2021

evertec

environmental,
social and
governance
summary

2021 environmental, social and governance summary

Environmental, Social and Governance Tear Sheet

The following tear sheet contains certain disclosures regarding Evertec's business and operations, as well as applicable (i) Sustainability Accounting Standards Board (SASB) standards for the Technology and Communications sector, and (ii) United Nations Sustainable Development Goals (UN SDGs). We are committed to supporting environmental, social and governance ("ESG") initiatives that are integrated into our strategy and culture and continue to drive our corporate responsibility. We believe these initiatives support our employees, customers, local communities, and other stakeholders. This tear sheet covers the period from January 1, 2020, through September 30, 2021, unless otherwise noted. Additionally, except as otherwise indicated or unless the context otherwise requires, the terms "Evertec," "we," "us," "our Company," and the "Company" refer to EVERTEC, Inc. and its subsidiaries on a consolidated basis.

About Evertec

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

Forward-looking statements

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

activity metrics

METRIC	UNIT OF MEASURE	2018	2019	2020
Revenue	$M	$454	$487	$511
Countries Served	Number	26	26	26
Full-Time Employees	FTE	2,100	2,300	2,400
Office Locations	Number	10	11	11
Square Footage (Puerto Rico data center, Corporate Office, Latin America Offices)	Sq. Ft. (000)	~360	~360	~360

environment

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

Below please find a link to our environmental commitment statement published on our website:
https://ir.evertecinc.com/environment

ENVIRONMENTAL TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed, (2) percentage grid electricity, and (3) percentage renewable	Gigajoules (GJ), Percentage (%)	**Total energy consumed: (GJ)** — 2018*: 38,396 — 2019*: 41,434 — 2020^: 41,205

*2020 includes our Puerto Rico and Costa Rica offices; 2018 and 2019 data are only Puerto Rico

Although Evertec has multiple offices throughout Latin America, the energy consumption figures for 2018 and 2019 represent only the Puerto Rico data center, from where we support more than 80% of our revenue. For 2020, the energy consumption data includes our Puerto Rico and Costa Rica offices (Costa Rica is our largest site outside Puerto Rico). Based on actual measurements, the calculated Power Usage Effectiveness (PUE) is approximately 2.27.

Puerto Rico does not currently offer a renewable energy source for our data center; 100% of the electricity we use in Puerto Rico is consumed from the grid. Our back-up power generators are in stand-by mode and supply power only during power outages from our service provider. We recently installed a new combined heat and power (CHP) system, which provides power consumption reduction and cooling to the main buildings in the campus. | TC-SI-130a.1 | 2 RESPONSIBLE CONSUMPTION AND PRODUCTION |

ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Environmental Footprint of Hardware Infrastructure	Energy and emissions reduction efforts	Discussion	Data center efficiency is a priority for Evertec and a focus of our sustainability efforts. We aggressively pursue creative solutions and employ best practices to save energy at our data centers, such as actively monitoring and measuring energy consumption, implementing control schemes to reduce energy, and replacing old inefficient hardware with newer, more efficient models. In addition to switching our light bulbs to LED technology, we have also installed sensors in many of our buildings that automatically turn off the lights in inactive areas and reduce our energy consumption. While cloud computing use has increased, it is still too early to determine whether this has resulted in a reduction to our physical data center's carbon footprint. Nevertheless, we have been modernizing our data centers where newer servers allow us to maximize existing data center space and capacity. We are also promoting the use of new open space workplaces which allow us to maximize our facilities even as we are growing as a company. We also actively promote telecommuter initiatives/remote work as this also reduces our energy/physical footprint. Lastly, we are exploring with our current facility landlord the opportunity to shift to natural gas, which could be significantly more efficient.	TC-SI-130a.1	7 AFFORDABLE AND CLEAN ENERGY
	(1) Total water withdrawn and (2) Total water consumed, percentage of each in regions with high or extremely high baseline water stress	Thousand cubic meters (m³), Percentage (%)	Total water withdrawn: (m3) — 2018: 27,297 — 2019: 34,274 — 2020: 24,993 Our buildings only have one water meter per building, which only show the water flow from our water supply provider; we do not have any means to verify the water consumed by other ways.	TC-SI-130a.2	
	Water reduction efforts	Thousand cubic meters (m³), Percentage (%)	Our main facility landlord in Puerto Rico is working on a rainwater collection and storage project to use this water in the cooling towers. The project is in its design phase and, upon implementation, will significantly reduce water consumption. Upon completion, the expected collection of rainwater will be of approximately 100,000 gallons, resulting in a water reduction of approximately 33% during months with rainfall.	TC-SI-130a.2	2 RESPONSIBLE CONSUMPTION AND PRODUCTION

environment (cont.)

ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Climate Change Risk and Opportunity	Process for identifying and managing climate change risks and opportunities	Discussion	Evertec is committed to responsible operations and conscientious consumption. As a result, in 2007 we assembled our internal environmental group (Escuadrón Naranja), which actively looks to adopt new technologies to contribute towards our energy reduction and sustainability efforts. Examples of these initiatives include: (i) switching lighting technology to LED in both internal and external areas, (ii) switching to lithium-ion batteries for UPS/backup which makes battery recycling easier and reduces acid risk when compared to our previously used batteries, and (iii) data center initiatives such as data center virtualization which reduces our long-term technology hardware disposal and recycling. Furthermore, our cafeteria vendor in Puerto Rico is required to provide compostable plates and cutlery, instead of non-compostable options, and eliminate the use of straws, among other green initiatives. As our corporate headquarters are located in a leased facility, we maintain communication with our landlord to ensure its on-site environmental practices are aligned to Evertec's long-term sustainability goals.		
Solid Waste	Generation	Metric tons	Included is a summary of our solid waste recycling efforts during 2019 and 2020: **Solid Waste (Metric Tons)** — 2019 / 2020 • Paper, Newspapers and Magazines — 209.7 / 184.35 • Cardboard — 25.0 / 27.46 • Electronics — 16.7 / 15.01 • Plastics and Aluminum — 6.9 / 2.96		
	Reduction efforts	Discussion	We continue to recycle oil-based products previously used in our cafeteria and power generators. The recycled oil from our power generators is recycled by our vendors who use it to produce other oils and oil by-products such as grease/mechanical lubricants.		

social

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

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Recruiting and Managing a Global, Diverse and Skilled Workforce	Description of policies and programs in place for employee development	Discussion	Our people are our most valued asset. We believe that to have a high performing workforce we need to invest in their development. Evertec is focused on providing our employees with the necessary tools to continue their career development.		

Evertec is focused on providing our employees the tools needed for their career development. Evertec University, our internal professional development platform, features all the learning opportunities available to our workforce, providing a curriculum composed of both online classroom and external trainings. Within Evertec University, we developed a leadership program that includes a 360-degree assessment, feed forward sessions, a leadership on-boarding program and a leadership academy. We also provide health and safety educational sessions in liaison with external health professionals as part of our health and wellness education programs efforts.

To further promote equal opportunities in the workplace, we offer a reimbursement program for employees who wish to obtain a professional certification or participate in professional courses as part of their career development plan at Evertec. To participate in this program, employees are required to provide detailed evidence of the certification or course and remain as an active employee of the company to receive a repayment of up to 100% of the cost of the certification or course.

In 2020, Evertec delivered approximately 26,881 total training hours, as follows:
- 21,200 hours of regulatory and compliance trainings applicable to all employees
- 1,288 hours of subject-specific trainings to target employees and work teams
- 443 hours of onboarding trainings for new hires and new leaders
- 1,598 hours in our Evertec Leadership Academy
- 2,352 hours of external educational activities and industry conferences

Training hours decreased from 2019 given the remote environment and limited external courses during the COVID-19 pandemic. Provided, however, that regulatory and compliance training hours increased in 2020 due to additional requirements being added to our regulatory compliance curriculum.

The health and safety of our employees is our highest priority. In response to the COVID-19 pandemic, the Company has taken the following measures to ensure its employees good health and well-being:
- Transitioned most of its employees to work remotely since mid-March 2020. Management expects that most of our employees will remain working remotely

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Recruiting and Managing a Global, Diverse and Skilled Workforce	Description of policies and programs in place for employee development	Discussion	until it is deemed safe by management to return to our offices. • For employees and vendor working "on site," implemented safety measures including but not limited to administering daily temperature checks upon entering the work site, providing protective gear, developing safe social distancing workspaces, and increasing overall sanitation at our offices. • Established specialized engagement and feedback initiatives. • Broadened benefit offerings such as incentives for critical employees working "on site" and benefit of office supplies and equipment purchases for employees working remotely. • No employee layoffs, furloughs or reductions in pay related to the COVID-19 pandemic during calendar year 2020. • Extended the Company's Employee Assistance Program to our employees in Latin America. Through this program, employees can get immediate help, by phone, in person or virtually, from a variety of professional medical staff focused on mental health. Services under this program include orientation, advice, and psychological therapy. Also, as part of this program, the Company provided a number of webinars related to mental health and employee well-being throughout the year. • Organized and facilitated COVID-19 vaccination clinics for our employees in Puerto Rico and Colombia, which they were able to obtain from medical personnel in the Evertec campuses, free of charge. A total of 300 employees from Puerto Rico and 362 employees from Colombia benefited from the clinic. In addition to the above, we have Evercare Health Clinics located at our corporate headquarters in Puerto Rico and in our Costa Rica office, where our employees have access to general medical services, including a doctor, laboratory services and medical phone consultations. The Company also has in place a Committee for the Management of Domestic Violence Situations in the workplace, composed of members from our People & Culture, Facilities and Physical Security Departments. Any of our employees requiring reasonable accommodation in the workplace may request such accommodation to our People & Culture Department. Effective September 2021, eligible employees may work remotely five days per month; other eligible employees may continue to work remotely based on their work functions and responsibilities. Eligible employees may also request a reduced work schedule (30 working hours per week), flexible schedule, or a special leave license without pay.		
	Percentage of employees that are: (1) foreign nationals and (2) located offshore	Percentage (%)	As of December 31, 2020, we had approximately 2,500 employees. Out of this workforce, 55% are employees from Puerto Rico and the United States (U.S.) and 45% are foreign nationals working in our offices throughout Latin America (i.e., Dominican Republic, Mexico, Guatemala, Costa Rica, Panama, Colombia, Chile, Uruguay, and Brazil).	TC-SI-330a.1	

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Recruiting and Managing a Global, Diverse and Skilled Workforce	Employee engagement discussion	Discussion	Evertec considers employee engagement a key component of its high-performance culture. Throughout the year, we engage with our employees in a variety of ways (e.g., through content on Evertec's intranet, bi-weekly regional bulletins, digital in-office signage, virtual team meetings for all-staff, quarterly regional meetings, and local and corporate townhalls). An internal employee engagement survey is conducted at least once every two years. In 2020, we conducted our most recent comprehensive employee engagement survey; 85% of our employees responded to the survey–the highest participation rate in Company history. As part of the survey, employees provided feedback on a variety of topics. The results of the survey helped Evertec leaders gain insight into the most important drivers related to the work environment of our employees. Areas with the highest employee satisfaction were our business and organizational development, collaboration, and work environment. In response to this employee feedback, management, together with employees, defines action plans to address concerns or potential areas of improvement. Completion of action plans are monitored by the People & Culture Department and reported to senior management.	TC-SI_330a.2	
	Percentage of gender and racial/ethnic group representation for: (1) management, (2) technical staff, and (3) all other employees	Percentage (%)	Evertec promotes diversity and inclusion as part of our formula for innovation and a high performing work force. We foster an inclusive workforce to encourage diversity of thought. Evertec has been named to the Bloomberg Gender Equality Index, which distinguishes companies committed to transparency in gender reporting and advancing women's equality, for three consecutive years. Our gender breakdown: • Leadership: 41% female/59% male • IT positions: 28% female/72% male • Evertec population: 38% female/62% male Ethnic group representation: • 99% of our work force is Hispanic • 98% of our managers are Hispanic	TC-SI-330a.3	5 GENDER EQUALITY
	Equal Employment Opportunity Policy	Discussion	Evertec pursues a diverse talent pool and is an Equal Opportunity Employer that aims to hire the best-qualified candidates for available positions. We promote based on merit. Evertec does not discriminate based on race, gender, sexual orientation, veteran status, disability and/or ethnic origin. Our non-discrimination policies are enforced throughout the Company and cover all aspects of employment, including hiring process, transfers, promotions, demotions, training and development, compensation, eligibility for benefits and dismissals, among others.		10 REDUCED INEQUALITIES

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Recruiting and Managing a Global, Diverse and Skilled Workforce	Equal Employment Opportunity Policy	Discussion	It is the responsibility of all Evertec managers and leaders to make decisions in accordance with our declaration of Equal Opportunity Employment. Evertec will not discriminate for reasons of gender between employees who perform comparable work that have equal functions, requires equal skill, effort and responsibilities under similar work conditions; provided, however, that differences may arise due to: (i) a bona fide system that rewards seniority or merit in employment, (ii) a compensation system based on the quantity or quality of production, sales or profits, (iii) education, training or experience, or (iv) any other reasonable factor that is not the gender of the person. We compensate our exempt employees based on each employee's experience, skills and job performance, and award bonuses based on the employee's achievement of specific annual goals set at the beginning of each year in relation to his or her position. Such goals are aligned to the job position performance standards. Further, employees are provided with a thorough evaluation and feedback session from their direct supervisors, and the overall process is overseen by our People & Culture Department to ensure that employees are not being discriminated in their annual evaluations because of race, gender, sexual orientation, veteran status, disability, ethnic origin, or any other factor protected by law. For further information, refer to our "Work Environment" in our Code of Ethics at **http://ir.evertecinc.com/govdocs**.		
	D&I training and recruitment initiatives	Discussion	Our diversity recruitment initiatives are tracked through the completion of an Annual Affirmative Action Plan. In addition, we periodically conduct gender gap pay analysis for our employee population in Puerto Rico. During 2020 and 2021, we implemented a remote recruitment and on-boarding strategy to ensure the safety of our new hires and the existing employee population. The effects of the COVID-19 pandemic did not deter our talent acquisition strategy to attract and retain the best candidates to serve our clients across the regions and accomplish our business objectives. For the past 3 years, and despite the COVID-19 pandemic and its ongoing effects in the economy, we have not implemented large-scaled redundancies or significant job cuts in Puerto Rico nor in any of our subsidiaries in Latin America. To further ensure that our recruitment process treats all applicants fairly (without regard to race, color, religion, gender, gender identity, sexual orientation, age, national origin, political affiliation or beliefs, social status, marital status, disability, genetic information, eligible veteran's condition, or as a victim of domestic violence, or any other classification protected by law) our job postings are drafted focusing on the nature, necessary characteristics and specific requirements for the job; and posted in various platforms to reach a diverse pool of candidates and		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Recruiting and Managing a Global, Diverse and Skilled Workforce	D&I training and recruitment initiatives	Discussion	give more people the opportunity to apply in different ways (e.g., through the Company's website at www.evertecinc.com, LinkedIn, Indeed, private recruitment consultants, and the Company's internal career site). For job interviews, employees from our People & Culture Department, and other management leaders, as necessary, prepare a list of essential questions specifically designed to assess the key criteria and requirements of the job opening, and all applicants are asked the same essential questions. The overall process is overseen by our People & Culture leaders to ensure that applicants are not being discriminated during the selection process because of race, gender, sexual orientation, veteran status, ethnic origin, or any other factor protected by law.		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Community Engagement	Strategic investments and philanthropy	Monetary value	Our corporate responsibility program focuses on three pillars: community support, education, and environment. In 2020, our corporate contributions totaled approximately $730,000 in sponsorships and donations given to non-profits whose mission is to support the community, education, environment, and the arts, in the different countries we have operations. Over the past 6 years we have provided nearly $4.5 million in sponsorships and donations as part of our different corporate social responsibility programs. We have in place a Sponsorships and Donations Committee responsible for evaluating sponsorship or donation requests for non-profit entities pursuant to the Sponsorship and Donations Committee Procedures. The Sponsorships and Donations Committee meets quarterly and is comprised of five members, all employees from different areas within Evertec, such as Marketing & Communications, People, Culture, and Compliance. The Sponsorships and Donations Committee prioritizes (i) sponsorship requests that promote the development of the Evertec business and image in communities, and (ii) donation requests focused on education, environmental responsibility, art, and the community. Furthermore, and in response to our executives who personally support and contribute financially to non-profit organizations in their communities, we established the Evertec Executive Fund Matching Program. This program is aligned with the Sponsorships and Donations Procedures. The program allows our executives to nominate certain institutions (religious and political organizations excluded) for the receipt of a sponsorship or a donation. The nominations are evaluated by the Sponsorships and Donations Committee. Under this program, the Company matches donations made by executives to approved organizations in accordance to the following matching limits: (a) donations must be of at least $1,000 per non-profit organization; (b) Evertec will match each dollar donated by the executives (for the CEO, up to a maximum of $10,000; for other executives, up to a maximum of $5,000); (c) matching of cumulative donations may not exceed the cap established per executive; (d) donations can be applied to multiple non-profit organizations per executive; and (e) the matching cap will be calculated annually. Any possible conflict of interests in these processes are evaluated thoroughly by our Compliance Department prior to the approval of any donation. As part of our support for education, we offer a Scholarship Program. This program has been in place for the past five years and was expanded in 2019 to include the countries in Latin America where we have offices. Participants included students in the community, our employees, and our employees' children. In 2020, we re-defined our scholarship initiative to increase gender diversity and increase participation of applicants with concentrations in STEM (science, technology, engineering and mathematics) disciplines. We surpassed our objective by 25%, reducing disparity of men to women applicants from 3:1 in 2019 to 1:1 in 2020, increasing gender diversity among award recipients by 50%. We also awarded almost 20% more scholarships–a total of 161 scholarships with an investment of $185K.		

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Community Engagement	Strategic investments and philanthropy	Monetary value	This helps lead the charge on increasing diversity and inclusion in the technology sector and serves to position Evertec as an employer of choice for women in the technology sector and as a company that promotes gender diversity as part of its formula for innovation. During the last six years, we have granted 529 scholarships to students pursuing either a bachelor's, master's, or doctoral degree at over 25 universities, for a total investment of nearly $700,000. As part of our environmental commitment, Evertec participated for the seventh occasion in the global event of "Earth Hour." In 2020, we had over 175 participants, Evertec employees and family members, located in 7 different countries. For more information about our social responsibility program, please visit: https://www.evertecinc.com/en-pr/responsibility.		
	Employee volunteer hours	Number of hours	We encourage our employees to volunteer in the communities they live in. In 2020, approximately 440 volunteers donated a total of 1,250 hours of their time to 24 non-profit institutions, impacting 46 causes in 9 countries during our annual Volunteer Drive. During the last 6 years, over 4,110 volunteers donated 20,250 volunteer hours to more than 147 nonprofit institutions. Recently in 2021, we highlighted ATH Movil® as a facilitator for Puerto Rican non-profit/non-governmental organizations (NGOs). We established an alliance and support for Giving Tuesday initiative in Puerto Rico and ATH Móvil® where we not only carried out a promotional campaign to create awareness about the importance of non-profit organizations and their contributions towards Puerto Rico, but we also matched donations up to $50,000. Our accomplishments were announced via social media to the worldwide Giving Tuesday network.		

governance

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

To inform our ESG strategy, Evertec engages with various stakeholder groups. We review recent business trends, regulatory changes and stakeholder expectations. We also consider ESG rating agencies, corporate peers and Evertec's leadership input. Our CEO and Chief Financial Officer ("CFO") (along with other executives or management leaders, as necessary) regularly engage with investors (through earnings calls, direct engagement, investor conferences or other means) each year with our CEO. In 2020, we engaged with our top 50 investors representing close to 60% of our outstanding common stock.

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

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

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

⚙ governance (cont.)

| GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Data Security	Description of approach to identifying and addressing data security risks, including use of third-party cyber security standards	Discussion, Link	Our Information Security Risk and Compliance team, composed by employees and members of management, performs risk assessments at least once a year to determine Evertec's level of maturity in comparison to third party frameworks such as the PCI DSS (to which we are certified and registered vendor), the FFIEC Cyber Security Assessment (CAT) tool and the NIST Cyber Security Framework, among others. The Board has appointed the CISO as the officer responsible for establishing and maintaining the enterprise vision, strategy and program to ensure information assets are adequately protected. We have security measures in place to protect against the loss, misuse, unauthorized modification or destruction of the information under our control.		
Intellectual Property Protection and Competitive Behavior	Total amount of monetary loses as a result of legal proceedings associated with anti-competitive behavior regulations	Reporting currency	During 2020 there were no material monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations.	TC-SI-520a.1	
Managing Systemic Risks from Technology Disruptions	Number of: (1) performance issues, (2) service disruptions, and (3) total customer downtime	Number, days	Minimizing performance issues, service disruptions, and total customer downtime is core to our business. We monitor these metrics, review with senior management regularly and provide reporting to our customer on our service levels results.	TC-SI-550a.1	
	Description of business continuity risks related to disruptions of operations	N/A	We have in place a comprehensive business continuity program to ensure the continuation of mission critical business functions and to comply with regulatory requirements. Our internal incident management process strives to restore services to an acceptable operational state as quickly as possible. We work to minimize the impact on business operations. In consideration of this, performance level metrics on incident management are reviewed with senior management on a regular basis. To ensure that the best possible levels of service quality and availability are maintained, we have in place escalation procedures and an incident response team handling initial incident analysis and performing service restorations when needed.	TC-SI-550a.2	

governance (cont.)

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Corporate Governance	Board ethnic diversity	Percentage (%)	**44%** Four of our Board members are Hispanic. In making its recommendations of nominees to the Board, the Nominating and Corporate Governance Committee identifies candidates who meet the current challenges and needs of the Board. Diversity is one of the factors that the Nominating and Corporate Governance Committee considers when determining whether a person is a candidate for nomination for election to the Board. The concept of diversity includes, but is not limited to, traditional diversity concepts (e.g., race, ethnicity, gender, age and nationality) and business diversity (e.g., an appropriate combination of educational experience, work experience and skills).		10 REDUCED INEQUALITIES
	Women on the Board	Percentage (%)	**22%** Two of our Board members are women.		
	Independent Board members	Percentage (%)	**89%** Eight of nine of our directors are considered independent as per New York Stock Exchange ("NYSE") Standard.		
	Board performance reviews	Discussion	In compliance with the NYSE rules, the Board and each of its committees conduct a self-evaluation annually to determine whether they are functioning effectively, pursuant to each of the committee's charters, as well as the Board's Corporate Governance Guidelines (all documents publicly available at www.evertecinc .com). Pursuant to its charter, the Nominating and Corporate Governance Committee is the administrator of these annual self-evaluations.		

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Corporate Governance	Other Governance Best Practices	Discussion	The Board recognizes that one of its key responsibilities is to evaluate and determine its optimal leadership structure so as to provide independent oversight of management. In furtherance of that objective, the Board has separated the positions of Chairperson of the Board and CEO, subject to any temporary combination of those roles in connection with a CEO transition. The Board believes that a separation of these positions is in the best interests of the Company as it allows the Board to properly ensure that our businesses and risks are properly and effectively managed. Board and committee processes and procedures, including regular executive sessions of non-management directors and a regular review of the Company's and our executive officers' performance, provide substantial independent oversight of our management's performance. The Board has the ability to change its structure, subject to any limitations under the Stockholder Agreement, should it deem a restructuring of the Board to be appropriate and in the best interests of the Company and its stockholders. For more information on the Stockholder Agreement, please see the Company's 2021 Proxy Statement in **http://ir.evertecinc.com**. In the event a non-independent director serves as Chairperson of the Board, as per the Company's Corporate Governance Guidelines (publicly available on the Company's website), the Board will appoint a Lead Independent director to serve as the liaison between the Chairperson and the independent and non-employee directors. For more information about our Corporate Governance Guidelines, please visit our website at: **https://ir.evertecinc.com/govdocs**.		
	Corporate Governance Guidelines	Link	Our Corporate Governance Guidelines are publicly available on our website at: **https://ir.evertecinc.com/govdocs**.		
Business Ethics	Code of Business Conduct and Ethics	Link	Our Code of Ethics and Code of Ethics for Vendors and Service Providers is publicly available on our website at: **http://ir.evertecinc.com/govdocs**.		

governance (cont.)

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

evertec

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Business Ethics	Supply Chain Review/ Oversight Procedures	Discussion, Link	We have in place an Outsourcing Risk Management Policy that establishes a documented risk management process for the identification, analysis, management, monitoring and mitigation of risks associated with the outsourcing of technological services and operational functions with service providers. As further detailed below, we conduct due diligence on all vendors and service providers that provide services before selecting and entering into contracts or relationships with them. The degree of due diligence will be proportional to the level of risk and complexity of the relationship with the supplier. Before entering into a contractual relationship, we perform due diligence on the qualifications, experience, commercial reputation, internal controls, contingency plans and security controls of the service provider to determine its ability, both operationally and financially, to meet our needs and protect our information. In addition, annual reviews of external suppliers classified as critical will be carried out, including the nature and complexity of the products or services that will be provided: factors such as criticality, data sensitivity and concentration risk are taken into consideration to ensure that appropriate quality controls are in force with respect to the products and services contracted. We have in place a Vendor Risk Management Program (the "VRM Program"), which operates under the Company's Enterprise Risk Management Program, responsible for monitoring and overseeing the VRM Program. Under the VRM Program, Evertec current vendors and prospective vendors are evaluated through a due diligence process. Risk assessments include, but are not limited to, due diligence in the following areas: legal, compliance, information security, business continuity, and finance. Due diligence is performed every time the vendor is contracted by Evertec for a new service or for a service renewal. Some of the factors or activities considered in the assessment are the vendor's: overall business strategy and goals, business arrangements and model, market, geographical location, internal processes and technology, information systems, information security program, corporate structure, depth of resources, legal and regulatory compliance program, financial condition and stability, regulatory filings, disaster recovery process, business continuity plan, insurance coverage, and subcontractors. The risk assessment will also depend on the type of vendor and the type of service to be provided by the vendor. If the results of the vendor risk assessment show that the vendor's performance has fallen out of our risk tolerance, the results are discussed with the Management Operating Committee (the "MOC") to determine whether the vendor will be able to meet Evertec's requirements and whether the Company should continue with the vendor relationship.		2 RESPONSIBLE CONSUMPTION AND PRODUCTION

governance (cont.)

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
Business Ethics	Supply Chain Review/ Oversight Procedures	Discussion, Link	The MOC may then recommend: (i) that the vendor make appropriate changes to comply with our VRM Program, (ii) to find an alternate vendor, (iii) to conduct the activity in-house, (iv) accept the risk presented by the vendor (in certain instances subject to certain risk mitigation efforts), or (v) in the event of an existing vendor, to discontinue the service or recommend the acceptance of the task to our Board for final approval. Thereafter, as part of any recommended changes, Evertec may need to supplement the vendor's resources or increase or implement new controls, specifically for such vendor, to manage and/or mitigate the risks.		
	Human Rights Policy	Discussion, Link	We believe respecting and furthering the enjoyment of human rights is fundamental in developing our operation. That is why our commitment to human rights is a key principle of our organizational culture. We promote and protect this principle in our Code of Ethics and Code of Ethics for Vendors and Service Providers, as established in the United Nations Guiding Principles on Business and Human Rights. We are committed to pursuing opportunities that support human rights and that have an impact in the communities we serve. Evertec's Human Rights Policy, which is a part of and is included in the Code of Ethics, apply to Evertec's employees and all entities in which the Company holds a majority interest. Evertec pledges to consistently review and improve our approach to Human Rights according to the UN Guiding Principles on Business and Human Rights. Our Code of Ethics is available at **http://ir.evertecinc.com/govdocs**.		
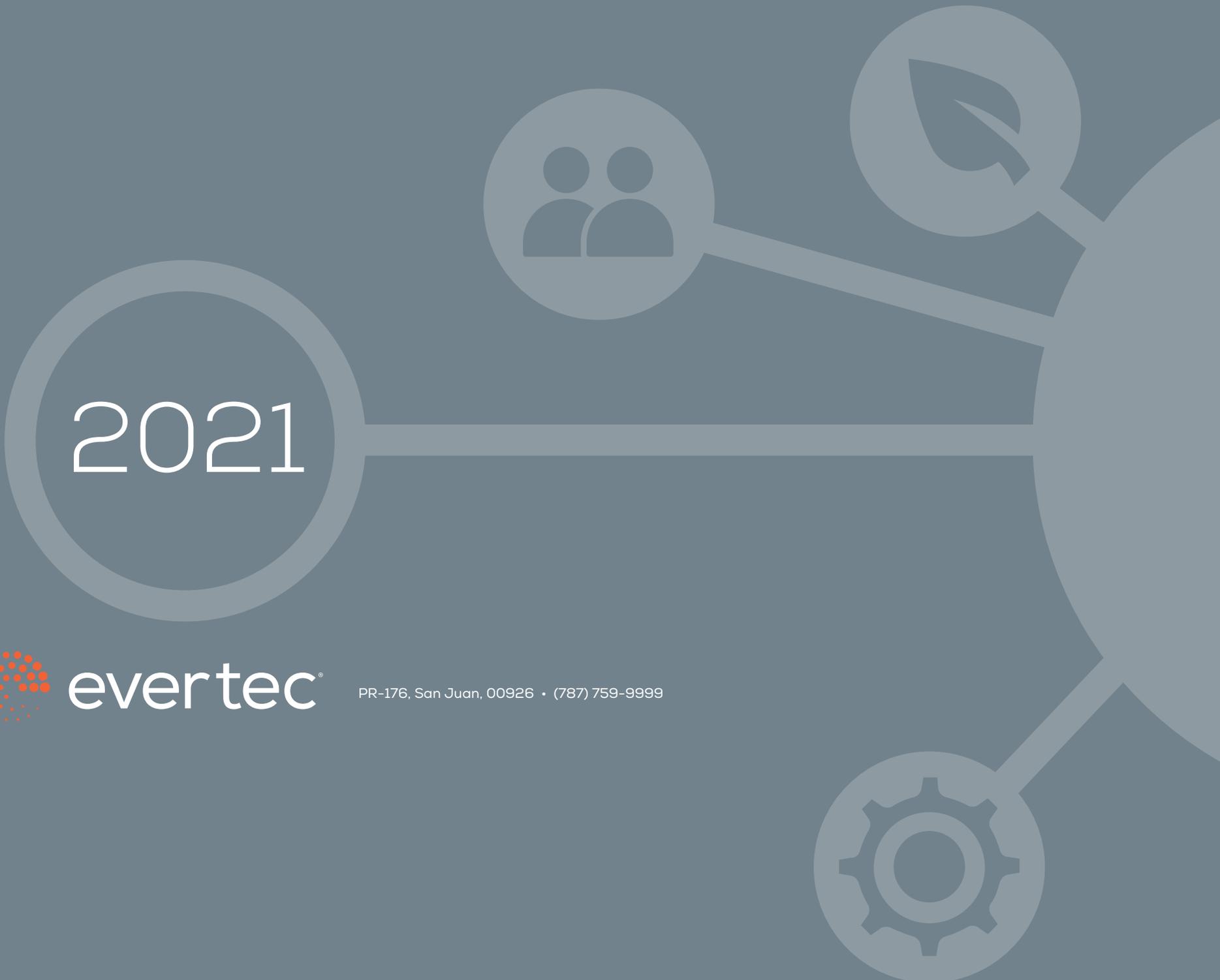
2021

evertec®

PR-176, San Juan, 00926 · (787) 759-9999