

SEITATECH.

Future Payments

Sustainability Report.

→ | 2025

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General Information.



→ Sustainability Report

Basis for preparation.



This sustainability report has been prepared in accordance with the European Financial Reporting Advisory Group (EFRAG) Voluntary Sustainability Reporting Standard for non-listed SMEs (VSME Basic module).

The reporting period covers 1 January 2025 – 31 December 2025 and the report has been prepared on a standalone basis.



The information in this report has been compiled in accordance with the best of our knowledge and belief. The data has been collected from reliable sources and the company's systems.



The figures reported cover the operations of Seita Technologies Oy and represent the company's financial and non-financial performance and impacts.



Seita Technologies Oy is responsible for the preparation and content of this report. The report has not been externally assured.



NAME

Seita Technologies Oy



ADDRESS

Hiomotie 19, 00380
Helsinki, Finland



NACE CODE

62.01
Computer programming
activities



BALANCE SHEET
TOTAL (EUR)

1.95 million



TURNOVER (EUR)

843,436.82



COUNTRY OF
OPERATION

Finland





Sustainability is a key part of Seita Technologies' mission to create value for our stakeholders. We are committed to providing secure and responsible payment solutions with high data security and **compliance requirements** in line with industry standards, including PCI-DSS.



This sustainability report is Seita Technologies Oy's first report prepared in accordance with the European Sustainability Reporting Standards (ESRS) under the VSME Basic module. The report covers the period from **January 1, 2025 – December 31, 2025** and has been prepared on a consolidated basis.



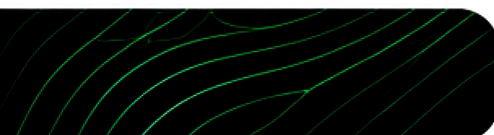
Seita Technologies is a growing Finnish company operating in the payment services or electronic money institution sector. As such, environmental and social information relevant to our operations in Finland is included in this report. This is the company's first reporting year, and not all data points required by the VSME standard are available yet. The scope and quality of reporting will be continuously developed in the coming reporting periods. Our goal is to operate responsibly and contribute to a low-carbon and biodiversity-positive future.



The report has not been externally assured.



[Sustainability Report](#)



Transition initiatives for a sustainable economy.



The environmental impacts of Seita Technologies' operations are mainly linked to data centre energy consumption, digital infrastructure, and business travel. The company also indirectly contributes to its customers' emissions by enabling payment services. We actively work to minimise our own emissions and support our customers in reducing their environmental footprint.



The company is committed to responsible business practices and publishes relevant policies and documents, such as ISO certificates and the Supplier Code of Conduct. ESG reporting ensures transparency and supports the continuous development of operational practices.



A significant part of the company's impact comes from developing secure payment infrastructure, which enhances safety, efficiency, and digital accessibility. The company operates payment ecosystems in collaboration with leading technology providers, service providers, and merchants to create comprehensive and reliable solutions.



The company invests in its operations, cybersecurity, and personnel expertise while maintaining a strong focus on data security and compliance. Financial technology regulation, data protection, and compliance requirements play a central role in the company's daily operations and are continuously integrated into business development.



The company's operations have financial impacts through salaries, taxes, and other payments, as well as through partnerships within the Castles Technology ecosystem. Although the company does not produce products, its services and solutions have a significant overall impact.



The well-being, skills development, and diversity of our personnel are at the core of our operations. Seita Technologies aims to be an attractive employer where employees have equal opportunities to develop and make a meaningful contribution.



Transition initiatives for a sustainable economy.

	 Existing practices	 Publicly available	 Targets set	 Transparency	 Future commitments
 Climate change	YES	Partly	YES	Monitoring of greenhouse gas emissions related to energy consumption is in place	Scope 3 targets (incl. supplier and business travel)
 Our people	YES	NO	YES	Diversity and equality, well-being at work, health and safety, and skills development. Code of Conduct - requirements for personnel	Code of Conduct implementation and whistleblowing channel in use
 Customers and data	YES	Partly	YES	Management of PCI-DSS requirements, data protection policies, and compliance practices. Ensuring security of payment data	Continuous development of data protection controls
 Business ethics	YES	Partly	YES	Code of Conduct, anti-corruption, and responsible payment practices across the value chain, in line with our policies	Supplier responsibility assessment



This table presents the company's key practices and policies related to sustainability topics in accordance with the VSME Basic module requirements.




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Environment Metrics.

We are committed to minimizing our environmental impact and developing solutions for a more sustainable future.



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Energy Use ↓

47 153 kWh

→ -6% vs 2024



Scope 1 0 tCO₂e

- No significant direct emissions from our own operations.



Scope 2 4.69 tCO₂e

- Indirect emissions from purchased electricity and heating.



Energy consumption

Year	Electricity (kWh)	Heating (kWh)	Total (kWh)
2024	21 396	28 951	50 347
2025	21 672	25 481	47 153



Greenhouse gas emissions (Scope 1 and 2)

Year	Scope 1 (tCO ₂ e)	Scope 2 (tCO ₂ e)	Total (tCO ₂ e)
2024	0.00	5.22	5.22
2025	0.00	4.69	4.69



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Seita Technologies' energy consumption comes from electricity, heating, cooling, and district heating. The electricity we use is produced with renewable energy, which means Scope 1 – direct emissions do not occur.



Although absolute emissions are expected to increase in 2025, our reporting also includes emissions from 2024, energy consumption, and key performance indicators. This ensures transparent and consistent reporting of our environmental impact.



Energy consumption data is based on information we have obtained on electricity and district heating. When purchasing electricity, we choose renewable electricity whenever possible. The calculation of greenhouse gas emissions has been carried out using the Chamber of Commerce emissions calculator, which is based on the internationally recognized Greenhouse Gas Protocol (GHG Protocol) framework and national emission factors. The calculation covers Scope 2 emissions caused by purchased electricity and heating.



Scope 1 – direct emissions do not occur. Scope 2 – indirect emissions come from purchased electricity and district heating. Scope 3 – other indirect emissions are minimal.



Seita Technologies does not have any operations that generate significant direct emissions, which means our impact on air pollution and the environment is minimal. We do not have any significant, measurable environmental impacts related to our operations. We do not have activities that would cause significant environmental impacts locally. Our operations are not regulated by environmental legislation.



Seita Technologies manages its waste electrical and electronic equipment (WEEE) obligations in compliance with producer responsibility requirements through a collective agreement with an approved operator. The Data-WEEE collection service ensures that devices are processed in an environmentally responsible and secure manner. The service also includes documented disposal procedures.



During the 2025 reporting year, the amount of WEEE generated was minimal and did not exceed the reporting threshold.



Emissions in 2025 decreased significantly compared to 2024, mainly due to a reduction in the consumption of district heating.



Carbon Intensity =
0,00240 tCO_{2e} / €1,000

The company continuously develops its operations to be as energy-efficient as possible and to further reduce its environmental impact.



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Social Metrics.

We aim to make a positive impact through our operations and transparent reporting.



At Seita Technologies, people are our most important asset. We are committed to developing our employees' skills and well-being. Through a supportive organizational culture, employee engagement, and strong collaboration, we build the foundation for sustainable growth.

During the reporting period, the number of employees increased by 14 employees to 16 employees. In 2024, the company employed 4 women and 10 men. In 2025, the personnel consisted of 5 women and 11 men. The share of women in the workforce increased by 2.7 percentage points during the reporting period compared to the previous year. The gender distribution is presented in Figure 1.

Employee breakdown during the reporting period in 2025:

Women 5 (31.3 %)

Men 11 (68.8 %)

→ +2.7% vs 2024

For comparison, the number of employees in 2024 was 14, of whom:

Women 4 (28.6 %)

Men 10 (71.4 %)

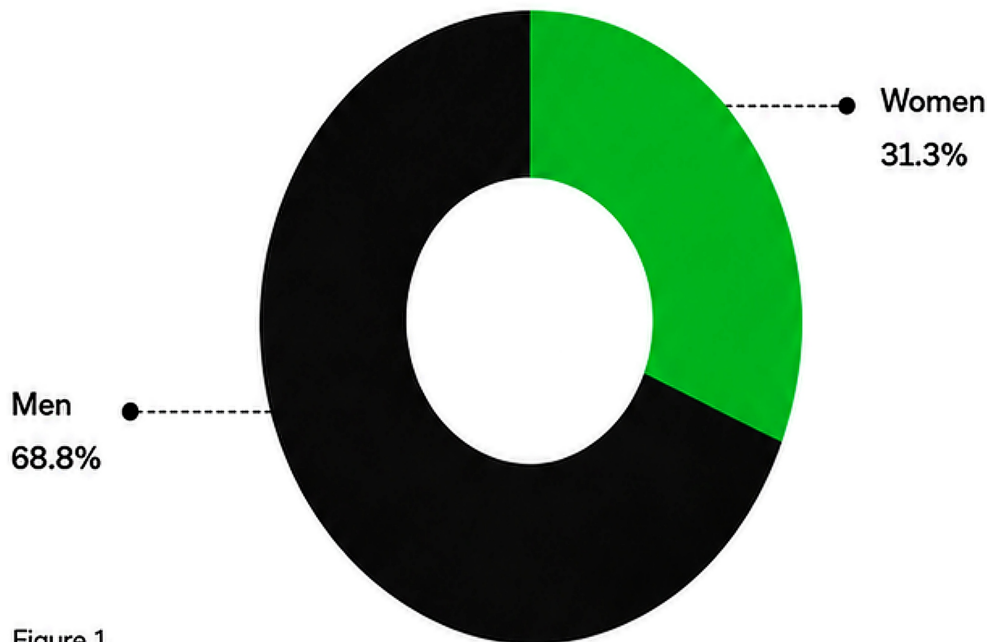


Figure 1.



The company has a subsidiary in Sweden that did not have any operational personnel during the reporting period. The company has fewer than 50 employees, and therefore employee turnover is not required to be reported under the VSME Basic module. In 2025, employee turnover was **0%**, reflecting a stable and committed organization.



In accordance with the directive, employers must, among other things, provide job applicants with information about the salary or salary range for the position before entering into an employment contract, ensure that recruitment processes are non-discriminatory and gender-neutral, and refrain from asking applicants about their previous salary history.



Seita Technologies Oy's operations mainly consist of expert and office work. During the reporting period, there were no workplace accidents or work-related fatalities, and the workplace accident frequency was **0**. The company provides occupational healthcare services for its employees and supports well-being through preventive measures.



Employees have the right to receive information about their own pay levels as well as the average salaries of employee groups performing the same or equivalent work, broken down by gender. In addition, the employer must make available the criteria used for determining pay levels and salary development and inform employees of these rights.



Equality, fairness, and ethical conduct are key principles of the company's HR policy. Seita Technologies Oy pays employees at least the minimum wage required by applicable national legislation in the countries where employees work. The company follows the collective agreement for the Information Technology Service Sector (TIPAL TES) in accordance with the currently valid agreement terms.



The company has fewer than 100 employees, which means that the directive's broader obligations, such as reporting gender pay gaps to authorities and mandatory pay assessments, do not currently apply to the company. The directive must be implemented into national legislation by 7 June 2026 at the latest, and the company actively monitors regulatory developments to ensure compliance.



Seita Technologies Oy monitors compliance with the EU Pay Transparency Directive ((EU) 2023/970) and prepares for its national implementation. The directive aims to strengthen the principle of equal pay by increasing pay transparency and employee rights.



The company does not report gender pay gaps, as it has fewer than 150 employees in accordance with the VSME standard.



Continuous development of expertise is supported through technical training, cybersecurity-related training, and refresher courses related to regulations and compliance.



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Governance Metrics.

We focus on key governance indicators that support our sustainability and transparency.



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Governance Metrics.



Good governance and compliance practices are an integral part of our responsible operations.



Seita Technologies Oy has **zero tolerance** for corruption and bribery. We do not engage in or support any forms of corruption or bribery, and we do not accept any related compensation or benefits.



Seita Technologies Oy is committed to continuous improvement and evaluates the **effectiveness** of our operations across all business areas.



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Double Materiality Assessment.

We focus on key topics that have significant impacts on both our operations and society.



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Double Materiality Assessment.



In the double materiality assessment, the company identified the most essential sustainability themes as data protection, cybersecurity, payment security, business continuity, and compliance with regulations and standards. These themes were assessed as highly material both from a financial perspective — due to their significant impact on customer trust, business continuity, and regulatory requirements — and from an impact perspective.



Environmental themes, such as energy consumption, climate impacts, circular economy, and waste and electronic waste management, were assessed mainly as themes of low or medium materiality, reflecting the company's relatively limited direct environmental footprint.

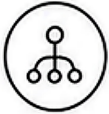


Social themes, including employee wellbeing, diversity, competence development, and supplier responsibility, were assessed as themes of medium materiality due to their importance for employee engagement, operational reliability, and stakeholder relationships.






Double Materiality Assessment 2025

Impacts (Impact Materiality)

TOPIC		HIGH IMPACT	MEDIUM IMPACT	LOW IMPACT
 ENVIRONMENT	<ul style="list-style-type: none"> • Energy consumption • Greenhouse gas emissions • Waste management • E-waste and electronic equipment 	<ul style="list-style-type: none"> • • • • 		
 SOCIAL	<ul style="list-style-type: none"> • Non-discrimination and equal treatment • Employee well-being • Occupational health and safety • Training and development • Data privacy • Service availability (99.98%) • Customer satisfaction 		<ul style="list-style-type: none"> • • • • • • 	<ul style="list-style-type: none"> • •
 GOVERNANCE	<ul style="list-style-type: none"> • Business ethics • Anti-corruption • Compliance with standards and regulations • GDPR • PSD2 • PCI-DSS • EMV • Internal audit • Risk management • Supply chain management 		<ul style="list-style-type: none"> • • 	<ul style="list-style-type: none"> • • • • • • • • •



Risks and Financial Opportunities (Financial Materiality)

TOPIC		HIGH IMPACT	MEDIUM IMPACT	LOW IMPACT
 ENVIRONMENT	<ul style="list-style-type: none"> • Energy consumption • Greenhouse gas emissions • Waste management • E-waste and electronic equipment 	<ul style="list-style-type: none"> • • • 	<ul style="list-style-type: none"> • 	
 SOCIAL	<ul style="list-style-type: none"> • Non-discrimination and equal treatment • Employee well-being • Occupational health and safety • Training and development • Data privacy • Service availability (99.98%) • Customer satisfaction 		<ul style="list-style-type: none"> • • • • • 	<ul style="list-style-type: none"> • •
 GOVERNANCE	<ul style="list-style-type: none"> • Business ethics • Anti-corruption • Compliance with standards and regulations • GDPR • PSD2 • PCI-DSS • EMV • Internal audit • Risk management • Supply chain management 		<ul style="list-style-type: none"> • • 	<ul style="list-style-type: none"> • • • • • • • • •

● HIGH IMPACT ● MEDIUM IMPACT ● LOW IMPACT

