

ppro



Powering
payments,
driving change

PPRO's ESG Report 2022

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A message from our CEO

This is our third ESG (environmental, social and governance) report. Our first report, published in 2021, we described as “just the beginning”. This report takes us beyond that beginning, detailing the further steps PPRO has taken to become a more socially responsible company.

The KPI-driven framework we adopted in our second report last year has been further refined. This demonstrates our commitment to delivering against our goals in a way that is transparent and accountable.

Of course, like any aspect of business, plans must be adapted to adjust to external factors. In our 2023 plans, some of the KPI measures have been adjusted to better reflect our ESG priorities.

2022 saw the end of one global challenge, the pandemic. But other challenges have taken its place. We cannot ignore the changes wrought by the war in Ukraine.

As a responsible business we no longer support local payment methods in Russia.

2022 saw a major milestone in the growth of PPRO, with the acquisition of Alpha Fintech in March. With this we said G'day to new teammates in Melbourne, Australia and Bienvenidos to new colleagues in Córdoba, Argentina.

This means PPRO now has 11 offices around the world, strengthening our globally diverse team of Payment Professionals — “P-PROs”.

In last year's report we introduced the PPRO philosophy of “owning it” and that has been to the fore in the last 12 months. This means giving colleagues the support they need not just to own the responsibility for their own development, but also the areas in which they engage with the wider community to fulfil their team's ESG goals.

‘PPRO Helps’ was a global collective effort with volunteering days across 8 of our offices that supported local food banks as our global ESG and charity initiative for 2022. We will continue to empower our employees to “own it” through 2023 across other global initiatives.



Simon Black
CEO of PPRO

Who we are

PPRO (pronounced “p-pro”) is a fintech company that provides digital payments infrastructure to businesses and banks so that they can scale their checkout, acquiring, and risk services through one connection.

Payment platforms, acquirers, and merchants that plug into PPRO’s infrastructure are able to access payment methods, fraud screening tools, and other essential products from multiple providers. Every product can be deployed and controlled with clicks, not code.

And with the company’s orchestration layer directing process flows and data like clockwork, PPRO’s partners can rest easy knowing they’re delivering seamless end-to-end services to their customers.

Citi, PayPal, and Stripe are just some of the names that depend on PPRO to accelerate their roadmaps, boost their conversions, and eliminate the complexities of digital payments.

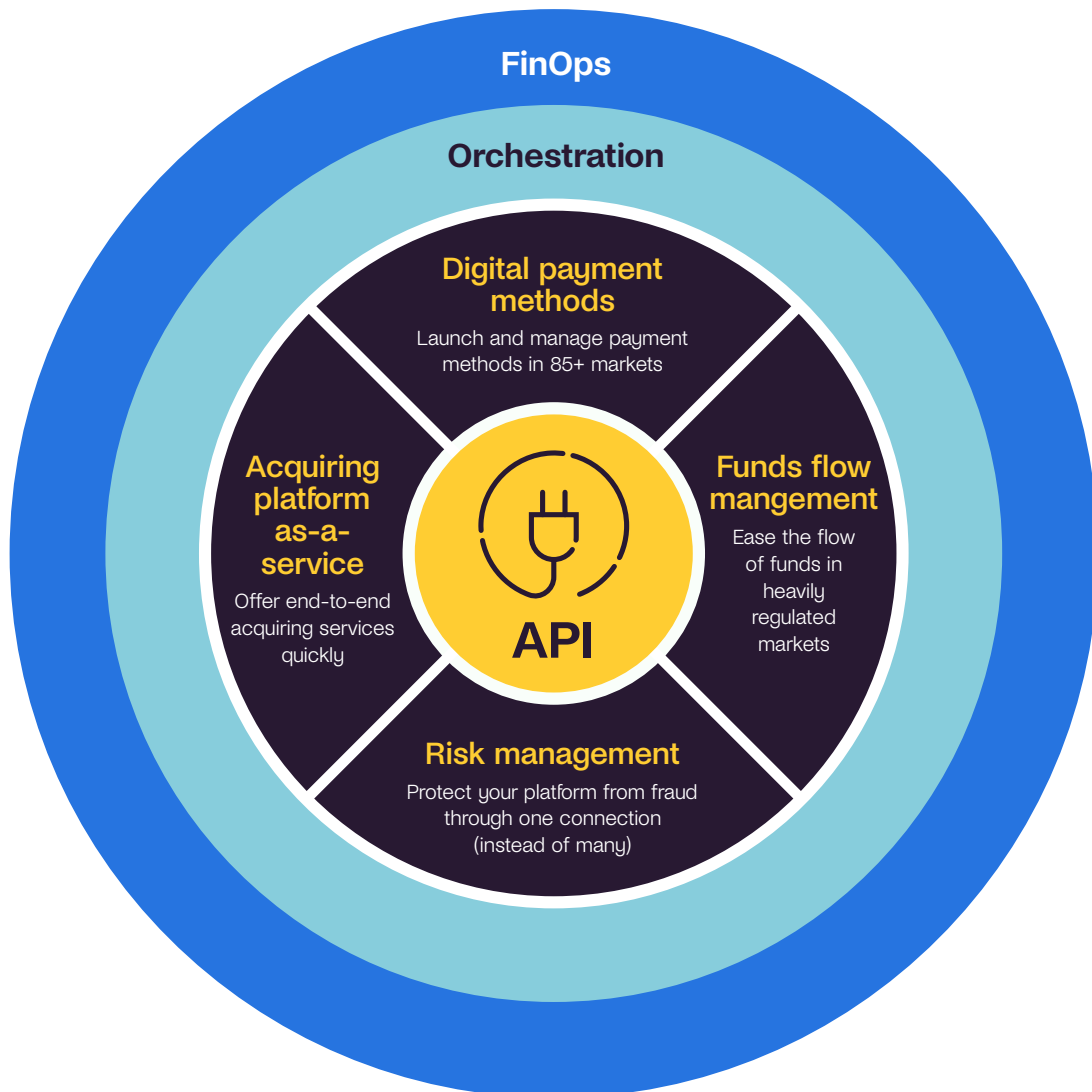


Why we do what we do

Our vision is to become a global payments powerhouse. Our goal isn't just to create value for ourselves and the companies we serve, but for society as a whole.

By its very nature, our infrastructure not only powers payments for some of the biggest companies in the world; it also acts as a driver for change.

With the acquisition of Alpha Fintech in March 2022 PPRO has developed a new global strategy for digital payments infrastructure. **Our offering is now built on four products.** This digital payments infrastructure will allow PPRO to serve a wider set of partners and provide additional products to our existing customers.



The new products introduced are:

Acquiring Platform as a Service (APaaS)

Through its orchestration platform, PPRO can support existing acquirers, or payments companies that want to become acquirers, with scheme connections and by processing scheme card transactions.

Funds Flow Management

Our Funds Flow Management proposition assists payment companies to ease the flow of funds across borders. We have tech, teams, and entities in heavily-regulated markets around the world. This allows us to manage our partners' funds across borders, carrying out everything from reconciliation to remittance.

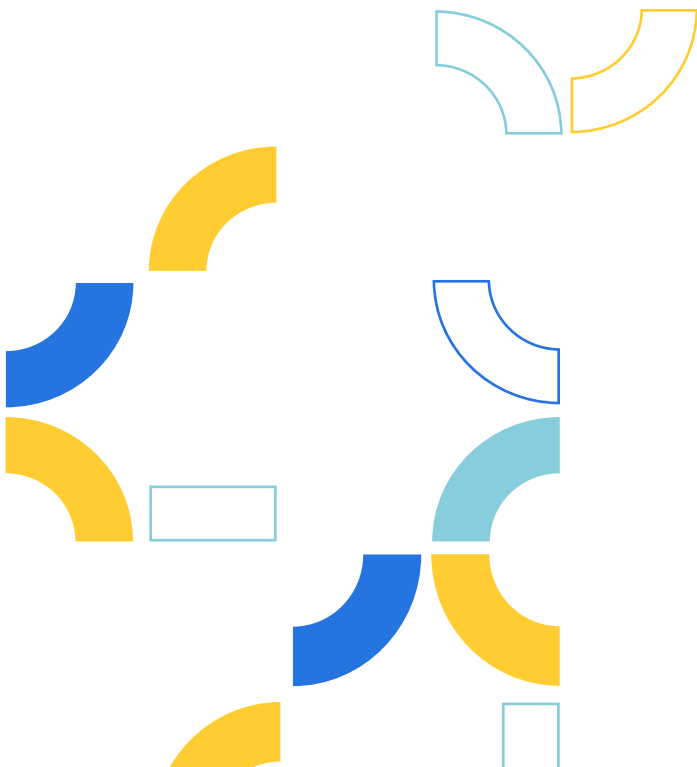
Risk Management

Our risk management solution – powered by next-gen orchestration – lets our partners deploy fraud and risk products from multiple providers through one connection.

These products complement our industry leading Digital Payment Methods offering. By making digital payments more effective and accessible, we are helping to promote financial inclusion in every corner of the globe. After all, most people around the world don't have or can't use international credit cards. They use local and alternative payment methods, such as UPI in India and Pix in Brazil.

And by helping businesses tap into the power of local payments, we empower them to take part in the global e-commerce boom and compete with established companies. That means they can hire more people, invest in more suppliers, and ultimately drive economic growth in their country and beyond.

By continuing to expand our infrastructure, making it the go-to platform for the industry, we can continue to have a positive impact on society.



PPRO in numbers¹

510 people

11 global locations

170+ partners

150+ payment methods

143k transacting merchants*

228m successful transactions in 2022*

€16.3b processing volume in 2022*

¹ As of 31 December 2022

* Excluding transactions processed on APaaS platform

11 offices, from Argentina to Australia



Our framework for this report

Environmental, social, and governance (ESG) issues were once a secondary concern for organisations and governments.

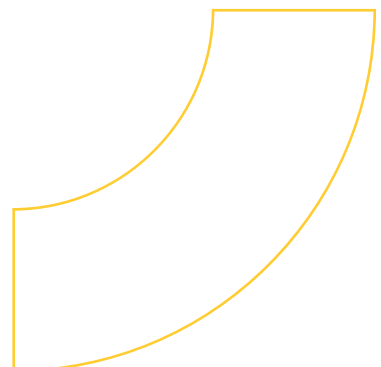
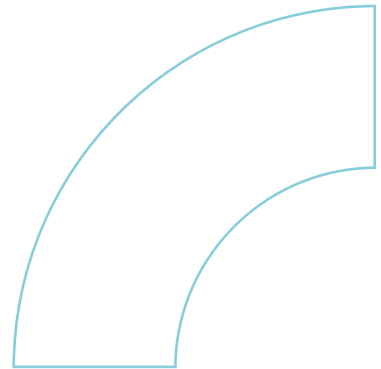
But in the past few years, they have become an all-pervasive macro force, driving structural change across markets, public policy, and the global economy.

In particular, the road to de-carbonisation has led to a transformation of global finance, as money flows toward cleaner technologies and companies.

The estimated value of global assets under management with an explicit or implicit ESG mandate is changing rapidly.

Policy makers, too, are moving quickly toward a whole-of-government approach to ESG matters, rapidly rolling out mandatory-reporting requirements, expansive regulatory architectures, and the incorporation of climate risk into bank-sector-risk weightings.

The EU Sustainable Finance Disclosure Regulation (SFDR) is setting a standard for ESG disclosures and similar proposals on reporting have emerged from the UK and US.



The PPRO KPI-driven ESG framework

Our third ESG report builds on the framework we introduced last year.

This consists of four goal-driven areas of focus: People, Planet, Reputation, and 'Own it'.

Each area has its own set of KPIs to help us demonstrate our progress as of 31st Dec 2022.

People	Planet	Reputation	Own it
Goal:	Goal:	Goal:	Goal:
<p>Build a thriving company where all employees can drive significant impact and be the best version of themselves.</p> <ul style="list-style-type: none"> • Personal and professional development • People and organisational health • Equal opportunities, diversity, and inclusion 	<p>To take responsibility, collectively and individually, to behave as a good global citizen by increasing the use of sustainable products and minimising environmental harm.</p> <ul style="list-style-type: none"> • Energy consumption • Travel • Waste management • Emissions and consumption 	<p>Grow our reputation as a global payments powerhouse that balances customer satisfaction with good governance, social responsibility, security, and integrity.</p> <ul style="list-style-type: none"> • Customer satisfaction • Community • Human rights • Data protection • Compliance • Integrity risk management 	<p>Empower every member of our global team, so they can shape and drive our ESG work.</p>

The remainder of this report follows this framework, detailing our commitment and performance in each area with greater granularity.



People

“ Our goal is to build a thriving company where all employees can drive significant impact and be the best version of themselves. **”**

Our partners don't just depend on our tech, services, and network. They depend on our people. We have built a reputation as the go-to payment pros in the industry.

So 'PPRO' is more than a brand name.

It's a statement of what makes us tick: our people. This is why we are committed to building a workplace where everyone can thrive.



Personal and professional development

Like any thriving organisation, we have a clear vision: to become a global payments powerhouse. Key to achieving this are our continuous efforts to recruit talented people who have a growth mindset, are ambitious, resilient, agile and in search of continuous development. Over the past year, 174 new people joined our team, taking our total number of employees to 510.

As we build our teams, we stay committed to empowering, engaging and enabling our employees, individually and collectively. One of the ways we do this is by fostering a growth mindset, helping everyone to develop to their full potential.

We invest in the personal and professional development of our people, giving them the opportunity to learn on the job, from others and in classrooms. We not only deliver regular development discussions, we now also give all colleagues access to learning platforms, wellbeing portals and a new platform for internal training.

Currently, we spend around €500 externally on each employee's professional development, not counting the internal learning opportunities. At the time of writing over the last 90 days 208 employees accessed LinkedIn Learning content, completing 136 courses and viewing 6198 learning videos. We will continue to promote learning opportunities to our employees.

// *We stay committed to empowering, engaging and enabling our employees as individuals and as teams.*



People and organisational health

The health and well-being of our people is of the utmost importance to us. That is why we are committed to creating a sustainable work-life balance for our people. During 2022 we continued to develop our flexible-working model.

Introduced in 2021, this enables our employees to strike the right balance between in-office and remote working. In our feedback survey carried out in October 2022, 94% of employees said they feel their manager is supportive of their work-life balance.

As part of our holistic people approach, we also want everyone to stay physically healthy. That's why we offer gym memberships, health consultations and vaccinations in many of our larger offices.

In 2021 we introduced for the first time a top well-being platform, Plumm, to provide mental wellbeing resources, including one-on-one therapy, chat therapy, courses, guided meditations, and more.

Over the last 12 months our employees had 1,230 interactions with the Plumm platform.

Our managers at every level play a pivotal role in supporting a healthy and safe environment, by frequently encouraging their team members to holistically take care of themselves, make use of the generous holiday allowance, and other benefits.



Equal opportunities, diversity, and inclusion

We are committed to providing equal opportunities, regardless of age, gender, ethnicity, religion, or any form of disability. This commitment informs everything from our recruitment and development of employees to how we listen to them when making improvements to our culture and work practices.

When it comes to gender equality, the tech sector doesn't have the best of reputations. In 2022, 34% of our team are women. That is lower than the 2021 figure but is in the context of the acquisition of a large development team with a higher proportion of males.

The proportion of female managers at 30% is 10% higher than 2020 but below our target for 2022. In future, we hope to increase female representation within our team.

We support a number of initiatives and one of the members of our ESG committee is a representative of PPRO to the European Women Payments Network (EWPEN). She was a speaker at the EWPEN 2022 conference in the Netherlands. At the time of writing she has also organised a 'fireside chat' for International Women's Day which will include some guest speakers from our partners.

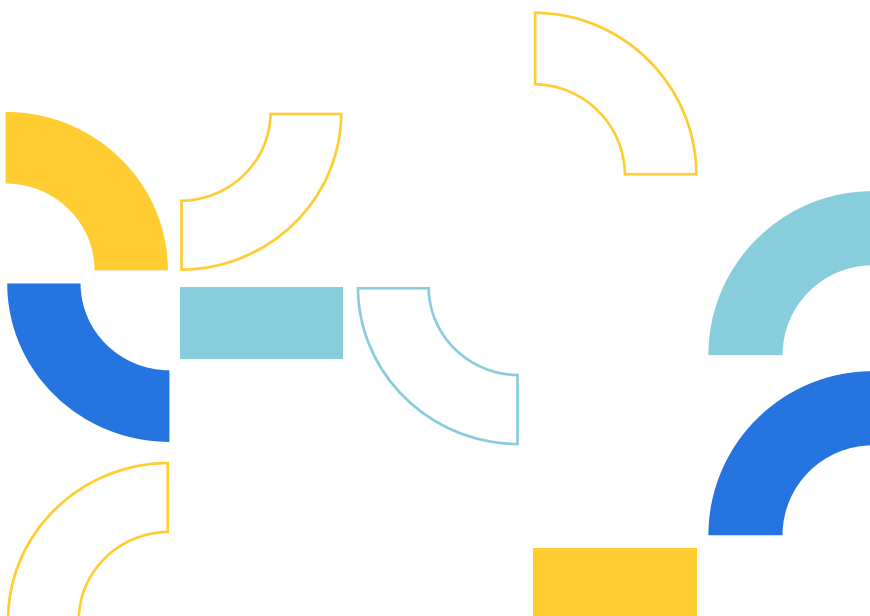
We are a global team working across many continents and drawn from 64 nationalities. This diversity gives us energy, while our inclusive, empowering culture means we're able to work seamlessly toward one vision. Looking forward, while we will continue to foster that diversity, we will always see our team as individuals.

In 2022, we experienced a regrettable staff attrition rate of 16.6%, which compares favourably to a rate of 24% in 2021. Reducing this level of attrition was a major focus area in 2022.



Our people KPIs at a glance

KPI	2022 target	2022 actual	2022 result	2023 target
• Gender: M/F across the company	Female % > 42%	34%	⊗ ⊖ ⊕	Female % > PY
• Gender: M/F across management	Female % > 34%	30%	⊗ ⊖ ⊕	Female % > PY
• Educational & external training spend per person	€600 or greater	€508	⊗ ⊖ ⊕	> = PY
• Regrettable staff attrition	< 20%	16.6%	⊗ ⊖ ⊕	< 20%
• Number of nationalities	64 or greater	64	⊗ ⊖ ⊕	> = PY
• Average sick days per person	Equal to 3.2	2.7	⊗ ⊖ ⊕	= PY +/-
• % of offices that are accessible workplaces	New KPI	New KPI	⊗ ⊖ ⊕	> 70%



Our values

Everyone at PPRO shares a passion for building – whether that's forging close relationships with our partners or constructing a digital payments infrastructure that benefits both businesses and society.

Our builders' DNA is made up of six core values.

These values are at the heart of everything we do, not least our ESG work.

Build trust

We build trust in each other, across teams, and with customers and suppliers.



Embrace change

We embrace change as we grow within our dynamic industry.



Raise the bar

We always raise the bar and strive for improvement in everything we do.



Be bold

We encourage each other to be bold by being brave, creative, and ambitious.



Own it

We take responsibility and own it, whether facing an issue or an opportunity.



Stand together

We stand together – open, supportive, on a journey as a team.



Planet

// *To take responsibility, collectively and individually. To behave as a good global citizen by increasing the use of sustainable products and minimising environmental harm.* **//**

As a payments technology company, our activities are mainly digital, so our environmental footprint is smaller than that of established brick-and-mortar businesses.

Nevertheless, we are committed to minimising harm to the environment.

To this end, we track our progress in three core areas: energy consumption, travel, waste management. We also track how each of these areas contributes to the company's overall emissions.



Energy consumption

It goes without saying that electricity is an essential resource for our business. We strive to obtain most of it from sustainable sources.

In our Munich office, our energy is provided by a green energy company that generates its electricity from solar- and water-powered stations. All our offices are lit using LED light bulbs. We're also actively looking at ways to expand motion-detector power switches throughout our locations, which would help save electricity by switching off lights in empty spaces.

One of the main sources of our energy consumption are our data-centre servers. During 2022 we migrated the majority of our transaction processing into the cloud using Amazon Web Services (AWS). A small amount of internal processing is carried out in a physical data centre. But it uses green energy.

AWS data centres are more-energy efficient than local data centres. What's more, AWS is committed to running its business in an environmentally-friendly way. It plans to power its entire global infrastructure using renewable energy by no later than 2025.



Travel

In the wake of the pandemic, we continue to use digital tools and channels to lower our collective carbon footprint.

The entire company uses Google G-Suite to collaborate and share work. We have also installed video conference systems in all our facilities to help cut down on inter-office travel.

If travel is necessary, we encourage low-carbon transport – such as trains over planes – where possible. All our offices can be reached by public transportation.

We therefore promote the use of trains and buses over driving. The amount we spent on train travel in 2022 was the equivalent of 7.5% of what we spent on air travel. This was below our target for the year. However, part of this was due to the addition of new global offices in countries that can only be reached from our other offices by air. Our goal is for colleagues to travel more often by train.

We will continue to promote public transport for local transportation when visiting partners or attending conferences.

During 2022 we increased the number of electric charging stations in car parks at PPRO offices. At the start of the year, only our Munich office was provided with charging points.

Now, five out of the six offices with car parks have electric vehicle charging either in the car park or nearby.



Waste management

At all our offices, we recycle electronic devices, printer cartridges, batteries, aluminium, and glass. And we've done away with disposable cups and plastic straws.

We have filtered tap water and reusable water bottles in all our locations. In our coffee machines, we use beans that are ground on-site, cutting down the need for pre- and heavily-packaged coffee. We do most of our work on computers and smart devices. We're a digital company after all! And we send most documents electronically and rarely ever print them. In other words, we use very little paper.

Our planet KPIs at a glance

KPI	2022 target	2022 actual	2022 result	2023 target
● Train travel as a % (€) of air travel	> 10%	7.5%		> PY
● Offices with car parks that have electric vehicle charging points in car park or nearby	> 25%	83.4%		Replaced by active travel/ public transport
● Offices that recycle	> 56%	75%		> = PY
● Employees in offices using sustainable energy sources	> 45%	33.3%		> PY
● Employees in offices with motion-detector power-off switches	> 45%	50.2%		> PY
● % of employees that use public transport or active travel to travel to the office	New KPI	New KPI		70%



Reputation

// *Our goal is to grow our reputation as a global payments powerhouse that balances customer satisfaction with good governance, social responsibility, security, and integrity.* **//**

Customer satisfaction

We help a wide range of organisations (payment service providers, gateways, banks, and enterprises with payment platforms) accept and process payments. In 2022, our total payment volume (TPV) grew to over €16 billion and our revenue grew by 12% year-on-year.

Our customer and partner payment-method-providers rely on the seamless performance of our digital payments infrastructure. A single second outage on our platform could lead to sales losses for our customers.

In 2022, we met our uptime service-level-agreement (SLA), achieving 99.979% uptime for the year overall with 100% availability in 6 months of the year.

Our technical team continues to develop our platform and infrastructure and we hold ourselves to the highest of technical standards.

We continue to target increased availability on the platform.



Community

Prior to the pandemic, we staged many charitable activities driven by our staff which sadly came to a temporary halt between 2020 and 2021. As part of our “own it” programme, in 2022 we once again included community work and donations in our ESG activities.

Our main initiative for 2022 was the support of food banks as part of our **PPRO Helps initiative**. Eight of our locations across the world organised volunteering days on which we donated food to food banks and supported them in their warehouses or locations.

In addition, many employees donated food and other items such as toiletries with collection points in our offices in advance of the donation days.



Atlanta, September 2022

Community



México City, December 2022



Munich, October 2022

Community



Berlin, November 2022



Singapore, November 2022

Community



Córdoba, December 2022



São Paulo, December 2022

Community



London, January 2023

“ There is not much better than being able to make a meaningful difference in the lives of others. It’s purposeful, it’s fulfilling and an eye-opening experience about the challenges people in our community face. Being able to do this as part of an initiative of PPRO also provides a great platform to bond with colleagues outside the office.



Chad Gullan
PPRO London

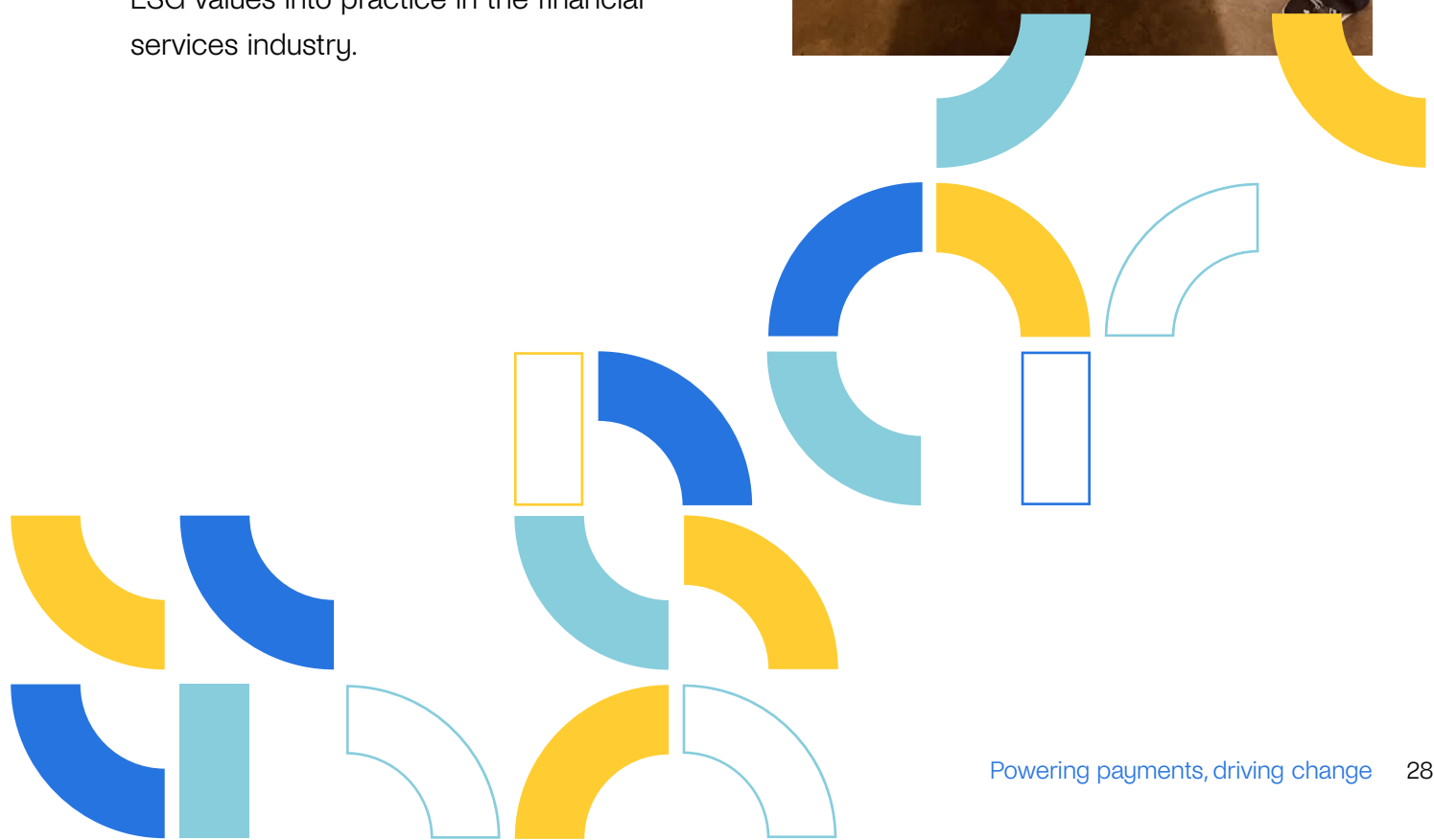


Community

Our team in Luxembourg had two present-wrapping sessions in advance of Christmas to support the donation of gifts to families in need. And our Cologne and Melbourne offices have events planned in the next quarter.

As part of **PPRO Helps**, PPRO provides employees who wish to support local charity initiatives with one day of volunteering leave per year. Our 2023 ESG initiatives include a new KPI. This year, we'll try and motivate at least 25% of PPRO employees to use their volunteering day.

In 2022 PPRO donated SG\$10,000 to Fintech for Good, a not-for-profit organisation that helps its members put ESG values into practice in the financial services industry.



Human rights

We strongly respect the human rights of every person working at PPRO.

We are proud to say we have not been involved in any potential human rights violation.



Governance and communication

We have adopted a two-tier governance structure to reflect the complexity of our business. The group has a three-member Board of Directors, responsible for ultimate decision making.

The board members also form part of a nine-person Executive Team responsible for aligning strategic business decisions.

To ensure proper governance, we established an advisory board made up of three members and four observers. In 2020, one of the members was independent to ensure neutrality. In 2021, we increased the number of observers to six: four men, two women.

Also in 2021, we established an Audit Committee — consisting of members and observers from the Advisory Board — to focus on finance, risk management, and compliance. During 2022 our governance structure continued to evolve: our Advisory Board has expanded to four voting members and eight observers, with three women. We have now appointed an independent Chairman, Lazaro Campos and expanded the Audit Committee to now include Risk and Compliance.

Of course, good governance begins by setting the right tone from the top. That is why our leadership team is committed to fostering a culture in which everyone can engage in an open exchange of ideas and react faster to changing and challenging conditions.

Our CEO, Simon Black, holds regular company-wide meetings (**PPRO Connect**), which are repeated across multiple zones so that nobody misses out or feels disconnected. The rest of the leadership team also has an open-door policy. PPRO leaders make themselves readily available for their teams and everyone at PPRO.

In 2022 we also introduced **PPRO Focus**, a monthly session where we focus on a single topic related to one of our strategic priorities ensuring everyone in the company is aligned with company strategy and vision. And although we hold ourselves to the highest of standards, we know mistakes can happen. So we have a positive-error culture at PPRO, giving everyone the freedom to fail and learn from it. As well as reducing the stress on our people, this also allows us to identify and correct errors as quickly as possible.

Data protection

Our platform processes billions of payment transactions and a great deal of data (personal and otherwise). We have a responsibility and legal obligation to protect that data. To fulfil this obligation, we have incorporated the relevant requirements from applicable data protection regulations into our policies and processes.

We have also set up processes and controls to comply with the General Data Protection Regulation (GDPR) and with relevant local data protection laws. Furthermore, we regularly assess risks and we limit ourselves to collecting the minimum of personal data necessary for business activities.

We commit to preserving the confidentiality, integrity, and availability of our data, especially personal data and data required for transaction integrity. We operate on a secure-by-design principle.

Our information-security framework ensures compliance with regulatory, legal, and technological best practice.

In accordance with best practice, we employ a data protection officer (DPO) to make sure a dedicated person is responsible for data protection matters at PPRO. Our DPO acts as the primary contact for supervisory authorities and is ultimately responsible for the maintenance of a compliant data protection programme across PPRO.

The DPO also provides data-protection training and maintains records of processing operations, performing audits on an annual basis to determine whether we need to optimise policies or procedures to make sure we comply with regulations.

We are proud to have suffered no personal data breaches at PPRO throughout the company's history. In 2022, we achieved our aim of gaining an internationally-recognised ISO 27001 certification for our information security management system.

We are happy to report that we had zero major security incidents in 2022.



Compliance

As a payments processor, compliance with anti-money laundering laws and regulations is essential. Maintaining robust systems and controls to combat fraud, money laundering, and terrorist financing is a fundamental aspect of everything we do.

To reinforce the importance of this particular area of our Governance with our global team, we require 100% of our staff to complete compliance training.

We have two business models within our Digital Payment Methods product. In the main model, we act as a service provider to regulated payment service providers (PSPs), processing transactions made using local payment methods (LPMs).

In this model, we sit between the PSPs and the LPMs that ultimately receive their funds from highly regulated banks. Our job is to process the flow of funds from one to the other. In our other model, we act as a service provider for online merchants directly, collecting funds from an LPM and settling these directly with the merchant.

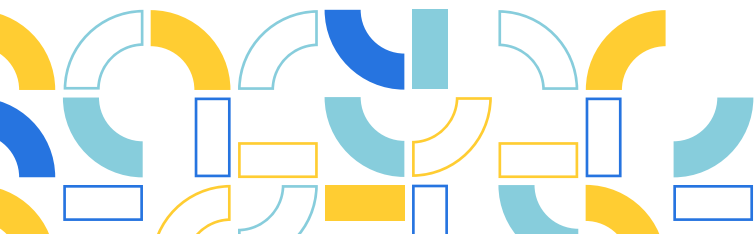
Carrying out due diligence on customers (such as PSPs and merchants) and LPMs is of critical importance to us. We have processes and standards tailored for multiple situations, including a client-risk rating process and a comprehensive LPM compliance review and approval process.

We have also introduced an industry risk-rating framework that provides a detailed methodology and process for assessing merchant industry risk.

And we provide mandatory anti-money laundering training to all our employees to make sure they understand the legal and regulatory obligations in this area.

Our in-house specialists and partner law firms monitor the applicable laws, guidelines, industry standards, and best practices for payment and financial services companies.

We are also a member of several industry bodies, such as the Merchant Risk Council (MRC), the Electronic Money Association (EMA), the European Fintech Alliance (EFA), and the Electronic Transactions Association (ETA). This allows us to identify and respond to any upcoming regulatory changes.



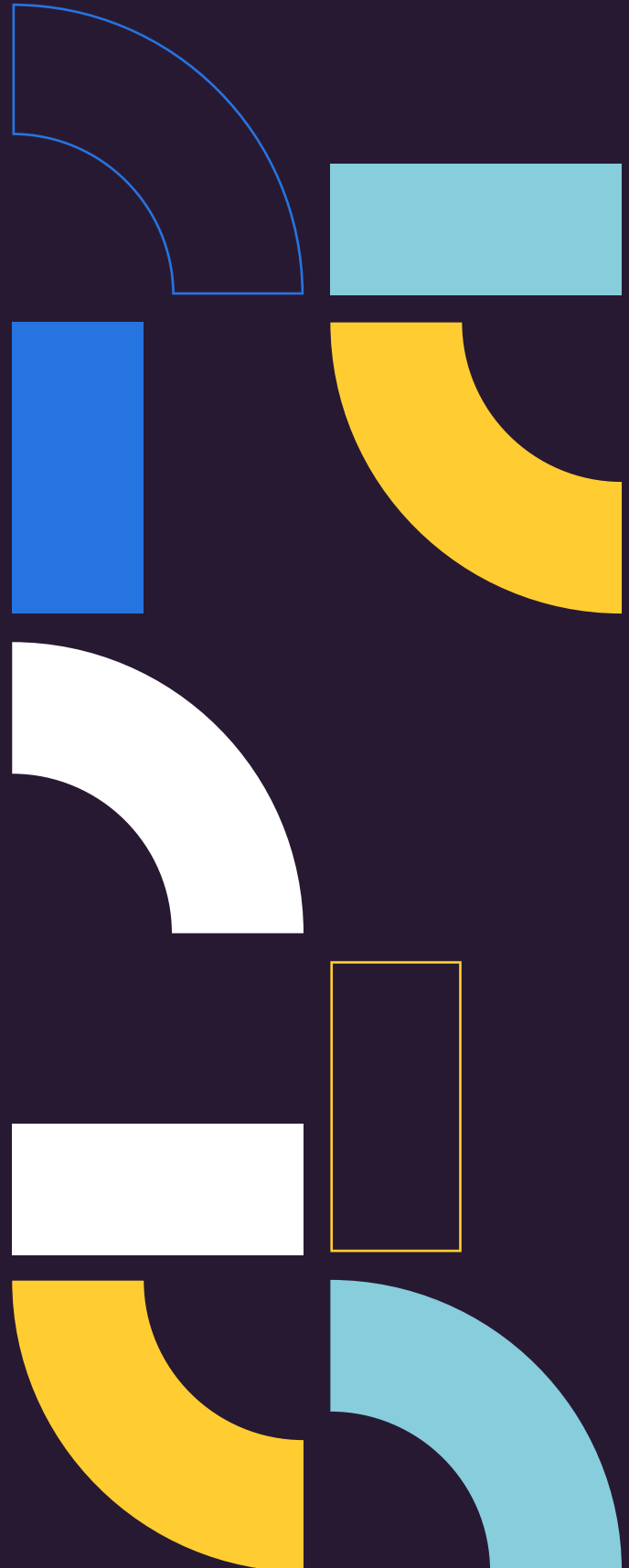
Compliance (cont.)

Finally, we have set up an enterprise risk management system for the prevention, monitoring, and reporting of business risks to our executive management team.

We have also set up **“Raise It”**, a PPRO-wide system that lets our employees identify risks, flag issues or operational incidents, and suggest improvements.

We had zero material investigations in 2022 that derived from whistleblowing activities. Compliance is a critical topic for our customers. We have to balance the friction caused by the controls and checks we carry out, against delivering a smooth customer journey. Nevertheless, we believe that the innovative work that we are doing in the area of customer due diligence will benefit all participants in the payment chain.

Looking at external factors, we can report we had no incident of a legal or regulatory fine and nor did we experience any breaches with our two regulated entities.

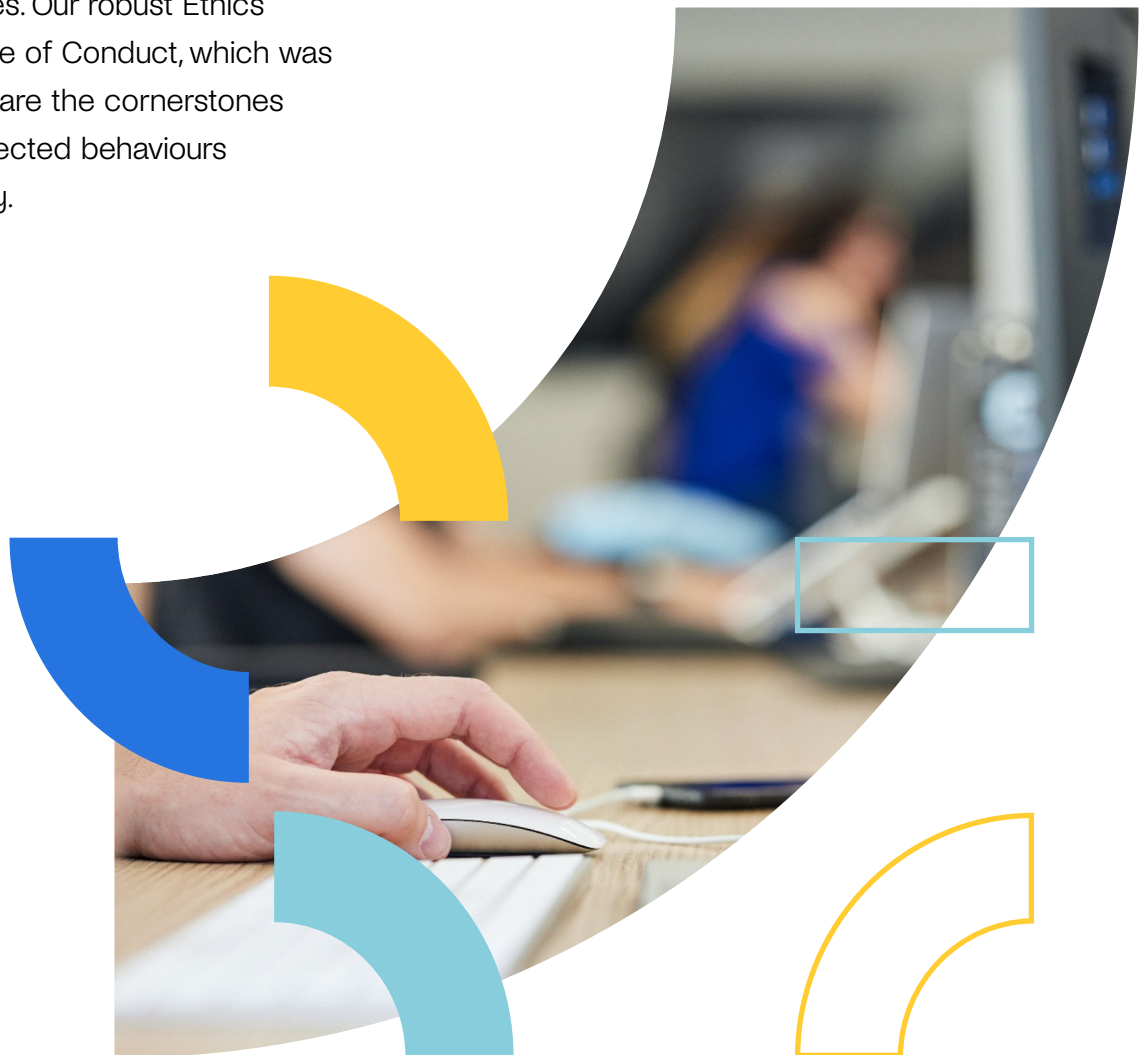




Integrity risk management

Integrity risk refers to the potential threats posed by the inappropriate behaviour of employees, management, or the company's external stakeholders.

As a financial services company, we are committed to managing these risks – not only because it serves as a licence to operate, but also because it strengthens our reputation as a reliable and trustworthy company. PPRO continues to develop our internal programmes. Our robust Ethics Policy and our Code of Conduct, which was introduced in 2021, are the cornerstones of how we set expected behaviours within the company.



Media

As a company with a global presence, we have developed a sophisticated media programme to raise awareness and educate our stakeholders about the good work we're doing in key markets.

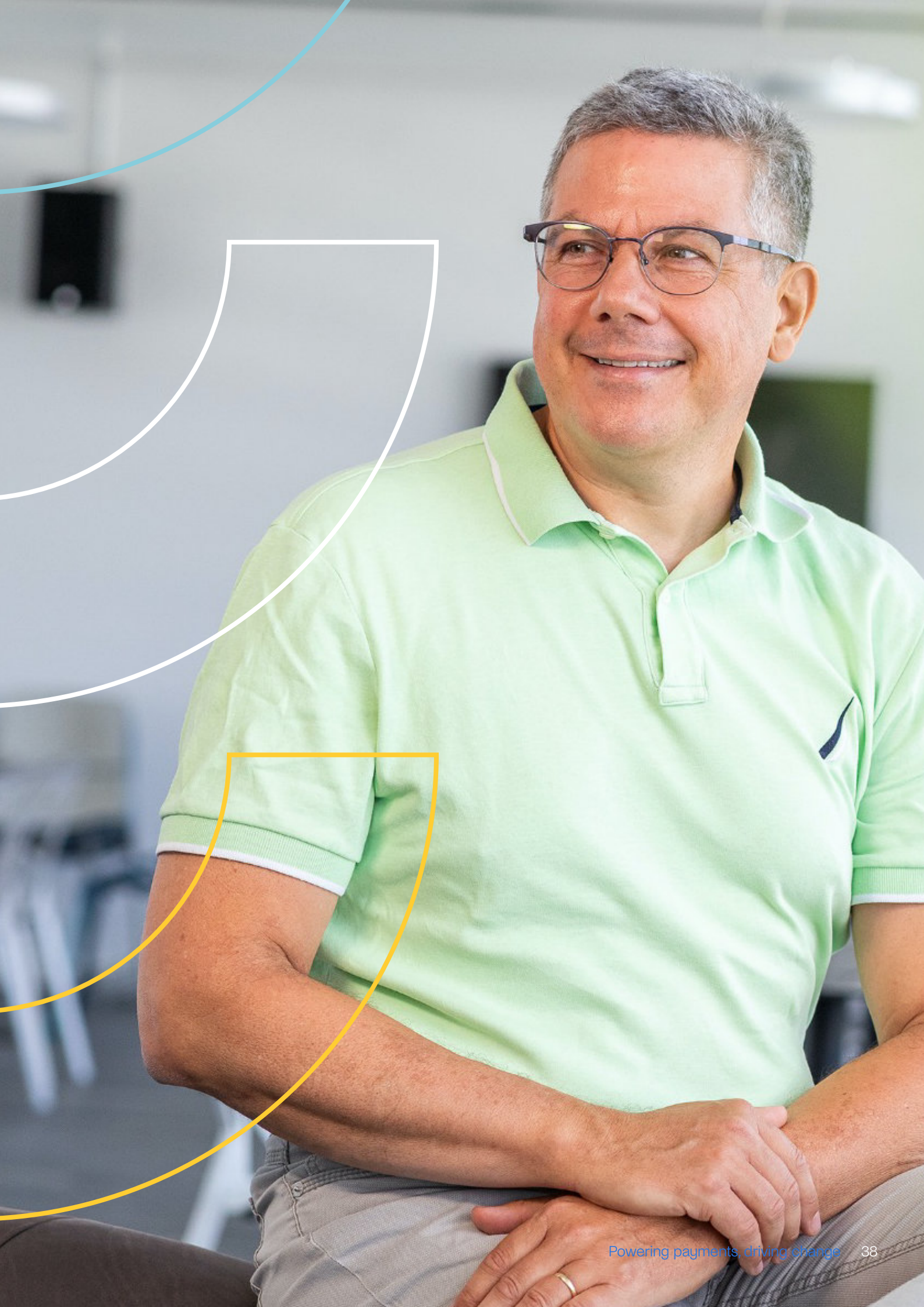
We aim to position PPRO as the go-to digital payments infrastructure and our experts as go-to thought leaders in the payments space by engaging with journalists across the globe so they can tell our story to relevant audiences. In the past year, we featured in almost 300 global media pieces. Our team also took part in almost 100 media engagements including conferences, interviews and a growing number of podcasts.

Social media plays an important role in extending our reach and brand awareness. In 2022 we grew our LinkedIn followers from 12,100 to over 15,000 and we aim to grow our audience further in 2023.



Our reputation KPIs at a glance

KPI	2022 target	2022 actual	2022 result	2023 target
• % of customers who ended their contracts with us	≤ 6%	4.5%		Equal or less than PY
• Revenue growth	> 30%	12%		> 30%
• Total payment volume (TPV) growth	> 30%	11%		> 30%
• Number of regulatory breaches	0	0		0
• Investment in compliance	> €3.6m	€3.65m		KPI revised for 2023
• Legal/regulatory fines	0	0		0
• Regulatory training completed	100% of all staff globally	99% of all staff globally		100% of all staff globally
• Number of major security incidents	0	0		0
• % TPV high-risk verticals	< 12%	8.5%		< 15%
• Number of material whistleblowing investigations	0	0		0
• Media speaking opportunities	> 94	95		> PY
• LinkedIn followers	15,000	15,592		21,000
• # global media pieces	> 400	300		200
• Charitable donations	> €4k	€7k		> PY
• Volunteering days	New KPI	New KPI		25% of all employees
• Investment in compliance (% of employees that work in Compliance & Risk area)	Revised KPI	Revised KPI		> 8%



"Own it" and looking ahead

// *Our goal is to empower every member of our global team so they can shape and drive our ESG work.* **//**

We want our commitment to our people and planet to be intertwined with the very fabric of this company; to become a compelling reason why others would want to join and invest in us; to be a real source of pride for everyone who works here.

Looking at the year ahead, we will continue to deepen this commitment. But it won't just be top-down. We believe everyone at PPRO should be able to have a real say in shaping and driving our ESG work.

In last year's report we covered the launch in early 2022 of 'Own it', a company-wide initiative designed to empower every member of our diverse global team. We established an internal task force of volunteers to lead 'Own it', and they invited staff to submit their ideas on how PPRO can help create a better world.

The global initiative that arose from 'Own it' was **PPRO Helps**, our global food bank initiative, which you will have read about earlier. We look forward to being able to report next year on further initiatives as our employees continue to 'Own it'.

As this is the third ESG report we have produced, this year we will review our ESG initiatives to ensure the KPIs and report are fit for purpose, reflect the goals of the company and ESG initiatives in our industry and wider society.

Until then, we'd like to thank you for reading this year's ESG report. We hope you found it useful.





Digital payments infrastructure

Our digital payments infrastructure lets you deploy and scale your checkout, acquiring, and risk services through one connection and interface.

Get in touch



ppro.com/contact



linkedin.com/company/ppro



twitter.com/ppro_payments

