

UK Modern Slavery Act Statement

The UK Modern Slavery Act (“the Act”) requires certain commercial organizations carrying on business in the United Kingdom to publish an annual statement setting out the steps they have taken during the preceding financial year to ensure that slavery and human trafficking are not taking place in their businesses or in any of their supply chains. This statement is intended to address that requirement on behalf of any subsidiaries or affiliates of Fiserv, Inc. (together “Fiserv”) that are covered by the Act.

What is modern slavery?

“Modern slavery” is a term used in the Act to refer to a crime that includes: (1) “slavery, servitude and forced or compulsory labour,” and (2) “human trafficking.” The offenses are set out in section 1 and section 2 of the Act, which can be found at:

<http://www.legislation.gov.uk/ukpga/2015/30/section/1/enacted>

<http://www.legislation.gov.uk/ukpga/2015/30/section/2/enacted>

A person commits the offense of “slavery, servitude and forced or compulsory labour” if: “(a) the person holds another person in slavery or servitude and the circumstances are such that the person knows or ought to know that the other person is held in slavery or servitude, or (b) the person requires another person to perform forced or compulsory labour and the circumstances are such that the person knows or ought to know that the other person is being required to perform forced or compulsory labour.”

A person commits the offence of “human trafficking” if the person “arranges or facilitates the travel of another person (“V”) with a view to V being exploited. It is irrelevant whether V consents to the travel (whether V is an adult or a child). A person may in particular arrange or facilitate V’s travel by recruiting V, transporting or transferring V, harbouring or receiving V, or transferring or exchanging control over V.”

Our organization and industry

Fiserv, Inc. is a leading global provider of financial services technology. We are publicly traded on the NASDAQ Global Select Market and part of the S&P 500 Index. Our filings with the United States Securities and Exchange Commission can be found at www.sec.gov.

We serve over 12,000 clients worldwide, including banks, credit unions, investment management firms, leasing and finance companies, billers, retailers, and merchants. We provide account processing systems; electronic payments processing products and services, such as electronic bill payment and presentment services, account-to-account transfers, person-to-person payments, debit and credit card processing and services, and payments infrastructure services; internet and mobile banking systems; and related services, including card and print personalization services, item processing and source

capture services, loan origination and servicing products, and fraud and risk management products and services.

Our operations are principally located in the United States where we operate data and transaction processing centers, provide technology support, develop software and payment solutions, and offer consulting services. However, from year to year, depending on annual revenue, certain Fiserv subsidiaries may be within scope for the Act.

Our associates and our supply chain

Fiserv has managed its business for more than 30 years to deliver superior value to our clients through leading technology, targeted innovation and excellence in everything we do. Integral to our success has been the commitment of our associates to conduct business in an ethical manner. At hire, and periodically during the employment relationship, every Fiserv associate undergoes a criminal background check.

Further augmenting our commitment to excellence and integrity, each year we require all of our associates review and acknowledge their commitment to and abide by Fiserv's Code of Conduct & Business Ethics ("Code"). Our Code supports our aspiration and purpose, and underscores the Fiserv Values.

Fiserv seeks to partner with ethical suppliers who are committed to delivering high quality products and services, providing us with the value we require to be a leader in the financial services industry. Fiserv expects its affiliates, business partners, service providers and vendors to comply with the principles in the Code.

The Fiserv Code of Conduct and Business Ethics

The Code provides that we follow the Code and the 10 principles of the United Nations Global Compact. It also sets forth certain expectations for our associates, that associates have responsibilities in the areas of human rights, labor, environment and anti-corruption. Specifically, the Code provides that associates must:

Human Rights

- Support and respect the protection of internationally-proclaimed human rights
- Never be complicit in human rights abuses (examples include slavery, torture, human trafficking)

Labor

- Respect diversity
- Stand up against forced and compulsory labor
- Stand up against child labor

- Eliminate workplace discrimination

In addition, Fiserv associates are expected:

- To respect all associates
- To honor diversity and inclusion
- To refuse to work with human rights abusers
- To not be silent if they witness corruption or human rights/labor abuses by a colleague or a supplier
- To not forget that human rights are, and must always be, a priority
- To design, deliver and support our products and services in a manner that continuously complies with applicable laws and regulations

A copy of the Code can be accessed at: <https://investors.fiserv.com/corporate-governance>.

Reporting

Our Code requires anyone covered by the Code who becomes aware of a potential violation of the Code to immediately report it. Failure to report a potential or suspected violation through one of the approved channels is a violation of the Code itself. Fiserv associates may report violations through the Fiserv alert line (a telephone number that is manned 24 hours a day, 7 days a week), by sending an email to the Chief Ethics & Compliance Officer, or by talking to a manager or Human Resources representative.

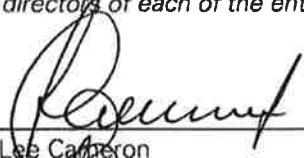
Training

Fiserv requires all associates of all Fiserv affiliates worldwide to take annual training on the Code. In addition, each associate is required to certify that they have read the Code and understand their responsibilities. Completion of the training and certifications is tracked by the company. Leadership of each of the Fiserv UK entities named below has also been given a specific briefing on the Act.

Approval

This statement has been approved by the board of directors of each of the entities named below.

Fiserv UK Holding Limited




Lee Cameron
Director

Fiserv Worldwide Holdings Limited




Lee Cameron
Director

CheckFree Solutions Limited



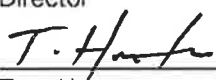
Lee Cameron
Director

Fiserv (Europe) Limited



Lee Cameron
Director

Fiserv UK Limited



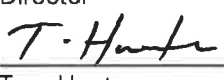
Tom Hunter
Director

Monitise Ltd.



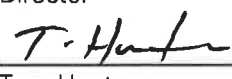
Tom Hunter
Director

Monitise Group Ltd.




Tom Hunter
Director

Monitise International Ltd.



Tom Hunter
Director

Monitise Europe Ltd.



Tom Hunter
Director

Fiserv Financial Service Technologies Limited



Lee Cameron
Director

Fiserv UK IS Limited



Lee Cameron
Director

Dovetail Systems Limited



Lee Cameron
Director