



2020 Environmental, Social and Governance Summary



evertec®



2020 Environmental, Social and Governance Summary

Environmental, Social and Governance Tear Sheet

The following tear sheet contain disclosure of relevant metrics to Evertec's business, as well as those included in the Sustainability Accounting Standards Board (SASB) standards for the Technology and Communications sector and the 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 document covers the period Jan. 1, 2019 through Dec. 31, 2019, 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 Latin America, providing a broad range of merchant acquiring, payment processing and business solutions services. The Company manages a system of electronic payment networks that process approximately two billion transactions annually and offers a comprehensive suite of services for core bank processing, cash processing and technology outsourcing. In addition, Evertec owns and operates the ATH@ network, one of the leading personal identification number ("PIN") debit networks in Latin America. Based in Puerto Rico, the Company operates in 26 Latin American countries and serves a diversified customer base of leading financial institutions, merchants, corporations and government agencies with "mission-critical" technology solutions. For more information, visit www.everttecinc.com.

Forward-looking statements

Certain statements in this tear sheet may constitute "forward-looking statements" within the meaning of, and subject to the protection of, the Private Securities Litigation Reform Act of 1995. These forward-looking statements about our expectations for future performance are subject to known and unknown risks and uncertainties. Evertec cautions that these statements are not guarantees of future performance. All forward-looking statements made reflect our current expectations only and we undertake no obligation to update any statements to reflect the events that occur after this tear sheet was published. Please refer to the Company's most recent Annual Report on Form 10-K filed with the 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
Revenue	\$M	\$454	\$487
Countries Served	Number	26	26
Full-Time Employees	FTE	2,100	2,300
Office Locations	Number	10	11
Square Footage (Puerto Rico data center, Corporate Office, Latin America Offices)	Sq Ft. (000)	~360	~360

Environment



ENVIRONMENTAL TOPIC	ACCOUNTING METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG										
Environmental Policy or Management System	Environmental policy or management system	Link or description of processes	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 CEO and senior management. Included is a link to our full Environmental commitment statement on our web site: https://ir.evertecinc.com/environment												
Environmental Footprint of Hardware Infrastructure	(1) Total energy consumed, (2) percentage grid electricity, (3) percentage renewable	Gigajoules (GJ), Percentage (%)	<table border="1"> <thead> <tr> <th></th> <th>2016</th> <th>2017</th> <th>2018</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total energy consumed: (GJ)</td> <td>46,000</td> <td>40,690</td> <td>38,396</td> <td>41,434</td> </tr> </tbody> </table> <p>Based on actual measurements the calculated Power Usage Effectiveness (PUE) is approximately 2.27. Evertec operates multiple offices, however more than 80% of the revenue is supported from the Puerto Rico data center and these figures represent only the PR data center. We anticipate incorporating the Latin America energy usage in future reports. Puerto Rico does not currently offer a renewable energy source for our data center. 100% of the electricity is consumed from the grid, our generators are in stand-by mode and supply power only when we have a power outage from our service provider. We're in the process (construction phase) of installing of a new Combined Heat and Power System (CHP). This system will provide the full power consumption and cooling to the main buildings in the campus.</p>		2016	2017	2018	2019	Total energy consumed: (GJ)	46,000	40,690	38,396	41,434	TC-SI-130a.1	
	2016	2017	2018	2019											
Total energy consumed: (GJ)	46,000	40,690	38,396	41,434											

Environment (cont.)

ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG										
 <p>Environmental Footprint of Hardware Infrastructure</p>	Energy and Emissions Reduction Efforts	Discussion	<p>Data center efficiency is a priority for Evertec and has been 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 replacement of old inefficient hardware with newer, more efficient models. In addition to switching our bulbs to LED technology in many of our buildings we have also instituted sensors which provide a blackout effect for inactive areas therefore reducing our energy consumption. While cloud computing use has increased it is still too early to determine an actual reduction to physical data center footprint but there has also been a modernization within data centers in which 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 and eliminates construction or premises growth even though we are growing as a company. We also promote telecommuter initiatives/remote work as this also reduces our energy/physical footprint. Lastly, we are exploring with our current facility provider the opportunity to shift to Natural Gas which could be significantly more efficient.</p>	TC-SI-130a.1											
	<p>(1) Total water withdrawn, (2) Total water consumed, percentage of each in regions with High or Extremely High Baseline Water Stress</p>	<p>Thousand Cubic meters (m³), Percentage (%)</p>	<table border="1" data-bbox="909 761 1671 907"> <thead> <tr> <th></th> <th>2016</th> <th>2017</th> <th>2018</th> <th>2019</th> </tr> </thead> <tbody> <tr> <td>Total Water withdrawn: (m³)</td> <td>29,088</td> <td>27,319</td> <td>27,297</td> <td>34,274</td> </tr> </tbody> </table> <p>Our buildings only have one water meter per building. These meters only show the water flow from our water supply provider, we don't have any means to verify the water consumed by other ways.</p>		2016	2017	2018	2019	Total Water withdrawn: (m ³)	29,088	27,319	27,297	34,274	TC-SI-130a.2	
		2016	2017	2018	2019										
Total Water withdrawn: (m ³)	29,088	27,319	27,297	34,274											
Water Reduction Efforts	<p>Thousand Cubic meters (m³), Percentage (%)</p>	<p>The facility provider is working with a project to collect water from rain and store this water to use the water in the cooling towers. The project is on design phase, when implemented the water consumption will be significantly reduced.</p>	TC-SI-130a.2												

Environment (cont.)

ENVIRONMENTAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG										
 <p>Climate Change Risk and Opportunity</p>	<p>Process for Identifying and Managing Climate Change Risks and Opportunities</p>	<p>Discussion</p>	<p>Evertec is committed to responsible operations and conscientious consumption. As a result, in 2007, we assembled our internal environmental group (Escuadrón Naranja) which actively looks to adopt new technologies to contribute towards our energy reduction efforts. Examples of these initiatives are: Changing lighting technology to LED both internal and external areas, change to Lithium/Aon batteries for UPS/backup which makes battery recycling easier and reduces acid risk when compared to our previously used batteries, Data Center initiatives such as Data Center virtualization which reduces our long term technology hardware disposal/recycling. We require that our cafeteria vendor move to compostable plates, cutlery, and eliminated the use of straws among other initiatives. As we are in leased facility we maintain communication with our Landlord to ensure their on-site environmental practices are aligned to Evertec's long-term sustainability goals.</p>												
 <p>Solid Waste</p>	<p>Generation</p>	<p>Metric tons</p>	<p>Included is a summary of our solid waste recycling efforts during 2019 for solid waste:</p> <table border="1" data-bbox="913 803 1669 998"> <thead> <tr> <th data-bbox="913 803 1354 836">Solid Waste</th> <th data-bbox="1360 803 1669 836">Metric Tons</th> </tr> </thead> <tbody> <tr> <td data-bbox="913 841 1354 868">• Paper, Newspapers & Magazines</td> <td data-bbox="1360 841 1669 868">209.7</td> </tr> <tr> <td data-bbox="913 885 1354 912">• Cardboard</td> <td data-bbox="1360 885 1669 912">25.0</td> </tr> <tr> <td data-bbox="913 928 1354 956">• Electronics</td> <td data-bbox="1360 928 1669 956">16.7</td> </tr> <tr> <td data-bbox="913 972 1354 1000">• Plastics & Aluminum</td> <td data-bbox="1360 972 1669 1000">6.9</td> </tr> </tbody> </table>	Solid Waste	Metric Tons	• Paper, Newspapers & Magazines	209.7	• Cardboard	25.0	• Electronics	16.7	• Plastics & Aluminum	6.9		
Solid Waste	Metric Tons														
• Paper, Newspapers & Magazines	209.7														
• Cardboard	25.0														
• Electronics	16.7														
• Plastics & Aluminum	6.9														
	<p>Reduction efforts</p>	<p>Discussion</p>	<p>During 2019, we have started tracking oil recycling efforts in Puerto Rico, as follow: Recycled cooking oil from our on-site cafeteria vendor: 820 gallons for 2019 Oil recycled from our power supply generators: 345 gallons. The recycled oil from our power generators in used by our vendor to re-generate into other oils used for retail sales and into other oil by products such as grease/mechanical lubricants.</p>												

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Recruiting & Managing a Global, Diverse & Skilled Workforce</p>	<p>Percentage of employees that are (1) foreign nationals and (2) located offshore</p>	<p>Percent %</p>	<p>Evertec is a strategic industry partner for the financial industry, public sector and key clients in the geographies we serve. We are proud of our internal employer brand, Generacion Naranja, which empowers our diverse and multi-cultural workforce to innovate and seek continuous development opportunities across Evertec. This unique formula allows our employee's to contribute towards the overall success of our clients, communities and shareholders.</p> <p>Evertec's total headcount is approximately 2,300 employees. Of this population, 58% are Puerto Rico and US employees and 42% of our workforce is composed of foreign nationals working in our offices throughout Latin America. (Dominican Republic, Mexico, Guatemala, Costa Rica, Panama, Colombia, Chile, Uruguay & Brazil.</p>	<p>TC-SI-330a.1</p>	
	<p>Employee engagement discussion</p>	<p>Discussion</p>	<p>Evertec considers engagement a key component of its high performance culture. An engagement survey is conducted at least once every two years. In 2020 we will perform a comprehensive engagement survey.</p> <p>As part of the assessment of the engagement survey results, management defines action plans in conjunction with the employees to address concerns or potential areas of improvement. Completion of action plans are monitored by the People & Culture division and reported to senior management.</p>	<p>TC-SI_330a.2</p>	
	<p>Percentage of gender and racial/ethnic group representation for (1) management, (2) technical staff, and (3) all other employees</p>	<p>Percent %</p>	<p>Evertec promotes diversity and inclusion as part of our formula for innovation and a high performing work force.</p> <p>Our gender breakdown:</p> <ul style="list-style-type: none"> • Leadership: 47% female/53% male • IT positions: 28% female/72% male • Evertec population: 38% female/62% male <p>Ethnic group representation: over 90% of our manegers are Hispanic.</p>	<p>TC-SI-330a.3</p>	

Social (cont.)

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
	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 population.		
 <p>Recruiting & Managing a Global, Diverse & Skilled Workforce</p>	Description of policies and programs in place for employee development	Discussion	<p>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 the tools needed to continue their career development.</p> <p>Evertec University compiles in one platform all the learning opportunities we have available to our workforce, providing a curriculum composed of online classroom and external trainings. Within Evertec University, we developed a leadership program that includes a 360 assessment, feedforward sessions, leadership on boarding program and a leadership academy.</p> <p>Evertec delivered approximately 27,400 total training hours during 2019 in the following initiatives:</p> <ul style="list-style-type: none"> • 16,200 hours regulatory and compliance training hours applicable to all employees • 3,500 hours on boarding training hours were completed by new hires and new leaders • 3,520 hours in our evertec Leadership Academy • 4,200 hours of external educational activities and industry conferences <p>Also, we provide health and safety educational session in liason with external health professionals as part of our well-being promotion prevention efforts.</p>		
	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.		

Social (cont.)

SOCIAL TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Community Engagement</p>	Strategic Investments and Philanthropy	Monetary value	<p>Our corporate responsibility program focuses on three pillars: community support, education, and environment. In 2019 our corporate contributions were approximately \$850,000 in sponsorships and donations for non-profits whose mission is to support the community, education, environment, and the arts, among others. Over the past 5 years our corporate responsibility programs have provided nearly \$4 million in sponsorships and donations.</p> <p>As part of our support for education, we provide a Scholarship Program. This Program has been running for the last five years and, last year, was expanded to include all countries we operate within Latin-American. With participation from students in the community, our employees and our employees' children. In 2019 we granted 135 scholarships to outstanding students in Chile, Colombia, Costa Rica, Mexico, Puerto Rico, Dominican Republic and Uruguay with a total investment of approximately \$161,000. During the last 5 years, we have granted a total of 368 scholarships to students pursuing either a bachelor's, master's, or doctoral degrees at over 25 universities, for a total investment of over \$500,000. For more information about our social responsibility program, see here: https://www.evertecinc.com/en-pr/responsibility</p>		
	Employee Volunteer Hours	Number of hours	<p>In addition to our monetary contribution, Evertec annually sponsors a Volunteer day in the countries where our offices are located.</p> <p>In 2019, 680 volunteers donated 3,641 volunteer hours for 24 non profit institutions in 10 countries during the Volunteer Day. During the last 5 years, over 3,700 volunteers donated 19,000 volunteer hours for more than 123 nonprofit institutions.</p>		

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Data Privacy & Freedom of Expression</p>	Description of policies and practices relating to behavioral advertising and user privacy	Discussion and Link	<p>We place the highest importance on respecting and protecting the privacy and confidentiality of the information that our customers share with us. Our Privacy Policy Statement is revised annually and publicly available on our website in www.evertecinc.com. Through our Privacy Policy Statement, we inform our customers the type of information that is collected through our websites and how we collect, use, share and protect their personally identifiable information ("PII").</p> <p>We inform our customers about the choices they can make regarding the way their information is collected online, how we use demographic data for secondary purposes, and how to limit the sharing of their personal information. We may use the information collected online to communicate with our customers and provide our website users with a requested service or product, special offers or additional information, as requested. Unless required to be disclosed in response to a legal process or to a law enforcement agency's request, we will not share the collected information with third parties other than as set forth in our Privacy Policy Statement, nor will we keep PII longer than necessary, except as otherwise required by law. We may, however, share personally identifiable information in order to carry out our daily operations. For more information, the Privacy Policy is available on our website at: https://evertecinc.com/privacypolicy</p>	TC-SI-220a.1	
	Number of users whose information is used for secondary purposes	Number	We may place or recognize unique cookies or use other electronic technologies on an 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	
	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	TC-SI-220a.4
	<p>(1) Number of law enforcement requests for user information,</p> <p>(2) Number of users whose information was requested,</p> <p>(3) Percentage resulting in disclosure</p>	Number, Percentage (%)			

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Data Privacy & Freedom of Expression</p>	<p>List of countries where core products or services are subject to government-required monitoring, blocking, content filtering, or censoring</p>	<p>n/a</p>	<p>We are committed to complying with U.S. economic sanctions and other applicable laws and regulations regarding economic sanctions that apply to our operations, products and services.</p> <p>We have in place a comprehensive Compliance Program that particularly addresses our obligation to comply with the U.S. Department of the Treasury's Office of Foreign Assets Control ("OFAC") lists, regulations and guidance.</p> <p>Pursuant to our OFAC Policy and procedures, we have in place software to screen our data bases against the OFAC lists in order to ensure there are no names in our data bases that match the OFAC lists. We also have safeguards in place to block any transactions that may be required to comply with applicable law and regulation. We continually monitor compliance with our OFAC Policy, procedures and relevant laws and regulations to ensure that we do not do business or conduct transactions with any of the individuals or companies listed in the Specially Designated Nationals and Blocked Persons List (SDNs) or OFAC-sanctioned countries without appropriate U.S. Government authorizations, and if necessary, lead efforts to investigate, correct, and disclose sanctions compliance failures.</p>	<p>TC-SI-220a.5</p>	
 <p>Data Security</p>	<p>(1) Number of data breaches, (2) percentage involving personally identifiable information (PII), (3) number of users affected</p> <p>Description of approach to identifying and addressing data security risks, including use of third-party cyber security standards</p>	<p>Number, Percentage (%)</p> <p>Discussion and Link</p>	<p>Except as a matter of public record or regulatory compliance, we do not disclose this information.</p> <p>The Board has delegated to the Information Technology Committee the responsibility of exercising oversight with respect to the Company's cybersecurity risk management and controls. As per said delegation, our COO and his staff update the Information Technology Committee regularly regarding the Company's cybersecurity program, including the Company's monitoring, auditing, implementation, controls and procedures.</p> <p>We have in place an Information Security Policy which has been aligned to comply with current cybersecurity 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) Cybersecurity Regulation, General Data Protection Regulations (GDPR) and Payment Card Industry Data Security Standards (PCI DSS), among others. We also use industry-recognized security safeguards, such as firewalls, anti-virus software, intrusion detection systems and operational procedures to detect and preclude unauthorized parties from accessing our systems.</p>	<p>TC-SI-230a.1</p> <p>TC-SI-230a.2</p>	

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE (cont.)	SASB CODE	UN SDG
 <p>Data Security</p>			<p>Our Information Security Risk and Compliance team, composed by employees and members of management, performs risk assessments on at least an annual basis to determine Evertec's level of maturity in comparison to third party frameworks such as the PCCI DSS (to which we are certified and registered vendor), the FFIEC Cyber Security Assessment (CAT) tool and the NIST Cyber Security Framework, among others.</p> <p>The Board has appointed the Chief Information Security Officer 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.</p>		
 <p>Intellectual Property Protection & Competitive Behavior</p>	<p>Total amount of monetary loses as a result of legal proceedings associated with anti-competitive behavior regulations</p>	<p>Reporting currency</p>	<p>During 2019 there were no material monetary losses as a result of legal proceedings associated with anti-competitive behavior regulations.</p>	<p>TC-SI-520a.1</p>	
 <p>Managing Systemic Risks from Technology Disruptions</p>	<p>Number of (1) performance issues and (2) service disruptions; (3) total customer downtime</p>	<p>Number, Days</p>	<p>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.</p>	<p>TC-SI-550a.1</p>	
	<p>Description of business continuity risks related to disruptions of operations</p>	<p>n/a</p>	<p>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.</p>	<p>TC-SI-550a.2</p>	

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Corporate Governance</p>	Board Ethnic Diversity	Percentage %	<p>44% Our Board diversity profile includes 4 hispanics and 1 woman. 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, including, but not limited to, traditional diversity concepts (e.g. race, ethnicity, gender, age, nationality) and business diversity (e.g. an appropriate combination of educational experience, work experience and skills).</p>		
	Women on the Board	Percentage %	<p>11% We have one woman currently serving on our Board.</p>		
	Independent Board Members	Percentage %	<p>89% Eight of nine of our directors are considered independent as per NYSE Standard.</p>		
	Board Oversight of ESG	Discussion	<p>The Board has designated the Compensation Committee as the committee responsible for overseeing the Company's initiatives in relation to ESG matters. In doing so, the Compensation Committee will strongly support efforts by the Company to provide high-quality ESG assurance to the Board and our stakeholders. As per said delegation, our EVP and Chief Administrative Officer and staff update the Compensation Committee regularly regarding the Company's ESG program, including the Company's monitoring, auditing, implementation, controls and procedures.</p>		
	Board Performance Reviews	Discussion	<p>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.</p>		
Other Governance Best Practices	Discussion	<p>The Board recognizes that one of its key responsibilities is to evaluate and determine its optimal leadership structure so as to provide independent oversight of management. In furtherance of that objective, the Board has separated the positions of Chairman and CEO, subject to any temporary combination of those roles in connection with a CEO transition. The Board believes that a separation of the positions is in the best interests of the Company as it allows the Board to properly ensure that our businesses and risks are properly and effectively managed.</p>			

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE (cont.)	SASB CODE	UN SDG
 <p>Corporate Governance</p>			<p>Board and committee processes and procedures, including regular executive sessions of non-management directors and a regular review of the Company's and our executive officers' performance, provide substantial independent oversight of our management's performance. The Board has the ability to change its structure, 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.</p> <p>In the event a non-independent director serves as Chairperson of the Board, as per the Company's Corporate Governance Guidelines (available on the Company's website), the Board will appoint a lead independent director to serve as the liaison between the Chairperson and the independent and non-employee directors. For more information about our Corporate Governance Guidelines, please visit our website at: https://ir.evertecinc.com/govdocs</p>		
	Corporate Governance Guidelines	Link	Our Corporate Governance Guidelines are publicly available on our website at: https://ir.evertecinc.com/govdocs .		
 <p>Business Ethics</p>	Code of Business Conduct and Ethics	Link	Our Code of Ethics and Code of Ethics for Vendors and Service Providers are publicly available on our website at: http://ir.evertecinc.com/govdocs		
	Anti-Bribery & Corruption Policy	Link	<p>Evertec's ethical principles of integrity, honesty and good faith provide the foundation for our ethical business practices and standards. We have adopted a Code of Ethics that applies to our directors, officers and employees, including our CEO and CFO. The purpose of this Code of Ethics is to promote honest and ethical conduct and compliance with the law, while serving as a guide on our vision, mission and values. Our Code of Ethics is published on our website at: http://ir.evertecinc.com/codeofethics. 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 comptroller related to any element of the code of ethics, as defined by the SEC.</p> <p>We also have in place a Code of Ethics for 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 Service Providers. Our Code of Ethics for Service Providers is published on our website at: https://ir.evertecinc.com/Vendorcode.</p>		

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 Business Ethics	Whistleblower Policy	Link	<p>Our Code of Ethics also includes a whistleblower protection policy that addresses the importance of speaking up when becoming aware of certain behaviors that may represent a violation of the Code of Ethics. We encourage ethical behavior and honesty. Thus, all employees, officers and directors are encouraged to report potential violations to our Code of Ethics or any suspected illegal or unethical behavior promptly, providing Evertec an opportunity to address the situation and correct it, ideally before a violation of the law, or a risk to the health or security of its personnel.</p> <p>We provide effective mechanisms to report illegal, unethical or suspicious unusual behavior. Our Ethics Line is an integral component of the compliance culture at Evertec. It provides a channel for all employees, officers, directors, service providers, customers, third-parties and other business partners to anonymously report potential violations of our Code of Ethics, the Code of Ethics for Service Providers, Company policies or applicable laws and regulations in the countries where we do business. Our Ethics Line is a secured internet website available 24 hours a day, 7 days a week.</p> <p>No retaliation or adverse employment action is taken, directly or indirectly, against anyone that in good faith reports a violation or potential violation of our Code of Ethics or Code of Ethics for Service Providers, or assist in an investigation of suspicious or unethical conduct.</p> <p>Our Code of Ethics is published on our website at: https://ir.evertecinc.com/codeofethics</p>		
	Supply Chain Review/ Oversight Procedures	Link or Discussion	<p>We have in place an Outsourcing Risk Management Policy that establishes a documented risk management process for the identification, analysis, management, monitoring and mitigation of risks associated with the outsourcing of technological services and operational functions with service providers.</p> <p>We conduct due diligence on all vendors and service providers that provide services before selecting and entering into contracts or relationships with them. The degree of due diligence will be proportional to the level of risk and complexity of the relationship with the supplier. Before entering into a contractual relationship, we perform due diligence on the qualifications, experience, commercial reputation, internal controls, contingency plans and security controls of the service provider to determine its ability, both operationally and financially, to meet our needs and protect our information. In addition, annual reviews of external suppliers classified as critical will be carried out, including the nature and complexity of the products or services that will be provided; factors such as criticality, data sensitivity and concentration risk are taken into consideration to ensure that appropriate quality controls are in force with respect to the products and services contracted.</p>		

GOVERNANCE TOPIC	METRIC	UNIT OF MEASURE	DISCLOSURE	SASB CODE	UN SDG
 <p>Business Ethics</p>	Human Rights Policy	Link or Discussion	<p>We believe respecting and furthering the enjoyment of human rights is fundamental in developing our operation. That is why our commitment to human rights is a key principle of our organizational culture. We promote and protect this principle in our Code of Ethics and Code of Ethics for 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, included in the Code of Ethics, applies 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/codeofethics.</p>		



evertec® 2020

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

