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SUSTAINABILITY
REPORT

Our Progress in Environmental, Social and Governance Responsibilities



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Message from the CEO

At Sesami, we aim to modernize the vital role cash plays in society by leveraging technology to make cash management and automation more intelligent and cost-effective. Our AI-enabled intelligent cash management platform is designed to optimize operations while ensuring cash remains an accessible and inclusive financial option, particularly for unbanked and underbanked communities.

In 2024, we took meaningful steps to formalize our sustainability approach. We conducted a comprehensive double materiality assessment to better understand our key environmental, social, and governance (ESG) impacts, risks and opportunities. This process has enabled us to focus our planning and preliminary efforts where they matter most to our stakeholders and our long-term success.

We are in the process of enhancing our governance structures, improving our sustainability data collection, and establishing clearer frameworks to monitor and manage our priorities. These foundational efforts position us to grow responsibly and continue delivering long-term value.

Over the coming year, we will continue to strengthen our approach through the development of robust policies and programs that drive continuous improvement.

Thank you for your interest in Sesami's sustainability journey. We look forward to sharing our progress as we move forward.

Our business

Sesami is a leading open and integrated, business intelligence platform designed to enable seamless, end-to-end management of cash automation operations. Launched in 2022, Sesami is at the forefront of innovation in cash management, combining advanced software with a robust portfolio of intelligent devices to enhance operational efficiency, strengthen security and manage risk.

Our AI-enabled intelligent cash management platform meets the needs of modern business while ensuring cash remains a cost-effective option, offering unrivalled ROI wherever consumers bank, shop or pay.

Our scale



6

continents
of operation



400k

intelligent
devices deployed



9

of the world's
top 10 retailers
work with Sesami

10

of North America's
10 largest banks
trust Sesami

3

of Europe's
5 largest banks
trust Sesami

Our industry-leading solutions are tailored to adapt to the specific needs of our customers. We provide solutions to financial institutions, consumer businesses and original equipment manufacturers (OEM).

Financial Institutions	Consumer Businesses	OEM
Overview		
<div></div> <p>Sesami’s cash solutions help financial institutions to automate cash at every touchpoint. A combination of data-driven forecasting, optimization tools, and coordinated logistics help reduce costs and improve accuracy of cash handling. By driving operational excellence, our solutions aim to support bank branches to improve efficiency and customer retention.</p> <p>Sesami Enterprise Software (SES) is an AI-enabled, end-to-end solution. This drives Cash Cycle Optimization which makes cash more efficient in its journey from Central Banks to the people and back again. By improving efficiencies and achieving the right balance of cash to meet consumer demand, we help our customers to reduce the overall cost of cash.</p>	<div></div> <p>Our solutions for consumer businesses aim to deliver high returns, minimal disruptions and reduced cash-handling costs. Our state-of-the-art software drives our ability to deliver intelligent devices which can significantly reduce costs and risks associated with cash-handling.</p> <p>Our solutions are customizable and adaptable, streamlining operations and enhancing security. We aim to take the hassle out of day-to-day cash management. Our solutions range from smart devices that track and secure deposits in real time, to centralized systems which simplify reconciliation.</p> <p>The result of our solutions is more efficient cash-handling, reducing risks and costs and providing greater central oversight of cash management.</p>	<div></div> <p>We collaborate with original equipment manufacturers (OEM) to embed our software and automation technology into kiosks and self-service machines manufactured by our partners. Our role is to deliver reliable cash-handling components tailored to the needs of our partners and their customers.</p> <p>By working with OEM teams to help determine the most practical ways to automate cash within the system, Sesami supports our partners to get to market faster.</p> <p>Sesami’s global infrastructure, analytics and technology help to offer more connected solutions to OEM clients. We create shared value with our OEM partners by developing intelligent solutions to meet our partner’s needs.</p>
Solution		
<div></div> <ul style="list-style-type: none"> AI-enabled cash cycle optimization Branch transformation Merchant cash optimization 	<div></div> <ul style="list-style-type: none"> Eliminate manual cash handling Optimize cash to improve profitability Minimize risk and enhance accuracy 	<div></div> <ul style="list-style-type: none"> Integrated software Solution development Cybersecurity requirement-aligned solutions Product repair
Products		
<div></div> <ul style="list-style-type: none"> Teller cash recyclers Self-service banking Teller image capture 	<div></div> <ul style="list-style-type: none"> Smart safes Cash recyclers Timed access cash controllers 	<div></div> <ul style="list-style-type: none"> Cash dispensers Cash recyclers Encrypting PIN pads Check scanners Software

Sesami is a global company with production facilities in the U.S. and Europe. We are committed to supporting our clients globally by delivering state-of-the-art end-to-end cash management solutions.

Sesami was built through a series of acquisitions. These acquisitions have led to a period of consolidation. Sesami is proactively working to develop consistent frameworks and approaches to environmental, social and governance issues. While this consolidation and standardization continues, Sesami has implemented initiatives across its operations to improve its impact on stakeholders and the environment.

Our mission and values

Our mission

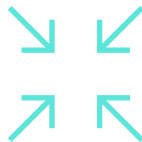
To design, build, and deliver world-class technology in cash ecosystem management solutions that create seamless operations, unmatched security, and unrivaled ROI for businesses globally.

Our values



Commitment to cash

We believe that cash is essential - and always will be. Its accessibility plays a crucial role in social inclusion. Which is why it's essential to make managing cash easier, safer, and more efficient for all businesses



All-In collaboration

We empower our employees, clients, and partners to work together and grow as one in service of reimagining cash as a powerful asset. We believe that our strength comes from who we are when we unify our skills and experiences, allowing us to tailor and evolve our solutions to achieve the digital transformation and business model innovation needed to thrive.



Continuous innovation

We are a research & development company. We challenge conventions every day, continually reinvesting in technology, experiences, and business intelligence that make cash management smarter and more seamless. We leave no stone unturned in pursuit of boundless ingenuity in our products and services.



Global expertise

We lead with our global track record of market experience, technical flexibility, and business performance. As the first and only provider of end-to-end single cash management technological solutions, we've done and seen it all in cash - having handled every type of business and model of cash integration worldwide.



Entrepreneurial drive

We approach challenges with creativity, agility, and a strong sense of ownership. Each of us has a determined, entrepreneurial spirit, driving us to relentlessly pursue excellence in everything we do.

Our impact

Sesami plays an important role in supporting the social, economic, and environmental sustainability of the communities it serves. Through its innovative technology solutions in cash management, the company is contributing to a more inclusive and resilient society while simultaneously enabling its customers to lower their environmental impact.

Empowering the unbanked and underserved

Sesami's mission and values are closely aligned with the values of social inclusion. A significant portion of the global population remains unbanked or underbanked, lacking access to credit cards, bank accounts, or even eligibility for loans. For these individuals, cash is not a preference; it is a necessity. Sesami supports their inclusion by ensuring that cash remains a viable, accessible, and safe means of participation in the economy. By doing so, Sesami helps uphold the dignity and independence of people who might otherwise be excluded from essential financial services.

Safeguarding critical infrastructure in times of crisis

Sesami's role extends beyond everyday operations into the realm of national resilience. In response to global crises, such as the COVID-19 pandemic and the conflict in Ukraine, Sesami was recognized as part of critical infrastructure, with its engineers authorized to continue working to maintain the flow of cash. This function becomes essential in emergencies, especially when digital payment systems are disrupted or inaccessible. Refugees, displaced individuals, and communities facing conflict or instability often rely on cash for immediate survival needs. By ensuring the availability and functionality of cash systems, Sesami aims to support both societal stability and individual security.

Keeping local branches open and communities connected

One of the indirect yet powerful impacts of Sesami's solutions is the ability to reduce reliance on expensive and energy-intensive ATM infrastructure. By optimizing the cash cycle and reducing the number of required banking machines, Sesami helps financial institutions keep branches open in underserved or rural areas. These branches are often the only access points to financial services for entire communities and play a key role in social cohesion and economic participation.

Enhancing safety through reduced cash handling

Reducing the physical handling of cash has the power to enhance safety and lower the risk of theft or loss for both businesses and individuals. This is particularly important in high-cash environments such as petrol stations and retail locations. Sesami's technologies aim to ensure secure, traceable cash flow, minimizing exposure and creating a safer environment for employees and customers alike.

Minimizing environmental impact through intelligent cash logistics

Beyond its social contributions, Sesami also aims to enable more sustainable operational practices. Its advanced software and hardware reduce the frequency and distance of cash transportation by optimizing replenishment schedules and enabling cash recycling. Instead of rigid, daily cash transport routines, Sesami empowers businesses to switch to dynamic, need-based scheduling. This efficiency leads to a measurable reduction in fuel use and CO₂ emissions, directly supporting the environmental objectives of Sesami's clients and aligning with broader ESG goals.

A voice in the global debate on cash and inclusion

Sesami is not only a provider of solutions, but also an active voice in shaping policy and public dialogue around cash in society. The company participates in national and international associations that advocate for the role of cash in ensuring financial access and inclusion. Whether in the UK, Mexico, Egypt, Singapore, Australia, or elsewhere, Sesami contributes to key discussions on preserving access to cash as a public good.

Double materiality assessment

In 2024, Sesami conducted a double materiality assessment (DMA) to align with the Corporate Sustainability Reporting Directive (CSRD) and future-proof our sustainability strategy. The DMA process was meticulously designed to meet CSRD requirements while delivering strategic business value and providing critical insights into the ESG priorities of our stakeholders.

Our assessment evaluated Sesami’s impacts on people, society, and the environment while analyzing the business risks and opportunities associated with sustainability. The assessment confirmed the vision and direction of our sustainability strategy and identified key areas of ESG-related risk and opportunity.

Our double materiality assessment process



- 01

Identify
- a list of relevant ESG topics from:

 - The European Sustainability Reporting Standards (ESRS).
 - Peer review.
 - Consideration of reporting frameworks such GRI, SASB, the ISSB.
 - Ratings agency methodologies.



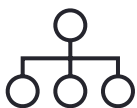
- 02

Analyze
- the sustainability topics to determine an aggregated and standardized set of consolidated ESG topics.



- 03

Engage
- stakeholders to prioritize potentially material topics and identify associated impacts, risks and opportunities which may be relevant to Sesami.



- 04

Consolidate
- research and stakeholder input to determine materiality of each ESG topic.



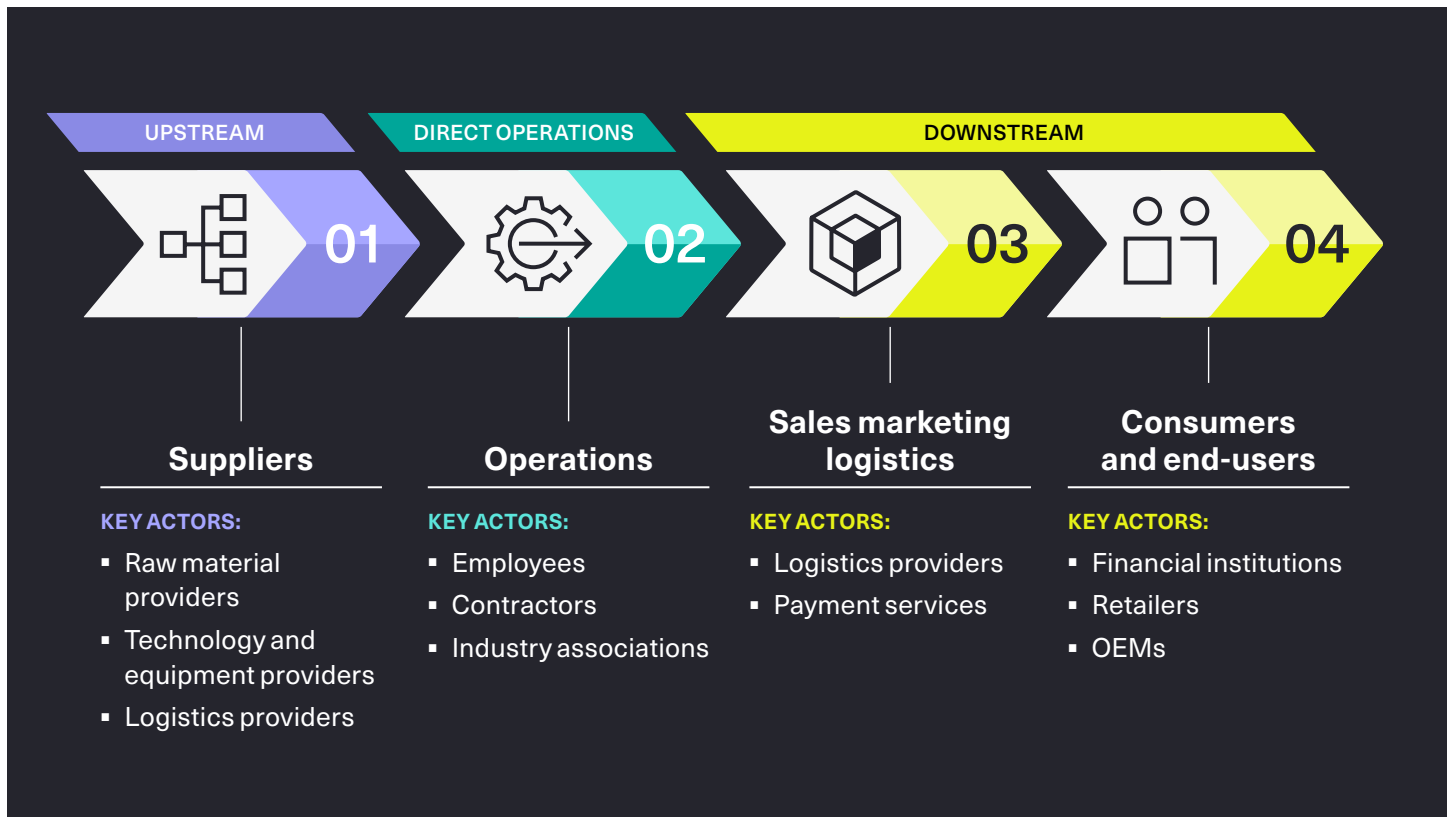
- 05

Validate
- through stress testing and internal stakeholder engagement to determine which sustainability topics were material for Sesami.

Stakeholder engagement

In order to integrate the views of Sesami's most important stakeholders, the double materiality assessment process mapped Sesami's value chain. In doing so, we identified:

- Those in our own operations.
- Those along our supply, marketing and distribution channels.
- The financing, geographical, geopolitical, and regulatory environments we operate in.



Based on the identification of relevant stakeholder groups, we undertook direct and indirect stakeholder engagement. Interviews were undertaken with internal stakeholders and suppliers to determine and assess the impacts, risks and opportunities most relevant to our business. Publicly available resources were used to assess the views of other stakeholder groups such as customer sustainability reports, and other available resources.

Stakeholder input was invaluable to the double materiality assessment process in validating the identified impacts, risks and opportunities, informing the materiality ratings and overarching results.

Material topics

Sesami's material topics reflect our strategic focus on the most important ESG issues impacting our business:

- Trust by design** — Implement and adhere to corporate governance framework that enables transparency, accountability and adherence to internationally recognized standards.
- People-powered** — We are dedicated to creating a safe, empowering work environment. Our professionals, who are at the heart of our business, are essential to our success. We prioritize maintaining exceptional employee working conditions and promoting equal treatment and opportunities across our operations.
- Climate-conscious action** — Implement and adhere to corporate governance framework that enables transparency, accountability and adherence to internationally recognized standards.

Sesami double materiality assessment results



Trust by design (Business Conduct ESRS G1)

- Corporate culture
- Protection of whistle-blowers
- Management of relationships with suppliers including payment
- Corruption and bribery

People-powered (Own workforce ESRS S1)

- Employee working conditions
- Equal opportunities (direct operations)

Climate-conscious action

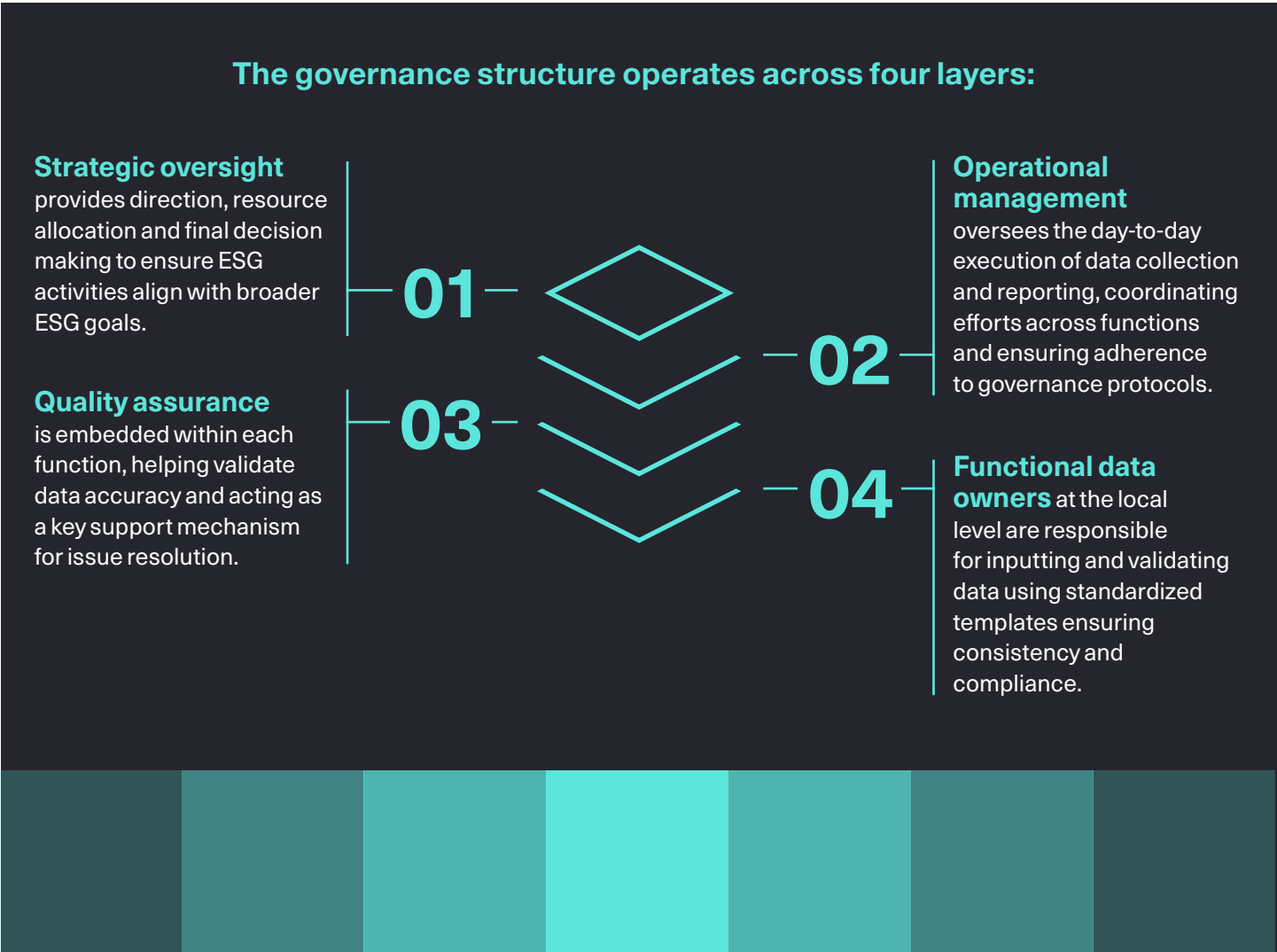
(Climate Change ESRS E1
Pollution ESRS E2)

- Climate change adaptation
- Energy
- Pollution of air

Governance of ESG

Over the past year, we have established a comprehensive ESG data governance model to support the effective management and reporting of ESG data across Sesami. This model adopts a function-based approach, ensuring accountability and data integrity at every level of the organization. It structures reporting responsibilities within specific functions, with clearly defined roles for strategic oversight, operational management, quality assurance and operational processing. This approach not only strengthens the reliability of our data but also streamlines compliance efforts and enables scalable, standardized reporting across all operations.

Developed through an iterative process involving key stakeholders from Sesami, the governance model aligns closely with existing management structures and ways of working. It outlines clear roles, responsibilities and escalation paths to support effective oversight and operational execution of ESG reporting.



Trust by design

Management approach

Integrity and operational reliability are core to Sesami's services and are fundamental to our commercial success. These values are embedded in our culture and shape every interaction with customers, partners, suppliers, and communities. Governance and compliance are therefore not just support functions; they are key operational strengths.

Our structures are designed to ensure these values are consistently upheld across all operations. We are committed to the highest standards of ethical conduct, integrating integrity, trust, and vigilance into our day-to-day work. This disciplined approach enables our professionals to deliver dependable, high-quality service.

We also aim to embed our newly developed ESG pillars across our operations, from internal policies to supply chain practices and anti-corruption efforts with performance that is monitored and continuously improved.

Corporate culture

At Sesami, we are committed to building a positive organizational corporate culture that promotes employee well-being, engagement and satisfaction. Across the organization, we recognize and celebrate our people through various initiatives, including tenure and service awards, recognition awards, employee appreciation events, and other local engagement activities that promote connection and belonging.

In the European Union (EU), where Sesami operates through several recently integrated entities, we are actively working to establish a more structured framework for employee wellness. While many informal programs and localized efforts already exist as a result of past acquisitions, we recognize the need for a unified and comprehensive wellness strategy. Our goal is to build a consistent program that addresses the full spectrum of employee wellbeing, including physical, mental, and professional wellbeing.

Corruption and bribery

Sesami is committed to upholding the highest standards of integrity and ethical conduct across all aspects of its operations. As part of our broader corporate governance framework, we are covered by a formal Anti-Corruption and Anti-Bribery Policy designed to prevent unethical practices, promote transparency, and ensure compliance with global legal standards.

In the U.S., this policy is formalized within Sesami's employee handbook, outlining clear guidelines on ethical business conduct, conflict of interest, and compliance with the Foreign Corrupt Practices Act (FCPA). Employees are required to act with integrity in all business dealings and are provided with guidance on how to identify and report potentially corrupt activities. Training and awareness initiatives support the effective implementation of the policy, with regular updates provided as regulations evolve.

In the European region, Sesami adheres to applicable local laws and ethical business practices across its operating jurisdictions. Recognizing the importance of consistency and international alignment, we are currently working to establish a unified anti-bribery and corruption framework that reflects best practices under legislation such as the UK Bribery Act and relevant EU directives on corporate transparency and integrity.

Protection of whistleblowers

Sesami is in the process of implementing a Whistleblowing Policy and Ethics Hotline across its global operations. This policy will outline procedures for the receipt, retention, and resolution of complaints. It will offer clear guidance on how to raise concerns safely and confidentially. The Hotline will allow reports to be submitted confidentially and will be monitored daily. Concerns will be reviewed by the appropriate business unit lead to ensure prompt and appropriate action.

Management of relationships with suppliers

As a business which makes physical goods, our suppliers are critical members of our value chain. Ensuring long-lasting, positive relationships with suppliers ensures the resilience of our supply chains, our ability to service customers and our continued growth. In addition, we must ensure that our suppliers maintain the same high standards we hold ourselves to by implementing a supplier code of conduct and integrating efforts to ensure the respect of human rights in our supply chain.

In 2024, Sesami undertook a Human Rights Review to ensure its policies and practices align with international human rights standards. This review was a proactive step in strengthening Sesami's commitment to ethical business operations, fair labor practices, and corporate social responsibility. Sesami is committed to strengthening its oversight of suppliers, and is proactively working to implement further controls, policies and mechanisms to ensure its supply chain operates to the highest ethical standards.

People-powered

Management approach

Our people are integral to the work we do – supporting our clients to develop and deliver innovative cash management solutions. At Sesami, we are committed to upholding a performance-driven culture by establishing a working environment which prioritizes safety, inclusivity, equal opportunity and positive working conditions. Ensuring our professionals work in a safe, inclusive environment that allows them to learn and progress is central to building a positive culture conducive to the success of our business.

In support of these overarching principles, we take a structured approach to people management, balancing local focus on the themes most important within the regions we operate, with Sesami-level oversight. As our business was established and has grown through acquisition, we have placed a recent emphasis on consolidating the business, aligning our culture across regions and business units and establishing common principles regarding material topics relating to our people.

Employee working conditions

At Sesami, our workforce is our priority and, across all the regions in which we operate, we are committed to providing optimal working conditions.

Sesami has implemented several workforce initiatives, including employee training and development, to support career progression. Specifically, we offer training programs in Europe focused on areas such as enhancing foreign language skills, coaching, and awareness of employee roles. These training courses are designed to provide individuals with the necessary tools to excel in their professional and personal competencies.

Sesami prioritizes the safety of our people and upholds industry-leading health and safety standards. We have implemented several significant initiatives aimed at improving workplace safety and employee well-being. In Europe, we provide all employees with health and safety training,

with specific sessions tailored for managers and team leaders to enhance their safety oversight capabilities. This initiative educates employees about workplace hazards, proper safety protocols, and emergency response procedures, including through practical demonstrations of safety equipment.

To protect the health of our workforce, in the US, we also provide flu vaccinations to all employees.

Equal opportunities

Sesami is committed to building a competitive and agile business where diverse people from all backgrounds, genders, ethnicities, ages and sexual orientations have the best environment to flourish and succeed. An inclusive culture strengthens our work and supports us in growing our business and enhancing the value we deliver to our clients.



/ CASE STUDY /

Ergonomic workstation program in Sesami Italy

For our employees who frequently undertake operational roles we have implemented a program to assess and improve workstations to prevent musculoskeletal issues. This program includes the provision of adjustable chairs and desks to improve the quality of life for our people, reducing the risk of musculoskeletal disorders (MSDs) and enhancing productivity.

Sesami is committed to providing our employees with competitive compensation that meets or exceeds market standards, supports living requirements, and ensures pay equity. This supports us in our efforts to attract talent and grow our business. We are also committed to protecting our people's work-life balance and pay close attention to ensuring that they don't exceed their contracted working hours.



Climate-conscious action

Management approach

Sesami is dedicated to understanding and limiting the impact of its business operations on the environment.

We are committed to data collection and transparently disclosing and reporting our environmental impact, as demonstrated by the first publication of our Scope 1 and Scope 2 greenhouse gas emissions. As we continue to consolidate our operations and refine our reporting framework, we will ensure that we continue to address and report on our most material issues.

We comply with all relevant environmental standards and requirements in the regions that we operate and will be creating a supplier code of conduct as well as defining our environmental policy in the near-term.

Climate change adaptation

Climate change poses potential operational risks for Sesami, particularly in terms of weather-related disruptions. These underscore the importance of adapting our operations to better withstand the effects of climate change. Sesami is committed to enhancing resilience by assessing climate-related risks and investing in infrastructure and technology to respond to extreme weather events. We prioritize strengthening our supply chain and exploring alternative routes to minimize disruptions. By proactively addressing these challenges, we aim to safeguard operations and ensure reliable product delivery, even in the face of climate change.

Energy

Energy efficiency is a key focus for Sesami, as we strive to reduce our environmental impact and operational costs. Our main priorities include energy consumption and the implementation of energy-efficient technologies. Sesami is committed to enhancing energy efficiency by investing in infrastructure and technology to reduce energy usage. We have processes in place to implement energy-saving measures and monitor their effectiveness. Actions taken include initiatives such as the LED Lighting Retrofit and the Recycling Awareness Campaign.

This upgrade should lead to a significant reduction in energy consumption, with an anticipated

30% decrease in energy usage for lighting,
while also improving lighting quality.

Pollution of air

Sesami's operations involve the transportation of products, which may contribute to air pollution due to vehicle emissions. Sesami is investigating opportunities to minimize these emissions and the associated pollution of air. We are actively exploring and implementing strategies to reduce our carbon footprint.

In response to state-level regulations aimed at reducing air pollution, such as New York's requirement for companies to use electric vehicles, Sesami is investigating opportunities to employ non-combustion vehicles.



/ CASE STUDY / Installation of LED lighting in Europe and the U.S.

Sesami in Europe undertook a LED lighting retrofit. The retrofit was organized by the Facilities Management Team, involving collaboration with external contractors and all department heads. The project aimed to replace incandescent and fluorescent lighting fixtures in Sesami offices, production areas, and parking lots with energy-efficient LED lights.

In the U.S., similar sustainability efforts are underway. Our facility in Texas has initiated an upgrade to LED and energy-efficient lighting throughout the facility. This transition is being carried out in phases, targeting high-traffic areas and spaces with the greatest energy savings potential first. Further expansions of the initiative are planned for other U.S. locations as part of a long-term strategy to modernize facilities with environmentally friendly lighting solutions.

Data index

Definitions

METRIC	METHODOLOGY
Total recordable incident rate (TRIR)	Total number of recordable cases × 200,000/total hours worked by all employees during the year covered.
Lost time injury rate (LTIR)	Total number of lost time injuries × 200,000/total hours worked by all employees during the year covered.
Countries with national H&S committee	Total number of health and safety committees. Coverage is expressed as the percentage of business unit-specific H&S committees across our countries of operation.
Road traffic accidents/100,000 km	(Total number of traffic accidents/Total number of kilometres driven) × 100,000.
Gender composition of workforce	The gender composition of the workforce is broken down to show gender diversity of all employees, managers, office and support staff and frontline workers.

Key ESG figures

Workforce composition

	FY 2025	
	Male	Female
Total Employees	73.05%	26.95%
Managers	75.82%	24.18%
Office and support staff	70.16%	29.84%
Frontline workers	78.40%	21.60%

Occupational health and safety

	FY 2025
Total recordable incident rate	1.61
Lost time injury rate	0.36
Countries with national Health and Safety committee (coverage)	80%
Road traffic accidents / 100,000km	0.04

CO₂ emissions

	FY 2025
CO ₂ emissions for Scope 1 (tons)	528
CO ₂ emissions for Scope 2 (tons)	754

2025

SUSTAINABILITY
REPORT



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