

FACT SHEET

Fraud.net Corporate Social Responsibility and Environmental, Social & Governance (“ESG”) Statement

At Fraud.net, we work every day to keep the digital economy safe and enable people and businesses to thrive. We are equally committed to working with companies that support both inclusive and sustainable growth.

Since our inception, we have incorporated environmental, social, and governance criteria into our operating framework. By operating within this framework, we help ensure sustainable growth with our customers, partners, shareholders, employees, and communities we serve. We believe that Corporate Responsibility and ESG is a continuous process of aligning our operations and controls with our values as a company.

We are excited to publish this 2021 Fraud.net Corporate Responsibility & Sustainability Report, which details our commitments and progress as an inclusive, responsible, ethical, and sustainable corporate citizen. We analyze and track our progress across four key areas:

1. SECURING DIGITAL COMMERCE

Fraud.net’s mission is to make every digital transaction safe. The #1 reason for distrust between our clients and their customers (and the enormous friction it creates) is the risk of fraud. With disruptions of the pandemic and the dramatically faster transformation to digital services that it accelerated, customer trust in both B2C and B2B industries is at a low point.

We were founded on the knowledge that advanced technology combined with industry-wide collaboration can help financial institutions and digital enterprises halt the fast-growing fraud and cybercrime epidemic. We exist to enable businesses to provide trustworthy, reliable, and frictionless digital financial experiences for their customers, suppliers, and other stakeholders.

Today, we empower more than 250 enterprises globally across various industries, including banks, fintechs, wealth managers, management consultants, e-commerce companies, travel agencies, marketplaces, and insurers. We help these organizations improve profitability, grow revenues, maintain compliance, and build agility and resilience in the ever-changing landscape of fraud and cyber threats. In addition, we strive to comply with all applicable laws and regulations and insist upon higher standards for customer privacy and data protection.

2. EMPOWERING PEOPLE

Through its technology, Fraud.net enables financial institutions to make faster, smarter, and more inclusive decisions. We provide leading corporations around the world with:

- A** More relevant inputs and less-biased AI-based data
- B** More capable technology, and
- C** More nuanced perspectives than they may have had available to them historically

Our business helps financial services companies expand their access to under-banked and under-served communities and thus, help build financial trust and capabilities for both corporations and individuals.

3. INVESTING IN OUR WORKFORCE.

Fraud.net is built by our dedicated employees and their valuable contributions to the success of our company. We are committed to equal rights, opportunity, and compensation across our global organization. We rally our employees around shared values and goals, foremost of which is addressing the challenging and urgent issues involving our customers' resilience. Across our global offices, we offer our employees competitive compensation programs, creative and engaging culture-building initiatives, recognition programs, and ongoing development opportunities. We are equally committed to positively impacting those around us and contributing to the broader communities in which we operate. Only by developing our talent, fostering a diverse and inclusive culture, and offering training and benefits that support our employees' growth, do we succeed as an organization.

4. OPERATING SUSTAINABLY AND RESPONSIBLY.

As a WMBE (woman & minority-owned business enterprise), we have always prioritized hiring passionate and curious team members. It is part of our fabric to partner with companies and individuals working to tangibly improve the quality of life for future generations. We work on ensuring our partners share our passion for growth in an environmentally- and sustainably-driven way.



ENVIRONMENT

Fraud.net is conscious of the pressing global climate crisis and is committed to minimizing the environmental impacts of our business. We aim to utilize energy-efficient data centers and cloud hosting operators. We selected a LEED-certified building for our global headquarters in New York. We have also implemented various sustainability measures across our global offices, including recycling and waste sorting programs, water filtration systems to eliminate bottled water usage, motion sensor lighting, and other energy-saving initiatives. By embracing remote-working arrangements and technology, we have reduced the environmental footprint of our office spaces and lessened the need for many of our employees to commute and travel.



SOCIAL

We strive to support and partner with organizations that abide by the highest standards for human rights, integrity, and ethics. Thus, we ensure that we act with transparency and respect for the rights of the individual. We also encourage our employees to volunteer where most impactful in their communities and offer paid leave to contribute to worthy initiatives.



GOVERNANCE

Fraud.net is proud of our strong corporate governance practices, which apply to our company and our customers, suppliers, and other stakeholders. Fraud.net's Code of Business Conduct requires all directors, officers, employees, and contractors to act with integrity and adhere to the highest standards of honest and ethical conduct. We encourage and support the ongoing development and education of our directors and officers.

For more information on our corporate responsibility initiatives, please contact your customer success representative or call us directly at 866-971-2030.