

GRI content index 2024

Statement of use

CAB Payments has reported the information cited in this GRI content index for the period 1 January - 31 December 2024 with reference to the GRI Standards.

GRI used

GRI 1: Foundation 2021

GRI Standard	Disclosure	Content	
GRI 2: General Disclosures	2-1	Organizational details	Annual Report and Accounts (ARA), front and back cover, page 2
	2-2	Entities included in the organization's sustainability reporting	ARA page 168
	2-3	Reporting period, frequency and contact point	1 January 2024 - 31 December 2024 Sustainability and ARA is published annually, in March info@cabpayments.com
	2-4	Restatements of information	-
	2-5	External assurance	ARA page 108-115
	2-6	Activities, value chain and other business relationships	ARA page 3 Sustainability report page 17
	2-7	Employees	ARA page 69
	2-8	Workers who are not employees	-
	2-9	Governance structure and composition	ARA page 27, 54-57, 69
	2-10	Nomination and selection of the highest governance body	ARA page 66-69
	2-11	Chair of the highest governance body	Chair is not a senior executive in the organisation and was considered to be independent on appointment ARA page 60
	2-12	Role of the highest governance body in overseeing the management of impacts	ARA page 58-65
	2-13	Delegation of responsibility for managing impacts	ARA page 22 & 28

	2-14	Role of the highest governance body in sustainability reporting	ESG Board Sub Committee approved all public sustainability and ESG reporting
	2-15	Conflicts of interest	ARA page 61
	2-16	Communication of critical concerns	ARA page 22, there were no critical concerns were communicated
	2-17	Collective knowledge of the highest governance body	ARA page 22
	2-18	Evaluation of the performance of the highest governance body	ARA page 61
	2-19	Remuneration policies	ARA page 84-89
	2-20	Process to determine remuneration	ARA page 82-83, 91-92
	2-21	Annual total compensation ratio	ARA page 97
	2-22	Statement on sustainable development strategy	ARA page 22 Sustainability report page 3-4
	2-23	Policy commitments	ARA page 51
	2-24	Embedding policy commitments	Sustainability report page 18
	2-25	Processes to remediate negative impacts	ARA page 64-65
	2-26	Mechanisms for seeking advice and raising concerns	ARA page 65 and 78
	2-27	Compliance with laws and regulations	There were no significant instances of non-compliance
	2-28	Memberships associations	Sustainability report page 19
	2-29	Approach to stakeholder engagement	Sustainability report page 17
	2-30	Collective bargaining agreements	-
GRI 3: Material Topics	3-1	Process to determine material topics	Sustainability report page 17
	3-2	List of material topics	Sustainability report page 17
	3-3	Management of material topics	Sustainability report page 17-18
GRI 201: Economic Performance	201-1	Direct economic value generated and distributed	ARA page 116
	201-2	Financial implications and other risks and opportunities due to climate change	ARA page 28-29 (TCFD)
	201-3	Defined benefit plan obligations and other retirement plans	ARA page 134-135
	201-4	Financial assistance received from government	No financial assistance received from government
GRI 202: Market Presence	202-1	Ratios of standard entry level wage by gender compared to local minimum wage	Every employee is paid above minimum wage by law

	202-2	Proportion of senior management hired from the local community	-
GRI 203: Indirect Economic Impacts	203-1	Infrastructure investments and services supported	ARA page 36
	203-2	Significant indirect economic impacts	ARA page 30-31, 42
GRI 205: Anti-corruption	205-1	Operations assessed for risks related to corruption	ARA page 43-48, 51
	205-2	Communication and training about anti-corruption policies and procedures	100% of governance body members, employees and business partners have received anticorruption policies and procedures, and these remain available
	205-3	Confirmed incidents of corruption and actions taken	There were no confirmed incidents of corruption
GRI 207: Tax	207-1	Approach to tax	ARA page 128, 145-146, 158-159
	207-2	Tax governance, control, and risk management	ARA page 54-55, 60
	207-3	Stakeholder engagement and management of concerns related to tax	ARA page 30-31
	207-4	Country-by-country reporting	-
GRI 305: Emissions	305-1	Direct (Scope 1) GHG emissions	ARA page 27
	305-2	Energy indirect (Scope 2) GHG emissions	ARA page 27
	305-3	Other indirect (Scope 3) GHG emissions	ARA page 27
	305-4	GHG emissions intensity	ARA page 27
	305-5	Reduction of GHG emissions	Sustainability report page 15
GRI 401: Employment	401-1	New employee hires and employee turnover	ARA page 35
	401-2	Benefits provided to full-time employees that are not provided to temporary or part-time employees	ARA page 134-135, 143-144
	401-3	Parental leave	Employee Handbook
GRI 404: Training and Education	404-1	Average hours of training per year per employee	ARA page 30, 42, 44, 48, 101-102
	404-2	Programs for upgrading employee skills and transition assistance programs	ARA page 30, 42, 44, 48, 101-102
	404-3	Percentage of employees receiving regular performance and career development reviews	Employee Handbook

GRI 405: Diversity and Equal Opportunity	405-1	Diversity of governance bodies and employees	ARA page 69
	405-2	Ratio of basic salary and remuneration of women to men	Gender Pay Gap Report
GRI 406: Non-discrimination	406-1	Incidents of discrimination and corrective actions taken	In 2024, there was one reported incident of discrimination. This case was investigated by an independent third party. The allegation was unsubstantiated, and the case was resolved.
GRI 413: Local Communities	413-1	Operations with local community engagement, impact assessments, and development programs	Sustainability report page 9
	413-2	Operations with significant actual and potential negative impacts on local communities	Sustainability report
GRI 414: Supplier Social Assessment	414-1	New suppliers that were screened using social criteria	65 new vendors completed the vendor registration form during onboarding
	414-2	Negative social impacts in the supply chain and actions taken	Real time tracking and alerts from a third-party vendor with a focus on financial stability and updates on notable events, such as news or court judgements
GRI 418: Customer Privacy	418-1	Substantiated complaints concerning breaches of customer privacy and losses of customer data	There were no substantiated complaints received concerning customer privacy or data loss issues