



ANNUAL  
CSR  
REPORT  
2019

"The Web as I envisaged it,  
we have not seen it yet.  
The future is still so much  
bigger than the past."

– Tim Berners-Lee, Inventor of WWW

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# INTRODUCTION



# 1 INTRODUCTION

## 1.1 Today

Mellon Technologies, the parent company of Mellon Group of Companies, was established in September 1994 in Greece and for over two decades, has a leading role in the electronic transactions and business process management market.

Its activity and technological solutions delivers real value to its clients and transforms their business by facilitating customer interactions and transactions, improving their operational efficiency and boosting their competitiveness.

At the time when the Greek market was opening up to retail banking and was in need of innovative consumer credit products, Mellon was there to provide the necessary solutions and services that would enable banks to create a competitive edge.

At the same time, as consumer credit matured and similar market opportunities arose in Balkans, Mellon developed and adopted its offering and provided high quality, value added services to enable customers to grow fast at low operating costs. In other words, Mellon, capitalizing on the experience of the Greek, started to expand internationally its expert know-how, proven capabilities and, most importantly, its invaluable experience in the entire life-cycle of consumer credit.

Today, the group of Mellon Technologies S.A. consists of 12 companies, assisting our customers increase their market share and introduce new products and services with significant cost efficiencies.

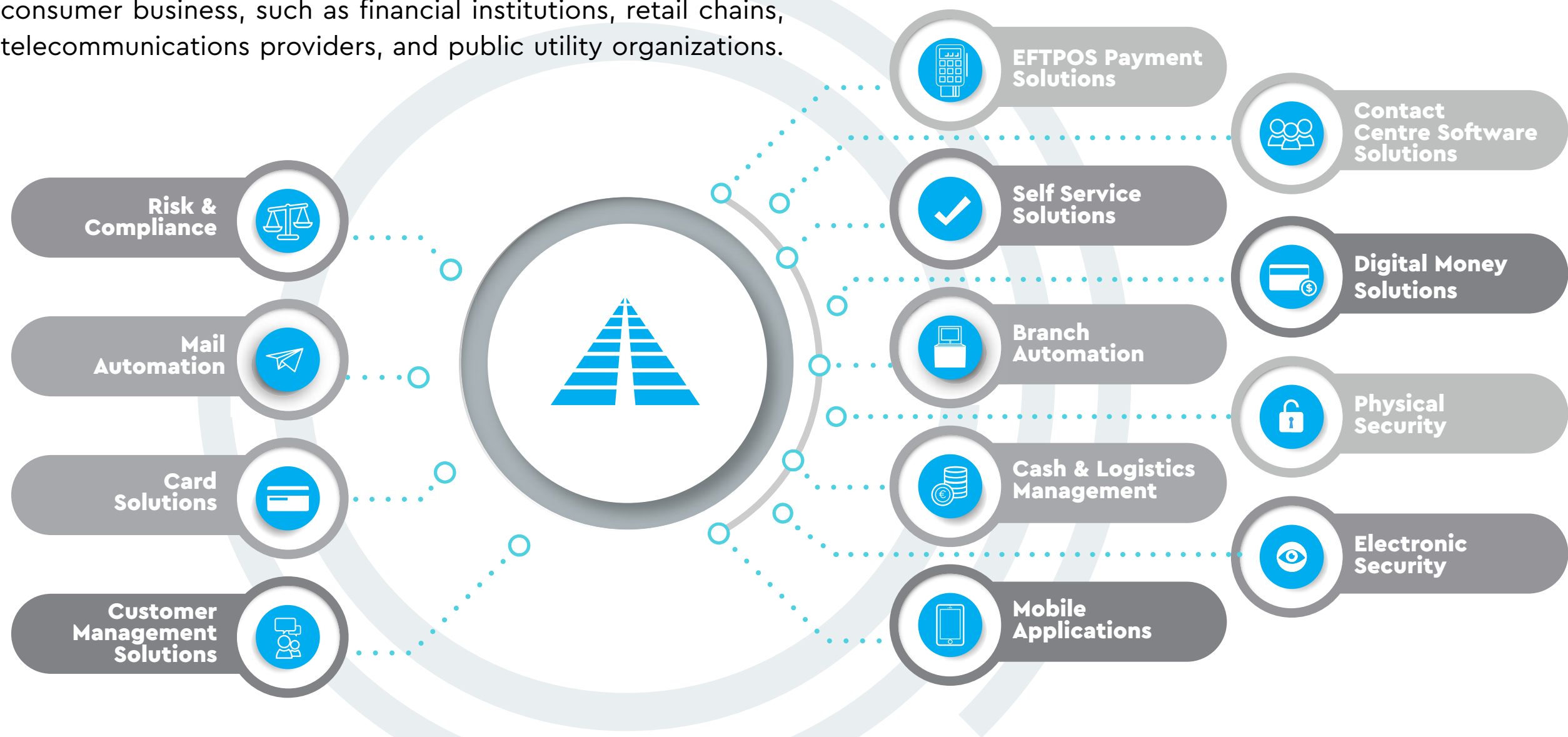


## 1 1.2 Historical Review

COMPANY	FOUNDED	CITY	LOCATION
MELLON TECHNOLOGIES	1994	ATHENS	GREECE
EDS	1997	ATHENS	GREECE
MELLON CYPRUS	2000	NICOSIA	CYPRUS
MELLON ROMANIA	2001	BUCHAREST	ROMANIA
MELLON BULGARIA	2001	SOFIA	BULGARIA
MELLON SERBIA	2001	BELGRADE	SERBIA
MELLON SOLUTIONS	2003	SKOPJE	N.MACEDONIA
MELLON ALBANIA	2004	TIRANA	ALBANIA
MELLON POLAND	2006	WARSAW	POLAND
MELLON UKRAINE	2007	KIEV	UKRAINE
MELLON EMPLOYMENT SERVICES	2013	ATHENS	GREECE
MELFIN	2018	ATHENS	GREECE

1 1.3 Our activities

Mellons' offering is reflected through a range of technologically advanced solutions and services that addresses the need for operational and business efficiency of organizations with strong consumer business, such as financial institutions, retail chains, telecommunications providers, and public utility organizations.



Technology solutions

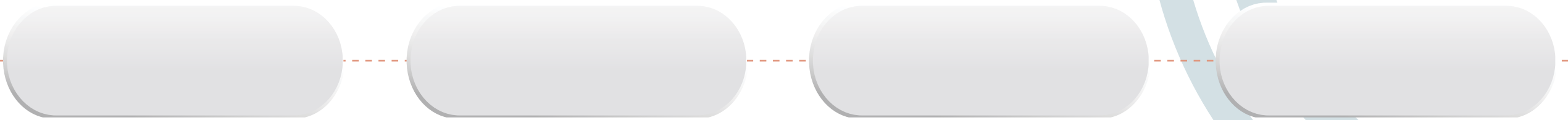
Representing industry leaders, such as Gemalto, Ingenico, Thales e-Security, Altitude Software, Fiserv, Matica, Neopost, Fireking, NemoQ and i-Design, and cooperating with key processors such as Visa and Mastercard, Mellon offers a range of technologically advanced solutions, value-added technical support and customized software solutions that shape the payments landscape.

Contact Center Services

Mellon is a top Omni channel customer experience provider covering both inbound and outbound campaigns in three key areas: debt management, telemarketing and customer support, along a wide range of complementary services.

Outsourcing Services

Mellon offers BPM services that draw from specialized know-how, processes, expert human resources and cutting-edge technologies to meet the ever changing needs of various industries including telecommunications, financial institutions, insurance and retail.





1

# OUR VALUES



## 1 1.4 OUR VALUES

### 1.1 Today

At Mellon we believe that it is of paramount importance to create long-term value for our stakeholders, as well as the wider society. We aim to deliver top performance by investing in our people, building strong, honest relationships with our stakeholders and leaving a positive footprint in our societal and environmental world.

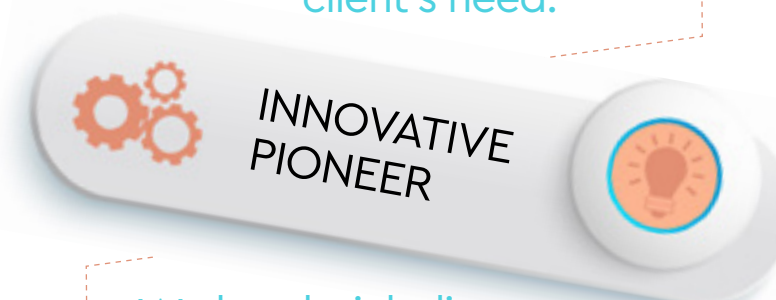
At Mellon, we cultivate a challenging, collaborative and relationship-oriented working environment that offers development opportunities and exposure to international practices.

We are proud of our people and we believe that leveraging diverse cultures and backgrounds improves our everyday life and boosts innovation and efficiency. While we come from different backgrounds and cultures, our values are what we have in common. Our values govern our actions and determine our success.

The following Values express what we value most in our practices with our stakeholders, our people and the wider society:



We are ethically and fairly committed towards our client's need.



We hand-pick diverse hardware and software solutions, and we create top-in-class services.



Our solutions succeed excellent quality, creativity and top gear performance.

# AWARDS

## 1.5 AWARDS

Mellon has been benchmarked for its international footprint, innovative technologies and superior quality of services, culture and people practices. Has been recognized and awarded by top international organizations including Europe's 500 Entrepreneurs for Growth, Best Workplaces, Contact Center World Awards and European Business Awards.

Below are listed all the awards that Mellon has been awarded during the last years:

**2019** Mellon Technologies scooped one award for Greek business, "Protagonists of the Greek Economy", organized for the fifth time by the Direction Business Network. More specifically, MELLON TECHNOLOGIES was awarded in the Greek Business Champions category, in which companies with an annual turnover of more than 10 million euros took part, which -as it appears from their financial results for 2017- managed this year to simultaneously increase the turnover and their pre-tax profits over 20%.

CS Awards-In a competition open to all companies, in all sectors, the Mellon Group of Companies was awarded by the National Customer Service Awards, the most leading institution in the business sector, for the Best Outsourcing Partnership 2019 (Best Outsourcing Partners) for his 5-year successful collaboration with TOYOTA Hellas.

BITE Awards-Mellon Technologies won two awards at the Business IT Excellence (BITE) Awards 2019. More specifically, the company received a bronze award in the category of Activity Abroad and Silver in the category of Software Supplier.

**2018** Triple distinction for the creation of new job opportunities, international activity and corporate social responsibility program  
Athens, 15 June 2018 – Mellon Technologies, the parent company of the group, scooped three awards at the Business IT Excellence (BITE) Awards 2018.

In particular, the company received two gold award prizes in the "New Job Opportunities" and the "International Activity" categories. Mellon was also distinguished under the category "Corporate Social Responsibility Actions" for its plan entitled "Acting for a Cause".



BITE Awards are organized by Boussias Communications's netweek magazine and ELTRUN's e-Commerce & Business Lab of the Athens University of Economics and Business, while the Jury members are drawn from the academic and business community.

The impressive award ceremony was held on Wednesday the 13th of June at the new Hippodrome of Athens. The fact that more than 550 executives from the most important Greek ICT companies, as well as the financial, retail, telecom and maritime industries attended the ceremony, reflects the growing recognition of the awards.

## 2017

Mellon Technologies has been listed among the "Diamonds of the Greek Economy 2016"

Mellon Poland along with mBank won two awards at the Contact Center World Awards, one Gold for the best Outbound Campaign and one Silver for the best Outsourcing Partnership

Mellon Technologies scooped two awards at the Business IT Excellence Awards under the categories Specialized Solutions for Specific Industries and Corporate Social Responsibility

Mellon Poland received the "Gepard Biznesu 2016 / Business Cheetah 2016" award by the Institute of European Business

## 2016

Mellon Solutions has been selected as a National Champion in European Business Awards representing the country in The Award for Customer Focus

Mellon Technologies scooped 2 awards at the Business IT excellence Awards under the categories International Activity and Software Provider

Mellon Technologies was distinguished under the category Mobile Banking Applications at the Mobile Excellence Awards

Mellon Technologies was awarded by Eurobank & Grant Thornton with the "Growth Driver 2016" prize for its exceptional performance

## 2015

Mellon Technologies was awarded at the Greek Exports Awards for its international activity

- 2014** Mellon Poland scooped 3 awards, two of them along with mbank for Best Outbound Campaign and Best Outsourcing Partnership
- 2013** BlueSphere was distinguished under the category Best Outbound Campaign at the Contact Center World Awards – EMEA region  
Mellon Romania was awarded at the CSR Romanian Awards, under the category of Internal CSR Campaigns.  
Mellon Poland was a finalist under the category Best BPO Firm of the Year of the first Poland Outsourcing and Shared Services Awards  
Mellon Solutions was distinguished under the category Best Community Spirit at the Contact Center World Awards – EMEA region  
Mellon Poland was distinguished under the category Best Outsourcing Partnership at the Contact Center World Awards – EMEA region
- 2012** Mellon Bulgaria was distinguished under the category Best Outbound Campaign in the Contact Center World Awards – EMEA region  
Mellon Poland was distinguished under the category Best Outbound Campaign in the Contact Center World Awards – EMEA region
- 2011** Mellon Ukraine was awarded at the Ukrainian Competition "Professional Award In Banking Technologies, Equipment And Services – 2011" at the category "Best Equipment For Plastic Card Personalization  
Mellon Romania was distinguished under the categories Best Outsourcing Partnership and Best in Customer Service in the Contact Center World Awards (CCWA) – EMEA region  
The outstanding employment and business growth of Mellon Romania and Mellon Poland earned the two companies a place in the 2010 Europe's 500 List

**2010**

Mellon Technologies was awarded at the Horizon Trophy competition organized by Credit Agricole to honor suppliers who have taken noteworthy initiatives in the area of sustainable development

Mellon Contact Services receives the bronze award under the category 'Best Contact Center (250+)' of the 5th Annual Contact Center Worlds Awards – EMEA region.

**2009**

Mellon Poland receives the prestigious Ruban d' Honneur accolade under the category "The Atradius Growth Strategy of the Year Award" of the European Business Awards 2009

**2008**

Mellon Technologies was awarded during the Greek ICT Awards of the 10th Greek ICT Forum

Mellon Group of Companies receives the bronze award under the category 'Best Community Spirit' of the 3rd Annual Contact Center World Awards – EMEA region

Mellon Contact Services (then Mellon Collection Services) was ranked 12th in the top 20 of the 2008 Best Workplaces Hellas list

**2007**

Mellon Romania scoops 4 awards at the 2nd Annual Contact Center World Awards, 'Best of the Best in EMEA'

Fintrust receives the International Award For Prestige And Quality from Actualidad

Mellon Contact Services (then Mellon Collection Services) is included in the top 20 of the Best Workplaces Hellas list

Mellon Group of Companies, represented by Nikos Petrakopoulos, President and Managing Director of the Group, is placed among the ten finalists of the 2008 European Business Awards' «The Entrepreneur of the Year» category

The outstanding employment and business growth of Mellon Financial Products Support and Mellon Contact Services (then Mellon Collection Services) earns the two companies a place in the 2007 Europe's 500 List.



# ORGANIZATIONAL GOVERNANCE



2

We recognize that the organizational governance is the most crucial factor in enabling an organization to take responsibility for the impact of its decisions and activities and to integrate social responsibility throughout its organization and activities.

We continuously strive to achieve the highest standards of ethical conduct in all our business dealings. In order to live up to this, we are committed to maintaining an environment where everyone is expected to act ethically and where people can voice concerns without fear of consequences, and with confidence that those concerns will be taken seriously. Our success is built on this very culture of integrity: customers, shareholders, and partners rely on our trustworthiness in the marketplace; and this trustworthiness begins within the company

In order to operate successfully, we must have the trust of all our stakeholders. This includes our employees, customers, shareholders, partners, and suppliers, as well as the governmental and non-governmental organizations with which we interact, and the communities in which we operate. Our culture of integrity and our commitment to excellence in corporate governance provide the foundation for us to earn that trust.

Trust **starts** with truth  
and **ends** with truth

## 2.1 STAKEHOLDERS ENGAGEMENT

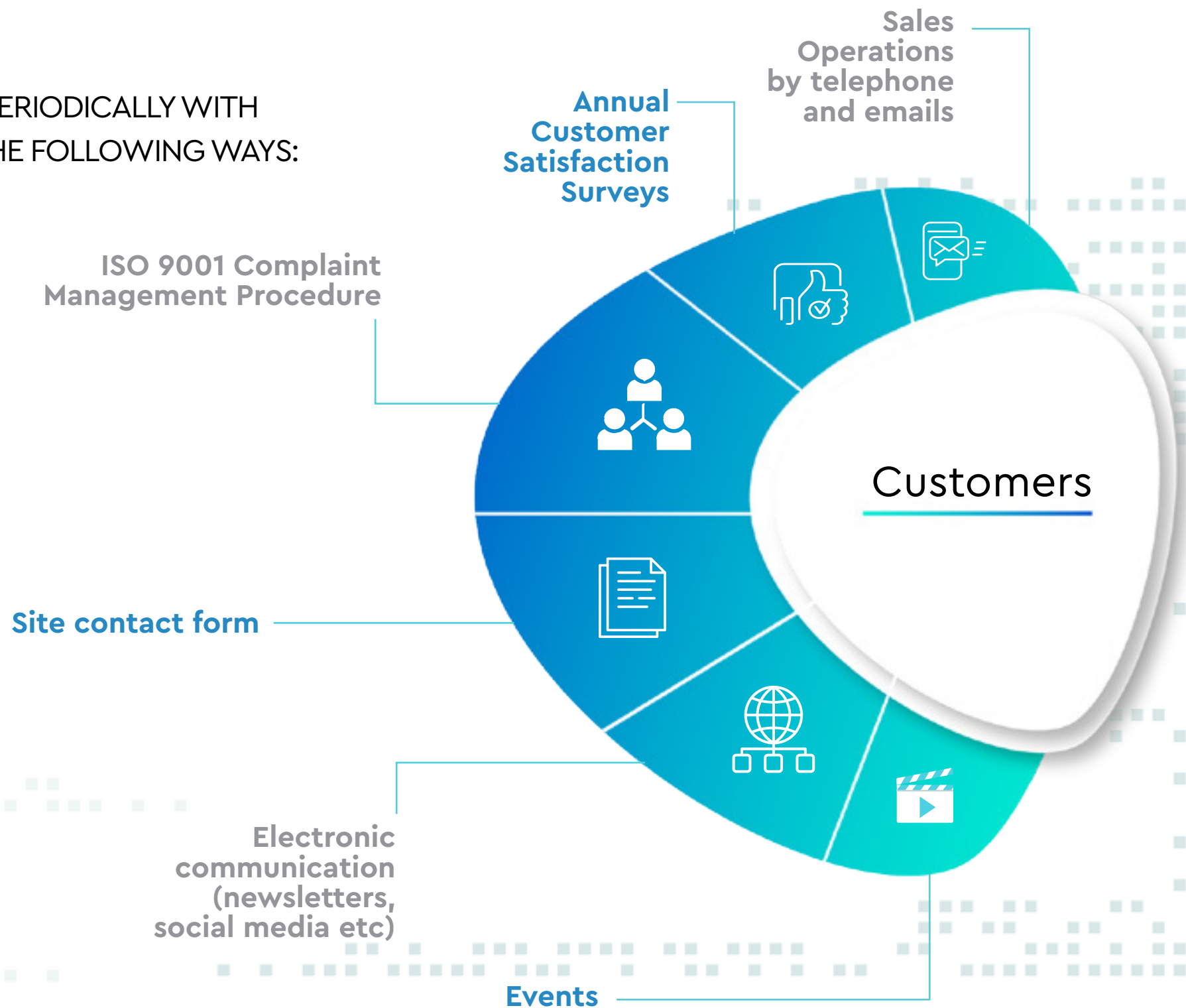
Stakeholders are defined as the environment, both direct and indirect, which interact with the business and is interested in its activities. Our stakeholders in Mellon contribute directly to our operations as customers, human resources, partners, suppliers and indirectly as the State, the local societies in which we operate, the NGOs and the media.

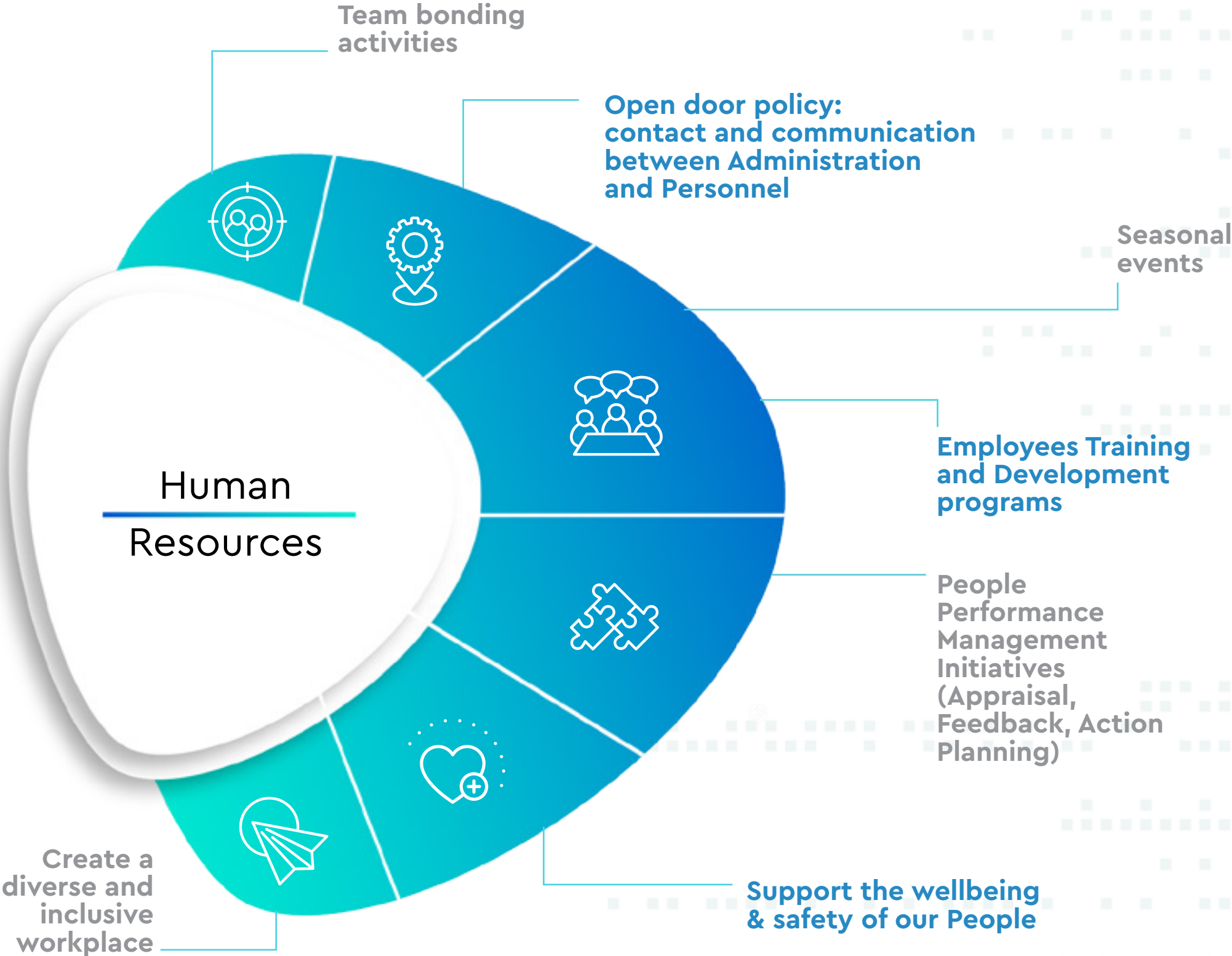
Mellon respects stakeholders and nurtures a business environment that considers all stakeholders (both direct and indirect) and engages in an essential dialogue process before defining its action plan on corporate social responsibility.

Mellon seeks two-ways communication and the expectations and concerns of stakeholders are directly related to the company. This essential dialogue sets the foundations for Mellon's corporate strategic plan.

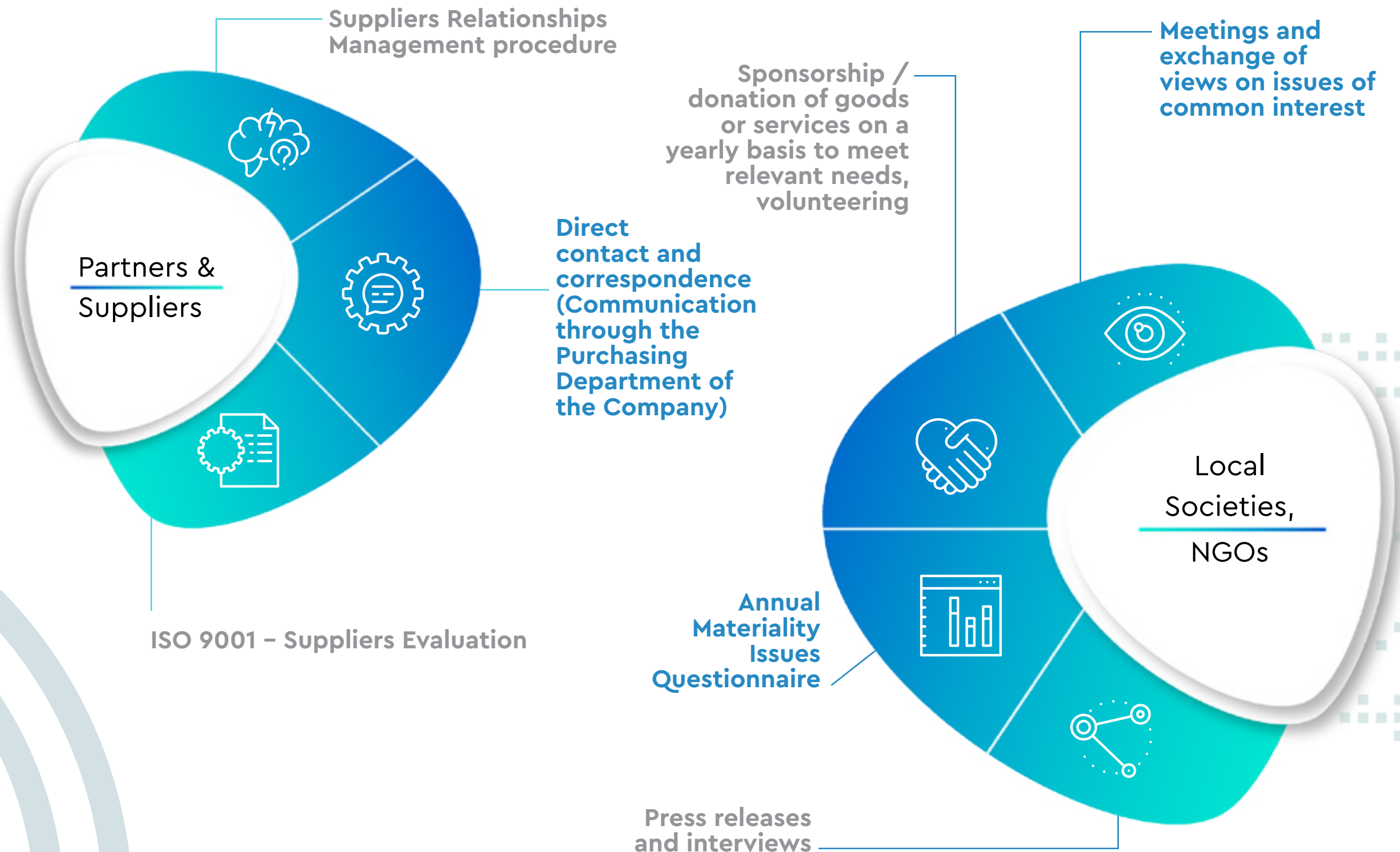
Contact

2 THE COMPANY COMMUNICATES PERIODICALLY WITH EACH STAKEHOLDER GROUP IN THE FOLLOWING WAYS:









## 2.2 ISO 26000 PRINCIPLES & CORE SUBJECTS

As an entity which is closely linked with society, Mellon aims not only at expanding and developing its business activity, but also at expressing its social responsibility in practice, thus making a significant contribution to social and environmental issues.

Mellon respects and takes into consideration for its business strategy the seven principles of right which are outlined below, as well as the principles relatively to each core subject.

### Principles

#### ACCOUNTABILITY

Mellon is accountable for its impacts on society, the economy and the environment. No member of staff of the Group may, directly or indirectly, accept or require any bribe or advantage whatsoever. No enterprise in the Group may propose or give any bribes or other advantages, nor accept a demand for the same. The enterprise do not provide any rebate or kickback concerning part of the payment for performance of a contract to the employees of their contracting party, nor have recourse to any other practices (subcontracting, orders, etc.) in order to make payments to officials, employees, family relations, associates or partners of their contracting parties.

Bulgarian State Monument  
Shumen, Bulgaria



2 TRANSPARENCY

Mellon is transparent in its decisions and activities that impact the society and the environment. Moreover, our company meets the standards of accountability and enhances management efficiency and transparency, so as to remain open to our communities and society, and continue to be a reliable and respectable company.



ETHICAL BEHAVIOR

Mellon's behavior is based on the values of honesty, equity and integrity. These values imply a concern for people and the environment and a commitment to address the impact of its activities and decisions on stakeholders' interests.

RESPECT FOR STAKEHOLDERS INTEREST

The enterprise and its officers undertake to seek a balanced and honest dialogue with shareholders. For this purpose, the enterprise will provide quality information which is sincere and true. Mellon operates with fairness and loyalty towards commercial partners as well. Commercial partners must be treated with complete equity in all countries in which the group pursues its activities. The selection of suppliers is based on their performance, assessed on the basis of objective criteria. It must be the subject of a written, collegial procedure. This selection will also take into consideration those ethical criteria which the suppliers apply themselves; in particular, the enterprise will ensure that suppliers to not use child labour.



2 RESPECT FOR THE RULE OF LAW

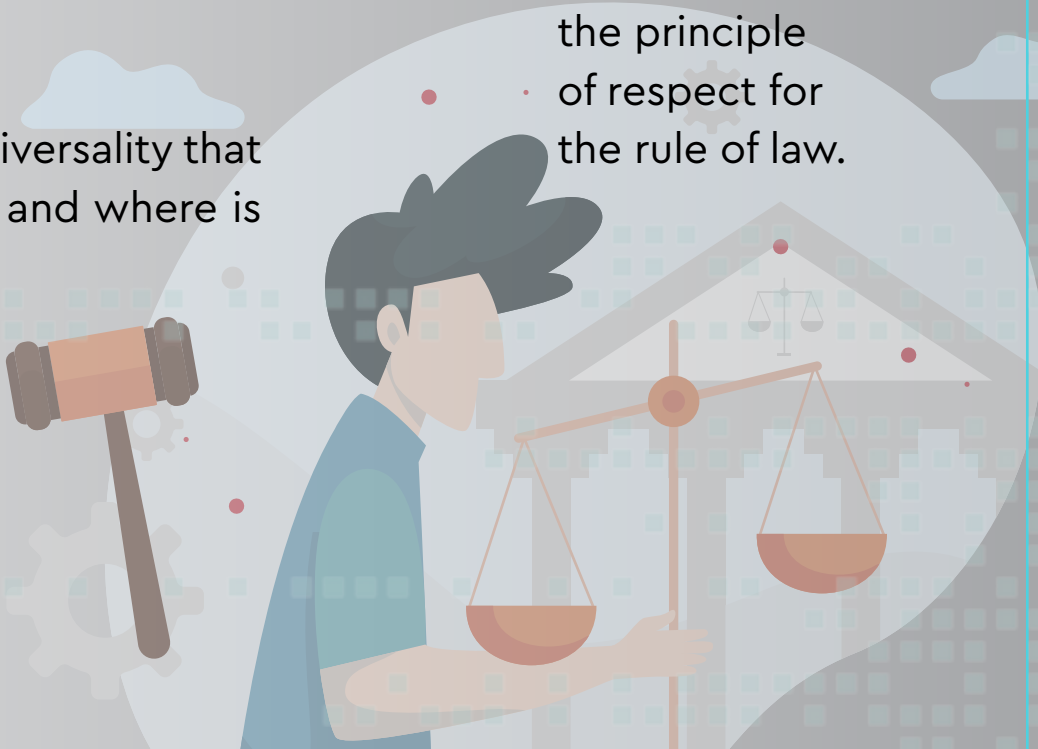
Mellon respects the rule of law and complies with legal requirements in all jurisdictions in which the organization operates. The Group and its members of staff must comply with the law in all countries where it does business. Considering the complexity of problems, particular attention should be paid to competition law and antitrust, labour regulations, health and safety regulations and environmental laws. This does not however exclude general vigilance with respect to all laws. In addition to laws in force, the protection of the interests of the Group requires that the professional ethics of the Group be respected by every member of staff.

RESPECT FOR INTERNATIONAL NORMS OF BEHAVIOR

Mellon respects international norms of behavior, while adhering to the principle of respect for the rule of law.

RESPECTS FOR HUMAN RIGHTS

Mellon respects human rights, recognizes their importance and their universality that they are indivisibly applicable in all countries, cultures and situations and where is possible promotes them.



2 Core subjects

ORGANIZATIONAL GOVERNANCE

We incorporate the principles of social responsibility into decision making and implementation. In particular, we meet the standards of accountability and we enhance management efficiency and transparency, so as to remain open to our communities and society, and continue to be a reliable and respectable company.

HUMAN RIGHTS AND LABOR PRACTICES

We respect all categories of human rights, civil and economic, social and cultural human rights and dignity of individuals.

»We prohibit forced labor, and we do not use child labor in any processes

»We guarantee our employees lawful working hours, holidays/leaves and wages, and eliminate all forms of discrimination

»In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication

»No discrimination incident or related complaint has ever been detected or reported.





2 HEALTH AND SAFETY

We improve product and service quality and to boost employee morale by securing a safe and comfortable working environment.

»We ensure workplace health and safety and maintain appropriate workplace conditions. Should an occupational accident/disease or an emergency occur, we will take appropriate steps by identifying the situation and devising emergency countermeasures.

»For manufacturing equipment and facilities or other machinery used, we take safety measures to prevent accidents and health problems.

»We identify all types of physically demanding work always surveying the conditions and controlling such work.

»We maintain hygiene in welfare facilities, so that these facilities are kept safe and clean.



2 THE ENVIRONMENT

We live in a society where people can live a healthy life, by reducing negative impact of our corporate activities on society, environment and natural resources.

- »We actively participate in recycling, and encourage participation in environmental activities
- »We support environmental non-governmental organizations (NGOs)
- »We commit to continuous improvements in our environmental performance
- »We aim to reduce materials and energy use for an effective eco-efficiency
- »We give preference to products or services with minimized impacts
- »We create awareness and promote appropriate learning to support the environmental efforts within the organization

FAIR OPERATING PRACTICES

We maintain the highest standards of ethics, so as to be a company that fulfills its social responsibility and wins social trust.

- »In all business relationships, we prohibit corruption, blackmail and embezzlement, and do not offer or accept bribes or other improper advantages
- »We prohibit abuse of dominant bargaining positions, rejecting all behaviors that impede fair, transparent and free competition
- »We actively provide and disclose information to our stakeholders
- »We conduct education and raise awareness to prevent improper conduct
- »We never transact with, provide assistance to, or sympathize with antisocial forces that adversely affect public order and sound corporate activities

2 CONSUMER ISSUES

Mellon adopts responsible behavior practices across the range of commercial activities, providing quality products and services, and to develop trusted relationships with its customers.

»We conduct a customer satisfaction survey on an annual basis and we report complaints, aiming to our improvement.

»We review these complaints and we improve practices in response to complaints

»We inform customers how they can access after-supply services and support

»We offer adequate and efficient support and advice systems

COMMUNITY INVOLVEMENT AND DEVELOPMENT

Mellon builds a strong relationship with local communities, aiming to support their needs. Issues of community development to which Mellon can contribute, include creating employment through expanding and diversifying economic activities and technological development.

»We utilize local resources

»We transfer know-how

»We support cooperation with local suppliers,contractors, professionals etc

»We employ local staff at a ratio very close to, or exactly at 100%





2 2.3 MATERIALITY ANALYSIS

**In 2019 we carried out a materiality analysis to identify and prioritize our sustainability related topics that are important to Mellon and to our stakeholders.**

The process of recognizing and understanding Material Sustainability Issues as expressed both by society and by the Mellon Group is an important practice of the Group's operations through which it formulates and develops its strategy, objectives, social and environmental of its initiatives, operating responsibly across its entire range of activities (local, national and international)

Adhering to international best practices in the process of identifying the key issues of sustainability, Mellon has upgraded the existing corporate process by helping to identify these issues more effectively, as well as their effects within and outside the Group. These issues have emerged from review of the recognition and assessment of their impact on the Group's activity, combined with the importance of the key social partners in the business sector.

**Materiality Matrix**

In 2019, using the results of our online survey, the feedback we got from stakeholders' interviews we have created the Materiality Matrix in order to realise how our approach to sustainability and our actions reflect the interests and concerns of our key stakeholders.

We used the feedback we received from all our stakeholders our survey was communicated to, to understand the importance of the key sustainability topics to our stakeholders. We used the feedback from our Board of Directors, Managing Directors and Department Directors to map the business perspective, reviewed and validated by our Leadership.

**Key findings included**

- »Community Involvement and Development in terms of Tax Compliance, is ranked among the issues of high importance within our CSR topics along with Customer issues and specifically Data Security and Data Privacy
- »Topics regarding Fair Operating Practices and Labor practices are quite important
- »Environmental issues and Operational Governance within Mellon, are perceived to be of less importance to our stakeholders.

2 Materiality Analysis

Community Involvement and Development	Tax Compliance
Consumer Issues	Data Protection
Human Rights	Child Labour
Consumer Issues	Updating and upgrading provided services
Fair Operating Practices	Compliance with the legislative framework
Consumer Issues	Responsiveness to specialized market needs
Fair Operating Practices	Transparency of contracts, pricing policy
Consumer Issues	Securing customer privacy
Consumer Issues	Customer satisfaction
Labor Practices	Health & Safety
Fair Operating Practices	Quality and transparent financial information
Consumer Issues	Developing new technology solutions
Consumer Issues	Promoting technology and innovation
Consumer Issues	Cyber security
Labor Practices	Transparency and equality among employees
Consumer Issues	Negotiation of terms with customers that aims to best customer service
Labor Practices	Non-discrimination and implementation of the Code of Conduct
Fair Operating Practices	Suppliers evaluating based on locality and societal criteria to strengthen the domestic economy
Fair Operating Practices	Compliance with rules, market operations
Fair Operating Practices	Procurement: Compliance with legislation, transparent policy and payments
Labor Practices	Transparency, equality and meritocracy among employees
Fair Operating Practices	Responsiveness to requests from Independent Authorities

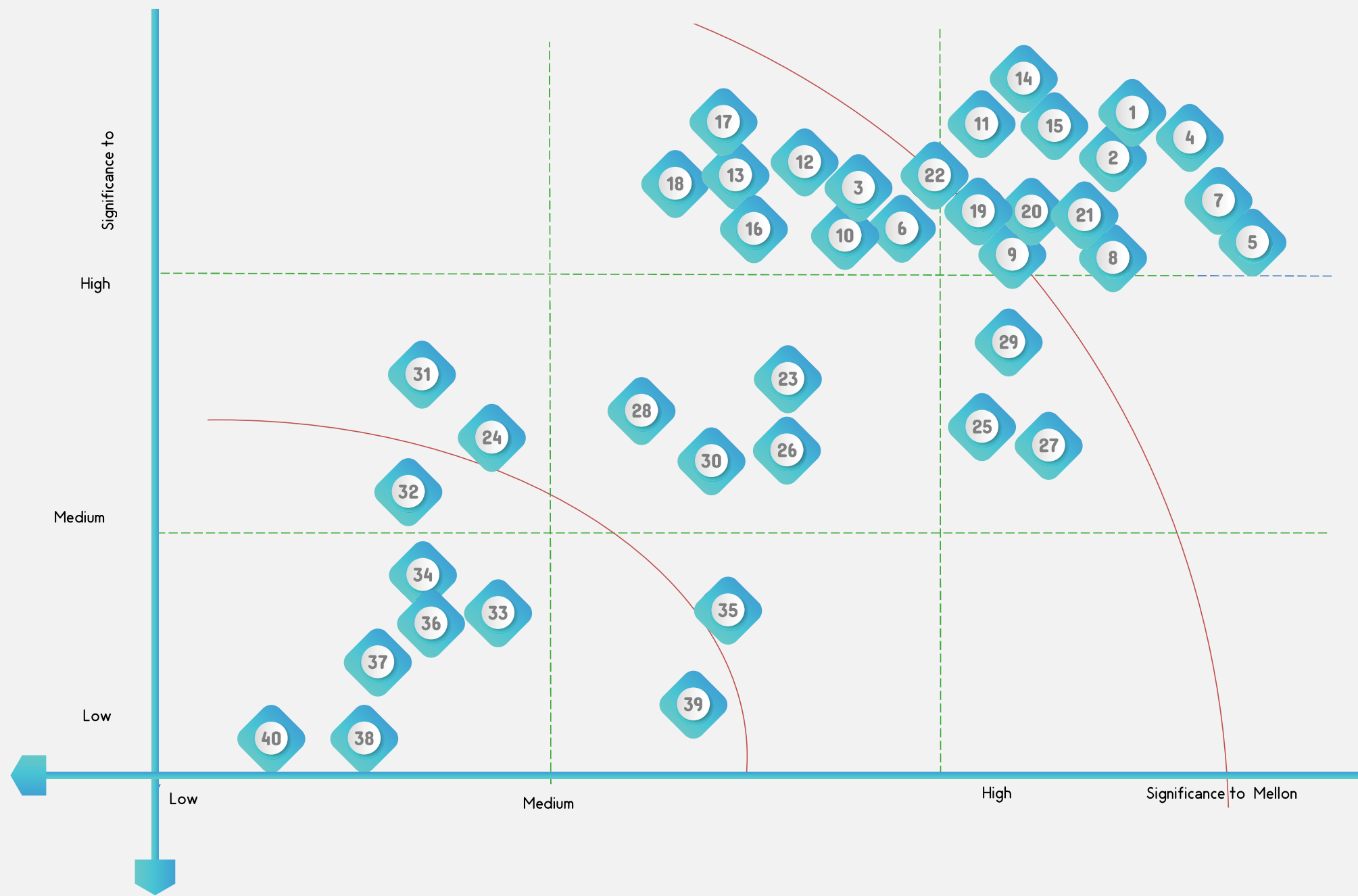


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ENG	SCORE	Stakeholders Significance Level	Mellon Significance Level
<b>MT1</b> Tax Compliance	79	High	High
<b>MT2</b> Data Protection	75	High	High
<b>MT3</b> Child Labour	75	High	Medium
<b>MT4</b> Updating and upgrading provided services	74	High	High
<b>MT5</b> Compliance with the legislative framework	73	High	High
<b>MT6</b> Responsiveness to specialized market needs	73	High	Medium
<b>MT7</b> Transparency of contracts, pricing policy	73	High	High
<b>MT8</b> Securing customer privacy	73	High	High
<b>MT9</b> Customer satisfaction	71	High	High
<b>MT10</b> Health & Safety	71	High	Medium
<b>MT11</b> Quality and transparent financial information	70	High	High
<b>MT12</b> Developing new technology solutions	70	High	Medium
<b>MT13</b> Promoting technology and innovation	70	High	Medium
<b>MT14</b> Cyber security	69	High	High
<b>MT15</b> Transparency and equality among employees	69	High	High
<b>MT16</b> Negotiation of terms with customers that aims to best customer service	67	High	Medium
<b>MT17</b> Non-discrimination and implementation of the Code of Conduct	67	High	Medium
<b>MT18</b> Suppliers evaluating based on locality and societal criteria to strengthen the domestic economy	67	High	Medium
<b>MT19</b> Compliance with rules, market operations	66	High	High
<b>MT20</b> Procurement: Compliance with legislation, transparent policy and payments	66	High	High

2

ENG	SCORE	Stakeholders Significance Level	Mellon Significance Level
<b>MT21</b> Transparency, equality and meritocracy among employees	<b>66</b>	High	High
<b>MT22</b> Responsiveness to requests from Independent Authorities	<b>65</b>	High	High
<b>MT23</b> Preventing Corruption	<b>64</b>	Medium	Medium
<b>MT24</b> Services and products that contribute to an effective environmental and social impact	<b>64</b>	Medium	Low
<b>MT25</b> Digital rights-Data subject personal rights	<b>64</b>	Medium	High
<b>MT26</b> Training and development	<b>64</b>	Medium	Medium
<b>MT27</b> Operating with Social Responsibility Practices	<b>64</b>	Medium	High
<b>MT28</b> Benefits for work-life balance	<b>63</b>	Medium	Medium
<b>MT29</b> Financial Results	<b>60</b>	Medium	High
<b>MT30</b> Support for NGOs, Institutions or vulnerable social groups	<b>57</b>	Medium	Medium
<b>MT31</b> Saving and managing energy and natural resources	<b>56</b>	Medium	Low
<b>MT32</b> Environmental Corporate Compliance	<b>56</b>	Medium	Low
<b>MT33</b> Reducing direct and indirect emissions	<b>54</b>	Low	Low
<b>MT34</b> Social green products	<b>54</b>	Low	Low
<b>MT35</b> Digital Training in the context of minimizing the digital gap.	<b>54</b>	Low	Medium
<b>MT36</b> Compliance of our suppliers to environmental standards	<b>52</b>	Low	Low
<b>MT37</b> Suppliers' locality and common criteria to strengthen the domestic economy	<b>51</b>	Low	Low
<b>MT38</b> Positive contribution to National Economy	<b>47</b>	Low	Low
<b>MT39</b> Youth employment program - Internships	<b>47</b>	Low	Medium
<b>MT40</b> Best Practices in advertising	<b>46</b>	Low	Low



The findings of materiality assessment are addressed extensively to the following topics of Sustainability report. Administration Review and Quality Council

GROUP CSR STRATEGY IS DEFINED, REVIEWED AND APPROVED BY:  
-PRESIDENT  
-MANAGING DIRECTOR  
-GROUP QUALITY SYSTEMS COMPLIANCE MANAGER  
-HEAD OF MARKETING





# LABOUR PRACTICES

### 3.1 Mellon's People

Mellon has a rich history as a technology pioneer. We embrace the impact we have on people and we share a simple agreement:

"Empower our people to lead and innovate and act in ways that enable people to fulfill their potential."

The starting point for our strategy on society is the creativity of our people, and the diverse talents experiences, professional backgrounds and perspectives they bring. Our strategy extends beyond the company through our people sharing their time to help others in the community, and then further through the work of Mellon where we aim to scale broader social and economic development through digitization.



- 3 Although, we are a multinational organization operating across many countries, we have a common belief: Our approach in Mellon to manage Human Resources is based on 5 pillars, which positions people at the first level of our strategy.

Our people form the foundation on which everything else is built, serving our employees' needs and supporting our long-term business objectives:



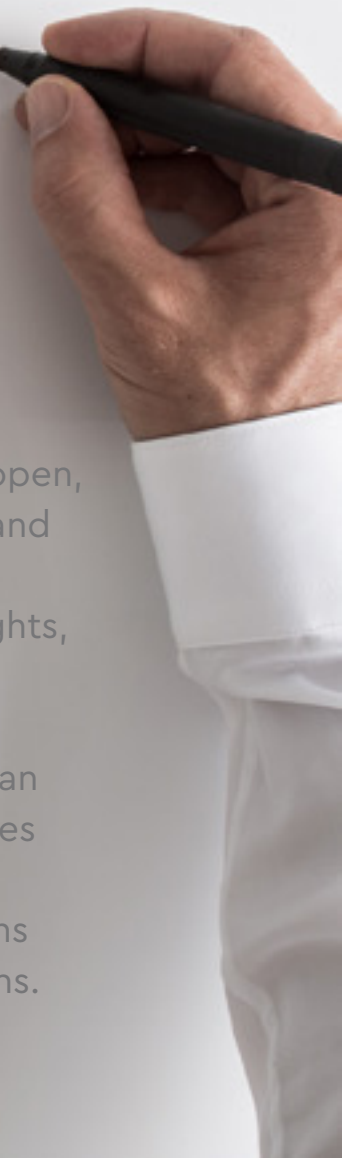
1 We promote mutual respect, honesty and trust among the Group's employees.

2 We adopt equal opportunities, policies at all levels placing special emphasis on an objective evaluation process and without any discrimination toward members of populations challenged in any way.

3 We provide the necessary tools for fostering mutual communication and collaboration among the Group's employees.

4 We focus on growing individual strengths and skills for career growth and development, help our leaders to build world class teams and drive innovation by aligning teams across the company to win together. This is how we create the best employee and team experience.

5 We foster an open, trusting, equitable, and inclusive community where diverse thoughts, ideas, and obstacles are shared and are heard. We embrace an approach that enables everyone to play to their unique strengths and career aspirations.





## 3.2 Equal opportunities

The company's policy is to provide equal employment opportunities and address the applicants and employees without taking into account personal characteristics such as race, color, nationality, doctrine, origin, religion, sex, sexual orientation, age, identity or gender expression, ethnic origin, marital status, pregnancy, childbirth, genetic information, military service, medical conditions (such as these defined by applicable law), the existence of mental or physical disability and other characteristics protected by applicable law.

We are committed to maintain an impartial attitude and behaving with respect for all our employees and those who apply for jobs. The policies that we apply prohibit discrimination, harassment and retaliation, are global policies aiming at creating a workplace that promotes a positive and productive environment.

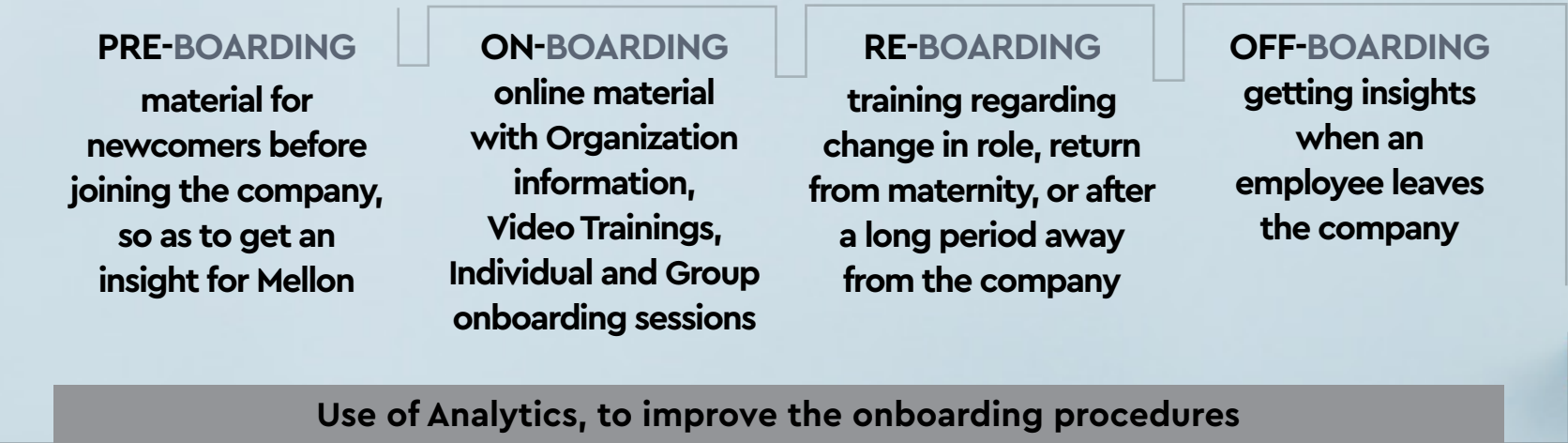
We believe in cooperation, teamwork and trust, which contribute to a healthy working environment. Hostile behavior and harassment are not tolerated. Strengthening corporate culture based on open dialogue and communication between all levels is a priority for Mellon.



### 3.3 Training and Development programs

#### INDUCTION TRAINING - ONBOARDING

We welcome every new employee; we introduce him/her to the current employees and organize onboarding meetings with key employees so as to get more familiar with our products, services and our culture. We also provide to new employees with a hand-book tool with useful information regarding the Group, which is a helpful guide for the first days at the company. We are also reshaping our on-boarding procedure in order to include the following in an online platform:



"In order to change the way the world learns, we need to change our approach to learning as well."



### 3 THE ANNUAL TRAINING SESSION

Every year Mellon conducts the Group Annual Services & Products Roadmap Training session, which is implemented in Athens with participants from all companies, including subsidiaries. The annual training is a warm welcome of the season not only for the newcomers but for Mellon's sales personnel who benefit from interactive team-bonding activities and informative business and training sessions. Sales sessions are conducted from international business experts, who present best practices and successful sales initiatives.

During the 6th Roadmap, which was implemented end of August 2019, the participants had the opportunity to take part in a teambuilding activity that gave them the chance to interact with each other in a non-work-related way. They had to work towards a common goal, allowing bonding to happen more organically and far more effectively. The challenge created also the opportunity for people to connect and interact in a meaningful way, outside of regular meetings or presentations.





## COMPETENCIES DEVELOPMENT & PERFORMANCE MANAGEMENT CULTURE AND SYSTEM

During 2019, with the vision to establish a solid foundation of fair and attractive working environment and built a Culture of Competencies and Performance Development, we have driven a clear performance management and career planning process for employees.

In order to engage and inspire our people, we started from asking for their participation during the design of the new performance management culture. This was implemented through one to one interviews to more than 40 key executives and employees, group workshops for defining the core values, competencies framework and KPI's with more than 50 participants derived from all hierarchical levels and functions, taking into consideration their views on the way people need to be assessed and developed.

Furthermore, we communicated the results at all stages of the process and train our people on the new online system, which was internally built in order to cover our people's needs, including training on how to build a development plan moving from "what" to "how", how to instill a continuous feedback culture and to measure and record performance among others. The new Development & Performance Management Initiative is called "ΣχεδιάΖΩ το Mellon" ("Design and Live the Future in Mellon"). Our new competencies framework comprises of the following:





### 3 OUR CORE COMPETENCIES

- »Credibility and Efficiency
- »Customer Focus
- »Comprehension of Objectives and Priorities
- »Pursuance of Self-Improvement and Self-motivation
- »Agility and Innovation
- »Effective Communication and Teamwork

### OUR LEADERSHIP COMPETENCIES

- »Perception and Strategic Thinking
- »Planning and Organization of Resources
- »People Management and Emotional Intelligence
- »People Development and Team Motivation

### TRAINING & DEVELOPMENT PROGRAMS

Throughout the year, we schedule various Training & Development Programs, targeted to our employees working in Greece and abroad. These programs may vary from Technical to Soft Skills Training, with the aim to boost and develop our talents' skills and competencies and they are organized internally or with the cooperation of external providers.

For the high potential positions, we organize Individual Development Plans (IDP's), by which we help employees to develop more their strengths and improve their weak areas in order to undertake higher positions-promotions. For management roles, we provide management trainings and coaching sessions in order to help executives perform at a high level.

The Training & Development seminars which were implemented during 2019, exceeded 70 in number. Employees from Greece and subsidiaries participated at various seminars, provided in classroom or online. 74% of the seminars included sales & technical subjects, while 26% of them addressed soft and management skills. Below are represented some of the seminars' subjects, provided to our personnel:

### 3 SALES & TECHNICAL SEMINARS

	ATM ANTI SKIMMING SOLUTIONS						
SALES & TECHNICAL SEMINARS	CTI TRAINING				HOW TO BUILD A WORLD-CLASS SALES PERFORMANCE FOR ACHIEVING HIGH SALES TARGETS		INNOVATIVE CARD SYSTEMS, SERVICE ENGINEER TRAINING
M&A CERTIFICATION @ IMAA	POS INDUCTION TRAINING	POS FLM & SLM	TECHNICAL TRAINING	SALES ACADEMY	INDUCTION TO ISO PROCEDURES OF MELLON GROUP	JIRA TRAINING	
ASSOCIATION OF CHARTERED CERTIFIED ACCOUNTANTS (ACCA)	PMI-ACP AGILE WORKSHOP	TRAINING ON NEW HSM PAYSHIELD	APIHUB (BARCELONA)	GROUP SALES PRESENTATION SKILLS	SALES / PRESALES PURECLOUD TRAINING IN GREECE	GALA GENIUS	
ISO 27001 & ISO 9001	DLL EDITOR BASICS	PROJECT MANAGEMENT	AGILE AND SCRUM PROJECT MANAGEMENT	6TH SERVICES & PRODUCTS ROADMAP	CERTIFIED KPI PROF. TRAINING	PRODUCT TRAINING FOR SALES & ADMIN PERSONNEL	
ISO 26000	ATM WOSA XFS	THE STORE CONFERENCE	AGILE AWARENESS	BANKING, HARDWARE SERVICE ENGINEER H22V; H68V	PAYSHIELD 10000	PROJECT MANAGEMENT FOR BEGINNERS	
ENGLISH COURSES	KIOSK PRESALE BASICS	SCRUM DEVELOPERS TRAINING	UNLOCKING THE VALUE OF CUSTOMER FEEDBACK	CHANGES IN LEGISLATION OF IMPORT, EXPORT, CURRENCY	MSFI – STANDARD TRAINING	VEEAM CERTIFIED ENGINEER (VMCE) V9	
ATM SALES	ANNUAL FINANCIAL STATEMENTS AND ACCOUNTING FOR INCOME TAXES FOR 2018	OFFICE 365 SUITE TRAINING	CUSTOMER SERVICE PROCESSES - COSMOTE	FINANCIAL ACCOUNTING	KPI TRAINING		
ATM PRESALES		EVERYTHING ABOUT POS DRIVING+ECOMM SERVICES WITH LUSIS			CHANGES IN LABOR LAW AND WAGES		

### 3 SOFT SKILLS & MANAGEMENT SEMINARS

INDIVIDUAL DEVELOPMENT PLANS		COACHING SESSIONS FOR EXECUTIVES
COACHING SERVICE TEAMS FOR HIGH PERFORMANCE – START FROM INSIDE	INTERVIEWING SKILLS SEMINAR	LEADERSHIP SKILLS FOR HW SERVICES PERSONNEL
LEADERSHIP DEVELOPMENT TRAINING PROGRAM (2 DAYS INTERNAL SEMINAR)	SOFT SKILLS WORKSHOP	"PROFESSIONAL PRESENTATION LIFE"
TRAIN THE TRAINER (PERFORMANCE MANAGEMENT SYSTEM)	HRM CONGRESS	POWER PLAY WORKSHOP
EXECUTIVE MBA	EXCEPTIONAL COMMUNICATION/ COMMUNICATOR	EMPLOYER BRANDING
TRAINING TO NEW PERFORMANCE MANAGEMENT CULTURE & SYSTEM	360 ASSESSMENT DEVELOPMENT PROGRAM	
INDUCTION TRAININGS TO NEW EMPLOYEES	TEAM BUILDING EVENTS	





### 3.4 Company Employment & Benefits

#### 3.4.1 COMPANY EMPLOYMENT

The age of digitalization, technological transformation of the economy and Internet of Things (IoT), lead to a new era in which society has unlimited possibilities and economy has significant benefits. This phenomenon creates many new prospects for growth and outreach, while technological innovation, develop job opportunities for new people.

We are particularly proud of our company covering cutting-edge jobs and innovation related to the design and development of IT applications (such as software developers, web developers, software engineers, data analysts, etc.) helping not only to develop the economy but also to create social value.

As a Group, we are adjusting to the new era while attracting and retaining employees from Generation Y (20–35), also known as Millennials, as they will represent half of the workforce by 2020. As, they regard that career should be purposeful, fulfilling and balanced with personal life we try to provide the right environment for them to develop.

Mellon is oriented towards the personal and professional development of its employees, guided by its corporate values as well as its core and leadership competencies framework.



Today, Mellon Group of Companies have reached 6.071 employees in Greece and subsidiaries. Analytic data regarding headcount and gender may be presented at the following indexes:

HEADCOUNT UNTIL 31/12/2019	Albania	N.Macedonia	Kosovo	Romania	Ukraine	Bulgaria	Poland	Cyprus	Serbia	Total Subsidiaries	Total Greece
Admin	2	5	0	8	4	9	19	4	4	55	101
Non Admin	10	37	3	75	1	54	197	5	72	454	528
Outsourcing	0	58	0	196	26	69	849	0	270	1468	3465
Total	12	100	3	279	31	132	1065	9	346	1977	4094

% GENDER INDEX UNTIL 31/12/2019	Albania	Solutions	Kosovo	Romania	Ukraine	Bulgaria	Poland	Cyprus	Serbia	Total Subsidia	Total Greece
Men	58	42	100	41	45	17	34	78	30	49%	35
Women	42	58	0	59	55	83	66	22	70	51%	65

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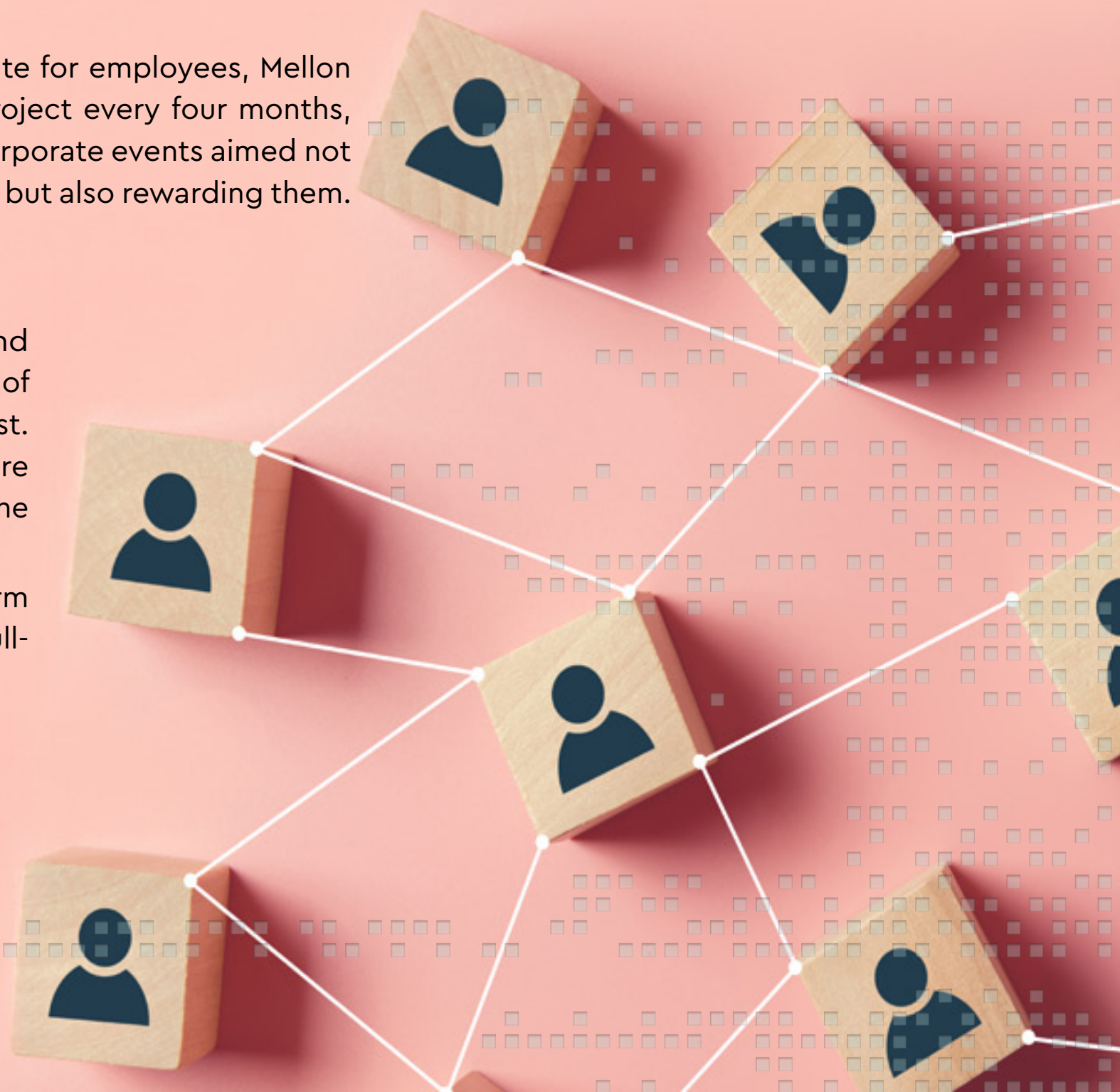
### 3.4.2 Team Building Activities

Recognizing the importance of a collaborative climate for employees, Mellon organizes a variety of corporate events; the BBQ project every four months, Christmas and Easter events as well as many other corporate events aimed not only building strong relationships among employees, but also rewarding them.

### 3.4.3 Company Benefits

In all areas where the Group operates, salaries and employee welfare programs respect the provisions of labor law and collective agreements where they exist. The aim is to ensure meritocracy in earnings, to ensure competitive payment according to the conditions of the business environment that operates.

In addition, the Group implements several short-term programs and long-term benefits to employees of full-time employment.





3 These benefits vary by sector of activity and include, but are not limited to:

- » Minimum wage greater than collective agreement
- » Apply an objective pay system
- » Salary based on efficiency
- » Bonus for team productivity and targets achievement
- » Private health insurance
- » Check-up and various diagnostic tests with the office doctor
- » Life, disability and accident insurance
- » In-house training and seminars
- » Coverage of business travel expenses
- » Corporate Doctor
- » Blood donation and corporate blood bank
- » Several corporate social events and celebrations
- » Corporate Discounts – Discount Cards
- » Meal Coupons
- » Full wage coverage combined with IKA subsidy for diseases that their duration exceeds one month



### 3 3.5 Health and Safety of Employees

Ensuring Health and Safety of employees, internal associates and visitors is a business priority and is at the heart of Mellon Group of Company. We commit to:

- » Ensure compliance with any applicable law and internal standard, regarding Health and Safety
- » Continuously improve our performance on Health and Safety issues
- » Educate and motivate employees to work safely and with respect to the environment

During 2019, no work-related injury, work-related illness or death occurred. This applies to all employees occupied by our company, with any employment status.

Health and Safety of our employees is one of the issues that is vitally important for Mellon. There are procedures to ensure the proper operation of the company with a view to protecting our employees. More specifically, a committee consisting of individuals from different departments of the company has been appointed and manages issues that may arise in relation to Health and Safety of employees. At the same time, annual audits are carried out and their results are monitored until their final resolution. There has been no accident or crash, which has been characterized as labor.

Finally, as we have expanded our headquarters in Greece to a new renovated floor of 2600 square meters from 2017, each year we make improvements. We realize that the working conditions and daily routine of our employees have improved due the bigger and lighter offices and the spacious meeting and training rooms, leisure and lunch break rooms.





4



# CUSTOMER ISSUES



## 4 FREEDOM OF EXPRESSION

The right to freedom of expression is fundamental to business and society. The Internet has transformed these rights, allowing billions of people to access information previously unavailable to them. Our goal is to provide opportunities for accessing information and promoting innovation. We build our products based on the open, global standards which we believe are critical in overcoming censorship, protecting privacy, and keeping the world connected. We are strongly committed to a standards-based global Internet that maximizes opportunities for freedom of expression.

»**We do not** participate in business activities that aid repression.

»**We do not** support attempts to fragment the Internet or to create a "closed" Internet; such attempts undermine fundamental human rights, including the right to freedom of expression.



## 4 DIGITAL RIGHTS -INTERNET SECURITY

Today, tension undoubtedly exists between security and freedom. We want authorities to detect and disrupt terrorist networks while protecting citizens' basic human rights. When we learn of a security vulnerability in a product or service, we respond by validating it, fixing it, and informing our customers. If customer's security has been impacted by external forces, we react in the same way, regardless of the origin of the security breach. We offer customers powerful tools to defend their environments against attacks—and to detect attacks when they are happening.

### **Privacy-One year after the implementation of GDPR**

Personal Data is subject to certain legal safeguards and other regulations which impose restrictions on how organizations may process Personal Data. Each Mellon entity in its capacity, as a controller or a processor, ensures compliance with Data Protection regulations and obligations set forth in the Group Data Protection-Policy, through audits and trainings at planned intervals.

Mellon commits to conducting its business in accordance with all applicable Data Protection legislation/regulations, including the European Union's General Data Protection Regulation 2016/679 (GDPR), in line with the highest standards of ethical conduct.

Mellon's Data Privacy Policy sets forth rules, practical steps, and the expected behaviors on the part of Mellon employees and any third parties in relation to any operation or set of operations performed on Personal Data such as the collection, recording, organization, retention, use, transfer, disclosure and destruction of any Personal Data processed by a Mellon entity.

#### 4 SECURING CUSTOMERS' DATA & CUSTOMERS' PRIVACY

Mellon's leadership is fully committed to ensuring and monitoring continued and effective implementation of the Group Data Protection Policy and expects that all of its employees shall engage in and share this commitment.

The management team of each Mellon Entity must ensure that all employees responsible for Personal Data processing operations are aware of and comply with the contents of the Policy.


Each Mellon entity shall ensure that all recipients, i.e. all parties engaged in the processing of Personal Data on its behalf (i.e. its processors) or to the sub-processing of its client's Personal Data (i.e. its sub-processors) as well as all third Parties are aware and comply with the contents of the Policy. In addition, assurance of such compliance must be obtained from all parties, whether legal entities or individuals, prior to granting them access to Personal Data processed by Mellon.

We continue to anticipate and respond to consumer expectations, to guard against data security threats, and to adapt to the changing regulatory landscape.

We are focused on our efforts towards compliance with the General Data Protection Regulation (GDPR) by auditing Mellon Entities at planned intervals. This major reform is designed to strengthen and unify data protection. We are also witnessing stricter regulation in some countries and an increasing trend in data localization laws.



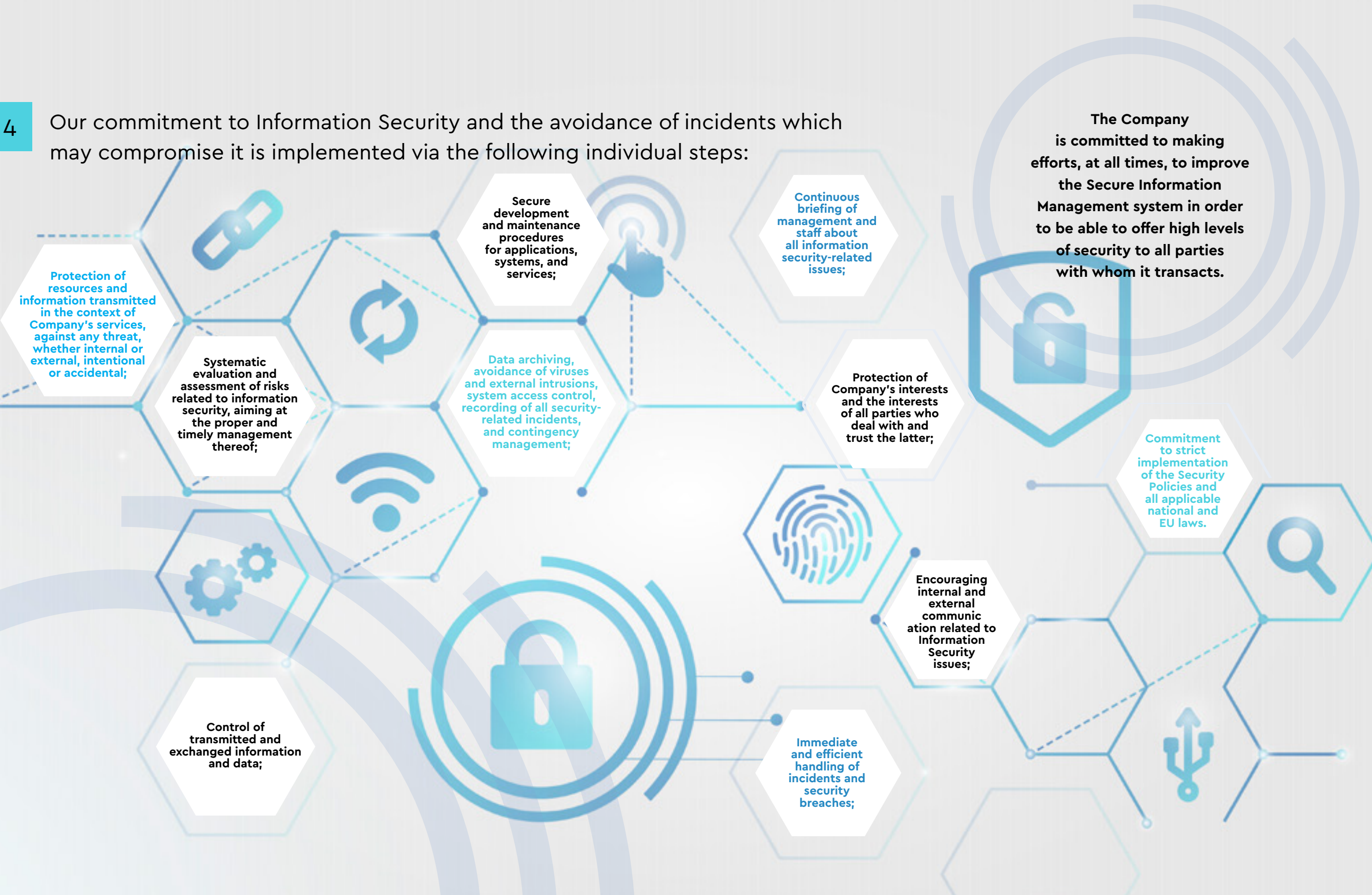
We have begun implementing a new privacy program throughout the Mellon Group. Central to this is the fact that we introduced a Standard which covers all stages of data processing, from collection to deletion. The Standard reinforces our data protection principles and is supported by a strengthened network of information security officers and a data privacy officers.



In order to serve the purposes of the Information Security System, the company Management recognizes the dangers which threaten the Security of Information produced and transmitted in the context of our operations and provides all required resources to implement an Information Security Management System in accordance with the ISO 27001:2013 international standard.



4 Our commitment to Information Security and the avoidance of incidents which may compromise it is implemented via the following individual steps:



## 4 QUALITY ASSURANCE & COMPLAINT MANAGEMENT

Mellon's Quality Assurance Department records all oral or written reports of potential product defects arriving at the department through colleagues, or directly from customers.

All reports qualify as valid quality complaints and a specific process for the complaints management concerning both products and services is activated. Through this base, quality complaints are received and answered within a specified time (30 days). This reply is also communicated to the complainant.

In addition to the requirements for policy complaints, Mellon has introduced further guidelines and procedures for the recording, monitoring and analysis of product quality complaints and identification of corrective actions.

Mellon Group of Companies has installed and implemented a quality system in accordance with ISO 9001:2015, in order to increase customer satisfaction. To this end, the Mellon's Quality System was designed and is implemented in order to describe clearly, and in detail:

» the responsibility and commitment of Company Management regarding adherence to and improvement of the Quality System;

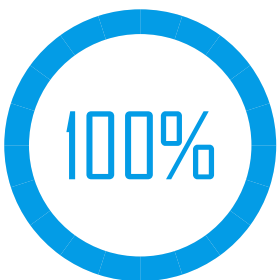
» the management of resources required for meeting the specifications laid down in the Quality Standard;

» the procedures for designing and implementing the basic services provided by the Company, as well as;

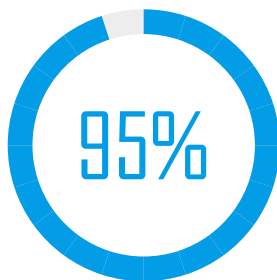
» the procedures for continuous improvement of the System and its efficiency; as well as for ensuring compliance with both the requirements of the client and the Standard.

4 CUSTOMER SATISFACTION SURVEY

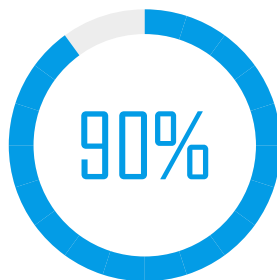
Mellon annually conducts customer satisfaction surveys to identify customers' needs and assess their level of trust towards the Company. The results of the surveys are taken into account in designing new products, in the evolution of the provided services, as well as optimizing the Company's relationship with its customers.



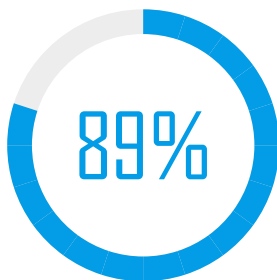
would recommend Mellon as a partner



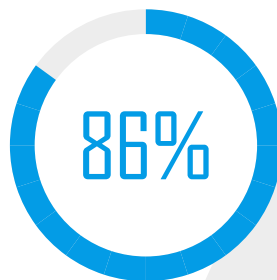
fully agree that Mellon Technologies is a reliable partner



fully agree that Mellon Technologies understands their needs and proposes appropriate solutions



fully agree that Mellon Technologies is effective in designing and implementing the projects it undertakes



fully agree that Mellon Technologies is an innovative company

26 out of 33 believe that we have improved

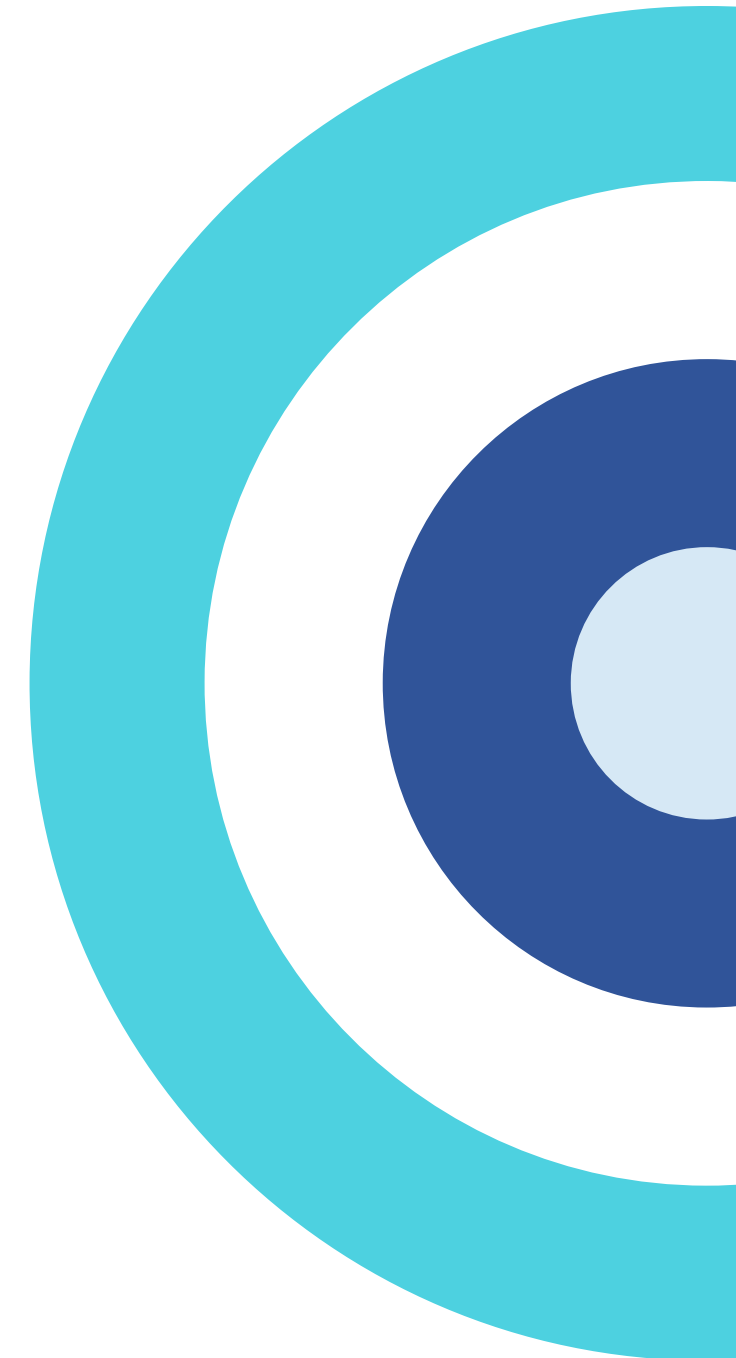


#### 4 PROCESSES ANALYSIS AND CONTINUOUS IMPROVEMENT

Measurement, analysis and improvement processes are designed and implemented with customer focus, quality of service and secure information management to:

- » Ensure compliance of services in the Quality System,
- » Ensure continuous improvement of the Quality System, including through the implementation of corrective actions, and targeting actions.

The process defines targets setting through the Company's objectives. It also describes the methodologies used for monitoring all quality metrics, the frequency and the ways of measuring and analyzing these metrics, estimating the level of performance.



**In Particular:**

**General Management is responsible for:**

- » Designing or redesigning the achievement of the company's objectives and the final assessment of the objectives,
- » Reviewing the quality indicators on a yearly basis to assess the performance and deviations of the Company in relation to the objectives
- » Set a clear definition of the review and, where appropriate, of the actions,
- » Ensuring and allocating the appropriate resources and designating the person responsible for implementation (indicated if the person responsible for the implementation is different from the owner);
- » Decide with implementing managers / responsible owners the timetable for implementation and how to evaluate the results.

**Quality Systems Compliance  
Manager is responsible for:**

- » The collection of the data necessary to carry out the analysis,
- » Keeping track of the KPIs track record to measure performance,
- » Suggesting proposals for adjustments of metrics when they are deemed to be improving or cannot be measured - are monitored efficiently,
- » Running internal audits, and communicating action plans and results to the management,
- » Submitting proposals for continuous improvement of the metrics, and hence of the production processes,
- » Informing the Management at planned intervals about the performance of the indicators





# FAIR OPERATING PRACTICES



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## QUALITY AND TRANSPARENT FINANCIAL INFORMATION

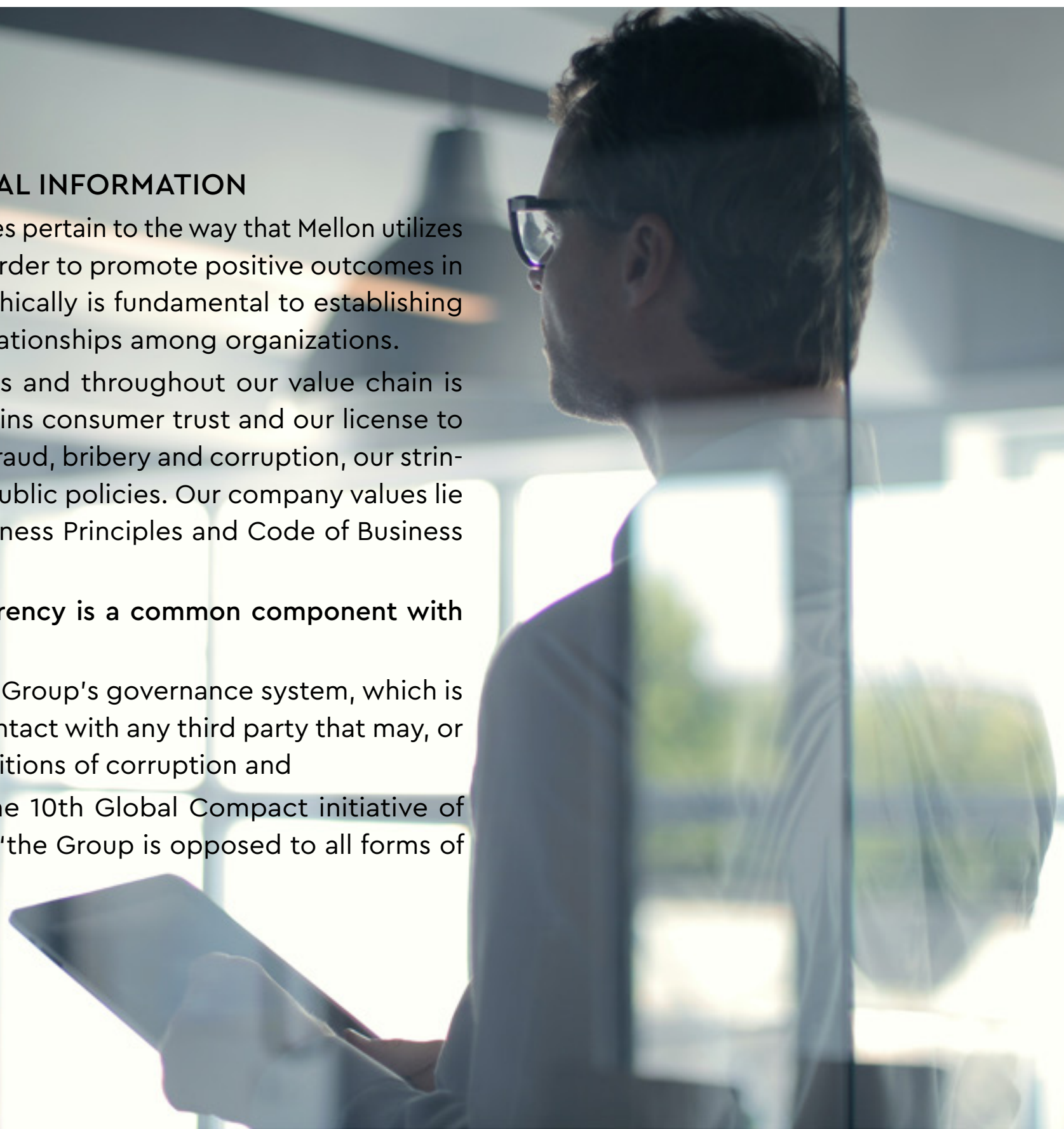
We strongly believe that fair operating practices pertain to the way that Mellon utilizes its relationships with other organizations in order to promote positive outcomes in the society in which it is active. Behaving ethically is fundamental to establishing and sustaining legitimate and productive relationships among organizations.

Upholding ethical principles in our business and throughout our value chain is fundamental to how we operate and underpins consumer trust and our license to operate. This includes our zero tolerance for fraud, bribery and corruption, our stringent efforts to ensure data privacy and our public policies. Our company values lie behind our efforts, while our Corporate Business Principles and Code of Business Conduct clearly set out our responsibilities.

**At Mellon Group, the promotion of transparency is a common component with two parameters:**

**1** the business value that governs the entire Group's governance system, which is realized by avoiding any transaction or contact with any third party that may, or may have been suspected to, cultivate conditions of corruption and

**2** the voluntary public commitment to the 10th Global Compact initiative of the United Nations, according to which "the Group is opposed to all forms of corruption, including blackmail and bribery."



5

## Responsible Supply Chain Management- Transparency of contracts, pricing policy

For Mellon, the responsible management of its supply chain and the cultivation of relationships based on trust with all of its suppliers are not only a necessity for its sustainability, but also represent a competitive advantage.

### Preventing Corruption

Bribery and corruption have a negative impact on both company performance and the perceptions of stakeholders. We do not tolerate deception, bribery, corruption, breach of confidence or abuse of power of any kind, and we have made a public commitment to ensure a culture of integrity across the Group.

Recognizing that these activities can, and occasionally do arise in some markets, we aim to ensure that our commitments, policies and standards for combating bribery and corruption are clear, applicable to all employees, suppliers and customers, and widely communicated and understood. We set out our position on these issues in our Code of Business Conduct.



## 5 Procurement Policy:

### **Compliance with legislation, transparent policy and payments**

Mellon applies specific procurement management procedures that refer to actions relating to the placement, management and monitoring of supplies. More than 3,500 approved suppliers are registered with Mellon's registry. The main categories of purchases of materials and services performed by Mellon pertain to all kinds of consumables, printed and hygiene material, electronic and electrical equipment, technical works, maintenance of buildings and equipment, consumables, computer support services, vehicle and fuel maintenance, document handling / management services, advertising display services, and general consulting services.

The Procurement Department is responsible for the overall implementation and monitoring of the process, and for working with the Managers of the other departments to provide information in the event that their procurement is directly relevant.

Specifically, it is the Chief of Procurement who undertakes a series of specified actions before proceeding with the processing of orders / exports such as:

- » Checking the completeness of the standard details of the applications and the existence of all required signatures,
- » Checking whether the goods are covered by the company's insurance policy; otherwise, it sees to insuring them;

The person in charge of the procurement department undertakes the handling of many other actions that are recorded and included in shared files which are available to employees.

The Financial Services Department is also responsible for monitoring the Process and cooperating with the Purchasing Department and paying suppliers.





# COMMUNITY INVOLVEMENT & DEVELOPMENT

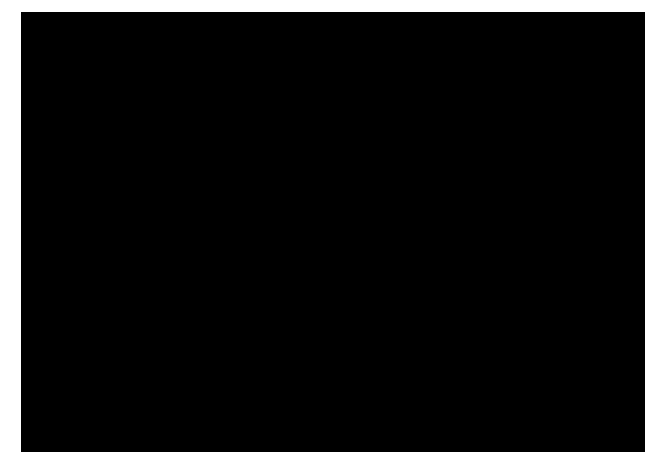
## 6 COMMUNITY INVOLVEMENT AND DEVELOPMENT

It is widely accepted today that organizations have a relationship with the communities in which they are active. We recognize that this relationship is based on community involvement so as to contribute to community development, both of which are integral parts of sustainability development.

### 6.1 Culture

Through the crowdfunding platform Act4Greece, Mellon continues to support the [YouGoCulture initiative](#). YouGoCulture an online interactive platform which is run by the E-learning Program of the Continuing Education Center of the National and Kapodistrian University of Athens (NKUoA), is a Greek educational, open-access digital platform that aspires to bring Greece to the world through its culture. This open access platform aims at the promotion of Greek culture through virtual tours, aiming to democratize knowledge, stimulate academic extroversion and promote the cultural heritage.

Furthermore, [Goulandris Natural History Museum \(G.N.H.M.\)](#) in collaboration with Mellon, having submitted a funding request to the Call RESEARCH – CREATE – INNOVATE (European Regional Development Fund, Operational Programme Competitiveness, Entrepreneurship and Innovation EPAnEK), shall commence the realization of the Project “IMA: Innovative Museum Applications” from 2018 until 2020, aiming to upgrade the visitor’s experience and to reform the Museum’s operations, guiding it into the new digital era. In particular, within the framework of the IMA project, the G.N.H.M. in collaboration with Mellon are developing an integrated solution/application with the use of innovative technologies for the Display of Exhibits / Material and Educational Practices.



## 6.2 Employment creation and skills development

**Employment is an objective related to economic and social development. By creating employment, we can make a positive contribution to reducing poverty and promoting economic and social development.**

It is undisputed that Greece is experiencing one of the worst financial crises in its recent history, with unemployment rates, especially among young people, reaching particularly high rates. At the same time, a significant paradox exists in the labor market: many positions in new technologies and information technology remain unfilled, and employers are finding it difficult to recruit people to fill these jobs. It is easy to link the great and ever-increasing demand for e-skills to the way that technology has greatly infiltrated our everyday lives. Billions of Internet and smartphone users are building a new reality and defining an international market accessible through electronic channels. New technologies can act as a pole for attracting foreign investment, with the main goal of getting the Greek economy out of the quagmire and young people out of the stalemate of unemployment.

**Mellon contributes to economy and social development by investing in technology and banking infrastructures that support entrepreneurship and growth with significant added value in the economy.**

Mellon employs specialized personnel in the areas of management, sales, software development, contact center and outsourcing, technical support and research and development, and occupies in Greece directly and indirectly **4.094 employees and, together with the 1.977 employees of our company abroad, the number rises to 6.071 according to recent figures of 2019.**

Mellon invests in attracting talented and trained employees. Overall, during 2019 **we have recruited more than 460 employees, creating new jobs and giving a leading role to the**



6

**widening of the labor market. In 2019, Mellon made more than 40 new recruitments in highly skilled positions.**

Mellon's steady orientation is the personal and professional development of employees, guided by corporate values, core and leadership competencies. Among other things, a comprehensive employee training and development program (e.g. training, seminars, induction program, development plans, etc.) is being implemented and significant benefits are offered (e.g. private insurance coverage scheme).

From 2016, in support of Students and New Employees, Mellon offers the opportunity to graduate students through **Traineeships** to develop their professional skills and knowledge in specialized areas of activity of the company, enhancing their prospects of joining the labor market.

Mellon collaborates, among other educational institutions, with University of Piraeus, Athens University of Economics and Business, ALBA Business School and Mediterranean College. During 2019, Mellon **participated at the following career fairs** in order to support and interview new graduates, discuss career opportunities and foster the connection between education and business:

- » i-MBA 16th Annual Career Fair, powered by Athens University of Economics and Business,
- » 6th Employability Fair, powered by Mediterranean College and
- » 27th Alba Career Forum, organized by Alba Business School
- » Athens #JobFestival, organized by Skywalker

Moreover, Mellon in **cooperation with institutional job boards** like CollegeLink, aspires to close the employment gap and find the next generation talents.

6

**Mellon partners with the NGO "Job Pairs" and "Regeneration" Placement Program**

Mellon started cooperation with the NGO Job Pairs, in order to help new graduates to find the most suitable occupation for them by providing mentoring to graduates, starting at 2017. Until 2019, three mentoring pairs were completed successfully with HR graduates, who found relevant to their studies occupations, after the completion of their mentoring program. Moreover, Mellon started at 2019 cooperation with ReGeneration, who is a pioneering paid placement program addressed to dynamic, talented young graduates that stand out. Regeneration aims at bridging the gap between them and companies that struggle to find in today's young candidates the skills they need. Mellon HR team members participated as Assessors to the Live Assessment Center of the 8th Cycle in order to support Regeneration initiatives.

**6.3 Wealth and Income Creation**

Mellon follows a fair Tax Policy respecting the rule of Law, by constant monitoring and in time paying of all the taxes. This way, Mellon contributes to the State and acts as a responsible company. Our tax footprint is also continuously audited in terms of financial leverage including taxes, from a contracted Accredited Internal Audit Company (SOL).

**6.4 Technology Development**

Education represents the foundation for social and economic development and is part of community identity. Preservation and promotion of education with respect for human rights has a positive impact on social development. We offer volunteering time to the social school of the Municipality of Piraeus to children of families in need. We provided training seminars around new technologies, software development and IT, in an attempt to promote local human resource development and technology diffusion

## 6.5 Social Investment

### Volunteering and Donations

We aim to promote higher levels of wellbeing in the community by our participation in helping in communities needs and in encouraging our people to become volunteers for community service and to improve the quality of life of our fellow human beings in need, especially children and the elderly.

For Mellon **volunteering** is a concept that establishes the development of corporate culture and in this context encourages and exploits the willingness of its employees and associates to offer to society without monetary reward.

Mellon has recognized significant benefits from the development of volunteering. Specifically volunteering **enhances the climate of co-operation among employees and strengthens the relationship of employees with the Company and their pride as members of the company.**

Mellon managed to work with most NGOs and NGOs in 2019 compared to any other year. In particular, the Greek companies of the group actively supported more than ten non-governmental organizations and charitable organizations,

Remaining faithful to our principles in year 2019 we supported adults and children both practically and morally by:





## 6 | Donations

The Greek companies of the group collected clothes and toys for children and we donated them in NGO *Emphasis* and *Smile of the Child* accordingly.

Through *ActionAid* we support *Epicenter*, the support center for our fellow human beings facing financial problems and social exclusion.

## | Blood Donation

For over decade now, the Greek companies of Mellon have been maintaining a blood bank for the employees and their first degree relatives. Indicatively, during 2019, More than 192 bottles of blood were collected, of which 110 were used to meet the needs of Mellon's employees and their families.

## | Seasonal Bazaars

Mellon organized and hosted in its headquarters an Easter bazaar together with the NGO '*Ark of the World*'. *Ark of the world* is a Non-Profit Organization for the caring mostly for homeless mothers and children, living in conditions of neglect and abandonment, without medical care.

Also Mellon organized and hosted in its headquarters an Xmas bazaar together with the NGO '*The Smile of the Child*'. *The Smile of the Child* is a voluntary, non-profit child welfare organization based in Athens.



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## Heraldic Supporter

Mellon is supporter and sponsor of the urban non-profit company "Omada Aigaiou", that provides support services to improve the lives of citizens and upgrade general living conditions in isolated Aegean islands.

Mellon supports diversity by offering jobs to people belonging to weak social groups (disabled).

## Races

Mellon employees participated in sports events (Semi-Marathon 2019, Marathon 2019, Race for the cure, Ladies run, National Sports Sports Competitions organized by the Hellenic Organization of Occupational Sports & Health)

## Recycling

As part of our ecological sensitivity, we recycle paper, aluminum, glass, lamps, batteries and plastic caps which we offer to the Association for the Prevention of Traffic Accidents & Support for the Disabled, Love for Life.

Mellon from the beginning of 2019 replaced all plastic cups with paper, recyclable. Mellon has the registration number for the Community directives regarding the Waste Management of Electrical and Electronic Equipment (Waste Electrical and Electronic Equipment).



## | Local Communities

Mellon donated clothes, toys, books to local institutions, associations and organizations of the Municipality of Piraeus and the wider area.

Also, In February 2019 Mellon organized the cutting of the Red Cross pita cutting in Piraeus, in order to support vulnerable families, unemployed and single-parent families with victims of domestic violence, but also immigrant families with the educational. In the same context, discussions were held with unemployed parents in order to help them find a job.

## | Team building events and activities

Recognizing the importance of a collaborative climate for employees, Mellon organizes a variety of corporate events, such as the Group Annual Training Session each year, the BBQ project every four months, Christmas and Easter events as well as many other corporate events aimed not only at but also the reward of employees. We organize various company events for our employees, such as Christmas or New Year's Parties, as well as competitions or Team Building activities.

The Annual Photo Competition is an annual team bonding event aiming creating strong bonds among employees. The Annual Photo Competition traditionally takes place every January and every year has a different theme ideas. 2019 was the year with "Celebration photos".







HUMAN RIGHTS

## Human Rights

Conducting business in an ethical manner is part of our DNA. We believe it is our responsibility to continually improve how we integrate human rights principles and practices across our operations, business relationships, products, and services.

We respect all categories of human rights, civil and economic, social and cultural human rights and dignity of individuals.

- » We prohibit forced labor, and we do not use child labor in any processes
- » We guarantee our employees lawful working hours, holidays/leaves and wages, and we eliminate all forms of discrimination
- » In accordance with the law of each country where we operate, we respect employees' rights to join labor unions and promote free communication
- » During the period 2018–2019, as in previous years, no discrimination incident or related complaint was detected or reported





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Mellon respects the Universal Declaration of Human Rights and maintains the protection of human rights of its employees as a high priority in the context of its CSR and HR written company policies, which are summed up in the Newcomers' Guide, the CSR Charter & the Code of Conduct, and diffused in the company's everyday practices and interactions.

The company also makes sure all of its suppliers and manufacturers represented support and respect the protection of internationally proclaimed human rights through the completion of an evaluation questionnaire administered by the Procurement department

Our Human Rights Policy is informed by international human rights frameworks, including the UN Global Compact. Since 2011, in an effort to progress our responsibility business development, we signed the United Nations Global Compact which is a strategic policy initiative for the commitment of companies to align their operations and strategies with ten universally accepted principles related to Human Rights, Labor Policies, Environmental Issues and anti-Corruption practices.

The policy reflects our commitment to apply the UN Guiding Principles on Business and Human Rights, which clarify the relationship between the state's duty to protect human rights and the corporate responsibility to respect human rights. We review our policy annually to ensure it reflects best practices.



## Training in Human Rights

Aiming to maintain a work environment in which our Company's values will support respect for Human Rights and the fair and dignified treatment of all people associated with our activities, we have begun our efforts to educate our human resources in policies related to the protection of Human Rights.

Employees in Greece were trained in human rights protection policies, while the thematic units that covered this educational effort were briefly the following:

- » Obligation to respect Human Rights
- » Right to life, freedom of thought, conscience and religion
- » Freedom of expression
- » Prohibition of Slavery or forced labor
- » Right to freedom
- » Prohibition of discrimination and prohibition of abuse of rights
- » Gender equality

Also, a broad reference was made to the Greek Constitution regarding the respect for human rights and the explicit prohibition of any discrimination between people. This effort will continue in the years to come, with the aim of training human rights protection practices as a permanent unit in our educational plans.

No incident or complaint has been ever recorded of human rights violations against employees.



7 UN GLOBAL COMPACT

The following table shows Mellon's response to every principle of the UN Global Compact through its Systems and Procedures.

UN PRINCIPLES			
1 & 2 Principles	Mellon Application (in brief)	Mellon Application (extensively)	Actions
Businesses should support and respect the protection of internationally proclaimed human rights. Business should make sure that they are not complicit in human rights abuses.-Businesses should uphold the elimination of all forms of forced and compulsory labour	<b>1. NewComer's Guide</b> <b>2. CSR Charter</b> <b>3. Code of Conduct</b> <b>4. ISO 26000</b> <b>5. Annual Report 2019</b>	<p>Respect for human rights is a self-evident principle for Mellon. Respect for internationally agreed human rights, generally in Greece, does not pose a significant risk, as it is also protected by the Constitution of the country. Respect for human dignity and the protection of human rights are inalienable citizens' rights. Mellon strictly adheres to the rules and guidelines of the Data Protection Authority, and has also obtained the required authorization for the collection, preservation and processing of files with sensitive personal data of customers, suppliers, and staff. Code of Ethics and Ethics – Fair, equal and respectful treatment.</p> <p>The Company behaves towards its clients, employees, associates and suppliers with respect for dignity and respect and does not exploit anyone. Fair treatment is more important than sticking to the rules or short-term benefits for Mellon. Justice and respect in practice, means for the Company, behavior in good faith, objectivity and no misuse of information, misinterpret or conceal information intentionally. It also means guaranteeing equal opportunities for employees on the basis of strict professional criteria and creating a working environment free of discrimination or harassment of any kind. Code of Ethics and Ethics - Confidentiality. Employees are careful in managing information about customers, colleagues and the Company itself, ensuring that third parties will not have access to confidential information. Employees' responsible positions are responsible for preserving this information and they must be worthy of the confidence that the Company encompasses them. Confidential information may be disclosed only with the permission of the persons to whom it relates.</p>	<p><b>No incidents of human rights violations have been reported during 2019. Support for the Children's Undertaking Program of the Non-Governmental Organization ActionAid -Promoting Health and Safety at Work.</b></p>

Principles 3, 4, 5, 6	Mellon Application (in brief)	Mellon Application (extensively)	Actions
Businesses should uphold the freedom of association and the effective recognition of the right to collective bargaining- Businesses should uphold the effective abolition of child labour -Businesses should uphold the elimination of discrimination in respect of employment and occupation	<b>1. Collective Agreements</b> <b>2. Local Labour Law</b> <b>3. ISO 26000</b>	<p>The way of Human Resources management is consistent with the principles and values of Mellon. The company respects the rights and dignity of all its employees. Every employee in the company contributes in the Company's success and the creation of a distinguished business. Working collectively and guided by their particular talents and their different views, the Company's people activate new creative opportunities for corporate activity. Teamwork creates a more enjoyable and rewarding work environment in which everyone feels responsible for the performance and reputation of the Future. The Company is committed to creating an environment of mutual trust and mutual respect in which diversity and inclusive participation of all are a true value. In addition, any company or individual cooperating with Mellon should support and respect the protection of internationally proclaimed human rights.</p> <p>The Company is committed to creating an environment of mutual trust and mutual respect in which diversity and inclusive participation of all are a true value. mination to feel he has help in the management of personal needs and priorities. The Company respects and supports internationally proclaimed human rights and strictly enforces national and European legislation. In this context, it opposes any form of child or forced labor and takes all necessary measures to combat it.</p>	The total number of employees (100%) in 2019, as in previous years, was covered by Collective Labor Agreements. Mellon provides significant opportunities for education and development in its human resources, irrespective of gender, age, etc.
Principles 7, 8, 9, 10			
Businesses should support a precautionary approach to environmental challenges	<b>1. WEEE Directive</b> <b>2. CSR Charter</b> <b>3. Green CSR initiatives (Recycling, Park cleaning, Tree planting,etc.)</b> <b>4. ISO 26000</b>	Mellon as a VAR (value added reseller) it not in the manufacturing industry, however the company makes sure all suppliers adhere to environmentally friendly guidelines. More specifically, Mellon ensures its suppliers are in full compliance with RoHS and WEEE directives. Finally, our suppliers have explicit to their activity certifications from the corresponding local and international carriers. Moreover we support environmental non-governmental organizations (NGOs) and weMellon creates awareness and promote appropriate learning to support the environmental efforts within the organization.	We recycle significant quantities of used materials, appliances and consumables.



Principles 7, 8, 9, 10	Mellon Application (in brief)	Mellon Application (extensively)	Actions
Businesses should encourage the development and diffusion of environmentally friendly technologies	<b>1. Green CSR initiatives (Recycling, Park cleaning, Tree planting, etc.)</b> <b>2. ISO 26000</b>		Mellon has undertaken a number of green initiatives, such as recycling, park cleaning, tree planting etc. In addition, an effort is made to create environmental awareness among personnel through training and participation in such initiatives.
Businesses should work against corruption in all its forms, including extortion and bribery	<b>1. Code of Conduct</b> <b>2. ISO Procedures</b> <b>3. Chart of Authority</b> <b>4. ISO 26000</b>	Mellon believes in working against corruption in all its forms, as stated in the Code of Conduct and demonstrated in its ISO policies, such as vendor management and evaluation process, official and registered contract approval process and by the company's annual customer satisfaction survey. Finally, a chart of authority is applied to simplify the authorization process, while ensuring transparent processes. Mellon conducts education and raise awareness to prevent improper conduct while it prohibits abuse of dominant bargaining positions, rejecting all behaviors that impede fair, transparent and free competition. Moreover, all contracts with customers and suppliers protect Mellon from anticorruption issues blackmail and embezzlement. Employees fully comply with applicable laws and internal regulations. They are cautious that they are not involved in money laundering and do not violate antitrust and internal information rules.	An Internal Audit was carried out to all Departments and Functions and the audit results were presented to the Management.



## 7

## THE ENVIRONMENT

Separating economic growth from consumption of natural resources is fundamental to sustainable development and the transition towards a circular economy. Mellon recognizes that natural capital is invaluable. We design and apply a clear environmental policy aimed at improving the Group's environmental performance and reducing its overall operational environmental footprint.

Our goal is to reduce our environmental impact and associated costs, while performing in a way that meets our customers' high expectations. To achieve this, we focus on supporting resource efficiency and environmental protection with our solutions, as well as reducing the environmental impact of our activities.

Mellon believes businesses should support initiative to promote greater environmental responsibility, as demonstrated in the relevant policies which the company adopts and adheres to, its CSR Charter and the WEEE directive. We are registered to and observe, when applicable, the WEEE (Waste Electrical and Electronic Equipment) European Union Directives regarding the management of Waste Electrical and Electronic Equipment.

Moreover, the company monitors its environmental footprint and undertakes initiatives to counterbalance. We support environmental non-governmental organizations (NGOs) and we create awareness and promote appropriate learning to support the environmental efforts within the organization.



## 7 Sustainable resource use

As part of our ecological sensitivity, **we recycle paper, aluminum, glass and lightbulbs and, more recently plastic caps**, which we donate to support individuals with mobility problems. Every month, we collect over 300 kg of paper, plastic, aluminum, and glass.

At Mellon Poland, we regularly collect aluminum cans, over than 25 kg yearly and, under the action "Aluminum cans are not a trash," over of 23 kg of corks are collected and donated to the shelter in Nowy Dwór Mazowiecki for the foundation 'Friends of Minor Friars' exchange a corks.

### Our Green Space: Green Veranda

Taking into account the smooth harmonization of our employees with their working environment and the conservation of our natural resources, we maintain a 'Green Veranda' at our headquarters, with a variety of plants. Every month, we enrich the terrace with different plants, and we aim to develop a relaxing green area.

Nowy Dwor Mazowiecki  
Poland





## 7 Environmental Compliance

### Environmental Study

Within the framework of ISO 26000, we have developed an environmental study according to which the risk of all issues that may be burdened by the environment is recorded and evaluated by an external environmental specialist. According to the study's findings / opinion, Mellon Technologies is a perfectly safe working environment

### Energy audit

Energy Audit is the process of inspecting and analyzing energy uses and consumption (at least 90% of total consumption) of a building, industrial or commercial activity or facility to identify techno-economically feasible improvements in energy efficiency.

Mellon undergoes an Energy Audit by an independent Energy Auditor which aims to:

- obtain a comprehensive picture of how energy is used in its processes
- find solutions to reduce its operating costs.
- define a plan for the gradual upgrading of its facilities and equipment.
- prepare for the forthcoming institutional limitation of emissions allowances for gaseous pollutants and energy waste that will result from new climate agreements.

For all the above, Mellon performs research and control of energy efficiency and preformed a collection of existing energy, technical and financial data such as energy consumption, equipment manuals, energy supply invoices and field measurements.

