & Diversity in Finance. CFA Institute. <https://www.cfainstitute.org/en/research/inclusion-diversity>
6. BBVA. (2021, September 24). This is how fintech can help implement a green economy. NEWS BBVA. <https://www.bbva.com/en/this-is-how-fintech-can-help-implement-a-green-economy/>
7. Edelman. (2022). Edelman Trust Barometer 2022.
8. BSR. (2018). Millennials, Gen Z, and the Future of Sustainability | Blog | BSR. <https://www.bsr.org/en/our-insights/blog-view/millennials-generation-z-future-of-sustainable-business>





Sustainability audit

Sustainability audit

Understanding our current state informs our future

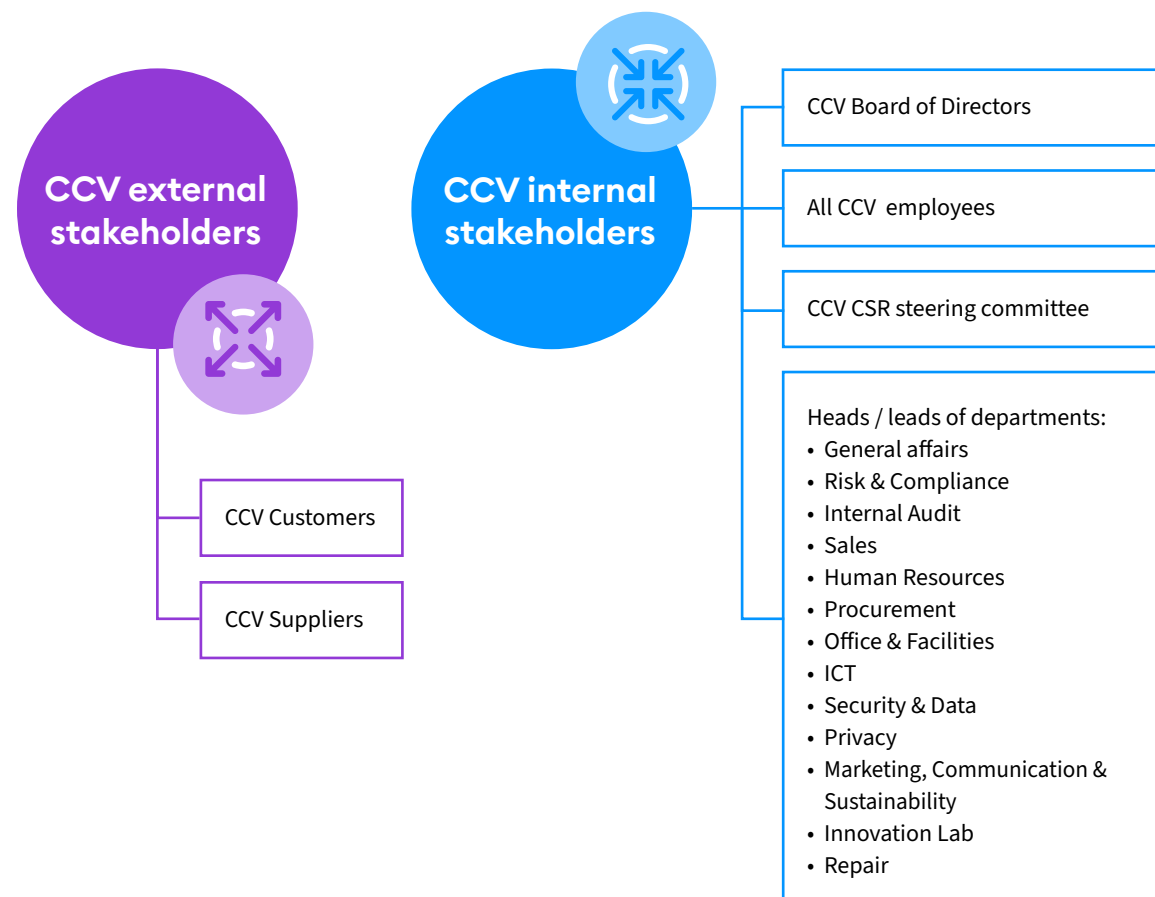
In the beginning of 2022, we conducted a company-wide sustainability review. Carried by an external party, the review was commissioned to inform CCV's status quo, for the development of the #WeCare vision. The audit revealed CCV's progress on major ESG KPIs, gaps and opportunities for action on sustainability.

Internal stakeholder consultations

Part of the sustainability audit, we initiated a company-wide stakeholder consultation process. This process resulted in **16 stakeholder meetings** over the span of **5 weeks**, involving some **20 employees** in position of leadership from across different CCV departments and offices.

Customer needs assessment

Over the years, our clients have increasingly demanded more accountability, transparency and reporting on sustainability and the SDGs (Sustainability Development Goals). They prioritise environmental impact, business ethics, security and privacy, labour and human rights. We listened and learned from their expectation – this process contributed to #WeCare.

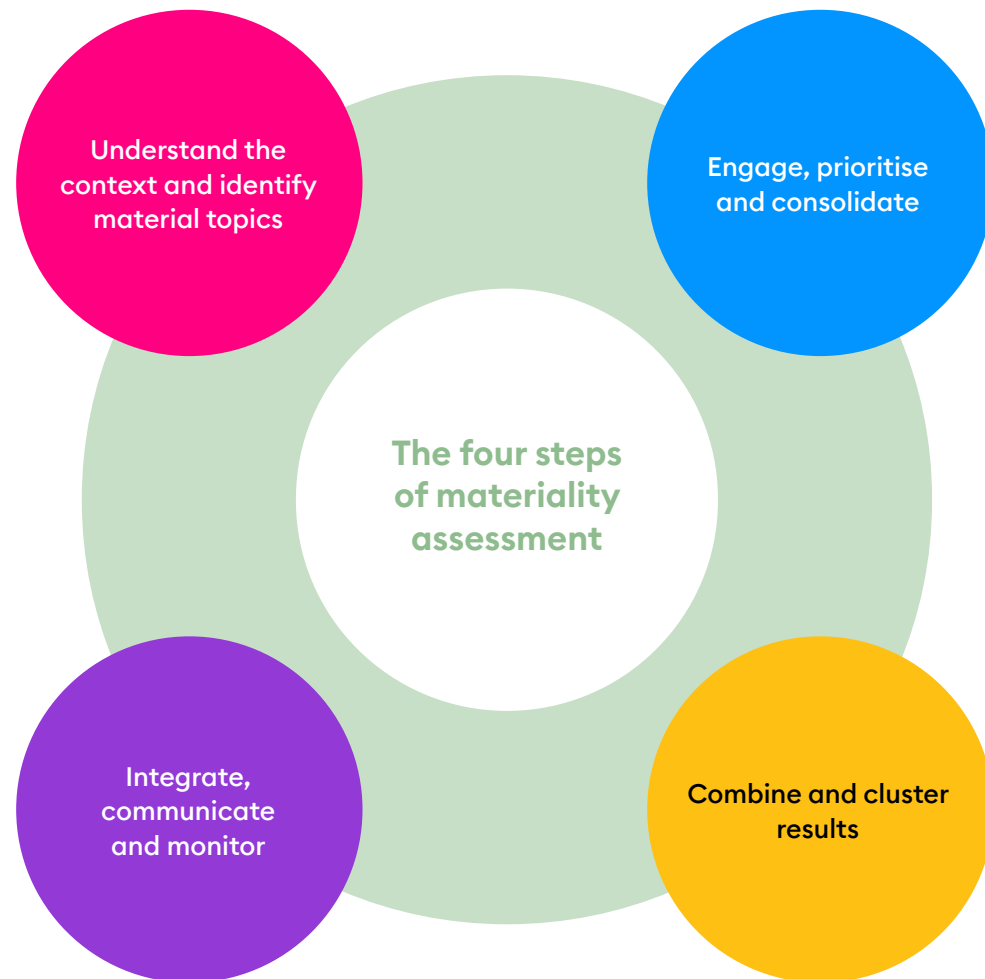


Materiality assessment

Materiality assessment is a key tool in identifying and understanding high impact areas of corporate sustainability, as perceived by different stakeholder groups. In the beginning of 2022, we conducted a materiality assessment covering social and environmental factors, governance, value chain and corporate citizenship.

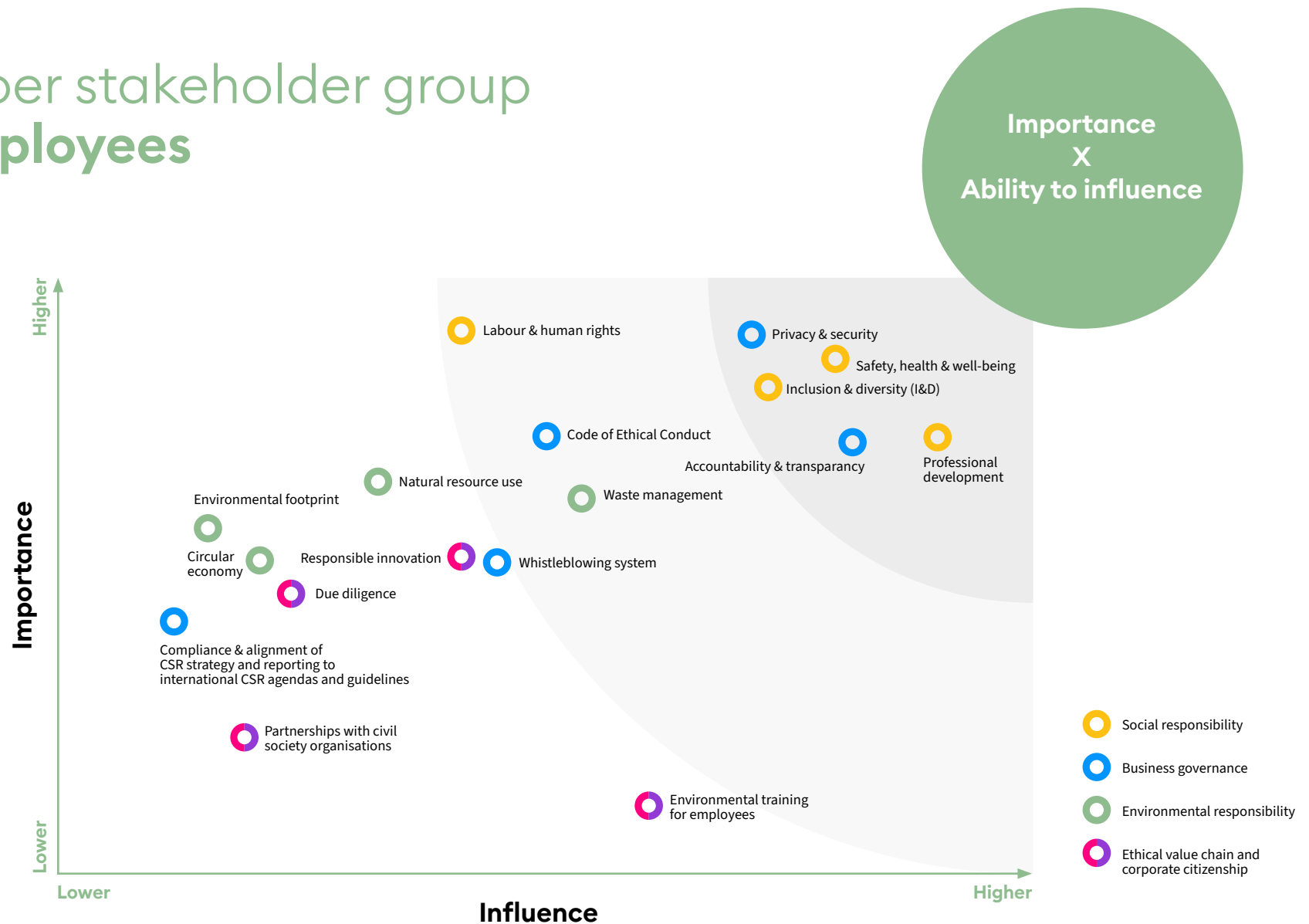
Our materiality assessment targeted employees, suppliers and customers. It inquired about the perceived importance of each material topic, their impact on CCV's success and CCV's influence over them. The assessment informed priority areas that have been addressed in the #WeCare.

We will continue to conduct biennial materiality assessments, to understand the evolution of perception and assigned significance, risks and impacts of selected material issues.



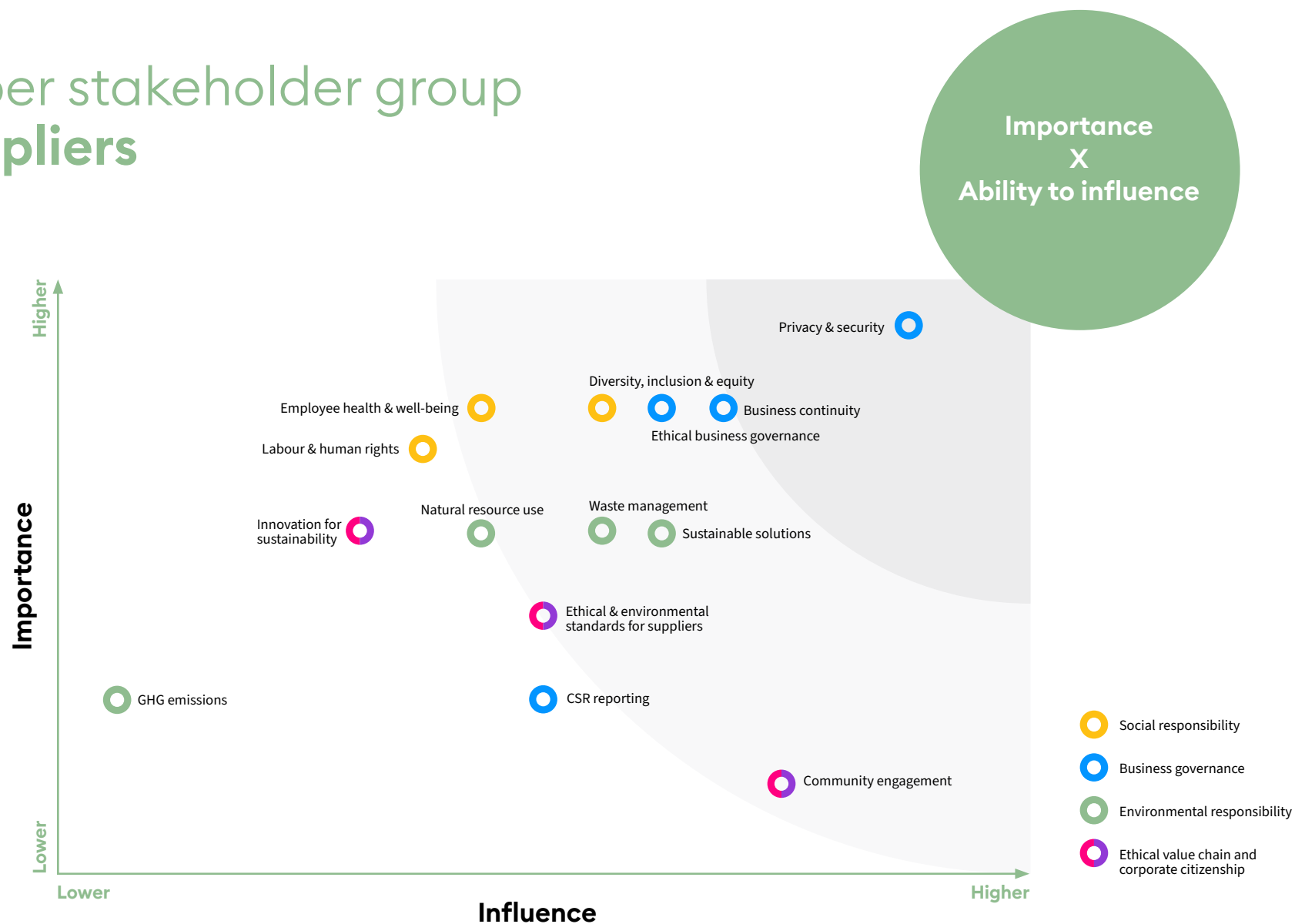
Results per stakeholder group

CCV employees



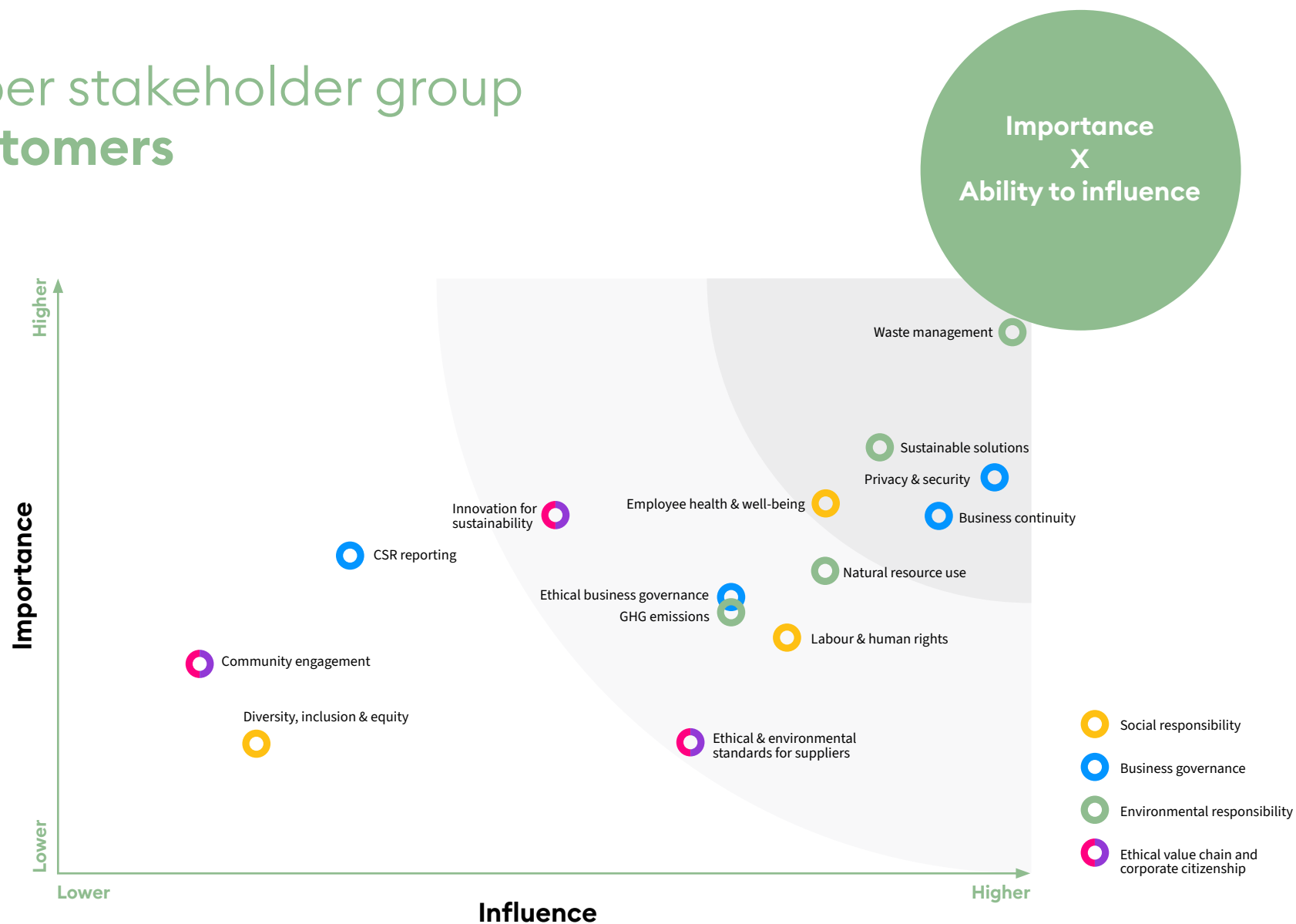
Results per stakeholder group

CCV suppliers

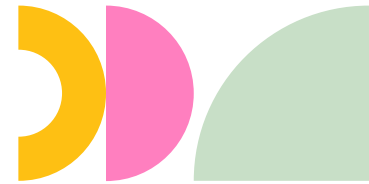


Results per stakeholder group

CCV customers



Most **important** material topics



Employees

1. Labour & human rights
2. Privacy & data security
3. Safety, health & well-being
4. Inclusion & diversity
5. Professional development
6. Code of Ethical Conduct
7. Accountability & transparency



Customers

1. Waste management
2. Privacy & data security
3. Business continuity
4. Provide sustainable solutions to clients
5. Reduce natural resource use
6. Employee health, well-being & professional development



Suppliers

1. Privacy & data security
2. Employee health, well-being & professional development
3. Diversity, inclusion & equity
4. Business continuity
5. Ethical business governance



Overlaps

- Privacy & data security and health/well-being are in the top 5 of all target groups
- Employees highly value labour & human rights
- Customers highly value waste, sustainable solutions and natural resources
- Business continuity is indicated as important for both customers and suppliers
- Inclusion & diversity is important for both employees and suppliers



Most **influenceable** material topics



Employees

1. Professional development
2. Accountability & transparency
3. Safety, health & well-being
4. Inclusion & diversity
5. Privacy & security



Customers

1. Waste management
2. Provide sustainable solutions to clients
3. Privacy & data security
4. Employee health, well-being & professional development
5. Innovation for sustainability



Suppliers

1. Privacy & data security
2. Community engagement
3. Business continuity
4. Provide sustainable solutions to clients
5. Ethical business governance



Overlaps

- Privacy is in the top 5 of all target groups
- Customers highly value waste management and sustainable solutions
- Health & well-being is seen as very influenceable by both employees and customers
- Community engagement is regarded as the second most influenceable topic according to suppliers



Our progress
so far

Our progress so far

Governance and ethics

Our progress so far

Sustainable governance and business ethics

Responsible and ethical governance has been of utmost priority to our company. Over the years we worked to strengthen and ensure the transparency and accountability of our governing structures. As a financial institution, we are closely monitoring and ensuring the compliance of our services to the applicable national and international laws.

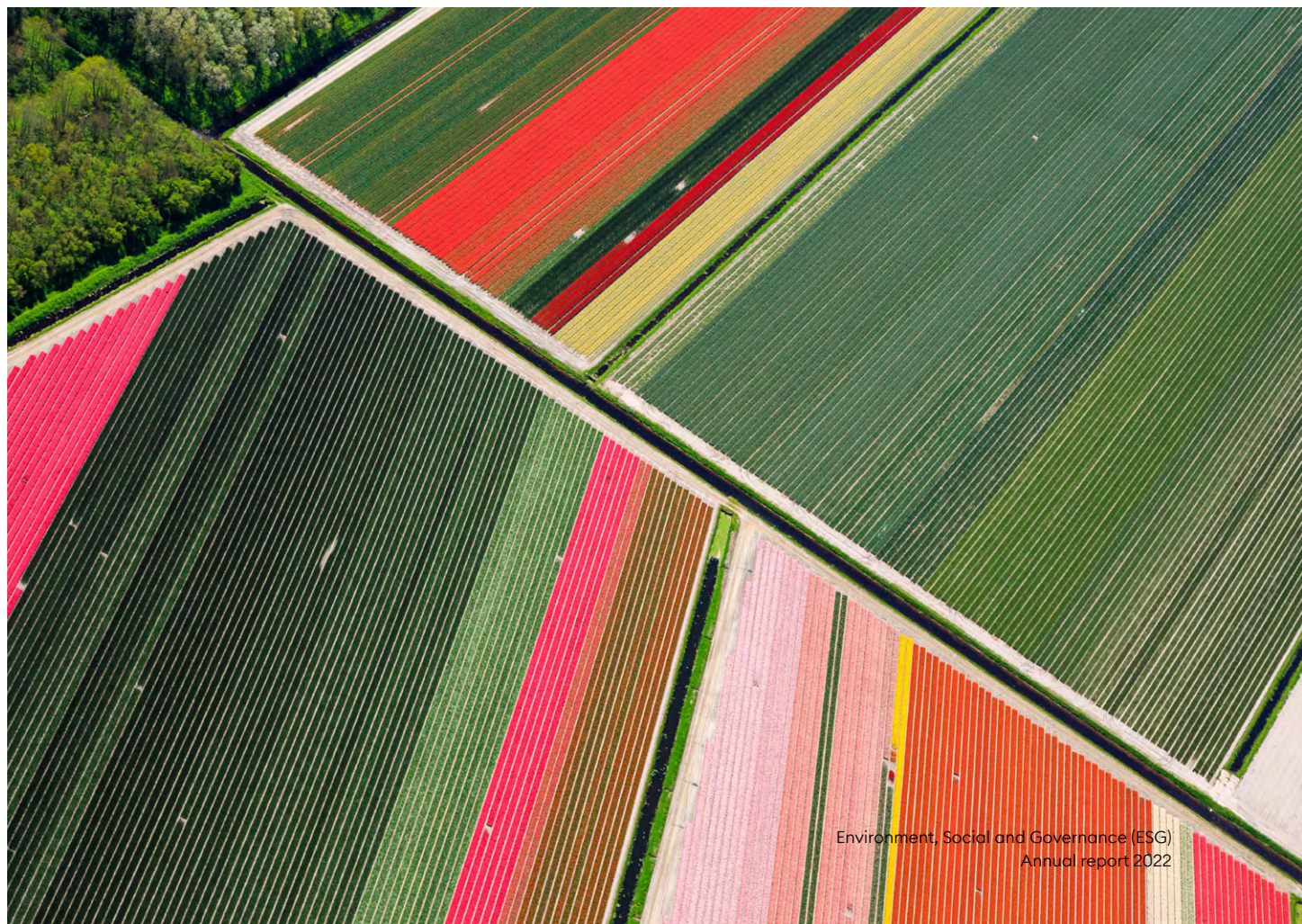
Connection the UNGC



Anti-corruption

Principle 10:

Businesses should work against corruption in all its forms, including extortion and bribery



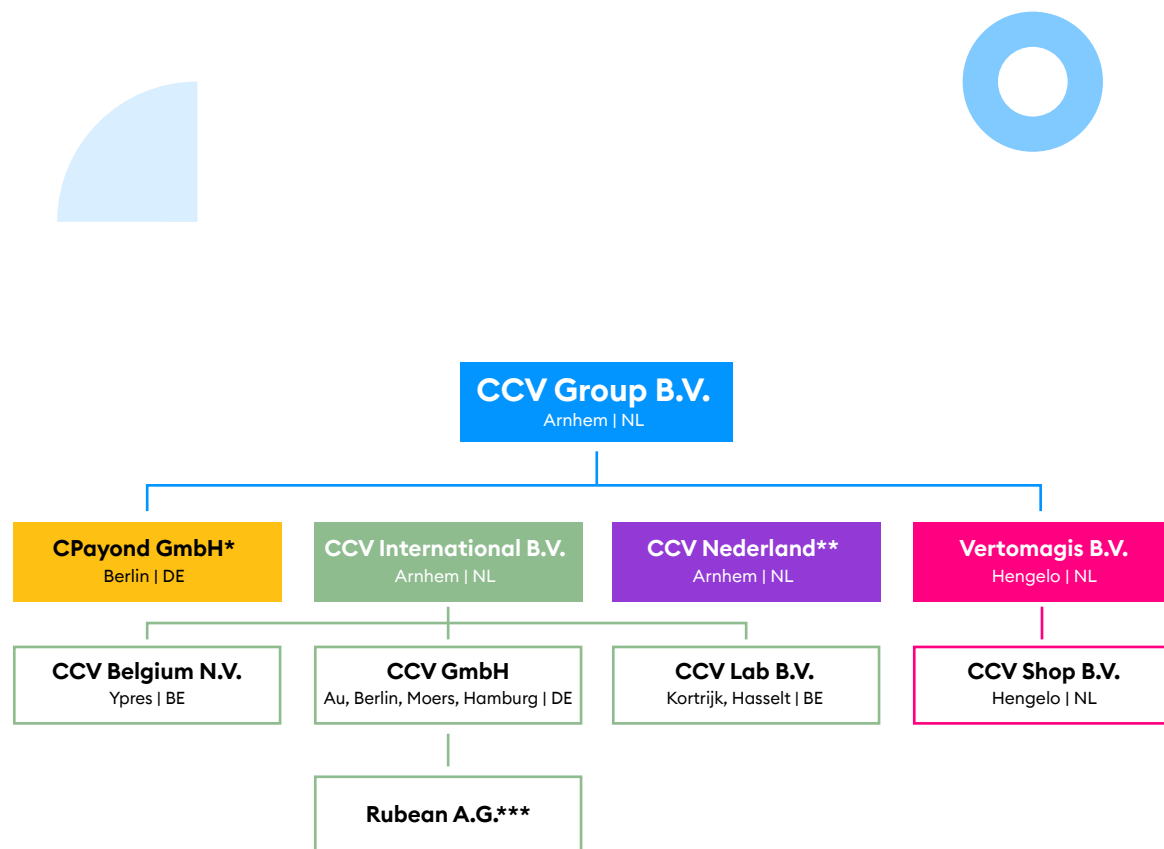
Organisational structure

The CCV Group B.V. is a privately owned company, based in the Netherlands. As a parent organisation, CCV has subsidiaries in several European countries. In total, CCV Group B.V. operates from 11 offices located in the Netherlands, Belgium and Germany.

CCV is structured under two layers of governance – two-tier board. The Board of Directors is responsible for the day-to-day management of our company. This consists of Enny van de Velden (Chair of the Board of Directors and CCO), Michiel Bijleveld (CTO) and Linda Moos (CFRO). Our BoD has a female representation of 66.67%, with two out of three members women.

The Supervisory Board oversees the work of the Board of Directors of the CCV Group B.V. and the state of affairs at CCV Group B.V. The Supervisory Board focuses entirely on the interests of the company and of all its stakeholders. In addition, the Supervisory Board supports and advises the Board of Directors. The Supervisory Board is appointed by the General Meeting of Shareholders. After an initial four-year term, a member can be reappointed only once. In order to be appointed or reappointed, candidates must meet the criteria laid down in the established profile. The Supervisory Board consists of Petra Teunis, Ben van Miltenburg and Joke Bakker.

CCV is further structured into competence centres, staff departments and profit centres.



* participation of 50%
 ** trademark
 *** participation of 29.4% in which CCV Group B.V. currently also holds 7.35% of the shares in Rubean A.G.

Creating a CSR mandate

In 2022, sustainability has been adopted as a strategic pillar in CCV's business development strategy. We formalised the mandate for driving, monitoring and evaluating our company-wide sustainability efforts.

CCV's vision #WeCare is subject to a specially-assembled high level steering committee, formed by CCV Group Chair of the Board, the CEOs of our profit centers. This committee meets twice a year to set priorities, give mandate and review current progress on the sustainability vision.

We pledge our support to the UN Global Compact

In 2022 we joined the international community of organisations striving for increased commitment to corporate responsibility. We pledged our commitment to the UN Global Compact (UNGC) and adopted the ten principles for responsible business in the development of #WeCare.

Integrating the sustainability vision – our company-wide sustainability charters

With the launch of #WeCare, we made steps towards embedding sustainability into all areas of our business, systematically. We launched the Corporate Social Responsibility (CSR) Charter, which informs our guiding principles and the five strategic pillars of sustainability. The Charter was signed and endorsed by the Board of Directors, and has supported the creation of a strategic, high-level mandate for sustainability across all CCV.

We continued to streamline the vision and principles of sustainability across different areas of our business, by creating several subsequent sustainability charters. These are:

1. Human Rights, Labour & Anti-discrimination charter
2. Ethical Value Chain & Business Relations charter
3. Environmental charter
4. Ethical Marketing and Communication charter

Internal education on sustainability

Building from inside out, we engaged in raising awareness and educating our employees on issues of sustainability and the new strategy internally. Since 2022, our onboarding training includes a module on corporate sustainability, informing new colleagues about #WeCare.

In December 2022 we also ran an educational module for the Sales department, informing them on CCV's advancements on sustainability.

#WeCare has become an integrated part of CCV's onboarding training, required for all new employees.

"At CCV, we are a responsible business since 1958, and it's integrated in our operations. In the coming years we aim to make big steps to decrease our environmental footprint. Sustainable payments is future-proof".

Anna Ahrenberg
Brand and CSR Lead



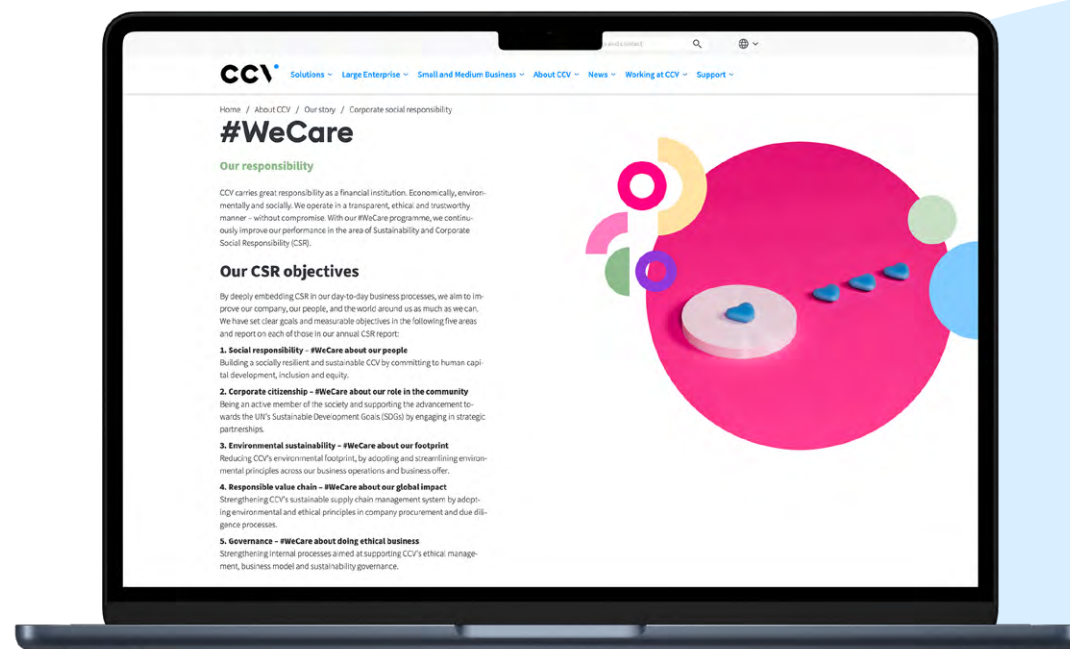
Transparent disclosure through international rating systems

We are transparent in disclosing our impact on environment, labour and human rights, ethics and sustainable procurement. We are listed on Ecovadis, an international platform of sustainable assessment, where we hold a Silver status, with 63/100 points. We see this as an opportunity to grow and become better, following the suggested correction plan.



New webpage to communicate our commitment

In 2022 we also launched our [CSR webpage](#), providing general information, access to links, documents and progress updates on our #WeCare programme.

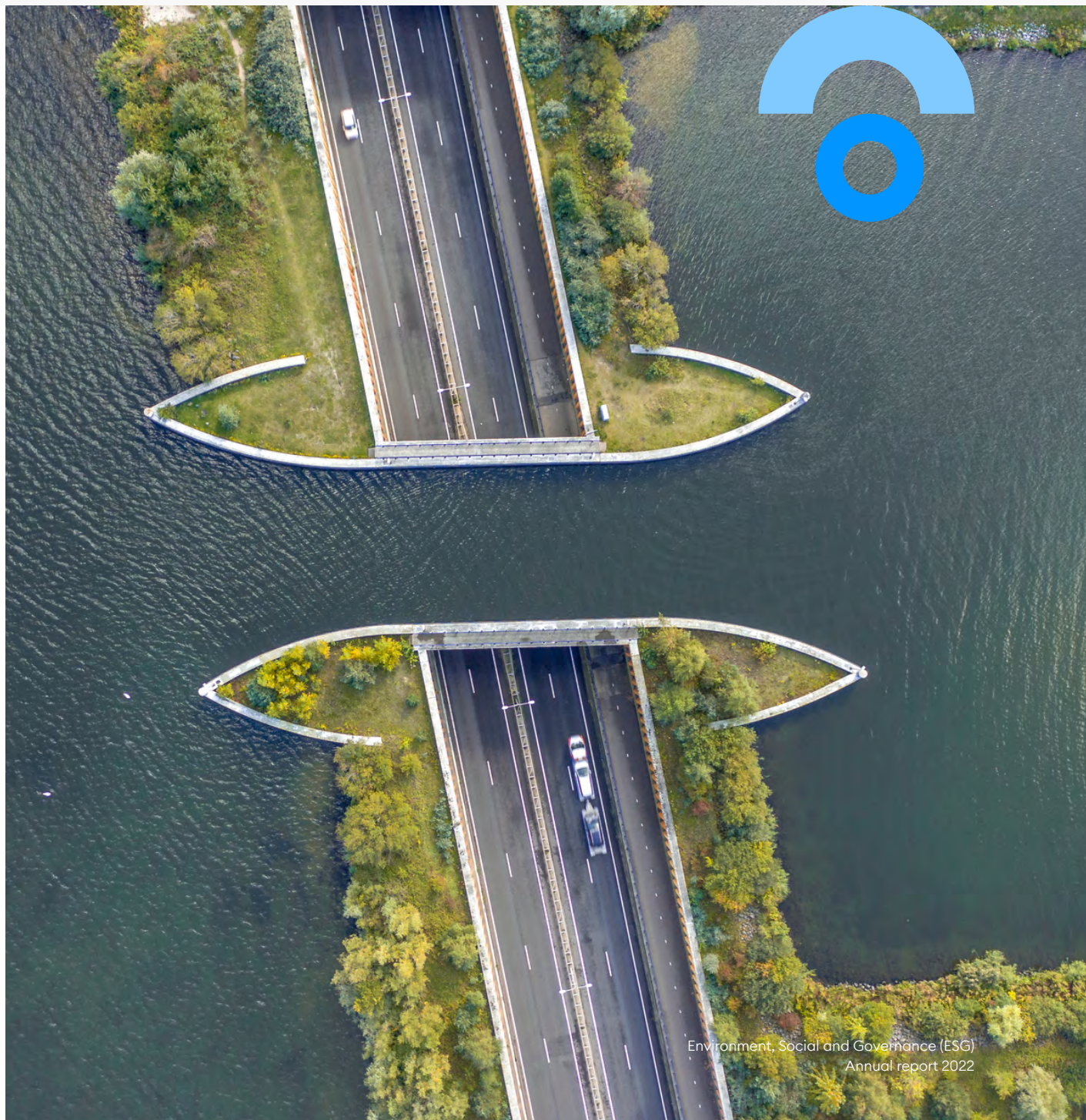


Creating societal value – our path to business development

Creating societal value is one of CCV's driving values to business development. We are inspired by the vision of Creating Shared Value (CSV), which challenges the private sector to rethink sustainability. We believe that based on our legacy and vision, we can contribute to the progress of the payments industry, so that they meet the needs of our customers and the society, while reducing their environmental impact. This is our business proposition for the future.

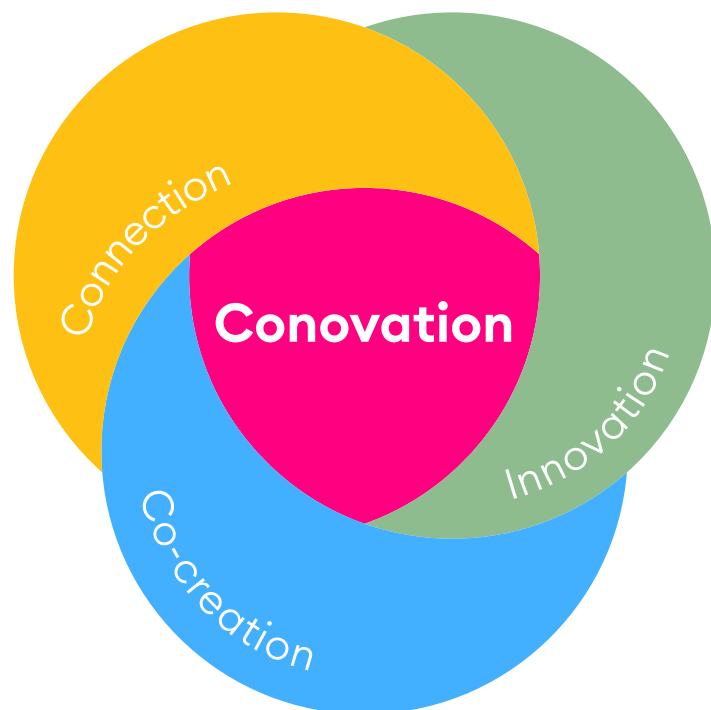
Bringing the power of payments to all

We deliver tailored, accessible and efficient, smart and innovative financial solutions to a broad scope of clients, from multinational corporations to SMEs and micro-enterprises. Our vision is to address the needs and support access to financial solutions to all clients.



Passion for conovation and how we can advance sustainability through innovation

At CCV we catalyse innovation with the purpose of generating more efficient, sustainable and inclusive financial services. Collaborations have been paramount in the innovation process. We say that we are empowering co-novation.



[CCV dictionary]

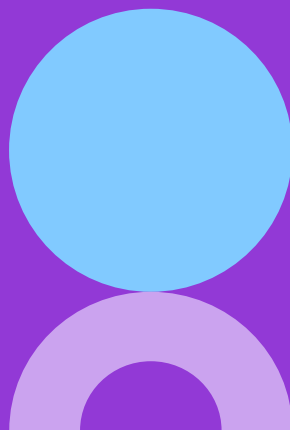
co·no·va·tion
noun

The action or process of innovating through close collaboration with partners and/or customers.

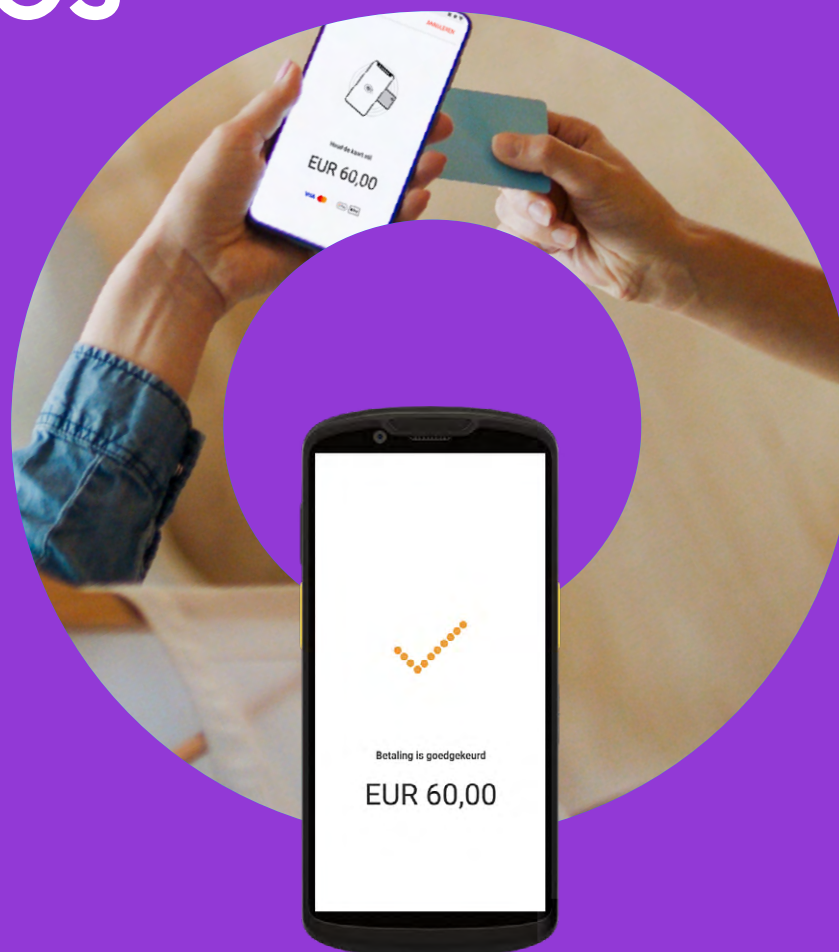
Launching the SoftPOS

Together with ING, Cow Hills and Zebra, CCV has developed CCV SoftPOS (Software Point of Sale), a business app that turns any Android device into a mobile payment terminal for contactless payments. This innovation makes payment technologies more accessible, while still delivering reliable payment solutions. SoftPOS has the potential of reducing the need to purchase new hardware, using existing Android devices. This way, the innovation can reduce the environmental impact of devices in the payment sector.

CCV SoftPOS



**The future of payment
at your fingertips.**



Building strong partnerships with our customers

Every year, CCV GmbH runs a stakeholder event, called #WePartnerDay, inviting a variety of large enterprise partners. In 2022, after a two years break imposed by the Covid-19 restrictions, we were happy to resume this popular CCV gathering. About 50 partners met in Dusseldorf, where they were provided an update on CCV's developments, and the opportunity to raise questions, suggestions and network. During the event, the customers were informed about CCV's rebranding, self-service devices, the new CCV Edge IM15 and a technological outlook for the upcoming months. Gerd Schönfelder, a 16-time gold medalist winner at the Paralympic Games was invited for an inspiring speech.



'Today, more than ever before, businesses have to focus on inclusiveness, continuity and sustainable growth. I believe that cooperation and innovation can be incredibly powerful in achieving the kind of success that our society, economy and communities expect from us. That has always been part of our DNA and in that way our new visual identity is not a change in direction, but a furthering of our commitment to these important goals. I am excited for the future of CCV, our partners and customers.'

John Kolthof
Chief Commercial Officer - CCV GmbH

Stakeholders' engagement

Monitoring stakeholder engagement is an ongoing process at CCV.

Ongoing employee consultation system via Peakon research tool.



Customer experience

In 2022

8/10

Our SME clients' general satisfaction score

26.1

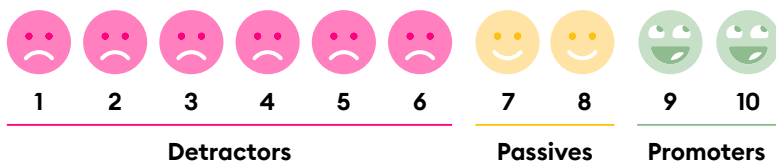
NPS score**

1.88

CES* score

Net Promoter Score

NPS = % Promoters - % Detractors



* CES is reported on a 5-point scale, going from easy to difficult to work with CCV. A score of 1.88 indicates an ease of working with CCV, according to our customers.

** NPS is measured based on a 10- scale and it is calculated by subtracting the % of detractors from the % of promoters.



Employee experience

10

↑ 2021 -9

Our employee engagement score (using a NPS calculation metric**)

We also monitor our employees' engagement and satisfaction rate on several other indicators. In 2022, the employees engagement score (=10) is based on 4 questions: **satisfaction, loyalty, belief in our products** and **recommendation of CCV as employer**.

Employee representation body

CCV has a Works Council, which at the moment represents the employees of the Netherlands and Belgium, accounting for 59.53% of the total CCV employees. This is a democratic forum open to the candidacy of all CCV employees who have been at the company for more than 6 months. All employees who have been at CCV for more than 3 months have the right to vote.

The Council meets with the CCV Chair of the Board every second month to discuss the current state of affairs and look at the request for advice or consent.

In 2022, CCV's Works Council is comprised of 11 members with a 27.7% women representation.



Ethical conduct in our business

At CCV, we guide our behaviour within the organisation and with external partners by clear rules of ethics. Our Code of Conduct (CoC) has a threefold approach to integrity: **personal**, **business** and **company integrity**.

Training our employees into the Code of Conduct is an integral part of ensuring the spread awareness and application of this essential document. The Code of Conduct is embedded into the procedure for onboarding new employees, either through a standalone course or as integrated in the onboarding training*. The onboarding course informs on the company's code of ethics, the employee benefits, rights and obligations, in line with our values.

* In Germany, all new employees must sign the Code of Conduct and complete the onboarding training. In Belgium, the procedure requires all new employees to complete the onboarding training and, in the Netherlands, new employees are required to sign the Code of Conduct.



In 2022

350

new employees have signed the CoC, completed the training course or the onboarding course. This amounts to 91% of new hires (signed the Code of Conduct, and/or completed the online course).

Business quality and continuity

The Three Lines Model

CCV has a continuous responsibility to protect the assets of its operation and to secure its future as a business. We apply the Three Lines Model to support our governance and risk management processes. This principles-based approach identifies the functions which own and manage risks, which oversee risks, and which provide independent assurance. Our Three Lines Model is represented by:

“In order to be able to consciously evaluate risks (risk management), it is important to have an effective and efficient internal control system. This ensures that new opportunities are identified in a timely manner, risks are consciously accepted or mitigating measures are taken. An effective internal control system contributes to a sustainable and future proof organization.”

Sanne Snoeren
Internal Audit Manager



The first line Role: Risk ownership

Responsible for managing their tasks, taking effective measures, implementing policies, controls and compliance.



The second line Role: Risk monitoring

Provides oversight, setting the framework (risk appetite, policies, tools), consults on expertise risk & compliance, supports the 1st line in taking ownership.



The third line Role: Independent assurance

Provides independent assurance by performing audits and advisory assignments to ensure that the organisation is in control.

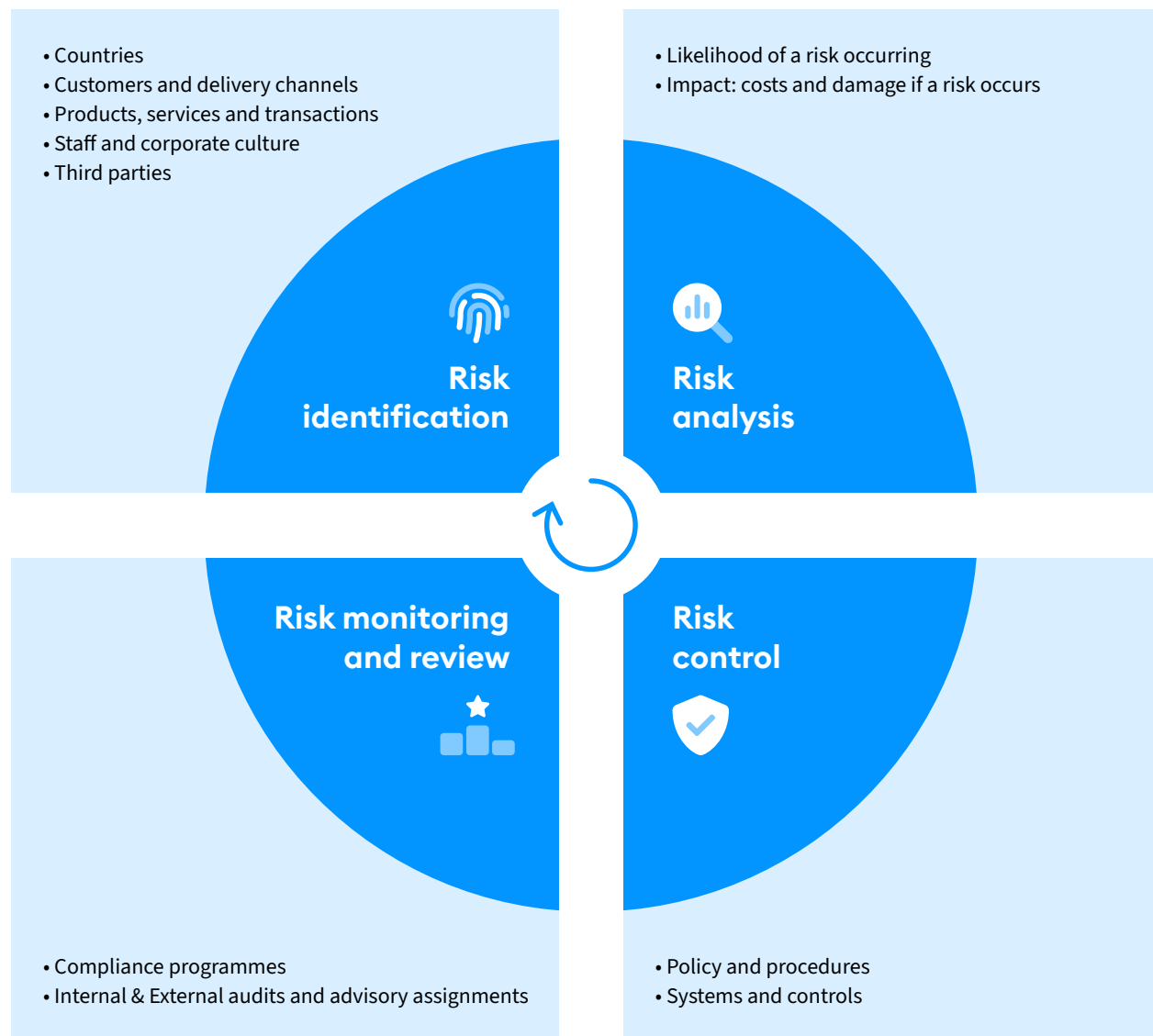
Integrity risk-based management

CCV is subject to annual risk assessment, based on CCV's Systematic Integrity Risk Assessment Procedures (SIRA). Our objective is to ensure an effective SIRA that will provide insight into the integrity risks related to the activities of the different departments within CCV. This forms the basis for CCV's integrity policies and procedures and serves as a steering document for the Board of Directors (BoD) and senior management. SIRA supports CCV in identifying, analysing, controlling, monitoring and reviewing the integrity risks and remediating measures.

By completing the SIRA, CCV achieves risk-based compliance with integrity legislation applicable to financial institutions since 2009. Our SIRA analysis includes the following integrity risks:

- money laundering
- terrorist financing
- circumvention of sanctions legislation
- corruption (bribery)
- conflict of interest
- socially unacceptable behaviour
- outsourcing, market manipulation
- privacy, cybercrime
- internal fraud
- external fraud and
- evasion or avoidance of tax regulations.

Every year, CCV is externally audited by PwC regarding the financial statements.



Whistleblowing

Cases of misconduct identified internally or by external stakeholders can be reported following one of the following whistleblowing mediums:

- Supervisor or HR
- Internal confidential counsellor
- External confidential counsellor
- Speak-up line

The whistleblowing channels are available on the [CCV website](#).

In 2022, we had 0 corruption cases, 0 cases on discrimination, labour and human rights and overall, 0 cases reported through the whistleblowing channels.



Internal misconduct

In 2022 we renewed our internal misconduct procedure, strengthening the internal system for reporting on deviations from the Code of Conduct, and possible violations of the law. We encourage everyone to raise their concerns regarding illegal, unethical or inappropriate behaviour. Cases reported through one of the provided tools and confident persons are investigated by a team or person appointed by the Director of Risk & Compliance. In 2022, we registered zero cases on the basis of the internal misconduct procedure.

Cybersecurity

Cybersecurity is a key priority at CCV. CCV's payment services are part of the financial critical infrastructure and key for our society. To ensure trust, transparency and customer protection, multiple internal and external regulation bodies perform audits on the implementation of cybersecurity at CCV. Our yearly external audits and certifications are performed to further strengthen the trust of our customers.

For our payment services we have an Attestation of Compliance for PCI PIN and PCI DSS. We are also certified according to the ISO 27001 standard, a widely recognised and internationally accepted information security standard that specifies security management best practices and comprehensive security controls. Our ISAE 3402 type 2 report is an independent examination of the IT General controls and controls around availability, confidentiality and security

of customer data processed by the CCV infrastructure, relevant for the financial reporting of customers.

CCV's cybersecurity team is aligned to our organisation's objectives and enables us to reduce the risk of cybersecurity threats. Our approach towards cybersecurity is based on the CPMI guidelines on cyber resilience for financial market infrastructures. The approach follows five basic elements of the cyber resilience framework: Identification, Protection, Detection, Recovery and Testing.

Our cybersecurity framework informs our Security Operations Centre (SOC) and security awareness programme. Our SOC works with next-generation Threat Protection tooling to identify and mitigate security incidents. With the help of automated tools and a team of dedicated security analysts, we handled 15,000 alerts last year and followed-up incidents where necessary.

Our security awareness programme is a cluster of security awareness activities to influence behaviour, mitigate risk, and ensure compliance. We conduct regular training courses to educate and update the information held by our employees, in line with any modifications and updates brought to our information security policies and procedures. These training courses are applicable for all staff and vary from general cybersecurity training to specific secure software development courses for developers.

In 2022

59%

of all employees completed the new e-learning course in Cybersecurity and Privacy provided in the CCV's online learning platform - MetaCompliance.



Ethical and responsible marketing

We acknowledge the role and responsibility of marketing and communications in promoting ethical values. In 2022 we launched the Ethical Marketing and Communication charter, informing on our dos and don'ts.

We are committed to not using marketing in the pursuit of ultimate profits, by creating false needs, greenwashing, promoting stereotypes or violence of any kinds through offensive or instigating language. We use our marketing and communication platform to inform about our products and services. We also use it to support transparency and disclosure to build our brand and value-driven business. We catalyse the power of communications to raise awareness about the environment, social inclusion and other issues of sustainability. We strive to reach our internal and stakeholder target groups with adapted, clear and up-to-date information.

Our ethical and responsible marketing charter has been converted in an e-learning module. Launched at the end of 2022, the training has a goal of 100% completion rate among the Marketing, Communication & Sustainability department by the end of 2023.

In 2022

76%

of the Marketing, Communication & Sustainability team members completed the training.



SDGs in action

SDG 9 Industry, innovation and infrastructure

Build resilient infrastructure, promote inclusive and sustainable industrialisation and foster innovation



Our progress so far

Social responsibility

Our progress so far

Our social responsibility towards the employees

At CCV, we recognise the value of people in a company. Our employees and colleagues are the driving force behind our business by building trustworthy customer relations, and inspiring the vision for the future. We are committed to be a responsible employer, and to invest in professional development, health and well-being, while supporting diversity, inclusion and equity.

We are the proud employer of 1,056 people across our ten offices. Employees stay an average of **8.2 years*** at CCV. Our workforce has an average age of **42.3 years***.

Connection to the UNGC



Human Rights

Principle 1:

Businesses should support and respect the protection of internationally proclaimed human rights.

Principle 2:

Businesses should make sure that they are not complicit in human rights abuses.



Labour

Principle 3:

Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining.

Principle 4:

The elimination of all forms of forced and compulsory labour.

Principle 5:

The effective abolition of child labour.

Principle 6:

The elimination of discrimination in respect of employment and occupation.

* Numbers from 2021.

Our core values

We strive to be the company of choice for present and future generations and to build the workforce of the future, by creating a lifelong learning environment. We see the importance of good leaders so we invest in leadership programmes, while we work to create a healthy and safe working environment.

Our approach to human rights, labour and anti-discrimination

In 2022, we launched our Human Rights, Labour & Anti-discrimination charter, aligned to international standards of labour and human rights. The charter informs on CCV's recognition and commitment to respect all human rights and freedoms informed by the 30 articles of the Universal Declaration of Human Rights. The charter aligns to the International Labour Organisation in recognising labour rights as human rights.

As per our Human Rights, Labour & Anti-discrimination charter, we work to ensure that our business complies to international standards, providing equal access to:

- Employment security
- Working time and wages
- Freedom of association and bargaining
- Consultation
- Social security and parental protection
- Occupational health and safety
- Training and promotion
- Equality of opportunity and treatment

Our commitment for human rights works to mitigate any cases for discrimination. We have a zero-tolerance policy for emotional, verbal or physical harassment.

Human and labour rights provision is a continuous effort. Our reporting system builds on our accountability as a corporate actor, supporting the identification and action on any deviant cases. In 2022, we had 0 reported cases on claims of discrimination, harassment or other violation of human and labour rights.

In 2022 we had

0

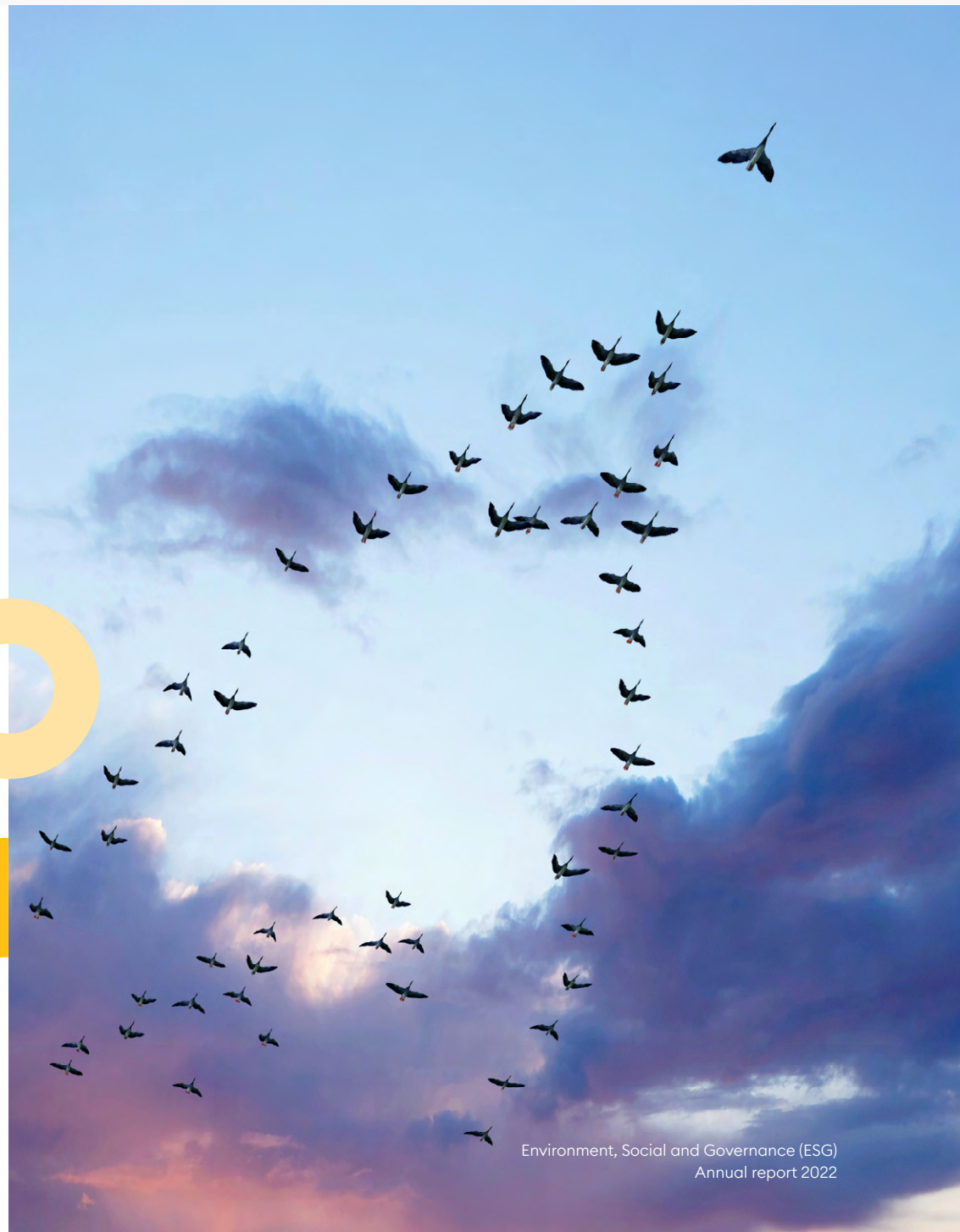
reported cases on claims of discrimination, harassment or other violation of human and labour rights.

Governing social policies

CCV's Social Policy vision 2025 reinforces our commitment to transparency and accountability, in the context of health, safety and well-being. We developed our Social Policy for the Netherlands on a risk-basis, informing on prevention, management and remediation measures.

A Social Committee has been established as the governing employee body to ensure the compliance and the standard by which the social policy is applied within the group.

In addition, our employee handbook provides information transparently on all entitlements regarding employment contracts, remuneration, work and leave, career and development, illness and incapacity for work and other social security schemes. All our employees are entitled to these resources equally.



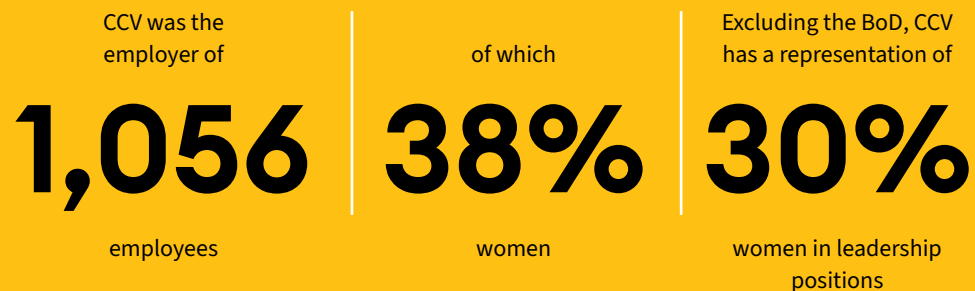
Diversity and inclusion

With offices in three European countries, we cherish the inherited diversity that this brings to our culture. For example, 59% of our employees speak three or more languages.

We also aim to make our offices accessible for all our employees. Our offices are 81% equipped to support the accessibility for employees with limited mobility. These measures include elevators, accessible toilets and evacuation plans.

At CCV, we are aiming at having a distributed age ratio across all age groups. At the moment, 14% of all employees are under 30 years old, 55% aged between 30-50 and 30% aged over 50.

At the end of 2022



The Board of Directors

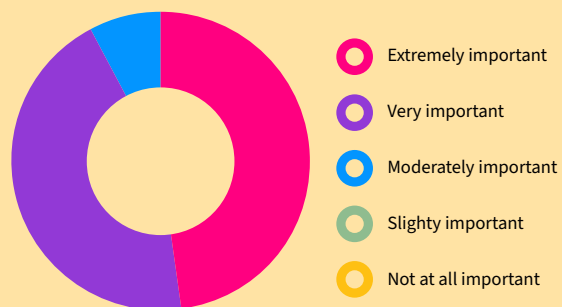


The Generation Z on issues of diversity & inclusion

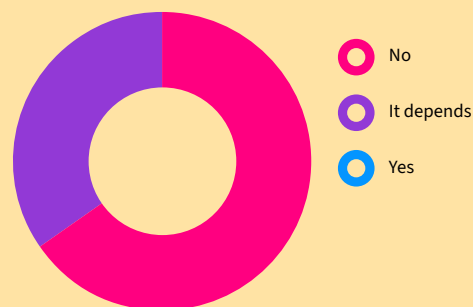
To better understand the view of Generation Z regarding diversity, we carried an internal online survey on the topic in 2022. Our respondents constituted a group aged between 18 and 25, with 59.6% identifying as female and 40.3% identifying as male. In this survey, 48.08% of the respondents found diversity 'extremely important' and 65.38% would not consider working for a company that lacks diversity. When asked about what constituted diversity in a company, 28.97% referred to ethnic and cultural diversity, followed by the adoption of anti-discrimination policy and 21.50%, awareness raising programmes with 21.50%, gender diversity with 19.63% and last, inclusion of individuals with diversity, with 7.48%.



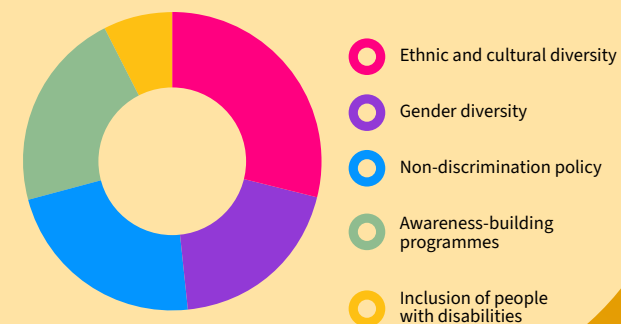
How important is diversity in the workplace for you?



Would you consider working for a company that has a lack of diversity?



What makes a company diverse to you?



Equality and equity

We seek to build an equal and equitable professional environment to all our employees. We have established equal grounds concerning remuneration, professional advancements and leaves from work. Provisions on these matters are informed by the governing Social Policy and employee handbook.

We believe that care leave, including maternity, adoption, emergency, short or long-term care leave should not impact the financial security or professional prospects of our employees. CCV abides to the laws for parental leave applicable to the countries from which we run our business. Specifically, in the case of the Netherlands, we provide 100% of the most recent salary, for the legal maternal leave period informed by the law. Following this period, the employees have the right to apply to the Employee Insurance Agency for an added paid leave, remunerated with 70%.

Professional development

Creating a culture and environment that supports lifelong learning is one of our HR priorities. We facilitate employees' access to courses that contribute to their performance in their current role, or which provide development of knowledge and skills for career advancement. We provide full reimbursement of pre-approved courses or a repayment scheme otherwise, for all costs covering course fees, study materials, commute and accommodation. Study leave is granted for mandatory courses taking place during working hours or additional time off is offered in lieu for courses that take place outside the working hours.

Our training centre also works to develop courses that strengthen our employees' capacity in their field of work. In 2022, our employees received on average 8 hours* of training through the e-learning and in-class courses. In 2022, our in class and e-courses provided training into product and service delivery, as well as client relations and branding, helping our employees excel in their work.

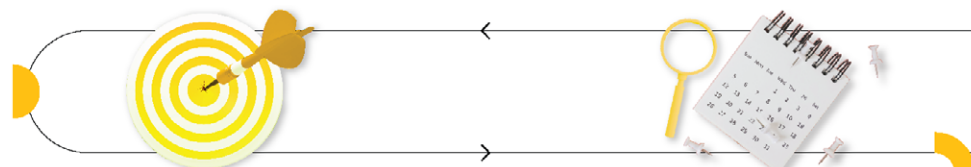
Empower you

We want to empower employees to take control of their own development in order to learn continuously. In 2022 we launched our professional development the Empower You programme.

* This number is based on training courses provided through MetaCompliance (e-learning platform) and registered courses.



Empower You!



Goal setting beginning of the year

You take control
CCV empowers you

360° feed forward
Input on development goals

Agree on goals
Super power, development,
contribution to strategy, behaviour

Check-ins throughout the year

You take control
CCV empowers you

Continuous feedback
During the year

Unrestrictive amount
Plan your own check-ins
based on your and your
managers needs and
wishes.

Continuous dialogue
Together with your
manager, you maintain an
ongoing dialogue: are you
still on track looking at
your personal goals?

A good conversation with your
manager will give you insight,
inspiration and energy.



Wrap up

Half year evaluation

To be prepared together for the end of year evaluation, each
manager will pre evaluate the progress of your personal and
business goals.

The goal is to collectively build the workforce of the future and
appraise uniformly
and transparently.

End of year evaluation in 3 steps

1 Self- evaluation

How do you look
back on last year.
What goals had
you set and how
did you do?

How can CCV help
you in your further
development and
career?

2 360° feedback and feedforward

How do your
colleagues and
customers look
back on last year
and where do they
see development
opportunities for
you? (Use the
questionnaire in
Youforce or on CCV
Inside)

What is the
common thread,
and what actions
do you pick up for
next year?

3 Manager evaluation

How does your
manager look back
on your year?

For more info
about the
appraisal see
the local
reward policy.

Together, you evaluate the past year. In doing so, you discuss
the self-evaluation, the feedback you received and the
manager's appraisal.

How to have a good conversation with your manager?

How do you keep your goals
sharp and ask for the right
feedback from your manager?
Keep this cheat sheet when
preparing your check-ins.

Discuss at least the following four things:



Your superpower

What are your unique talents
and how can you best use
them in your work?



Your development

How can you develop your
talents even further?

What do you want to develop
in the coming period in terms
of vitality, professionalism
and power to change?

What ambitions do you have?

What are your concrete
development goals?



Your contribution to CCV's strategy

How do your qualities and
development goals align with
CCV's strategy and what are
your concrete goals?



Your behaviour

What behaviour do you need
to achieve your goals and how
do you live up to CCV's core
values (Connected, Reliable,
Experienced and
Futureproof)?

Feedback vs feedforward

We all know what feedback is; we give feedback
ourselves and get it back from others. But what
is feedforward?

With feedback, you look back at a situation and your
behaviour and indicate what worked and what did not. With
feedforward, you look ahead to a goal or task in the (near)
future and determine in advance what behaviour fits in with
that. You can think about this yourself, or ask your manager
for feedforward. This way, you are well prepared and know
what is expected of you.

360° feedback

Of course, you have an image of yourself and how you
do your job. Do others see it the same way?
Maybe you have hidden talents. You gain insight by
asking others for feedback.



You can ask other people

Your colleagues,
your supervisor
and your client.



Choose your own method

The method of
asking feedback is
form free. Ask it in a
real conversation or
use the example
questions in the
feedback form.
Just select and
submit!



Someone asking for feedback?

Please fill in the
questionnaire
carefully.

You will help others in
their development!

Health & well-being at CCV

Occupational health & safety

We aim to ensure the health, safety and well-being of our employees. We offer a broad support system for occupational health & safety, including access to internal (e.g. HR, Facility, Safety & Security department, workplace advisors, confidants, or First Aid organisation) and external specialists (Arbo-service for the Netherlands, family doctor as well as an external confidant – on call for psychosocial workload support). As the needs of our employees differ, we provide individual assistance and advice for need-leave, including financial support, and access to insurance and pension schemes.

Our occupational health & safety informs on measures on working conditions, occupational hygiene and disease prevention, hazardous substances, psychosocial workload and physical burden, work from home and shift hours, first aid and climate. All these provisions are formalised under our employee handbook and the social policy 2020-2025 (Arbo Beleid).

To ensure a healthy office environment, our offices are equipped with ergonomic seats as standard, while other facilities such as elevating desks are provided on request. In 2022, we reported a total of three incidents on health and safety in the Netherlands and Belgium, all on minor issues.

To boost awareness and access to information on all resources and rights of our employees, we conduct regular meetings and training courses on occupational health and safety. In 2022 we conducted 7 training sessions across the CCV Group, in the Netherlands, Germany and Belgium. According to the law, CCV has the obligation of conducting such training once every two years. Our Arnhem office carries annual sessions on safety scenario training, first aid and other.

Governance of health & safety

Occupational health and safety are of top priority at CCV. Their governance is rooted in the company Safety & Security plan. The mandate for monitoring occupational health and safety laws and regulations has been assigned to the Employee representation, while the Arbo committee oversees the overall monitoring and improvement of the domain. Our designated prevention office conducts and updates regular risk inventory & evaluation (RI&E), providing information and training, recording and investigating any deviant cases.



CCVital

We believe that the physical, mental and emotional health of employees are some of the most important needs that our company must cater to. They are essential for the happiness and performance of employees. For this, we launched CCVital – a programme aimed at increasing employees' engagement, awareness and leadership on well-being. CCVital integrates sports, yoga, relaxation and mindfulness. The programme includes behavioural change campaigns, such as awareness and education on stopping smoking. It also offers a bike scheme, to promote healthier and more sustainable commuting ways and measures on improving office conditions.

In 2022, CCVital provided 59 webinars, info-sessions, podcasts and motivational campaigns and in-person events. The programme focused on fitness, health and nutrition, mindfulness and yoga, and well-being while working from home and office.

After a few years of pandemic disruptions, in 2022 we organised a formal welcome back to the office to our employees, offering on-site events and informational materials on this transition. Throughout the year, we supported our employees' physical health through **sessions on fitness at home, awareness campaigns on the benefits of walking, events on paddle, HIIT and bootcamp**. We also held **online yoga lessons** and participated in **Arnhem Urban Trail** in November. We also addressed issues of **mental health and psychological well-being**. We carried out **4 webinars on life phases** and **1 webinar on healthy habits**. We additionally provided **6 sessions on positive psychology** and **6 sessions on mindfulness**.

In 2022
CCVital provided

59

webinars, info-sessions, podcasts,
motivational campaigns and
in-person events.

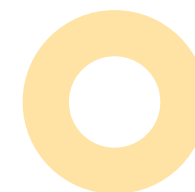
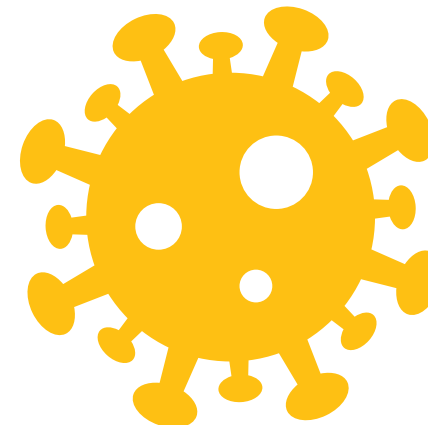
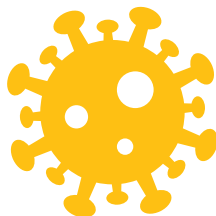
"The objective of our CCVital programme, is to increase the number of healthy and happy employees. Employees who thrive in our fast-moving and innovative business".

Sandra Polman
Head of HR

Together with our employees throughout the Covid-19 pandemic

Covid-19 brought manifold disruptions into everyone's lives. At CCV, we aimed at providing all possible support to our employees, developing awareness campaigns, info materials and engaging events. But more than maintaining a general sense of safety, we sought to maintain our spirits high and build a supportive, connected CCV. Throughout the pandemic we drove the following initiatives:

- We launched a policy page with ongoing updates, information on regulations and statements for external use.
- We launched online #WeConnect meetings, which recorded more than 650 views on the first event. A successful initiative, #WeConnect has been continued until today, with more than 500 colleagues tuning into the live sessions on average.
- We launched the monthly Leading @CCV meetings – 30 minutes of updates for leaders. Received well, the monthly updates have been continued in the time post Covid.
- We also supported our leaders through informational materials, posts and whitepapers on how to lead a remote team.
- We aimed at keeping our employees engaged with a CCV Pub Quiz twice a year. Led by Enny van de Velden, the events have continued to take place successfully until today.
- We also launched the CCV version of the Pandemic boardgame.
- We launched Humans of CCV; these short articles featuring CCV colleagues aimed at connecting individual stories with CCV's core values. During Covid we published 23 stories.
- As we know just how important the discussions during the coffee breaks are, we launched the Coffee buddy. This was a series of digital meetings that connected CCV employees for one-to-one discussions.
- We published 13 monthly vlogs with the BoD on topics of managing work from home, how to stay healthy, motivated and connected.
- We invited our employees to share their home-based workspace and stay connected with their fellow colleagues.
- We displayed informational posters on the impact and measures against Covid-19, which were replaced by motivational posters welcoming colleagues back to the office post Covid.
- We provided masks in the office and shipped CCV masks to our colleagues' homes.
- We investigated to see if childcare was needed for colleagues in vital jobs. This was well-received but was not necessary.
- We provided our employees with the equipment required to ensure suitable working conditions at home.



Leadership programme

In 2022, CCV launched a new and ambitious two-year leadership programme. The program was designed to support our CCV Leaders in reinforcing our company culture and in successfully delivering CCV's long term strategy.

Launched by our BoD in March 2022 in the presence of 74 participants, the programme delivered a series of events that gathered CCV leaders, HR business partners and business controllers and programme managers. The leadership programme marked several highlights in 2022:

- A two-day event in June 2022 that gathered 92 participants and focused on authentic leadership, personal leadership styles, value-driven leadership and coaching different generations
- A series of train the trainer and teach back sessions in September and October 2022, focused on CCV's core values and introverts vs extroverts in the context of leadership
- In November and December, we offered training on leading hybrid teams and a practical session on Peakon – CCV's tool for monitoring employee engagement and other social KPIs
- Alongside, we launched the strategy magazine, aimed at communicating the vision for our programme in a clear, compelling and engaging way

Feedback from our leaders

Seeking to understand the impact of our programmes and to adjust our programmes according to the needs, feedback and the needs of our participants, we conducted two qualitative studies with CCV leaders in 2022.

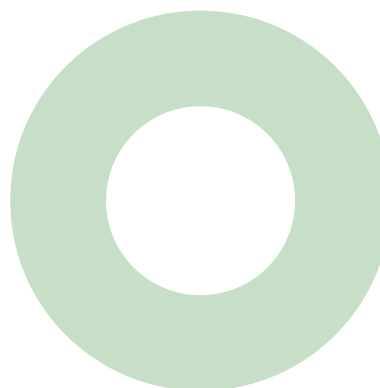
Our first study addressed Leading@CCV, a series of quarterly meetings aimed at providing updates ongoing activities, business information, budget updates etc. The study helped us understand that while leaders appreciate business and financial updates the most. The average evaluation score of the Leading@CCV was 6.67 out of 10.

Our second study regarded the Leadership programme. The participants appreciated the opportunity to network and come together in a real-life event, but also some of the inspirational sessions.

**Average evaluation score
of the Leading@CCV**

6.67

out of 10



Transitioning back to work

In line with our aim of providing need-based assistance in addressing employees' unique cases, we tailor individualised plans, supporting our employees transition back to work. For employees who have been absent on case of illness, we provide flexible workplans, or task-based schedules, with reduced worktime and workload. These plans are created together with our HR, the company doctor and the employee.



SDGs in action

SDG 3. Good Health and Well-being

SDG 4. Quality Education

SDG 5. Gender Equality

SDG 10. Reduced Inequalities



Our progress so far

Corporate citizenship

Our progress so far

Our responsibility to corporate citizenship and the contribution to the society



As a private actor, CCV poses resources that can support the non-profit sector in their social and environmental action. Moving beyond financial donations, CCV offers the know-how, technical expertise, equipment and capacity to catalyse action. We call this our responsibility for corporate citizenship. A strategic pillar under #WeCare, community engagement supports CCV's vision in working through partnerships to advance progress on the SDGs.

In 2022

CCV has donated a total of

€105,000

to charities. These donations have mostly supported the humanitarian effort for communities affected by the war in Ukraine and diaspora.

Donations and humanitarian aid

Every year, CCV commits to financial donations to selected social causes. In 2022, with the launch of our new sustainability campaign, CCV underwent a process of redefining its sponsorship priorities. For the time being, the organisation limited its sponsorship act. However, CCV continued to engage in humanitarian donations, supporting the non-profit sector active in providing humanitarian relief to the people affected by the war in Ukraine. In 2022, these donations accounted for €105,000.

We donated €100,000 to the Red Cross Foundation. This donation was aimed at providing food, water and medical aid to Ukraine and the surrounding communities affected by the war.

Following a CCV tradition, this year's Christmas donation was given to CARE. The INGO was given €2,000, a donation in support of providing food, water supplies, hygiene kits, cash assistance and psychosocial support to families escaping hunger (this year mostly Ukraine).

Also in Germany, we donated €1,500 to Kinderkrebshilfe Dingolfing - Landau - Landshut e.V., an organisation that supports

families with a child suffering from cancer in eastern Bavaria. Finally, we donated € 1,500 to Stichting Kinderen van de Voedselbank, a foundation working against the social consequences of child poverty in the Netherlands.

In-kind donations

Traditionally, CCV engages in numerous in-kind / non-financial sponsorship. Following our company-wide rebranding, CCV collaborated with several organisations to donate goods with old logo, mutually benefiting the organisations and CCV in reducing its waste. We donated merchandise with the old logo to the Arnhemse Uitdaging. 250 old shopping bags with old logo were donated to Stichting Kindervakantiedagen Wolphaartsdijk. From Ypres, Belgium, we donated 1,000 paper bags with the old CCV branding to two foodbanks.

Last, we sponsored 250 water bottles for Ukrainian refugees in Arnhem, the Netherlands.

Long-term collaborations

CCV has been engaging in donation and sponsorship through payment terminals. Since 2013, we have been partnering with Ronald McDonald Kinderfonds in the Netherlands. With a value of €10,679.50 in 2022, CCV supported the organisation providing the necessary payment terminals for their 14 family homes, accommodating parents whose children are hospitalised.

In 2022, other terminal donations and sponsorship have been made for events, such as Partenariat Salon du vin Rochefort, GENO summer games, Frietrock festival and the Cologne Pride.

Strategic partnerships and clusters

Part of our vision to engage in strategic collaborations, we aim to join and build clusters that advance sustainability and innovation in the sector.

Enny van de Velden, our CCO is member of the Economic Board of Lifeport. Based on an international network, the organisation works to advance state of the art research and lobby on issues of health, hi-tech, food and energy. Our Human Resources are also part of Helixgrup Human Capital – an organisation that works on building human capital, leadership, and other labour matters.



SDGs in action

SDG 17. Partnership for the Goals



Our progress so far

Environmental impact

Our progress so far

Our environmental impact & responsibility for climate action

Connection the UNGC



Environment

Principle 7:

Business should support a precautionary approach to environmental challenges.

Principle 8:

Undertake initiatives to promote greater environmental responsibility.

Principle 9:

Encourage the development and diffusion of environmentally friendly technologies.

Environmental Charter

As 2022 has been the first year of implementing the #WeCare strategy, the first step has been to create the foundational charters that would lead our actions in the years to come. CCV's environmental charter is inspired by the ten principles of the UN Global Compact and the carbon emissions protocol (Greenhouse Gas Protocol, GHG). It informs the following priorities for environmental action:

- Climate action
- Natural resources use in CCV facilities
- Circularity and waste management
- Environmental impact of products
- Engagement and education

Climate action

Through #WeCare, we committed to identifying, accounting, setting targets, reducing and reporting our GHG emissions. In collaboration with the climate agency Hedgehog Company, we initiated a company-wide assessment of our Scope 1 and 2 emissions for 2022. In a progressive approach, we plan to expand to Scope 3 in the years to come. Based on this baseline information, we could develop an emission reduction strategy, based in realistic targets that will eventually take us to carbon neutrality. In 2022, we consumed 1,825 MWh* at the company-level, including the data centres.

Scope 1	Emissions (tonnes CO2e)
Company vehicles (cars, excl. EVs)	801
Company vehicles (forklifts)	113
Natural gas use facilities	221
Total Scope 1	1.135

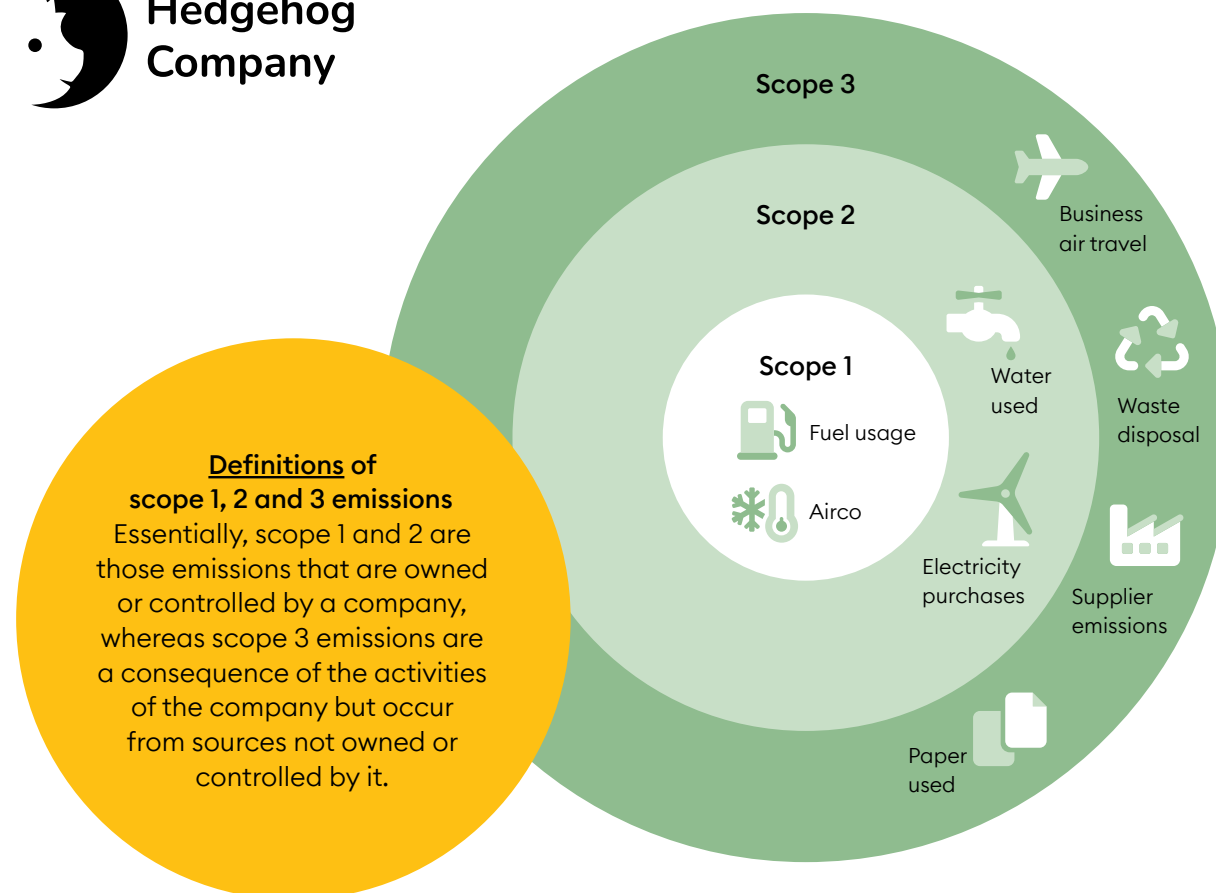
Scope 2	Emissions (tonnes CO2e)
Electricity use facilities	422
Electricity use EVs	44
District heating	2
Total Scope 2	468

Scope 3	Emissions (tonnes CO2e)
Business travel	55
Employee commuting	207
Waste generated in operations	4
Use of sold products - Servers	164
Total Scope 3*	430

* Offices in Hengelo, the Netherlands and Hasselt, Belgium not included.



**Hedgehog
Company**



Environmental impact of facilities

Our offices and facilities - the places where we spend every day empowering our business. We identified them as high impact areas for our environmental action. We work to reduce the environmental impact of our facilities, while not compromising the comfort and safety of our employees. In 2022, CCV Group B.V. operated from 11 offices in the Netherlands, Belgium and Germany. Of these, only 1 office based in Arnhem is owned by the CCV group, and it functions as the group's HQ. The other 10 offices are rented spaces, with the mention that in Au, Germany, CCV rents 100% of the building, while for the remaining 9 locations CCV rents only designated spaces in shared office buildings. This situation has impacted the amount of data available for reporting in 2022.

Water and electricity

In 2022, all of our offices are equipped with energy efficient systems. Some of our measures to reduce the intake of electricity are LED lights, sensor lighting, smart and online ventilation and heating systems programmed based on working hours and windows with protective film against the heating sunlight.

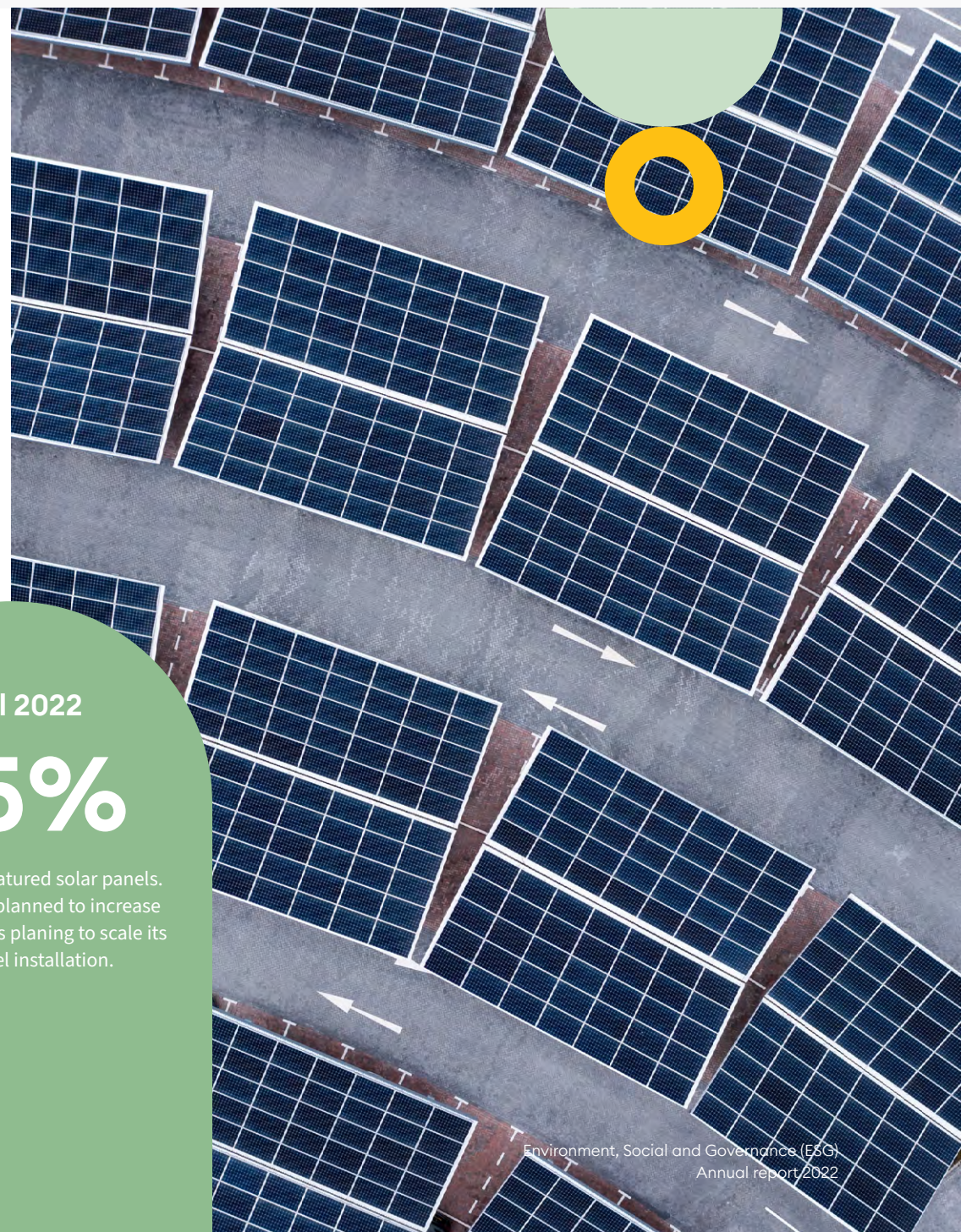
In 2022, in Au office in Germany, 14% from the total energy use was supplied by the solar panels installed on the rooftop. In total, 5 out of our 11 operating CCV locations have solar panels, representing 45% coverage from all offices.

In 2022, 54% of our offices are equipped with water-saving systems. The toilets in our owned offices in Arnhem, the Netherlands and Au in Germany have been renovated and equipped with water-saving basins for the toilets.

Until 2022

45%

of our offices featured solar panels. The number is planned to increase in 2023, as CCV is planning to scale its solar panel installation.



Waste

All our offices sort waste by fractions, in line with the requirements of the local laws. For example, in Arnhem, we separate our waste by paper, organic waste, plastic, while in Ypres in Belgium we collect paper, residual waste and plastic.

Last year, our offices in the Netherlands have generated **85.1t of waste, of which 16.8t processed through recycling**, 6.0t managed through recycling and burning, 54.6t burnt for energy generation and 7.6t resulted in composting. In Au, Germany, we generated a **total of 90.3t of waste**. In Ypres, Belgium, we generated **7.43t waste**, split by 1.97t paper and 5.46t solid waste. While we are in the process of gaining a better understanding of our waste footprint, the availability of data has been limited in 2022.

Moving on, our aim is to expand our data collection, identifying and quantifying as many sources of our environmental footprint as possible.

We are also running office-based initiatives that aim at reducing the amount of waste. For example, In Ypres, the kitchen is equipped with a slow juicer, so that old fruit can be made into juice instead of being thrown away. Coffee beans are also saved and reused.

In Arnhem we also donate furniture and other office items. In 2022 we made donations in four rounds to Arnhemse Uitdaging, an Arnhem-based organisation that works with social entrepreneurship.

“As a company we are very conscious about the impact of our efforts to minimise the environmental impact of our operations. We believe in a holistic approach, where every small and large initiative counts - and we will continue to pursue new ways to improve our sustainability.”

Jaap Evers

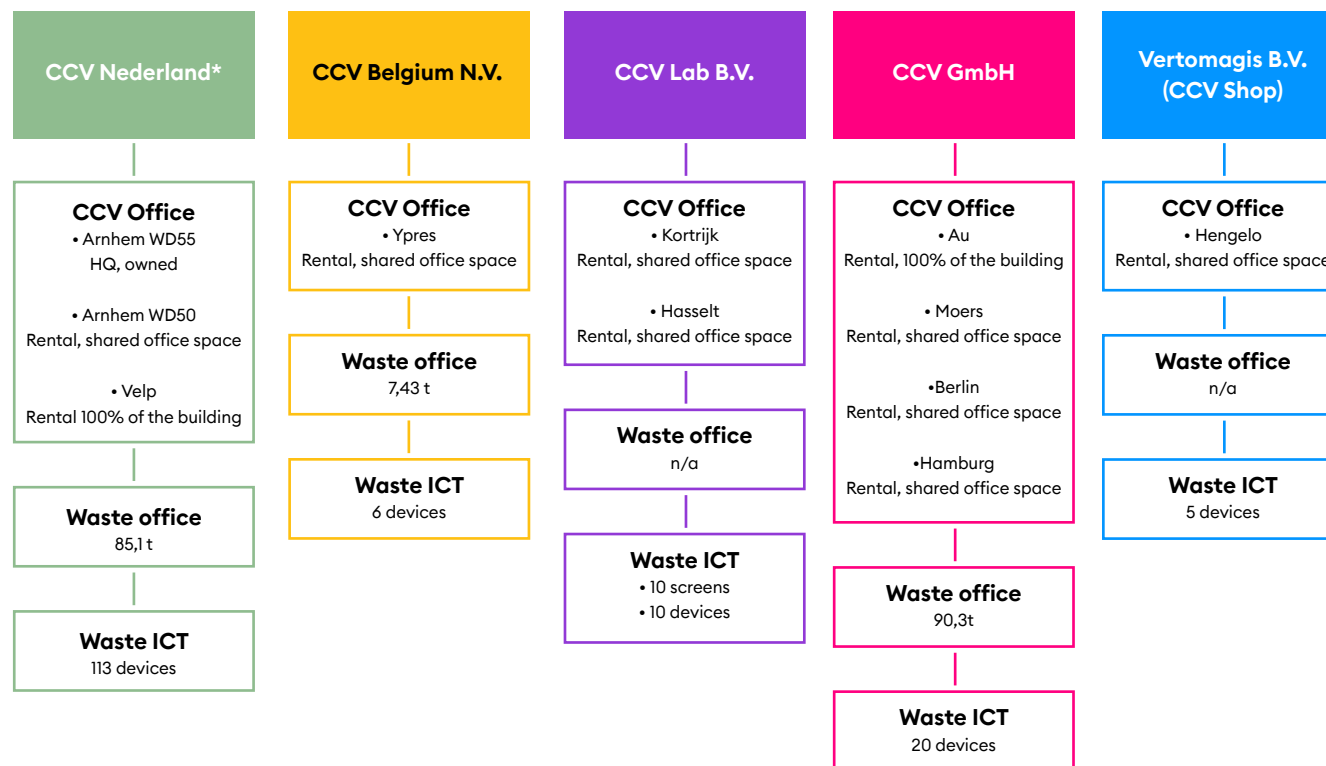
Manager General Affairs



Waste management in the corporate ICT

At CCV, we handle our electronic devices according to internal procedures that ensure the security of data management. In the Netherlands, data carriers (i.e. disks) are shredded by a trusted external IT recycling contractor. The remaining pieces are handled by Holland Recycling, in line with the national law on e-waste management.

In 2022, our office in the Netherlands inventoried 113 devices reaching end of life, of which 3 were donated to Ukraine refugees in Arnhem. In Germany, 20 devices reached end of life and in Belgium, 6 devices needed to be disposed, of which 1 was in a condition that allowed to be donated to a school. CCV Lab has donated 10 screens to a school and opened 10 MacBook Pros older than 5 years for purchasing by the employees. CCV Shop had 5 computers with end of life that were given to employees.



* CCV Nederland is part of CCV group and is not a legal entity.

Plastic, paper and single use

As per our Environmental charter, we aim to reduce and phase out single use items and plastic and to reduce the amount of paper purchased for the office. In the Netherlands, we align to the law forbidding single use items. At the moment, the office in Arnhem is using its pre-purchased stock until finished. In Germany, the offices do not purchase single-use cups, but use coffee mugs and reusable cutlery instead. The same applies to our offices in Ypres, Belgium, where the kitchen is equipped with the necessary items. After reducing its need for printing, our Ypres office has not purchased new paper in 2022, still using its stock from 2021.

Data centres

CCV stores parts of its operations in its own data centres. These data centres have an in-build function that aims to minimise their environmental impact. At an outside temperature below 13 degrees the centres do not require mechanical cooling, at 14 degrees, some mechanical cooling is required. Progressively, more mechanical cooling is needed, as the outside temperature rises. From above 18 degrees outside temperature, the data centres switch completely to mechanical cooling. As cooling is the main driver of energy use for data centres, this system helps reducing the energy use of our data centres significantly.



Owned fleet

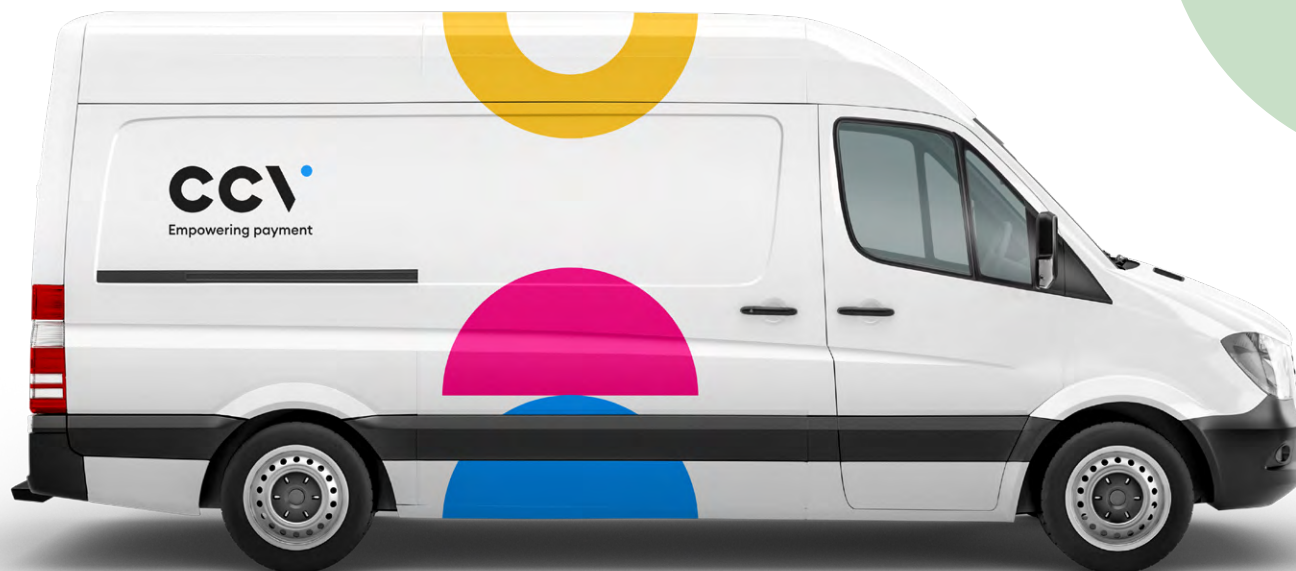
CCV owns 183 vehicles across the Netherlands, Belgium and Germany. Of these, 15.3% were electric or hybrid in 2022.

In 2022, our offices had a total of 15 charging stations, distributed as such: 7 in the Netherlands, 4 in Germany and 4 in Belgium.

Environmental impact of products

CCV is the provider of payment solutions, which carry different environmental impacts. #WeCare brings our products into discussion by looking at their material constitution, energy use, product lifecycle and shipping. In the coming years, we will initiate several actions that will enhance our understanding of the environmental impact of our products and we will continue to bring about innovation and solutions that are good for our clients, business and the planet alike.

We support the transition to paperless-payments through digital receipts and online/mobile solutions. For those terminals using paper we provide FSC certified paper rolls. Our mobile devices are using different energy-saving modes, such as automated sleep mode, power off mode, configuration of timing by customer. Our unattended terminals from the OPP/OPM series are designed to use as little energy as possible. They can also be used with batteries of the vending machines which can be recharged by solar panels.



Client case study: when values align, the transition accelerates

In 2022, CCV Lab introduced cardboard gift cards made from FCS-certified sources, as a CCV Connect product. This switch comes as we strive to replace and phase out the well-known plastic gift cards available in shops, museums etc. But replacing a widely accepted product is not always a quick process. In this case, an alignment of visions and values begged to differ.

Striving to reduce their own environmental impact and to lead by example in natural conservation, Arnhems Burgers' Zoo has been an eager and early adopter of this change. Currently, the zoo offers cardboard gift cards to their visitors, reducing the impact of their products, while preserving the experience for the end-consumer.



Repair at the core of our circular strategy

At CCV, circularity has been embedded in our business through a highly proficient repair department. We aim to extend the lifecycle of our terminals by offering top service to our clients. Refurbished terminals are reintroduced into the market in an as good as new state. Terminals beyond repair are dismantled and functioning pieces are reintroduced in the repair cycle.

In 2022, our Repair department for the Netherlands and Belgium has processed a total of 31,851 terminals. Of these, 26,457 (83%) have been successfully repaired and introduced as good as new back into the market. The remaining 5,394 terminals (17%) have been considered beyond repair. From these terminals, our Repair department has collected some 8,114 spare parts, which served in the repair of other terminals.

In Germany, 35,196 terminals have been sent to Repair. Of these, 34,897 have been reintroduced into the value chain, representing 99.15% of the total terminals processed in 2022.

Overall, in 2022, CCV has successfully extended the lifespan of 91.51% of terminals, which have undergone repair services.

“Repairing and minimising waste to prolong the product lifecycle as much as possible have always been part of our way of working”.

Karsten Höflich

Senior Vice President International Operations CCV GmbH

Our total repair

67,047

terminals where repaired for
the Netherlands and Belgium

91%

have been successfully
repaired



Shipments

In 2022 the information available on the modes of shipments and their environmental impact is limited. With the initiation of our climate action strategy, more data will be available in the coming years and more measures will be taken to reduce the footprint of product deliveries. For now, CCV's shipment* overview is as follows:

Inbound

The overview below informs on CCV's shipments from Asia. This is not an exhaustive list of all shipments at CCV.

In 2022, we operated 3 railway shipments in 2022 from Asia to Europe. Due to the war in Ukraine and the rail passing over Russian territory, this mode had to be cancelled. In total, there have been 229 shipments from Asia by air and sea.

Outbound

The outbound shipments reflect on those operated by CCV GmbH, our German organisation. In 2022, the biggest volume of terminals was sent on pallets. Transportation of pallets is done by trucks (using diesel/gasoline). Trucks are also used in the case of box shipments between CCV and the hubs. At the moment, DHL is using electric small cars who deliver the goods from the hubs to the merchants. However, it is not yet known to CCV whether these modes are used in all cases around Germany.

Packaging

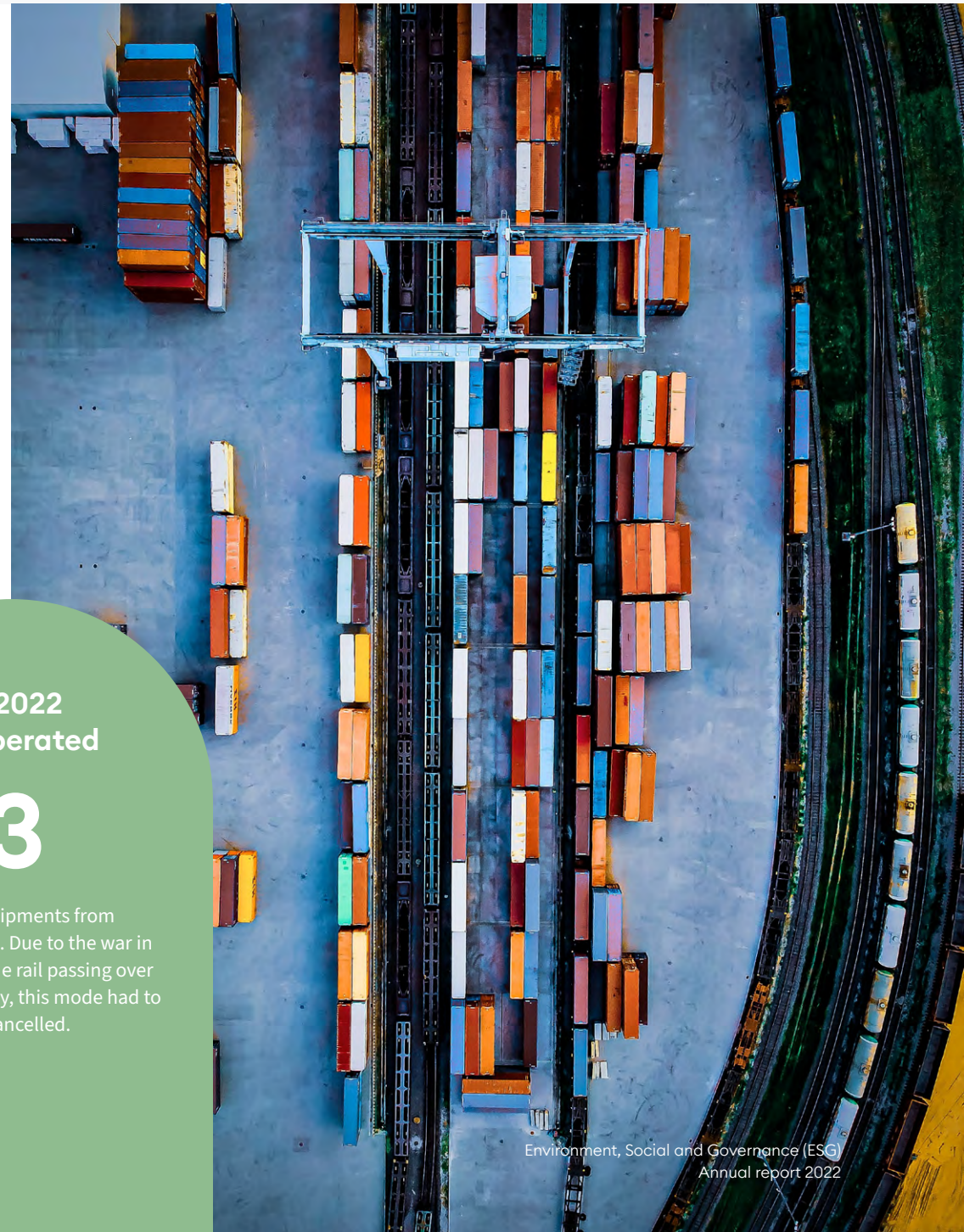
We identified packaging and the waste resulted from our shipments as a key area for action. In 2022, we used recyclable RESY-certified cardboard boxes to deliver all our products for CCV in Germany.

In 2022
we operated

3

railway shipments from
Asia to Europe. Due to the war in
Ukraine and the rail passing over
Russian territory, this mode had to
be cancelled.

* Includes only CCV GmbH data.



SDGs in action

SDG 12. Ensure Sustainable Consumption and Production Patterns

SDG 13. Climate Action



Our progress so far

Value chain

Our progress so far

Our responsibility in the value chain

Connection the UNGC



Human Rights

Principle 2:

Make sure that businesses are not complicit to any human right abuses.



Labour

Principle 4:

The elimination of all forms of forced and compulsory labour.

Principle 5:

The effective abolition of child labour.



Environment

Principle 7:

Business should support a precautionary approach to environmental challenges.

Principle 8:

Undertake initiatives to promote greater environmental responsibility.



Anti-corruption

Principle 10:

Businesses should work against corruption in all its forms, including extortion and bribery.

Ethical value chain charter

In 2022, our systematic approach to streamlining the vision #WeCare in all business operations has also included the value chain. Considered as one of the key areas of action for sustainability, value chain spans implications for human rights, labour and environmental impacts.

CCV's new Ethical Value Chain and Business Relations charter informs CCV's vision regarding human and labour rights in the value chain, environmental responsibility, corporate behaviour and governance, sustainable development in the value chain and due diligence.

The charter adheres to the:

- Ten Principles of the UN Global Compact, UNGC
- OECD Due Diligence Guidance for Responsible Business Conduct, OECD, 2018
- Guiding Principles on Business and Human Rights: Implementing the United Nations 'Protect, Respect and Remedy' Framework, United Nations, 2011
- Tripartite Declaration of Principles concerning Multinational Enterprises and Social Policy, ILO, adopted in 1977 and amended in 2017

Code of Conduct for Business Partners

We strongly believe that our business partners should abide to responsible social, environmental and business behaviour, in line with CCV's values. Our Code of Conduct for Business Partners currently applied to the operations of CCV GmbH, acts as the mean to inform our external stakeholders about these values. In Germany, major suppliers are required to take knowledge of the Code of Conduct for business partners upon entering into a business agreement with CCV. In 2022, 76% of our major suppliers have signed the Code of Conduct for business partners.

In 2022

76%

of our major suppliers have signed the Code of Conduct for business partners.



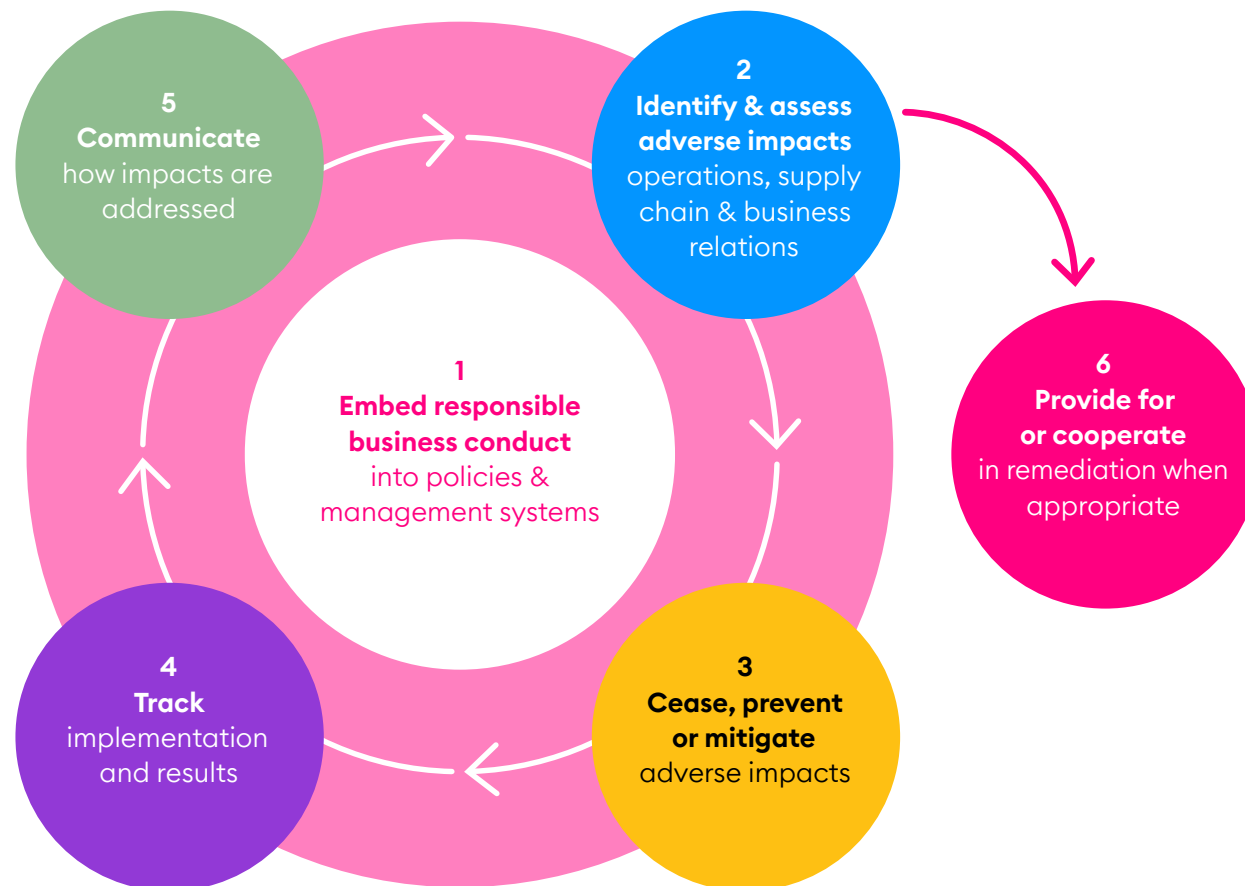
Due diligence

As a financial institution, we recognise the impact that not only our actions, but also the actions of our business partners have. To safeguard our standard of business ethics, we apply a due diligence process for both suppliers and customers. Due diligence is done on a risk basis, where the complexity of the process is based on the financial and/or integrity risks posed by the respective account.

For suppliers, the due diligence process is applicable for all frequent purchases from the same supplier, and/or single purchases related to CCV's core business activities. In addition to ethical governance and financial management, we require our suppliers to abide by the international regulations on conflict minerals, as per the OECD Due Diligence Guidance for Responsible Supply Chains of Minerals from Conflict-Affected and High-Risk Areas. Our objective through #WeCare is to expand our due diligence process to include new areas of ethics, social and environmental risks.

Revised in 2022, our customer due diligence procedure informs on countries and industries/entities, with which CCV shall not enter into business relations. CCV abides to the European Union list of sanctions based on terrorism, cybercrime, chemical weapons of human rights violations.

In 2022 we initiated a supply chain analysis, focusing on product and non-product procurement. The assessment included strategic suppliers, accounting for CCV's top expenditure. Particularly, for product procurement we analysed our top suppliers accounting for 89% of the annual expenditure. From the non-product portfolio, we reviewed our top suppliers accounting for 69% of the annual expenditure. The assessment performed in 2022 informed about our suppliers' disclosure practices including Ecovadis ratings and ESG reporting. This inventory will serve as the basis for our supply chain sustainability assessment in 2023.



SDGs in action

SDG 12. Ensure sustainable consumption and production patterns



The background is a solid green color. On the right side, a young man with dark hair, wearing a green V-neck t-shirt, stands with his arms crossed and a slight smile. To his left is a large circular inset. Inside this inset, a basketball player in a red jersey is shown from the waist up, holding an orange basketball. The inset has a reddish-brown outer ring and a green inner circle with white lines, resembling a basketball court. Overlaid on the green inner circle is the text "Our contribution to the SDGs" in white, bold, sans-serif font.

Our contribution to the SDGs

#WeCare Strategic pillar

Governance

SDG



#WeCare themes

- Theme 1:** Ethical governance, transparency and reporting
- Theme 2:** Privacy & security
- Theme 3:** CSR mandate
- Theme 4:** Stakeholder consultations
- Theme 5:** Ethical marketing & communication
- Theme 6:** Shared value proposition

Actions and achievements in 2022

Policies/ procedures / principles:

- CCV Code of Conduct – updated 2022
- Misconduct policy - updated 2022
- SIRA - CCV's Systematic Integrity Risk Assessment Procedures – annual assessment
- CSR Charter - launched under #WeCare
- Ethical Marketing and Communications Charter – launched under #WeCare

Organisational structure

- Publicly disclosed governance and organisational structure

Business quality & continuity

- Three lines model for risk management and internal control
- Certified and audited: ISO 22301 (only for Bancontact *)

Whistleblowing

- Available on the website; cases are monitored and disclosed

Stakeholder engagement:

- Annual materiality assessment with suppliers, customers and employees
- Satisfaction scores monitored for customers
- Works Council (representing the Netherlands and Belgium), employee satisfaction and engagement factors monitored monthly through Peakon

CSR mandate

- Launch of a new systematic three-year sustainability vision: #WeCare
- Pledged support to the UNGC
- Assessed with Silver status by Ecovadis

Cybersecurity

- Certified and audited (for payment processing departments): ISO 27001, ISAE 3402 type 2 report, PCI DSS, PCI 3DS, PCI PIN Security

KPI result in 2022

% of new employees trained on ethics in 2022 (signed Code of Conduct and/or conducted training module and/or completed onboarding training): **91%**

of cases reported through whistleblowing: **0**

of cases on corruption reported: **0**

Customer satisfaction score: **8**
Customer NPS score: **26.1**
Customer CES score: **1.88**

Employee satisfaction score: **10**

#WeCare Strategic pillar

Social

SDGs



#WeCare themes

- Theme 1:** Labour, human rights & anti-discrimination
Theme 2: Diversity, inclusion & equity
Theme 3: Professional development
Theme 4: Health, safety & well-being

Actions and achievements in 2022

Policies for labour, human rights and anti-discrimination

- Code of Conduct – updated 2022
- Human Rights, Labour and Anti-Discrimination Charter – launched under #WeCare

Policies informing on social benefits

- CCV Social Policy 2025
- Employee handbook (available for CCV NL).

Gender ratio

- Balanced gender ration from the total organisation and in the BoD

Lifelong learning culture

- On-site and online courses in MetaCompliance, allowance for taking external courses; themes covered in 2022: specific role-based, health and safety, leadership
- Launch of Leadership programme to equip leaders to empower the CCV vision and strategy

Professional mentorship

- Empower You! - an approach to develop individual professional plans
- Tailored approach to support employees transitioning back to work

Health & well-being

- Offices corresponding to the occupational health & safety standards;

CCVital programme

- Education, events and benefits to support mental and psychological health and well-being at work and outside.

KPI result in 2022

% of women from the organisation: **38%**
 % of women in leadership positions: **30%**
 % of women in the BoD: **66%**
 # of cases on discrimination, harassment etc. reported: **0**

Employees age ratio: under 30: **14%**, 30-50: **55%**, over 55: **30%**

̄ training hours / employee (online learning in MetaCompliance): **8h**

of leadership events: **4**
 Participation rate from the total invited: **67.48%**

of opportunities for young professionals: **30**

% of facilities equipped to accommodate the needs of employees with limited mobility: **81%**

of learning opportunities on health and aid: **7**
 # of events/activities carried under CCVital: **59**

#WeCare Strategic pillar

Corporate citizenship

SDGs



#WeCare themes

- Theme 1:** Strategic partnerships
- Theme 2:** Employee engagement
- Theme 3:** Resource flow
- Theme 4:** Innovation for sustainability

Actions and achievements in 2022

Donations

- In 2022, monetary donations focused on emergency relief for the war in Ukraine (Red Cross, CARE), or Christmas thematic donations (Kinderkrebshilfe Dingolfing, Stichting Kinderen van de Voedselbank); other donations of furniture and merchandise with the old logo

Long-standing partnerships

- Terminal donation to Ronald McDonald Kinderfonds

Thematic clusters & other engagements

- Helixgroup Human Capital (Arnhem), Lifeport (CCV CCO member of the Economic Board)

KPI result in 2022

Amount in EUR donated to charities: **€105.000**

Amount in EUR in sponsorship: €13.000, of which **€ 10.679,50** to an NGO

#WeCare Strategic pillar Environment

SDGs



#WeCare themes

- Theme 1:** Environmental governance
Theme 2: Climate action (GHG emissions)
Theme 3: Natural resource use
Theme 4: Waste management & circularity
Theme 5: Environmental impact of products
Theme 6: Environmental education

Actions and achievements in 2022

Policies/ procedures / principles:

- Environmental Charter launched under #WeCare

Climate action

- We initiated our baseline GHG emission counting for 2022 and the reduction strategy in collaboration with Hedgehog

Natural resource use in operations

- Energy saving and smart energy systems to reduce energy intake
- Data centres running on an energy management system connected to the outside temperature
- Owned offices equipped with water saving toilet basins
- In 2022, initiated the installation of solar panels with 1,200 solar panels in Au, Germany
- Offices increasingly equipped with EV charging stations
- Phasing out single-use cups, no single-use of plastic purchased, reduced purchase of new paper for printing

Circularity & waste management

- Waste divided and recycled by fractions
- Office-based initiatives to reduce food waste
- CCV Repair Benelux and Germany refurbish and reintroduce terminals 'as good as new' and reuse spare pieces from terminals beyond repair

Environmental responsibility for products

- Products tested for efficiency; mobile devices are using different energy saving modes (e.g. automated sleep mode, power off mode, configuration of timing by customer)
- OPP/OPM are designed to use as less energy and to use the energy of the vending machines which can be recharged by solar panels.
- Payment solutions for reduced use of natural resources: paperless payment (online receipt) and FSC certified paper rolls for terminals with receipt
- Reduced use of plastic in our products in 2022: introduction of cardboard gift card
- Recyclable cardboard used in packaging
- Product innovation in 2022: SoftPOS

KPI result in 2022

Amount of energy consumed in 2022: **1,825 MWh***

% of offices equipped with energy-efficient systems: **100%**

% of offices equipped with water-saving appliances: **54%**

% of terminals reintroduced in the value chain after being processed by Repair: **91.5%**

of devices from ICT reaching end of life: **161** devices of which **24** suitable for donation

* Offices in Hengelo, the Netherlands and Hasselt, Belgium not included.

#WeCare Strategic pillar Value Chain

SDGs



#WeCare themes

- Theme 1:** Sustainable purchasing
Theme 2: Due diligence

Actions and achievements in 2022

Policies/ procedures / principles:

- Ethical Value Chain & Business Relations Charter launched under #WeCare
- Code of Conduct for Business Partners (available for CCV GmbH)
- Due diligence policies & procedures for customers and suppliers

Applicable measures

- Major suppliers from CCV GmbH to sign the Code of Conduct for Business Partners
- Due diligence procedure verifies governance and financial integrity of business partners
- CCV complies to international treaties for restricted business areas, entities and conflict minerals metals

KPI result in 2022

% of suppliers who signed the Code of Conduct for Business Partners (from product procurement, CCV Germany): **76%**

Annex: CSR Performance data

#WeCare has been developed in line with international thought leadership and sustainability frameworks. Our KPIs correspond to the ESG framework and connect with the Global Reporting Initiative (GRI).

Workforce structure

Workforce				
Entity	Total	Male	Female	% Female
CCV Nederland	609	376	233	38%
CCV Belgium*	95	52	43	45%
CCV Lab (Belgium)*	51	45	6	12%
CCV GmbH (Germany)	267	155	112	42%
CCV Shop (the Netherlands, Hengelo)	34	28	6	18%
Total employee	1056	656	400	38%

*data 31.12.2022 and including external hire

Workforce in management position				
Entity	Total	Male	Female	% Female
CCV Nederland	56	38	18	32%
CCV Belgium*	10	5	5	50%
CCV Lab (Belgium)*	6	6	0	0%
CCV GmbH (Germany)	39	28	11	28%
CCV Shop (the Netherlands, Hengelo)	5	4	1	20%
Total leaders	116	81	35	30%

*data 31.12.2022 and including external hire

Workforce by age			
Entity	Under 30	Between 30-50	Over 50
CCV Nederland	72	338	199
CCV Belgium	19	52	7
CCV Lab (Belgium)*	14	38	0
CCV GmbH (Germany)	32	135	107
CCV Shop (the Netherlands, Hengelo)	14	17	3
Total age ratio	151 (14%)	580 (55%)	316 (30%)

*data 31.12.2022 and including external hire.



CSR Performance data

Governance	2022
Ethical Governance, transparency reporting	
% of new employees trained on ethics (e.g. based on Code of Conduct signature, online training or onboarding training)*	91%
# of confirmed corruption incidents	0
# of cases reported through the whistleblowing and internal misconduct procedure	0
% serious cases reported through the whistleblowing and internal misconduct procedure	0%
# of confirmed information security incidents	0
Privacy and security	
% of employees trained into Privacy & Security	59%
Stakeholder consultations	
% of employees covered by the Works Council **	59%
Peakon result - Engagement (compilation of Recommendation, Belief, Loyalty, Satisfaction)	10
% of employees taking part in the Peakon survey***	73%
Customer satisfaction score (average)	8
Customer NPS score	26.1
Customer CES score	1.88

* Data from CCV Shop and CCV Lab not included. ** Only in the Netherlands *** CCV Shop employees excluded (i.e. 34)

Corporate citizenship	2022
Resource Flow	
amount in Euro donated through payment donation initiative	€ 105,000
amount in Euro donated through sponsorship	€ 13,000

Value chain	2022
Due Diligence	
% of suppliers that agreed to the Code of Conduct of Business Partners*	76%

* Process only applicable for CCV GmbH

Social (CCV Employees)	2022
Human and labour rights (incl. anti-discrimination action)	
# of cases reported in connection to human & labour right violations (including child labour, forced labour etc.)	0
Professional development	
x training hours / employee*	8
Diversity, inclusion and equity	
% women in the BoD	66%
% of women in workforce	38%
% of women in management positions	30%
% of facilities suitably equipped to cater for disabled	81%
Professional development	
% of participants in the leadership programme (from the total number of leaders/management)	67%
# of leadership events	4
# of opportunities created for young professionals (interns)	30
# of learning opportunities created in first aid & health in the office	7
# of incidents of healthy & safety reported in the offices	3
# of paid hours for parental care leave, medical leave & other agreed leave	176.736

* included e-learning platform and registered in-class trainings only.

Environment	2022
Climate action	
Energy consumption in MWh by all CCV Facilities (incl. data centres) / year *	1,825
# of cars in car fleet	183
% of electric + hybrid cars in car fleet	28
GHG emissions scope 1 (tonnes CO2e)**	1,135
GHG emissions scope 2 (tonnes CO2e)***	468
% of offices equipped with solar panels	45%
# of EV charging stations installed at the CCV offices	15
% of offices equipped with EV charging stations	45%
Waste and circularity	
waste generated from offices (tonnes)*	182.50
amount of terminals processed by Repair, % repaired & reintroduced (the rest will be spare parts)	91%
amount of electronics reaching end of life	161
% of electronic devices in donation	15%
Natural resource use	
% of offices equipped with energy-saving/energy-efficient systems	100%
Water: % of offices with water-saving appliances	54%

* CCV Shop in Hengelo, the Netherlands, excluded from data

** Including company vehicles (cars, forklifts, excluding EVs) and natural gas use in our facilities

*** Including electricity use facilities, electricity use EVs and district heating

Reporting parameters

Legal name: CCV Group B.V.

VAT number: VAT NL004895782B01

NACE codes: 7010, 6311, 6499

Location of headquarters: Arnhem, the Netherlands

Nature of ownership: Privately owned

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

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

Reporting period: 01.01.2022-31.12.2022

Contact point for questions about the report:
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About this report

This report includes aggregated information about all entities under CCV Group B.V. except CPayond GmbH (50% owner)

This is the first CSR annual report from CCV Group B.V. The aim is to update the report annually to monitor progress and keep the company focused on achieving its goal of becoming a more sustainable and future-proof company.

The report is the result of an independent review by independent external consultant, commissioned by the board and management of CCV.

No 3rd party audit has been provided for the report as an external assurance.

