2025 ECPay Technology Co., Ltd.
Sustainability Report

— Digital Empowerment · Green Finance —
Together for a Sustainable Future —

Digital Empowerment for a Greener Future | Trust and Security in Every Transaction | Creating Shared Value for a Sustainable Future

ECPay Technology

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Chairman’ s Message

In 2025, amid the continued expansion of global e-commerce and the rapid evolution of the digital financial ecosystem, ECPay Technology remained committed to its core values of Professionalism, Integrity, and Innovation. By providing a one-stop payment platform for small and medium-sized enterprises (SMEs), we continued to strengthen a secure, efficient, and convenient digital commerce ecosystem through ongoing innovation and technological advancement.

During the year, our credit card transaction success rate reached 99.77%, demonstrating the exceptional reliability of our payment infrastructure. Consolidated revenue totaled NT$1.744 billion, representing an 8.73% year-on-year increase and reflecting both the strength of our business model and the operational resilience of our payment infrastructure. In recognition of our outstanding performance, ECPay Technology was honored with the 2025 High-Potential Mid-Sized Enterprise Award. This achievement further reinforces our commitment to advancing sustainable finance while creating long-term value for our merchants and other stakeholders.

Embracing Global E-Commerce Transformation and Advancing Sustainable Finance

Positioned at the forefront of the digital transformation era, ECPay Technology firmly believes that payment is more than the movement of money—it is the foundation of social trust. We regard financial inclusion, a core principle of sustainable finance, as a long-term commitment and continue to translate this vision into meaningful action.

By empowering small and medium-sized enterprises (SMEs) to accelerate their digital transformation and supporting non-profit organizations in adopting digital solutions, we are helping build a more inclusive digital economy. In 2025, our platform securely processed tens of millions of transactions, safeguarding the digital assets of merchants and consumers while strengthening trust across the digital financial ecosystem.

Empowering SMEs Through Digital Transformation, Leading the Future of FinTech

As a leading third-party payment service provider, ECPay Technology serves more than 70% of Taiwan's SME e-commerce payment market. We recognize our responsibility to support the digital transformation of Taiwan's small and medium-sized enterprises while contributing to the long-term development of the digital economy.

By continuously strengthening our AI capabilities and big data analytics, we provide merchants with transaction insights, consumer behavior analysis, and intelligent digital marketing solutions. These capabilities enable data-driven decision-making, improve operational efficiency, and enhance business competitiveness.

We believe that a sustainable and thriving e-commerce ecosystem can only be achieved when businesses of all sizes are empowered to fully leverage digital technologies, build long-term competitive advantages, and grow together in an inclusive digital economy.

Advancing Green Finance Through Digital Invoicing

ECPay Technology is committed to sustainable development by extending our digital services beyond payment solutions to encompass digital trust and environmental sustainability. In recent years, we have continued to expand our e-invoice value-added service platform, enabling merchants to embrace low-carbon operations and support the transition toward net-zero emissions through green finance initiatives.

In 2025, the total value of digital financial transactions processed through our platform reached NT$84.3 billion, contributing to an estimated reduction of approximately 116,487.27 kg CO_2e. This achievement demonstrates the positive environmental impact that digital financial services can create through green finance.

By promoting electronic invoicing and digital invoice carrier services, we help reduce paper consumption and the carbon emissions associated with printing, distribution, and administrative processes. Together with our merchants, we are building a greener, smarter, and more sustainable digital commerce ecosystem.

Strengthening Cybersecurity Governance and Building Digital Trust

Information security and digital trust are fundamental pillars of ECPay Technology's sustainability strategy. We continue to strengthen our information security governance in accordance with internationally recognized standards and maintain a comprehensive Information Security Management System (ISMS). Our ISMS is certified under ISO/IEC 27001 through annual independent audits, while our payment operations comply with the Payment Card Industry Data Security Standard (PCI DSS), ensuring the highest level of protection for customer information and transaction data.

As a leading FinTech company, we believe that sustainable growth must be built upon social responsibility. In 2025, we actively collaborated with government agencies and industry partners to combat online fraud by continuously strengthening our transaction risk monitoring mechanisms and introducing AI-powered customer service together with official website verification tools. These initiatives help consumers verify merchant authenticity, reduce fraud risks at the source, and foster a secure, trusted, and resilient digital payment environment.

Advancing a Sustainable Supply Chain and an Inclusive Workplace

Beyond our business operations, ECPay Technology continues to strengthen sustainable supply chain management by encouraging suppliers to adopt responsible environmental practices, energy conservation, carbon reduction measures, and occupational health and safety standards. Through close collaboration with our partners, we aim to enhance the resilience, transparency, and long-term sustainability of our supply chain while creating shared value across the ecosystem.

We are equally committed to fostering an inclusive workplace where diversity, equity, and inclusion (DEI) are embedded in our corporate culture. By continuously enhancing employee compensation and benefits, talent development programs, and mental well-being initiatives, we strive to create a safe, supportive, and engaging work environment where our people can thrive, grow together, and realize their full potential.

Chairman

About Us

Green World FinTech Service Co., Ltd. ("ECPay" or the "Company") was established in 1996 and is one of Taiwan's pioneering financial technology (FinTech) companies. Today, it is one of Taiwan's leading third-party payment service providers, holding a market share of more than 70% in Taiwan's small and medium-sized enterprise (SME) e-commerce payment market. Since 2016, ECPay has focused on supporting SMEs and individual online merchants, achieving significant economies of scale and establishing a market-leading position in Taiwan's digital payment industry.

Guided by our core values of Professionalism, Integrity, and Innovation, ECPay is dedicated to addressing the evolving needs of merchants and consumers in the digital economy. By integrating comprehensive online and offline digital services, we deliver secure, efficient, and convenient FinTech solutions that create greater value and seamless payment experiences for both businesses and consumers.

Company Information

Company Name	**Green World FinTech Service Co., Ltd.**
Date of Establishment	June 4, 1996
Headquarters	Nangang District, Taipei City
Industry	Taipei Exchange (TPEx)-listed company; Industry: Digital Cloud
Major Products and Services	Third-party Payment Services
Paid-in Capital	NT$184,039 thousand
Net Sales	NT$1,718,888 thousand
Number of employees	205 (as of December 31, 2025)
Company Website	https://www.ecpay.com.tw/
Shareholding structure	Domestic corporations 56.13%, domestic individuals 43.05%, foreign organizations and individuals 0.82%.

Revenue by Major Products and Services	Financial services: 96.01%; Other revenue: 3.99%.

▦Company History

1996-06	Founded to provide Taiwan's earliest collection and payment e-service platform. Fast Settlement of Collected Payments.
2000-02	Formally entered the e-commerce arena and cooperated with ITRI to develop an online credit card transaction mechanism and transformed into an IPSP (Internet Payment Service Provider).
2004-08	Undertook the online credit card payment service of the Taiwan Railway Administration of the Ministry of Transportation and Communications (MOTC).
2011-12	Served more than 5,000 clients, with annual acquiring amount exceeding NT$2.3 billion.
2013-07	Merged with O' Pay Electronic Payment Co., Ltd. to expand a trusted electronic payment platform.
2016-01	Launched the ECPay integrated payment processing service platform.
2019-12	Built a customized system with 180,000 clients.
2020-04	Green World FinTech applied to the FSC for approval to register on the Emerging Stock Board (ESB) and was listed as an ESB stock on the Over-the-Counter (OTC) market under stock code 6763.
2021-12	Green World FinTech received approval from the Taipei Exchange for its application for listing on the OTC market. The Company' s annual transaction volume on its platform reached NT$77.2 billion, with more than 300,000 clients.
2022-03	Listed on the Taipei Exchange (TPEx)
2022-05	Invested in and acquired a 30% shareholding in Systex Fintech Corporation, a subsidiary of SYSTEX Corporation, to fulfill the retail payment needs of small and mediumsized merchants both online and offline at one time.
2022-12	Yulon Finance Corporation, as a car finance company of Yulon Group, entered into a share swap agreement to accelerate the development of multi-installment services for online transactions.
2023-06	Collaborated with O' Pay Electronic Payment Co., Ltd. to support the promotion of TWQR, Taiwan's national payment ecosystem, which facilitates members and consumers to receive and make payments easily.

2024-04	Green World FinTech announced that through its subsidiary, ECPayDATA Application Technology Co., Ltd. it has acquired the advertising agency operation division of BVG (Business Vision Growth) Co., Ltd. in order to enhance the efficiency of e-commerce integration and strengthen the ability of social media precision placement.
2024-09	Launched the ECPay Pay mobile app, designed specifically for individual users by integrating payment and collection functions into a single platform. The app enables users to seamlessly switch between buyer and seller roles, supports credit card binding, 3D Secure authentication, and integrated logistics services, allowing consumers to complete payments via QR code while enabling sellers to quickly activate payment collection, delivering a more convenient and secure mobile payment experience.
2025-10	Announced a strategic partnership with Chailease Group's zingala BNPL service, marking ECPay's entry into the Buy Now, Pay Later (BNPL) market. Through this collaboration, ECPay further expanded its digital financial ecosystem and enhanced flexible payment solutions for merchants and consumers.
2025-12	Launched the "CashBack" rewards platform, a next-generation traffic acquisition solution designed to help merchants reduce advertising costs while increasing brand exposure and conversion rates through the ECPay payment app, creating greater value for merchants and consumers alike.

For more information, please refer to the Company's website: About>Core Values and Company History.

▦ Value Chain

ECPay Technology is committed to providing integrated FinTech services centered on third-party payment solutions. By connecting payment processing, logistics, e-invoicing, and digital commerce applications, we have built a comprehensive e-commerce ecosystem. Through collaboration with financial institutions, logistics partners, technology platforms, and merchants, we provide consumers with secure, convenient, and efficient transaction services while creating shared value.

Our value chain encompasses four key stages: Resource Inputs, Service Operations, Value Creation, and Social Impact. We integrate sustainability principles into all aspects of our operations to advance digital transformation across industries and promote financial inclusion.

Upstream Value Chain Integration: Partner Collaboration and Low-Carbon Innovation

ECPay Technology's service quality relies on the stability and reliability of its upstream partner network. Our key partners include acquiring banks, convenience store chains, logistics providers, cloud service providers, and e-invoice service platforms. Through automated system integration and robust risk management mechanisms, we continuously enhance operational efficiency and information security.

At the same time, we collaborate closely with our suppliers to promote low-carbon operating practices, including paperless workflows and cloud-based e-invoicing services, thereby establishing a resilient, transparent, and sustainable supply chain management framework.

In addition, ECPay conducts annual supplier evaluations using a tiered assessment mechanism. Performance indicators such as delivery reliability, product and service quality, and corporate social responsibility (CSR) practices are incorporated into the evaluation process to ensure sustainable procurement and responsible supply chain management.

Downstream Value Chain Enhancement: Service Innovation and Digital Inclusion

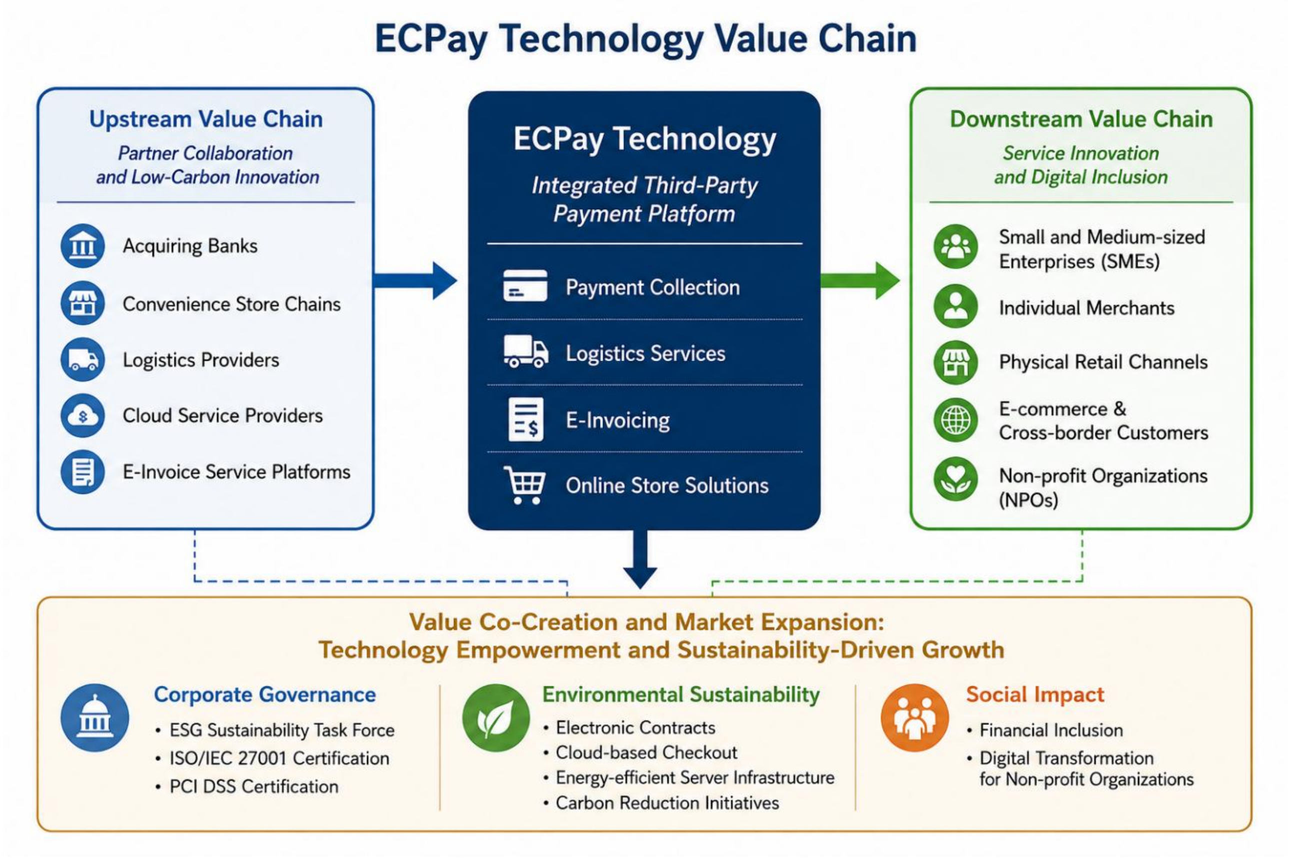
For downstream customers, ECPay Technology provides a comprehensive portfolio of digital commerce solutions, including online payment collection, physical card payment terminals, POS and e-invoice systems, cross-border logistics, and digital voucher services, enabling businesses to seamlessly integrate their online and offline (OMO) operations.

In recent years, we have introduced AI-powered customer service and intelligent instant messaging assistants to improve service responsiveness and enhance customer experience. We also continue to optimize our mobile payment solutions to lower barriers to adoption and make digital financial services more accessible.

Our primary customers are Taiwan's small and medium-sized enterprises (SMEs) and individual online merchants. Through customized payment integration modules, we enable merchants with limited technical resources to quickly participate in the digital economy. By expanding access to digital financial services, ECPay actively advances the principles of financial inclusion and supports the sustainable growth of Taiwan's digital commerce ecosystem.

Value Co-Creation and Market Distribution: Technology-Enabled Sustainability

ECPay Technology places ESG governance at the core of its corporate strategy. Through initiatives such as electronic contracts, cloud-based checkout services, and energy-efficient server infrastructure, we promote carbon reduction while enhancing operational efficiency. The Company has obtained internationally recognized certifications, including ISO/IEC 27001 and PCI DSS, and our cross-functional ESG Sustainability Task Force drives initiatives across governance, environmental, and social dimensions.



Significant Changes in the Value Chain in 2025

Expansion of the Merchant Base

As of the end of 2025, ECPay's membership had grown to 421,000, with merchant members representing the strongest area of growth and serving as the primary driver behind the expansion of the Company's user ecosystem.

Continuous Digitalization

Through online registration, electronic contracts, and cloud-based e-invoicing, ECPay has significantly reduced paper consumption. The Company also leverages big data analytics and artificial intelligence (AI) to optimize operations and customer service processes, driving sustainable digital transformation.

Deepening Technology and Partner Collaboration

ECPay continued to strengthen collaboration with logistics providers, e-commerce platforms, and cybersecurity solution providers, while partnering with non-profit organizations to advance the digitalization of payment services.

- **The proportion of revenue from Asia was 100% by 2025.**

1. Scope of the Report and Stakeholders

1.1 Summary and Scope of the Report

Outline of the Report

This report has been prepared in accordance with the GRI Standards issued by the Global Reporting Initiative (GRI). It provides detailed disclosures on the material topics and impacts related to the economy, environment, and people, including human rights, identified by Green World FinTech Service Co., Ltd. (hereinafter referred to as "Green World FinTech," "the Company," "we," "us," or "our"), as well as the corresponding disclosure requirements. The report also presents the Company' s sustainability initiatives and performance in the areas of corporate governance, operational performance, sustainable supply chain management, green digital finance and information security, environmental sustainability, employee well-being, and social engagement.

Information Period

ESG Sustainability Report 2025 Information Period: from January 1, 2025 to December 31, 2025

This report is the fourth disclosure of information on the performance of the management approach, risk assessment (including information-related risks), material topics, responses and actions in **Green World FinTech's** ESG Sustainability Report, and some of the content is intended to enhance the reader's understanding of the information in the report.

Scope Boundaries

The information contained in this report is based on the material topics disclosed to Green World FinTech, and its employees in Taiwan as well as customers, suppliers, and investors outside of the organization.

Financial performance figures are calculated on the basis of New Taiwan Dollars, and the scope of this report is consistent with the timing of individual financial statements, entities and companies (excluding subsidiaries), and the sources of financial data have been verified and certified by Deloitte Taiwan, Certified Public Accountants, and are presented in the usual manner of describing the words and figures.

Changes to the Report (Restatement of Information)

▲Changes to the Greenhouse Gas Emissions Base Year

Due to the relocation of the Company's office premises in 2025, significant changes occurred in its operational conditions, organizational boundaries, and energy consumption profile. Following an assessment, these changes were determined to meet the criteria for a base year recalculation. Accordingly, the Company has changed its greenhouse gas (GHG) emissions base year from 2022 to 2025.

As certain historical data could not be reasonably reconstructed, no retrospective recalculation has been performed. Therefore, 2025 has been adopted as the new base year for future GHG emissions management and emissions reduction target setting.

▲Changes to the Waste Calculation Methodology

In 2025, the Company revised its waste estimation methodology from the headcount-based method to the total working hours method to more accurately reflect its actual operational activities. To ensure data consistency, the 2024 waste data were retrospectively recalculated using the revised methodology, providing a consistent basis for year-over-year comparisons.

External Assurance

This Sustainability Report has been reviewed and approved by the Board of Directors. The Report has not been subject to external assurance.

Principles and Guidelines

In order to continuously strengthen the comparability of performance and the materiality of the report, all information published in this report follows the requirements of the GRI Sustainability Reporting Guidelines and is presented using internationally recognized indicators, and if there are any estimations, they will be noted in the relevant chapters and sections.

◆ Global Reporting Initiative (GRI) Standards 2021

◆ Sustainability Accounting Standards Board (SASB) – Software & IT Services

◆ Task Force on Climate-related Financial Disclosures (TCFD)

◆ Taipei Exchange Rules Governing the Preparation and Filing of Sustainability Reports by TPEx

Frequency

This report is published annually.

First Publication: The 2022 Sustainability Report was published in June 2023.

Previous Edition: The 2024 Sustainability Report was published in August 2025.

Current Edition: The 2025 Sustainability Report was published in August 2026.

- Contact

We look forward to informing our stakeholders about our efforts to promote corporate social responsibility through this report. Please feel free to contact us through the following methods for suggestions and comments on Green World FinTech's ESG Sustainability Report

Green World FinTech Service Co., Ltd.
Address:
5F., No. 58, Sec. 1, Chenggong Rd., Nangang Dist., Taipei City 115018, Taiwan (R.O.C.)
Contact: HR & Admin. Department / Manager Tu
Tel: 02-26550557#3661
Website: https://www.ecpay.com.tw/
Email: financial_material@ecpay.com.tw

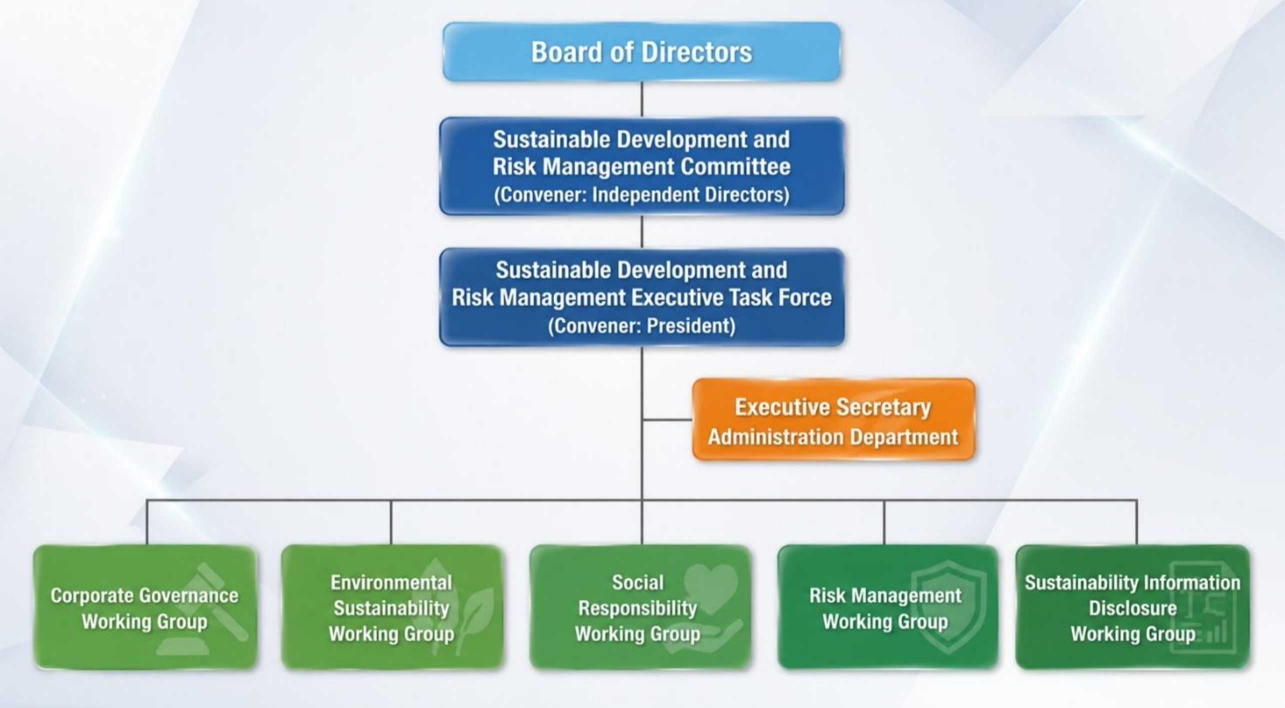
1.2 ESG Organization

The Company established the Ethical Management and Corporate Social Responsibility Committee on March 3, 2021. It was renamed the Ethical Management and Sustainable Development Committee on March 17, 2022, and further renamed the Sustainable Development and Risk Management Committee on November 13, 2025, when it was elevated to a functional committee under the Board of Directors. The Committee is composed entirely of Independent Directors.

The Committee established the Sustainable Development and Risk Management Executive Task Force (ESG Executive Task Force), convened by the President, with the Head of the Administration Department serving as Executive Secretary. The Task Force consists of five cross-functional working groups: Corporate Governance, Environmental Sustainability, Social Responsibility, Risk Management, and Sustainability Information Disclosure, which assist the Committee in implementing its initiatives.

The Executive Secretary oversees the Committee's operations, consolidates annual plans and implementation results from each working group, reports them to the President and the Committee, and coordinates and monitors the implementation of the Committee's annual plans.

The organizational structure is shown below.



ESG Sustainability Committee is shown below:

The ESG Sustainability Committee is a cross-departmental communication platform responsible for planning, executing, and controlling the action plans of each group and aspect, integrating and supervising the progress and effectiveness of the implementation of the five major aspects of corporate governance - economic, customer service, social, environmental, and supply chain - to ensure the effectiveness of the organization's horizontal and vertical communication, and to practice corporate sustainable development. The duties of the committee are as follows:

Setting strategic directions for corporate sustainability, corporate governance, and economic, environmental, and social aspects; planning various activities for corporate sustainability, environmental protection, and digital financial development; tracking and reviewing corporate development, new products, employee care, customer service, and social responsibility programs; addressing various material topics and promoting related initiatives; and reporting to the Board of Directors annually on the implementation results for the current year.

Process of the Board of Directors' communication on material events: In addition to controlling various types of risks through risk management in 2.4 of this report, each department of the Company regularly interacts with stakeholders through routine channels on a day-to-day basis, and in the event that a stakeholder or sustainability issue may have a potentially significant negative impact on the Company, the responsible department will conduct due diligence on the stakeholder or sustainability issue in the areas of financial status, legal compliance records, environmental protection and labor rights, and other aspects. The Board of Directors will assess whether the specific results will cause significant harm to the Company's operations and report to the Board of Directors, and the Board of Directors will make a resolution on the due diligence report submitted by the department and submit it to the responsible department for execution.

1.3 Stakeholder Identification and Communication

1.3.1Stakeholder Identification and Categorization

Green World FinTech continuously optimizes and systematizes its materiality analysis model in accordance with the GRI Standards issued by the Global Reporting Initiative (GRI) and the AA1000 Stakeholder Engagement Standard (AA1000SES). The Company identifies and analyzes sustainability issues in accordance with this process, which serves as an important basis for formulating its short-, medium-, and long-term sustainability strategies and determining the material topics to be disclosed in the ESG Sustainability Report.

Through various communication channels and mechanisms, we continuously listen to stakeholder feedback and identify key stakeholders based on the five principles of Dependency, Responsibility, Tension, Influence, and Diverse Perspectives. The key stakeholders identified are Shareholders, Employees, Customers, Supply Chain Partners (Banks/Convenience Stores, etc.), and Government Authorities, as shown below.

1.3.2 Stakeholder Concerns and Communication Channels

- ### Stakeholder Concerns and Communication Performance

Stakeholders	Topic of concern	Communication channels, response methods, and communication frequency	Communication Performance in 2025
Shareholders/Investors	Corporate Governance,Integrity Management and Business Ethics, Regulatory Compliance, Information Security, Digital Transformation,Customer Relationship Management, Risk Management	Annual Shareholders' Meeting, Annual Report, Investor Conference/Annual Investor Corner, Market Observation Post System, and Contact Box/Unscheduled Contact: Spokesperson Contact E-mail: financial_material@ecpay.com.tw	Shareholders' meeting held once Invited to participate in two Investor Conference. 42 major news announcements Continuous updating of the investor section and corporate responsibility information on the Company's website.
Customers	Information Security, Product Quality and Responsibility ,Risk Management, Customer Relationship Management, Regulatory Compliance	Customer Online Reporting System/Daily Customer Service Hotline/Daily Customer Product Training/Monthly Contact: Customer Service Hotline Contact: (02)2655-1775	2025 Customer Satisfaction: Overall average score of 99.62 points Customer calls totaled 56,006, with an average answer rate of 88.3%. Conducted 11 customer product training sessions. Conducted bi-weekly customer satisfaction surveys and maintained a high level of satisfaction. Immediate response to customer questions and needs.
Employees	**Corporate Governance, TalentPolicy, HumanRights Policyand Diversity Inclusion,**	Internal Grievance Mailbox/Instant Labor Meeting / Quarterly Employee Welfare Committee/Quarterly Education and Training / Irregular Clinical Health Service/Weekly	Internal Grievance Mailbox: 0 cases. Labor-management meeting 4 times. Employee Welfare Committee meeting 4 times.

Stakeholders	Topic of concern	Communication channels, response methods, and communication frequency	Communication Performance in 2025
	Talent Recruitment, Retention and Development, Occupational Safetyand Healthand Health Promotion.	Contact: HR & Admin. Department Contact E-mail: gw-hr@ecpay.com.tw	Employee training totaled 5,981 hours. Clinical health services provided 36 times.
Supply Chain (including banks/convenience stores/contractors)	**Regulatory compliance, risk management, information security, corporate governance, customer relationship management, sustainable supply chain management, waste management.**	Supplier evaluation/annual Written audit/irregular Telephone, Email, and Correspondence/Instantaneous Contact: Sustainable Development and Risk Management Committee Contact E-mail: financial_material@ecpay.com.tw	Conducted 41 supplier assessments in 2025 Five new suppliers signed the supplier declaration. A sustainability report will be issued in August 2025 and published on the Public Information Observatory and the company website.
Government Authorities	**Regulatory Compliance, Energy Management and Greenhouse Gas Emissions, Corporate Governance, Waste Management, Occupational Safety and Health Promotion,**	Seminars, publicity seminars / irregularly Official Documents, Correspondence/Instant Contact: Spokesperson Contact E-mail: financial_material@ecpay.com.tw	Environmental, safety and sanitation personnel and supervisors, in accordance with legal requirements, participate in irregular legal awareness campaigns organized by competent authorities and implement regular training. Two personnel participated in training in 2025. Sixteen personnel participated in legal awareness campaigns or regulatory training courses organized by government agencies in 2025.

Stakeholders	Topic of concern	Communication channels, response methods, and communication frequency	Communication Performance in 2025
	Information Security		

1.4 Prioritization and Response to Material Topics

1.4.1 Explanation of Assessment of Material Topics

ECPay Technology adopted the four AA1000 AccountAbility Principles—Materiality, Inclusivity, Responsiveness, and Impact—and followed GRI 3: Material Topics 2021 to assess the significance of impacts on the economy, environment, and human rights. The assessment process is outlined below.

STEP1：Understand the Organizational Context

The Company's ESG Executive Task Force evaluated the Company's key operational activities, critical operational resources, business continuity priorities, and the supply and value chains. It also considered international sustainability trends and sustainability topics identified by global ESG rating agencies. Based on this assessment, the Task Force identified 17 sustainability topics, comprising 10 governance topics, 4 social topics, and 3 environmental topics, as shown in the table below.

Aspect	Environment	Social	Governance
Sustainability Topics	• Climate Change Adaptation • Energy Management and Greenhouse Gas Emissions • Waste Management	• Talent Management, Human Rights, and Diversity & Inclusion • Talent Attraction, Retention, and Development • Occupational Health, Safety, and Well-being • Social Engagement	• Regulatory Compliance • Ethical Management and Business Ethics • Digital Transformation • Product Quality and Responsibility • Corporate Governance • Information Security • Customer Relationship Management • Risk Management • Innovative Products, Services, and Green Innovation • Sustainable Supply Chain Management

STEP2： Identify Impacts and Assess Significance

Building on the sustainability topics identified in the previous step, the Company's ESG Executive Task Force further assessed the actual and potential positive and negative impacts of each sustainability topic.

▲Actual or potential positive impacts may arise when the Company establishes and effectively implements management policies for a sustainability topic, resulting in positive or significant contributions to sustainable development across the economic, environmental, and social dimensions.

▲Actual or potential negative impacts may occur when the Company fails to implement, or does not effectively implement, appropriate management policies for a sustainability topic, resulting in adverse impacts on the economy, environment, and society.

STEP3： Prioritize the Impacts

The ESG Executive Task Force distributed questionnaires to stakeholders and analyzed the results by assessing the likelihood and severity of positive and negative impacts, calculating the average level of stakeholder concern for each sustainability topic, and prioritizing the topics to evaluate their significance to the Company's operations.

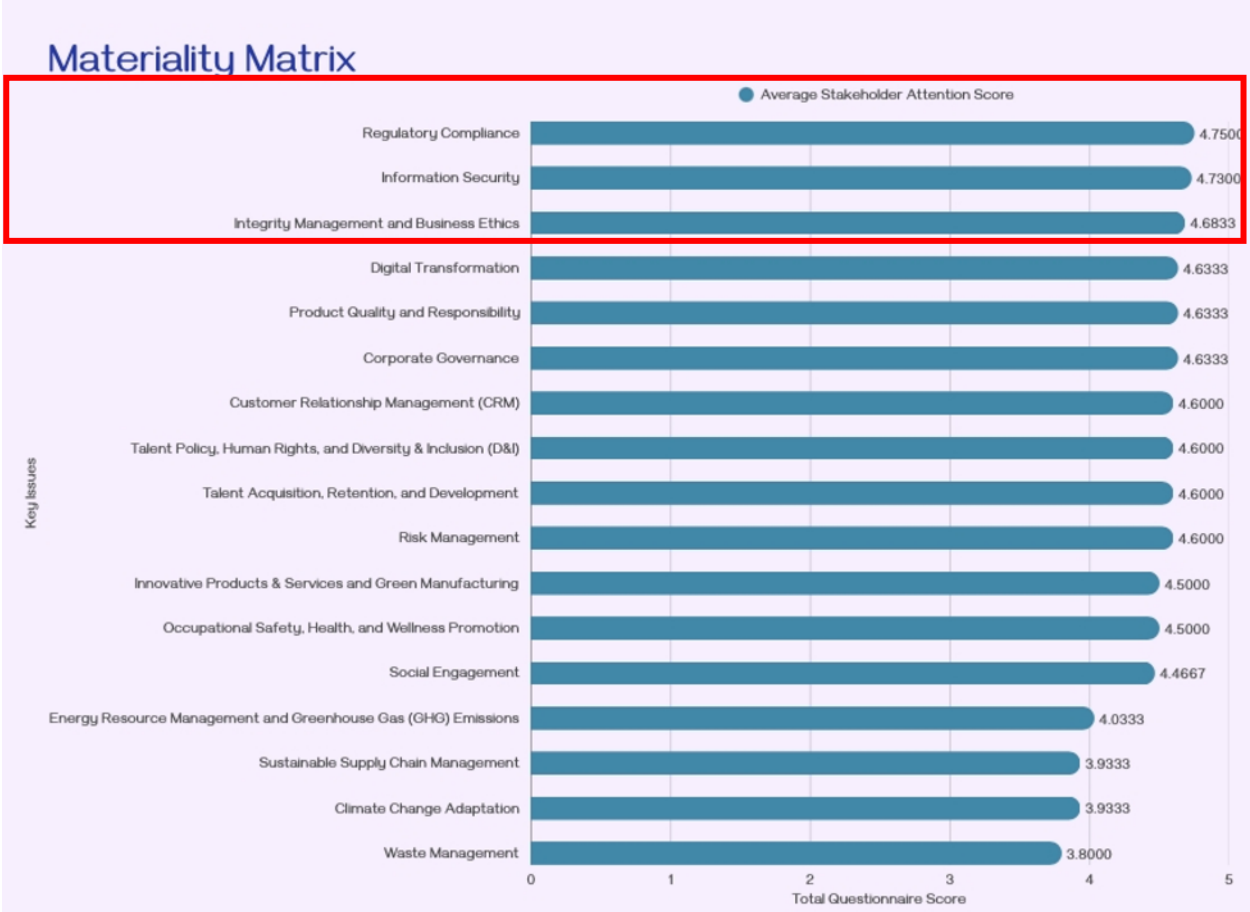
Based on the assessment methodology, the topics with the highest combined level of stakeholder concern and actual or potential impacts were identified as material topics, including Ethical Management and Business Ethics, Regulatory Compliance, Information Security, Customer Relationship Management, Digital Transformation, Product Quality and Responsibility, and Climate Change Adaptation. ECPay Technology will establish corresponding policies, objectives, and action plans for each material topic.

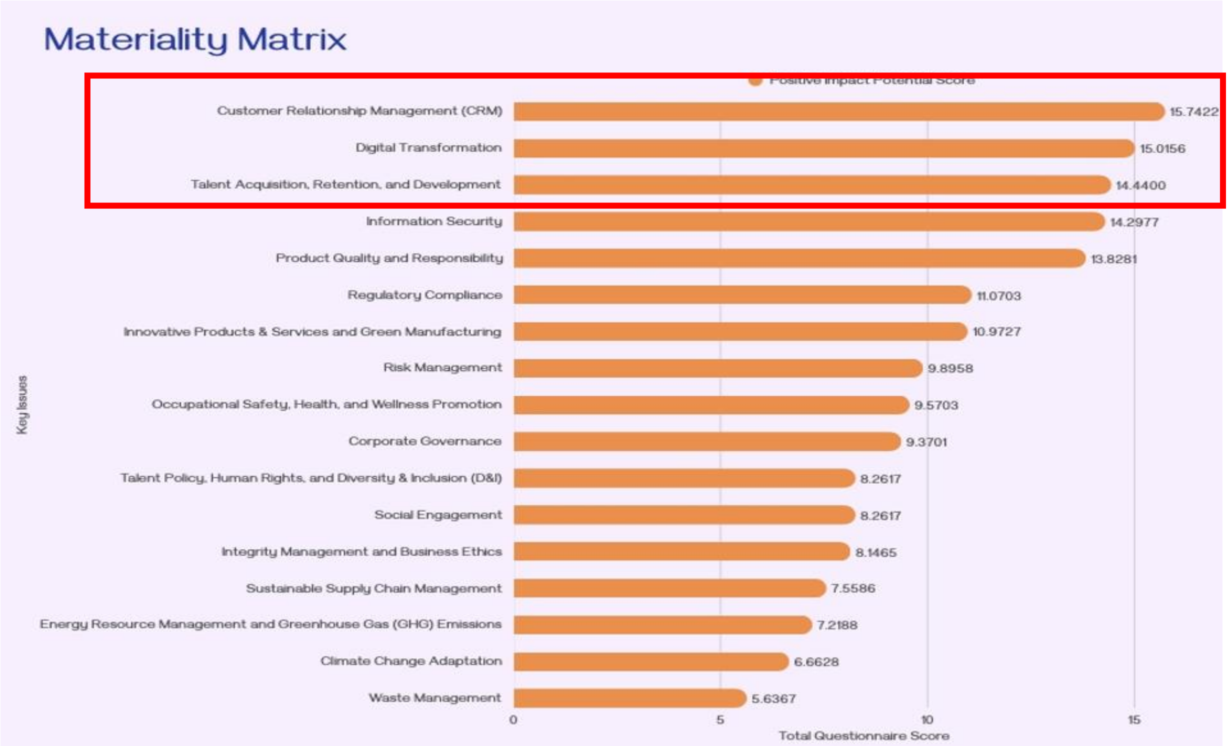
▲Summary of Stakeholder Concern and Positive/Negative Impact Assessment

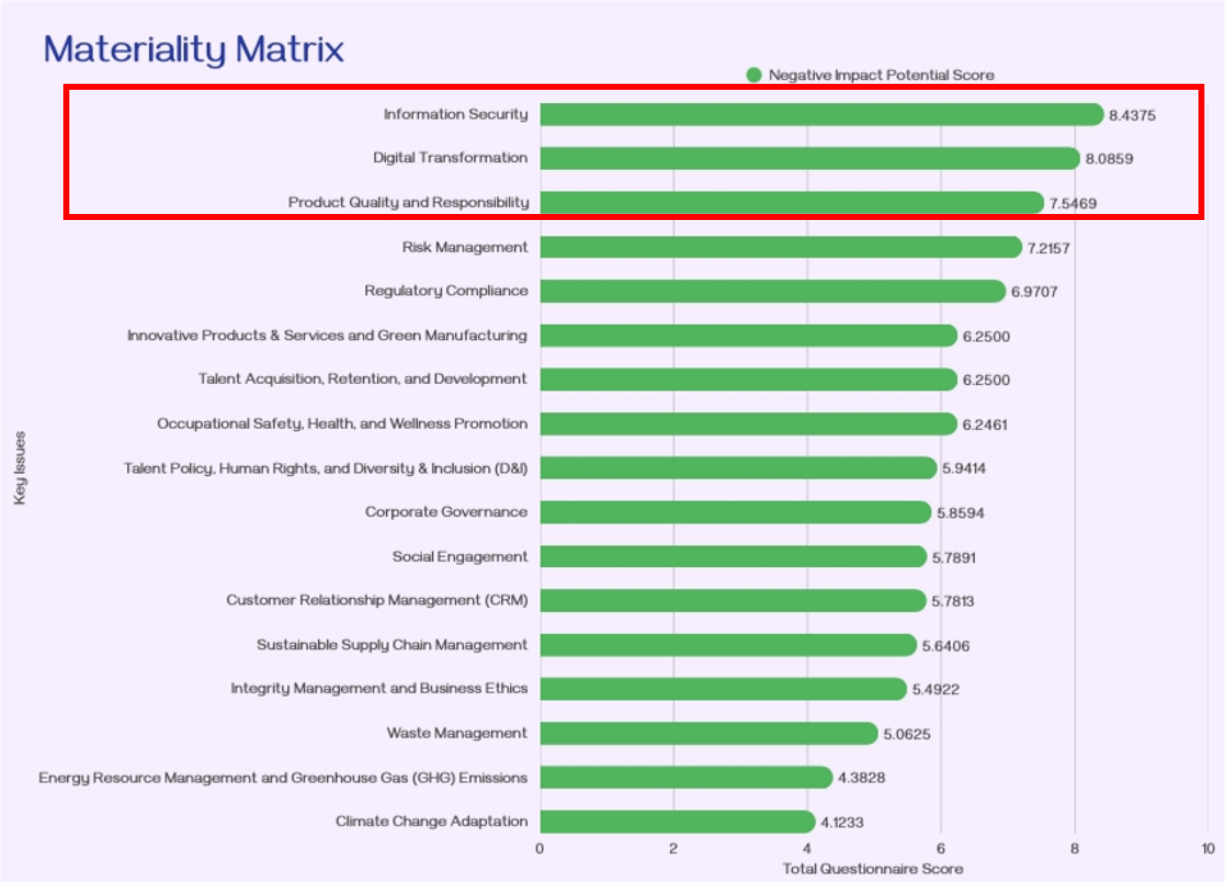
Sustainability Topic	Average Level of Stakeholder Concern	Positive Impact			Negative Impact		
		Likelihood	Severity	Positive Impact Score (Likelihood × Severity)	Likelihood	Severity	Negative Impact Score (Likelihood × Severity)
Ethical Management and Business Ethics	4.6833	3.0313	2.6875	8.1466	2.3750	2.3125	5.4922
Regulatory Compliance	4.7500	3.4063	3.2500	**11.0705**	2.5938	2.6875	6.9708
Information Security	4.6000	3.7917	3.7708	**14.2977**	2.8125	3.0000	8.4375
Corporate Governance	4.6333	3.1563	2.9688	9.3704	2.3438	2.5000	**5.8595**

Sustainability Topic	Average Level of Stakeholder Concern	Positive Impact			Negative Impact		
		Likelihood	Severity	Positive Impact Score (Likelihood × Severity)	Likelihood	Severity	Negative Impact Score (Likelihood × Severity)
Customer Relationship Management	4.6000	4.0625	3.8750	15.7422	2.3125	2.5000	5.7812
Risk Management	4.5000	3.1667	3.1250	**9.8959**	2.6042	2.7708	7.2157
Climate Change Adaptation	4.7300	2.6875	2.4792	6.6629	2.0833	1.9792	4.1233
Energy and Resource Management and Greenhouse Gas Emissions	3.9333	2.7500	2.6250	7.2188	2.0625	2.1250	4.3828
Waste Management	3.8000	2.4375	2.3125	5.6367	2.2500	2.2500	5.0625
Digital Transformation	4.6333	3.8750	3.8750	15.0156	2.8125	2.8750	8.0859
Innovative Products and Services and Green Manufacturing	4.5000	3.3125	3.3125	**10.9727**	2.5000	2.5000	**6.2500**
Product Quality and Responsibility	4.6333	3.6875	3.7500	13.8281	2.6250	2.8750	7.5469
Sustainable Supply Chain Management	3.9333	2.8125	2.6875	**7.5586**	2.3750	2.3750	**5.6406**
Talent Policies, Human Rights, and Diversity and Inclusion	4.6000	2.9375	2.8125	8.2617	2.4375	2.4375	5.9414
Occupational Health and Safety and Health Promotion	4.4667	3.1250	3.0625	9.5703	2.4375	2.5625	6.2461
Talent Attraction, Retention, and Development	4.6000	3.6875	3.4375	12.6758	2.5000	2.5000	6.2500

Sustainability Topic	Average Level of Stakeholder Concern	Positive Impact			Negative Impact		
		Likelihood	Severity	Positive Impact Score (Likelihood × Severity)	Likelihood	Severity	Negative Impact Score (Likelihood × Severity)
Social Engagement	4.0333	2.9375	2.8125	8.2617	2.3750	2.4375	5.7891




Materiality Matrix
Positive Impact Potential Score
Customer Relationship Management (CRM) 15.7422
Digital Transformation 15.0156
Talent Acquisition, Retention, and Development 14.4400
Information Security 14.2977
Product Quality and Responsibility 13.8281
Regulatory Compliance 11.0703
Innovative Products & Services and Green Manufacturing 10.9727
Risk Management 9.8958
Occupational Safety, Health, and Wellness Promotion 9.5703
Corporate Governance 9.3701
Talent Policy, Human Rights, and Diversity & Inclusion (D&I) 8.2617
Social Engagement 8.2617
Integrity Management and Business Ethics 8.1465
Sustainable Supply Chain Management 7.5586
Energy Resource Management and Greenhouse Gas (GHG) Emissions 7.2188
Climate Change Adaptation 6.6628
Waste Management 5.6367
Key Issues
0
5
10
15
Total Questionnaire Score


Materiality Matrix
Negative Impact Potential Score
Information Security 8.4375
Digital Transformation 8.0859
Product Quality and Responsibility 7.5469
Risk Management 7.2157
Regulatory Compliance 6.9707
Innovative Products & Services and Green Manufacturing 6.2500
Talent Acquisition, Retention, and Development 6.2500
Occupational Safety, Health, and Wellness Promotion 6.2461
Talent Policy, Human Rights, and Diversity & Inclusion (D&I) 5.9414
Corporate Governance 5.8594
Social Engagement 5.7891
Customer Relationship Management (CRM) 5.7813
Sustainable Supply Chain Management 5.6406
Integrity Management and Business Ethics 5.4922
Waste Management 5.0625
Energy Resource Management and Greenhouse Gas (GHG) Emissions 4.3828
Climate Change Adaptation 4.1233
Key Issues
0
2
4
6
8
10
Total Questionnaire Score

STEP4：Review and Approval of Material Topics

ECPay Technology conducts a material topic assessment every two years. The latest assessment was completed in 2024 to reflect changes in the operating environment and stakeholder expectations, while enhancing the completeness and transparency of sustainability governance and disclosures.

As part of the annual review of ESG material topics, the Company determined that its business strategy remained focused on the same key areas and that no significant changes had occurred in the external environment. Accordingly, the significance and prioritization of the material topics remained unchanged. Therefore, the 2025 material topics are consistent with those identified in 2024, as shown in the table below. The 2025 material topics were approved by the President and subsequently reported to the Sustainable Development and Risk Management Committee.

2025 Material Topics	2024 Material Topics	Description of changes
Integrity Management and Business Ethics	Integrity Management and Business Ethics	Retained Material Topic
Regulatory Compliance	Regulatory Compliance	Retained Material Topic
Information Security	Information Security	Retained Material Topic
Customer Relationship Management	Customer Relationship Management	Retained Material Topic
Climate Change Adaptation	Climate Change Adaptation	Retained Material Topic
Digital Transformation	Digital Transformation	Retained Material Topic
Product Quality and Responsibility	Product Quality and Responsibility	Retained Material Topic

1.4.2 Response to Material Topics

Seven Material Topics have been identified for 2025, and management actions and related measures are summarized below:

Corporate Governance / Economic			
Item	GRI Standards	Importance to Green World FinTech	Enabling Measures

Information Security	418 Customer Privacy	Internal information security systems are maintained in a stable and secure manner and protected from unauthorized access and intrusion to safeguard customer information and transaction data.	We have passed the ISO 27001 Information Security Management System Certification and PCI DSS Certification to provide safe and efficient services through the integration of business processes.
Regulatory Compliance	3-3 Material Topics	ECPay Technology has established a Compliance and Anti-Money Laundering Department responsible for developing internal policies in accordance with applicable regulations and ensuring their effective implementation. The Department continuously monitors regulatory developments to ensure ongoing compliance. The Company complies with applicable laws and regulations, including those related to anti-money laundering, fraud prevention, personal data protection, information security, consumer rights protection, and cybersecurity management.	ECPay Technology has established a Compliance and Anti-Money Laundering Department responsible for developing and implementing internal policies in accordance with applicable regulations and monitoring regulatory changes to ensure ongoing compliance.
Customer Relationship Management	3-3 Material Topics	Customers attach great importance to the security of information systems and the clarity of information labeling, which is also an important factor in building trust and good reputation with customers.	Build customer trust and reputation by conducting regular customer satisfaction surveys.

Digital Transformation	3-3 Material Topics	We utilize artificial intelligence and big data analysis to monitor transaction risks in real-time and strengthen fraud detection to reduce operational risks. Digitized processes and cloud-based architecture enhance system flexibility to meet diversified applications and cross-border demands.	The introduction of RPA automatically handles a large number of repetitive operations, significantly reduces human errors and time costs, and rapidly improves operational efficiency and risk control response speed.
Integrity Management and Business Ethics	205-1 Anti-Corruption Risks 205-2 Anti-Corruption Training	The principles of fairness, honesty, trustworthiness, and transparency are the corporate culture and good business practices that establish the Company's business philosophy of integrity.	We comply with the Code of Ethics, and our employees comply with the provisions of the work rules.
Product Quality and Responsibility	416-2 Violation of Health and Safety Regulations on Products and Services 417-1 Product and Service Information and Labeling Requirements	The quality of transactions is an important factor in building trust and a good reputation with customers.	We emphasize information security, quality management and safety assurance, and have established information system security operation standards.
Environment			
Climate Change Adaptation	201-2 Financial Impacts of Climate Change and Other Risks and Opportunities 305-2 Energy Indirect (Scope 2) Greenhouse Gas Emissions 305-5 Greenhouse Gas Emission Reduction	In light of the global environmental protection trend and in line with the development of the country's overall greenhouse gas reduction strategy, the company's greenhouse gas emissions are controlled.	Carry out greenhouse gas emission reduction planning in accordance with regulations.

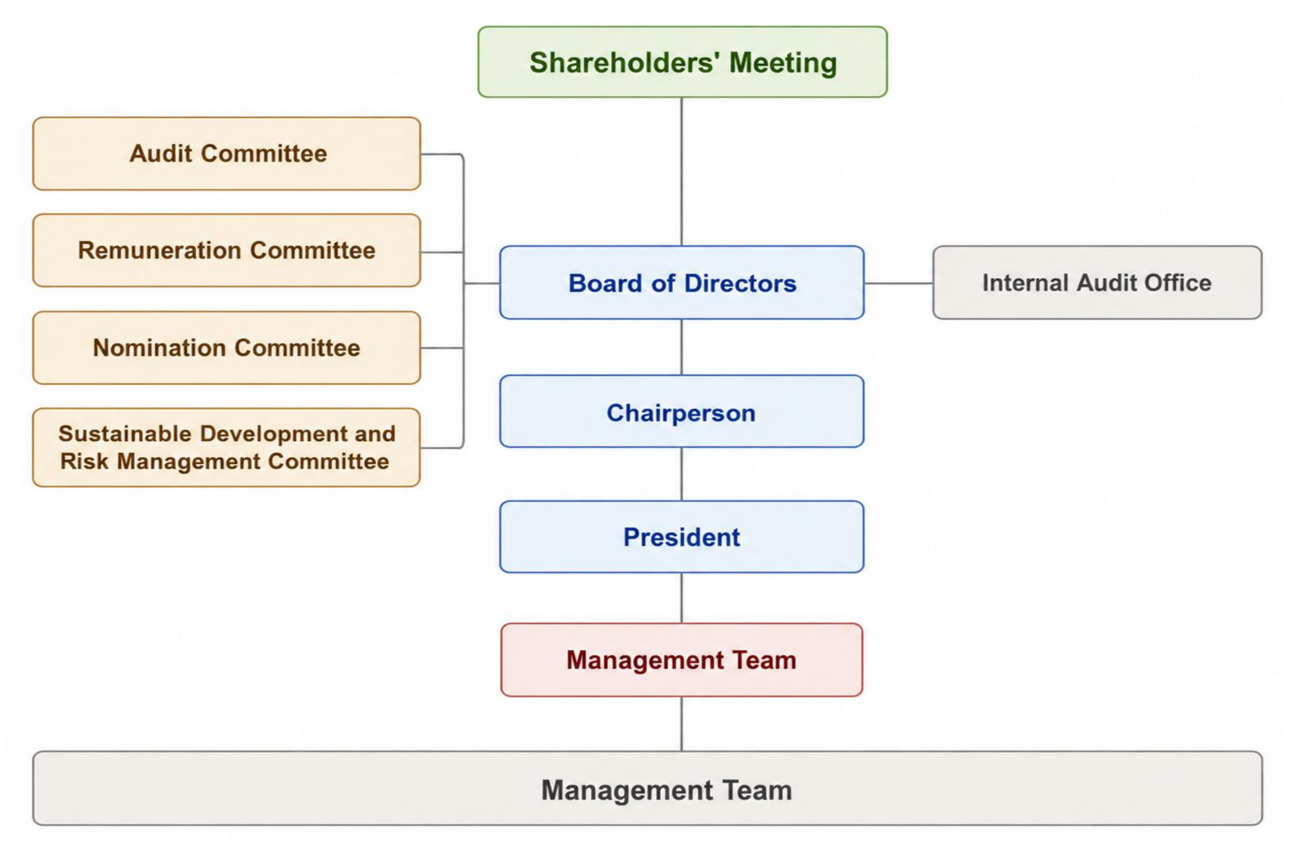
2.Corporate Governance and Sustainable Management

- Green World FinTech is addressing the Material Topics and objectives of sustainable management, such as corporate governance, integrity, business ethics, and compliance with laws and regulations, and the short-, medium-, and long-term targets and achievement status of each of them are summarized in the table below:

Integrity Management and Business Ethics	Short-, medium-, and long-term targets (after 2026~2030)
	Management and department heads will review internal control deficiencies, with a completion rate of 100%.
	No violations of the principle of integrity by supervisors or employees (0 cases).
Regulatory Compliance	No violations of applicable regulatory requirements, the Company Act, or tax regulations (0 cases).
2025 Achievement Status	Integrity Management and Business Ethics Management and department heads reviewed internal control deficiencies, with a completion rate of 100% → Achieved, 100% Regulatory Compliance Violation of the principle of integrity by supervisors or employees 0 cases → Achieved, 0 cases No violations of applicable regulatory requirements, the Company Act, or tax regulations → Achieved (0 cases).

2.1Corporate Governance Structure

The Company regularly convenes annual shareholders' meetings in accordance with regulations, and has prescribed the Procedures for Election of Directors for compliance. The Board of Directors has established an Internal Audit function; the Board of Directors elects a chairman and the Board of Directors resolves on the selection of a general manager, who is responsible for the planning, promotion and development of the Company's businesses and decision-making, etc. The governance structure of the Company is shown in the following diagram：



2.1.1 Shareholders' Meeting and Board of Directors' Meeting

In accordance with the "Rules of Procedure for Shareholders' Meetings" and the "Code of Conduct for Board of Directors' Meetings", the Company regularly organizes shareholders' meetings and board of directors' meetings in order to enhance the timeliness and transparency of information disclosure, and to protect the rights and interests of investors and shareholders. For investors who need to know the latest revenue situation of the Company, the Company not only publishes monthly revenue reports but also organizes at least one corporate meeting every year to explain the operation status of Green World FinTech to the investing public. Shareholders may submit proposals in writing to the Company at the annual shareholders' meeting in accordance with the Company Law. In addition, the Company's website has an Investor Corner, where information on corporate governance is updated annually for investors' reference, and where shareholders and investors can express their suggestions and questions through the Spokesperson's Mailbox, in an effort to increase the transparency of the Company's information.

2.1.2 Board Diversity, Competencies, and Responsibilities

The Board of Directors is the highest governance body of Green World FinTech, and its chairman is the Chairman of the Board of Directors. The duties of the Board of Directors are mainly to appoint and supervise the Company's management team in order to ensure the interests of the stakeholders and to maximize the interests of the shareholders. The Company has established an Audit Committee, a Remuneration Committee, a Nomination Committee, and a Sustainable Development and Risk Management Committee, each composed of the Company's independent directors, to strengthen the corporate governance functions.

In order to implement corporate governance, strengthen the functions of directors, and balance the rights and obligations of directors, the Company purchases directors' liability insurance for each director during his/her term of office, so as to protect the risks borne by the directors and managers in the execution of their business, and at the same time, reduce the risk of damages to the Company and shareholders.

Implementation of Board Diversity

The Company's Board of Directors consists of six directors, including one employee director (17%), two female directors (33%), and three independent directors (50%). All independent directors have served for less than nine years. The directors range in age from 46 to 75.

The Board comprises members with diverse professional backgrounds. Three directors (50%) have expertise in law and accounting, while the remaining directors possess extensive experience in finance, marketing, technology, and management, enabling the Board to provide professional guidance from diverse perspectives. For details on the implementation of Board diversity, please refer to page 11 of the Company's 2025 Annual Report.

Tasks of the Board of Directors

The Board of Directors is responsible for supervising the management team, guiding the Company's policy direction, being accountable to the Company and its shareholders, and promoting the sustainable operation of the Company in accordance with the various aspects of corporate governance, and executing its duties in compliance with the laws and regulations, the Company's Articles of Incorporation, and the resolution of the shareholders' meeting. The ESG courses for the highest governance unit are listed below:

Total number of hours of further education for the entire Board of Directors	57
Total number of hours related to ESG courses	39
Weighting of ESG-related courses for directors	68.42%

- For details of directors' and independent directors' training, please refer to P.30 of the Company's 2025 annual report.

2.1.3 Responsibilities and meeting rules of the Board of Directors

The Board of Directors is the highest governance unit of the Company and the center of major business decisions. Its duties include appointing and supervising the Company's management, monitoring operating performance, preventing conflicts of interest, ensuring that the Company exercises its powers and functions in compliance with various laws and regulations, the Company's Articles of Incorporation, and shareholders' meeting resolutions, and striving to maximize shareholders' rights and interests. The Board of Directors currently meets at least quarterly, with the Company's management reporting to the Board of Directors on the Company's operating performance, and the Board of Directors deciding on future business directions and major policies.

Currently, the Board of Directors consists of three directors and three independent directors.In order to effectively implement corporate governance, the manner of nomination and election, as well as other matters to be complied with, are in accordance with the Company Law and its related regulations.

The Board of Directors of the Company has formulated the "Regulations Governing the Conduct of Board Meetings" with reference to the "Regulations Governing the Conduct of Board Meetings of Public Companies" for compliance. In order to enhance the performance of the Board of Directors, the Board of Directors has formulated the "Board of Directors' Performance Evaluation Method" to evaluate the performance of the Board of Directors after the end of the annual period, and regularly submits an evaluation report and specific improvement proposals to the Board of Directors every year.

The Board of Directors of the Company has continued to strengthen corporate governance and integrity management in accordance with the Code of Conduct for Board Meetings, the Code of Ethical Conduct, the Code of Business Ethics, the Code of Practice on Sustainable Development, the Code of Practice on Corporate Governance, the Procedures and Behavioral Guidelines for Integrity Management, and the Risk Management Policies and Procedures. Under the leadership of all directors, the Company has achieved significant results in terms of business strategies and information transparency. For more information on the Company's corporate governance and integrity management and its implementation, please visit the Investor Corner of the Company's website or the Market Observation Post System.

2.1.4 Operation of the Board of Directors, Audit Committee and Remuneration Committee and Corporate Governance

In accordance with the Company's Articles of Incorporation, ECPay Technology's Board of Directors consists of six directors, including three independent directors, serving a three-year term from June 10, 2025, to June 9, 2028. All Board members possess the professional experience required in management, legal affairs, finance, accounting, or the Company's business operations, providing strategic guidance for the Company's future development.

The Board regularly evaluates the professional competence and independence of the Company's external auditors. Should any deficiency or circumstance affecting their independence be identified, the auditors will be replaced in accordance with applicable regulations. For further information, please refer to the Company's website under Investor Relations > Corporate Governance > Board of Directors > Board Diversity and Independence.

To strengthen corporate governance, the Company has established an Audit Committee, a Remuneration Committee, a Nomination Committee, and a Sustainable Development and Risk Management Committee, each composed of the Company's three independent directors.

- **For details of the directors' academic experience and positions held, please refer to P.7~P.8 of the Company's 2025 annual report.**

2.1.5 Corporate Governance Implementation Status

The attendance of directors and independent directors at meetings of the Board of Directors, the Audit Committee, the Remuneration Committee, the Nomination Committee, and the Sustainable Development and Risk Management Committee is summarized below:

(1) Board of Directors' Meetings

In 2025, 8 board meetings and 2 interim board meetings were held, with an overall actual attendance rate of 98%. Please refer to P.19 of the Company's 2025 annual report for details of the attendance of directors.

(2) Operation of the Audit Committee

In 2025, the Audit Committee held 8 meetings, with an overall actual attendance rate of 97.5%. For details of the attendance of directors, please refer to P.31 of the Company's 2025 annual report.

(3) Operation of the Remuneration Committee

In 2025, the Remuneration Committee held 6 meetings, with an overall actual attendance rate of 96.8%. For details of the attendance of directors, please refer to P.34 of the Company's 2025 annual report.

(4) Operation of the Nomination Committee

In 2025, the Nomination Committee held 1 meeting, with an overall actual attendance rate of 100%. Please refer to P.33 of the Company's 2025 Annual Report for details of the attendance of committee members.

(5) Operation of the Sustainable Development and Risk Management Committee

In 2025, the Sustainable Development and Risk Management Committee held 1 meeting, with an overall actual attendance rate of 100%. Please refer to P.34 of the Company's 2025 Annual Report for details of the attendance of committee members.

2.1.6 Performance Evaluation

Evaluation of the performance of the Board of Directors and the Functional Committee			
Self-assessment (Questionnaire)	2023	2024	2025
Board of Directors	95.6	96.9	98.2
Board of Directors	98.5	99.3	97.6
Audit Committee	96.5	96.5	97.4
Remuneration Committee	98.0	97.0	97.0
Nomination Committee	–	–	100
Sustainable Development and Risk Management Committee	–	–	100
Note: Evaluation Method: Please refer to P.20 of the Company's 2025 Annual Report for details. At the end of each year, the executive unit shall collect information related to the activities of the Board of Directors and functional committees and distribute and complete the "Board of Directors Performance Assessment Self-Assessment Questionnaire," "Board Members Performance Assessment Self-Assessment Questionnaire," and "Functional Committees Performance Assessment Self-Assessment Questionnaire." The executive unit shall then collect the completed questionnaires, compile the evaluation results, and submit them to the Board of Directors by the end of the first quarter of the following year. In fiscal year 2025, each evaluation indicator was weighted and calculated based on a full score of 5 points and then converted into a total performance evaluation score of 100 points.			

- ## ESG Performance Link

The Board of Directors' and the Manager's assessment of performance on ESG topics is described:

The Company has not yet linked the Company's ESG objectives to the personal performance of the Board of Directors and managers, but the Company will continue to focus on this issue and will discuss it when the implementation of ESG has matured.

- **Description of the remuneration policy and the objectives and performance assessment of the Board of Directors and managers on ESG topics:**

The Company's ESG objectives and performance have not yet been linked to the personal remuneration of the Board of Directors and managers, but the Company will continue to focus on this issue and will revisit it when the implementation of ESG has matured.

2.1.7 Conflicts of Interest

The Company's Code of Conduct for Board of Directors' Meetings stipulates that a director shall not participate in the discussion of or vote on any matter at a meeting in which he or she or the legal entity he or she represents has an interest, and shall abstain from discussion and voting and shall not act as a proxy for another director in exercising his or her right to vote if the matter is detrimental to the interests of the Company. Please refer to P.57 of the Company's 2025 Annual Report for further details. For information on directors of the Company who also serve as directors of other companies, please refer to P.7–8 of the Company's 2025 Annual Report.

- **For information on the implementation of directors' recusal due to conflicts of interest, please refer to P.19–20 of the Company's 2025 Annual Report for details regarding the directors' names, the content of the motions, the reasons for recusal, and their participation in voting.**

2.1.8 Ratio of Total Annual Remuneration

Individual with the highest total remuneration of the Company (A) (NT$Thousand)	3,631
Country of significant operations	Taiwan
Median total compensation of other employees at significant locations (B) (NT$Thousand)	881
Ratio (A/B)	4.12
Ratio of increase in total compensation of the highest paid individual to that of the previous year (C)	-9.68%

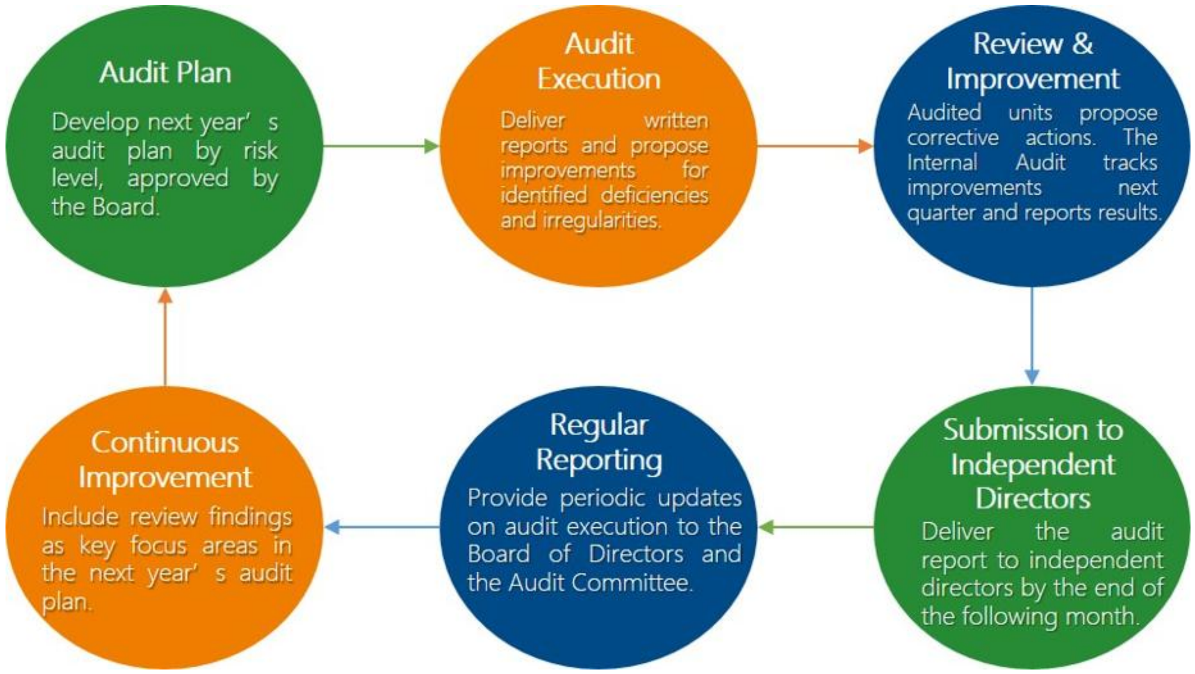
Ratio of increase in median total remuneration of other staff at significant locations over the previous year's total remuneration (D)	6.02%
Ratio (C/D)	-1.61
Notes: 1. Annual total compensation refers to all compensation paid by the Company in a full year, including salaries, bonuses, stock awards, option awards, non-equity incentive plan compensation, changes in pension amounts and unvested deferred compensation gains, and all other compensation. 2. Other employees include senior management, but do not include the highest paid individual; Item B should be the median of the annual total compensation of all employees (excluding the highest paid individual) in different operating locations, such as the median salary of employees in Taiwan.	

Item	2023	2024	2025
Ratio of the annual total remuneration of the highest-paid individual to the median annual total remuneration of all employees of the organization (excluding the highest-paid individual)	4.87	4.84	4.12
Ratio of the percentage increase in the annual total remuneration of the highest-paid individual to the median percentage increase in the annual total remuneration of all employees of the organization (excluding the highest-paid individual)	-2.96	0.40	-1.61

Article 18 of the Company's Articles of Incorporation states that "If the Company makes a profit during the year, it shall set aside not less than one percent of such profit as may be resolved by the Board of Directors to be distributed in shares or in cash to the employees of the Company who are controlled or subordinate to the Company and who satisfy such conditions as may be prescribed by the Board of Directors or by a person authorized by the Board of Directors. The Company may, by resolution of the Board of Directors, remunerate its directors by an amount not exceeding 5% of the above profits. The distribution of employees' and directors' remuneration shall be approved by the Board of Directors by a resolution of at least two-thirds of the directors present and a majority of the directors present, and shall be reported to the shareholders in the shareholders' meeting. However, in the event that the Company has accumulated losses, the Company shall reserve an amount to cover such losses in advance, and shall then distribute the employees' and directors' remuneration in accordance with the aforementioned ratio.".

2.2 Internal Audit System and Tax Policy

In order to fulfill its supervisory responsibilities, the Company has established an Internal Audit, which is directly under the Board of Directors, and is specialized in internal audit related work, assisting the Board of Directors and managers in checking and reviewing the effectiveness of the implementation of the internal control system, and providing suggestions for improvement to ensure that the internal control system is consistently and effectively implemented, and serves as the basis for reviewing and revising the internal control system. 102 internal audit items were audited in 2025, achieving a 100% compliance rate with no significant anomalies or deficiencies found.



Audit Plan
Develop next year’ s audit plan by risk level, approved by the Board.

Audit Execution
Deliver written reports and propose improvements for identified deficiencies and irregularities.

Review & Improvement
Audited units propose corrective actions. The Internal Audit tracks improvements next quarter and reports results.

Submission to Independent Directors
Deliver the audit report to independent directors by the end of the following month.

Regular Reporting
Provide periodic updates on audit execution to the Board of Directors and the Audit Committee.

Continuous Improvement
Include review findings as key focus areas in the next year’ s audit plan.

Tax Policy

The Company supports tax policies that promote enterprise product innovation, technology development, and sustainable growth, and is committed to controlling tax risks, pursuing sustainable development and realizing corporate social responsibility, Green World FinTech commits to:

(1) Major operational decisions will be made in compliance with relevant laws and regulations and based on which the impact of tax risks will be assessed.

(2) Comply with the OECD's Action Plan on Base Erosion and Profit Shifting (BEPS), generate profits through companies with economic substance, obtain tax resident status, and be subject to the local national tax regulations.

(3) Do not plan and operate transactions in low-tax countries for the purpose of tax avoidance.

(4) Disclose financial information in accordance with relevant laws and regulations, and disclose tax information in accordance with relevant regulations.

(5) To establish a relationship of mutual respect and good communication with the tax authorities of the tax jurisdictions on the basis of good faith.

competent authorities.

In 2025, the Company complied with tax policies and regulations, and did not receive any government financial subsidies or incur any penalties imposed by competent authorities.

2.3 Regulatory Compliance, Business Philosophy and Ethics

2.3.1 Regulatory Compliance

Green World FinTech complies with the Company Law, the Securities and Exchange Act, the Business Accounting Act, and other relevant regulations or other laws and regulations on business conduct as the basic premise for practical and honest business operations. Therefore, the Company's [work rules] have been submitted for approval by the Department of Labor of the Taipei City Government in accordance with the law, and the [safety and health work rules], together with its organization and staffing, have been submitted to the Department of Safety and Health of the Ministry of Labor for approval and are in compliance with the law.

The following table summarizes the Company's compliance with important laws and regulations related to corporate governance, the environment, economic and social regulations, internal rules and procedures, and whether or not there will be any violation of laws and regulations in 2025:

Category	Important sources of laws and regulations in Taiwan	The Company's methods or procedures for responding to these laws and regulations	Whether there were any violations of laws and regulations in 2025
Corporate Governance	Corporate Law, Code of Corporate Governance Practices, Code of Business Integrity for Listed and OTC Companies, Audit Committee Charter, Remuneration Committee Charter, Money Laundering Prevention and Control Act, Anti-Money Laundering and Anti-Terrorism Policies for Third-party payment Service Providers and Personnel, etc.	The Company's Articles of Incorporation, Code of Business Integrity, Anti-Money Laundering and Counter-Terrorism Financing Policy, Audit Committee Charter, and Remuneration Committee Charter.	The Company acts in accordance with the law and has not been subject to any significant monetary fines or other non-monetary penalties as a result of the Company's corporate governance or anti-money laundering and anti-financing of terrorism laws and regulations.
Labor Rights and Conditions	Labor Standards Act, Employment Service Act, Gender Equality Act, Labor Insurance Act, Labor Pension Act, National Health Insurance Act, Employee Welfare Benefits Act, Labor Council Implementation Act, Minimum Wage Act, etc.	Compilation of work rules, compilation of a list of representatives at labor-management conferences, personnel additions, appointments, transfers, departures, and severance procedures, and management of rewards and penalties.	The Company has complied with the Labor Standards Law and has not been penalized for violation of the Labor Standards Law or labor disputes. There were no forced labor incidents at the Company's operating bases and major suppliers in 2024.
Health and Safety	Occupational Safety and Health Act, Labor Health Protection Rules, Labor Safety and Health Facilities Rules, Labor Safety and Health Education and Training Rules, etc.	Approval of safety and health codes of practice, safety and health organization and personnel.	The Company complies with the Occupational Safety and Health Act and its related regulations, and there have been no occupational accidents or layoffs due to labor health inspections.
Environment	Basic Environment Act, Climate Change Response Act, Waste Disposal Act, Resource Recycling Act, Noise Control Act, Drinking Water Regulations, etc.	The Company is located in the Farglory Yijin I-CITY green building in Nangang District, and engages in the digital finance domestic service industry . There is only domestic garbage, and	The Company complies with environmental laws and regulations and has not been penalized for violating such laws and regulations.

Category	Important sources of laws and regulations in Taiwan	The Company's methods or procedures for responding to these laws and regulations	Whether there were any violations of laws and regulations in 2025
		there are no sources of industrial wastewater, air pollution, and other environmentally harmful emissions.	
Economy	Fair Trade Act, Patent Act, Copyright Act, Intellectual Property Rights Act, Trade Secrets Protection Act, Sexual Harassment Prevention Act, etc.	Labor contract, code of ethics, and personnel management system.	We have no record of violating economic or social laws and regulations, and have not been fined.
Social			
Products and Services	Fair Trade Act, Computer Processing Personal Information Protection Act	The Company has passed ISO 27001 information security management system and related procedures, SOPs and forms to effectively control the company's information security to comply with regulations and international standards.	The Company has not been fined by customers for leaking their privacy. No violations of marketing and communication laws or health and safety regulations for products and services.

In 2025 there were no cases of official penalties for corporate governance, environmental, economic, and social issues, and we will continue to do so in the future, as well as educate our employees on the correct legal information through educational trainings and internal meetings.

2.3.2Honest Management

Honest and trustworthy management is the corporate culture of Green World FinTech, and also the central idea of the management, featuring transparent operating information, honest governance, and efforts to build a quality management system, which is stated in the "work rules" and documented in accordance with the law, with internal and external communication channels, and is committed to eliminating unlawfulness, corruption, malpractice, and other violations of honest and trustworthy management.

The Company's customers are mainly financial institutions and large enterprises, which are subject to the control of the competent authorities. As a supplier, the Company also supports and cooperates with them by complying with various laws and regulations and mechanisms in the operation of the Company, regularly updating the latest laws and regulations in Taiwan, and improving the management rules and regulations so as to require the employees to act in compliance with the laws and regulations.

In order to prevent conflict of interest policies and provide appropriate channels for representation, the Company has formulated the "Code of Business Integrity," "Operating Procedures and Behavioral Guidelines for Business Integrity," "Code of Ethical Conduct," and "Rules for Handling Cases of Illegal, Unethical, or Dishonest Behavior," and requires that employees' behaviors comply with laws and regulations through the improvement of management rules and regulations, as well as through education, training, and awareness-raising.

In 2025, the total number of operating locations that have undergone corruption risk assessment is one, and the ratio is 100%. The Company has not violated any laws and regulations related to integrity management.

Policies and Regulations Compliance System and Implementation

Green World FinTech complies with relevant laws and regulations regarding its business scope, including but not limited to: corruption prevention, anti-harassment/discrimination, environmental protection, financial disclosure/internal control, intellectual property protection, confidential information protection and privacy. In order to ensure that Green World FinTech is in compliance with legal requirements and to fulfill the importance of employee rights protection, Green World FinTech encourages employees to report unfair treatment (including but not limited to: sexual harassment, workplace bullying, etc.) through the Internet or a complaint hotline, in order to protect the personal rights of employees and workplace safety, and requires that the person who reported the incident shall not be retaliated against.

Diversified Reporting System

The Company has set up suggestion boxes and complaint channels for employees and external parties, such as customers, suppliers, and investors, can be contacted through the official website at financial_material@ecpay.com.tw , providing a smooth reporting channel.

In 2025, there were no cases related to ethical behavior, finance and accounting.

There were no fines, penalties, or settlement costs related to corruption, embezzlement, or breach of trust in 2025.

There were no fines, penalties, or settlement costs related to corruption, embezzlement, or breach of trust in 2025.

2.3.3 Business Philosophy

As the largest third-party payment service provider in Taiwan, Green World FinTech is committed to providing a complete one-stop service for merchants by offering payment processing collection as its main product, as well as logistics e-invoice value-added services and information security and health check services.

Adhering to the business philosophy of "Professionalism, Integrity, and Innovation", we establish a partnership of mutual trust and mutual prosperity with our customers and suppliers, so that we can move towards the top level of the green financial industry; and we are committed to providing excellent and innovative products and services, as well as a full range of services, in pursuit of the goal of sustainable business operations, while creating a virtuous circle of sustainable operations.

The Company is committed to creating a culture of teamwork, a friendly workplace for learning and sharing, and a happy enterprise that grows with its employees.

2.3.4 Corporate Ethics and Employee Morals are summarized as follows

Employees' responsibilities	Work attitude toward internal relations
1. Employees are prohibited from engaging in outside or secondary employment 2. Act as a partner in driving the company’ s growth. 3. Try to evaluate and care for your subordinates. 4. Apply for leave in advance for business trips 5. Care for public property and use it properly, and use the meeting room efficiently. 6. Develop the habit of office environmental protection and cleanliness. 7. Comply with access control and rules and regulations. 8. Actively participate in company activities 9. Prohibit sexual harassment and private use of infringing software.	1. Mutual respect/responsible and conscientious work attitude. 2. Good interpersonal relationship/honest attitude in word and deed 3. Quality work team/appropriate job agent 4. Cultivate a welcoming telephone manner and tact. 5. Harmonious and smooth communication between supervisors and subordinates, and learning and growth. 6. Co-workers: co-ordination, co-operation and dedication. 7. Working with friends and family: no nepotism and conflict of interest avoidance.

Principles of dealing with customers, vendors and competitors.	Basic principles of external relations
1. With customers and vendors: Follow fair and equitable policies. No cash, no kickbacks, no self-interest, no rebates. Avoidance of suspicion and avoidance of financial and emotional disputes. Comply with the principle of gifts and hospitality: handle them uniformly and distribute them evenly. 2. Competitors: general contact/prohibited matters. 3. Obligation to inform relatives and friends of services in competing industries. 4. Relationship with the media: handled by the company's marketing and public relations department.	1. Warmly welcome visitors. 2. Honestly responding with words and deeds to build up a trusting relationship. 3. Comply with laws and regulations, and handle documents and business in a fair and reasonable manner. 4. Protect corporate intellectual assets and handle business secrets legally and reasonably. 5. Use legal information and prohibit illegal information. 6. Information disclosure and transparency, so that stakeholders can understand the company's profile.

2.4 Risk Management

● Risk Management Objectives and Measures

The Company's risk management not only includes risk response plans that may affect financial performance, but also includes risk assessment and emergency response plans for natural disasters, environmental aspects, and information aspects. The concept of prevention is deeply rooted in the corporate culture, and identifiable and avoidable risks are eliminated as much as possible in order to minimize the potential losses from operational disruptions. With respect to the major risks faced by each business operation, such as market, production, human resources management, new product development and finance, we have, in addition to the existing systems and regulations, proactively developed more advanced and sensitive procedures and criteria for monitoring, evaluating, and controlling risks, in order to strike a balance between safety and efficiency, and to establish a more cost-effective mode of business operation, such as strengthening the establishment of the information system, and enhancing the ability to provide early warnings and monitoring.

As far as the environment is concerned, in order to cope with possible accidents or emergencies, the Company has established emergency response procedures as a reference for the formulation of contingency plans, which include the scope of emergency response plans, organizational authority and structure, activation procedures, hazard identification, rescue plans, escape route maps, emergency response audit methods, etc. Through the above operational procedures and related methods for each unit to follow, the frequency of man-made, natural disasters and other major contingencies will be reduced, and the frequency of such emergencies will be reduced to reduce the risk of such emergencies. By following the above mentioned procedures and related methods, each unit is able to reduce the frequency of man-made, natural disasters and other major contingencies, minimize the impacts and damages caused by such emergencies, such as injuries to personnel, loss of property, and production interruptions, and quickly resume normal operations.

Management and Control of Operational Risks

Important Risks	Regulatory Risk	Import Risk	Sales Risk	Climate Change Risk
Control Approach	To comply with important policy and law changes and to minimize the impact of such changes on the Company's operations, the Company shall operate in good faith.	Major **information equipment or servers** are supplied by multiple vendors, and there is no risk of centralized supply chain disruption due to a secure stocking mechanism.	The proportion of revenue from sales to suppliers is decentralized, and the Company actively develops new customers or members to reduce the risk of sales.	Planned purchasing and choosing the **nearest supply** location to avoid the cost impact of climate change and natural disasters.

Note: For the analysis of the risk of climate change, please refer to section 5.1 Climate Change Adaptation of this report.

3.Operational Performance and Sustainable Supply Chain

Green World FinTech provides customers with good service and high satisfaction to assist in the sustainable operation of the important supply chain; and plans for short, medium and long term sustainable operation goals and achievement status (the following table) to create the maximum performance and profit.

Material Topics	Short-, mid-, and long-term goals (2026~2030 and beyond)	
Digital Transformation	Construct a complete e-commerce ecosystem, create a more valuable business model, and promote green finance projects. Number of innovative projects per year: 3. R&D expenses account for 5% of turnover.	
Customer Relationship Management	Maintain customer satisfaction at over 75% in 2026~2025.	Maintain customer satisfaction at over 80% from 2028 to 2030.
Regulatory Compliance	Violation of product or fair trade laws and regulations 0 cases. Leakage of customer privacy 0 cases.	
Achieved by 2025	**Digital Transformation** Number of innovative projects per year 3. R&D expenses account for 5% of turnover in the current year. →Achieved, 3 cases **Customer Relationship Management** Maintain a customer satisfaction rate of 75% . →Achieved, 99.62%. **Regulatory Compliance** Violation of product or fair trade regulations 0 cases. →Achieved, 0 cases Leakage of customer privacy 0 cases. →0. Achieved, 0	

About us

(1)Main Products

The services provided by Green World FinTech are oriented to the development of four major e-commerce needs, namely, "collection (payment flow)", "shipment (logistics)", "invoicing", and "online store services", plus the extension of "information security", "card machine construction", and "coupon issuance management" services in response to market demand.

Our product and service goal is to "help businesses grow in revenue by providing one-stop shopping for all services", mainly serving Taiwan's small and medium-sized enterprise customer base, with the number of members reaching 421,000 in 2025. We have always been a leading third-party payment brand by providing consulting services, innovative product development, and close-to-market service strategies.

(2)Service items and their descriptions

Service Items	Description
Digital Collection	(1) End-to-end payment Provides integrated payment processing functions for e-commerce merchants, including domestic and international credit cards, credit card installment payments, supermarket barcodes, supermarket codes, ATMs, Apple Pay, UnionPay cards, etc. This year, TWQR and cardless installment payments are also added. (2) Green World FinTech Payment Gateway We provide customers with multi-acquiring bank gateway connectivity services, and can combine with the full range of green technology to make up for the shortcomings of the traditional gateway, so as to carry out the full channel of digital payment collection.
OMO card machines, POS cash registers and invoicing machines	(1) OMO card machine Physical store sellers can accept credit card payments through OMO credit card machines, which support one installment and multiple installments, as well as OMO (Online merge Offline) online/offline billing integration with online transactions and physical retail collections. (2) POS Invoicing Machine We provide a variety of POS invoicing machines, and can integrate store information into the official billing. It can also be combined with e-invoice to provide customers with a convenient solution to integrate retail transactions in physical stores.
Logistics	**(1) Ambient Logistics** Provide members with logistics integration of various scenes, and through technological integration, the original fragmented logistics mechanisms in the Taiwan market, including domestic logistics: 7-ELEVEN, Whole Family, Lair Fortune, OK Supermarket pickup and Black Cat Home Delivery, China Post Home Delivery. **(2) Low Temperature Logistics** Provide 7-ELEVEN cold chain delivery service. **(3) Cross-border Logistics** 7-ELEVEN overseas store pickup, currently serving countries such as Hong Kong, Singapore, and Malaysia.
E-Invoice	B2C and B2B electronic invoices can be opened through the Electronic Invoicing Value Added Center (EIVAC) service. Electronic invoices can be opened and managed in a variety of ways, such as through technical connection, online single/batch opening, POS invoicing machine, ERP system technical integration connection, etc. Specialized personnel will assist

	customers in completing the application for the service with the Ministry of Finance to accelerate the importation of electronic invoices into the stores.
ECTicket	ECTicket provides the service of issuing, printing and canceling gift vouchers and price storage vouchers, which can be issued and managed through technical connection or online platform, and also supports the system integration and connection of store opening platform. Digital issuance and verification reduces the carbon footprint of paper-based coupon printing, mailing and labor.
ECShop	ECShop provides four convenient online selling services: easy store opening platform, quick payment collection page, group purchase master receipt, and one-page sales floor. The integration of Green World FinTech's electronic invoicing system allows for the full digitalization of services from service application to collection of payment.
Information Security	Green World FinTech's security team provides professional information security analysis and recommendations to enhance system security and work with customers to improve defense against the technological risks of cyber attacks.

(3)Market share of major products

In terms of market expansion, there will be several customer segments:

Satisfy the needs of online individual sellers and medium-to-large-sized e-commerce platforms.

Assisting retail brands in digital transformation and cross-border transactions.

OMO (online/physical retail transaction) business development for small and medium-sized enterprises

(4)Overall Market Growth

In 2023, Taiwan's e-commerce penetration rate was 11.7%, with online sales of NT$503.5 billion.

In 2024, Taiwan's e-commerce penetration rate was 13.5%, with online sales of NT$653.3 billion.

In 2025, Taiwan's e-commerce penetration rate was 12.6%, with online sales of NT$671.6 billion.

The e-commerce penetration rate is expected to increase to 20.1% in 2030.

(5)Summary of existing members

Total number of members by the end of 2025: 421,000, annual growth rate: 1.45%.

Green World FinTech's members register for free on its online website, and are provided with different levels of member service support according to the amount of their receipts. Membership types are basically categorized into individuals, corporations, associations, and consortiums, and they are considered to be members of Green World FinTech from the time they pass the online registration audit.。In addition to providing customer service, technical support, and merchant consulting services, the Company also organizes marketing activities for members from time to time.

The number of members and their respective percentages over the past three years are shown in the table below:

Year / Category	2023		2024		2025	
	Number of Clients	Percentage	Number of Clients	Percentage	Number of Clients	Percentage
Individual Members	306,000	83%	343,000	83%	342,000	81%
Business Membership	33,000	9%	38,000	9%	33,000	8%
Specialty Shop Members	31K	8%	34K	8%	46K	11%
Subtotal	370,000	100%	415,000	100%	421,000	100%

Paperless Online Registration and Change of Membership

The Company actively promotes paperless online membership applications. By encouraging members to register online, the Company reduces paper use and carbon emissions, distinguishing its practices from B2B/B2E e-commerce platforms that still rely heavily on paper contracts.

The Company continues to enhance and optimize its paperless systems, including online credit limit adjustments, contract renewals, information updates, and purchases of value-added services

● Economic Value of the Company

Unit: NT$ million

Project	2023	2024	2025
Revenue (A)	1,549	1,592	1,719
Operating Costs (B)	895	936	999
Employee salaries and benefits (C)	223	241	285
Payments to funders (D)	276	337	297
Payments to Government (E)	95	92	82

3.1 Operating performance and development

3.1.1 Comparison of Service Revenue

Founded in 1996, ECPay Technology primarily serves the e-commerce market for small and medium-sized enterprises (SMEs), which account for more than 82% of all enterprises in Taiwan. The Company's revenue has continued to grow over the past three years, while its customer renewal rate has remained stable at over 80%. In 2025, revenue increased by 8% year-on-year. In addition, profits from investee companies contributed to an EPS of NT$4.21 in 2025, representing significant growth from NT$1.94 in 2024.

Leveraging its technological leadership, extensive strategic alliances, and diverse ecosystem partnerships, the Company continues to build Taiwan's most comprehensive "e-commerce arsenal," providing merchants with one-stop services. By continuously enhancing product competitiveness and customer satisfaction, ECPay Technology maintains its leading position and market share in Taiwan's third-party payment market.

The Company's revenue and EPS for the past three years are shown in the table below:

Year	Revenue (NT$100million)	EPS (NT$)
2023	15.49	2.17
2024	15.92	1.94
2025	17.19	4.21

Note: The Company's Articles of Incorporation were amended on 2024.06.19 by a resolution of the shareholders' meeting, and the par value per share was changed from NT$10 to NT$1. 2024.07.18 was approved by the OTC, and 2024.09.06 was the basis date of stock exchange; therefore, all EPS were adopted as the retroactively adjusted amount.

3.1.2 Transaction Volume of Third-Party Payment Processing for Customers in the Last Three Years

Year	Transaction amount (NT$ 100 million)
2023	864
2024	840
2025	843

Note: Third-party payment includes credit card (contactless payment/mobile payment) and non-credit card amount.

3.2Continuous Product Innovation

As a leading third-party payment service provider in Taiwan, we are not only committed to providing safe and convenient payment solutions, but also regard product innovation as an important way to promote industrial upgrading and fulfill our corporate social responsibility. Our product innovation strategy is closely centered on the three major aspects of environmental sustainability, social responsibility and corporate governance, and is empowered by technology to create a sustainable future.

Enhancing Digital Flexibility and Reducing Environmental Footprint

In the face of climate change and resource constraints, Green World FinTech's product innovation focuses on enhancing digital resilience to further reduce the environmental footprint of our operations. We continue to invest in research and development to optimize the energy efficiency of payment systems, such as through cloud architecture optimization and microservices unbundling to reduce server power consumption. In addition, we are actively promoting paperless transactions, from e-invoicing and e-ticketing to online services for members, replacing traditional paper with technology to significantly reduce paper consumption and carbon emissions. This not only enhances user convenience, but also directly reflects our commitment to environmental sustainability.

Financial Inclusion for Social Well-being

At Green World FinTech, we believe that the value of technology lies in the promotion of social justice and well-being. Our product innovation strategy focuses on financial inclusion. By providing a wide range of flexible payment tools, we help SMEs and individual sellers easily enter the digital economy and enjoy secure and efficient payment services regardless of their size. For example, we have developed customized payment modules for different industries to lower the threshold of digital transformation. In addition, we are actively involved in research into emerging technologies such as AI to explore more inclusive and secure financial service models.

Data-Driven Governance to Enhance Transparency and Efficiency

Green World FinTech utilizes a data-driven product development process to ensure that product innovation is aligned with corporate governance objectives. We established a comprehensive information security management system and conduct regular security drills and audits to ensure the security and privacy of user data. In the product planning stage, we ensure that our products comply with regulatory requirements and are competitive in the market, and we also actively participate in industry standardization and policy discussions to promote the healthy development of the payment industry and provide more trustworthy services to our partners and users.

We will continue to be driven by innovation, not only pursuing excellence in payment technology, but also integrating the concept of sustainable development into every aspect of the product life cycle. We believe that through continuous product innovation, we will not only create corporate value, but also bring positive impact to the society and the environment, realizing the vision of common prosperity with all stakeholders.

WeChat Pay	CashBack
ECPay Technology has partnered with O'Pay Electronic Payment, a member of the same group, to officially launch a cross-border payment collection service through WeChat Pay.  	ECPay Technology partnered with iPASS MONEY, JKOPay, and ECPay Big Data to launch “CashBack,” a new high-exposure, high-conversion member rewards platform. By integrating payment and traffic resources across partners, the platform helps merchants connect online and offline transaction scenarios, increasing customer traffic and conversion rates. Traffic × Conversion × Rewards — All in One! 

3.3 Customer Service and Satisfaction

3.3.1 Harmonious Customer Relationship and Philosophy

Green World FinTech aims to establish a trusting and long-lasting partnership with customers by providing professional, efficient, and reliable services, constructing a friendly feedback mechanism, further refining the quality of services, optimizing the system services provided by the Company, innovating products, and incorporating a customer-oriented service spirit into the process to respond to the needs of customers quickly. The Company's customer service center not only provides online professional consulting services, but also provides a customer service online feedback channel for customers to reflect on suggestions and questions and respond to them within 24 hours, in order to strengthen customer issues outside of the telephone service time limit, in order to build a harmonious customer relationship and to strengthen the efficiency and reliability of the service concept; as of 2025 (Statistical period from 2021/01/01 to 2025/12/31) As of 2025 (the statistical period from 2021/01/01 to 2025/12/31), the total number of customer service online responses was 93,014, and all responses were made within 24 hours, with no delayed responses or non-responses, moving towards the goal of building a trusting and long-lasting partnership.

Digital Financial Transactions, Security and Customer Service

As a third-party payment service provider, ECPay Technology provides payment collection, logistics, and electronic invoicing system services to its registered members. The Company has obtained professional certifications and registrations, including ISO 27001, international PCI DSS certification, the IDB Technical Service Organization Service Capacity Registration Certificate, and registrations related to anti-money laundering and service capacity for third-party payment service providers.

To enhance the security of digital financial transactions, the Company has obtained PCI DSS and information security certifications for credit card transactions and provides customized 256-bit SSL-encrypted card entry pages for its members. For non-credit card transactions, payment information is sent to the email address provided by consumers. The Company's payment collection system places the highest priority on transaction data security.

In response to evolving consumer behavior, the Company actively develops mobile applications and has obtained the Mobile Application Basic Information Security Testing Certificate for ECPay Pay. The Company has also incorporated a fraudulent URL detection mechanism into its LINE AI customer service, enabling customers to identify suspicious websites promptly and reduce the risk of fraud. Through these initiatives, ECPay Technology continues to enhance customer experience while delivering professional, efficient, and reliable services and building long-term relationships based on trust.

Privacy and Personal Information Protection for Financial Customers

As the first company to enter the over-the-counter market with a third-party payment service, Green World FinTech recognizes that the strict protection of personal information is an important social responsibility of the company, as the scope of service involves a large amount of information about buyers and sellers in online transactions. In order to implement the security maintenance and management of personal information and prevent personal information from being stolen, tampered with, damaged, destroyed, or leaked, the Company has formulated the "Personal Information File Security Maintenance Plan" to ensure the security of customers' personal information in accordance with relevant laws and regulations such as the "Personal Information Protection Act," "Enforcement Rules of the Personal Information Protection Act," and "Regulations on the Administration of the Security and Maintenance of Personal Information Files of the Digital Economy-Related Industries," which will ensure the security of the personal information of the customers as of December 31, 2025. The Company has not experienced any incidents of customers' complaints of privacy infringement or leakage of personal information, etc. There were no incidents of customers' rights and interests being jeopardized due to violation of customers' privacy rights or loss of customers' information in 2025.

In addition, in order to protect the Company's customers' information, the Company has established a "Privacy Policy", which requires customers to read and agree to the contents of the "Privacy Policy" when they become a member of the Company, and to sign the "Notification of Collection, Processing, and Utilization of Personal Information" as a document of customers' consent to the use of their personal information, if it is necessary for the Company to collect personal identification documents of the representatives of the corporate members due to the needs of business; and to sign the "Notification of Collection, Processing, and Utilization of Personal Information" under the "Privacy Policy", and to sign the "Privacy Statement" under the "Privacy Policy". In accordance with the provisions of the "Personal Data Protection Act", customers may use the online customer service or download the "Application Form for Member Data Change and Exercise of Personal Data Subject Rights" published on the Company's official website to provide a convenient and fast way to request the right to request changes to or deletion of their personal data.

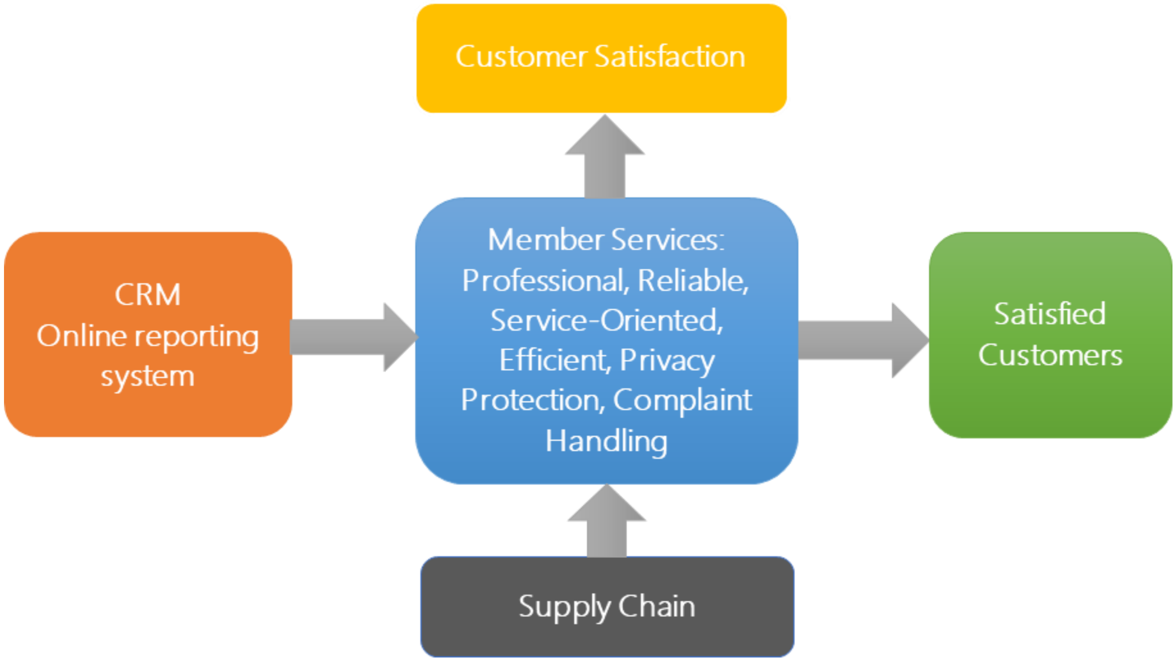
The Company will continue to adopt stringent standards to ensure the confidentiality of customer information, and at the same time, supplemented with relevant information security equipment, in order to meet the needs of recent customers and provide innovative services, so that customers can use the Company's collection and payment services with peace of mind.

3.3.2Customer Service and Satisfaction Survey and Handling of Complaints

- ### Customer Service and Satisfaction Survey:

Customer satisfaction is the first thing that Green World FinTech is leading the third-party payment service industry, and the satisfaction survey is the indispensable foundation to achieve the long-term goal: sustainable operation and growth. In order to strengthen the concept of customer satisfaction, Green World FinTech, in addition to utilizing the Customer Relationship

Management (CRM), customer service online return system and Line AI customer service, has implemented a sampling system of customer service quality, which is also included in the assessment of the KPI, to actively create a win-win situation for customers, the Company and suppliers. In addition to implementing a sampling system for customer service quality and including it in the KPI assessment, we are actively creating a win-win-win situation for our customers, the company, and our suppliers, optimizing the virtual system tools and service quality, helping our customers to achieve excellent results in the process of reciprocity, and expanding our territory in the third-party payment service industry.



The Company conducts customer (member) satisfaction surveys, covering aspects such as problem-solving efficiency, customer service professionalism, and service quality. The average score recorded was 99.62. We are committed to continuous review and improvement to further enhance customer (member) satisfaction with the Company’ s system services, thereby building long-term loyalty and trust in the Green World FinTech brand.

Handling of Customer Complaints or Transactions

To enhance customer service, although the Company is not a party to the transaction, as a system service provider, it has established the “Transaction Dispute Resolution Procedures” to ensure that disputes between buyers and sellers, or between ECPay Technology members and the

Company, are properly handled. Upon receiving a complaint, the Company proactively facilitates communication between the parties and, where necessary, assists them in further negotiations in accordance with the Consumer Protection Act and its Enforcement Rules.

In 2025, the Company's Customer Service Center handled a total of 155 transaction disputes, representing a decrease of approximately 14.36% from 181 cases in the previous year.

Each transaction dispute is processed and responded to within 15 business days, regardless of whether the parties reach an agreement. If a case cannot be completed within this period due to procedural complexity, the complainant will be notified in advance, and the processing period may be extended once for up to an additional 15 business days. If the dispute remains unresolved despite the Company's coordination efforts, the parties will be assisted in seeking mediation, arbitration, or legal proceedings in accordance with the Consumer Protection Act and its Enforcement Rules to achieve a fair resolution.

The Company provides multiple channels for submitting complaints. Complainants may use either of the following channels and should provide relevant transaction records, such as transaction numbers, receipts, or order screenshots, to facilitate case review:

Customer Service Hotline: 02-2655-1775

(Service Hours: Weekdays 09:00–18:00; Weekends and Holidays 09:00–12:00 and 13:00–18:00)

Online Customer Service: https://vendor.ecpay.com.tw/ServiceReply/CreateProblem

Customer Service Center Transaction Dispute Handling Process

No violation of laws and regulations on product and service information and labeling.

Although the Company is not in the financial services industry, we still incorporate the "Principles of Fair Customer Service in the Financial Services Industry", which includes the "Principles of Notice and Disclosure", into the annual training on compliance with company laws and regulations set by the Financial Supervisory Commission, which is posted on the Company's official website, which contains the transaction fee for each transaction (https://www.ecpay.com.tw/ Business/payment_fees), and if the fee is adjusted, the Company will notify the Company's customers of the adjustment by means of a public announcement or a system notification letter, ranging from 30 to 60 days prior to the effective date.

In addition, the Company, which has a majority of members who are internet sellers, reviews the registration information of its members and requires them to label the products and prices they sell in accordance with the member service regulations, and checks whether the product information disclosed by the members is in violation of the Pharmaceutical Affairs Law or the relevant product labeling laws in accordance with the relevant laws; if there is any inappropriate content, the Company will suspend or terminate the provision of services to the members in accordance with the member service regulations.

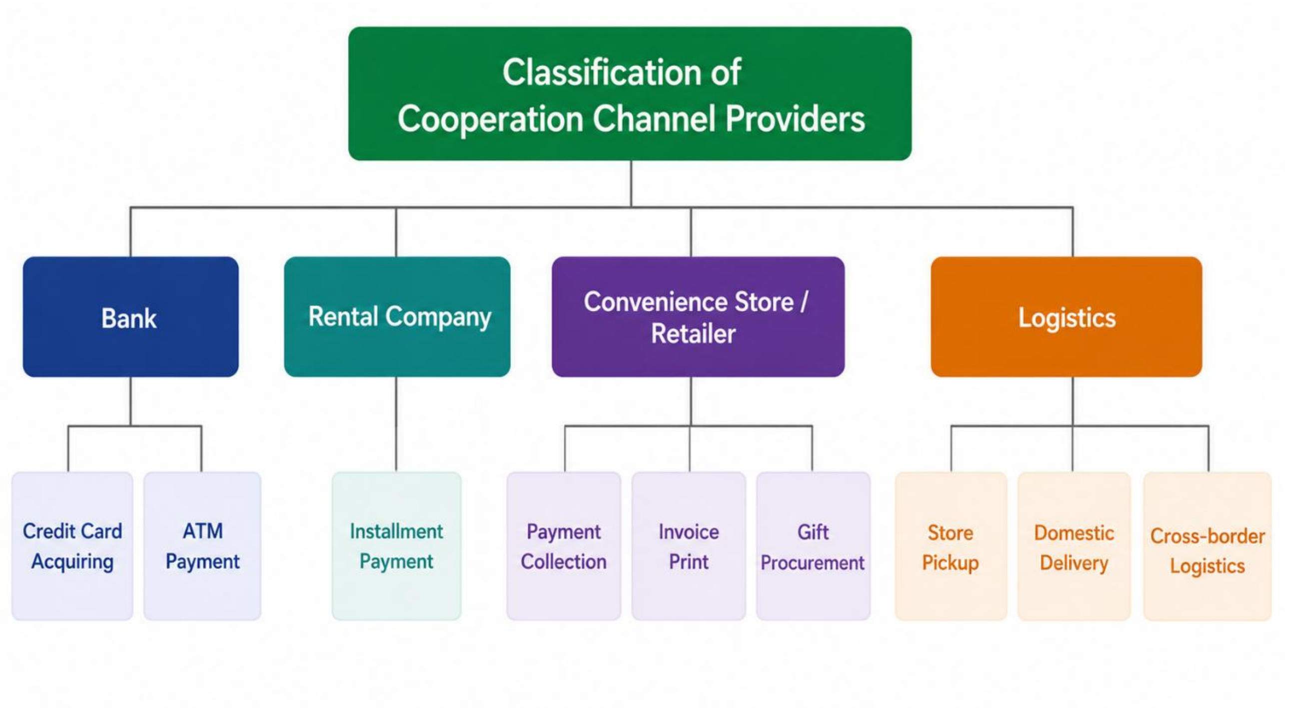
● Legal Action Plan against Unfair Competition and Monopolization

Through annual internal education and training on integrity policy and promotion, the Company promotes the concepts of professionalism, integrity, adherence to law-abiding and decent business practices to ensure fair trade, fair competition, and prevention of unfair competition and monopoly, and other improper joint behaviors among employees, managers, and the chairman of the board of directors. In order to uphold the principle of fair trade, when the Company signs relevant contracts with its partners, it states that all employees are required not to request, solicit, offer, or accept gifts, hospitality, kickbacks, or bribes for their own benefit or for the benefit of a third party in the performance of their duties. If any violation of these regulations is found, any employee may report it through the auditor's mailbox. In addition, through the establishment of the "Code of Corporate Behavior", all employees of the Company are guided to act in accordance with the Company's ethical standards, and stakeholders are made aware of the ethical standards that should be followed by the Company's employees in the performance of their duties, in the hope of enhancing the professional ethics of all employees, and in order to achieve the purpose of protecting the interests of the shareholders and fulfilling the corporate social responsibility.

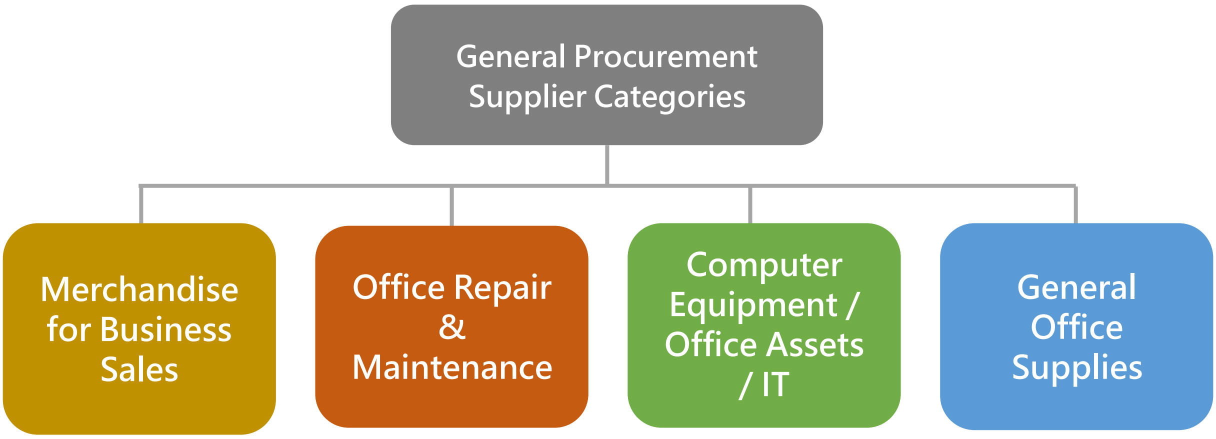
3.4 Sustainable Supply Chain Management

3.4.1 Categorization of suppliers

● Channel Providers



- Purchasing Suppliers



3.4.2 Supplier Management Policy

Green World FinTech is committed to maintaining long-term relationships with domestic and international suppliers to establish a stable and sustainable supply chain. Basically, Green World FinTech has two types of suppliers: First, most of our financial flow service partners, such as well-known banks, convenience stores 7-11 or Whole Family, etc., are listed companies that are eligible to implement social responsibility by uploading ESG sustainability reports annually in accordance with the law; and second, we have to urge our suppliers to implement environmental protection by purchasing and repairing computer equipment vendors, office renovation and maintenance, as well as stationery, printing and general merchandise vendors, We urge our suppliers to implement environmental protection, energy conservation, carbon reduction, safety and health improvement, human rights, and corporate social responsibility, as well as risk management and sustainable management programs.

The Company regularly evaluates its suppliers every year to ensure their delivery dates and quality stability, and to understand their capabilities. Green World FinTech also requires that when cooperating with suppliers, they should follow the relevant regulations on environmental protection, safety and hygiene issues, and work together to enhance corporate social responsibility.

3.4.3 Supply Chain Management

1.Classification and evaluation of suppliers

The suppliers that the Company cooperates with must pass the basic information and investigation before they officially become qualified suppliers of Green World FinTech. The communication back and forth during the examination process, in addition to understanding the supplier's process capability, supply quality and delivery stability, promotes the close connection between the Company and the supplier's concept of cooperation.

(1) Supplier Communication Methods

The Company hopes to work with suppliers on a win-win basis to ensure that suppliers meet ethical and environmental standards. In addition to regularly evaluating suppliers' quality, delivery accuracy, cooperation, and implementation of corporate social responsibility, the Company also communicates with them at any time, and the purchasing unit also appropriately adjusts the amount of the annual purchase allocation for suppliers with excellent cooperation results, in order to achieve a win-win situation for both parties.

(2) Supplier Review and Evaluation System

The evaluation results of the Company's suppliers are categorized into qualified and unqualified.

Qualified suppliers: Those with regular assessment scores of 90-100 points are classified as Grade A; regularly assessed scores of 70-89 points as Grade B; regularly assessed scores of 60-69 points as Grade C.

Unqualified suppliers: 60 points or less is classified as Grade D. Unqualified suppliers may be disqualified if they fail to meet the requirements after a three-month deadline for improvement.

● Regular Assessment Items and Score Percentage

Item Score	Quality	Delivery time	Cooperation	Corporate Social Responsibi
Score	50 points	30 points	15 points	5 points

- Supplier Evaluation Grade and Response Measures

Grade	Total Score	Action Taken
Grade A	90 points or above	Eligible for renewal, with priority given to partners
Grade B	70~89 points	Qualified for renewal, maintain normal business
Grade C	60~69 points	Discretionary purchasing while urging them to make improvements
Grade D	59 points (or below)	Classified as an unqualified supplier and may be canceled if it fails to meet the requirements after a three-month deadline for improvement.

- Supplier Evaluation Grade and Response Measures

Grade Year	Grade A	Grade B	Grade C	Sub-total
2024	19	7	0	26
2025	14	7	0	21

- The number of Channel Providers ratings is as follows

Grade Year	Grade A	Grade B	Grade C	Sub-total
2024	13	5	0	18
2025	14	6	0	20

The channel Providers are 11 Banks, 1 Leasing Company, 6 Convenience Stores (including collection and pickup) and 2 Logistics Providers, most of which are listed companies that are required by law to upload ESG sustainability reports every year, in line with corporate social responsibility.

2.Supplier Implementation of Social Responsibility

The sustainability management framework for suppliers of Green World FinTech is to strengthen suppliers' support for sustainable development by signing a supplier statement in 2023. It was originally expected that the self-assessment form on social responsibility would be implemented in 2025, but due to the initial contact with suppliers, it was found that small and medium-sized operators were not yet mature in terms of their awareness of social responsibility issues and preparation of information, so in order to avoid the need to fill in the form on a reactive basis, the company decided to carry out education and promotion and practical communication first, and gradually establish a trust mechanism and a reply mechanism, which will be implemented in the future. To avoid reactive responses, the Company has decided to first conduct education and communication, gradually establish a trust mechanism and a response mechanism, and gradually implement the compilation of self-assessment forms for suppliers and track the number of recyclers in 2026. In order to strengthen the sustainable development performance of suppliers, we will lead suppliers to grow together and realize greater shared value and influence.

2023	Expected to be implemented in 2025
Signing of supplier declaration	**Self-assessment form on suppliers' social responsibility implementation**
● Focused content: Integrity in business, compliance with labor-related laws and regulations. Establishing a healthy and safe working environment, not employing child labor, and protecting underage workers (16-18 years old). No punishment, abuse of women, sexual harassment, forced labor, non-discrimination on the basis of race, gender, age, political orientation, religion, etc. Love of the earth, protection of the natural environment, business ethics and morals, etc.	● Designed and revised in accordance with the key points listed in the commitment: **Suppliers implement the social responsibility self-assessment form** to allow suppliers to self-assess and check the five major items in the form, such as labor and human rights, health and safety, environmental protection, ethics, management system, and other minor items, one by one by suppliers to self-assess whether to achieve and improve the timing of

(1) Signing the supplier's declaration

In order to enable suppliers to understand and gradually implement corporate sustainability, we have formulated the "Supplier Statement" and conducted comprehensive training and promotion to important suppliers, which contains the guidelines for the implementation of CSR behavior by suppliers, and the key provisions of the commitment are detailed in the CSR standards in the table on the left above.

(2) Self-assessment of suppliers' implementation of social responsibility

Supplier self-assessment form for the implementation of social responsibility, allowing suppliers to self-assessment of the form of labor and human rights, health and safety, environmental protection, ethical norms, management system and other five major and then design the secondary items of the provisions of the self-assessment of each item by the supplier to improve the date of whether or not to do with the implementation of the contents of the revision.

3. Sustainable Purchasing Management

In order to ensure product quality, the Company's computer host equipment products, anti-virus software and firewall hardware, etc. adhere to the excellent quality and reliable reputation of the well-known domestic and foreign computer equipment hardware and software suppliers to purchase, quality and delivery stability, and require the designated suppliers to cooperate and does not contain hazardous substances and in line with international standards, and to ensure that the Company's products do not contain conflict with the metal and forced labor areas of the raw materials.

We hope that by working closely with the supply chain, we can grow together and move towards sustainable operations management.

In 2025, the hardware and software of computer equipment used by Green World FinTech will be free of "raw materials from forced labor areas", conflict metals and hazardous substances.

4. Localization of suppliers

Green World FinTech continues to focus on local industry development, and prioritizes local software services and solutions when appropriate (e.g., financial systems and human resources systems) to enhance procurement flexibility and local technical support capacity.

4. Green Digital Finance and Information Security

.Green World FinTech is committed to the development of digital financial products and information security enhancement, innovation of digital financial products and customer projects, and compliance with laws and regulations on the protection of trade secrets and information security, etc. The short-, medium-, and long-term targets and achievement status of the plan are listed in the table below:

Material Topics	Short-, medium-, and long-term targets (after 2026~2030)
Product quality and safety	Pass annual ISO 27001 information security management system certification/audit.
Information Security	100% installation rate of information service hosts Conducted 1 server room service failure scenario drill and 1 backup data recovery drill with expected results. No data leakage incident.
Regulatory Compliance	**Violation of information security or patent laws and regulations 0 cases.**
2025	**Product Quality and Safety** Pass annual ISO 27001 information security management system certification/audit → Achievement, Passed **Information Security** 100% installation rate of information service hosts → Achieved, 100%. Conducted one server room service failure scenario drill and one backup data recovery drill, and the results were in line with expectations. →Achieved, 1 time No data leakage incidents. →Achieved, 0 cases **Regulatory Compliance** Violation of information security or patent laws and regulations 0 cases → Achieved, 0 cases

4.1Green Financial Business

● Green Digital Finance Marketing and Business Development

Item	Content
Online Payment Flow	Digital development is an inevitable trend, and the digitalization-related industries all have energy-saving carbon reduction, which is beneficial to the environment. As a third-party payment industry, Green World FinTech promotes online payment flow, which is a major contributor to the flourishing digitalization of transactions.
Electronic Invoice	According to the official website of the Ministry of Finance, about 8 billion paper-based invoices are issued in Taiwan every year, and Green World FinTech has launched the e-invoice value-added service as early as five years ago, which is

	paired with a carrier to promote the paperless digitization of invoices. Through multimedia printing at convenience stores, the winners can significantly reduce the amount of invoices printed and the amount of carbon emissions from mailing invoices, thus realizing low-carbon and sustainable development.
Green Building Factory	ECPay Technology relocated to the Farglory I-CITY green building office complex at the end of 2024. Through energy-efficient design, the Company reduces energy and resource consumption in its operations, promotes low-carbon office practices, and continues its efforts to reduce its carbon footprint.

Green Digital Finance

As a leading third-party payment brand in Taiwan, we are committed to enhancing our customers' collection and payment experience through innovative technological solutions while realizing a more sustainable future. Therefore, in the course of our business, we seek to balance economic efficiency and social responsibility by incorporating core ESG concepts such as environmental protection, increasing digital inclusiveness, supporting social welfare, protecting consumer privacy and information security, and complying with laws and regulations, in the hope of creating a positive impact on society through our high market share of 70% to 80% of the small and medium-sized e-commerce market in Taiwan.

The policies and objectives of Green Digital Finance are as follows：

2025 have complied with laws and regulations related to information and labeling of products and services, and have not violated laws and regulations related to marketing communications.

- Carbon Reduction Achievements of Green Digital Finance

Based on the carbon footprint label for Paper Star copy paper manufactured by Chung Hwa Pulp Corporation, as referenced by Taiwan's Environmental Protection Administration, the carbon footprint of one sheet of A4 paper is 0.0076 $kgCO_2e$. One NT$1,000 banknote is estimated to be equivalent to approximately 5.5 sheets of A4 paper.

In 2025, ECPay Technology processed approximately NT$84.3 billion in digital financial transactions, equivalent to 84.3 million NT$1,000 banknotes. The estimated carbon reduction is calculated as follows:

$84{,}300{,}000 \div 5.5 \times 0.0076\ kgCO_2e \fallingdotseq 116{,}487.27\ kgCO_2e$

For small-value transactions, such as those at convenience stores, coins may also be used. However, the above estimate does not include NT$50, NT$10, NT$5, or NT$1 coins, nor the energy consumption and associated carbon emissions from metal melting and coin production.

4.2 Policies in support of ESG and SDGs

4.2.1 Carbon Reduction Operations

In response to the climate crisis caused by global warming, Green World FinTech is committed to reducing carbon emissions by reducing the use of paper in both internal and external operational processes and adopting online operations as one of the effective means to achieve carbon reduction goals.

1. Electronic Contracting

E-contracting not only reduces the amount of paper used, but also realizes a faster, more efficient and more environmentally friendly business process. At the same time, it can also effectively manage contracts and avoid waste of resources due to problems in the contract process, such as mailing, loss, expiration and so on. Therefore, electronic contracting can not only improve efficiency, but also achieve more sustainable economic development.

- **Specific measures are as follows:**

  KYC (Know your customer) between Green World FinTech and its customers, using SMS verification, e-mail verification, online bank account authentication, automatic comparison of domestic and foreign sanctioned lists, and money laundering prevention and risk control system to carry out risk control.

In the contract between Green World FinTech and its clients, online consent is used to replace paper printing.

In order to report the information of banks, convenience stores, logistics service providers and other suppliers on behalf of our customers, we use the Application Programming Interface (API) to automate information communication instead of the manual mode of work.

2. Paperless billing for customers and suppliers

Regular billing between Green World FinTech and suppliers is done online and cloud-based electronic invoices are issued, which significantly reduces the amount of paper used, protects environmental resources, and improves work efficiency and customer experience, which not only improves operational efficiency, but also contributes to sustainable economic development. This is our fulfillment of social responsibility and our commitment to the future.

- Specific measures are as follows:

Bank channel (cooperative collection and payment)	1. Signing of cooperation terms.	2. Bank issues e-statements; Green World FinTech reconciles accounts.	3. The bank transfers the net amount (after fees) to Green World FinTech.	4. Green World FinTech allocates funds to stores and issues monthly e-invoices for fees.
Convenience store channels (cooperative collection and payment)	1. Signing of cooperation terms.	2. Convenience stores issue e-statements	3. The convenience store transfers the net amount (after fees) to Green World FinTech.	4. Green World FinTech allocates funds to stores and issues monthly e-invoices for fees.
Others (such as logistics)	1. Signing of cooperation terms.	2. Supplier issues e-statements; Green World FinTech reconciles accounts.	3. Green World FinTech remits funds to suppliers per partnership terms.	4. Green World FinTech deducts service fees from collections and issues monthly e-invoices.

3.Cloud Invoicing to Reduce Carbon Emissions

Since 2015, in line with the government's policy of paperless electronic invoicing, Green World FinTech has launched an electronic invoice value-added center service to assist small and medium-sized business customers to transform paper-based invoices into cloud-based invoices, and establish a value-added mode in which winning invoices and uniform invoices can be printed on convenience stores' machines, which reduces the costs of operation and transportation resources incurred by the winners and the enterprise business operators in sending invoices back and forth and improves work efficiency while also fulfilling the responsibility of environmental protection. It also fulfills the responsibility of environmental protection and effectively reduces carbon footprint.

- Cloud Invoice

- Paperless Credit Notes

- Winning Invoice Process to Reduce Carbon Footprint

- Support National Policies and Fully Promote Cloud Invoices

B2B E-Invoice

B2C E-Invoice

Mobile POS / Offline E-Invoice Service

Supply Chain Integration Service System

ERP System Integrated with the MOF E-Invoice Platform

Convenience store multimedia kiosks print invoices

- E-invoice Carbon Reduction Achievements

Unit: Sheets

Year / Item	2023	2024	2025
Cloud invoices without printing	37.51 million	48.75 million	62.96 million
Online sales discount bill	440,000	490,000	670,000
Convenience stores printed winning invoices	70,000	50,000	67,000
Saving Resources	37.51 million pieces of invoice paper 440,000 A4 discount tickets and 440,000 mailings	48.75 million sheets of invoice paper 490,000 A4 discounts and 490,000 mailings	62.96 million sheets of invoice paper 670,000 A4 discounts and 670,000 mailings

4.2.2 Government Social Responsibility Projects

Green World FinTech is committed to promoting social responsibility and actively participates in government programs to support the sustainable development of the society. As a technology enterprise, Green World FinTech not only focuses on technological innovation, but also emphasizes on giving back to the society by helping the government to enhance the efficiency and transparency of public services through a diversified cooperation mode

Helping to rebuild the confidence of the underprivileged in society through positive beliefs

Green World FinTech is committed to fulfilling its corporate social responsibility and actively promotes social welfare projects to demonstrate corporate care and commitment to society. We have joined hands with the Taiwan Association of Hope and Love International Service to promote diversified social service programs, aiming to provide support and assistance to the disadvantaged groups, and to promote social harmony and progress. Through the integration of resources and the development of professional capabilities, we hope to effectively enhance the impact of our programs and create more positive values for the community. We firmly believe that only through a sense of responsibility and cooperation can we achieve the goal of sustainable development and build a better future for the next generation.

Supporting the National Common Payment Standard "TWQR"

In response to the FSC’ s initiative to enhance shared retail payment infrastructure, we actively promote TWQR mobile payment. Installing mobile payment into Green World FinTech's all-round payment processing function makes e-commerce transactions more revitalized, and is also conducive to enhancing the mobile payment experience and promoting the development of the market, implementing "financial inclusion", and it can also become the foundation for the development of a smart city.

On ECPay payment tool page, select mobile payment

The buyer uses the mobile payment app to complete payment and authentication.

The transaction is completed.

4.2.3Support ESG and SDGs Organizations and Shops

Green World FinTech actively realizes its environmental, social and corporate governance concerns and responsibilities by supporting ESG (Environmental, Social, and Governance) and SDGs (Sustainable Development Goals) groups and corporations.

Through the long-term support of ESGs and SDGs companies, Green World FinTech provides institutional schools, public welfare and human rights organizations, environmental groups, and enterprises developing green energy and environmental protection with preferential programs for payment processing, logistics, and electronic invoices, so as to allow customers to receive public love funds at a lower cost or to promote the sale and promotion of green energy goods and services, thus realizing the positive impact on the society and the environment.

Unit: Number of Entities

Year Number of ESG and SDGs Organizations and Shops	2023	2024	2025
Social Welfare Organizations	95	93	99
Social Welfare Association	125	135	239
Other public services	527	564	645
Green Energy and Environmental Protection Enterprises	25	32	48
Subtotal	772	824	1,031

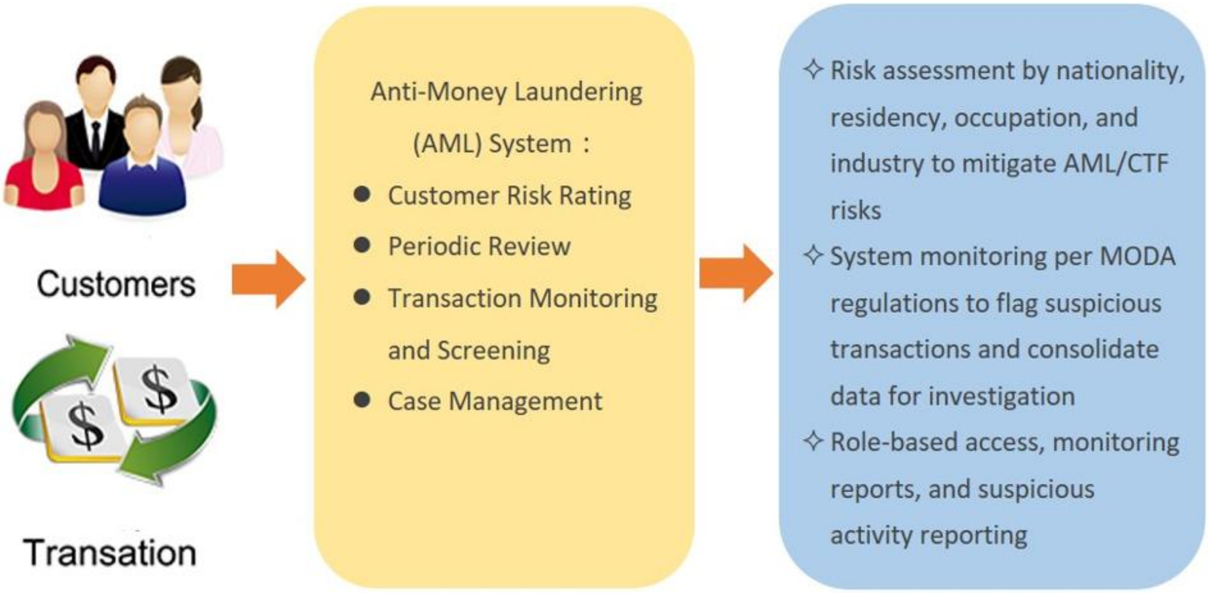
4.3 Customer Risk Management and Digital Fraud Prevention

The Company is the first third-party payment service provider to be listed on the Taipei Exchange (TPEx). Its primary business is to provide payment collection and disbursement services for online transactions between buyers and sellers. Accordingly, customer due diligence and transaction controls for such services must comply with applicable anti-money laundering (AML) and counter-terrorism financing (CFT) requirements, which have always been an important part of the Company's corporate governance.

To implement AML/CFT requirements and prevent the misuse of its payment services for illegal purposes, the Company has established internal regulations in accordance with the Money Laundering Control Act, the Regulations Governing Anti-Money Laundering and Countering Terrorism Financing for Enterprises or Persons Providing Third-Party Payment Services, and other applicable laws and regulations. These internal regulations include the "AML/CFT Internal Control and Audit System," "AML/CFT Policy," "Customer Identification and Due Diligence Procedures," "Money Laundering and Terrorism Financing Risk Procedures for New Services or New Business Activities," "Transaction Monitoring Procedures," and "Periodic Review Procedures for Substantive Transactions." As of 2025, the Company had successfully renewed its service capacity registration with the competent authority and, following multiple inspections by relevant authorities, had not been subject to any penalties related to AML/CFT matters.

Furthermore, to comply with AML/CFT regulations and corporate governance requirements, the Company conducts customer due diligence (KYC) before establishing business relationships, ongoing due diligence throughout business relationships, and beneficial ownership reviews. The Company has also taken the lead in the industry by introducing an AML system to obtain additional information on applicants seeking to register as seller members, assess their potential money laundering and terrorism financing risks, and conduct corresponding risk assessments. Transaction monitoring is also performed to ensure the legitimacy and security of transactions.

The Company will continue to comply with relevant regulations and policies and enhance its AML/CFT systems and customer due diligence processes to provide buyers and sellers with legal and secure payment collection and disbursement services.



Anti-Money Laundering (AML) System：

- Customer Risk Rating
- Periodic Review
- Transaction Monitoring and Screening
- Case Management

✧ Risk assessment by nationality, residency, occupation, and industry to mitigate AML/CTF risks

✧ System monitoring per MODA regulations to flag suspicious transactions and consolidate data for investigation

✧ Role-based access, monitoring reports, and suspicious activity reporting

Fraud Prevention Statement

Common Fraudulent Practices

◆ Pretending to be a consumer: Claiming to pay through a third-party payment platform and providing a fake payment link to trick sellers into clicking on the fraudulent website and entering their bank account or credit card information in order to steal their personal information.

◆ Fake official website: A phishing website similar to our official website is set up to trick you into entering sensitive information such as your bank account number in order to steal your personal information.

◆ Impersonating official customer service: Impersonating the Company's customer service by telephone, e-mail or communication software to request your personal information or payment.

Preventive Measures

◆ Recognize official information: Our only official website is https://www.ecpay.com.tw, please do not trust other suspicious links.

◆ Protect your personal information: We will not ask you to provide sensitive information such as your bank account number and password on our own initiative.

◆ Be alert to suspicious messages: Please be alert to messages requesting personal information or money transfers, and take the initiative to contact our customer service for confirmation.

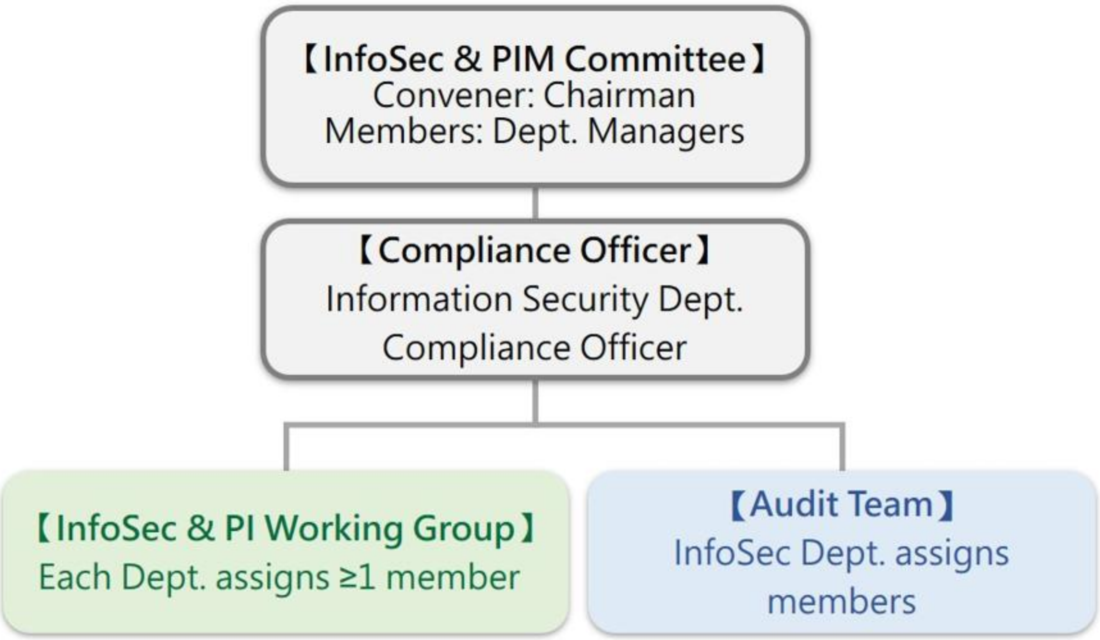
4.4 Information Security and Protection

Green World FinTech continues to refine its information security system and strengthen its protection capabilities. Through the Information Security and Personal Information Management Committee (InfoSec & PIM Committee), Green World FinTech takes charge of information security governance, establishes a consistent information security policy, and plans information security operations throughout the company. In addition to complying with various information security laws and regulations, Green World FinTech follows the scope of applicability of international information security standards and certification areas, and integrates information security into the execution of its daily business.

In June 2022, Green World FinTech established the Chief Information Security Officer (CISO), who is responsible for information security policy promotion and resource deployment. At the same time, Green World FinTech divided the Information Security Specialized Unit (ISSU) from the original information unit and assigned a special supervisor to be responsible for the planning, monitoring, and executing of the company's information security management operations, to strengthen the risk control of information security governance, and to continually monitor the ever-changing threat situation.

4.5Information Security Organization and Risk and its Management Framework

4.5.1Information Security Management Organization and Risks



In 2015, Green World FinTech set up an enterprise information security organization, "Information Security and Personal Information Management Committee (InfoSec & PIM Committee)" and "Information Security and Personal Information Working Group (InfoSec & PI Working Group)" to promote the management of information security and personal data protection. Currently, the information security and IT units under Green World FinTech currently consists of the Information Security Department, the System Analysis Department, the Infrastructure Technology Department, the Information System Department, and the Project Development Department. The Information Security Department, the "Information Security Specialized Unit", was established in 2021 and is divided into the Information Security System Management Group and the Information Security Technology Group to coordinate the formulation and implementation of policies related to information security and personal data protection, as well as risk identification, validation, management, and compliance checking, and the head of the Information Security Department reports to the Chief Information Security Officer on a weekly basis on business overviews and related issues, and annually reports to the Information Security Management Review Committee on the effectiveness of information security management and reviews the effectiveness of the information security management. The head of the Information Security Department reports weekly to the Chief Information Security Officer on business overview and related issues, and annually reports to the Information Security Management Review Committee on the effectiveness of information security management and reviews various information security issues.

In order to implement the information security strategy set by the corporate information security organization, and to supervise the compliance with information security related standards, procedures and regulations, the "Information Security and Personal Information Management Committee (InfoSec & PIM Committee)" is convened by the Chief Information Security Officer, with the department heads as members of the committee, and the Executive Secretary, who also serves as the Information Security Dept. Compliance Officer, along with the highest internal audit supervisor as an observer, are designated. A Compliance Officer from the Information Security Department serves as the Executive Secretary, with the highest internal audit supervisor acting as an observer. The Compliance Officer, in coordination with the Information Security and Personal Information Working Group, promotes information security and personal data protection operations and assigns a qualified independent audit team to conduct audits of daily operational activities. The Committee holds regular management review meetings every year to review and decide on information security and information protection policies and procedures, and to implement the effectiveness of information security management measures.

In terms of information security and personal data management operations, Green World FinTech has introduced the ISO 27001 information security management system. Through PDCA (Plan-Do-Check-Act) operations, we identify internal and external information security issues and stakeholders' expectations and risks of information security, and we have strengthened asset management, risk assessment, personnel security, physical equipment security, and authorization control, data encryption, secure development process, network security, security incident management, auditing and compliance, etc., to implement information security policies, and regularly report to the InfoSec & PIM Committee on the effectiveness of implementation.

4.5.2 Information Security Management Structure

1. Planning Stage

This phase focuses on the identification and management of information security risks to establish a complete Information Security Management System (ISMS). By continuously passing the International Information Security Management System Certification (ISO/IEC27001), we can reduce the threat of corporate information security from the system, technology, and procedure aspects, and establish a high standard information security management framework that meets the needs of our customers. We have established information security protection services that meet the needs of our customers and are of a high standard.

2. Implementation Stage

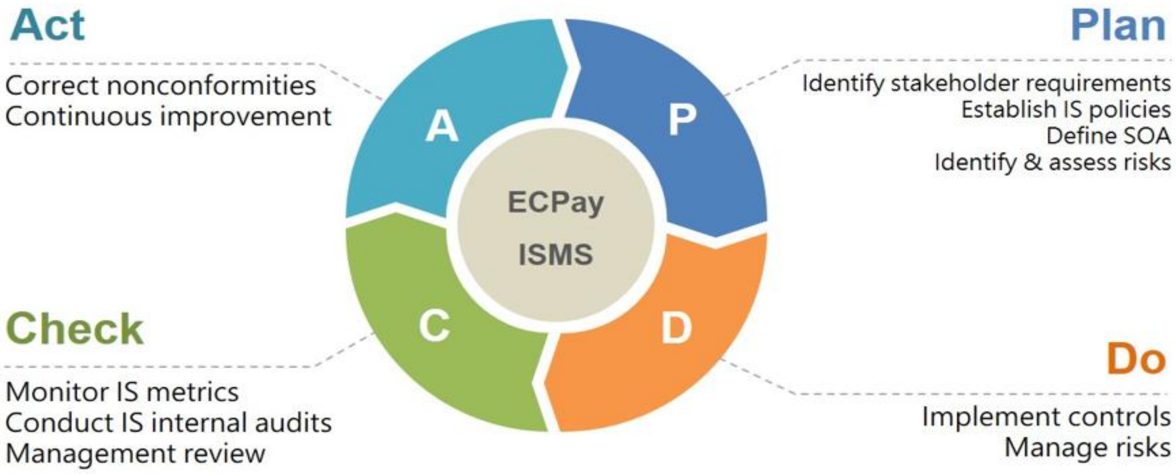
Constructing multi-layer information security protection, continuously introducing information security defense technology, integrating and internalizing information security control mechanisms into weekday operational processes such as software and hardware maintenance and vendor information security management, systematically monitoring information security, and maintaining the confidentiality, integrity, and usability of important assets of Green World FinTech.

3. Audit Stage

We actively monitor the effectiveness of information security management, conduct quantitative analysis based on the results of audits and information security indicators, and periodically simulate and rehearse information security attacks to verify and strengthen the organization's information security protection measures and awareness.

4.Action Stage

As a continuation of the results of monitoring and auditing, review and continuous improvement are the main focus to ensure the continuous growth and effective self-renewal of the information security system. When employees violate relevant regulations and procedures, they will be dealt with in accordance with the information security non-compliance process, and penalties will be imposed depending on the circumstances of the violation (including the annual performance appraisal of the employee or necessary legal action); furthermore, based on the results of the performance indicators and risk assessment, we will regularly review and implement measures, training, and awareness-raising programs that include In addition, based on the performance indicators and risk assessment results, we will regularly review and implement improvement measures, including information security



4.6 Information System Maintenance and Improvement

4.6.1 Specific Management Framework and Standards

With ISO 27001 and PCI DSS as the backbone, Green World FinTech systematically plans and deploys various management specifications and practical measures to establish a continuous improvement management process, supplemented by (1) software design and (2) system architecture protection measures, such as: source code security testing, vulnerability scanning, penetration testing, intrusion prevention system, internal network isolation and honeypot system, to achieve the goal of security and availability. The Company has also strengthened the protection measures of the system architecture, such as source code security detection, vulnerability scanning, penetration testing, intrusion prevention system, internal network isolation and trapping system, in order to maintain the confidentiality, integrity and availability of the information system as well as the protection of customers' personal information.

Since the Company holds many consumer credit card numbers, in order to protect the security of the card numbers, the Company further strengthens the security control items of the related processing and storage equipment, systems and networks through the periodic validation of PCI DSS (Payment Card Industry Data Security Standard), a globally standardized standard for the security of cardholders' data. PCI DSS is the world's most authoritative payment card information security standard, jointly developed by major international credit card brands, and is specifically designed to protect the security of cardholder data. The standard applies to all organizations that process, store, or transmit credit card data and is an important basis for information security practices in the financial and payment industries. Regardless of the service, size of the website, or volume of transactions, compliance with the standard is necessary to protect the processes involved in the credit card transaction chain from the risk of disclosure or theft.

ISO 27001 is reviewed and renewed every three years, and PCI DSS is renewed annually. Both of these international standards are audited annually by an independent third-party auditor to ensure that Green World FinTech's management practices are operating properly and continuously.

4.6.2Information Security Risks and Management Measures

Green World FinTech has established comprehensive network and computer-related security measures, and has suffered from hackers' DDoS attacks due to the media and social attention caused by the soaring stock price, as well as the threat of social engineering phishing from time to time. 2025 has not caused any customer service disruption or downtime due to the related security risks, and in order to prevent and minimize the damage caused by such attacks, Green World FinTech has developed relevant improvement measures in the aspects of management and technology. In order to prevent and minimize the harm caused by such attacks, Green World FinTech has developed and continuously promoted relevant improvement measures in management and technology:

1. Software Design Security Protection

(1) Code Security Detection

Through the source code security detection tool, all newly developed program codes are automatically analyzed for security, and when suspicious security vulnerabilities are found, they will not be allowed to go online, and the security specialists will study and confirm the risk of vulnerabilities being exploited and suggest ways to fix them, and then ask the responsible unit to plan the fixing operation.

(2) Vulnerability Scanning

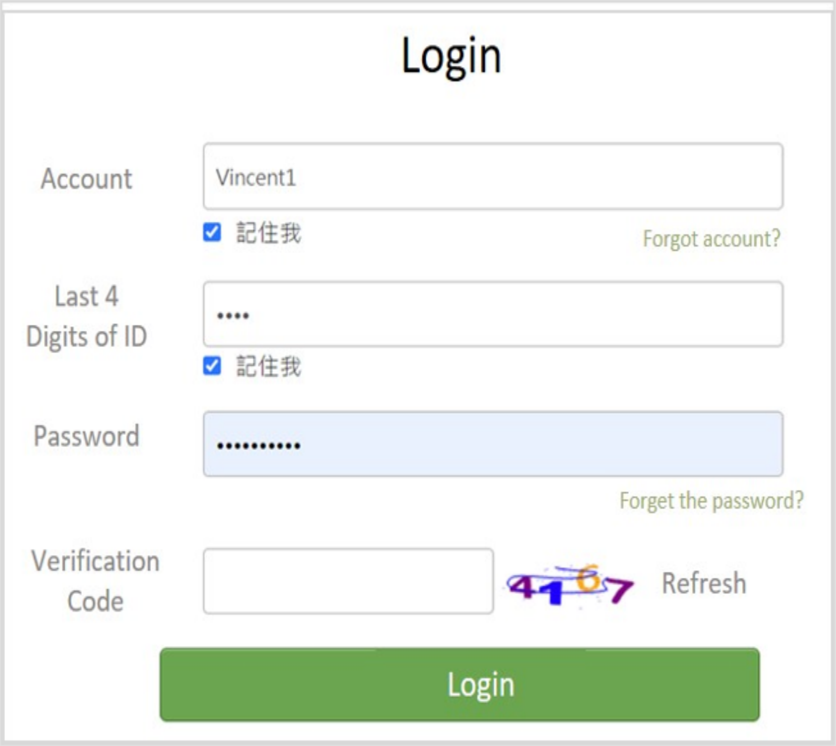
Vulnerability scanning is performed quarterly to identify potential risks in the system. Vulnerability scanning is performed by software to identify possible vulnerabilities or loopholes in the system, host, and website, in order to carry out risk control and strengthen security for advanced protection.

(3) Internal Penetration Test (White Hat Hacking)

The system will conduct internal penetration tests on high-risk items before the new functions are launched, simulating hacking techniques to attack the system, attempting to invade the target websites, network systems, storage devices and other software and hardware, and identifying various potential vulnerabilities that cannot be detected by source code detection and vulnerability scanning, in order to verify whether the enterprise's equipment and data can be damaged or stolen, and to confirm that its security is yet to be strengthened.

(4) Login Notification to Prevent Vault Attacks

Since customers may use the same account and password on other websites, the management backend requires the input of the last four codes of the ID card for verification during login, and only opens a single device for login at the same time. If the enterprise needs to log in multiple accounts at the same time, it is necessary to set up sub-accounts, and Email notification will be sent to notify the customer of any account login failure to minimize the risk of being hit by a database attack. When resetting passwords, both the official website and the vendor's backend will be automatically logged out to prevent the risk of hackers lurking in customers accounts



Login

Account: Vincent1

☑ 記住我

Last 4 Digits of ID: ••••

☑ 記住我

Password: ••••••••••

Verification Code:

(5) Encrypted storage of sensitive information

The credit card number related operations of Green World FinTech's customers follow the PCI DSS requirements - sensitive information is stored in the database using strong encryption, and the key management process is combined to split the process, authority, and responsibility, so that database administrators (DBAs) can't decrypt sensitive encrypted information, and developers don't have access to the database, so that there is a mutual checks and balances to protect customers' credit card numbers from being accessed by a single department or person. The system architecture of the information security

2. Security Protection of System Structure

(1) Two-factor authentication login

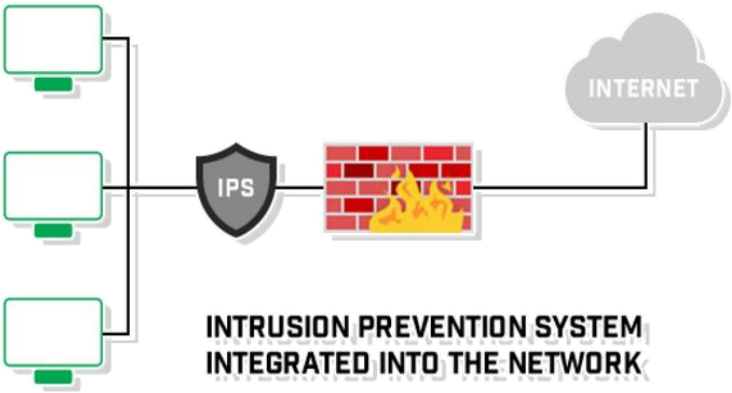
In addition to account and password authentication, we also use Google Authenticator for two-factor authentication to strengthen the authentication process by using cell phones to input the authentication code that is refreshed every minute by Google Authenticator to prevent unauthorized persons from obtaining leaked passwords to access the system.

(2) Internal network isolation

The internal network is isolated by firewalls according to departments, so that if a ransomware event occurs, it will only affect a single department and will not spread throughout the company; and daily backups reduce the extent of the impact of ransomware events.

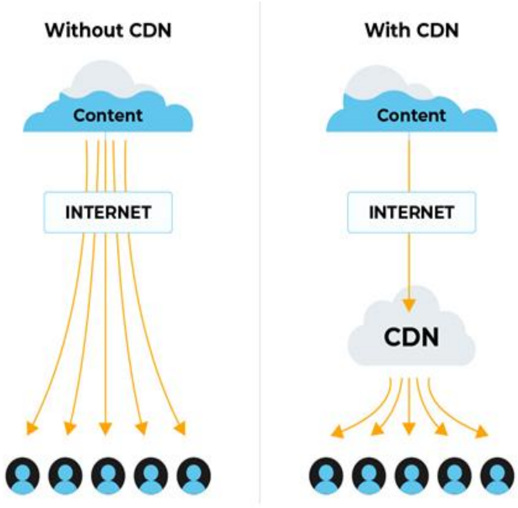
(3) IPS Protection Mechanism and Internal Device Security Event Monitoring

In the face of domestic and international major information security events, network system vulnerabilities, ransom attacks, malware and other major threats, Green World FinTech through the Intrusion Prevention System (Intrusion Prevention System) to abnormal network intrusion behavior, immediate blocking, and abnormal alarms, while also establishing a track centralized management system and operational procedures for information collection and alarms, in the discovery of internal When the suspicious behavior is found, the relevant track event investigation will be started quickly.



(4) CDN+WAF protection mechanism

Akamai CDN+WAF service is introduced to provide protection against distributed denial of service (DDoS) attacks to hosts within the scope of the service, which guarantees 100% SLA, can hide host IPs, and has no upper limit of blocking traffic.



(5)Implementation of Endpoint Detection and Response (EDR)

To strengthen information security governance and business resilience, the Company has implemented an Endpoint Detection and Response (EDR) system. By integrating threat intelligence and AI-powered behavioral analysis, the system provides 24/7 monitoring of internal endpoint devices to proactively identify and promptly block potential malicious threats and advanced attacks.

The EDR system significantly reduces response time to cybersecurity incidents and strengthens the Company's defense-in-depth capabilities, effectively safeguarding the stable operation of core systems and demonstrating ECPay Technology's commitment to enhancing digital resilience and operational security.

(6)Implementation of Data Loss Prevention (DLP)

Protecting sensitive data is essential to maintaining corporate reputation and customer trust. ECPay Technology has implemented a **Data Loss Prevention (DLP)** system to strengthen controls across endpoint devices and network environments. Through security policies and sensitive data identification, the DLP system monitors and blocks improper data transmission in real time, helping prevent the leakage of confidential business information and customers' personal data.

This measure strengthens the Company's data governance framework, ensures regulatory compliance, and enables ECPay Technology to continue providing secure and reliable services to its stakeholders.

(7)Business Continuity Plan

The Company conducts business impact analyses for its core service systems, including payment, logistics, and electronic invoicing systems, as well as related supporting systems. Based on the results, recovery objectives and timelines are established, while system data and configurations are backed up daily to an off-site location through a cloud platform.

ECPay Technology conducts annual disaster recovery and business continuity drills to ensure that relevant procedures can operate effectively.

(8)Launch of the Bug Bounty Program

In line with its commitment to open and continuous improvement in information security governance, ECPay Technology officially launched its Bug Bounty Program in 2025. By collaborating with external white-hat hackers and cybersecurity experts, the Company conducts in-depth security testing of its publicly accessible systems and services.

The program encourages white-hat hackers to report identified vulnerabilities, enabling the Company to discover and remediate potential system weaknesses before they can be exploited by malicious attackers. This initiative not only reduces operational risks but also demonstrates ECPay Technology's commitment to transparent and responsible information security governance.

3.Enhancement of Information Security Awareness of Employees

(1)Information Security Education and Training

Each year, we plan to conduct information security and personal data protection education and training courses for all employees, and require that all employees must score 100 points on the post-course test in order to pass the course. In 2025, all employees will be required to participate in at least three classes, totaling three hours, of information security and personal data-related education and training; and in order to establish awareness of secure development, we will conduct an additional one hour of open-network software security education and training for all developers. In addition, an additional 1 hour of open network software security education and training is provided to all developers to build awareness of secure development.

(2) Information Security Promotion

The Information Security and IT Departments promote information security on internal real-time communication bulletin platforms in response to various educational trainings, drills, and current events, and post information security and personal information related slogans and reminders in public spaces to continuously promote information security related knowledge and to strengthen employees' awareness of information security.

(3) Social Engineering Exercise

From time to time, we conduct phishing drills every year on topics such as hot current events or fraudulent practices to continuously update and enhance our colleagues' knowledge and sensitivity to the rules for determining malicious emails. Through continuous drills and publicity, employees will be able to be alerted to suspicious emails and consult with the professional security team for assistance in determining whether or not they are phishing emails. 5 social engineering email drills will be conducted in 2025, and sharing sessions will be arranged for employees who mistakenly clicked on phishing links and publicity will be strengthened, and at the same time, the number of clicks will be linked to the performance score, so as to strengthen employees' awareness of preventing social engineering attacks and techniques and to reduce the risk of phishing. This multi-pronged approach strengthens colleagues' awareness of social engineering attacks and reduces the risk of hackers gaining access due to lack of awareness or negligence.

(4) Supply Chain Security Protection

Extending to the security protection of the supply chain, the equipment must pass the security check when entering the server room before it is allowed to be used online, and we have signed the security terms and conditions with the vendors and their employees to prevent attacks by those who are interested in using the supply chain.

Major outsourcing vendors conduct ISMS audits to identify potential non-conformities, which are handled through appropriate corrective and preventive measures to ensure that the supply chain meets the Company's security requirements.

(5) **Formally joined the Taiwan Computer Emergency Response Team / Coordination Center (TWCERT/CC) to accelerate the understanding of hacking techniques and other information, and to take early protection and contingency measures.**
Commissioned a third party to conduct penetration tests and red team drills on a regular annual basis to detect system vulnerabilities and weaknesses in the company's information security and to identify and correct them as early as possible.

Take the initiative to participate in the annual corporate information security exercise organized by the Taiwan Computer Emergency Response Team / Coordination Center (TWCERT/CC) to strengthen the company's ability to respond to information security incidents and enhance the overall information security protection capacity.

4.6.3 Investment in Information Security Management Resources

Each year, Green World FinTech steadily invests a certain amount of manpower and budget, and continues to invest resources in the appointment of specialized personnel, training, information security technology research, and procurement of equipment and services. The Information Security Management Team consists of 13 staff members and the Personal Data Management Team consists of 36 staff members. The Information Security Department has a total of 5 dedicated security personnel, who are responsible for security-related projects and product introduction, vulnerability scanning, penetration testing, external validation, and legal compliance. The dedicated security personnel hold relevant security certificates as listed below:

Name of Security License	Domain	Number of Personnel
ISO 27001 LA	Management	4
ISO 29100 LA	Management	1
BS10012 LA	Management	1
CEH	Technology	3
ECSA	Technology	2
OSCP	Technology	2

The security certificates held by dedicated security personnel in the management field include ISO 27001 LA, ISO 29100 LA and BS10012 LA, while those in the technical field include CEH (Certified Ethical Hacker), ECSA (EC-Council Certified Security Analyst), OSCP (Offensive Security

Certified Professional), and OSCP (Offensive Security Certified Professional). In the technical field, there are CEH (Certified Ethical Hacker, hacker technology expert), ECSA (EC-Council Certified Security Analyst) and OSCP (Offensive Security Certified Professional). For the manpower in the information security professional field, the company plans to provide an annual budget for external training to support the further education of personnel, so as to maintain the organization's information security operation and growth energy.

4.6.4 資訊安全指標項目

In accordance with the FSC's ESG information disclosure guidelines, Green World FinTech will continue to strengthen information security management and achieve all information security objectives by 2025 , including no information security or cybersecurity incidents, no data leakage, no violations involving personal information, and no record of penalties.

Information Security Indicator Items for 2025	Objectives	Achievement
Information security or network security violations (cases)	0	0
Data leakage incident (case)	0	0
Information Security Violations Involving Customers' Personal Information (cases)	0	0
Number of customers and employees affected by data leakage (cases)	0	0
Amount of fines imposed for information security or network security-related incidents (NTD)	NT$0	NT$0

5. Sustainable Environment

5.1Climate Change Adaptation

- ### TCFD Disclosure Framework

The Sixth Assessment Report on Climate Change (AR6) released by the United Nations Intergovernmental Panel on Climate Change (IPCC) in 2021 predicts that global warming in the short term (2040) will likely lead to more extreme value changes in the environment. It is predicted that global warming in the short term (2040) may lead to more extreme changes in the environment. In order to respond to the challenges brought by climate change and to enhance corporate climate resilience, Green World FinTech has introduced the Task Force on Climate-related Financial Disclosures (TCFD) framework, which utilizes four core elements, namely, governance, strategy, risk management, and indicators and targets, to establish a governance structure to identify, assess, and manage climate-related risks and opportunities, as well as to identify factors that may affect the company's business in the future. Meanwhile, in order to strengthen the climate-related risk management mechanism, the company's highest level executives will make decisions and provide guidance to ensure smooth communication and strategy implementation from top to bottom and from bottom to top of the management.

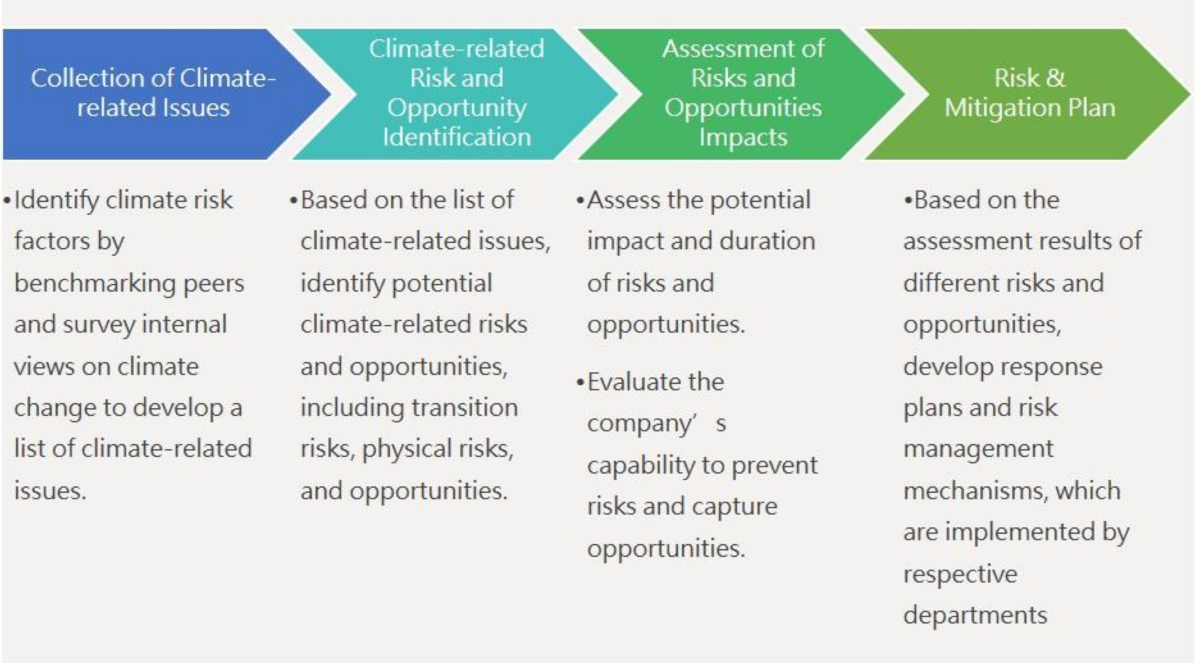
Governance	● The ESG Sustainability Committee conducts risk identification and prioritization, and regularly reports to the Board of Directors and senior management to review the effectiveness of risk control and provide decision-making and guidance. The ESG Sustainability Committee formulates policies and improvement objectives based on the results of board discussions or resolutions, and instructs relevant authorities to make operational adjustments and report to the board of directors on the current status of implementation of climate change issues on a regular or irregular basis in accordance with the requirements of the project, so as to enable the board of directors to understand the climate change risks facing the Company. ● The Sustainability and Risk Management Group is responsible for formulating risk management mechanisms and processes, and the ESG Sustainability Committee formulates and guides each department in implementing climate management strategies. ● The Integrity Management Group collects and evaluates climate-related risks and opportunities.
Strategies	● Assess, categorize, and prioritize climate change risks to company assets, and establish a response strategy, as well as precise and rigorous preventive measures and emergency response plans; in the event of a crisis or disaster, immediately propose the most appropriate countermeasures and recovery plans to minimize the possible impacts of disaster damage and instability. ● The entire climate management unit keeps an eye on the trend of international climate change and compares the cases of other industry peers to assess the company's short-, medium-, and long-term climate-related risks and opportunities. ● We use climate scenario simulation to analyze risk factors arising from global climate change and reveal the resilience of the company's climate-related risks and opportunities.

Risk Management	● In accordance with TCFD's recommended guidelines, identify climate-related risks and opportunities through reports from international organizations, industry analysis, and relevant laws and regulations, and assess the impact on the company. ● Climate-related risks and opportunities are incorporated into the overall enterprise risk management and controlled by the Sustainability and Risk Management Group.
Indicators	● The ESG Sustainability Committee develops climate-related indicators and targets, assists departments in implementing energy conservation and carbon reduction programs, regularly reviews the effectiveness of implementation, and completes annual greenhouse gas inventories. ● Reduce greenhouse gas emissions and promote the optimization of the electronic office operation system. ● Enhance the resilience and effectiveness of enterprises in response to climate change.

- **Climate-related Risks and Opportunities**

Every year, Green World FinTech reviews and pays attention to international and industry trends on climate-related issues. Through the risk identification and assessment process, Green World FinTech systematically identifies climate-related risks and opportunities, evaluates their degree of impact and potential influence, and formulates appropriate response plans to strengthen corporate climate resilience and maintain optimal process execution.

5.1.1Climate-related Risk Identification and Management Processes



Collection of Climate-related Issues	Climate-related Risk and Opportunity Identification	Assessment of Risks and Opportunities Impacts	Risk & Mitigation Plan
•Identify climate risk factors by benchmarking peers and survey internal views on climate change to develop a list of climate-related issues.	•Based on the list of climate-related issues, identify potential climate-related risks and opportunities, including transition risks, physical risks, and opportunities.	•Assess the potential impact and duration of risks and opportunities. •Evaluate the company' s capability to prevent risks and capture opportunities.	•Based on the assessment results of different risks and opportunities, develop response plans and risk management mechanisms, which are implemented by respective departments

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has authorized the "Integrity Management and Sustainability Committee" (ESG Sustainability Committee) to be responsible for identifying and managing risks in corporate operations, including physical and transition risks that may be brought about by climate change, and to lead the planning of related countermeasures, The ESG Sustainability Committee conducts risk identification and analysis based on each department's business areas, such as operations, finance, national, legal compliance, ESG, human resources, and information security, and at the same time, makes reference to the climate risk factors identified by industry benchmarks and surveys the company's internal thoughts on climate change to generate a list of climate-related issues. Based on the results of the assessment of different risk opportunities, the Company formulates contingency plans and risk management mechanisms, conducts contingency strategy planning by each department, integrates and manages risks that may affect operations and profits, submits a report on management implementation and risk control to the Board of Directors at least once a year, and supervises and tracks and reviews the implementation of risk management by the operating teams with a view to strengthening the corporate body.

5.1.2Identification of Climate-related Risks and Opportunities

Every year, Green World FinTech reviews and pays attention to international and industry trends on climate-related issues, systematically identifies climate-related risks and opportunities through the risk identification and assessment process, evaluates the degree of impact and potential impact, and formulates appropriate contingency plans to strengthen corporate climate resilience and optimize process execution. The Company actively researches and develops solutions to reduce the operational and financial impacts of climate change and enhance organizational climate resilience. We define short-term as within three years, medium-term as three to five years, and long-term as more than five years, and assess the potential operational and financial impacts of climate-related risks and opportunities for the Company in order to plan various actions to address climate-related risks and opportunities.

Climate-related Risk Response Plan

	Risk Categories and Opportunities	Short-term (1~3 years)	Medium-term (3~5 years)	Long-term (more than 5 years)
Risks	Transformation Risk Risks arising from restructuring to a low carbon economy. Transformation risks include regulatory policies,	● Increased domestic and international requirements for reporting and disclosure of	● Increase in restructuring costs due to market development	● Net Zero Emission Trend

	market risks, and technology development.	greenhouse gas emissions, requiring more resources to be invested in inventories and strengthening of greenhouse gas inventory capabilities, resulting in increased costs. ● Increase in electricity tariffs will lead to higher operating costs.	● Carbon pricing and the need to pay a carbon emission fee will increase operating costs.	
	Physical Risk Risks arising from event-driven changes (acute physical risk) or long-term changes in climate patterns (chronic physical risk). Immediate entity risk arises from weather-related events such as typhoons and heavy rainfall, which are increasing in severity and frequency. Long-term physical risks arise from long-term changes in climate patterns, including changes in precipitation and water scarcity, which may lead to changes in the availability of water resources.	● Worsening of natural disasters may lead to service interruptions, equipment and machinery damage, increasing operating costs and deteriorating service quality.	● Increased flooding caused by weather changes, damaging our own operating assets.	● Increase in the probability of extreme climate change

Opportunities	**Opportunities** Climate change adaptation can create potential positive impacts for organizations. Climate change mitigation and adaptation efforts can create climate-related opportunities for individuals.	● R&D and Innovation in Low Carbon Services	● Cooperate with government energy policies and implement energy conservation programs.	● Enhance corporate reputation

The Company evaluated the above risks and proposed the following climate-related risks and opportunities that may cause significant financial impacts, as well as the strategies to address them:

Transformation Risks/Climate Opportunities		
Risks / Opportunities	**Financial Impact - / +**	**Response Strategies**
R: Increased domestic and international reporting and disclosure requirements for greenhouse gas emissions. R: Increase in electricity tariffs	- Increase in the cost of reinforcing GHG inventory capacity by investing more resources in inventory. - Increase in operating costs due to electricity tariff increase.	● Promote joint planning of energy saving and carbon reduction programs to reduce the pressure of cost expenditure. ● Continuously implement greenhouse gas reduction actions ● Use buildings with green building certificates for office space in the future.
R: Carbon pricing requires payment of carbon emission fee	- Payment of carbon emission fee will increase the operation cost.	● Pay attention to changes in domestic and overseas carbon pricing policies and implementation mechanisms. ● Plan to set internal carbon pricing as a reference for decision-making in the future, and include carbon emission costs as one of the key considerations for product development.
R: Increase in restructuring costs in response to market development O: Research and development and innovation of low-carbon services	- In order to respond to market changes, more research and development costs should be invested to optimize services(R). + Develop low-carbon oriented service functions to increase revenue (O)	● Continuously invest in research and development of low-carbon service functions, such as e-tickets, e-invoices and other paperless service functions, to reduce customers' greenhouse gas emissions and enhance market competitiveness.
R: Net-Zero Emission Trend	- Increase in energy-saving and	● Continuous implementation of

Transformation Risks/Climate Opportunities		
Risks / Opportunities	Financial Impact - / +	Response Strategies
	carbon reduction equipment installation and operation costs.	greenhouse gas reduction actions
R: Inadequate Climate Response Actions, Resulting in Loss of Brand Reputation	- Failure to meet the expectations of stakeholders and the market, resulting in damage to corporate reputation and lower revenue.	● Actively focusing on and responding to climate-related issues to strengthen the image of the company as a public-spirited company and increase customer recognition.
O: Enhance corporate reputation	+ Enhance the trust of stakeholders and the market to gain more customers and increase revenue.	● Enhance corporate green image through transparent disclosure ● Strengthen corporate governance and establish a culture of taking climate-related issues seriously and taking action.

Physical Risks / Climate Opportunities		
Risks / Opportunities	Financial Impact - / +	Response Strategies
R: Increase in typhoons and heavy rainfall due to extreme changes in weather patterns. R: Increase in flooding due to weather changes R: Increased incidence of extreme climate change	- Service interruptions due to labor stoppages at operating bases, resulting in lower service quality, which in turn affects revenue. - Damage to machinery and equipment resulting in property damage.	● Identify the likelihood of recurring disasters (e.g., heavy rainfall, flooding, etc.) in the company's geographic location and simulate a response plan. ● Regularly inspect emergency power systems and uninterruptible power systems to ensure stable power supply in the event of a disaster. ● Establish emergency response teams to implement natural disaster response measures immediately. ● Planning of remote working mechanism to ensure uninterrupted service and maintain good service quality.

5.1.3Climate Scenario Analysis

In order to assess the impact of future changes in carbon pricing on the company's restructuring risk and physical risk, Green World FinTech refers to the Representative Concentration Pathways (RCPs) defined in the IPCC Fifth Assessment Report (AR5) for the physical risk it faces. Concentration Pathways (RCPs) and warming were used to analyze the impacts of water scarcity risk and changes in rainfall patterns on green technologies in extreme climate change. Through the simulation and analysis of climate scenarios, we are able to develop strategies and plans for future risk response and reduce the overall risk of financial loss.

1. Transformation Risk

The transition to a low-carbon economy may involve regulatory policies, market risks, and technology development challenges, and increased domestic and international requirements for reporting and disclosure of greenhouse gas emissions. Based on the nature, timing, and focus of these factors, within the analyzed timeframe, carbon pricing, electricity tariff increases, and increased transformation costs in response to market development may result in increased operating costs. Considering that the Company already has some low-carbon service functions and continues to research and develop innovative and diversified related services, there is no significant impact on market sales under various scenarios, therefore, the Company focuses on the analysis of operating costs. Under the low-carbon transition scenario, the financial impact of carbon pricing on the Company will result in an increase in the Company's own operating costs. The Company's assessment based on the two extreme climate change scenarios is as follows:

Situation	Estimated likely financial impacts
RCP8.5 High Emission Scenario No new carbon reduction behaviors in addition to existing policies in various countries Taiwan Carbon Price(Note) NT$300 per ton	No impact on operating costs if emissions do not meet the levy threshold.
RCP2.6 Low Emission Scenario The global goal of achieving net zero emissions by 2050 Taiwan's carbon price(Note) is NT$300 per ton.	If the threshold is reached, the operating cost will increase by approximately NT$13,656.

Note: The carbon price is based on the "Carbon Fee Collection Rate" announced by the Ministry of the Environment.

2. Physical risk scenario analysis: Long-term - water shortage risk

Water scarcity risk is the pressure on water resources under the RCP 2.6 (low GHG emission scenario, more optimistic) and RCP 8.5 (high GHG emission scenario, more pessimistic) scenarios for the years 2030 and 2050, as projected in the water resources risk map of the World Resources Institute (WRI). The data show that under both scenarios, water resource stress at each site ranges from low to medium (10-20%), indicating that the water supply situation is relatively stable, although a small degree of stress on water resources may still be experienced during the dry season.

Although the risk of water resources is not high under the hypothetical scenario, and Green World FinTech does not have any production process that uses a large amount of water, and the main water consumption is for employees' daily life, the company has still responded to the policy of water conservation and planned corresponding measures to open up new sources of energy and reduce water consumption. In the future, the Company will continue to pay attention to climate change, assess the demand for water-related equipment, and strengthen its ability to adapt to climate change.

3.Physical Risk Scenario Analysis: Long-term - Changes in Rainfall Patterns May Lead to Plant Flooding

Changes in rainfall patterns are analyzed using the 1.5°C and 2°C warming scenarios, with R200mm (the number of days with daily rainfall exceeding 200mm in a year) as the analysis index, and predicted using the Taiwan Climate Change Estimation Information and Adaptation Knowledge Platform (TCCIP) project:

Factory Location		Headquarters (Nankang)
Observed base period (days) Assumptions		0.8
Warming Scenario	Data Indicator	
1.5℃	75th percentile	0.2
	Maximum	0.9
2℃	75th percentile	0.2
	Maximum Value	0.8
Predicted Shock		Limited impact

Note: The 75th percentile reflects a slightly more severe than normal scenario, meaning that the number of days with heavy rainfall will be below this value in 75% of the years, with only 25% of the years having a higher value; the maximum value reflects an extreme scenario.

Note: The 75th percentile reflects a slightly more severe than normal scenario, meaning that the number of days with heavy rainfall will be below this value in 75% of the years, with only 25% of the years having a higher value; the maximum value reflects an extreme scenario.

Although there is a possibility of more than one day of heavy rainfall, the Head Office is located in a high rise building and therefore the impact on the office space is limited. Green World FinTech continuously pays attention to the water level of the surrounding watershed and tracks changes in rainfall to avoid the possibility of flooding of neighboring roads, and conducts regular emergency response drills once a year to ensure that employees are familiar with the evacuation and equipment protection procedures. In addition, we confirm that the power supply insulation of host equipment is in good condition to avoid the risk of water seepage and electricity leakage from window sills, and we also assess the company's waterproofing equipment needs, and configure waterproof sandbags, water pumps, or emergency power supply and other related equipment. Through the above programs, Green World FinTech is actively enhancing its climate resilience and preparing for the challenges brought about by climate change.

Physical risks may be immediate or long-term. Immediate risks are already occurring now, such as an increase in the incidence of typhoons and heavy rainfall, resulting in service disruptions, equipment and machinery damage, and increased operating costs. Long-term risks are more likely to occur in the mid-century and beyond. Predicting climate change beyond the year 2050 is a challenge, and a plausible assumption is that long-term (and potentially irreversible) changes in climate patterns will increase over time (e.g., an increase in average temperatures).

The Company conducted a physical risk scenario analysis of its operations to understand the impact of climate-related risks on its business, strategy and financial planning under RCP8.5 and RCP2.6 scenarios. The Taiwan Climate Change Projections Information and Adaptation Knowledge Platform Program (TCCIP) was used to make projections and further identify the overall water risk of the headquarters. The water risk was assessed to be low, so there was no significant difference in loss estimates between the two scenarios, and no significant financial impacts were possible.

- The key financial impacts of the entity's risks under the different scenarios are assessed:

Scenario	Estimated likely financial impact
Warming of 1.5℃	The number of days of impact is approximately 1 to 1.7 days, with no immediate impact.
Warming 2℃	Impact days are about 1~1.6 days, with no immediate impact.

5.1.4 Internal Carbon Pricing

In order to proactively respond to the risk of climate change and the pressure of restructuring, Green World FinTech plans to introduce an internal carbon pricing system design that will evaluate the feasibility of adopting fixed carbon pricing, implicit carbon pricing or shadow carbon pricing based on the environmental laws and regulations of the location of the operation and the carbon management policy, as well as taking into account the local carbon tax, the market carbon price, and the trend of the industry, in order to establish a carbon pricing framework that is both applicable to the region and forward-looking, so as to enhance the internalization of the carbon risk management. internalization of carbon risk management.

5.1.5 Indicators

The climate and environment related indicators and targets of Green World FinTech are formulated, and the specific implementation status of each indicator is described in the following sections of this chapter.

	Short-term Targets (2026–2027)	Medium-term Targets (2028–2029)	Long-term Targets (2030 and Beyond)
Energy Saving and Carbon Reduction	Annual reduction in energy intensity: 1%	Annual reduction in energy intensity: 1%	Annual reduction in energy intensity: 1%
	Annual reduction in GHG emissions intensity (Scope 1 + Scope 2): 1%	Annual reduction in GHG emissions intensity (Scope 1 + Scope 2): 1%	Annual reduction in GHG emissions intensity (Scope 1 + Scope 2): 1%
Waste	Annual reduction in waste intensity: 1%	Annual reduction in waste intensity: 1%	Annual reduction in waste intensity: 1%
	Violations of environmental regulations: 0 cases	Violations of environmental regulations: 0 cases	Violations of environmental regulations: 0 cases
Water Resources	Annual reduction in water use intensity: 1%	Annual reduction in water use intensity: 1%	Annual reduction in water use intensity: 1%
	Violations of water-	Violations of water-	Violations of water-

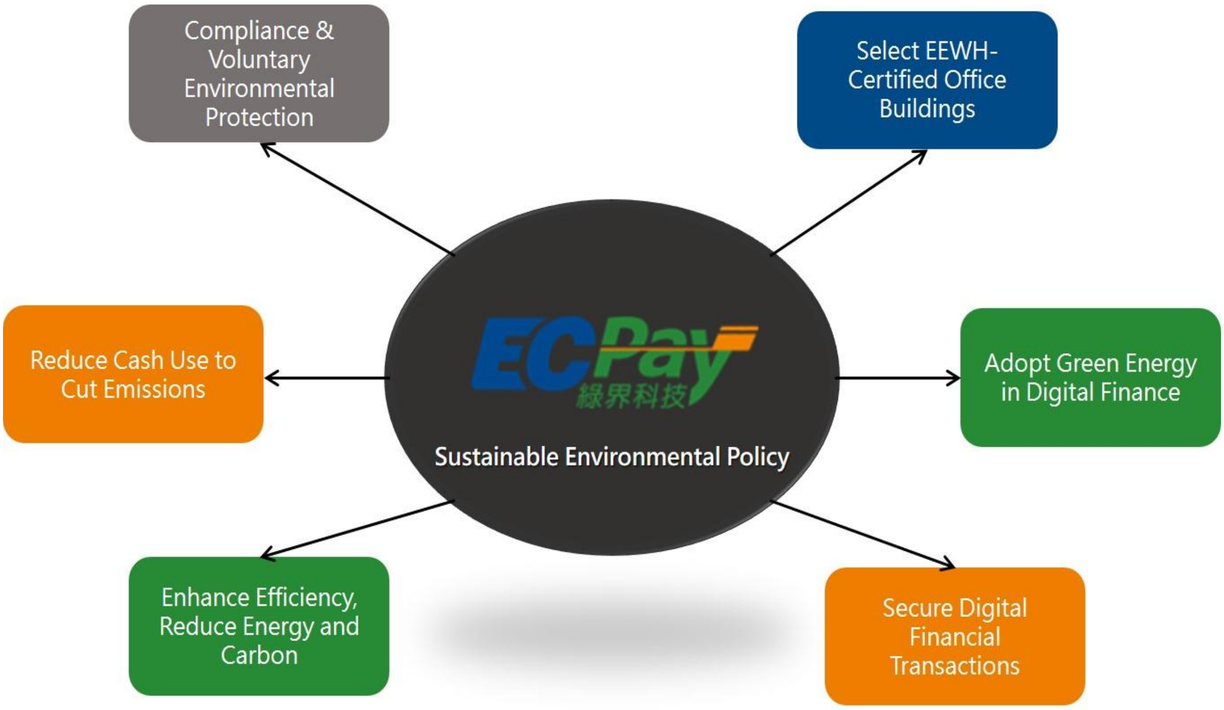
	related regulations: 0 cases	related regulations: 0 cases	related regulations: 0 cases
Regulatory Compliance	Violations of environmental regulations: 0 cases	Violations of environmental regulations: 0 cases	Violations of environmental regulations: 0 cases

5.2 Environmental Policies and Measures

Environmental Policy and Commitment

Green World FinTech has six sustainable environmental policies as shown below:

The Company's general policies and commitments as well as environmental protection



measures are listed below:

Overall Policy	To fulfill our responsibility to protect the green earth and to become a sustainable development and continuous improvement enterprise.
Commitment	**Regulatory Compliance:** Comply with Taiwan' s environmental laws and strive to meet international standards. **Energy Saving & Waste Reduction:** Promote energy saving and waste reduction to prevent pollution. **Green Energy & Carbon Reduction:** Select green buildings, use green electricity, and continue energy and carbon reduction efforts.

	Recycling Strategy: Encourage recycling and reuse among office staff to raise environmental awareness. **Garbage Classification:** Educate employees on sorting waste—recyclable, non-recyclable, and food waste—according to government rules to reduce disposal volume.
Management Policy	● Follow Taiwan's environmental laws and international standards to protect nature. ● Choose green-certified office floors and commit to sustainability, smart energy saving. ● Use recycled or eco-friendly materials. ● Promote green digital financial transactions to reduce cash use and carbon emissions.

Environmental Protection Measures

ECPay Technology is a third-party payment service provider whose operations are primarily office-based, resulting in relatively limited direct environmental impacts. To fulfill its corporate environmental responsibilities, the Company complies with applicable environmental laws and regulations and continues to implement environmental management practices through daily operational management, resource conservation, energy saving, and carbon reduction measures. These efforts aim to minimize the environmental impacts of its operations and advance toward sustainable development.

To enhance environmental management performance, the Company continues to implement various environmental protection measures based on the principles of efficient resource utilization, energy conservation, and carbon reduction. The key measures are as follows:

Item	2025
Green Procurement Management	Office copy paper is preferentially procured with the PEFC (Programme for the Endorsement of Forest Certification) certification label to support sustainable forest management and responsible procurement practices.
Paper Reduction and Paperless Management	The Company promotes the reuse of single-sided printed paper and internal envelopes, as well as the digitalization of approval forms, to reduce paper consumption and improve administrative efficiency.

Resource Recycling and Waste Management	The Company implements waste sorting and provides designated recycling areas, encouraging employees to recycle and reuse resources to reduce waste generation.
Energy Management and Energy-Saving Measures	Employees are encouraged to turn off lighting and electrical equipment when leaving meeting rooms, during lunch breaks, and after work to foster energy-saving habits and reduce energy consumption.

Green World FinTech commits to comply with environmental regulations issued by local Taiwan authorities as a fundamental principle. We strive to improve energy efficiency, reduce greenhouse gas emissions, and minimize operational waste by lowering resource usage at the source. We continuously enhance operational and management environmental performance to fulfill our responsibility in protecting the environment and promoting harmony with the green earth. Our dedication to environmental stewardship remains ongoing and unwavering.

In 2025, the Company was not penalized by the competent authorities for violating environmental laws and regulations.

5.3 Energy Saving and Carbon Reduction

Each year, the Company educates employees to avoid using air conditioning when the outdoor temperature is below 26°C. We adopt LED lighting, recycling fans, and energy-efficient air conditioning, and optimize lighting, electrical, and HVAC layouts with area switch controls to achieve daily energy conservation and carbon reduction. Recognizing the urgency of this goal, Green World FinTech has set short-, medium-, and long-term energy saving and carbon reduction targets and initiatives as follows:

Short-term goal (1-2 years): Monitor and enhance digital financial transactions, reduce greenhouse gas emissions by 1%, and raise employee awareness of energy saving and carbon reduction.

Medium-term goal (3-5 years): Continue improving digital transaction volume, reduce energy use and greenhouse gas emissions by 1%, and manage emissions in line with ISO 14064-1 standards

Long-term goal (more than 6 years): Develop a sustainable energy-saving and carbon-reduction mechanism tailored to Green World FinTech' s operations, targeting a 1% reduction.

Electricity is our primary energy source. In 2025, total consumption was 438,414 kWh, equivalent to 207.81 tons of CO_2e. Direct and indirect emissions are summarized in the table below.

Item		2023	2024	2025
Company	Scope I (tons CO(2) e)	--	--	21.81
	Scope II (tons of CO(2) e)	43.54	45.52	207.81
	Strand III (tons CO(2) e)	--	--	57.40
Total: Energy Use and GHG Emissions			45.52	287.02
Revenue (NT$ million)			1,604	1,744
Emission Intensity (metric tons CO_2e/NT$ million)			0.028	0.132
Item			0.028	0.165

Note: Scope 2 sources are calculated based on electricity use only, and are calculated using the CO2 equivalent factor for electricity announced by the Bureau of Energy Efficiency (BEE). The Bureau of Energy announced that the CO2 emission equivalent factor for 2023 will be 0.494 kgCO_2e/kWh, 2024 will be 0.474 kgCO_2e/kWh, and 2025 will be 0.474 kgCO_2e/kWh

In 2025, the Company's greenhouse gas (GHG) emissions intensity (Scope 1 + Scope 2) increased compared with the previous year, rising from 0.028 to 0.132. The increase was mainly attributable to the expansion of operations and the commencement of operations at the new office building, which resulted in increased demand for office space, air-conditioning equipment, and common facilities.

The Company has established 2025 as the new baseline year for its management targets. Starting from 2026, the Company will disclose in its sustainability report the annual actual GHG emissions, emissions intensity, and comparison with the corresponding targets to monitor progress toward its emission reduction goals.

Energy Management Plan and Implementation

The Company is located in the Farglory I-CITY green building in Nangang District. Its energy consumption is primarily attributable to office electricity use. In 2025, the Company's total energy consumption amounted to 1,578.29 gigajoules (GJ). The energy data disclosed in this section covers energy consumed in the office premises operated by the Company (the parent company) and excludes subsidiaries and other operating sites. Energy consumption, energy intensity, and the proportion of renewable energy are presented in the table below:

Item	Unit	2023	2024	2025
Electricity	Kilowatt-hour	87,956	96,036	438,414
	GJ	316.64	345.73	1,578.29
Renewable Energy Consumption	GJ	0	0	0
Total: Energy use	GJ	316.64	345.73	1,578.29
Percentage of Renewable Energy	%	0	0	0
Revenue	NT$ million	1,549	1,604	1,744
Energy Intensity	GJ/New Taiwan Dollar Million	0.204	0.216	0.905

Note 1: 1 gigajoule (GJ) = 10^9 joules (J); 1 kilowatt-hour (kWh) = 3.6 × 10^6 joules (J), and each kilowatt-hour of electricity is equivalent to approximately 0.0036 GJ.

Note 2: The Company has not yet installed or procured renewable energy (such as solar power or renewable energy certificates). In 2025, renewable energy accounted for 0% of the Company's total energy consumption, and all electricity was supplied by Taiwan Power Company.

To strengthen energy management and implement energy conservation and carbon reduction, the Company has established an energy management plan to monitor and improve major energy-use items in its office premises. The plan aims to enhance energy efficiency, reduce energy consumption, and lower greenhouse gas emissions. The implementation measures are as follows:

Energy Management Plan	Implementation Measures
Energy Use Monitoring	Monitor and track electricity consumption on a monthly basis and analyze energy consumption trends. Regularly review changes in energy intensity and energy performance indicators.

Energy-Efficient Equipment Management	Adopt LED energy-efficient lighting. Implement energy-saving settings for IT equipment and office machines. Regularly inspect the operation of air-conditioning equipment to maintain optimal operating efficiency.
Promotion of Energy-Saving Practices	Encourage employees to turn off lights and unused equipment and adopt electricity-saving practices. Set appropriate air-conditioning temperatures to reduce unnecessary energy consumption. Promote digital operations to reduce paper consumption and energy use associated with office equipment.
Renewable Energy Assessment	Continuously assess the feasibility of green electricity procurement and renewable energy adoption. Monitor government energy policies and market development trends as a basis for future planning.

2025 Implementation Results

- ☑ Completed monthly collection and analysis of electricity consumption data for office premises.
- ☑ Continued to promote energy-saving awareness and energy conservation practices in the workplace.
- ☑ Maintained energy-efficient operation of lighting, air-conditioning, and IT equipment.
- ☑ Regularly reviewed energy efficiency and energy intensity indicators.
- ☑ Assessed renewable energy and green electricity procurement options; however, no renewable energy was adopted in 2025.

5.4 Water Resource Management

The Company regularly evaluates and reviews water resource impacts and drainage-related impacts. Based on the results of the assessment of water resource risks and impact pathways, the Company formulates corresponding management policies and targets to minimize the riskiness of water resources and the degree of impacts on the environment or society at each site. The Company used the WRI's water risk assessment tool to analyze the water resources situation in Taiwan, which showed that it is currently within the low-risk range.

The Company mainly uses tap water supplied by the Taiwan Water Department for employees' daily needs. Domestic wastewater is treated by the municipal government and discharged into the public sewer system in compliance with environmental regulations.

● Water Resource Management or Reduction Targets

Green World FinTech is not a manufacturing company and does not consume large amounts of water resources. Currently, Green World FinTech operates in leased offices, and the Company's water resource management policy is to reduce the amount of water used by its employees for public use and to promote water conservation, and the management committee of the Company's building has introduced various water-saving facilities such as water-saving faucets and two-stage automatic flushing of toilets, etc. In 2025, the total amount of water consumed by Green World FinTech will be 2,148.02 metric tons. The water consumption for the last two years is as follows:

Unit: metric tons

Year / Item	2024	2025
Head office: Water intake	1,045.39	2,148.02
Revenue (NT$ million)	1,604	1,744
Water Intensity (Metric tons / Turnover NT$ million)	0.6517	1.2317

Reduction Target

The Company has established 2025 as the baseline year and set a management target to reduce water use intensity by 1% annually compared with the previous year. By 2030, the Company aims to achieve a cumulative reduction of at least 5% in water use intensity compared with the baseline year.

● Water Resource Management Measures and Implementation

Water Resource Management Aspect	Implementation Measures

Water-Saving Equipment Management	Water-saving faucets and water-efficient equipment are used in office areas to improve water use efficiency.
Pipeline Inspection	Regular pipeline inspections are conducted to identify and repair water leaks at an early stage and reduce unnecessary water loss.
Employee Water Conservation Awareness	Water conservation education and awareness activities are conducted regularly, with water-saving reminders posted to enhance employees' awareness and encourage water-saving practices.

2025 Implementation Results

☑ Regular inspections of water-use equipment were conducted, with no major water leakage incidents or abnormal water consumption identified.

☑ Water conservation awareness and employee education continued to be promoted in the workplace to enhance employees' awareness of water conservation.

☑ No operating site experienced operational disruptions due to water shortages or interruptions in water supply.

☑ Water consumption remained stable, and the Company continued its efforts to reduce water use intensity.

In 2025, the Company's water consumption increased compared with the previous year, with water use intensity rising from 0.6517 to 1.2317. The increase was mainly attributable to the commencement of operations at the new office building, the expansion in the number of employees occupying the premises, and the overall growth in business operations. Revenue increased from NT$1,604 million to NT$1,744 million, while domestic water consumption increased accordingly.

The Company has established **2025 as the new baseline year** for its water resource management targets. Starting from 2026, the Company will disclose in its sustainability report the **actual annual water use intensity and its comparison with the corresponding target** to monitor progress toward its water reduction goals.

5.5 Waste Management

ECPay Technology upholds the principles of environmental sustainability and resource circulation and is committed to reducing the environmental impact of waste generated from its operations. As a third-party payment service provider, the Company's waste mainly consists of general office waste, paper, electronic waste generated from the replacement of IT equipment, and recyclable materials. No hazardous waste is generated from manufacturing processes.

To effectively manage waste, ECPay Technology continues to improve resource efficiency and reduce waste generation through measures such as waste reduction at source, waste sorting and recycling, and the engagement of qualified waste collection and disposal service providers, thereby fulfilling its responsibilities for the circular economy and environmental protection.

The weight of general waste generated over the past two years is shown in the table below:

Year / Item	2024	2025
General domestic waste (tons)	18.2208	18.2607
Revenue (NT$ million)	1,604	1,744
Waste Intensity (tons/turnover NT$ million)	0.0114	0.0105

Note 1: Starting from 2025, the Company changed its methodology for estimating waste generation from a headcount-based estimation method to an annual actual working-hours method. Based on the Company's total annual working hours of 378,461.05 hours and Taipei City's average daily waste generation per capita of 1.158 kg, the estimated waste generated in 2025 was calculated as follows: 378,461.05 hours × 1.158 kg ÷ 24 hours ÷ 1,000 = 18.2607 metric tons. (Taipei City's average daily waste generation per capita in 2024 was 1.158 kg.)

Note 2: To ensure data comparability, the 2024 data has also been retrospectively restated using the same methodology.

Waste Management Measures and Implementation

Waste Management Aspect	Implementation Measures
Waste Reduction at Source	Continue to promote electronic approval processes, electronic invoicing, and digital document management. Reduce paper printing by promoting double-sided printing and paperless meetings. Encourage employees to use reusable containers and eco-friendly tableware.

	Give priority to purchasing recyclable products or products with environmental certification labels.
Recycling Management	Set up designated recycling facilities in office areas. Implement waste sorting for paper, plastics, metals, batteries, and other recyclable materials. Enhance employees' waste sorting accuracy and recycling awareness
Electronic Waste Management	Retired computers, servers, and other IT equipment are handled by legally authorized recycling service providers. Data erasure procedures are implemented for decommissioned equipment to ensure information security. Priority is given to assessing the feasibility of extending the service life and reuse of equipment
Employee Education and Awareness	Conduct environmental protection and recycling education and training for employees. Regularly promote awareness of plastic reduction, waste reduction, and resource circulation and reuse. Enhance employee participation and engagement through internal announcements and activities.

Employee Education and Awareness

☑ Waste sorting and recycling systems were fully implemented throughout the office premises.

☑ Electronic approval processes and digital document management continued to be promoted to reduce paper consumption.

☑ IT equipment recycling was carried out, with all retired equipment entrusted to qualified waste disposal and recycling service providers in accordance with applicable regulations.

☑ No violations of waste management laws or regulations occurred during the year.

ECPay Technology continued to promote waste reduction at source and resource recycling measures. Although general waste generation in 2025 increased slightly by 0.22% compared with 2024, revenue grew by 8.73%. As a result, waste intensity decreased from 0.0114 in 2024 to 0.0105 in 2025, representing a year-on-year reduction of approximately 7.9%, demonstrating continued improvement in the Company's waste management and resource use efficiency.

6. Employee Well-being and Workplace Culture

6.1 Employee Management Policies and Commitment

Green World FinTech upholds the business philosophy of “professionalism, integrity, and innovation” and values the career development of every employee. Our goal is to attract and retain talent, foster a professional team with comprehensive development, and ensure equal opportunities for all employees, regardless of gender, job grade, or role, including administrative, sales, information engineering, and customer service staff. The Company follows the social responsibility principle of “living and working in peace and contentment” and the employment philosophy of “people-oriented, growing together,” and has established a comprehensive management system to care for employees and comply with labor regulations. We legally safeguard employees’ rights and interests by providing a safe and healthy working environment, diversified and open labor–management communication channels, competitive compensation and benefits, fair evaluation and promotion, a robust training and development system, and by fostering a warm and harmonious workplace atmosphere. Through these efforts, employees can feel at ease, contribute their skills and performance, and together lay a solid foundation for the Company’s sustainable growth. Green World FinTech’s staff management policies and commitments are summarized in the chart below:

Talent Acquisition	Prohibit child and underage labor; offer job opportunities for new graduates; implement talent attraction and retention mechanisms; ensure fair evaluations and promotions; provide diverse training; and respect employees’ freedom of employment.
Employee Development	Establish a sound training and development system to cultivate professionals and managers across diverse fields, enhance employees’ expertise, communication, and management skills, and motivate them to achieve effective teamwork performance.
Human Rights Policy	Comply with Taiwan’s labor laws; prohibit child and underage labor; ban all forms of forced labor; and prohibit discrimination based on gender, race, ethnicity, age, disability, or nationality.
Talent Management	Offer competitive pay and benefits, fair evaluations, and reasonable promotion opportunities, enabling employees to contribute with confidence. Value employee feedback and strengthen labor–management relations.
Talent Retention	Create a healthy and safe working environment and diverse, open labor–management communication channels; establish effective employee communication mechanisms to collect feedback and improve internal operations.

- The Company has set out the relevant employee behavioral guidelines in the work rules for all employees to follow, and has placed them in the public information area of the Company's network for all colleagues to refer to. The relevant regulations and the "Code of Corporate Behavior" are summarized below:

  1. The Corporate Behavior Standards are summarized as follows:

  (1) In addition to abiding by governmental laws and regulations, we shall comply with the Company's management rules and officially promulgated administrative announcements or notices, and work together to serve the Company.

  (2) We shall fulfill our duty to protect the confidentiality of important documents, especially to protect the Company's intellectual property rights and business secrets.

  (3) Colleagues should get along with each other, cooperate with each other, and be careful with their words and behavior. Abusive language, fighting, nuisance, disruption of order, obstruction of public safety, or any other behavior that may damage the Company's reputation are strictly prohibited.

  (4) Should care for public property, no waste or damage, damage or loss due to negligence, shall be compensated according to the price.

  (5) Do not use your authority to solicit property, kickbacks, or accept gifts from vendors, or engage in corrupt behavior.

  (6) To abide by the company's regulations and fulfill the rights and responsibilities given by the company.

  2. Equal rights and benefits: We have formulated work rules in accordance with the law and sent them to the Department of Labor of the Taipei City Government for approval, stipulating a work environment that is free of discrimination, harassment, and fair growth for employees after they are appointed, in accordance with the relevant provisions of labor laws and regulations and commitments:

Non-discrimination→No differences in pay, promotion, training, and benefits based on gender, age, race, place of birth, class, language, ideology, religion, political party, national origin, sexual orientation, marriage, appearance, physical disability, or labor union affiliation;

Absolutely no forced labor→Every employee's human rights are valued, employees are treated fairly, employees' opinions and reactions are respected, laws and regulations are observed, and supervisors are not permitted to engage in forced labor, slavery, or restrictive actions;

Anti–Sexual Harassment Policy→Supervisors do not abuse and bully, do not mentally abuse, mistreat or physically punish, sexual harassment and other inappropriate behavior, and do not sign illegal contracts to restrict the employment relationship of employees; strictly prohibit the employment of child labor (under 16 years of age) and underage workers (16-18 years of age) to work.

3. Comply with government labor laws and regulations, and employ the majority of young talent over the age of 20. Priority is given to those who live in the local area.

- ## Workplace Diversity and Gender Equality

The Company is committed to providing employees with a dignified and safe working environment. We promote diversity in employment and ensure fairness in compensation and promotion opportunities. The Company is dedicated to ensuring that employees are not subject to discrimination, harassment, or unequal treatment on the basis of race, gender, religious belief, age, political orientation, or any other status protected by applicable laws and regulations.

Employee Ethnicity Indicators

Category	Percentage of Total Employees (%)	Percentage of Management Positions (%)
R.O.C. (Taiwan) Nationals	99.99%	100%
Foreign Nationals	0.01%	0.0%
Indigenous Peoples	0.00%	0.00%

Female Diversity Indicators

Category	Percentage (%)
Women as a Percentage of Total Employees	53.17%
Women as a Percentage of All Management Positions	41.03%

Other Diversity Indicators

Category	Percentage of Total Employees (%)	Percentage of Full-Time Equivalent (FTE) Employees (%)
Persons with Disabilities		2%

Total Employees	By Age Group: < 30 Years Old	22.93%
	By Age Group: 30–50 Years Old	74.15%
	By Age Group: > 50 Years Old	2.92%
	Total	100%

6.2 Employee Profile (Workforce Structure)

1. Workforce Structure

The Company's workforce is primarily composed of young and middle-aged employees and experienced professionals aged 30–50. Female employees slightly outnumber male employees, with women accounting for 53.17% of the total workforce and female managers (at the Assistant Manager level and above) accounting for 41.03% of all management positions. The Company is committed to fostering a female-friendly and inclusive workplace, empowering women and creating a diverse working environment in which employees of all genders can work with confidence and security.

Given the nature of the Company's business, its workforce is mainly engaged in internal administrative functions and information technology/software programming. Looking ahead, the Company will continue to recruit younger talent to bring innovative ideas, energy, and vitality to the organization, while strengthening the diversity and differentiation of its products and services to address future growth challenges.

The total number of employees in 2025 did not change significantly compared with the previous year.

Category	Item	2024				2025			
		Female (No. / %)		Male (No. / %)		Female (No. / %)		Male (No. / %)	
Category	Supervisory	20	45.50%	24	54.50%	17	42.50%	23	57.50%
	Information Technology	22	31.40%	48	68.60%	18	26.47%	50	73.53%
	Operating	52	74.30%	18	25.70%	54	73.97%	19	26.03%
	Administrative	10	83.30%	2	16.70%	12	85.71%	2	14.29%
	Customer Service	7	70.00%	3	30.00%	7	70.00%	3	30.00%
Total		111	53.90%	95	46.10%	108	52.68%	97	47.32%
Age	≤30	43	71.70%	17	28.30%	33	71.74%	13	28.26%
	31-50	68	47.90%	74	52.10%	73	47.71%	80	52.29%
	≥51	0	0%	4	100%	2	33.33%	4	66.67%

Total		111	53.90%	95	46.10%	108	52.68%	97	47.32%
Academic qualifications	≥ Master's	4	21.10%	15	78.90%	9	37.50%	15	62.50%
	Associate & Bachelor's Degrees	101	57.40%	75	42.60%	94	54.65%	78	45.35%
	High School / Vocational	6	54.50%	4	45.50%	5	55.56%	4	44.44%
Total		111	53.90%	95	46.10%	108	52.68%	97	47.32%

Notes:

1、Supervisors: Supervisors at the second level and above.

2、Age Percentage Calculation: The male and female of the statistical item of the rank are added together/total number of people in the current year.

3、The number of non-staff employees in 2025 is 0.

4、The number of foreign white-collar workers in 2025 will be 0.01% of the total number of employees.

2.Ratio of male and female employees to those who have joined and left the company

The average turnover rate of Green World FinTech is 29.6% in 2024 and 17.1% in 2025. Due to the continuous upgrading and restructuring of the company's operation mode and the type of work with a majority of information technology personnel, the competitiveness of the employees is a hot skill, resulting in a higher turnover rate. When an employee applies to leave the company, the supervisor and the HR & Admin. department/human resources will conduct an interview to understand the reasons for the employee's departure. We hope that through understanding the reasons or suggestions, the company can review internal management issues or understand the individual's specialty and career aspirations, so as to adjust the job content or provide internal transfer opportunities to achieve the purpose of employee retention.

Medium and Long Term Programs

- ✧ In the future, Green World FinTech will provide colleagues with a brand new working environment, continuously adjust and stabilize the workplace environment and work mode, and grow through rotation and learning to cope with the changes brought about by upgrading and restructuring, and to effectively reduce the turnover rate of employees.
- ✧ Establish records of new employee orientation and training programs, or the growth of training functions in various jobs.
- ✧ Provide employees with diversified job skills, career development and challenging opportunities through the internal transfer system.
- ✧ Implement the internal transfer system and provide interviews for departing employees.

✧ Provide appropriate care and assistance to employees who wish to leave the company.

Category	Project	2024				2025			
		Female (No./ %)		Male (No./%)		Female No./%)		Male (No./ %)	
		2024 New Hire Rate:27.2%/ year				2025New Hire Rate:17.6%/year			
New employees	≤30	19	61.3%	12	38.7%	17	80.95%	4	19.05%
	31-50	17	70.8%	7	29.2%	11	73.33%	4	26.67%
	≥51	0	0%	1	100%	0	0%	0	0%
Total		**Total**	**64.3%**	**20**	**35.7%**	**28**	**77.78%**	**8**	**22.22%**
Turnover Rate		Turnover Rate				2025Turnover Rate: 17.1%/ year			
Departing employees	Departing employees	23	76.7%	7	23.3%	14	87.50%	2	12.50%
	31~50 歲	21	70%	9	30%	16	84%	3	16%
	51 歲以上	1	100%	0	0%	0	0%	0	0%
Total		**Total**	**73.8%**	**16**	**26.2%**	**30**	**85.71%**	**5**	**14.29%**

Notes:

1、 Recruitment rate: total number of new recruits/total number of employees.

2、 Turnover rate: Total number of employees who left the company/total number of employees.

6.3 Compensation and Benefits

In compliance with labor-related laws and regulations, Green World FinTech has formulated various methods for salaries, benefits, vacations, and retirements in order to protect employees' salaries and benefits and provide a high-quality and safe working environment, so as to ensure that employees are rewarded for their work and can work with peace of mind. In addition, in order to actively cultivate core talents and improve the quality of employees, the Company provides annual budgets for each department's training expenses, so that employees can continue to learn and improve their professional knowledge and skills, whether in physical or online courses.

1.Salary System

Green World FinTech regards its employees as its most important strategic partners and, based on the principles of fairness, reasonableness, and equitable treatment, has established a competitive compensation and benefits system to attract and retain outstanding talent.

Equal Pay and Human Rights Protection:

The Company's salary standards are established in accordance with the Labor Standards Act and other applicable laws and regulations. All starting salaries meet or exceed the statutory minimum wage. Compensation is determined based on employees' educational and professional backgrounds, professional knowledge, competencies, and individual performance.

The Company is firmly committed to gender pay equality. Employees with comparable job responsibilities, qualifications, and capabilities are compensated according to the same standards, without discrimination based on gender.

Annual Salary Adjustment Mechanism:

To share the results of business growth with employees, the Company conducts annual salary adjustment reviews based on its overall operating performance and profitability in the preceding year, while also taking into consideration prevailing salary levels among industry peers and in the broader market. Through this mechanism, the Company aims to maintain employees' purchasing power and compensation competitiveness.

Average, Median, and Historical Differences in Salaries for Full-Time Employees Not in Supervisory Positions

The average salary for fiscal year 2025 has increased significantly. In addition, in order to attract and retain the talents needed for the Company's development, encourage long-term service and enhance employee loyalty to the Company, we have also adopted profit-sharing mechanisms, such as employee stock options and employee stock options with cash capital increase, to motivate employees to work together with the Company to innovate operational performance and create long-term value.

Unit: NT$ thousands

Annual Salary Information of Full-time Employees (Non-supervisory) over the Past Three Years			
Yearly	Total Salary	Average Salary	Median
2023	157,610	881	802
2024	170,737	908	806
2025	184,850	948	856

In 2025, the average employee salary was NT$1,163 thousand per employee, and the average employee benefits were NT$1,345 thousand per employee.

2.Employee Benefit System

Green World FinTech established an Employee Welfare Committee in 2018, and the related welfare activities were jointly planned by the Company and the Welfare Committee. In addition to the statutory standards, a diversified welfare system that meets the needs of employees is provided.

2025 Employee Welfare Program is summarized in the table below

Item	Welfare Content
Statutory benefits	Labor Insurance, Universal Health Insurance, Labor Retirement Payment, and Occupational Disaster Insurance.
Health Examination	Employee health checkups are conducted in accordance with the Occupational Safety and Health Act.
ctivities	Annual departmental dinners, staff trips, tailgate dinners, and coloring contests
Gifts and condolences	Dragon Boat Festival, Mid-Autumn Festival gifts, birthday coupons, maternity gifts, wedding gifts, and funeral condolences for immediate family members.
Emergency relief	Pension for work-related injuries and deaths
Other Benefits	Group insurance, recognition and bonuses for senior staff, monthly health counseling by contracted nurse practitioners for health services.

3.Insurance and Retirement System

In order to take care of our employees' retirement life and to promote labor harmony, our employees are subject to the Labor Pension System under the Labor Pension Act. 6% of their monthly salary is contributed to the employee's personal account at the Bureau of Labor Insurance and the employee's pension payment is based on the amount of the employee's personal pension account and the amount of the accumulated earnings in the form of a monthly pension or a lump-sum pension.

Retirement system: Employees are eligible to apply for a pension when they reach the age of 60. Those who have contributed to the pension fund for more than 15 years may choose to apply for a monthly pension or a lump-sum pension, and those who have contributed to the pension fund for less than 15 years should apply for a lump-sum pension in order to comply with the retirement system.2025 There are no retired employees.

4.Parental Leave

The Company complies with the Act of Gender Equality in Employment and has established regulations governing parental leave without pay. Regardless of gender, employees who meet the eligibility requirements and have such needs may apply for parental leave in accordance with the relevant regulations.

In 2025, 16 employees were eligible for parental leave without pay, of whom 5 applied, representing an application rate of 31%. During the year, 4 employees returned to work following parental leave, resulting in a reinstatement rate of 100%.

The number of employees eligible for and taking parental leave without pay, as well as the application and reinstatement rates for the past two years, are presented in the table below:

Category	Female	Male	Total
(a) 2024 Number of applicants eligible to apply for leave without pay for child care services	12	4	16
(b) Actual number of applicants who applied for baby-sitting leave in 2024	5	0	5
(c) Estimated number of baby-sitters to be reinstated in 2024	4	0	4
(d) Actual number of babysitters resuming duty in 2024	4	0	4
(e) 2023 Actual number of applicants for reinstatement on baby-sitting leave	5	1	6
(f) Number of applicants who continued to work for one year after resumption of baby-sitting leave in 2023	4	1	5
Application rate for childcare leave b/a	42%	0%	31%
Reinstatement rate d/c	100%	0%	100%
Infant care retention rate f/e	**80%**	**100%**	**83%**

6.4 Talent Development

The Company takes employees as the core of the Company's important assets and as the basis of the Company's sustainable operation, and creates a diversified and independent learning environment. We also hope to cultivate excellent talents who are optimistic, positive, professional and innovative through a good training environment. The training programs for each stage are as follows:

1.Internal Training

Employees in their professional fields as a lecturer, teaching their own experience and professional knowledge; training at different stages, such as new personnel; the company also adopts different training programs, such as basic training, professional, other courses, etc., in order to achieve the best results.

2.Training for new employees

Explaining the organization and responsibilities, work rules and personnel system, safety and hygiene training, and regular assessment and supervision.

The number of new appraisals in FY2025 was 35 (56 new entrants), with a total of 327 participants in the annual performance appraisal. The number of appraisals was not differentiated by gender. The purpose of the appraisal is not only to emphasize the consensus of work objectives between employees and supervisors, but also to make good use of the system by dividing the appraisal into a mechanism of "self-evaluation by employees and re-evaluation by supervisors", and stating the guidelines of scores for each performance item, so that the appraisal can take into account both evaluative and developmental functions, in the hope of cultivating and developing the personal abilities of employees, so as to enable them to obtain the ability to master the business, and to become the supervisors' right-hand man and the pillars of the Company, thus enhancing the competitiveness and overall organizational effectiveness of the Company. To enhance the company's competitiveness and overall organizational effectiveness. At the same time, through the performance appraisal, we can appoint the required managerial staff so that the staff recommended for promotion can be suitable for the job.

3.External Training

Employees enroll on their own to participate in professional courses offered by business management consulting firms, educational and training institutions, and government agencies, such as finance, information program design, employee professional training and self-improvement, etc., and the company provides employees with subsidies for external training each year.

● Training System Structure

We believe that "people" are the most important core of an enterprise, and that sustainable operation depends on professional management personnel. Therefore, we invest resources to improve the talent development mechanism, encourage lifelong learning and knowledge sharing, assist in the planning of learning programs that meet individual characteristics, schedule education and training according to functions, and establish a fair evaluation mechanism to discover talents and promote employees to realize their potentials and apply what they have learned in their work, with the hope that employees will recognize the core values of the organization and apply them with honesty. We hope that all employees will recognize the core values of the organization, and implement the core values of Green World FinTech: "Professionalism, Integrity, and Innovation" with a sincere, practical, and innovative attitude.

We have established an employee education and training system as summarized below:

(1) Planning "Education and Training Practices" to enable each employee to maximize his/her potential through talent training.

(2) The annual training operation is a combination of internal training, external training courses, and internal training of each department, and the number of hours and number of employees in different categories receiving training are shown in the table:

Category	Item	Gender	2023			2024			2025		
			Hours	Person-times	Average	Hours	Person-times	Average	Hours	Person-times	Average
Category	Supervisor	Male	381.5	161	2.4	766	185	4.1	814	322	2.5
		Female	271	107	2.5	285	100	2.9	651	249	2.6
	Information positions	Male	1,652.5	644	2.6	1,817	702	2.6	1,546	658	2.3
		Female	640.5	281	2.3	873	318	2.7	546	255	2.1
	Operational	Male	486	219	2.2	448	218	2.1	457	223	2
		Female	1,423	694	2.1	1,459.5	735	2	1,268	627	2
	Administrative posts	Male	122	24	5.1	56	26	2.2	24	12	2
		Female	333.5	138	2.4	378.5	154	2.5	413	154	2.7
	Customer Service	Male	104	47	2.2	84	41	2	75	37	2
		Female	250	122	2	234	112	2.1	187	90	2.1
Total			5,664	2,437	2.3	6,401	2,591	2.5	5,981	2,627	2.3
Average Annual Training Hours per Employee			27.23 hours			31.07 hours			29.18 hours		
Total											

Note: Average training hours = total hours/number of employees at the end of the year.

- ## Review of Learning Achievements

Currently, in addition to internal training (physical and online courses), external training, and exchanges between supervisors and coworkers to enhance their professional competence, technical exchanges, and assignments to important projects increase the depth and breadth of employees' training.

- ## Medium and Long Term Program

As a leading third-party payment professional brand in Taiwan, Green World FinTech Inc. has a long-term and in-depth professional training program for talents. In the future, we plan to provide a learning platform that combines theory and practice through industry-academia cooperation, applying scientific methods to solve problems, refining work efficiency to help the organization grow, and cultivating potential new stars.

6.5 Labor-Management Communication

To maintain harmonious labor–management relations and foster collaboration, Green World FinTech prioritizes the protection of employee rights. Employees may submit their concerns to the Human Resources Department via e-mail, enabling them to freely express opinions while ensuring their rights are safeguarded. The Company’ s labor–management communication channels include the Labor–Management Meeting and the Employee Welfare Committee. Labor representatives for the Labor–Management Meeting are elected by all employees, and the numbers of labor and management representatives are as follows:

Item	Labor Representative	Management Representative
Labor–Management Meeting	7	7
Employee Welfare Committee	18	1

(1) The Company has always emphasized on labor-management relations. Therefore, there were no labor disputes in the last two years and no losses were incurred due to labor disputes.

(2) The Company has established good communication channels between employers and employees to enhance rationality and harmony in labor

relations. If there are no other factors other than changes in labor relations, there will not be any monetary losses in the future. The Company plans its human resources management system properly, complies with labor-related laws and regulations, reviews the rationality of its human resources allocation, reviews the related personnel system, emphasizes employee welfare, provides an excellent working environment and takes care of the lives of its employees, and facilitates communication channels to promote harmonious labor-management relations.

(3) Although the Company does not have a labor union or a collective agreement, the Company holds quarterly labor-management meetings on a regular basis with transparent communication channels, and the resolutions of the labor-management meetings are applicable to all employees.

● Minimum Notice Period for Operational Changes

When the Company is about to undergo a major change in operation, it will affect the employees' employment rights and changes in labor conditions. In this regard, the Company complies with the Labor Standards Act, and the minimum notice period for termination of labor contracts shall be as follows:

✧ For employees who have served the Company for more than three months but less than one year, the Company shall give notice of termination ten days in advance.

✧ For employees who have served the Company for more than one year but less than three years, the notice shall be given 20 days in advance.

✧ For those who have served the Company for more than three years, the notice shall be given 30 days in advance.

6.6 Equal Rights and Complaint Handling

In order to create a fair and just working environment, Green World FinTech gives priority to hiring local employees from the beginning of the talent recruitment process, and does not discriminate in the hiring of personnel on the basis of race, religion, color, nationality, gender, political inclination, or background, and does not employ children in the workplace. In addition, in order to establish a good corporate workplace harmony and employee complaint channels, we continue to strive for "zero" major complaints of unfairness and discrimination against employees, and hope that our employees can work together with the company to achieve sustainable excellence. The Company's labor-management communication channels are smooth and employee relations are harmonious. From 2023 to 2025, there will no major complaint cases, and the statistics of the number of general and major complaint cases are shown in the table below:

Item	2023	2024	2025
General Feedback	1	0	0
Major Complaint Cases	0	0	0

- ## Workplace Gender Respect and Anti-Bullying

In order to provide a working and service environment free from sexual harassment and verbal or behavioral bullying to all employees and applicants of the Company, and to take appropriate preventive, corrective, disciplinary and treatment measures to protect the rights and privacy of the parties involved, Green World FinTech has promulgated the "Measures to Prevent and Protect Against Sexual Harassment in the Workplace and Complaints and Disciplinary Measures" since 2007, in order to prevent the use of sexually demanding words or behaviors that may cause hostility, coercion or gender discrimination against any person in the performance of workplace duties, including supervisors at all levels, employees, customers and others, The "Workplace Sexual Harassment Prevention and Control Measures" are designed to prevent any person (including supervisors at all levels, employees, customers, etc.) from using sexual demands, sexually suggestive or sexually discriminatory words or behaviors to create a hostile, coercive, or offensive workplace environment for employees in the course of performing their duties, thereby violating or interfering with their human dignity, personal freedom, or affecting their work performance; or supervisors' use of sexual demands, sexually suggestive or sexually discriminatory words or behaviors, either explicit or implicit, against former employees and job applicants, for the purpose of the establishment, continuation, modification, or issuance of a labor contract, The Company's workplace sexually explicit or implicit sexual demands or sexually discriminatory language or behavior are used as a condition for the establishment, continuation, change, or distribution of labor contracts, allocations, compensation, appraisals, promotions, demotions, rewards and punishments. To prevent sexual harassment in the workplace, to protect employees from the threat of sexual harassment, to establish a friendly working environment, and to promote the concept of gender equality between supervisors and employees. If sexual harassment or suspected sexual harassment occurs, we shall immediately review and improve the prevention and control measures. The following are the complaint channels for sexual harassment and verbal or behavioral bullying in the workplace:

Complaint hotline: (02)2655-0557#3661, 3665

Fax: (02)2655-1755

Complaint mailbox or complaint e-mail: GW-HR@ecpay.com.tw

If we find or receive any sexual abuse or harassment and verbal or behavioral bullying, we will take the following immediate and effective corrective and remedial measures, and set up a workplace sexual harassment complaint handling committee to conduct relevant investigations. If the sexual harassment behavior is found to be substantiated, Green World FinTech will, depending on the severity of the case, transfer, demote, reduce the salary of, and penalize the complainant in accordance with the work rules and other relevant regulations for transferring, demoting, punishing, or other dispositions. If criminal liability is involved, the Company will assist the complainant to file a lawsuit with the court of his/her jurisdiction. When sexual harassment is substantiated with witnesses and physical evidence, Green World FinTech will provide appropriate protection measures to the complainant and punish the perpetrator in accordance with labor-related laws and regulations.

(1) Protect the rights and privacy of the victim.

(2) Maintaining or improving the safety of the space to which the complainant belongs.

(3) To punish the perpetrator.

(4) Other prevention and improvement measures.

- ### The statistics of workplace sexual harassment complaints are as follows

Item	2023	2024	2025
Number of Sexual Harassment Cases	0	0	0
Number of Verbal or Behavioral Bullying Cases	0	0	0

6.7Health and Safety

Green World FinTech attaches great importance to the risk assessment and control of safety and health of the overall operation, not only regularly assess the company's working environment and conduct hazard identification and related risk inventory, assessment, control and review; and in accordance with the regulations to develop a complete safety and health program (including workplace maternal health protection, abnormal workload-induced illness prevention program, prevention plan for unlawful harm during job duties, and prevention plan for human factor hazards, etc.) in addition to detailed analysis of health check results and questionnaires over the years, items and inspection results. In addition to the health examination results, the company analyzes in detail the pre- and post-screening questionnaires, items, and examination results over the years, and carries out a complete health control mechanism according to the type and degree of abnormality: classification/tracking/medical consultation, etc., in order to achieve effective, systematic, and continuous management. During the implementation process, doctors and staff nurses conduct all-round health risk assessment and control, so that employees' health can be better taken care of, to create a "zero occupational hazard" work environment and promote healthy living, so that employees can enhance their ability to independently manage their health and establish a culture of physical and mental health. Measures to protect the working environment and employee safety: In order to protect the health and safety of our employees, we have made proper plans for all aspects of the workplace, as described below:

Working environment

- The Company attaches great importance to employee workplace safety and regularly participates in fire drills organized by the building management committee to ensure the protection of the life safety of colleagues and to cope with emergencies, in order to achieve the ultimate goal of zero disaster.
- There is also a "Safety and Health Code of Practice" for the working environment and employee safety protection measures, which has been sent to the Occupational Safety and Health Administration of the Ministry of Labor for approval (Registration No. B110001587), and required to be followed by all employees for implementation.
- In addition to the design and decoration of the office, we have taken into consideration factors such as anti-vibration and flame-proofing to provide the most comfortable and safe working environment for our employees, and security systems and monitors have been installed at the entrances and exits of the office.
- A professional cleaning company is commissioned to clean and disinfect the workplace regularly to maintain a comfortable and bright working environment by keeping the workplace tidy and clean.

Diversified Health Promotion Continuous Improvement and Innovation

- Promote the concept of occupational health and safety: Through education and training and the safety and health database, we publish and update information on occupational safety laws and occupational disaster cases.
- In terms of fire and disaster prevention and evacuation, the company conducts monthly self-inspections of firefighting and escape equipment, conducts semi-annual firefighting and disaster evacuation drills, and organizes annual emergency response drills and first aid training for various types of disasters in order to comprehensively prevent the occurrence of accidents.
- Continuously conduct inspections of the workplace environment, maintain the brightness of the workplace environment, and regularly control the improvement of the workplace environment; as well as noise control and temperature and humidity inspections of the computer and information server room.
- Pre-employment physical examination and annual health check.

Green World FinTech always regards employees as the most important assets, and our continuous efforts are aimed at employee care and workplace safety and hygiene. Every year, we regularly arrange for nursing staff and professional doctors to give professional advice and support to our employees' physical and mental health, safety and hygiene, so as to prevent problems before they occur, and in the past two years, we have arranged for regular on-site health services as shown in the table below:

Year	Nursing Visits	Physician Visits	Total People Served	Total Service Hours
2022	36	3	65	78h
2023	36	3	51	78h
2025	36	3	53	78h

In addition to meeting the requirements of the Occupational Safety and Health Act and related regulations, the number of occupational safety and health professionals who are in charge of occupational safety and health operations and who receive regular training in accordance with the law to ensure the validity of their certificates are listed below:

Name of organization/personnel	Number of Personnel
Class A Occupational Safety and Health Supervisor	1
Safety and Health Education and Training for First Responders	6
On-site Physician / Nurse	2

We comply with the provisions of the Occupational Safety and Health Act and have filed a "Safety and Health Work Code" with the Occupational Safety and Health Administration of the Ministry of Labor, in compliance with the Occupational Safety and Health Act, to establish a working environment for the effective management of health, safety, and hygiene, which includes a health and safety management system, a mechanism for preventing and controlling occupational hazards, a caring employee health, and emergency response plans and drills, to reduce the risk of the enterprise and prevent occupational hazards, to ensure the safety and health of workers, and to fulfill our social responsibility of sustainable management. To reduce corporate risks, prevent occupational hazards, ensure labor safety and health, and fulfill the social responsibility of sustainable operation.

1.Annual Safety and Health Management Plan

In accordance with the Ministry of Labor's Four Key Labor Health Protection Plans: maternal health protection in the workplace, abnormal workload disease prevention program, prevention program for unlawful assaults in the line of duty, and human-caused hazards prevention program, Green World FinTech analyzes the results of the health checkups in detail and the pre- and post-survey questionnaires, items, and checkups over the years to carry out a complete health control mechanism according to the type and degree of abnormality: grading/tracking/medical consultation, etc., to achieve effective, systematic, and continuous management through medical counseling. During the implementation process, doctors and staff nurses conduct all-round health risk assessment and control, so that employees' health can be better taken care of, in order to create an environment with "zero occupational hazards at work and a healthy life", so that employees can enhance their ability to independently manage their health and establish a culture of physical and mental health.

Program Objective: To prevent occupational disasters and protect the safety and health of all employees, we have formulated the Labor Safety and Health Management Program, which is designed to ensure the safe operation of offices and laboratories to achieve the goal of **"zero major occupational disasters"**.

The 2025 Safety and Health Management Plan includes the following items: identification, evaluation, and control of hazards in the work environment and operations; establishment of safety and health operation standards; emergency response measures; health checkups, health management, and health promotion; and safety and health education and training, as shown in the table below:

Item	Content
Hazard identification and health risk management →Noise assessment and control of computer information room.	1. Review the status and results of workplace environmental monitoring, including carbon dioxide concentration and illumination. 2. Workplace environmental assessment and hazard identification (in conjunction with the Maternal Health Protection Program).
Analysis and evaluation of labor physical/health examination results	1. Regular labor inspection report filing and classification management. 2. Documentation and classification management of new employee physical examination reports.
Health management of labor health examination and work-related abnormalities (consultation and health guidance).	Provide individual consultation and health guidance for high-risk employees.
Maternal health protection	1. Complete hazard identification and risk assessment of the work environment. 2. Provide individual counseling and health education guidance for cases in the protection area.
Prevention of human-caused hazards	1. Completion of the "Musculoskeletal Symptom Survey" and statistical analysis. 2. Conduct interviews with high-risk cases.
Prevention of Diseases Caused by Abnormal Work Load	1. Complete the "Overwork Scale" and statistical analysis. 2. Conduct high-risk case interviews.
Prevention of unlawful infringement in the performance of duties.	Completion of hazard identification and risk assessment.

Regular and irregular inspections of the work environment by the HR & Admin. Department and suggestions for improvement to reduce the risk of the work environment.

Audit Content	Audit Frequency
Regular safety inspections	Weekly
Contractor construction inspection	Every time

Health Care and Medical Care

Health checkups: The Company provides free health checkups to its employees every two years (100% participation rate in 2025), conducts statistical analysis of the results of the health checkups on possible disease-causing factors, implements health risk grading and tracks high-risk groups, promotes workplace health promotion and occupational disease prevention, and provides employees with all-around medical care services.

- **In the last three years, the types of general health checkups and the number of participants in accordance with the Labor Health Protection Act are shown in the table below:**

Year / Item	2023	2024	2025
Number of participants	147	0	180

- **The following table summarizes the number of training sessions, participants and hours of safety and health education for new and existing employees:**

Year	2024			2025		
Type of training	No. of People	Hours	Total Person-Hours	No. of People	Hours	Total Person-Hours
Safety and health education and training for class-1 manager of occupational safety and health affairs	0	0	0	1	6	6
Fire Prevention Administrator Training	1	12	12	0	0	0
First Aiders Safety and Health Education Training Course (Initial Training)	3	16	48	1	16	16
First Aiders' Safety and Health Education Training Course (Retraining)	1	3	3	1	3	3
Occupational Safety and Health Education and Training	202	2	404	207	2	414
Fire Prevention & Earthquake Preparedness Education & Training	207	2	414	199	2	398
Tota	414	-	881	409	-	837

Average hours	4.28	4.08

Note: Average hours = Total person-hours/ Number of employees at year-end = 837/205 = 4.08 hours

- Emergency Response Mechanism

Green World FinTech conducts annual inspections of fire alarm and emergency response facilities at its office in cooperation with the building management committee and certified fire safety inspection agencies. The Company also participates in fire emergency response drills and conducts emergency evacuation exercises.

2.Occupational disaster prevention and control mechanism

- **There were no significant occupational injuries or traffic-related lost time incidents in the past two years.**

Lost work hours statistics of public injuries and transportation in 2025

From 2024 to 2025, there were no major occupational accidents. Statistics show zero commuting incidents and zero workrelated incidents. Both the Company and direct supervisors maintain full awareness of the situation and continuously remind employees to maintain a safe working environment.

- **Statistics on occupational accidents in the last two years: 0 cases reported (excluding commuting), and 0 cases in 2024 and 2025.**

6.8Employee Care and Health Promotion

Employee Care

In order to enable employees to feel the care of employees at an important stage of their lives and the determination to become a happy enterprise, the Welfare Committee has gradually promoted various welfare benefits, such as travel subsidies and motherhood protection friendly measures, to establish an all-around friendly workplace environment and employee care items and number of items as shown in the table below:

Employee Care Items	2025	2025
❤Childbirth Allowance	6	21,600
❤Birthday Allowance	200	200,000
❤Employee Gatherings	206	205,998
❤Employee Travel Subsidy	167	318,816
❤Maternity Protection and Family-Friendly Measures	3	–
❤Year-End Party	198	–

Family Care

In response to the declining birth rate and to foster a family-friendly workplace that supports childcare and family care, the Company has established measures related to Family Care Leave and Article 19 of the Act of Gender Equality in Employment in accordance with applicable regulations, helping employees balance their work and family responsibilities.

Employees who need to care for family members may apply for Family Care Leave in accordance with the relevant regulations. In addition, employees raising children under the age of three may, pursuant to Article 19 of the Act of Gender Equality in Employment, apply for a reduction or adjustment of working hours or other work arrangements permitted by applicable laws and regulations. Through these measures, the Company supports employees in balancing childcare responsibilities with career development and strives to create a caring and supportive workplace.

Type of Leave / Measure	2025 (No. of Employees)	2025 (Hours)
Family Care Leave	33	1,130
Article 19 of the Act of Gender Equality in Employment	2	58

Health Promotion

Green World FinTech attaches importance to the sustainable development and physical and mental health of human resources. In terms of employee health care, we look forward to regular health checkups and on-site care measures, so that all employees can understand their own health and know how to manage their own health and work stress without affecting their mental health, and gradually improve their own physical and mental health.

Human Hazard Assessment and Management

The company conducts a survey on musculoskeletal injuries and hazards during the general health checkup of employees. Based on the results of the survey, employee cases are categorized into four levels: diagnosed disease, hazardous (with a score of 3 or more on the symptom survey), suspected hazardous, and non-hazardous. For "at-risk" cases, the HR & Admin. Department, in conjunction with the Clinical Services Nurse, will assess the risk of harm and identify the risk factors, and arrange for a Clinical Services Physician to conduct a diagnosis. The Clinical Services Nurse is responsible for following up on the condition of the musculoskeletal injury or illness, rehabilitation, and work adjustment issues on a regular basis.

In order to prevent musculoskeletal disorders caused by repetitive operations, the clinical service nurse, in conjunction with the annual general health checkups, conducts questionnaires on pain and soreness in various parts of the body and the degree of impact on the work of all employees, in order to identify high-risk groups, and adopts case management measures, together with the clinical service doctor, the department supervisor, and the HR & Admin. Department to conduct on-site inspections, identification of human factors risks, and the study of improvement plans.

Maternal Health Protection and Management

In addition to the seven days of prenatal examination leave, eight weeks of maternity leave, and a total of seven days for spouses to accompany the examination and maternity leave in accordance with the "Gender Equality Act", both men and women can apply for leave without pay to raise a baby if they have the need to do so; at the same time, the Company has set up breastfeeding laboratories within the Company to facilitate female employees returning to work after giving birth to go to the breastfeeding laboratories to breastfeed (collect) in accordance with the law.

In order to prevent female employees from being exposed to maternal health hazards in the workplace, the HR & Admin. Department has formulated a workplace maternal health protection plan, which excludes operations that pose maternal health hazards and conducts qualitative and quantitative risk assessments, taking into account individual differences, and categorizes them into general management measures and hierarchical management measures as a basis for practical implementation. After a comprehensive assessment by clinical service nurse practitioners and physicians, measures such as hierarchical management and on-site improvement will be implemented to ensure the maternal health of female staff.

7.Community Engagement and Social Impact

The four major directions of social co-prosperity of Green World FinTech are social welfare and care for the disadvantaged, donations to professional organizations, community welfare and care, and cooperation in public welfare.

7.1 Social Responsibility Policy

Environmental protection:

The Company is a third-party payment industry with no production line, so there are no harmful environmental factors affecting the environment, such as air, water, waste, toxins, noise, etc.; we continue to reduce the amount of environmental impacts generated by our life and office, and the photocopying paper used in our office is mainly recycled paper with the environmental protection certification mark, and we also advocate that colleagues use recycled photocopying paper for photocopying, and we have implemented the reuse of internal paper and envelopes in order to save paper resources. We also promote the thorough implementation of waste separation and set up recycling centers in order to do our best for environmental protection.

Social Contribution:

Adhering to the concept of "what is taken from the society, is used in the society", while pursuing the goal of sustainable management of the enterprise, Green World FinTech supports and participates in education, technology research and development, Talent Development, sports and other projects with practical actions, so that more people can pay attention to the social welfare and get involved in it.

Social Service:

We cooperate with government agencies to promote the "Tobacco Control Law" and call on all employees to pay attention to their health.

Human rights protection:

We place great emphasis on human rights and provide equal working rights regardless of race, gender, or age, as well as opportunities for free expression and development to respect the dignity of the individual.

Health and Safety:

In order to take care of the physical and mental health of our employees, the Company arranges health checkups for our employees, so that they can understand their own health conditions, and then care for and strengthen their own health.

7.2 Social Responsibility Code of Practice

In view of the increasing calls from both the government and the public for enterprises to fulfill their social responsibilities in recent years, the Company, as a member of the society, deeply understands that what is taken from the society should be given back to the society. Therefore, in order to promote the sustainable operation of the enterprise and the fulfillment of social responsibilities, the Company is committed to striving to achieve a balance among the three directions of promoting the economy, environmental protection, and social participation, and the Board of Directors has approved the establishment of the "Integrity and Sustainable Development Committee" (ESG Sustainable Development Committee). With the approval of the Board of Directors, the "Ethical Operation and Sustainable Development Committee" ("ESG Sustainability Committee") was set up to coordinate the planning and promotion of economic, environmental, and social social responsibility issues arising from operating activities, and to report to the Board of Directors on a regular basis on the status of such issues, so as to encourage the Company's employees to jointly promote and implement CSR-related matters.

1. Promotion of Corporate Governance

The Board of Directors of the Company is responsible for exercising the duty of care as a good steward to supervise the fulfillment of corporate social responsibility, and to review the effectiveness of implementation and continuous improvement at any time to ensure the implementation of corporate social responsibility policies. The Board of Directors of the Company fulfills its corporate social responsibility in the following ways:

(1) Proposing CSR missions or visions and formulating CSR policies, systems, or related management policies.

(2) Incorporate CSR into the Company's operating activities and development direction, and approve specific plans for promoting CSR.

(3) Ensure timely and accurate disclosure of information related to corporate sustainable development and social responsibility.

The Company respects and cares about the rights and interests of its stakeholders, and has set up a special section on the Company's website called "Corporate Responsibility". In addition to announcing the Corporate Sustainability Report in accordance with the law, the Company also appropriately responds to important CSR issues of concern to stakeholders.

2. Developing a Sustainable Environment

Green World FinTech complies with environmental laws and regulations as well as relevant international standards and norms, appropriately protects the natural environment, and endeavors to achieve the goal of environmental sustainability in the execution of its business activities. We are committed to improving the efficiency of resource utilization, reducing the impact on the environment, and enabling the sustainable use of global resources. The Company engages in third-party payment services, which have little impact on the environment and ecology. However, in order to promote and educate the concept of sustainable consumption, the Company engages in business activities in accordance with the following principles in order to minimize the impact of the Company's operations on the natural environment:

(1) Reduce resource and energy consumption of products and services.

(2) Maximize the sustainable use of renewable resources.

(3) Increase the effectiveness of information products and services.

In order to enhance the efficiency of water resources, the Company utilizes water resources appropriately and sustainably, and has established relevant management measures. At the same time, we strengthen our environmental protection treatment facilities and minimize any adverse effects on human health and the environment. At the same time, the Company pays attention to the impact of climate change on its business activities and formulates strategies for energy conservation, carbon reduction, and greenhouse gas reduction based on the results of its operations and greenhouse gas inventories, in order to minimize the impact of the Company's operations on the natural environment.

3. Emphasize labor rights, health and safety, and work ethics.

Green World FinTech complies with the Gender Equality Act, the Employment Service Act, the Sexual Harassment Prevention and Punishment Act, and the Prevention Plan for Unlawful Assaults in the Performance of Duties, and other labor rights laws, and prohibits inappropriate harassment and bullying in the workplace. The company also signs the "Notification of Employee's Personal Information Collection Statement" when employees report to work, which not only reveals the company's use of personal information for purposes other than those described above, but also protects the privacy of employee's personal information.

Measures to emphasize labor rights, health and safety, corporate ethics and workplace morals are summarized below:

(1) Comply with relevant labor laws and regulations, protect the legitimate rights and interests of employees, and respect internationally recognized basic labor human rights principles, including freedom of association, the right to collective bargaining, concern for the disadvantaged, prohibition of child labor, elimination of all forms of forced labor, and elimination of discrimination in hiring and employment, etc., so as not to jeopardize the basic rights of workers.

(2) The Company's human resources policy prohibits discrimination based on gender, race, age, marital status, or family status, and ensures equality in compensation, employment conditions, training, and promotion opportunities.

(3) Provide employees with information on laws and regulations from time to time to enable them to understand their rights under the labor laws of the countries in which we operate.

(4) Establishing regular communication channels for employees to obtain information and express their opinions on the company's management activities and decisions. If an employee reports improper bullying or sexual harassment by a supervisor, we have established whistleblower protection measures so that the complainant does not have to worry about retaliation.

(5) Provide employees with a safe and healthy working environment, including the provision of necessary health and first aid facilities, and strive to reduce the hazards to employee safety and health in order to prevent occupational disasters.

(6) Regularly implement safety and health education and training for employees, as well as health inspections.

(7) Transparency of information: The Company's website: https://www.ecpay.com.tw/, the [Financial Information] and Corporate Responsibility sections of the Investor Relations section publicize information on the financial performance of business activities and corporate social responsibility.

(8) Fair Trade, Advertising and Competition: Employees are required to comply with the provisions of the Fair Trade Act, which prohibits insider trading and prohibits conflicts of interest and profiteering. The Company engages in business activities in accordance with relevant competition laws and regulations, and does not engage in unfair competitive practices such as fixing prices, collusive bidding, or sharing or dividing the market by allocating customers, suppliers, operating regions, or types of business.

(9) Protecting and respecting intellectual property rights: The labor contracts signed by employees contain "business secrets, information security, and personal information protection contract", which stipulates the requirements for the protection of the company's business secrets, intellectual property rights, and personal information security, not only to safeguard the company's interests in tangible and intangible intellectual property rights, but also to minimize the company's losses and ensure sustainable development.

(10) Protection of Personal Privacy: Under the “Office Information Operations Management Regulations” and the “Information Equipment Account and Permission Management Regulations,” the Company specifies employee computer access rights, passwords, and other security measures. The “Information Equipment Account and Permission Management Regulations” also stipulate the privacy protection requirements for customer, vendor, and employee personal data. The Company provides transparent and effective channels for consumer complaints regarding its products and services, and handles complaints fairly and promptly. We strictly comply with relevant regulations to respect consumers’ privacy and protect any personal data provided by consumers. Green World FinTech abides by government information regulations and applicable international standards, and prohibits any acts of deception, misrepresentation, fraud, or other behaviors that would undermine consumer trust or damage their rights and interests.

In 2025, the Company will comply with all laws and regulations and have no record of violating economic and social laws and regulations or being fined.

7.3 Corporate Ethics, Integrity Management, and Supplier Social Responsibility Implementation

Green World FinTech values corporate ethics and has established the following rules and procedures in accordance with the “Corporate Governance Best Practice Principles for TWSE/TPEx Listed Companies”：

(1) Rules of Procedure for Shareholders’ Meetings; (2) Rules of Procedure for Board of Directors’ Meetings; (3) Procedures for Election of Directors; (4) Scope of Duties of Independent Directors;

(5) Organizational Charter of the Remuneration Committee; (6) Procedures for Acquisition or Disposal of Assets; (7) Procedures for Endorsements and Guarantees; (8) Procedures for Lending Funds to Other Parties; (9) Procedures for Engaging in Derivatives Transactions; (10) Procedures for Managing Insider Trading Prevention; (11) Corporate Governance Best Practice Principles;

(12) Rules for Board Performance Evaluation; (13) Organizational Charter of the Audit Committee; (14) Ethical Corporate Management Best Practice Principles; (15) Procedures and Code of Conduct for Ethical Corporate Management; (16) Sustainable Development Best Practice Principles;

(17) Code of Ethical Conduct; (18) Procedures for Handling Internal Material Information;

(19) Standard Operating Procedures for Handling Directors' Requests; (20) Procedures for Handling Reports of Illegal, Unethical, or Dishonest Behavior; (21) Operational Guidelines for Financial and Business Dealings among Related Parties; (22) Self-Regulation Guidelines for M&A Information Disclosure; (23) Procedures for Supervising Subsidiaries; and (24) Risk Management Policies and Procedures.

1. Integrity and Clean Management

The corporate culture of Green World FinTech emphasizes integrity. In order to implement the concept, the Board of Directors resolved to adopt the "Code of Business Integrity", and the HR & Admin. Department is responsible for promoting the formulation and supervising the implementation of the Code of Business Integrity and reporting to the Board of Directors on the status of its implementation when necessary. In order to implement the provisions of the Code, Green World FinTech not only vigorously publicizes the contents of the Code to the newcomers and in-service employees in education and training activities on a regular basis, but also requires the compliance of the employees. In addition, the business partners who have business dealings with Green World FinTech have been issued the "Code of Business Integrity" by the Company.

In addition, the business partners who have business dealings with Green World FinTech have also pledged to cooperate with the contents of the Company's Code of Business Integrity after the issuance of the Company's "Code of Business Integrity". The key points are summarized as follows.

(1) Compliance with laws and regulations: Comply with the Company Act, Securities and Exchange Act, Business Accounting Act, Political Contribution Act, Corruption Prevention Act, Government Procurement Act, Public Officials Conflict of Interest Avoidance Act, Listing and Stock Exchange Regulations, or other laws and regulations related to business conduct. The basic premise of the Company's business operation is to fulfill the requirements of honesty and integrity.

(2) Honest and clean business activities: The Company conducts its business activities in a fair and transparent manner based on the principle of honesty and cleanliness. Prior to engaging in business dealings, the Company shall consider the legitimacy of agents, suppliers, customers, or other business counterparts and whether they are involved in dishonest behavior, and shall avoid engaging in business dealings with those who are involved in

dishonest behavior. Contracts with agents, suppliers, customers, or other business counterparts should include provisions for adherence to the policy of honest management and the termination or cancellation of the contract at any time if the counterparty engages in dishonest behavior.

(3) Prohibition of Bribery and Acceptance of Bribes: The Company and its directors, managers, employees, appointees, and those under their substantive control shall not offer, promise, demand, or accept any form of undue advantage, directly or indirectly, in the performance of their duties from a customer, agent, contractor, supplier, public official, or other interested party.

(4) Prohibition of unlawful political contributions: Direct or indirect contributions to political parties or organizations or individuals involved in political activities by the Company and its directors, managers, employees, appointees, and those under their substantive control shall be made in accordance with the Political Contribution Law and the Company's internal relevant operating procedures, and shall not be used to gain commercial advantage or trading leverage.

(5) Prohibition of Acceptance of Unreasonable Gifts, Hospitality, or Other Improper Benefits: The Company, its directors, managers, employees, appointees, and those under its effective control shall not offer or accept, directly or indirectly, any unreasonable gifts, hospitality, or other improper benefits for the purpose of establishing a business relationship or influencing the conduct of a business transaction.

(6) Preventing products or services from harming stakeholders: The Company and its directors, managers, employees, appointees and persons under substantive control shall comply with relevant laws and regulations and international standards in the research and development, procurement, manufacturing, provision or sale of products and services, ensure the transparency and security of information on products and services, formulate and publicize policies on the protection of the rights and interests of consumers or other stakeholders, and implement such policies in their operating activities to prevent products or services from being directly or indirectly sold. The Company shall formulate and publicize its policy on the protection of the rights and interests of consumers or other stakeholders and implement it in its operational activities to prevent its products or services from directly or indirectly jeopardizing the rights, interests, health, and safety of consumers or other stakeholders. In principle, the Company shall immediately recall the products or discontinue the services when

it is recognized that the products or services may jeopardize the safety and health of consumers or other interested parties.

7.4 Participation in Industry Associations

Green World FinTech participates in industry and professional associations primarily based on their relevance to the Company' s business direction and strategic needs. Through external engagement, knowledge sharing, and professional exchanges, the Company seeks to enhance its industry knowledge and technical expertise while expanding its professional network. The organizations in which the Company participates are listed below:

Name of Industry / Professional Association	Membership / Position
Taiwan Third Party Payment Service Trade Association	Member
Taiwan Computer Emergency Response Team / Coordination Center (TWCERT/CC)	Member
Taiwan Institute of Directors	Member
Taiwan Food Development Association	Member

7.5 Community Outreach Programs

The Company participates in the activities of civic organizations, charitable and public interest groups, and local government agencies in community development and community education through business activities, in-kind and event sponsorships or donations, corporate volunteer services, or other public service professional services, in order to promote the development of the community.

Guided by the philosophy of "Giving Back to Society," the Company regards corporate social responsibility as one of its core values. It actively promotes various social welfare initiatives and provides support to social welfare organizations, charitable groups, and disadvantaged communities. The Company' s social welfare initiatives are summarized below:

Green World FinTech sponsored the "STP Seed Talent Program," jointly initiated by the Taiwan Institute of Directors and the Small Good Social Impact Association, with a sponsorship amount of NT$100,000.

台北市基隆路一段 432 號 10 樓之 6
電話:+886 2 2758-0862
傳真:+886 2 2758-0931
內政部中民國 109 年 11 月 6 日
立案證書字號：1090062929 號
統一編號：88181694

小善共益協會

收　據

NO.240043

中華民國 114 年 9 月 15 日

茲 收 到：綠界科技股份有限公司

新 台 幣：壹拾萬元整(NT$100,000)

收入項目：STP25 計畫贊助金

負責人：　　會計：　　經手人：

ADM-F-24250900126 請款單

第二聯 收執聯

Certificates of Appreciation and Photos Recognizing Green World FinTech’s Active Participation in Social Welfare Initiatives	
 (一一四) 仁友謝字第 074 號 感謝狀 綠界科技股份有限公司 熱心公益　關懷失親憨兒 慷慨解囊　捐贈物資一批 德澤廣被　嘉惠弱勢同胞 特贈此狀　以表謝忱 董事長 謝秀琴 中華民國 一一四 年 三 月 十九 日	 仁友愛心家園：幫憨兒找個家 3天・ 仁友是照顧著 49 位憨兒的大家庭， 所以我們日用品的消耗速度會比一般家庭快得多。 洗衣精、牙刷、衛生紙...這些都是我們長期需求…… 顯示更多 謝謝綠界科技股份有限公司 \熱心捐贈洗衣精、C9牙刷和高鈣奶粉/ 謝謝！ 仁友愛心家園 18　1 則留言　1 次分享 讚　留言　發送　分享

Certificates of Appreciation and Photos for Green World FinTech’ s Contributions to Social Welfare

財團法人天主教光仁社會福利基金會
附設臺北市私立育仁兒童發展中心

感 謝 狀

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機構簡介

育仁兒童發展中心成立於民國68年為台北市第一所立案私立啟智機構，民國94年遷址更名為「財團法人天主教光仁社會福利基金會附設臺北市私立育仁兒童發展中心」，成立以來秉持 「敬天愛人之精神」，為0-6歲身心障礙、發展遲緩孩童服務，期待更多孩子能夠接受「早期發現、早期治療」之服務，使其能成為獨立自主之個體，擁有美好的人生及豐富的生命歷程，並期盼每個孩子都能健康快樂的成長。

董事長 鍾安住

中華民國 114 年 06 月 25 日

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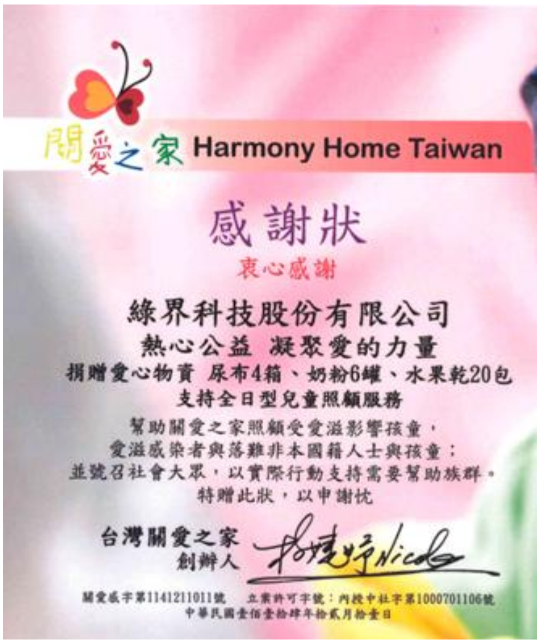
#光仁社福 #身障 #早療 #支持 #捐款 #公益 #企業捐贈 #感謝有您

Certificates of Appreciation and Photos for Green World FinTech' s Contributions to Social Welfare	
 關愛之家 Harmony Home Taiwan 感謝狀 衷心感謝 綠界科技股份有限公司 熱心公益 凝聚愛的力量 捐贈愛心物資 尿布4箱、奶粉6罐、水果乾20包 支持全日型兒童照顧服務 幫助關愛之家照顧受愛滋影響孩童， 愛滋感染者與落難非本國籍人士與孩童； 並號召社會大眾，以實際行動支持需要幫助族群。 特贈此狀，以申謝忱 台灣關愛之家 創辦人 Nicola 關愛感字第1141211011號　立案許可字號：內授中社字第1000701106號 中華民國壹佰壹拾肆年拾貳月拾壹日	

Appendix 1: Comparison between GRI Standards (2021) and the Sustainability Report

Disclaimer	Green World FinTech Co., Ltd. complies with the GRI Standards. (Reporting period: January 1 to December 31, 2025)
Use of GRI 1	GRI 1: Basics 2021
Applicable GRI Industry Standards	No applicable GRI industry standard available yet

GRI Indicators		Continuous Reporting Section	Pages
General Disclosure (2-1~2-30)			
Organizational Profile and Reporting Practices	**2-1 Organization Details**	1.1 Summary and Scope of Report	10
	2-2 Entities Included in Organizational Sustainability Reporting	1.1 Summary and scope of the report • Scope Boundaries	10
	2-3 Reporting Periods, Frequency, and Contacts	• Period of Information • Frequency • Contact	10 11 12
	2-4 Information Redaction	• Changes in Reporting (Restatement of information)	11
	2-5 External Assurance / Confirmation	There is no external assurance on this annual report	11
Activities and Workers	**2-6 Activities, Value Chains and Other Business Relationships**	3. Operational Performance and Sustainable Supply Chain •About us	41
	2-7 Employees a. Total number of employees and total number of employees by gender and location. b. Total number of employees in different categories reported.	6.2 Employee Profile (Workforce Structure)	102
	2-8 Non-employee workers	6.2 Employee Profile (Workforce Structure)	102
Governance	**2-9 Governance Structure and Composition**	2.1 Corporate Governance Structure 2.1.1 Shareholders' Meeting and Board of Directors' Meeting	25 26
	2-10 Nomination and Selection of Top Governance Units	2.1 Corporate Governance Structure 2.1.1 Shareholders' Meeting and Board of Directors' Meeting	25 26
	2-11 Chairman of the highest governance body	2.1 Corporate Governance Structure 2.1.1 Shareholders' Meeting and Board of Directors' Meeting	25 25
	2-12 Role of the highest governance body in overseeing the management of impacts	7.3 Corporate Ethics, Integrity Management, and Supplier Social Responsibility Implementation	126

GRI Indicators		Continuous Reporting Section	Pages
	a. The role of the highest governance body and senior executives in the organization’ s purpose, values or mission, and strategy b. The role of the highest governance body in overseeing the organization’ s due diligence and reviewing the effectiveness of its processes	2.3 Regulatory Compliance, Business Philosophy, and Ethics 2.1 Corporate Governance Structure	34 25
	2-13 Responsibility for Impact Management a.How the highest governance unit delegates responsibility for managing the organization's economic, environmental, and population impacts b. The process by which senior management or other employees report to the highest governance body on the management of economic, environmental and population impacts.	1.2 ESG Organization 2.1 Corporate Governance Structure 2.4 Risk Management	12 25 39
	2-14 Role of the Top Governance Unit in Sustainability Reporting a. The highest governance unit should have the responsibility to review and approve reporting information. b. If the highest governance unit does not have responsibility for reviewing and approving reporting information, including the organization's Material Topics, explain why.	1.2 ESG Organization	12
	2-15 Conflicts of Interest a. Describe the process by which the highest governance unit ensures that conflicts of interest are avoided and mitigated. b. Report on whether conflicts of interest are disclosed to stakeholders.	2.3 Regulatory Compliance, Business Philosophy, and Ethics	34
	2-16 Communicating Key Critical Events a. How to Communicate Critical Incidents to the Highest Level of Governance	1.2 ESG Organization	12
	2-17 Collective knowledge of the highest governance body a. Top Governance Group Intelligence, Skills, and Experience in Sustainability	2.1 Corporate Governance Structure 2.1.2 Board Diversity, Competencies, and Responsibilities	25 26
	2-18 Evaluation of the performance of the highest governance body a. Processes for Overseeing the Performance of the Top Governance Units in Managing	2.1 Corporate Governance Structure 2.1.5 Corporate Governance Operational Scenarios 1.2 ESG Organizations	25 29 12

GRI Indicators		Continuous Reporting Section	Pages
	Economic, Environmental, and People-Related Impacts of the Organization		
	2-19 Remuneration Policy	2.1 Corporate Governance Structure 2.1.5 Corporate Governance Implementation Status 6.3 Remuneration and benefits	25 29 104
	2-20 Compensation Decision Process a. The organization designs its pay policy and pay decision process.	2.1 Corporate Governance Structure 2.1.5 Corporate Governance Implementation Status 6.3 Compensation and Benefits	25 29 104
	2-21 Annual Total Compensation Ratio	2.1 Corporate Governance Structure 2.1.8 Ratio of Total Annual Remuneration	25 31
Strategy, Policies, and Practices	**2-22 Statement on Sustainable Development Strategy** a. A statement by the highest governance body or senior management regarding the organization’ s relationship with sustainable development and its commitment to the sustainable development strategy.	Chairman's Message - Sustainability Strategy	2
	2-23 Policy Commitments a. Describe the policy commitment to responsible business behavior. b. Describe specific policy commitments to respect human rights.	6.1 Employee Management Policies and Commitments	99
	2-24 Embedding Policy Commitments a. How the organization embeds each policy commitment to responsible business conduct into its operations and business relationships.	7.3 Corporate Ethics, Integrity Management, and Supplier Social Responsibility Implementation 6.1 Employee Management Policies and Commitments	126 99
	2-25 Procedures for Remediating Negative Shocks a. The organization identifies the negative impacts caused or contributed to. b. Describe the methods for identifying and handling grievances.	6.5 Labor-Management Communication 6.6 Equal Rights and Grievance Handling •Workplace Gender Respect and Prohibition of Bullying 2.4 Risk Management	110 111 39
	2-26 Mechanisms for Seeking Advice and Raising Concerns	1.3 Stakeholder Identification and Communication	14
	2-27 Compliance with Laws and Regulations a. Total number of significant instances of non-compliance with laws and regulations during the reporting period.	2.3 Regulatory Compliance, Business Philosophy and Ethics	34
	2-28 Membership of the Association	7.4 Participation in Industry Associations	129

GRI Indicators		Continuous Reporting Section	Pages
Stakeholder Consultation	**2-29 Stakeholder Consultation Guidelines** a. Describe the approach to stakeholder negotiation.	1.3.2 Stakeholder Concerns and Communication Channels	15
	2-30 Organization Agreement a. Report the percentage of the total number of employees covered by the group agreement.	6.5 Labor-Management Communication	110
Significant Theme	• Guidelines for Determining Material Topics 3-1 Process for Determining Major Issues	1.3 Stakeholder Identification and Communication 1.4 Prioritization and Response to Material Topics	14 17
	3-2 a. List of Material Topics b. Changes to the List of Material Topics	1.4.2 Response to Material Topics	17
	3-3 Managing Major Threads	1.4.2 Response to Material Topics • List of 7 Material Topics with Management and ESG Response Section	17 Appendix

●List of 7 Material Topics with Management and ESG Response Section

NO	Provisions	Highlights of GRI Provisions	ESG Correspondence	Page	Remarks
1. Integrity Management and Business Ethics	205	Theme Management Exposure	2.3 Regulatory Compliance, Business Philosophy, and Ethics 2.3.2 Honest Management	34	
	205-1	Anti-Corruption Risks		36	Integrity Policies and Systems
	205-2	Anti-Corruption Training			
2. Regulatory Compliance	3-3	Management of Material Topics	2.3 Regulatory Compliance, Business Philosophy, and Ethics	34	
3. Digital Transformation	3-3	Management of Material Topics	3.2 Continuous Product Innovation	45	
4. Information Security	418	Theme Management Exposure	4.4 Information Security and Protection 4.5 Information Security Organization and Risks and its Management Framework	67 67	Policy: Protecting Customer Privacy • In 2024, Green World FinTech received no fines or compensation claims from customers for privacy breaches.
	418-1	Complaints of proven infringement of customer privacy or loss of customer personal information.	3.3 Customer Service and Satisfaction	47	
5. Customer Relationship Management (CRM)	3-3	Management of Material Topics	3.3 Customer Service and Satisfaction	47	
6. Product Quality and Responsibility	416-2	Product and Service Health and Safety Violations 416-2	4. Green Digital Finance and Information Security	57	
	417-1	Product and Service Information and Labeling Requirements	4.1 Green Financial Business	58	
7. Climate Change Adaptation	201-2	Financial Impacts of Climate Change and Other Risks and Opportunities	5.1 Climate Change Adaptation	78	
	305-2	Energy Indirect (Scope II) Greenhouse Gas Emissions	5.3 Energy Saving and Carbon Reduction	91	
	305-5	Greenhouse Gas Emission Reduction			

Appendix 2: Climate-Related Information

Item	Contents	Corresponding Chapter	Page
1	Description of Board of Directors and management oversight and governance of climate-related risks and opportunities.	5.1 Climate Change Adaptation • TCFD Disclosure Framework	78
2	Describe how identified climate risks and opportunities affect the organization's business, strategy, and finance (short, medium and long term).	5.1.2 Identification of Climate-related Risks and Opportunities	81
3	Describe the financial impacts of extreme climate events and transformational actions.	5.1.2 Identification of Climate-related Risks and Opportunities	81
4	Describe how climate risk identification, assessment and management processes are integrated into the overall risk management system.	5.1.1 Climate-related Risk Identification and Management Processes	80
5	If scenario analysis is used to assess the resilience to climate change risks, describe the scenarios, parameters, assumptions, analytical factors, and major financial impacts used.	5.1.3 Climate Scenario Analysis	85
6	If there is a transformation plan for managing climate-related risks, the content of the plan, and the indicators and objectives used to identify and manage entity risks and transformation risks should be described.	5.1.3 Climate Scenario Analysis	85
7	If internal carbon pricing is used as a planning tool, the basis for price setting shall be described.	5.1.4 Internal Carbon Pricing	88
8	If climate-related targets are set, the activities covered, the scope of greenhouse gas emissions, the planning period, and the annual progress of achievement should be described; if carbon credits or renewable energy certificates (RECs) are used to achieve the relevant targets, the source and amount of carbon reduction credits or renewable energy certificates (RECs) should be described.	5.3 Energy Saving and Carbon Reduction	91
9-1-1	Greenhouse gas inventory information for the last two years.	5.3 Energy Saving and Carbon Reduction	91
9-1-2	Greenhouse gas assurance information for the last two years	The Company plans to begin external assurance in 2027.	
9-2	Greenhouse gas reduction targets, strategies and specific action plans.	5.1.5 Indicators	88

Appendix 3: Sustainability Accounting Standards (SASB) Comparison Table

Software and IT Services Industry: Sustainability Theme and Accounting Indicator Comparison Table

Theme	Code	Accounting Indicators	Comparison
Hardware Infrastructure Environmental Footprint	TC-SI-130a.1	(1) Total Energy Consumption, (2) Percentage of Grid Power, (3) Percentage of Renewable Energy Sources	5.3 Energy Saving and Carbon Reduction P.91
	TC-SI-130a.2	(1) Total Water Withdrawal, (2) Total Water Consumption and Percentage Located in High or Very High Water Stress Areas	5.4 Water Resource Management P.94
	TC-SI-130a.3	Describe how environmental considerations are incorporated into the strategic planning of data center requirements	5.3 Energy Saving and Carbon Reduction P.91 Energy Management Plan and ImplementationP.92
Data Privacy and Free Expression	TC-SI-220a.1	Describe policies and practices related to behavioral advertising and user privacy.	4.3 Customer Risk Management and Digital Fraud Prevention P.65
	TC-SI-220a.2	Number of Users Whose Information Is Used for Secondary Purposes	This data is not currently tracked.
	TC-SI-220a.3	Total monetary losses from legal proceedings related to user privacy	No customer privacy complaints or personal data breaches occurred in 2025.
	TC-SI-220a.4	(1) Number of requests for user information by law enforcement agencies, (2) Number of requests for user information, (3) Percentage of incidents in which user information was disclosed	No incidents of customers complaining about privacy violations and leakage of personal information in 2025.
	TC-SI-220a.5	List of countries/regions where core products or services are subject to government-required monitoring, blocking, content filtering, or censorship	Product and service management, transaction monitoring and regular risk assessment and review in accordance with the "Regulations Governing Anti-Money Laundering and Countering the Financing of Terrorism for for Enterprises or Persons Providing Third-Party Payment Services".P.65
Data Security	TC-SI-230a.1	(1) Number of data breaches, (2) Percentage of personally identifiable information (PII) involved, (3) Number of affected users	No incidents of customers complaining of privacy violations and leakage of personal information in 2025.

Theme	Code	Accounting Indicators	Comparison
	TC-SI-230a.2	Describes methods for identifying and addressing data security risks, including the use of third-party network security standards.	ISO 27001 Information Security Management System (ISMS) certification for Green World FinTech
Recruit and manage a global, diverse workforce and skilled labor force	TC-SI-330a.1	(1) Expatriate employees, (2) Percentage of employees located overseas	•The Company has 1 expatriate employee (0.49% of all employees). •The Company has no foreign employees.
	TC-SI-330a.2	Percentage of Employees' Respectful Attitude	The Company's core values: integrity, professionalism, and innovation. No employee attitude surveys are conducted.
	TC-SI-330a.3	(1) Management, (2) Percentage of Technical Staff by Gender and Race/Ethnicity, (3) All Other Employees	6.2 Employee Profile (Workforce Structure) P.102
Intellectual Property Protection and Competition	TC-SI-520a.1	The total amount of monetary losses and anti-competitive behavior regulations and related legal proceedings resulting from the following reasons	The Company has not violated any laws or regulations relating to product and service information and labeling, and has no plans to take legal action against unfair competition and monopolies.
Managing System Risks from Technology Disruptions	TC-SI-550a.1	(1) Number of service interruptions, (2) Total customer downtime	No customer service interruptions or outages due to security risks in 2025.
	TC-SI-550a.2	Financial losses resulting from legal proceedings related to anti-competitive behavior	2.3 Regulatory Compliance, Business Philosophy and Ethics P.34

Appendix 4: Industry-Specific Sustainability Indicators - Communication Network Industry

No.	Indicator	Type of Indicator	Annual Disclosure	Unit
I	Total Energy Consumption, Percentage of Purchased Electricity and Renewable Energy Utilization Rate	Quantitative	Total Energy Consumption: 1,578.29(GJ) Percentage of purchased electricity: 100% Renewable Energy Usage Rate: 0%	Gigajoule (GJ), Percentage (%)
II	Total Water Withdrawal and Total Water Consumption	Quantitative	Total water withdrawal: 2,148.02 metric tons Total water consumption: 0 million liters	Million liters
III	Weight of Hazardous Waste Generated and Percentage of Recycling	Quantitative	None	Metric tons (t), Percentage (%)
IV	Type, number and rate of occupational hazards	Quantitative	See 6.7 Health and Safety	Quantity, Ratio (%)
V.	Disclosure of product lifecycle management: Weight of end-of-life products and e-waste and percentage of recycling (Note 1)	Quantitative	Not applicable	Ton (t), Percentage (%)
VI	Description of Risk Management Related to the Use of Critical Materials	Qualitative Description	See 4.4 Information Security and Protection, 4.1 Green Finance Business	-
VII	Total monetary value of losses as a result of legal proceedings related to anti-competitive behavior laws	Quantitative	0 dollars	Reporting Currency
VIII	Output of major products by product category	Quantitative	Total Digital Finance Transaction Value of NT$84.3 billion in 2025	Depends on the type of product

Note : Including the sale of scraps or other recycling treatment, should provide relevant instructions.