

2023 ESG REPORT



FINANCIAL INFORMATION SERVICE CO., LTD.

2023 ESG REPORT



Focus
Innovation
Security
Convenience



Focus

Innovation

Security

Convenience

CONTENTS

Introduction

Message from the Chairperson	01
About This Report	03
2023 Performance Highlights	05
Identification of critical issues and stakeholder engagement	07

02 Sustainable Finance

Innovative Digital Finance	43
Customer Relationship Management	55
Maintaining Information Security	63

04 The Environment and Common Good

Sustainable Low-Carbon Services	99
Energy and Greenhouse Gas Management	102
Water Resource Management	108
Waste Management	109

Appendix

Appendix I: GRI Standards Index	121
Appendix II: Sustainability Accounting Standards Board (SASB) Index	125
Appendix III: Assurance Report of Independent Auditors	126

01 Corporate Governance

Sound Operation of Governance	15
Integrity Management Policy	33

03 Happy Workplace

Talent Attraction and Retention	77
Talent Cultivation and Development	82
Workplace Diversity and Inclusion	90
Occupational Health and Safety	93

05 A Better Society

Deep-rooted Financial Education	113
Exerting Positive Influence	116

Message from the Chairperson



As the hub for financial information and interbank transactions in Taiwan, Financial Information Service Co., Ltd. (hereinafter referred to as "FISC" or "the Company") is committed to providing convenient payment flow services, stable operating systems, and a secure transaction environment for financial institutions and the public. We align with governmental policies to enhance payment flow infrastructure, strengthen the resilience and security of interbank platforms, and innovate financial services in collaboration with financial institutions.

As a global citizen, FISC supports the United Nations Sustainable Development Goals (SDGs) and pays attention to ESG issues concerning environmental protection, social responsibility, and corporate governance. Following the Financial Supervisory Commission's "Roadmap to Sustainable Development for Listed Companies" and "Corporate Governance Blueprint", we proactively review, identify and establish various sustainability goals that are integrated into our business model for continuous refinement, building our sustainable strategy blueprint, and implementing concrete sustainability initiatives.

As the impacts of global climate change become increasingly severe, the Company has made sustainable development and net-zero transformation its priorities. In recent years, we have focused on developing innovative electronic and digital services and promoting a green, low-carbon, and sustainable financial transaction environment in collaboration with financial institutions. We have leveraged our digital payment flow platforms in support of the Taiwanese government's goal of reaching net-zero emissions by 2050, collaborating with member institutions to apply fintech innovations and financial services, implement financial inclusion, promote low-carbon digital financial services, carry out low-carbon operations, and provide financial institutions and the public with green financial services that reduce energy and resource usage.

“ **Convenient Payment Flow Services**
Stable Operating Systems
Secure Transaction Environment ”



Regarding environmental protection, the Company leverages its intermediary role to actively assist financial institutions in promoting diversified digital financial services, which include the Fund Allocation Platform, the National Fee/Tax Payment Platform, the Common Platform for Payment Services, the Financial Information Lookup Platform, and the Common Inter-Institution Electronic Payment Platform. These efforts effectively enhance the convenience and flexibility of financial services, and direct the public toward less energy and resource consumption during the use of financial services, facilitating Taiwan's goal of energy conservation, carbon reduction, and environmental sustainability as a digital nation.

When it comes to social responsibility, the Company leverages its core financial competencies to implement the popularization of financial literacy, and engage in promotions at schools and related financial education activities to promote financial inclusion. We regularly donate to disadvantaged groups, support social welfare policies, and exert a positive corporate influence. Furthermore, we view employees as our most important assets. We emphasize talent cultivation and the development of professional strengths, advocate for diversity and inclusion, and work to create a people-oriented workplace environment where employees can play to their strengths and grow with the Company.

In corporate governance, the Company values integrity, adheres to laws and regulations, and actively protects stakeholders' interests. We have established a comprehensive corporate governance framework, employing a three-line defense mechanism for internal control and audit. By continuously adopting management systems that have been certified by international standards, we have built a sustainable management model while upholding our core values of transparency, integrity, and respect for society and the environment to promote the steady development of the Company.

The Company has made giving back to society its mission statement, and adheres to its philosophy of "professionalism, innovation, safety, and convenience". We aid financial institutions in maximizing overall synergy, promote the diversification of the financial payment ecosystem in Taiwan, fully align with government policies, and keep pace with global trends in the development of electronic payment flow services. By collaborating with financial institutions to seize development opportunities in digital finance, we have created an innovative and friendly fintech ecosystem that meets the general public's payment needs, and laid the foundation for a convenient, environmentally friendly, and sustainable future.

FISC
Chairperson

林國良

About This Report

◆ About This Report

Financial Information Services Co., Ltd. (hereinafter referred to as "FISC") serves as the hub for financial information and interbank transactions in Taiwan. We have long been committed to corporate sustainability and social responsibility. In adherence to the SDGs, we have compiled our 2023 Sustainability Report (hereinafter referred to as "the report"). Through disclosures made in the report, we hope to showcase concrete results of FISC's sustainability practices and enhance our interaction and communication with stakeholders.

◆ Scope and Boundary of the Report

The scope of this report covers FISC's operational activities in Taiwan, including the Taipei Neihu FISC Building, the Nangang Office, and the Taichung Second Operations Center. The entirety of FISC is presented as one unit in the data, and any data specific to certain areas will be clearly indicated.

◆ Reporting Period and Cycle

This report discloses FISC's sustainability performance and achievements for the year 2023 (January 1, 2023 to December 31, 2023). For data integration and transparency considerations, some parts of the report covers content from beyond the year 2023. The report can be downloaded from the Sustainable Development page on FISC's official website. This report is FISC's first english sustainability report; therefore, there have been no restatements of information. Should there be any restatements of information or special disclosure required, the detailed scope and calculation methods will be noted near the relevant data and sections.

◆ Report Compilation Principles

This report was prepared in adherence to the Global Reporting Initiative (GRI) Standards issued by the Global Sustainability Standards Board (GSSB) and the standards of the Sustainability Accounting Standards Board (SASB). In addition, the report adheres to the Sustainable Development Goals (SDGs) of the UN in its disclosure of information to enhance the transparency of the report and to provide reliable open information for readers.

◆ Process for Managing the Quality of the Report



Contact Information

For any questions or suggestions regarding this report, please contact us through the following channels:

Contact | General Affairs Department,
Financial Information Service Co., Ltd.

Tel | 02-2631-9800

Fax | 02-2634-8021

Website | www.fisc.com.tw

Address | No. 81, Section 3, Kangning Road, Neihu District,
Taipei City 114060



2023 Performance Highlights

E

Environment

12 Responsible Consumption and Production

13 Climate Action

15 Life on Land

SDGs

Implemented energy-saving measures, and reduced electricity consumption by **123,409 kWh** and CO₂ emissions by **60,964 kg**

Compared to 2021, per capita water consumption decreased by **5.41%** and overall greenhouse gas emissions decreased by **5.18%** in 2023

Donated **a Company Vehicle** maximizing resource utilization while fulfilling our social responsibility

Despite an increase in personnel and equipment, electricity consumption continued to decrease, with the 2023 usage about **140,800 kWh**

Achieved an average electricity saving rate of **1.07%** surpassing our original energy-saving target

S

Social

1 No Poverty

3 Good Health and Well-Being

5 Gender Equality

8 Decent Work and Economic Growth

10 Reduce Inequalities

11 Sustainable Cities and Communities

SDGs

0 cases of human rights violations for the year

0 cases of occupational injuries among employees and contractors

Achieved a **100%** return-to-work rate among employees that took parental leave

Conducted **55** education and training sessions with **4,047** participants

Provided **1,569** hours of human rights training with a participation rate of **254%**

Financial education activities impacted **38,311** people

Invested **NTD 20.01 million** in financial education activities

Invested **NTD 13.5 million** in social welfare initiatives

G

Governance

16 Peace, Justice and Strong Institutions

17 Partnerships for the Goals

SDGs

Achieved positive growth in net operating profit for **3** consecutive years

Conducted **4** project audits, and **2** general audits, with a **100%** improvement rate

Women accounted for **33%** of the board, which has an average attendance rate of **100%**

Over **5.9 million** downloads of the Uniform Invoice Lottery Redemption app, a **20.41%** increase from the previous year

51 financial institutions and electronic payment platforms have joined TWQR

Score of the annual satisfaction survey was **85** up **0.2** points from the previous year

Held **12** customer service activities with **1,882** participants and **62** staff members involved

Employees dedicated to information security have obtained **20** information and communication security certifications and **6** professional information security certificates.

◆ FISC's International Certifications

In 2023, FISC continued to maintain and update various international certifications, including the ISO 9001 Quality Management System, the ISO 27001 Information Security Management System, the ISO 22301 Business Continuity Management System, the BS 10012 Personal Information Management System, and the ISO 27701 Privacy Information Management System.



Identification of critical issues and stakeholder engagement

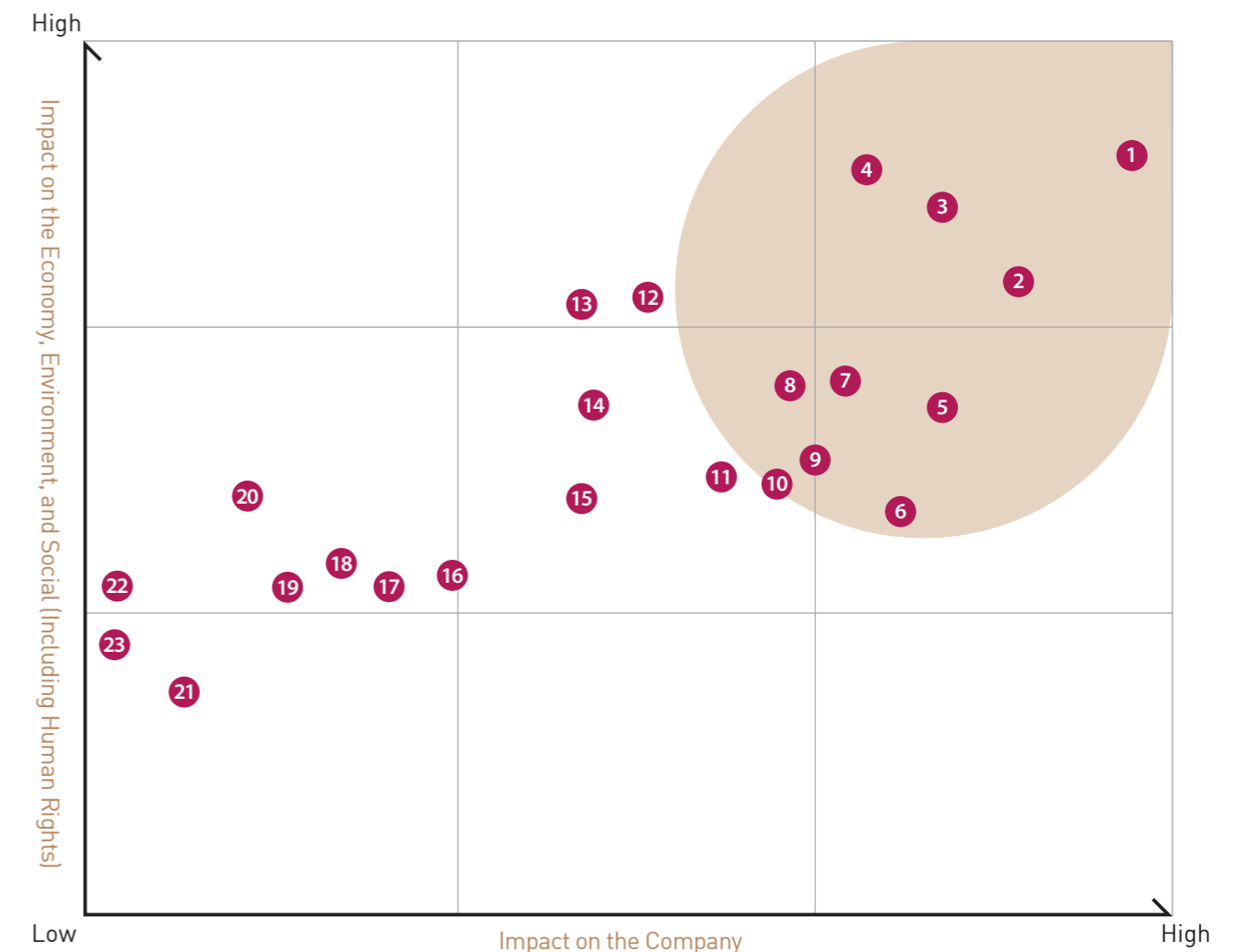
FISC follows the 2021 version of the GRI Standards as well as the AA1000SES (AA1000 Stakeholder Engagement Standard) to assess the significance of material topics in economic, environmental, and human rights impacts as the basis for the disclosure of information in this report. The Company has established a materiality analysis model and process to identify the material topics that are the most critical for the Company and its stakeholders in order to determine the scope and content of its report as well as explain relevant management approaches and achievements. In addition to ensuring that the report covers significant internal and external sustainability challenges faced by FISC, FISC also uses the report as the basis for developing sustainability management goals.

◆ Process for Analyzing Material Topics

<h1>1</h1> <p>Identification of Stakeholders</p>	<p>Based on the principles of the AA1000 Stakeholder Engagement Standard, FISC defines stakeholders as “internal or external groups or individuals that affect or are affected by the Company” . From this definition, FISC has identified 9 major stakeholders: Government agencies, shareholders, financial institutions/partners, employees, ordinary users, media outlets, suppliers/contractors, academic institutions/industry associations/experts and scholars, and communities/charitable organizations/NGOs.</p>
<h1>2</h1> <p>Identification of Material Topics</p>	<p>Based on the results of stakeholder identification, FISC units distributes questionnaires to internal and external stakeholders to learn about their concerns regarding sustainability issues. FISC’s senior management then evaluates the impact level of the sustainability issues based on their operational, economic, environmental, and social impacts. Using the results of the Stakeholders’ Issues of Concern Questionnaire and the Impact Assessment Questionnaire, a materiality matrix for 2023 was drawn up and 10 material topics were selected.</p>
<h1>3</h1> <p>Corresponding Topics and Management Policies</p>	<p>FISC aligns the identified material topics with the GRI Standards’ material topics, and establishes management approaches for each to ensure the effective implementation of related actions.</p>
<h1>4</h1> <p>Stakeholder Communication</p>	<p>FISC has established transparent and effective communication channels for different stakeholder categories. Stakeholders’ opinions are sought before making major decisions, and sufficient engagement and interactions with stakeholders are maintained.</p>

◆ FISC Material Topics Matrix

FISC identified 10 critical topics from 23 material topics as critical issues for communication with stakeholders in this report. Also, specific actions such as the year’s performance highlights and management approaches are disclosed for each topic to address stakeholders’ concerns.



- 1 Information Security
- 2 Compliance with Laws and Regulations
- 3 Customer Service and Rights
- 4 Digital Finance
- 5 Operational Performance
- 6 Supplier Management
- 7 Risk Management
- 8 Corporate Governance
- 9 Talent Attraction and Retention
- 10 Workplace Safety and Health
- 11 Talent Development and Cultivation
- 12 Financial Inclusion
- 13 Anti-Money Laundering and Counter-Terrorism Financing
- 14 Integrity Management
- 15 Labor-Management Communication
- 16 Energy Usage Management
- 17 Sustainable Purchasing
- 18 Low-carbon Operations and Circular Economy
- 19 Engagement with Local Society
- 20 Human Rights Equality
- 21 Waste Management
- 22 Climate Change Strategy
- 23 GHG Inventories and Reduction

◆ Major Operational Topics and Sustainable Value Chain

Material Topics	Significance to FISC	Sustainable Value Chain Impact Boundary			
		FISC	Government agencies	Shareholders	Financial institutions / partners
Information Security	As a financial information service provider, FISC continuously enhances its information and communication security management mechanisms and complies with personal data protection regulations to ensure information confidentiality. FISC also obtained international certification to ensure the rigorosity of our control mechanisms.	V	V	V	V
Compliance with Laws and Regulations	FISC has established a comprehensive regulatory compliance mechanism, and adheres to regulations related to economic, social, and environmental aspects.	V	V	V	V
Customer Service and Rights	FISC is committed to maintaining relationships with customers and providing smooth communication channels in the hopes of collaborating with customers to advance and refine business operations as well as delivering comprehensive payment flow services to the public.	V			V
Digital Finance	In response to the trend of digital transformation in finance, FISC continues to innovate its services and enhance service quality, playing a pivotal role in Taiwan's digital financial transformation.	V	V		V
Operational Performance	FISC continues to maintain stable operations and quality to create profits for shareholders, enhance trust among employees and partners, and foster mutual growth.	V	V	V	
Supplier Management	FISC maintains strict control of supplier quality, emphasizes localized procurement, and is committed to responsible procurement practices.	V			V
Risk Management	FISC fosters risk awareness and management capabilities among all employees, and continues to enhance the Company's crisis response capabilities to protect the interests of all stakeholders.	V		V	
Corporate Governance	FISC is committed to enhancing corporate governance performance, strengthening its reputation, regularly reviewing internal management processes, and ensuring the accuracy and transparency of its governance information through diverse communication channels.	V	V	V	
Talent Attraction and Retention	FISC values each and every employee, and provides them with fair compensation and necessary benefits and protection, creating a people-oriented workplace environment where employees can enjoy their work, develop their potential, and grow together with the Company without having to worry about a lack of support.	V			
Workplace Safety and Health	FISC is committed to creating a safe and healthy working environment, ensuring that employees have safe and healthy working conditions, and preventing occupational accidents.	V			

Material Topics	Sustainable Value Chain Impact Boundary						Corresponding GRI Disclosure Items	Corresponding Section
	Employees	Ordinary users	Media outlets	Suppliers / contractors	Academic institutions / industry associations / experts and scholars	Communities / charitable organizations / NGOs		
Information Security	V	V		V			No corresponding GRI indicator.	2.3 Maintaining Information Security
Compliance with Laws and Regulations	V	V		V	V	V	GRI 2-27: Compliance with laws and regulations	1.2 Integrity Management Policy
Customer Service and Rights	V	V					GRI 418: Customer Privacy	2.2: Customer Relationship Management
Digital Finance		V	V				GRI 202: Market Presence	2.1 Innovative Digital Finance
Operational Performance	V						GRI 201: Economic Performance	1.1 Sound Operation of Governance
Supplier Management				V			GRI 414: Supplier Social Assessment	1.1 Sound Operation of Governance
Risk Management	V	V	V	V			No corresponding GRI indicator.	1.1 Sound Operation of Governance
Corporate Governance	V				V		GRI 2-9 Governance structure and composition	1.1 Sound Operation of Governance
Talent Attraction and Retention	V						GRI 401: Employment Relationship	3.1 Talent Attraction and Retention
Workplace Safety and Health	V			V			GRI 403: Occupational Health and Safety	3.4 Occupational Health and Safety

◆ Stakeholder Communication Channels and Effectiveness

Stakeholders	Significance to FISC	Top Three Topics of Concern
Government agencies	FISC complies with government policies and adheres to regulations set by competent authorities.	<ul style="list-style-type: none"> • Customer Service and Rights • Compliance with laws and regulations • Information Security
Shareholders	Shareholders are one of the key driving forces in FISC’s pursuit of stable development. Through regular shareholders’ meetings, shareholders are provided with comprehensive and transparent operational strategies and financial information to protect their interests.	<ul style="list-style-type: none"> • Operational Performance • Corporate Governance • Information Security
Financial institutions /partners	FISC’s clients are financial institutions and relevant partner agencies. By providing quality services and innovative research and development to meet client needs, we can jointly promote the financial industry’s development.	<ul style="list-style-type: none"> • Digital Finance • Customer Service and Rights • Information Security
Employees	FISC views employees as a key element to sustained growth and valuable assets of the Company. By maintaining harmonious labor-management relations and providing opportunities for talent development, we have established a happy and warm workplace environment.	<ul style="list-style-type: none"> • Information Security • Operational Performance • Compliance with laws and regulations
Ordinary users	FISC helps to provide reliable and stable payment flow services to the public, realizing the values behind financial inclusion.	<ul style="list-style-type: none"> • Customer Service and Rights • Digital Finance • Information Security
Media outlets	FISC actively interacts with the media to build a positive corporate reputation and image in order to gain the public’s trust.	<ul style="list-style-type: none"> • Digital Finance • Climate Change Strategy • Information Security
Suppliers/contractors	FISC views suppliers as important partners, and collaborates with them to promote corporate sustainability.	<ul style="list-style-type: none"> • Information Security • Supplier Management • Integrity Management
Academic institutions /industry associations /experts and scholars	FISC actively participates in Taiwanese and international industry associations and events, as well as provides feedback and recommendations on policies to promote the financial industry’s development. FISC maintains good relationships with academic institutions to advance financial education, foster future financial talents, and drive a positive cycle in the industry’s development.	<ul style="list-style-type: none"> • Compliance with laws and regulations • Information Security • Digital Finance
Communities/NGOs	FISC embodies the spirit of giving back to society by supporting charitable organizations and NGOs, caring for disadvantaged groups, and benefiting society. FISC maintains good relations with communities near its base of operations, and organizes activities to fostering harmonious relationships with nearby schools, businesses, and residents.	<ul style="list-style-type: none"> • Customer Service and Rights • Financial Inclusion • Engagement with Local Communities and Society

Note: In case of ties in survey results, the top three highly relevant topics are selected based on internal discussion and the opinions of external consultants.

Stakeholders	Communication Channels and Frequency
Government agencies	<ul style="list-style-type: none"> • Correspondence: As needed • Meetings: As needed • System transmission: Real-time
Shareholders	<ul style="list-style-type: none"> • Annual general meeting: Annually • Board of Directors/interim board meetings: Every 3 months/as needed • Annual report: Annually • Quarterly reports: Quarterly
Financial institutions /partners	<ul style="list-style-type: none"> • Business-related briefings: As needed • Meetings with partners: As needed • Jointly-organized business marketing activities: As needed • Annual information system meeting: Annually • Satisfaction surveys: As needed • Large-scale cyber drills: As needed
Employees	<ul style="list-style-type: none"> • Labor-management meetings: Every 3 months • Labor Retirement Reserve Supervisory Committee: Every 3 months • Employee Benefits Committee: Every 3 months • Electronic bulletin board: As needed • Promotion of laws and regulations: As needed
Ordinary users	<ul style="list-style-type: none"> • Mass media: As needed • Outdoor media: As needed • Online media: As needed • Magazines: As needed • Official website: Permanent
Media outlets	<ul style="list-style-type: none"> • Press releases: As needed • Press conferences: As needed • Interviews: As needed
Suppliers/contractors	<ul style="list-style-type: none"> • Company website and related association announcements: As needed • Selection/tender meetings: As needed • Meetings with on-site vendors: Continuous interaction with on-site vendors (e.g., mechanical/electrical, security, cleaning vendors of the building)
Academic institutions /industry associations /experts and scholars	<ul style="list-style-type: none"> • Campus promotion activities, seminars, training classes, conferences, and education and training sessions: As needed • Inviting scholars or experts to be externally recruited committee members: As needed • Correspondence: As needed
Communities/NGOs	<ul style="list-style-type: none"> • Phone calls, emails: As needed • Correspondence: As needed • Public welfare activities: Annually • Communications for generator testing: 2 times a month



01

Corporate Governance

1.1 Sound Operation of Governance | 1.2 Integrity Management Policy

FISC values integrity and ethics, adheres to laws and regulations, and actively protects stakeholders' interests. We have established a comprehensive corporate governance framework, employing a three-line defense mechanism for internal control and auditing. By continuously adopting management systems that have been certified by international standards, we have built a sustainable management model while upholding our core values of transparency, integrity, and respect for society and the environment to promote the steady development of the Company.



★ Highlights of the Chapter

Achieved positive growth in net operating profit for

3
Consecutive Years

Conducted **4** project audits

2 general audits
with a **100%**
improvement rate

0
cases of significant legal violations, penalties, or corruption-related incidents occurred

Women accounted for
33%
of the board, which has an average attendance rate of
100%



1.1 Sound Operation of Governance

FISC is responsible for maintaining and innovating the Interbank Financial Information System. Our corporate governance receives a significant amount of attention from various sectors, and we believe that only by having a sound governance framework as our foundation can we provide high-quality and stable payment flow services, ensuring the stability of Taiwanese society and economy. Therefore, FISC places great importance on integrity and ethics, adheres to laws and regulations, and actively protects stakeholders' interests, thereby establishing a paradigm for sustainable governance.

1.1.1 About FISC

In order to promote the sharing of resources and information in the financial industry and to enhance the overall automation of the financial system, the Ministry of Finance (MOF) established the Financial Information Management Planning and Design Task Force in 1984 to take charge of the planning, design and development of interbank networks among financial institutions. After the completion of key missions in 1988, the operating fund of the Financial Information Center (hereinafter referred to as "FIC") was established, and FIC took over the operation. In response to the liberalization of the financial market and internationalization, the Ministry of Finance reported to the Executive Yuan for the transformation of the FIC into a corporate organization to be approved based on the Regulations Governing Approval and Administration of Financial Information Service Enterprises Engaging in Inter-Financial Institution Funds Transfer and Settlement. Funded jointly by the Ministry of Finance as well as public and private financial institutions, the Financial Information Service Co., Ltd. (hereinafter referred to as "FISC") was established, taking over the FIC's operations. In November of the same year, it began planning, building, and operating the Interbank Financial Information System. In 2014, the shares of FISC were transferred from the Ministry of Finance to the Central Bank, and the FISC continues to provide interbank transaction transfer and settlement (clearing) services to connect with financial institutions and international organizations to jointly build the electronic financial payment network in Taiwan and provide safe and convenient payment flow services to the public.



財金資訊股份有限公司
FINANCIAL INFORMATION SERVICE CO., LTD.

Financial Information Service Co., Ltd.

Date of Establishment
September 30, 1998

Address
No. 81, Section 3, Kangning Road,
Neihu District, Taipei City 114060

Number of Employees
304

Company Vision
Develop a full range of cross-border, cross-domain, and digitalized financial services that aligns with international standards, thereby becoming a financial information service company that is deeply rooted in Taiwan but embraces global perspectives to meet the needs of our customers.

Scope of Services

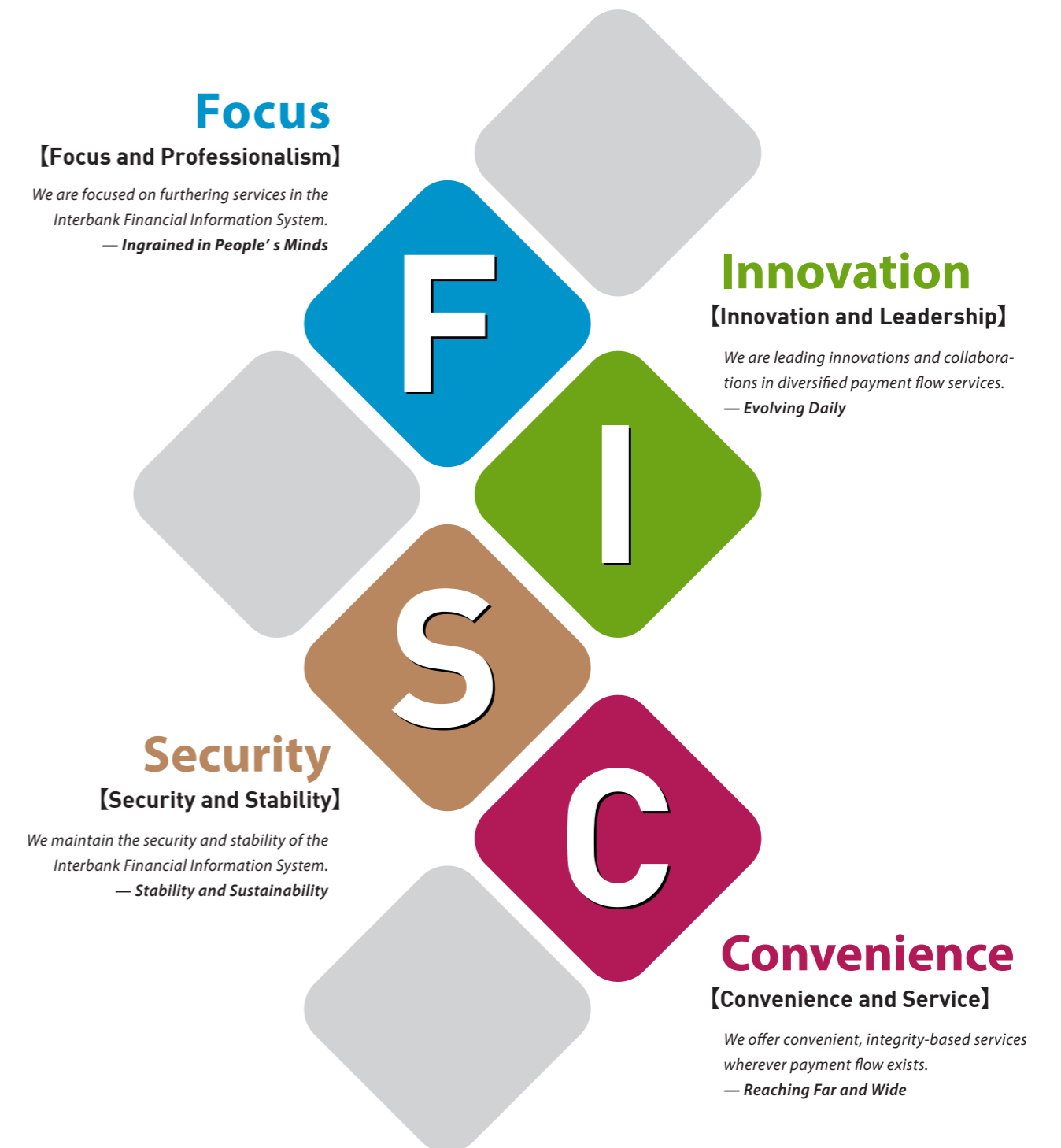
1. Operation of interbank information system of financial institutions.
2. Settlement of accounts between financial institutions for interbank transactions.
3. Handle the transmission and exchange of various information related to the business operations of financial institutions.
4. Disaster recovery services for information systems between financial institutions.
5. Planning, consulting and advisory services for business process automation between financial institutions.
6. Other related business scopes designated or approved by the competent authorities.



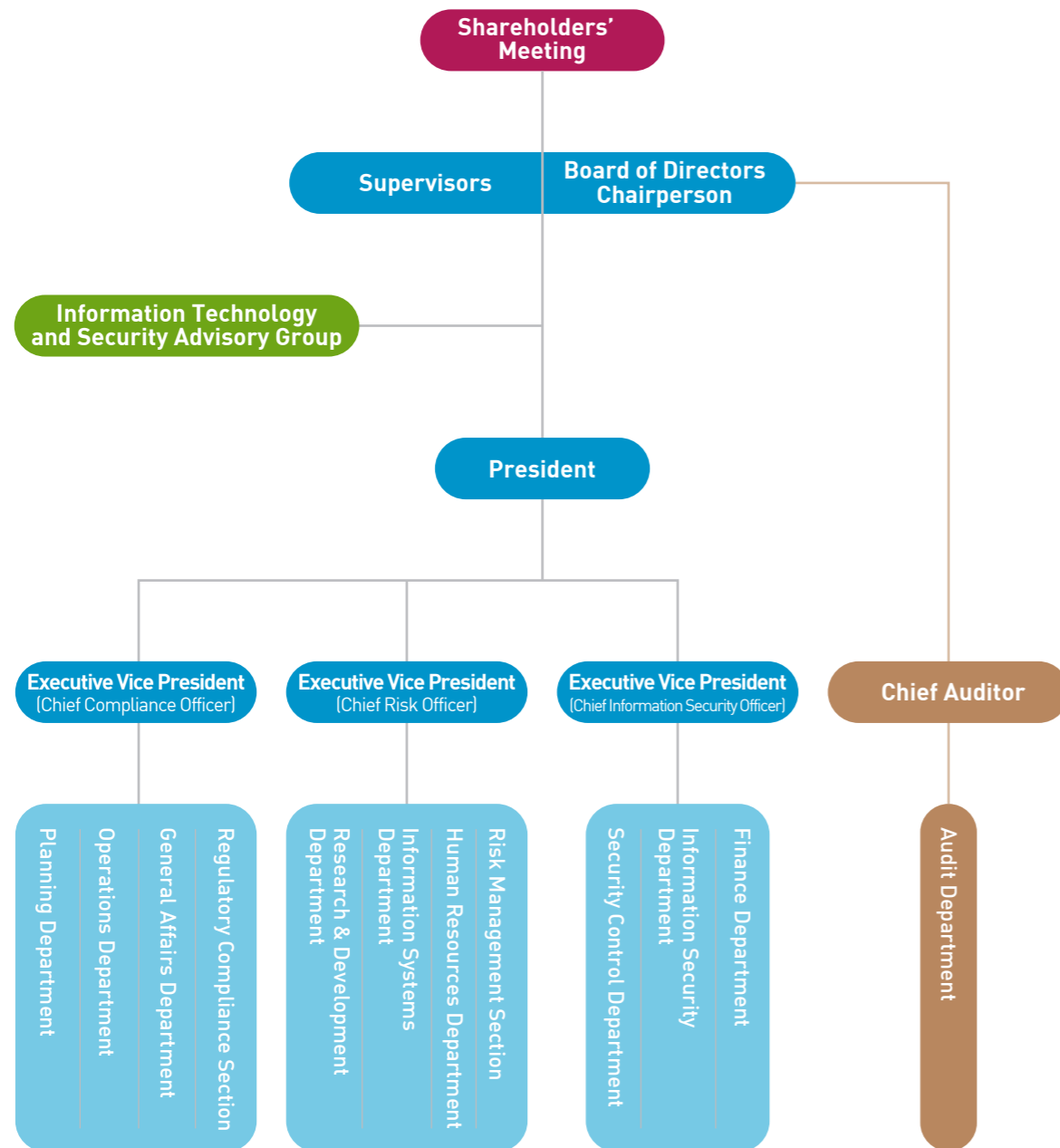
Significant Events
in the Last 3 Years

◆ Guiding Philosophy

Inspired by its initials, Financial Information Service Co., Ltd. has based its professionalism and spirit of service on its four core guiding philosophies, namely Focus, Innovation, Security, and Convenience. They convey our commitment to continuously elevating the quality of our operations, innovating our services, enhancing the security of our operations, and integrating technological advancements.



◆ Organizational Structure



Date of Information : Dec 31, 2023



◆ Membership Associations

FISC actively participates in both Taiwanese and international industry associations. In addition to participating in associations related to the financial industry, software and technology, we engage with government agencies, financial institution members and academia to maintain friendly relations and interactions.

Unit	Goals of the association	Role
Taiwan Financial Services Roundtable	To integrate the strengths of various financial industries and promote the sound development of the financial services industry.	Supervisor representative, member
The Bankers Association of the Republic of China	To assist the government in implementing financial policies, promote economic development, coordinate industry relationships, and advance the business interests of all the members.	Vice-convener, committee member, group secretary, group member (leader), consultant
R.O.C. Bills Finance Association	To assist the Taiwanese government in implementing financial policies, develop the money market, coordinate industry relations, and advance the business interests of all the members.	Member
The Chinese National Association of Industry and Commerce, Taiwan	To connect industrial and commercial enterprises and organizations, strengthen collaborations between them, and assist in promoting economic infrastructure as well as industrial and commercial development.	Member
Chung-hua Association for Financial and Economic Strategies	To conduct research and provide financial strategies; facilitate collaborations between the association and members of the industry, government agencies, academia, and the private sector; and promote the sustainable development of enterprises and of Taiwan.	Member
Information Service Industry Association of R.O.C.	To align with government policies and promote applications of computer information software to expand the information service market; enhance international exchanges; drive the upgrade of the industry and of commerce; and coordinate the unity of the industry and seek shared benefits for members	Member
Taipei Computer Association	To promote computer applications and contribute to economic prosperity	Member
Banking Education Association of Taiwan	To combine the efforts of the industry, government agencies, and the academia in Taiwan to promote financial education and cultivate high-level financial talents	Member
Cloud Computing & IoT Association in Taiwan	To promote three major categories of cloud services, which include infrastructure, platform, and software services (IaaS, PaaS, SaaS); develop highly integrated cloud platforms, integrate energy technologies (ET) to showcase features powered by green energy, and assist the industry in transitioning to system solutions and software services, laying the foundation for turnkey solutions in cloud services.	Member
Taiwan Internet and E-Commerce Association	To drive innovation and transformation in the digital economy, software services, and e-commerce industry; actively develop innovative digital services and expand into international markets; facilitate industry consensus to become a communication platform between the government and the industry; and accelerate digital upgrades for enterprises as well as Taiwan's digital transformation.	Member
Turnaround Management Association Taiwan	To engage in academic research related to corporate and financial turnarounds, assist enterprises and financial institutions in turnaround efforts, and enhance their competitiveness.	Member
The Institute of Internal Auditors-Chinese Taiwan	To promote academic research in internal auditing, strengthen connections with international internal audit organizations, disseminate internal audit theories and practices, promote sound development of internal audit systems in Taiwan, and assist enterprises and institutions in improving management systems.	Member
Computer Audit Association	To promote academic research and development in computer auditing and system control security; assist in setting standards for computer auditing, control, and security; enhance computer system control and audit functions; exchange information and technologies with international computer audit organizations; and assist in protecting personal data.	Member

1.1.2 Economic Benefits

FISC continues to meet the needs of government policy directives and the financial market by expanding service functions to the existing interbank payment flow platform, such as "TWQR", "Open API", "Financial FIDO", "ATM Foreign Currency Account Interbank Withdrawal/Deposit Service", etc. The Company shall continue to develop new system functions to meet international trends in financial technology development, actively empower financial institutions to innovate financial services and strengthen the competitiveness of the financial industry and economic benefits.

Management Policy on Material Issues: Economic Benefits



Management Policy



Implemented Mechanisms



2023 Achievements



Future Plans

- Using forward-thinking and innovative approaches, we plan and construct new interbank service systems to support financial and industrial development, providing the public with advanced, high-quality interbank financial services.
- We offer financial institutions and the public with convenient payment flow services, stable operating systems, and secure transaction environments. With a real-time gross settlement (RTGS) mechanism, we ensure the smooth operation of payment activities and reduce settlement risks for all financial institutions.
- To align with government policies and the needs of the financial market, we have enhanced our services and increased the functions of our systems on top of existing interbank payment flow platforms, such as TWQR, the Electronic Payment Inter-institution Platform, Open API, Financial FIDO, and the ATM Foreign Currency Account Interbank Withdrawal/Deposit Service.
- Short-term goals (1-3 years): Continue to improve interbank transaction security, strengthen information system stability, enhance the convenience of various interbank financial services, and promote financial inclusion.
- Medium-term goals (3-5 years): Align with government policies and financial institutions' needs, and increase the services and functions offered by the Financial Interbank Information Platform in a timely manner.
- Long-term goals (5 years and more): Collaborate with financial institutions to seize opportunities for the development of digital finance, in turn driving the development of related industries, promoting Taiwan's economic growth, and enhancing the competitiveness of the financial industry.

◆ Financial Performance

NTD

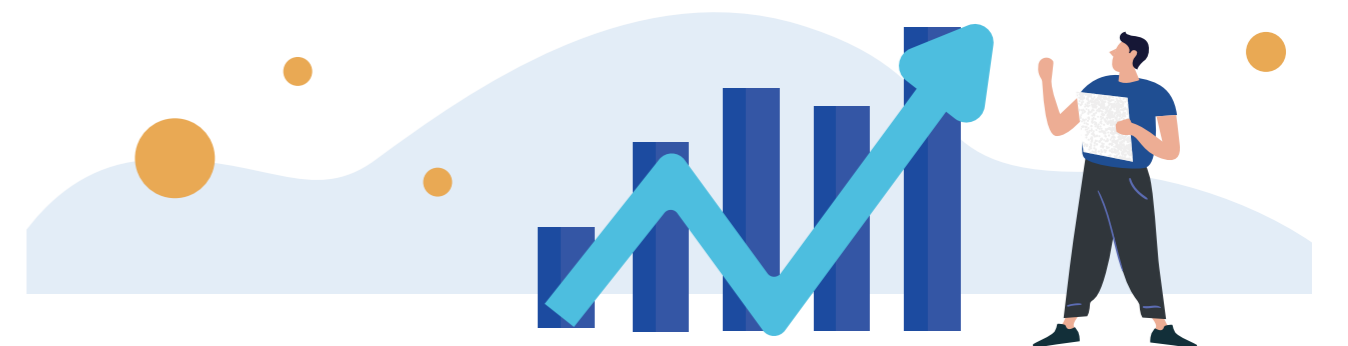
Type	Item	2021	2022	2023
Generated direct economic value	Operating revenue	4,767,861,385	5,366,936,580	5,678,399,991
	Net operating income (loss)	2,721,672,447	3,071,161,111	3,233,420,039
	Non-operating revenue and expenses	152,387,853	249,806,278	279,652,188
Distribution of economic value	Operating costs	2,046,188,938	2,295,775,469	2,444,979,952
	Employee salaries and benefits	532,481,082	575,627,253	589,505,156
	Community investment /donations	31,048,187	37,147,950	39,213,574
Government shareholding ratio		37%	37%	37%

◆ Tax governance

The Board of Directors is the highest governance body for FISC's tax affairs, regularly reviewing the Company's tax compliance and new information on tax laws annually to fully grasp relevant risks and trends. Over the past three years, FISC's annual effective tax rate has been 20%. Other tax governance information is detailed in the following table:





NTD

	2021	2022	2023	
Net profit before tax	2,874,060,300	3,320,967,389	3,513,072,227	
Income tax expenses	Current income tax	567,251,305	656,250,641	717,834,868
	Deferred income tax	0	0	0
Effective tax rate (%)	20	20	20	
Paid income tax	569,909,208	580,425,735	691,708,606	



1.1.3 Risk Management

Management Policy on Material Issues: Risk Management

 Management Policy	<ul style="list-style-type: none"> To ensure the stable operation of the Interbank Financial Information System and enhance risk management, FISC has adopted a stringent approach to risk management, covering policies, organizational structure, goal setting, risk management mechanisms and self-assessment activities, and formulated the Risk Management Regulations and other related regulations.
 Implemented Mechanisms	<ul style="list-style-type: none"> Set risk management goals, and conducted risk control and management through Risk Management Committee meetings, business briefings, and the Problem and Requirement Management System Review Task Force meetings. Conduct regular risk management education and training for employees, self-assessment activities, and internal audits.
 2023 Achievements	<ul style="list-style-type: none"> No major incidents occurred, achieving the Company's goals of operational stability and information security. Held 12 Problem and Requirement Management System Review Task Force meetings. Held 4 Risk Management Committee meetings. Conducted 2 risk management self-assessments and reported to the Board of Directors. Organized 1 risk management training course.
 Future Plans	<ul style="list-style-type: none"> Continue to improve the risk management mechanism, reduce risk factors, and promote the achievement of the Company's operational goals.

◆ Risk Management Policy and Mechanism

To have a sound risk management mechanism, FISC has established the Risk Management Regulations, which were approved by the Board of Directors, to serve as the basis for managing various risks and executing related procedures. The scope of our risk management includes the operational stability of the interbank system, information security, use of funds and financial risks. The relevant management activities are conducted in accordance with the Regulations and related management rules or operational regulations. To maintain an effective internal control system, we continuously monitor and assess significant risks affecting the Company's operational goals, taking necessary measures to control such risks and conducting risk-oriented audits to verify the completeness and effectiveness of our risk control.

FISC has established mechanisms and procedures for identifying, assessing, monitoring, and responding to risks in a timely manner. The scope of monitoring includes mainframes and network communication systems related to the interbank system, network security devices, encryption systems, application systems, batch operations and electromechanical systems, ensuring timely detection and handling of any anomalies that may affect system operations.



◆ Risk Management Self-assessment

FISC has established a self-assessment mechanism for risk management in order to establish evaluation indicators and conduct regular assessments on the stability of the interbank system, information security, and fund utilization, which serve as a reference for improving risk control and management measures. The scope for the evaluation and self-assessment includes monitoring the interbank system, managing anomalies, achieving operational goals, and investment risks related to fund utilization.

Each unit conducts risk management self-assessments every six months. The self-assessment results not only identify medium to high-risk items in the maintenance and change management of the interbank system, which require prudent management and tracking, but also help to manage and control the risk management mechanisms of various operations through enhanced internal processes. The Audit Department reviews the self-assessment results and provides a review report. The results of the self-assessment are reported to the Board of Directors every six months to serve as a reference for the review and improvement of risk control measures, ensuring that the Board has a comprehensive understanding of the Company's overall risk management.



◆ Internal Control

FISC has established a rigorous structure with three lines of defense to enhance its internal control system. The roles and responsibilities of each line of defense line is clearly stipulated, with the first line of defense consisting of every unit conducting self-audits and internal control self-assessments regularly. The second line of defense is the Risk Management Section and the Regulatory Compliance Section, which assist in supervision. The third line of defense is the Audit Department, which carries out independent assessments, is fully empowered, and reports directly to the Board of Directors. Under this three-line defense mechanism, FISC's internal control systems and functions are implemented with effectiveness.

◆ Internal Control's Three Lines of Defense



◆ Operation Mechanism of the Three Lines of Defense

Clearly-stipulated regulations	Independent operations	Regular reporting
<p>The Risk Management Regulations, Regulatory Compliance Regulations, and Internal Audit Regulations were formulated to ensure the effective performance of risk management and internal control functions.</p>	<ul style="list-style-type: none"> The Risk Management Section and the Regulatory Compliance Section, which report directly to the President, were established. The Audit Department, which reports directly to the Board of Directors, was established. 	<p>The heads of the Risk Management Section, the Regulatory Compliance Section, and the Audit Department not only attend Board meetings but also report on the execution of their activities every six months. Should there be any case of significant risk related to risk management, compliance or internal control, they report directly to the Board of Directors.</p>

◆ Internal Auditing

To strengthen internal control and audit mechanisms, FISC has established an Audit Department that reports directly to the Board of Directors, and appointed a Chief Auditor to oversee audit activities. Internal audit results are reported to the Board of Directors every six months to help the Board and the management in verifying and evaluating the effectiveness of the internal control system.

The Audit Department operates with an independent and objective spirit, performing audits according to the Internal Audit Regulations. By the end of December each year, it drafts the internal audit plan for the following year, based on the risk characteristics and execution status of each unit's business. The plan is submitted to the supervisors for their view of the plan, and implemented after it receives the Board's approval. Internal audit operations mostly involves on-site audits, utilizing computer-assisted audit tools to check and compare internal control execution records. The finalized Internal Audit Report is submitted to the supervisors after verification, and then reported to the Financial Supervisory Commission.

◆ 2023 Internal Audit

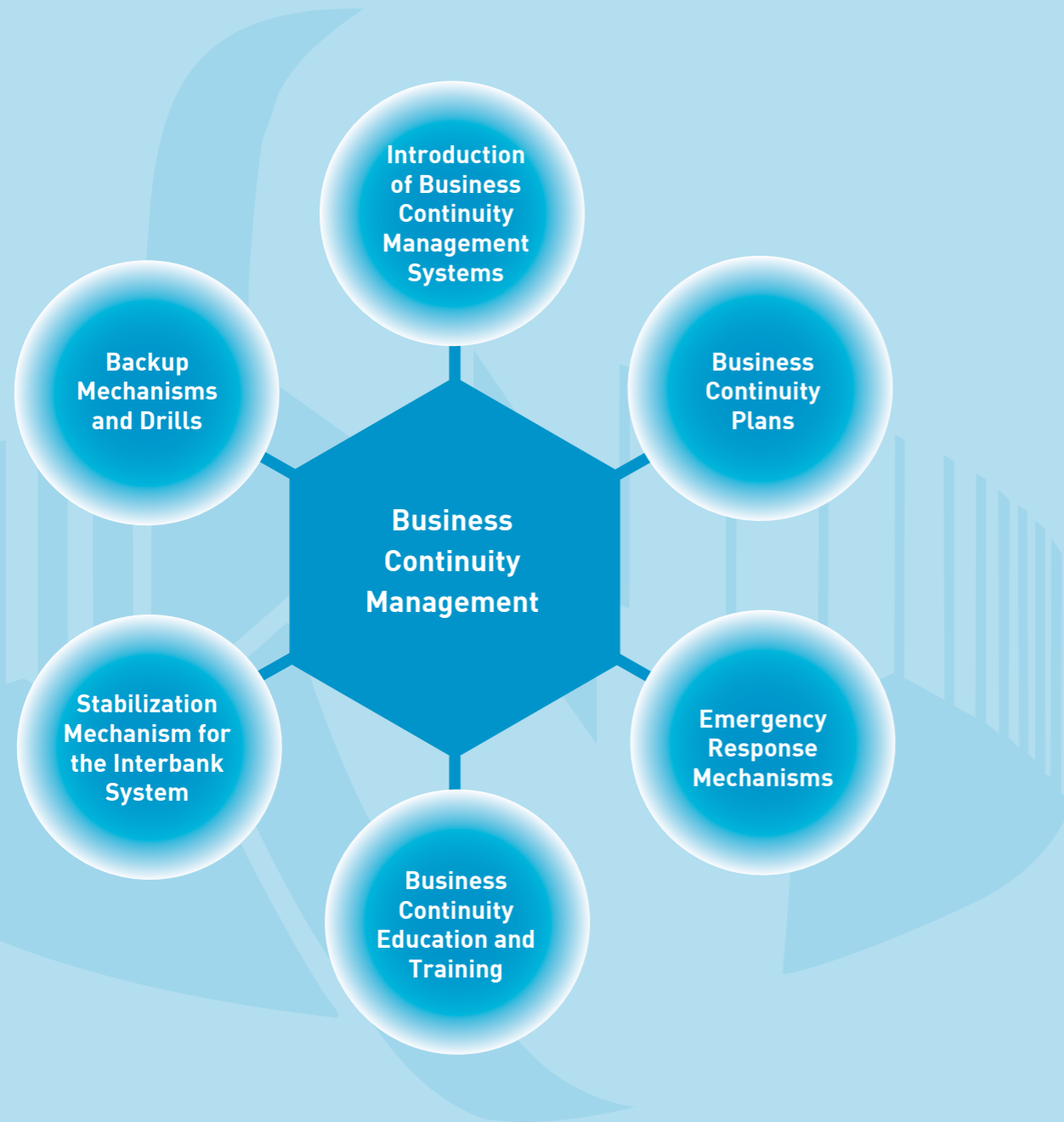


Deficiencies identified by the internal audit are corrected by the responsible units, and are continuously tracked and reviewed through self-organized audits until they have been improved upon.



1.1.4 Business Continuity Management

FISC, as the hub of financial information and interbank transaction processing, the Company is responsible for providing financial institutions and the public with convenient payment flow services, stable operating systems and a secure transaction environment. Therefore, maintaining the stable operation of various services of the Interbank Financial Information System (hereinafter referred to as "the interbank system") and ensuring a comprehensive mechanism for continuous business operations to protect the rights and interests of participating units and the public is a crucial mission for FISC.



◆ Stabilization of the Interbank System

To ensure the stable operation of the interbank system, FISC adheres to using the stablest systems to carry out rigorous monitoring of the operations of computer software (hardware), network equipment, and application systems, making smooth business operations its priority. A business continuity plan has also been established with the aim to ensure that systems can recover quickly in the event of a disaster through regular drills and backup mechanisms.

High Availability (HA) Architecture

- To provide payment flow services 24/7 all year round, the core system of FISC has adopted a dual-mainframe parallel-connection system architecture since 2009. The architecture involves three mainframes that are interconnected as local backups, with two mainframes serving as the main transaction processing units and one as the linking device. The transaction system operates in a collaborative parallel computing mode, with connection transactions distributed to different mainframes by load balancing for fast processing of interbank transactions from financial institutions all over Taiwan.
- Both the mainframe architecture and hardware components are built with dual components to ensure high availability of the core system, so that normal service can be provided even in the event of single-point failures, and the high availability of the interbank system can be maintained.
- To enhance the operational efficiency and stability of dual centers, a high availability architecture consistent with the main center has been established at the backup center. Every year, an ATM interbank Service System Main and Backup Center Switch-over Drill is conducted. In 2022, external operations was first carried out at the remote backup center for one day, and two ATM interbank Service System Main and Backup Center Switch-over Drills were conducted 2023, one each for the first and second half of the year, to continuously improve the operational resilience and business continuity of the interbank system.

Comprehensive Network Establishment

- The network for interbank financial services includes internal connections between various devices, external telecommunication lines, and their backup architectures. In case of anomalies in the main lines or network equipment, the backup mechanism can immediately take over, ensuring the system continues to operate normally and provide services.

Self-developed Monitoring System

- FISC has developed an innovative transaction monitoring system using network packet data analysis technology that does not include transaction content, enabling real-time monitoring of various transactions such as ATM, remittance, financial EDI, financial XML, and nationwide payments of fees and taxes. The system's features include monitoring transaction successes and failures as well as the system status of participating units, all of which are monitored in real time.
- Since 2021, FISC has further expanded its monitoring to include international card transactions, Open API, and electronic payment inter-institution platforms to create an integrated monitoring and early warning system.

◆ Business Continuity

The interbank system is a financial infrastructure upon which the public relies heavily. Maintaining the stable operation of its various services and quickly restoring service operations in the event of major anomalies or threats leading to business interruptions is FISC's primary mission in operating the interbank system. FISC has established a comprehensive business continuity management mechanism. We analyze business needs and potential anomalies that may cause business interruptions to develop response measures, and work to ensure continuous business operations and protect the rights and interests of participating units and the public.

◆ **Second Operations Center**

To ensure the smooth operation of the interbank system, which is a critical infrastructure of Taiwan, FISC elevated the status of the “Taichung Remote Backup Center” to the “Second Operations Center” in 2022. This involved expanding facilities and office space, recruiting and training necessary personnel, and constructing a dual-center collaborative operation mechanism between Taipei and Taichung to enhance the effectiveness of the mutual backup of systems and personnel, disperse system operation risks, and improve the interbank system’s resilience.

◆ **Backup Mechanisms and Implementation of Backup Drills**

FISC conducts regular local and remote backup drills for mainframes and databases to ensure the effectiveness of its backup mechanisms. The Taichung Remote Backup Center was inaugurated in December 2013, effectively extending the distance between the main and backup centers, and lowering the risk of both centers being unable to take over operations due to regional or large-scale disasters, thereby enhancing the operational safety and effectiveness of the interbank system. Furthermore, the Rapid Startup Service for the Remote Backup Center has been completed, reducing the backup system takeover time to about 10 minutes, with the immediate backup processing capacity expanded from the original 40%-60% to 100%, minimizing the impact of service interruptions. Additionally, the annual execution of local and remote backup drills at the main center ensures the effectiveness of backup mechanisms and the relevant personnel’s familiarity with the procedures.

◆ **Business Continuity Management System**

In accordance with international standards, FISC adopted the Plan-Do-Check-Act operation model to establish a business continuity management system, and maintain its continuous operation and improvement. The applicable scope includes activities related to the automated service machine common system and the interbank remittance system. Since obtaining BS 25999-2:2007 certification in November 2009, FISC transitioned to ISO 22301:2019 international standard certification in 2021, and continues to pass annual reviews to maintain the validity of the certification.



◆ **Business Continuity Plans**

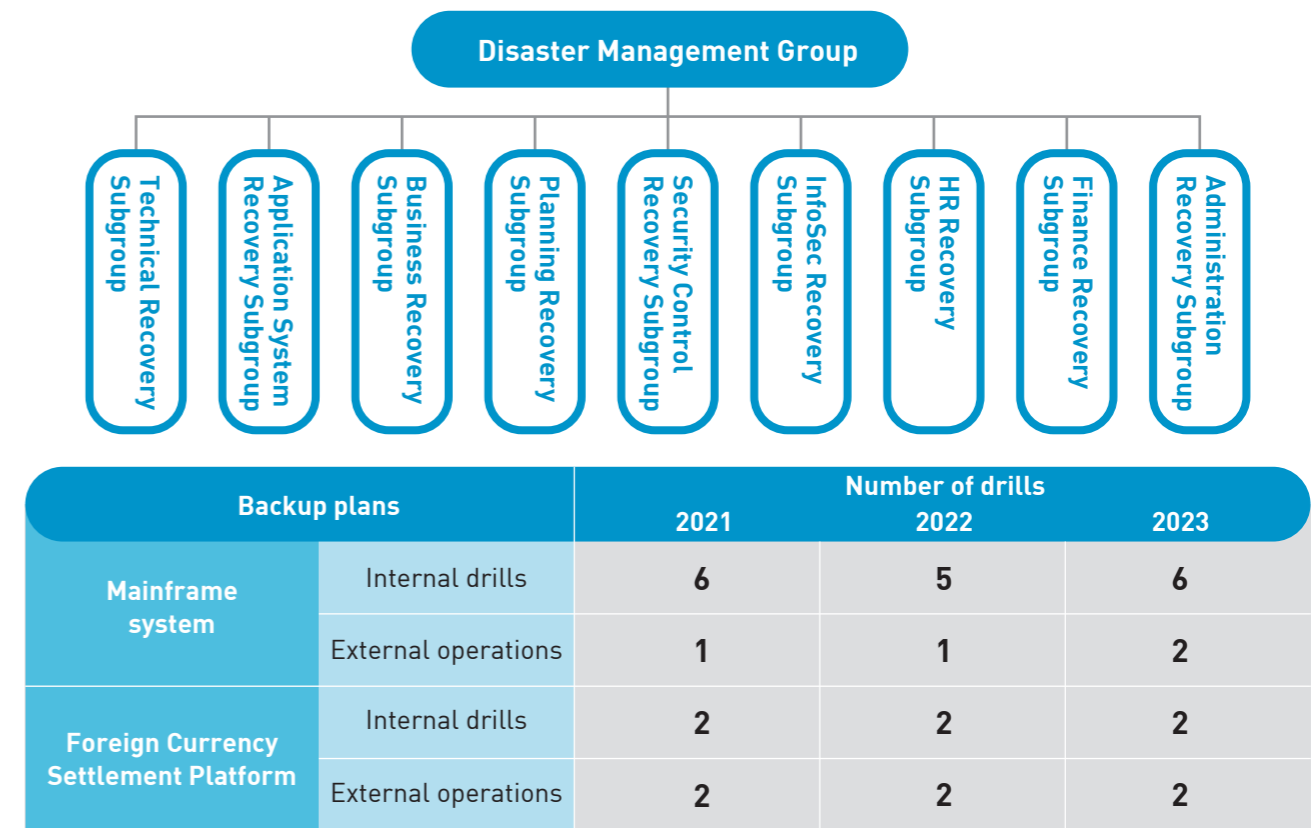
In the event of a major incident that disrupts the operations of the interbank system and renders on-site backup operations ineffective, and the duration of the interruption exceeds the tolerable downtime, FISC has developed a contingency plan to restore normal interbank transaction services in the shortest possible time.

To ensure the security and stability of the interbank system’s operations, if both the main and backup systems at FISC are inoperative and cannot be restored within a specified time, a manual operation plan for interbank transactions (interbank remittance/transfers) was established in 2023. This plan ensures the provision of basic interbank fund transfer services to the public and is to be followed by all relevant maintenance institutions.

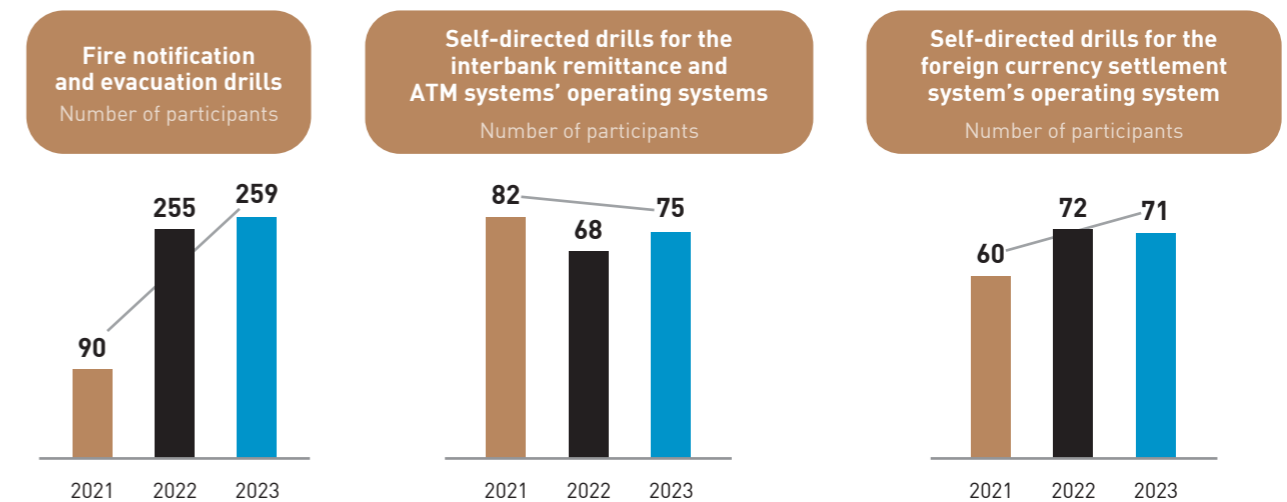
◆ **Business Continuity Drills**

To ensure the effectiveness of the business continuity mechanism, FISC regularly conducts business continuity drills, and formulates methods for operation classification, implementation, and control. The annual plan for the external operation and drills of the offsite backup system is submitted for review by the Management Review Meeting of the management system, adhering to the principle of not affecting normal business operations.

◆ **Organizational Chart for Business Continuity Drills**



◆ **Business Continuity Education and Training**



1.1.5 Supplier Management

To enhance the procurement system, elevate the efficiency and function of procurement operations and strike a balance between quality and costs, FISC has established a comprehensive hierarchical responsibility structure for the procurement of equipment, services, leasing, engineering, and supplies required for operations to ensure that there are guidelines for processes.

Management Policy on Material Issues: Supplier Management




Management Policy

- Procurement operations and supplier management are conducted according to the Procurement Operation Regulations approved by the Board of Directors as well as the relevant procurement regulations and forms approved by the supervisors of the competent authorities. These regulations are adjusted in a timely manner to align with practice and external regulations.
- When handling procurement cases, division of labor as well as checks and balances are implemented at each step, from requisition to budget review, procurement, and supervision. During procurement, suppliers undergo qualification/specification reviews, evaluation, and price negotiations. Then the case is submitted to supervisors for approval following fund allocation and hierarchical responsibility regulations.
- After the contract has been signed, contract fulfillment management and acceptance procedures are carried out in accordance with comprehensive control mechanisms.
- Enhanced information and communication security risk assessments and management mechanisms are applied to the selection and management of information and communication system/service suppliers.
- Suppliers and individuals from Mainland China are not allowed to participate in the construction, maintenance or ICT services of FISC's information and communication products and systems.



Implemented Mechanisms

- The Procurement Operation Regulations, Procurement Operation Enforcement Rules, the Supplier Supervision and Management Regulations, the Directions for Vendor Selection Operations for Requisition Cases, the Supplier Evaluation and Management Operation Enforcement Rules, and the Directions for the Information Security Inspection of Information and Communication System Service Supply Chain Suppliers were established to create a systematic management mechanism for selection, contract fulfillment, supervision, assessment, and operational improvements.



2023 Achievements

- The Supplier Supervision and Management Regulations were revised to strengthen the selection, supervision, contract fulfillment, and information and communication security risk management of suppliers. For the selection and management of information and communication system or service project suppliers, an evaluation and inspection system has been established, and the number of information security specialists have been increased to assist in cross-referencing.
- We conducted quarterly supplier evaluations, and performed on-site or document inspections of requisition or procurement cases entrusted to suppliers based on their nature.



Future Plans

- We will continue to optimize our requisition/procurement operations and establish effective control measures.

◆ Supply Chain Management Framework



◆ Procurement Policy

Procurement cases are approved by authorized supervisors of a certain level based on the requisition amount, with different methods depending on the amount and case characteristics. There are also clear regulations on matters such as the number of bidders and specification reviews. For information and communication systems or service project requisition/procurement operations, suppliers must fill out the Information and Communication Security Management Checklist for Outsourced Information and Communication System Suppliers to conduct risk assessments, and verify the implementation of various items at different stages of the project.

Pre-procurement Investigation	Post-procurement Investigation
FISC implements the principles of division of labor and checks and balances in operations such as requisition, budget review, procurement, and supervision, in accordance with the Procurement Operation Regulations and Procurement Operation Enforcement Rules approved by the Board of Directors. During procurement, suppliers undergo qualification/specification reviews, evaluation, and price negotiations. Then the case is submitted to supervisors for approval following fund allocation and hierarchical responsibility regulations; after the contract is signed, management and acceptance operations concerning the fulfillment of the contract are carried out according to a comprehensive control and management mechanism.	FISC has established regulations for supplier evaluation management to execute supplier assessment operations. The evaluation criteria includes contract fulfillment criteria, operational quality, technical services, warranty and maintenance, and security control mechanisms, all scored using a 5-point scale.

FISC has stipulated regulations concerning the evaluation and management of suppliers in order to execute supplier evaluation operations. Suppliers performing well can establish long-term partnerships with FISC, while those with poor evaluations are barred from tendering for a certain period.



Supplier Evaluation Scoring Method		
Supplier type	Annual evaluation score	Management method
Qualified suppliers	3 points or above	Eligible to tender for FISC projects
Non-qualified suppliers	2 points or above, but not including 3 points	Barred from tendering for FISC projects for six months
	Below 2 points	Barred from tendering for FISC projects for two years

2023 Supplier Evaluation Results

Number of evaluations

397

Number of non-qualified suppliers

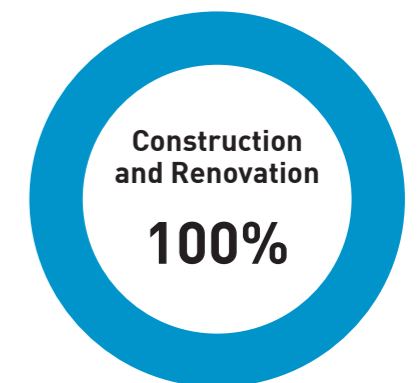
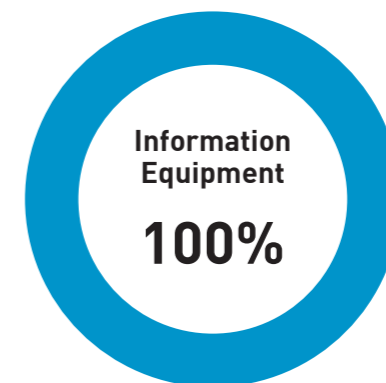
0

Number of newly barred suppliers

0

2023 Percentage of Local Procurement

FISC integrates the concept of sustainable development into procurement operations. For example, to reduce the environmental externalities such as carbon emissions generated from product transportation, local suppliers are prioritized, and the proportion of local procurement is increased yearly.




1.2 Integrity Management Policy


FISC values corporate governance and integrity management. We have established various regulations for internal adherence, and are highly demanding of ourselves in practicing integrity governance and sustainable operations.

1.2.1 Integrity Management


Management Policy on Material Issues: Corporate Governance




Management Policy



Implemented Mechanisms



2023 Achievements

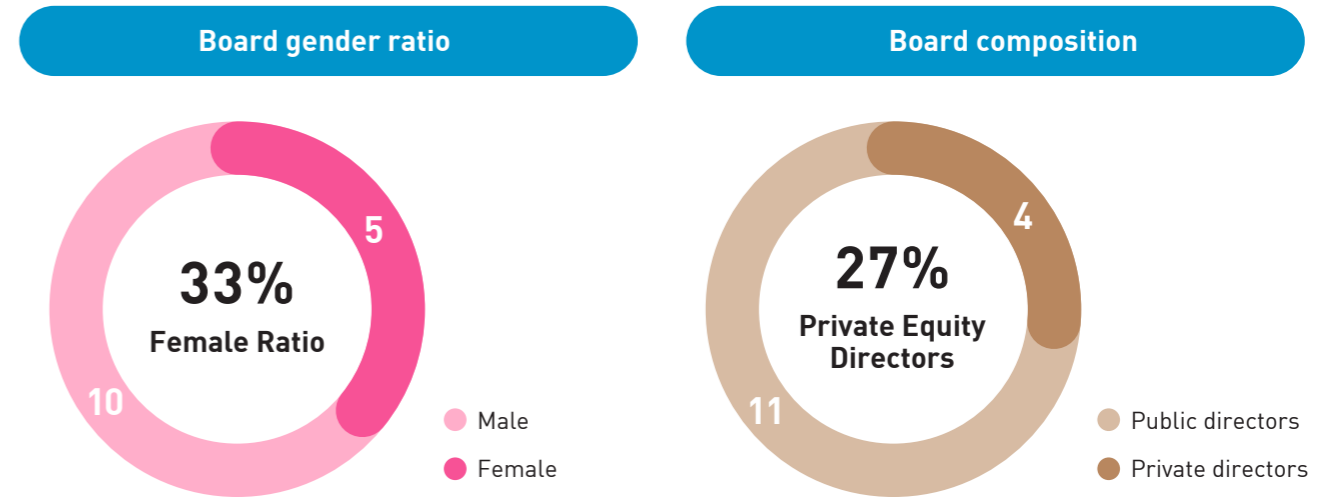


Future Plans

- As Taiwan’s hub for financial information and interbank transaction processing, FISC is responsible for providing convenient, stable, and secure payment flow services to financial institutions and the public. Our corporate governance receives a significant amount of attention from various sectors, and we believe that only by having a sound governance framework as our foundation can we provide high-quality and stable payment flow services, ensuring the stability of Taiwanese society and economy, and establishing ourselves as a paradigm of sustainable governance.
- FISC has a sound corporate governance structure. In addition to executing our businesses in accordance with laws, regulations, and shareholders’ resolutions, important matters such as the Company’s operational plans, financial reports, effectiveness of internal control systems, and appointment of accountants must be approved by the Board of Directors.
- An annual shareholders’ meeting is held every June to report the Company’s operational and financial status to shareholders, and provide them with an annual report to maintain good interactions.
- In 2023, there were 4 Board meetings and 1 ad hoc Board meeting; the average attendance rate was 100% among the directors.
- We will continue to implement integrity management and protect shareholders’ interests, strengthen the directing and supervisory functions of the Board of Directors, and lead the Company towards stable development.

◆ Diversified Composition of the Board

FISC’s Board of Directors consists of 15 directors and 5 supervisors, all of whom are representatives from government agencies and the financial industry. Board members have professional backgrounds and experience in law, accounting, finance, and information technology, and possess the necessary knowledge, skills, and qualities to perform their duties, which aligns with international trends and the expectations of the competent authorities. Directors serve three-year terms, and all are over 50 years old, bringing substantial experience. Their professionalism and expertise are among the top in the industry.



Board Member					
Personnel	Gender	Title	Appointment date	Resignation date	Current position
Kuo-liang Lin	Male	Chairperson	2022/06/21	2025/06/20	FISC Chairperson
Pin Chen	Male	Director	2023/11/03	2025/06/20	FISC President
Kun-shan Wu	Male	Director	2022/06/21	2025/06/20	Director of the Legal Affairs Office, Central Bank of the Republic of China
Chien-ching Liang	Female	Director	2022/06/21	2025/06/20	Director General of the Secretariat, Central Bank of the Republic of China
Rey-shyun Lee	Female	Director	2022/06/21	2025/06/20	Director General of the Department of Information Management, Central Bank of the Republic of China
Shu-hui Kuo	Female	Director	2022/06/21	2025/06/20	Director General of the Department of Accounting, Central Bank of the Republic of China
Fu-lung Tsai	Male	Director	2022/06/21	2025/06/20	Secretary General, Financial Supervisory Commission R. O. C.
Li-yang Hou	Male	Director	2022/06/21	2025/06/20	Secretary General, Banking Bureau, Financial Supervisory Commission R. O. C.
Beatrice Tsai	Female	Director	2022/06/21	2025/06/20	Director General of the Department of Statistics, Ministry of Finance
Ya-ching Lee	Female	Director	2022/06/21	2025/06/20	Director-General, National Taxation Bureau of the Southern Area, Ministry of Finance
Bing-huei Lin	Male	Director	2023/07/04	2025/06/20	Chairman, Taiwan Depository & Clearing Corporation
Sheng-kang Mai	Male	Director	2022/06/21	2025/06/20	Chairman, the National Federation of Credit Co-operatives R. O. C.
Kuang-hua Hu	Male	Director	2022/08/29	2025/06/20	President, Mega International Commercial Bank
Tso-cheng Su	Male	Director	2023/09/13	2025/06/20	President, Taiwan Cooperative Bank
Ming-chien Kuo	Male	Director	2022/06/21	2025/06/20	Chairman, Cathay United Bank
Ming-hsien Li	Male	Supervisors	2022/06/21	2025/06/20	Chairman, CTBC Bank
Ching-yi Kuo	Male	Supervisors	2023/07/01	2025/06/20	President, Shanghai Commercial & Savings Bank
Tim Kuo	Male	Supervisors	2022/11/16	2025/06/20	President, Taipei Fubon Commercial Bank
Chun-chih Huang	Male	Supervisors	2022/06/21	2025/06/20	President, Hua Nan Bank
Pei-wen Liu	Male	Supervisors	2022/06/21	2025/06/20	Executive Vice President, First Commercial Bank

Date of Information : Dec 31, 2023

◆ Board Performance Evaluation

The Central Bank of the Republic of China, as the public equity management agency of FISC, has stipulated the Management Directions for Directors Appointed by the Central Bank of the Republic of China in Privately Owned Enterprises. These directions stipulated the standards of behavior and assessment criteria for the appointed directors. At the end of each year, relevant data are collected for performance evaluations to implement corporate governance and show the supervisory functions of the Board of Directors.

Director Performance Evaluation Criteria



◆ **Conflict of Interest Management and Independence of the Board of Directors**

All directors of FISC maintain high levels of self-discipline and independence. When board agenda items involve interests related to the directors or the entities they represent, they recuse themselves from discussions and voting during that board meeting, without delegating their voting rights to other directors.

When the Board reviews related party transactions, directors with potential conflicts of interest that might affect the Company's interests must recuse themselves according to the Board of Director Meeting Rules. These directors are not allowed to participate in voting or proxy voting during the Board's decision-making process.

◆ **Integrity Management**

FISC is committed to integrity management and sustainable development. The Company has established codes of conduct and regulations for employees and suppliers strictly prohibiting the acceptance of commissions, kickbacks, or other improper benefits. All business activities must adhere to principles of integrity, and procurement operations include mechanisms for conflict of interest avoidance and confidentiality. Moreover, in response to amendments in laws related to integrity management and anti-corruption, trends in supervision and actual cases, the Company disseminates information through a laws and regulations promotion mechanism to ensure full compliance by all employees, thereby implementing a corporate culture based on integrity management.

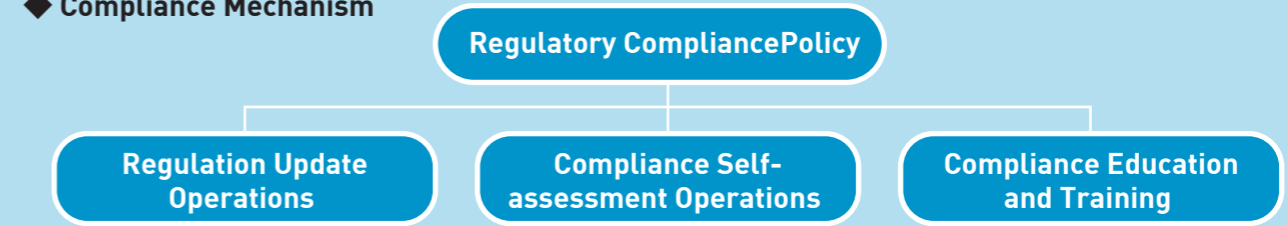


1.2.2 Compliance with Laws and Regulations

Management Policy on Material Issues: Regulatory Compliance



◆ **Compliance Mechanism**

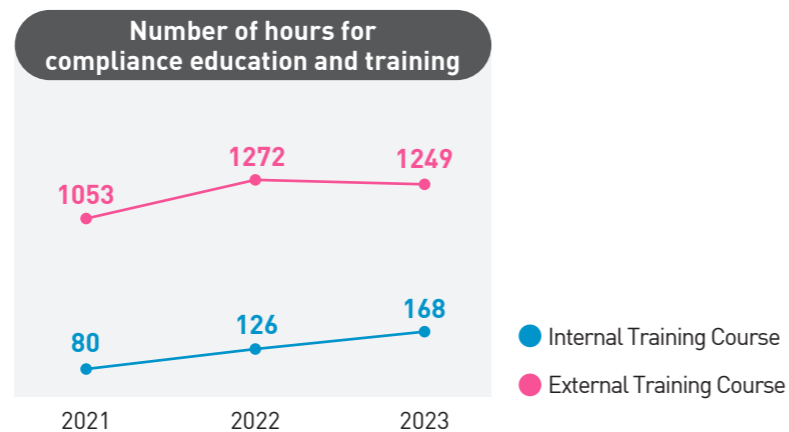
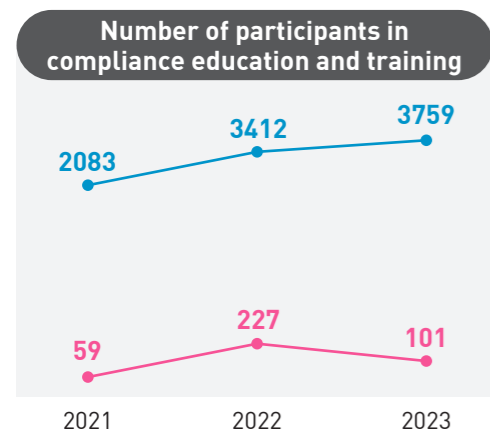


◆ Compliance-related Regulations

Regulation	Impacted party	Purpose	Input and outcome
Regulatory Compliance Regulations	All FISC employees	Establish communication channels for legal consultation and a system for assessing legality, promote laws and regulations, implement education and training activities on laws and regulations, foster a culture of compliance, and enhance the Company's operations.	Establish compliance organizations at different levels, implement compliance education and training, promote laws and regulations, evaluate and control compliance risks, and strengthen the Company's operations and internal control.
Regulatory Compliance Operation Regulations	All FISC employees	Carry out legality assessments and self-assessments on compliance in order to implement compliance operations. Strengthen the promotion of laws and regulations as well as compliance education and training, raise awareness for compliance, strengthen internal control systems, and enhance the Company's operations.	Implement compliance operations at various levels, strengthen legal consultation channels and legality assessments, regularly evaluate compliance risks, and ensure that the daily management and business activities of all units adhere to laws and regulations. Strengthen compliance education and training, promote laws and regulations, raise awareness among employees for compliance, and foster sound operations and a culture of compliance within the Company.
Directions on the Evaluation of the Effectiveness of Regulatory Compliance System Self-assessments	Unit Compliance Officer	To promote the soundness of the Company's compliance system, compliance officers evaluate the effective operation of the compliance system and enhance management performance.	Each unit conducts a self-assessment on the implementation of their compliance system every six months, which is then reviewed by the compliance unit regularly to strengthen the operation and management of compliance activities.

◆ Compliance Education and Training

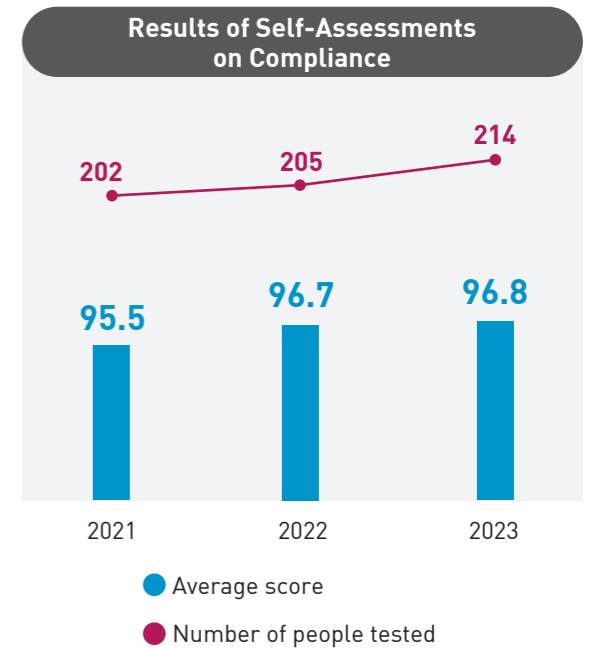
Coursetitle	Internal training course	External training course
Target	All FISC employees	All FISC employees
Main content	Courses on information and communication security courses, new business types (including fintech), financial supervision, intellectual property protection, compliance systems, and self-assessments.	FISC's core businesses involve information exchange, collection and clearing among financial institutions. Therefore, information security courses take up the highest percentage of external training courses, while the rest are external training courses on auditing, compliance, etc.



◆ Compliance Self-assessment Operations

FISC conducts a Regulatory Compliance System Self-assessment every six months, and reports the results to the Board of Directors. Each unit also reviews the execution of its businesses through on-site inspections to ensure compliance, and regularly updates regulations in response to changes to laws and regulations in order to enhance compliance in its business operations.

Additionally, FISC assesses its employees' understanding of laws and regulations that they should comply with through written tests. Based on the test results, the Compliance Officer of each unit gives an explanation of the regulations to the employees who took the tests to increase their understanding. The Regulatory Compliance Section collects information on relevant laws and regulations, and compiles promotional materials on compliance to educate FISC employees and enhance their familiarity with laws and regulations.



◆ Anti-Money Laundering and Counter-Terrorism Financing

FISC actively responds to rapidly changing trends in anti-money laundering and counter-terrorism financing in Taiwan and around the world and relevant amendments to laws and regulations. Although the Regulations Governing Anti-Money Laundering of Financial Institutions is not applicable to the FISC, we still regularly conduct promotions of laws and regulations and in-service education and training sessions. Upon receiving communications related to anti-money laundering from the Bankers Association or the competent authorities, FISC announces the information on its official website to raise public awareness should the communications pertain to the general public, and also makes posts on the internal electronic bulletin board to inform all employees in order to enhance their risk awareness of anti-money laundering and counter-terrorism financing.

The Foreign Currency Settlement Platform operated by FISC collaborates with Mega International Commercial Bank, a US dollar settlement bank, and adheres to the U. S. Office of Foreign Assets Control's regulations, the Economic Sanction Law, the Trading with the Enemy Act, and the International Emergency Economic Powers Act and other regulations related to anti-money laundering and counter-terrorism financing. Operational mechanisms related to anti-money laundering and counter-terrorism financing are already in place, where USD wire transfer data is first screened and identified by the designated unit of the clearing bank, then the clearing bank responds to the wire transfer, after which the wire transfer routing or settlement/clearing operations are conducted; the mechanism is in smooth operations to this day.



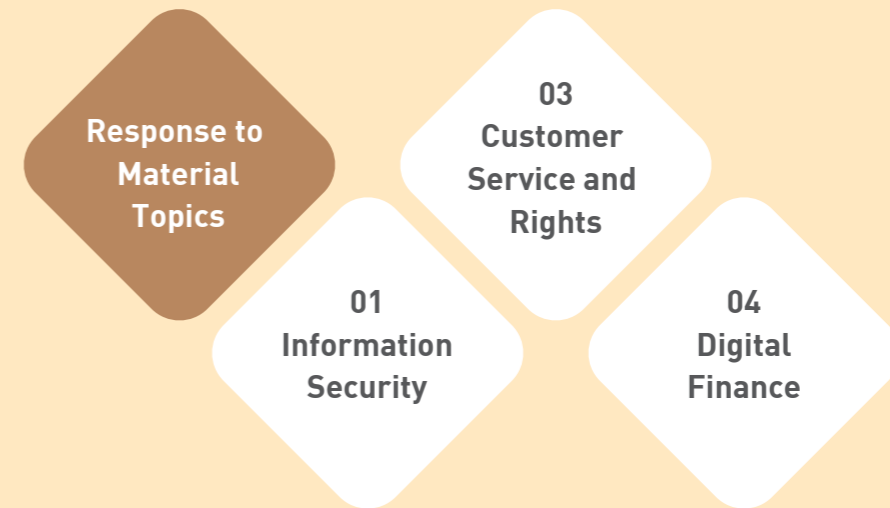
02

Sustainable Finance



2.1 Innovative Digital Finance | 2.2 Customer Relationship Management 2.3 Maintaining Information Security

FISC recognizes the importance of digital financial development, customer relationship management, and enhancing information security. We are committed to providing customers with a satisfactory, more convenient and more digital financial experience while strengthening information security to ensure that customer data remains protected. FISC aspires to create a secure and convenient digital financial environment through its own development.



★ Highlights of the Chapter

Score of the Annual Satisfaction Survey was

85 Points

Up **0.2** Points from the Previous Year

Over **5.9 Million** Downloads of the Uniform Invoice Lottery Redemption App

20.41% Increase from the Previous Year

Held **12** Customer Service Activities

with **1,882** Participants

and **62** Staff Members Involved

Employees Dedicated to Information Security Have Obtained

20 Information and Communication Security Certifications

6 Professional Information Security Certificates

51 Financial Institutions and Electronic Payment Platforms Have Joined **TWQR**

10 Reduce Inequalities

11 Sustainable Cities and Communities

17 Partnerships for the Goals

2.1 Innovative Digital Finance

Management Policy on Material Issues: Digital Finance



Management Policy

- FISC is Taiwan’s hub for financial information and interbank transaction processing. It works with financial institutions to build payment flow infrastructure and provide convenient financial services to the public. The interbank system platforms operated by FISC include the Fund Allocation Platform, the National Fee/Tax Payment Platform, the Common Platform for Payment Services, the Inter-Institutional Electronic Payment Platform, and the Financial Information Lookup Platform. These five diversified payment flow service platforms provide financial institutions and the public with convenient payment flow services, stable operating systems, and secure transaction environments.
- In response to recent trends in the development of digital finance, FISC continues to accumulate innovation potential and works towards building an innovative digital financial environment in addition to supporting the government’s policy to promote mobile payments. We promote resource sharing and information exchange in the financial industry, aiming for a more sound electronic payment environment to enhance the overall competitiveness of Taiwan’s financial industry.



Implemented Mechanisms

- The Company aids financial institutions in maximizing overall synergy, promote the diversification of the financial payment ecosystem in Taiwan, fully align with government policies, and keep pace with global trends in the development of e-finance. By collaborating with financial institutions to seize development opportunities in digital finance, we have created an innovative and friendly fintech ecosystem that meets the general public’s payment needs.



2023 Achievements

- We held the TWQR Launch Press Conference using TWQR as a common label, and introduced new shopping services, connecting payment systems of banks and electronic payment institutions.
- We completed the launch of the Open Securities API Management Platform to facilitate collaborations between securities firms, futures firms, and third-party service providers.
- We implemented measures in response to the Financial Supervisory Commission’s Fintech Development Roadmap, and developed the Financial Fast Identity Online mechanism (Financial FIDO). In collaboration with financial institutions, FISC introduced Financial FIDO service, driving the robust development of innovative applications in digital finance.



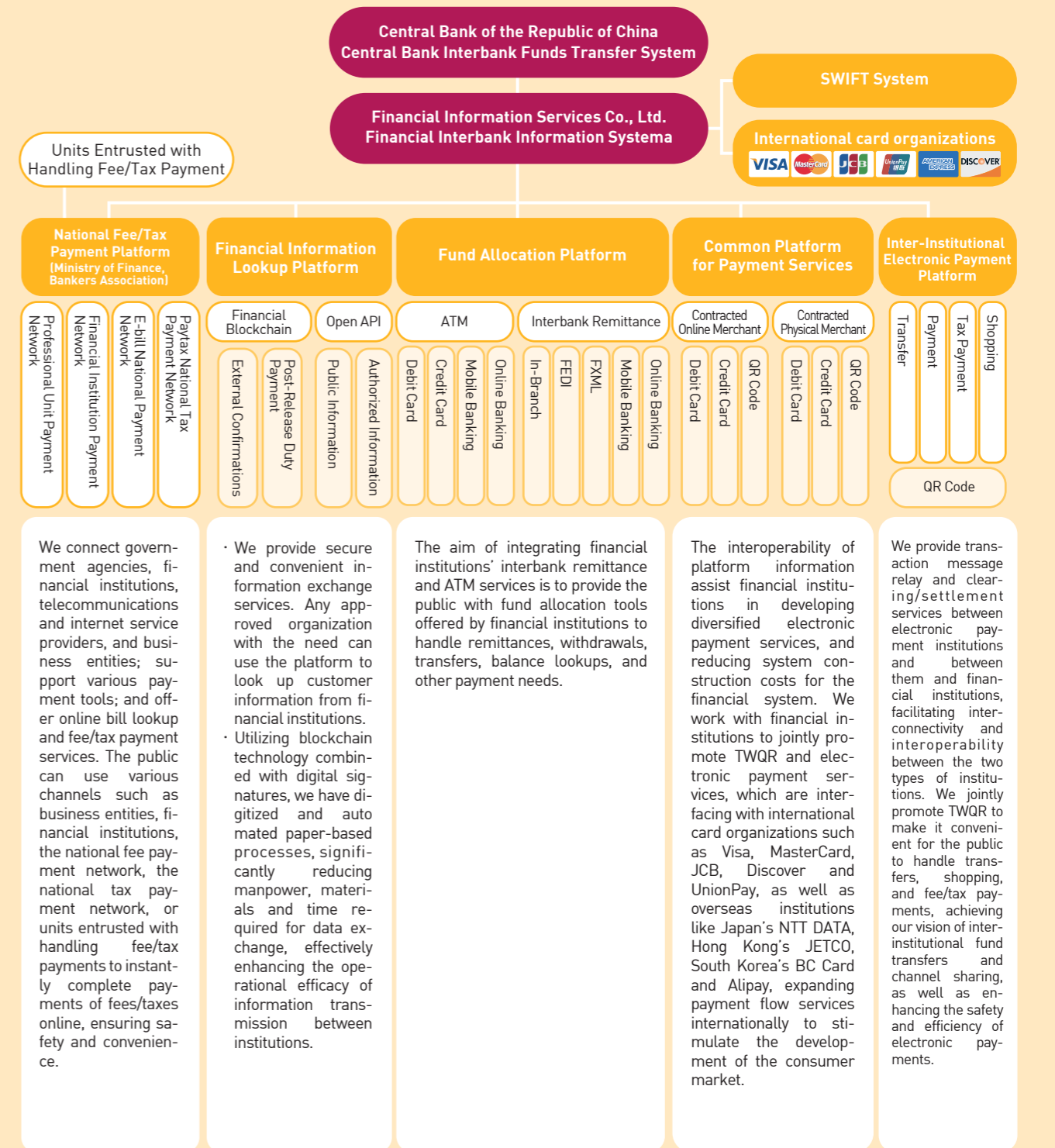
Future Plans

- We will continue to provide financial institutions and the public with convenient payment flow services, stable operating systems, and secure transaction environments.

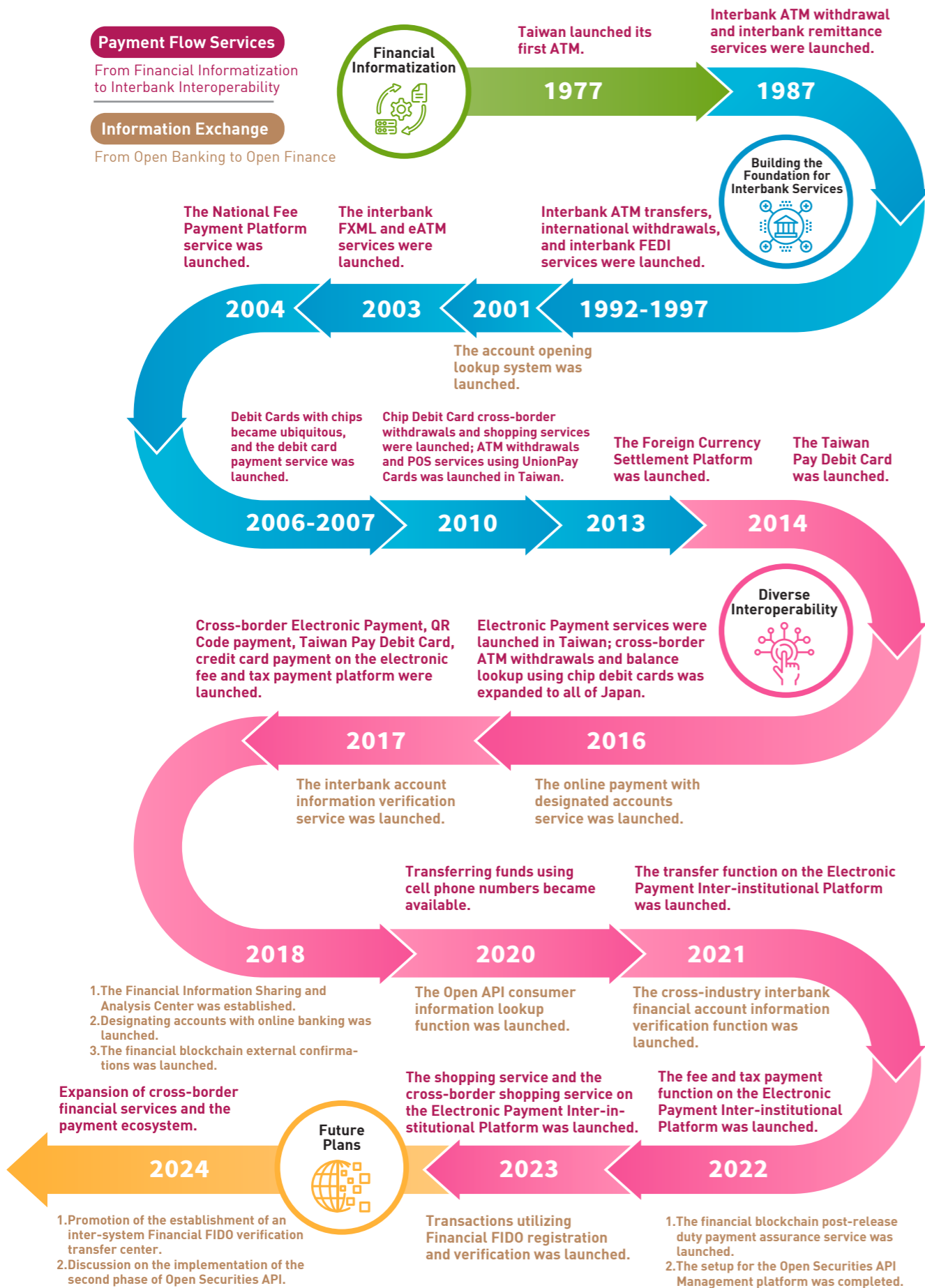
2.1.1 Structure of Businesses and History of Development

FISC is Taiwan’s hub for financial information and interbank transaction processing. It works with financial institutions to build payment flow infrastructure and provide convenient financial services to the public. The interbank system platforms operated by FISC include the Fund Allocation Platform, the National Fee/Tax Payment Platform, the Common Platform for Payment Services, the Financial Information Lookup Platform, and Inter-Institutional Electronic Payment Platform.

Business Structure of FISC’s Financial Interbank Information System



Record of Innovative Developments in Services Provided by FISC's Financial Information System



2.1.2 Innovative Financial Services

In recent years, government agencies have actively promoted various measures to enhance the applications of fintech and to further financial inclusion. For example, the Financial Supervisory Commission is committed to regulatory relaxation and encouraging innovation, the Ministry of Finance is pushing for public banks to promote the Taiwan Pay QR Code Shared Payment Standard, and the National Development Council is proactively engaging in inter-ministry integration to gradually expand the scope of mobile payment applications, promoting the development of the digital economy. The popularization of online banking and mobile devices, the introduction of non-bank payment operators into the payment market, and new technologies and operational models have transformed the landscape of financial services.

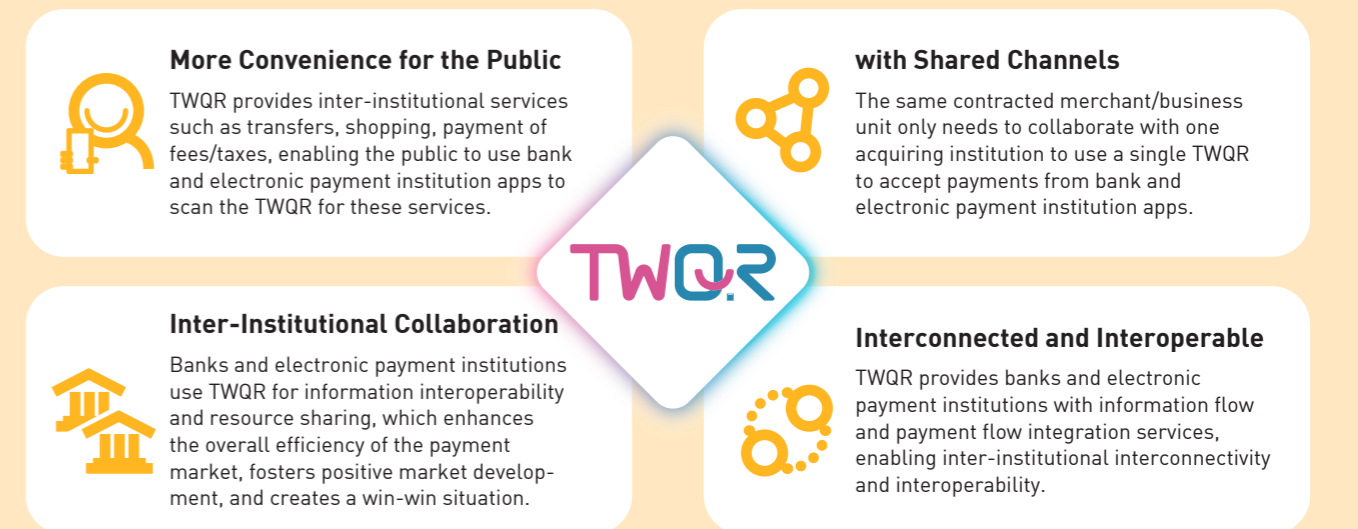
FISC serves as a hub for Taiwan's retail payment system, handling interbank transactions between the public and financial institutions through the Financial Interbank Information System. In addition to providing secure and efficient financial payment infrastructure to the public, FISC actively responds to the government's promotion of mobile payment policies, helping to resolve the issue of inconsistent QR code specifications in Taiwan and their lack of interoperability. Partnering with financial institutions and electronic payment institutions, FISC has integrated QR code payment applications in Taiwan through TWQR to provide a wide range of optimized and diverse TWQR applications and thus solidify the foundations of Taiwan's mobile payment system, gradually realizing mission behind promoting TWQR, which was to enable resource sharing and information interoperability, and in turn making financial inclusion a reality.

In 2023, FISC continued to make breakthroughs and progress in innovative financial services. In addition to TWQR, FISC aligned with the initiatives of the Financial Supervisory Commission's Fintech Development Roadmap and the "Capital Market Blueprint: Open Securities" policy by launching Financial FIDO and the Open Securities platform. This will enable the public to enjoy more convenient mobile payment services, online financial service applications, and online viewing of financial information in the future.

◆ TWQR

FISC collaborates with the Executive Yuan to drive the policy of mobile payment popularization and the Financial Supervisory Commission's revision of the Act Governing Electronic Payment Institutions, link the payment systems of banks and electronic payment institutions with TWQR used as a common label, and promote QR code payment services.

TWQR overcomes the limitations of mobile phone models and brands, significantly reducing the cost and inconvenience for stores to implement mobile payments. Stores will no longer need to display multiple QR code stands at the counter; by signing a contract with one participating institution, they can accept payments from various payment apps through a single TWQR, enabling customers to scan and pay easily at checkout. This resolves the issue of varying QR code specifications and the lack of interoperability, creating a win-win "mobile payment ecosystem" for consumers, stores, banks, and electronic payment institutions.



As of the end of 2023, there were already

51

financial institutions and electronic payment platforms participating.



◆ International Development of TWQR

Press Conference for the Launch of TWQR in South Korea

In line with the government’s promotion of mobile payment policies, Chairman Paul C.D. Lei of the Bankers Association and Chairman Lin of FISC led the Taiwanese delegation and jointly hosted the press conference for TWQR’s launch in South Korea with BC Card, South Korea’s largest acquiring institution, in Seoul on January 31. In the first phase, some **13** issuing institutions went online, allowing for consumer to make payments at convenience stores, department stores and other contracted merchants in South Korea. For the press conference, representatives from the financial and tourism sectors of Taiwan and South Korea were invited and accompanied by representatives from the Central Bank of the Republic of China and the Ministry of Finance so they could jointly witness a historic moment in Taiwan-South Korea financial industry collaborations.

2024 Direction of Development

In 2024, FISC continued to promote TWQR cross-border shopping services. In addition to the existing support for shopping services in Japan and South Korea, TWQR will further promote the automated scanning model for shopping in South Korea, benefiting small and medium-sized contracted stores in accepting TWQR payments. In addition, discussions are underway with neighboring Asia-Pacific countries (such as Japan, South Korea, Singapore, etc.) on the feasibility of collaborations for cross-border wallets to be used for payments in Taiwan, enhancing the willingness of contracted merchants to use TWQR. In the future, plans will be made for the TWQR ride code service. We will also continue to negotiate with electronic payment institutions to act as acquiring institutions, and have the service be introduced to buses, coaches, metro systems, and other transportation systems.



◆ TWQR Short, Medium, and Long-term Goals

2024

- Assist more electronic payment institutions in launching basic services for shopping, bills/fees payments, and tax payments.
- Collaborate with banks and electronic payment institutions to increase the number of contracted merchants and business units accepting TWQR, integrating QR code payment applications in Taiwan and expanding the payment ecosystem.
- Plan for launching shopping services in South Korea (automated scan mode), and work with BC Card and Zero Pay to convince small and medium-sized contracted merchants in accepting TWQR payments.

2025

- Continue to collaborate with banks and electronic payment institutions to increase the number of contracted merchants and business units accepting TWQR, integrating QR code payment applications in Taiwan and expanding the payment ecosystem.
- Have discussions with neighboring Asia-Pacific countries (such as Japan, South Korea, Singapore, etc.) on the feasibility of collaborations for cross-border wallets to be used for payments in Taiwan, enhancing the willingness of contracted merchants to use TWQR.

Long-term Goals

- Collaborate with banks and electronic payment institutions to increase the number of contracted merchants and business units accepting TWQR, integrating QR code payment applications in Taiwan and expanding the payment ecosystem.

◆ Financial FIDO

To meet the needs of the digital age, the international community is actively promoting the Fast Identity Online (FIDO) mechanism. FIDO uses public-key cryptography, biometric recognition, and related information security protection technologies to link biometric features to mobile devices as a tool for digital identity authentication, which is a crucial and necessary mechanism for digitized social and economic activities. FISC is aligned with the Financial Supervisory Commission’s Fintech Development Roadmap, which was released on August 27, 2020. The mobile identity verification mechanism for financial services is the first step for the public to access digital finance. By adopting industry standards and allowing more non-physical verification mechanisms or interoperability of non-account passwords, it facilitates diverse ways for customers to perform identity verification for financial services, reduces inconveniences for the public, and accelerates the development of digital financial services.

FISC plans to introduce international FIDO standards, which can provide universal mobile identification and authorization functions. This allows the broader financial industry to use Financial FIDO for diverse applications, expand the range of financial market services, and further implement fintech innovations through cross-industry and cross-domain collaborations.

As of the end of 2023, there were already 9 institutions using FIDO that have completed the launch.

FISC has completed the launch of transactions using Financial FIDO registration and verification, with 8 equipment distribution vendors supporting the implementation.

The Financial FIDO Alliance indicated that among its 134 member institutions, More Than 30 financial institutions and related units have implemented the FIDO mechanism, with additional 24 financial institutions planning to introduce Financial FIDO in the future.



◆ Short, Medium, and Long-term Goals for Financial FIDO

2023 ~ 2024

- Form a Financial FIDO Alliance, and have financial institutions submit applications to the Financial Supervisory Commission for a pilot run to verify the feasibility of using FIDO for identity verification in low-risk businesses.
- Expand the range of businesses or services that can be handled with Financial FIDO, and continue to further the development of Financial FIDO applications in the broader financial industry.

2024 ~ 2025

- Promote the establishment of an inter-system Financial FIDO verification transfer center.
- Expand the use of Financial FIDO beyond financial institutions, for example, to MyData, financial peripheral units, or scenarios requiring real-name verification.

Long-term Goals

- Implementation conducted according to the schedule of government agencies and the Financial FIDO Alliance.



◆ **Open Securities Platform**

On December 8, 2020, the Financial Supervisory Commission incorporated the promotion of public data lookup for the securities and futures industry into the Capital Market Blueprint policy. The Taiwan Depository & Clearing Corporation invited the Taiwan Stock Exchange, the Taipei Exchange, and the Taiwan Futures Exchange, as well as three major industry associations—the Taiwanese Securities Association, the Chinese National Futures Association, and the Securities Investment Trust & Consulting Association of the R. O. C., to jointly establish the Open Securities Promotion Committee and plan for the expansion of Open Finance services to the securities, futures, and investment trust and consultation companies.

FISC acts as the Open Securities API Management Platform, and provides system interfacing and message transmission services between securities, futures, and investment trust and consultation companies as well as third-party service providers according to unified technical specifications and security control standards. In 2023, FISC, along with the Taiwan Depository & Clearing Corporation, jointly invited securities, futures, investment trust and consultation companies as well as third-party service providers to an briefing on Open Securities public data lookup and the Open Securities API Management Platform. In the future, the Taiwan Depository & Clearing Corporation and related units will jointly commission the Securities and Futures Institute to study the feasibility of implementing the second phase of Open Securities, and will continue to follow the planned schedule of government agencies and the Open Securities Promotion Committee.

◆ **2023 Highlights**

As of the end of 2023, a total of **13** securities and futures companies have completed the launch.

In 2023, the Open Securities Promotion Committee **Approved** the platform operation directions that were developed by FISC.

In 2023, the Open API Management Platform **Launched** the Open Securities lookup service.



2.1.3 Financial Inclusion Services

FISC provides diverse financial services, with convenience as its core value. We actively connect government agencies, financial institutions, telecommunications and internet provider, and business entities; support various payment tools that allows for the payment of various fees and taxes, and have constructed a Uniform Invoice lottery prize redemption channel to give people more convenience and benefits as well as provide them with diverse and comprehensive financial inclusion services.

◆ **Payment by Scanning QR Codes**

To expand financial inclusion services, FISC has been collaborating with various government agencies and utility companies since March 2018 to print QR codes on bills. In addition, FISC has been promoting the use of QR codes for government fees and taxes so that people can simply scan and pay. Currently, over 8,000 items can be paid using QR codes. In the future, QR code payment services will develop alongside TWQR businesses, continuously bringing greater convenience to the public.

Utility Bills	Electricity, water, and gas bills	Government Charges and Fees	Motor vehicle fuel fees
Taxes	Land value tax, vehicle license tax, house tax, individual income tax	Fees and Bills	Credit card fees, property management fees, tuition, gas bills, cell phone bills, labor service fees, parking management fees, membership fees, labor brokerage fees, other registration fees, property rental-related fees, medical fees, system service fees, parking fees, application fees for schools to be closed, website and mobile service fees, package pickup fees
Insurance Premiums	Health insurance premiums, property insurance premiums, labor insurance premiums, national pension insurance premiums, life insurance premiums, labor occupational accident insurance premiums	Others	Charitable donations, labor pensions, subscriptions, collection of loan repayments, B2B loan payments, business income, online foreign exchange settlement, other donations, postpaid package payments, foreign exchange, collection of student loan repayments, membership premiums

◆ **Diverse Methods for Uniform Invoice Lottery Prize Redemption**


To enhance the efficiency of diversified Uniform Invoice lottery redemption services, FISC collaborates with the Ministry of Finance to promote cloud invoices, and continues to strengthen information security and optimize user experience, implementing various improvement measures. In recent years, additional features that have appeared include the sensitive information masking protection mechanism, invoice scanning input shortcuts, and customizable invoice and passbook ranking. In 2023, functions were optimized for convenience and security.

Physical Channels
18,068 Vendors

Number of download for the Uniform Invoice Lottery Redemption App
5.9 Million


Authorized vendors for lottery prize redemption
1,114 People

Growth in downloads
20.41%



Convenience and Benefit for the Public

We provide the public with more diverse and convenient prize redemption locations and simpler redemption procedures to bring about greater convenience and benefit for people.




Energy Saving and Carbon Reduction

The Uniform Invoice Redemption app increases the rates of automated and paperless lottery prize redemption, helping to implement the government's energy saving and carbon reduction policies.




Collaboration and Mutual Benefit

Having diverse channels enables qualified physical channel operators to participate in redemption operations; it is hoped that they will create more business opportunities and increase Taiwan's tax revenue.



Elevated Efficacy in Prize Redemption





Assist the government in reducing the effort required for prize redemption operations and labor costs, and elevating the efficiency and efficacy of the prize redemption business.



Reduction in Prize Redemption Errors

The lottery prize redemption platform serves as an interface with related systems to implement real-time winner number data lookup, winner identity verification, prize redemption annotation, and prize payment, reducing errors during the redemption process and preventing fraud.

2023 Functional Optimizations

 <p>Enhanced identity verification for physical redemption channels</p> <p>Added individual matching with the Ministry of the Interior's ID number database.</p>	 <p>Enhanced the efficacy</p> <p>Enhanced the efficacy of the QR code scanning and recognition function of the Uniform Invoice Redemption app, improving the scanning success rate.</p>
 <p>Enhanced security strength of cell phone barcode's verification codes</p> <p>Increased the original password length from 4 digits to 8-16 digits, and required passwords to include uppercase and lowercase English letters, numbers, and special symbols.</p>	 <p>Improved file transmission efficiency on the Uniform Invoice lottery prize redemption platform</p> <p>Upgraded from manual input to system transmission, reducing the risk of manual input errors.</p>

2.1.4 Applications for Patents

To align with the trend of digitalization in the financial industry and the emerging developments and applications of fintech, FISC has focused on the transformation and enhancement of its products and services in recent years. FISC continues to invest in the research and development of various services and innovations, effectively enhancing the technical capabilities of talents to provide more diverse, convenient, and secure services. FISC also establishes connections with participating units, leading the technical transformation of Taiwan's financial information service industry and blazing a new trail. FISC actively plans and applies for patents to protect its achievements in research and development, masters key technologies, and improves product and service quality for sustainable operation and innovative services.

During the project planning process, FISC collaborates with law firms to conduct patent distribution analysis. Business units and R&D units jointly evaluate patent scopes to control business development risks, enhance service quality, protect research and development results, and avoid possible patent infringements. The employees of the Company proceed according to project progress, propose new patent applications, and file patent applications with the Taiwan Intellectual Property Office.

Types and number of patents obtained in the past three years			
	2021	2022	2023
QR Code	0	5	3
Clearing	1	0	0
Mobile payments	5	6	5
Other transaction-related	8	10	12
Information lookup	1	2	0
Information Security	1	1	0
Total	16	24	20




2.2 Customer Relationship Management

Management Policy on Material Issues: Customer Service and Rights



Management Policy

- FISC is committed to maintaining customer relationships and views customer service as a key indicator of corporate advantage and performance. Through various forms of interaction such as briefings, marketing activities, training courses, and satisfaction surveys, we have expanded the depth and breadth of our customer service.
- By establishing smooth communication channels, we maintain customer relationships and aim to collaborate with customers to advance businesses and refine innovations to bringing comprehensive and convenient payment flow services to the public.



Implemented Mechanisms

- Customer Service and Promotion
- Customer Satisfaction Survey



2023 Achievements

- The 2022 Customer Satisfaction Survey was conducted, and an overall satisfaction score of 85 was achieved, an increase of 0.2 points compared to the previous year's score of 84.8.



Future Plans

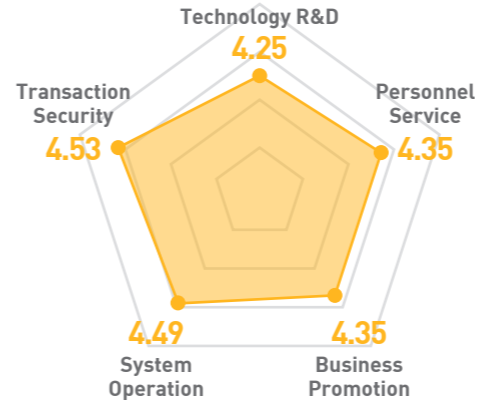
- Conduct customer satisfaction surveys at irregular intervals.

2.2.1 Customer Satisfaction Survey

To continuously improve overall service levels, FISC has commissioned professional agencies to conduct customer satisfaction surveys, gaining in-depth understanding of customer evaluations and suggestions regarding service quality, which serve as a reference for FISC to adjust services and strategic directions.

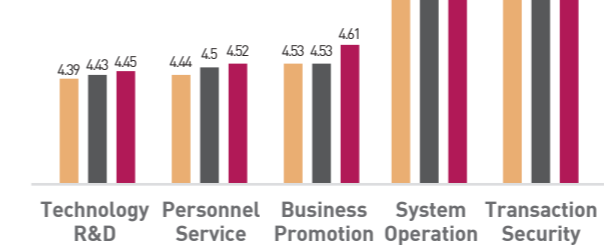
Every year, FISC conducts a customer satisfaction survey, commissioning an external agency to send out electronic questionnaires. The survey targets mainly personnel in charge of interbank businesses, personnel in charge of the promotion and operation of interbank businesses, IT personnel, and credit card personnel of financial institutions, as well as the senior executives who participated in the Financial Information System Annual Meeting in the previous year, increasing the breadth and depth of the survey.

2023 Satisfaction Survey

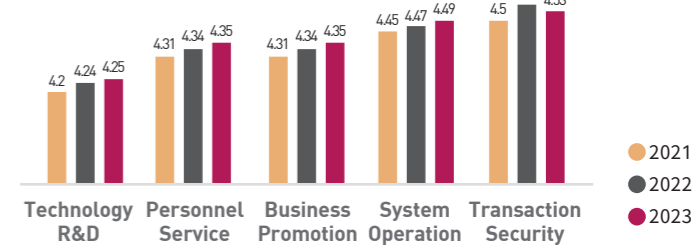


Survey Targets	Questionnaire distribution method	Number of respondents in 2023
Financial institution personnel across Taiwan who have business dealings or contact with FISC	FISC allocates the number of questionnaires based on the transaction volume of each financial institution, requests a list of respondents from each institution in advance, and allows respondents to fill out the online questionnaire themselves.	672 People

Importance score trends over the past three years



Satisfaction score trends over the past three years



FISC conducts long-term tracking of customer satisfaction, actively responds to customer issues, and optimizes related operations in a timely manner, and therefore has been able to maintain stable importance and satisfaction scores. Compared to 2022, the scores for system operation and transaction security were adjusted by only 0.01 and has remained stable.

Based on the 2023 satisfaction survey, "speed of responding to customer issues" was identified as the top area for improvement. Therefore, FISC will establish comprehensive contact points on "technology R&D", "personnel service", and "business operations" to enhance satisfaction. Improvement measures are outlined in the table below.

- 01

The Operations Department will send correspondences to participating units, reiterating the responsibilities of those in charge of interbank businesses and requesting the reassessment and assignment of personnel suitable for these roles; subsequently, when participating units change their interbank business personnel, dedicated personnel will be assigned to contact the new personnel and explain the work content to facilitate understanding and cooperation.
- 02

When FISC business and liaison contact points change, we will proactively notify the contact points of participating units or partners that we regularly interact with to facilitate external communication.
- 03

Prior to conducting ATM switch drills, participating units are notified as early as possible to prepare in advance and will be reminded to assign personnel to monitor and handle connection issues.

2.2.2 Customer Communication and Grievance

FISC highly values customer feedback, and has established the Customer Service Section to integrate external and customer communication service points, highlighting the importance that FISC places on customer feedback and service. Customers can provide feedback to FISC through various channels, such as the customer service hotline and email on the official website. When customers call the hotline, customer service personnel will respond promptly with a sincere attitude. Customers can also submit feedback via the customer service email, and FISC will assign personnel to compile information on issues and respond to customers on a regular basis. To ensure that customer feedback is properly addressed, we have also established the Directions on Customer Service Operations to ensure the smooth operation of customer service operations.

FISC provides diverse and smooth communication channels, allowing customers to easily provide feedback and receive responses within a specified timeframe. Also, a proper customer grievance and internal response mechanism is in place. In 2023, there were no major customer grievances or incidents related to information or labeling of services or marketing communications (including advertising, promotions, and sponsorships).

◆ Mechanism for Handling Appeals and Customer Complaints



2.2.3 Financial Information System Annual Meeting

To increase interactions and exchanges with financial institutions and to promote operational strategies and technological innovations, FISC has held its Information System Annual Meeting (hereinafter referred to as "the Annual Meeting") since 1992. This event, which has been held in various forms, invites senior executives from financial institutions to participate in keynote speeches, award ceremonies, symposiums, dinners, and social activities. Together, they discuss innovative applications in Taiwan's electronic payment flow services, fostering interactions and exchanges between financial institutions. The event is highly acclaimed and enthusiastically attended by industry peers.



Convenient payment flow services



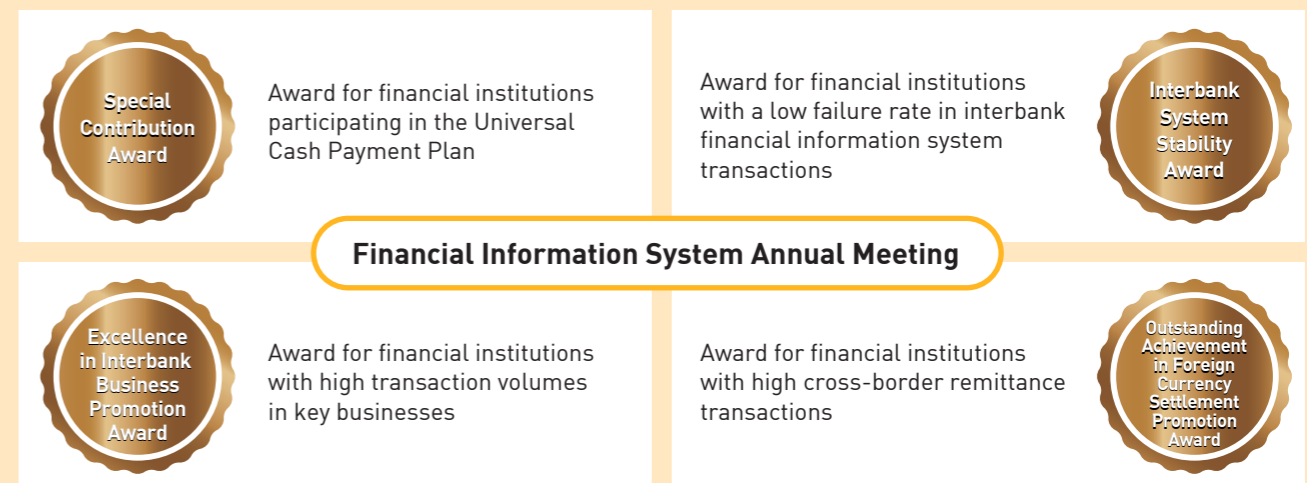
Enhanced information security defenses



Innovative electronic payment flow services



◆ Awards Given at the 2023 Financial Information System Annual Meeting



2.2.4 Customer Service Activities

To provide better services to customers, FISC regularly organizes diverse customer service activities, including operational system and business promotion briefings, business education and training sessions, sharing of financial information, and strengthening communication channels with customers.



◆ Business Planning and Promotion Briefings

In 2023, FISC held a total of six business promotion briefings, primarily covering topics such as promoting the use of Taiwan Pay among community financial institutions, the Open Securities API Platform business, implementing the Universal Cash Payment Plan, introducing international certification standards for the Foreign Currency Settlement Platform, adding new fees for electronic Fee/Tax Payment Platform, and the Graylist Reporting Platform for Designated Account Numbers. Approximately 1,304 participants attended the briefings, where various business objectives were promoted, allowing for a robust payment flow service to be jointly built.

Activity Name	Motivation for Organizing the Event	Manpower invested	Number of sessions	Number of participants
Online briefing on promoting the Taiwan Pay business of community financial institutions	Assist community financial institutions such as farmers' associations and credit unions in understanding the Taiwan Pay business.	1	1	200
Briefing on batch direct deposit function and ATM businesses (including interbank account information verification and transaction Pcode 2566) operations	Assist financial institutions in understanding how to handle operations related to the Universal Cash Payment Plan.	3	1	200
Online briefing on the business planning for the Open Securities API Management Platform	Assist financial institutions such as securities, futures, and investment trust and consultation companies in understanding how to participate in Open API businesses.	2	1	200
Second briefing on the introduction of SWIFT's ISO 20022 standards for electronic data interchange on the Foreign Currency Settlement Platform	Assist participating units in implementing the transition to SWIFT ISO 20022 standards for electronic data interchange.	7	1	304
Briefing on adding long-term care fees to the electronic Fee/Tax Payment Platform	Discuss the addition of long-term care fees to improve the long-term care service mechanism, and continue to expand the credit card payment service scope of the Electronic Fee/Tax Payment Platform.	4	1	200
Workshop on the Graylist Reporting Platform for Designated Account Numbers	Assist all financial institutions in understanding and participating in FISC's Graylist Reporting Platform for Designated Account Numbers business in line with government policy.	5	1	200

◆ Operational Business Briefings

In 2023, FISC held a total of three operational business briefings with approximately 148 participants, covering topics such as manual operations for interbank transactions, manual interbank remittance operations, and payment of individual income tax using credit cards. These briefings helped financial institutions gain a deeper understanding of various business operation models and strengthened our collaborations.

Activity Name	Motivation for Organizing the Event	Manpower invested	Number of sessions	Number of participants
Briefing on the planning of manual interbank transactions (remittance/transfers)	To ensure the safe and stable operation of the interbank financial information system, especially when significant system anomalies occur at institutions responsible for the system's maintenance and the system cannot be restored in a short period of time, and to maintain the provision of basic interbank fund allocation services to the public.	7	1	108
Manual Transfer Operations Task Force Meeting	The promotion of manual remittance operations is carried out to strengthen the backup mechanism of the interbank remittance system and to meet the public's fund allocation needs under extreme conditions.	7	4	20
Briefing on using credit cards to pay for 2022 individual income tax	In response to the 2022 individual income tax settlement and filing operations, an online briefing was held for participating credit card organizations to explain the operations relevant to transaction lookup and bank backend management systems during the income tax collection period. This helped participating units handle customer tax payments smoothly during the tax collection period.	2	1	20



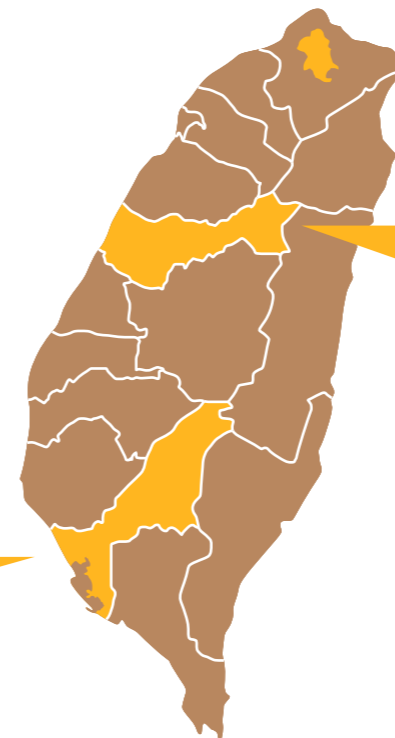
◆ Business education and training

In addition to holding various business briefings, FISC also offers education and training for certain businesses. The aim is to ensure that partner institutions and operational units can conduct their business smoothly and accurately, improving operational efficiency and actively maintaining collaborative relationships. In 2023, we held four education and training sessions on the physical locations for the redemption of Uniform Invoices lottery prizes, with approximately 430 participants.

Activity Name	Motivation for Organizing the Event	Manpower invested	Number of sessions	Number of participants
2023 Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Taipei)	To ensure the accuracy of Uniform Invoices lottery prize redemption, education and training was provided to help personnel at physical prize redemption locations in northern and eastern Taiwan to fully understand the relevant regulations and enhance their ability to distinguish the authenticity of receipt copies of Uniform Invoices.	12	2	198
2023 Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Kaohsiung)	To ensure the accuracy of Uniform Invoices lottery prize redemption, education and training was provided to help personnel at physical prize redemption locations in southern Taiwan to fully understand the relevant regulations and enhance their ability to distinguish the authenticity of receipt copies of Uniform Invoices.	6	1	98
2023 Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Taichung)	To ensure the accuracy of Uniform Invoices lottery prize redemption, education and training was provided to help personnel at physical prize redemption locations in central Taiwan to fully understand the relevant regulations and enhance their ability to distinguish the authenticity of receipt copies of Uniform Invoices.	6	1	134

Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Taipei)

TAIPEI



TAICHUNG

Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Taichung)


Education and Training for Physical Lottery Prize Redemption Locations of Uniform Invoices (Kaohsiung)

KAOHSIUNG

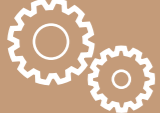


2.3 Maintaining Information Security


Management Policy on Material Issues: Digital Finance




Management Policy



Implemented Mechanisms



2023 Achievements



Future Plans

- FISC has constructed a multi-layered, in-depth defense system for transaction security, operation security, system security, network security, and physical security. We adhere to the Regulations on Classification of Cyber Security Responsibility Levels' Schedule 2: "Matters to be conducted by the specific non-government agency of cyber security responsibility Level-A", and the ISO 27001 information security management system standards. We conduct evaluations and establish measures for physical and logical security, network and system security, operational security, incident response, and business continuity that ensures confidentiality, integrity, availability, and compliance, and we will continue to strengthen those measures.
- FISC is committed to maintaining the security of its information system's operating environment. A dedicated information security management unit was established to handle the construction, promotion, and coordination of the information security management system. In addition to establishing information security management system and procedures as well as continuously cultivating professional technical talents, we have also created a multi-layered, in-depth defense architecture for networks, host systems, applications, and data to protect the security of information systems and critical data.

Physical Security

- FISC has an exclusive and independent office environment with strict access control. Security alarms and monitoring systems, including surveillance cameras and theft detection measures, have been installed. Also, security personnel provide 24-hour centralized monitoring.
- Critical information equipment is placed in data centers with access control, a stable power supply, and fire and earthquake resistance. An uninterruptible power supply (UPS) and generators are available to ensure continuous power supply.

Network Security

- Physical segmentation is conducted depending on the nature of operations, utilizing firewalls to control network access. Firewalls of various brands have all passed CC EAL4 security certification, are supplemented with web application firewalls, breach detection and prevention systems, internet access gateways, and email protection gateway systems. External website links are controlled by whitelisting URLs or website categories, effectively blocking abnormal external connections and preventing unauthorized data transmission.
- Additionally, regular vulnerability assessments are conducted by professional information security companies. Assessments are supported by integrated information security record compilation and analysis software, which assist in management personnel in the assessment and handling of information security incidents, forming a comprehensive information security protection system.

System Security

- Operational transaction security follows the Security Control and Management Regulations for Electronic Banking Business of Financial Institutions as well as relevant international technical standards. Based on the security requirements of interbank transactions (confidentiality, integrity, source identification, and availability), cryptographic techniques such as encryption, coding, and digital signatures are utilized.
- Important data is stored on internal mainframes; direct access from external networks or systems are prohibited. User accounts are grouped according to job functions, with the data access rights of each clearly stipulated. Application changes are universally managed using version control software, and undergo security or source code inspections before being brought online to reduce security risks arising from improper design.

Data Security

- An operational connection control area was established to enhance the security of user authentication mechanisms using a one-time password (OTP) dual-factor authentication mechanism.
- Access control and recording mechanisms are used to manage employee access to system host data. At the same time, sensitive data is masked or detokenized during data lookups with paths and records retained.
- For important data import and export operations, the principles of division of labor and checks and balances are adopted, with execution paths retained for reference.

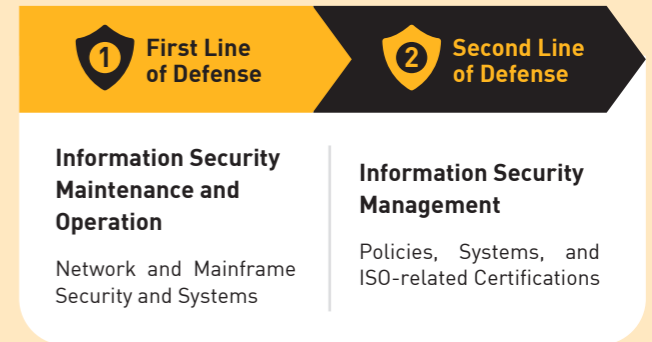
- All information security objectives set by FISC were successfully achieved with a 100% success rate.
- 0 cases of information security incidents affecting customers' interests or causing customer data loss.
- 0 cases of data security incidents.
- 0 cases of financial loss due to data security incidents.

- We will continue to achieve all of the information security objectives that we have set.

2.3.1 Dedicated Organization and Management Measures

Faced with continuous innovation in digital financial services, ensuring information security is an important task for FISC. FISC understands that information assets are as important as other business assets of the Company, and they require appropriate management and protection measures. By establishing a comprehensive management mechanism, we regularly review management effectiveness and continue to improve management capabilities. At the same time, sharing information security intelligence with the financial industry enhances information security protection capabilities and safeguards customer interests, thereby ensuring the confidentiality, integrity, and availability of the Company's critical information assets.

To maintain information and communication security, FISC has established a Security Control Department and an Information Security Department, forming two lines of defense. In addition, a dedicated organization has been established to strengthen maintenance.



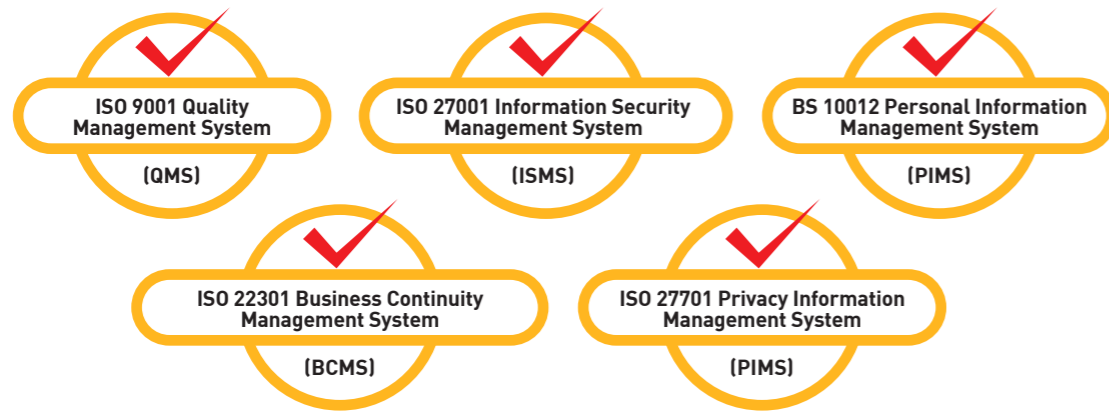
◆ Information and Community Security Management Organization

FISC is committed to maintaining the security of its information system's operating environment. According to the Regulations on the Establishment of the Information Technology and Security Advisory Group, the Information Technology and Security Advisory Group was established under the Board of Directors as a unit dedicated to the construction, promotion, and coordination of the FISC management system.

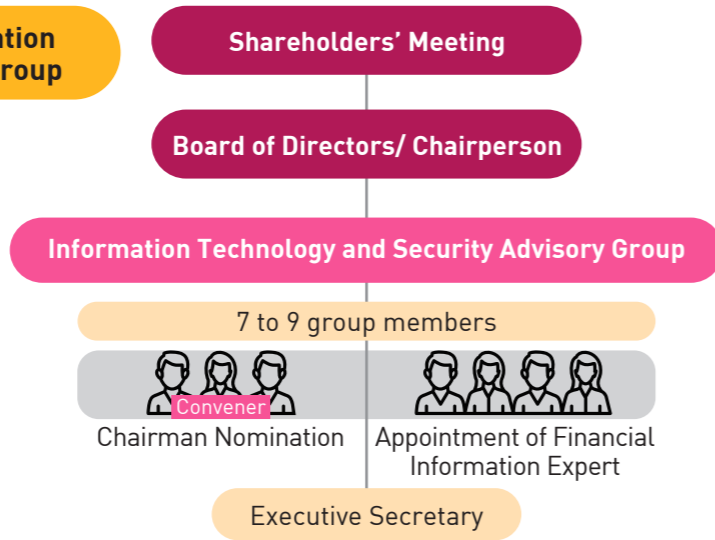


In addition to establishing a dedicated team, FISC appoints an Executive Vice President or a senior executive of equivalent rank as the representative of information and communication security management, presiding over external organizational review meetings. In 2023, these meetings were held from March 22 to March 24 and from August 15 to August 17. The external reviews were conducted by BSI, a management system verification agency accredited by TAF, to verify the effectiveness of FISC's management system.

In 2023, FISC continued to obtain various international certifications in information security management.



Organizational Chart of the Information Technology and Security Advisory Group



Information Security and Customer Privacy Management Regulations

ISO 27001 Information Security Management System

Due to the value of information being as important as other business assets within the organization and therefore must be protect appropriately, FISC has implemented the ISO 27001 Information Security Management System to enhance information security management. FISC established a comprehensive information and communication security system that can safeguard the confidentiality, integrity and availability of important information assets of customers and the Company, ensuring the continuous operation of various businesses. The Information Security Management System (hereinafter referred to as ISMS), was established, documented, implemented, and maintained according to the requirements of ISO/IEC 27001:2013 standard, and continuously improved. The scope of its application covers all operational activities provided by the Company, including the design, development, maintenance, and operations required for interbank transaction systems and related financial services.

ISO 27701 Privacy Information Management

When collecting, handling, and utilizing personal data based on operational needs, FISC will enhance information security management operations through the implementation of ISO 27701 Privacy Information Management to conduct comprehensive management of personal data and protect the privacy of individuals. The Privacy Information Management System (hereinafter referred to as PIMS), was established, documented, implemented, and maintained according to the requirements of ISO 27701:2019, and continuously improved. The scope includes all business activities conducted by the Company, including design, development, maintenance, and operational activities required for interbank transaction systems and related financial services.

2.3.2 Infrastructure Enhancement Project

FISC recognizes the importance of keeping information security protection up-to-date in order to accelerate and respond to developments in the era of digital technology. Thus, starting from 2022, the Company has planned the Information Security Infrastructure Enhancement Project to continue to enhance the services of the interbank financial information system and strengthen the foundations of its sustainable operations.

Objectives of the Information Security Infrastructure Enhancement Project

FISC has been systematically enhancing its information security defense capabilities in information security assessments, network safety, system safety and physical safety through leveraging international information security governance frameworks and detection capabilities to enhance information security assessments; extending the breadth and depth of defenses and rules across the internal and external networks to enhance network safety; improving monitoring, system access, and integrity mechanisms to enhance system safety; and updating data center infrastructure and equipment as well as establishing electromagnetic pulse protection to enhance physical security.

	2022	2023
Information Security Evaluation	Achieved the level of "Evolving" in maturity assessments using the FFIEC Cybersecurity Assessment Tool.	Achieved the level of "Intermediate" in maturity assessments using the FFIEC Cybersecurity Assessment Tool.
Network Security	<ol style="list-style-type: none"> Completed the setup of the internal demilitarized zone (DMZ) and security inspection mechanisms. Completed the setup of cloud email and internet access area infrastructure. 	<ol style="list-style-type: none"> Completed the setup of Internet of Things (IoT) areas and vendor operation zones. Completed the setup of user environments for cloud email and internet access.
System Security	<ol style="list-style-type: none"> Completed the information security monitoring integration platform and established a Security Orchestration, Automation, and Response (SOAR) mechanism. Completed the setup of privileged accounts and single sign-on systems in operational areas. Completed the expanded deployment of file integrity detection systems and interfacing with the information security monitoring integration platform. 	<ol style="list-style-type: none"> Continued enhancement of the integrity of the information security monitoring integration platform. Completed the setup of the privileged account management system in non-operational areas and the user account management system for operational areas. Completed the reconciliation mechanism for program changes in application systems and code version control systems.
Physical Security	<ol style="list-style-type: none"> Completed the installation of electromagnetic pulse protection boxes. Updated and strengthened the space, network, access control, and environmental control of the data centers. 	<ol style="list-style-type: none"> Initiated the construction of a backup data center with EMP protection for the Second Operations Center, which began in December 2023. Carried out operations such as the reconfiguration of power supply in data centers, replacement of electronic displays, installation of metal detectors, and strengthening of raised floors.

2.3.3 Information and Communication Security Measures

◆ Effectiveness of Information and Communication Security Management

FISC confirms the implementation of various information and community security operations through regular audits. Audits include monitoring the operation of supervision procedures and control measures, conducting regular management reviews, and documenting activities or events that may affect the operation or efficiency of the management system in order to ensure the achievement of information security management objectives.

Information and Communication Security Audits in the Past Three Years

Audit Items	2021	2022	2023
Conducted external audits in accordance with the ISO 27001 standard on information security	2	2	2
Conducted on-site audits in accordance with the Payment Card Industry Data Security Standard (PCI DSS)	1	1	1
Conducted on-site audits in accordance with the Payment Card Industry Access Control Service	1	1	1
Conducted computer system information security assessments	1	1	1
Conducted system network security risk assessments: scanning for internal vulnerabilities	4	4	4
Conducted system network security risk assessments: scanning for external vulnerabilities	4	4	4
Conducted email social engineering exercises	4	4	4
Conducted Distributed Denial of Service (DDoS) attack protection exercises	4	4	4
Conducted on-site audits in accordance with the Payment Card Industry Personal Identification Number (PCI PIN) Security Standard	1	0	1
Total	22	21	22



Information and Communication Security Management Objectives and Their Implementation in 2023

Management Objectives	Implementation
1 No significant errors affecting network business operations occurred throughout the year.	Significant errors affecting network business operations in 2023: 0 cases
2 No significant errors affecting card business operations occurred throughout the year.	Significant errors affecting card business operations in 2023: 0 cases
3 No significant errors affecting the management of personal data risks in card and network business operations occurred throughout the year.	Significant errors affecting the control and management of personal data risks in card and network business operations in 2023: 0 cases
4 The annual average availability rate of IBM mainframe system databases reached 99.9%.	In 2023, the annual average availability rate of IBM mainframe system databases was 100% .
5 The annual average availability rate of the foreign exchange settlement system database reached 99.9%.	In 2023, the annual average availability rate of the foreign exchange settlement system database was 100% .
6 The annual average availability rate of the open-systems host database reached 99.9%.	In 2023, the annual average availability rate of the open-systems host database was 100% .
7 The annual average availability rate of IBM mainframe application systems reached 99.9%.	In 2023, the annual average availability rate of IBM mainframe application systems was 100% .
8 The annual average availability rate of the foreign exchange settlement platform's application systems reached 99.9%.	In 2023, the annual average availability rate of the foreign exchange settlement platform's application systems was 100% .
9 The annual average availability rate of open-systems hosts' application systems reached 99.9%.	In 2023, the annual average availability rate of open-systems hosts' application systems was 100% .
10 The annual average availability rate of the credit card network's connection application systems reached 99.9%.	In 2023, the annual average availability rate of the credit card network's connection application systems was 100% .
11 The annual average availability rate of credit card connection and authorization application systems reached 99.9%.	In 2023, the annual average availability rate of credit card connection and authorization application systems was 100% .
12 The availability rate of IBM mainframe systems reached 99.9%.	In 2023, the availability rate of IBM mainframe systems was 100% .
13 The availability rate of open-systems hosts reached 99.9%.	In 2023, the availability rate of open-systems hosts was 100% .
14 The network availability rate of IBM mainframe systems reached 99.9%.	In 2023, the network availability rate of IBM mainframe systems was 100% .
15 The network availability rate of open-systems hosts reached 99.9%.	In 2023, the network availability rate of open-systems hosts was 100% .
16 The annual availability rate of various scrambling systems reached 99.9%.	In 2023, the annual availability rate of various scrambling systems was 100% .
17 The annual availability rate of firewall systems reached 99.9%.	In 2023, the annual availability rate of firewall systems was 100% .
18 There were 0 cases of overdue closure of improvement items for mandatory security inspections of information and communication systems.	In 2023, there were 0 cases of overdue closure of improvement items for mandatory security inspections of information and communication systems.
19 There were 0 cases of failure to complete reporting, response, and recovery operations within the specified time for acknowledged information security incidents.	In 2023, there were 0 cases of failure to complete reporting, response, and recovery operations within the specified time for acknowledged information security incidents.
20 The operational stability rate of electromechanical equipment reached 100%.	In 2023, the operational stability rate of electromechanical equipment was 100% .

◆ Information Security Enhancement Project

In 2023, through an information and communication security assessment conducted by the Information Security Department, FISC implemented an information and communication security enhancement project, aiming to continuously strengthen FISC’s information security system through four major initiatives.

- FISC utilized the FFIEC Cybersecurity Assessment Tool, and commissioned external professional organizations to conduct inspections in order to continuously enhance and improve the information security environment, aiming to maintain an “Intermediate” maturity level by 2024.
- In 2023, an external organization was commissioned to conduct an evaluation, showing that FISC’s maturity level remained at “Intermediate”.

- In 2023, to continuously assess FISC’s information security protection measures and identify significant information security risks that can immediately threaten operations, FISC utilized attackers’ or ethical hackers’ attack strategies, techniques, and procedures to target its critical information assets. Within a limited timeframe and without disrupting system operations, a limitless range of attack methods were employed to accomplish designated tasks. The results of the exercises were used to assess the effectiveness of existing defense mechanisms, the implementation of management systems and procedures, the reasonableness of monitoring scopes, and the appropriateness of response times.

FFIEC CAT Network Security Framework Assessment

2023 Red vs. Blue Team Exercises

2023 breach and attack simulations

- The BAS mechanism is used to promptly identify new vulnerabilities or system changes that may pose risks.
- The effectiveness of various security control measures have been confirmed through multi-dimensional security assessment mechanisms.
- Security assessment scores were automatically calculated, priorities for risk mitigation were identified, and FISC’s information security risks were quantified.
- Continued BAS security testing in 2023, and completed 4 regular assessments; the overall rating remained “secure”, with an average score of 20 points for users.

2023 Zero-Trust maturity assessments

- Continuously improving and enhancing relevant information security protection measures based on the results of information security assessments conducted by a professional third party in 2022.
- Assessments have been completed based on the U.S. Cybersecurity and Infrastructure Security Agency’s Zero-Trust maturity model (ZTMM), which consists of five pillars: identity, devices, networks, applications and workloads, and data.

◆ Information and Communication Security Education and Training

In addition to establishing a comprehensive information and communication security management system, FISC also places great importance on employee education and training. Information security seminars are held for all company employees every quarter, inviting information security experts to share significant trends in information security, furthering FISC employees’ understanding of information security as they carry out their daily activities.



Course Title	Content of training	Number of participants	Total hours of participation
Q1 2023 Information Security Seminar	Financial Information Security Case Studies	236	708
Q2 2023 Information Security Seminar	Zero-Trust Architecture (ZTA)	275	825
Q3 2023 Information Security Seminar	Information and Communication Security and Personal Data Literacy Course	281	843
Q4 2023 Information Security Seminar	IT Modernization Development Security, Agile Data Governance, and Data Platform Applications	185	555
Total		977	2,931

◆ Status of Certification Acquisition

FISC continues to encourage employees to obtain certifications related to information security. In 2023, specialized personnel obtained 20 information and communication security certifications and 6 professional information security certifications, totaling 26 certifications.

Name of Certification	Certification Acquired in 2023
Certified Ethical Hacker (CEH)	3
Computer Hacking Forensic Investigator (CHFI)	1
EC-Council Certified Incident Handler (ECIH)	3
EC-Council Certified Security Analyst (ECSA)	1
Certified SOC Analyst (CSA)	6
Certified Threat Intelligence Analyst (CTIA)	1
The CREST Practitioner Security Analyst (CPSA)	1
Certified Information Systems Security Professional	1
ISO 27001: 2022 ISMS Auditor / Lead Auditor Training	2
Security+	1
Information and Communication Security Skills Assessment Certificate: Introduction to Information and Communication Security	5
Information and Communication Security Skills Assessment Certificate: Information Security Health Checks	1
Total	26

2.3.4 Financial Information Sharing and Analysis Center (F-ISAC)

Since the end of 2017, to enhance the information and communication security protection capabilities of the financial system, FISC has undertaken the operation of the Financial Information Sharing and Analysis Center (F-ISAC), which was established by the Financial Supervisory Commission, to promote the integration, sharing, and application of financial information security intelligence and to create a joint defense system for financial information security. F-ISAC serves various financial institutions, including banks, insurance companies, securities firms, and investment trust and consultation companies. As of the end of December 2023, the total number of members reached **330**. F-ISAC provides services such as intelligence research and analysis, sharing of information on information security, alert dissemination, information security consulting and training, assistance in information security incident responses, and evaluation and alleviation of information security incidents.



Major Events at F-ISAC in 2023

- 1
 - We promoted the Finance Configuration Baseline (FCB), providing financial institutions with a reference for managing Windows and RedHat operating system platforms.
 - We organized briefings for seven industry associations, including banks, life insurance, property insurance, securities, and futures companies, and deploying related explanatory documents and resources.
- 2
 - We encouraged financial institutions to participate in F-SOC, establish an information security monitoring and joint defense mechanism, with the number of members reaching 59 by 2023.
 - This year, quarterly F-SOC briefings and ad-hoc threat report sharing sessions were added, and visits to 20 members were conducted to enhance the effectiveness and accuracy of feedback.
- 3
 - We continued to revise and adjust the Information Security Monitoring Configuration Baseline (MCB) document, expanding its coverage to align with the current state of the industry.
 - In 2023, new configuration rules were added for five products, including load balancing equipment and endpoint protection devices. These rules incorporated research projects on active defense as well as monitoring rules from research projects on financial Institution hackers, and were published in the revised MCB document in December.
- 4
 - We continued to analyze the attack methods of criminal hacker organizations targeting financial institutions, and research was completed this year on the attack methods of APT10, a cyber-espionage group, and corresponding detection mechanisms. Monitoring rules were developed based on MITRE ATT&CK and incorporated into the information security monitoring and joint defense mechanism.

- 5
 - We actively participated in international information security organizations to increase the number of international information security partners, and acquired the latest intelligence on threats to information security.
 - In July 2023, we were notified that we become a member of the Asia Pacific Computer Emergency Response Team (APCERT).
- 6
 - We cultivated professional talents in financial information security, offered courses on international information security certifications, and guided trainees in obtaining such certifications.
 - In 2023, the center assisted a total of 90 trainees in obtaining certifications.

Handling of F-ISAC Information Security Announcements and Analysis Reports

		Number of times in 2023
	Information Security Vulnerability Announcements We disclosed significant vulnerabilities in commonly used financial information and communication products, software updates, and publicly disclosed attack codes.	22
	Intelligence on Information Security Threats FS-ISAC and SWIFT-ISAC intelligence; intelligence shared by members including phishing emails, website attacks, hacker breach techniques; intelligence from information security companies.	517
	Weekly Report on Information Security Intelligence Vulnerabilities from the previous week, critical vulnerability patches, vulnerabilities in publicly disclosed attack codes, important information security news, weekly issues, high-risk and malicious IPs and domains and more are summarized in the weekly report.	51
	Monthly Report on Information Security Intelligence Statistics on types of attacks in the previous month, distribution of the sources of attacks, statistics on the traffic of Distributed Denial of Service (DDoS) attacks, malware statistics, summaries of information security threats, major news, information shared by members and more are summarized in the monthly report.	12
	Analysis Report on Information Security Threat Intelligence Information security events and hacker organization activities in the Taiwanese and international financial industries are researched and analyzed. The analysis covers platform impact, attack methods, correlation analysis, and suggestions for detection and protection, vulnerability patching procedures, and more. Major News and Sharing Information Among Members.	1

◆ Handling of F-ISAC Information Security Exercises, Meetings, and Courses in 2023

F-ISAC regularly organizes exercises and seminars, and designs scenarios based on collected and analyzed hacker attack methods. These scenarios allow financial institutions to validate their detection, protection, and response mechanisms, as well as threat response procedures, through exercise scenarios. This helps to cultivate and enhance talents in financial information security, elevating the cyber resilience of Taiwan's financial institutions.



Cybersecurity Offensive and Defensive Exercises Briefing



Financial Sector InfoSec Offensive and Defensive Exercises and Evaluation Activities



03

Happy Workplace

3.1 Talent Attraction and Retention | 3.2 Talent Cultivation and Development 3.3 Workplace Diversity and Inclusion | 3.4 Occupational Health and Safety

FISC places a high value on its commitment to employees, promoting a diverse and inclusive corporate culture that fosters a friendly and interactive workplace environment. Through a comprehensive compensation system and talent retention mechanisms, the company creates team harmony, advancing towards sustainable corporate development. At the same time, by providing a safe workplace, the company protects employee health, reduces occupational accidents, and fosters a friendly, safe, and healthy work environment.

Response to Material Topics

09 Talent Attraction and Retention

10 Occupational Safety and Health

★ Highlights of the Chapter

A Total of
55
Training Sessions Were Held
with
4,047
Participants


Human Rights Education-Related Training Totaled
1,569 Hours
with a participation rate of
254%

0 Human Rights Violations
0 Employee and Contractor Occupational Injuries
Maternity Leave and Return to Work Rate at
100%

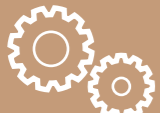
<p>5 Gender Equality</p>	<p>1 No Poverty</p>	<p>3 Good Health and Well-Being</p>
<p>8 Decent Work and Economic Growth</p>	<p>10 Reduce Inequalities</p>	

3.1 Talent Attraction and Retention


Material Issue Management Approach : Talent Attraction and Retention




Management Policy



Implemented Mechanisms



2023 Achievements



Future Plans

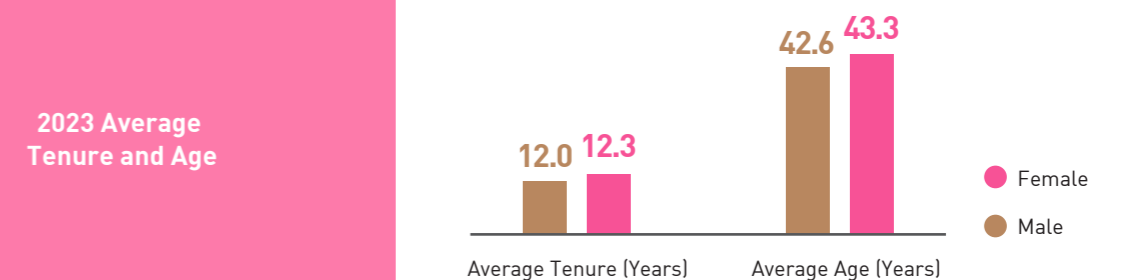
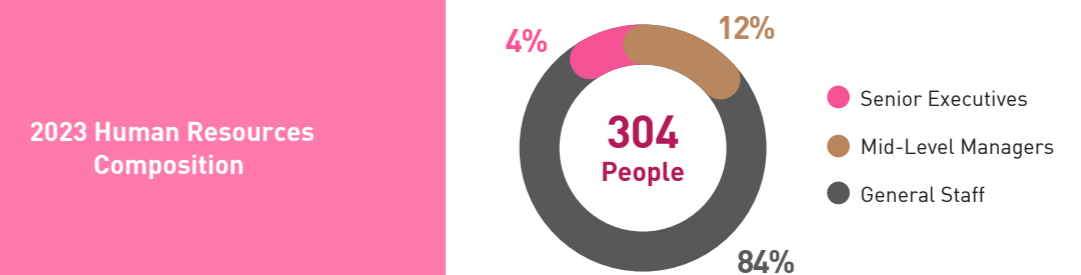
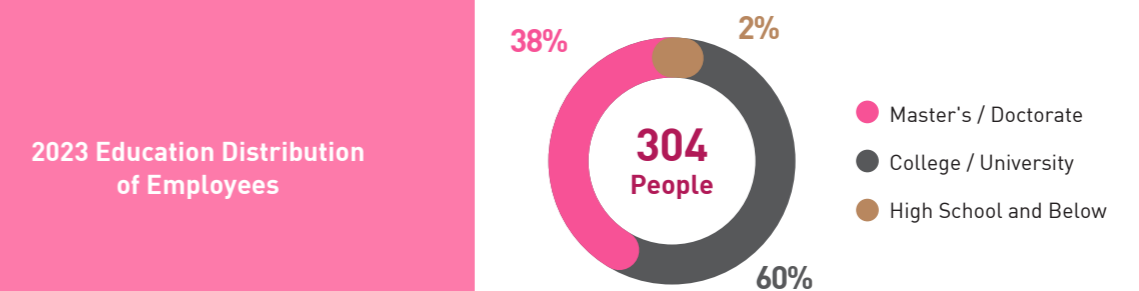
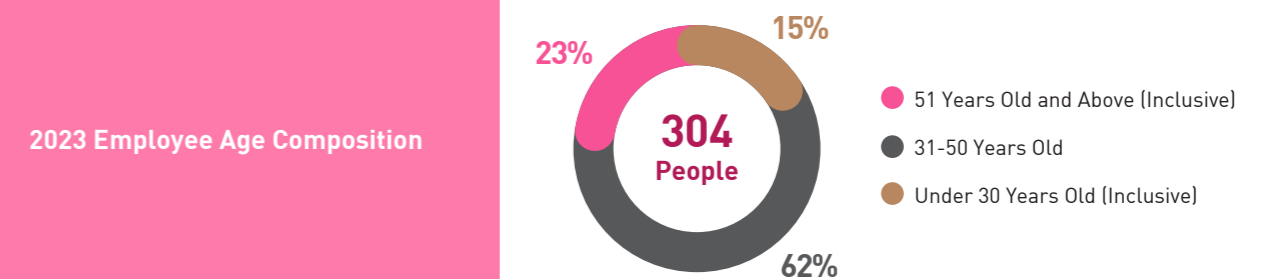
- FISC regards its employees as its most important assets, establishing a comprehensive "select, use, train, retain" system. With a rigorous recruitment process, complete education and training, extensive certification support, flexible rotation mechanisms, and fair and objective performance evaluations, the company implements talent cultivation and professional development. This sustains the provision of stable, timely, and high-quality services to the public, laying the foundation for sustainable corporate development.
- FISC promotes a sustainable human resource management policy that includes eight major aspects: 1. Diverse and inclusive employment policies, 2. Just, fair, and transparent recruitment processes, 3. Employee training and development that meet both company and personal goals, 4. Improving job satisfaction through work-life balance, 5. Transparent and fair performance evaluation and promotion mechanisms, 6. Competitive employee compensation and benefits, 7. High standards of employee health and safety, 8. Strong corporate social responsibility and academic-industry cooperation. The company ensures that employees share the same vision and mission as FISC, excel in suitable positions, and grow together with the company.
- In 2023, there were no significant employee grievances.
- The average tenure of employees is over 12 years.
- The overall turnover rate is 8.3%, lower than the national average turnover rate of 17.03% for the finance and insurance sector in 2023.
- The company continuously optimizes training programs at all levels to nurture potential talents in information and cybersecurity, enhancing organizational vitality.

3.1.1 Employee Structure

FISC adheres to a diverse and equitable employment policy, providing a safe and secure work environment and ensuring fair and reasonable work rights. As of the end of 2023, FISC had 304 full-time employees, with no part-time or fixed-term contract staff. Among the full-time staff, 192 were male, approximately 63%, and 112 were female, about 37%; most employees have a college or master's degree; the majority of employees, about 61.5%, are aged between 31 and 50; additionally, there are 50 dispatched personnel assisting with administrative tasks in various units.

Employee Composition in the Recent Three Years

Year		2021		2022		2023	
Total number of employees		Male	Female	Male	Female	Male	Female
Employment	Full-time employees	170	101	184	112	192	112
	Dispatched personnel	26	33	22	31	20	30
Non-employment	Non-employee workers	23	8	23	8	23	8



Age Distribution of Employees in the Recent Three Years

Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Under 30 years old (inclusive)	17	11	26	5	36	10
31-50 years old	107	63	116	80	109	78
51 years old and above (inclusive)	46	27	42	27	47	24
Total	170	101	184	112	192	112

Education Distribution of Employees Over the Last Three Years

Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
High School and Below	3	4	3	4	2	3
College / University	103	56	115	62	122	62
Master's	63	41	65	46	68	47
Doctorate	1	0	1	0	0	0
Total	170	101	184	112	192	112

Human Resources Composition Over the Last Three Years

Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
General Staff	144	89	158	94	162	93
Mid-Level Managers	19	10	19	14	22	15
Senior Executives	7	2	7	4	8	4

Note: In 2023, the gender ratio in the senior governance unit of FISC was 2:1, with males comprising 67% and females 33%.

Average tenure and age over the last three years

Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Average Tenure (Years)	13.0	12.7	12.1	12.2	12.0	12.3
Average Age (Years)	44.0	43.9	42.8	43.7	42.6	43.3

3.1.2 Recruitment Channels

In response to changes in the labor market and recruitment trends, FISC promotes diverse talent recruitment channels. In addition to posting job openings and recruitment information through job banks, it has established an "Employee Referral Reward Guideline" to encourage internal colleagues to recommend candidates. FISC adheres to a fair, equitable, and transparent recruitment process. Recruitment and selection of new staff are conducted by external professional organizations, with the examination process designed, reviewed, and attended by professional and impartial third parties, and candidates are selected on a merit-based principle according to the most suitable positions.

To expand the talent pipeline, in recent years, FISC has signed memorandums of understanding for academic-industry cooperation with well-known universities, established internship programs, and strategically positioned potential campus talents early. In 2023, FISC hired 32 new employees, a new hire rate of 10.5%; 25 employees left the company (including 7 retirements), with an overall turnover rate of 8.3%, which is lower than the national average turnover rate of 17.03% for the finance and insurance industry reported by the Directorate-General of Budget, Accounting and Statistics. This indicates that FISC's talent cultivation and employee care policies are quite effective, with relatively stable employee turnover.



To fulfill corporate social responsibility and expand recruitment channels, FISC has signed MOUs for academic-industry cooperation with several universities. These partnerships involve sharing and exchanging academic theories and practical experiences, providing internship opportunities, and enhancing students' technical and practical skills through teaching, internships, and project discussions. This not only nurtures talent for the industry but also increases FISC's visibility on campuses to facilitate recruitment.

Statistics on New Employees in the Last Three Years

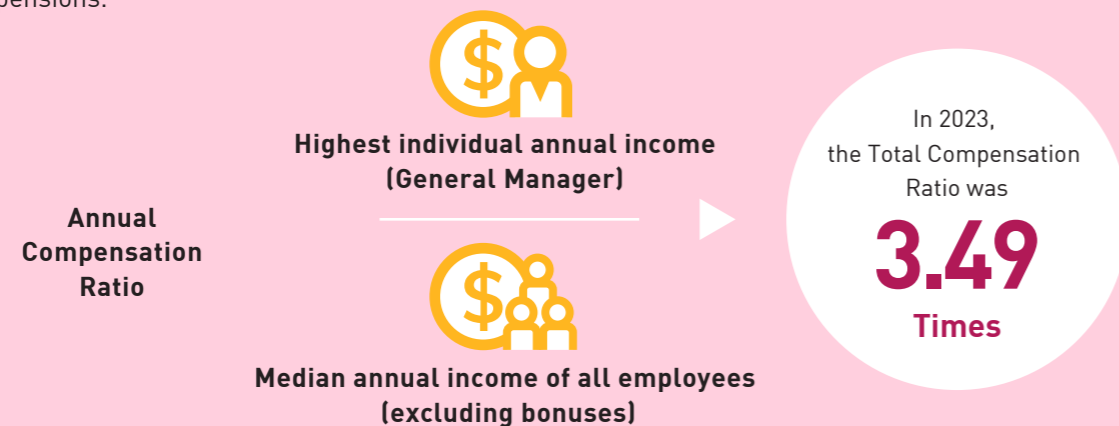
Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Total Number of New Employees	20	10	35	15	22	10
Under 30 Years Old (Inclusive)	6	3	21	5	17	7
31-50 Years Old	12	6	14	10	3	3
51 Years Old and Above (Inclusive)	2	1	0	0	2	0

Number of employees resigned in the past 3 years

Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Total Number of Resigned Employees	17	6	21	5	14	11
Under 30 Years Old (Inclusive)	5	2	6	2	5	1
31-50 Years Old	9	3	9	2	5	6
51 Years Old and Above (Inclusive)	3	1	6	1	4	4

3.1.3 Remuneration system

To attract and retain talent, FISC adheres to labor laws and implements concrete gender equality policies, including the "Labor Standards Act" of the Republic of China, the "Act of Gender Equality in Employment," and the "Employment Service Act." Employee compensation and promotions are not influenced by gender, allowing employees to realize their personal value and contribute their skills in an equal workplace environment. FISC bases salary offers for new hires on their educational background, work experience, and the position applied for, providing competitive compensation. In addition to monthly salaries, bonuses are awarded based on performance, motivating employees to improve their performance. In 2023, there were no significant differences in the salary ratios between male and female employees. The average monthly salary for new male and female employees was 1.74 times the basic wage in Taiwan. The employee pension plan adheres to the "Labor Standards Act" and the "Labor Pension Act," ensuring the rights of employees to receive their pensions.



Note: Annual compensation ratio = Highest individual annual income (General Manager) / Median annual income of all employees (excluding bonuses)

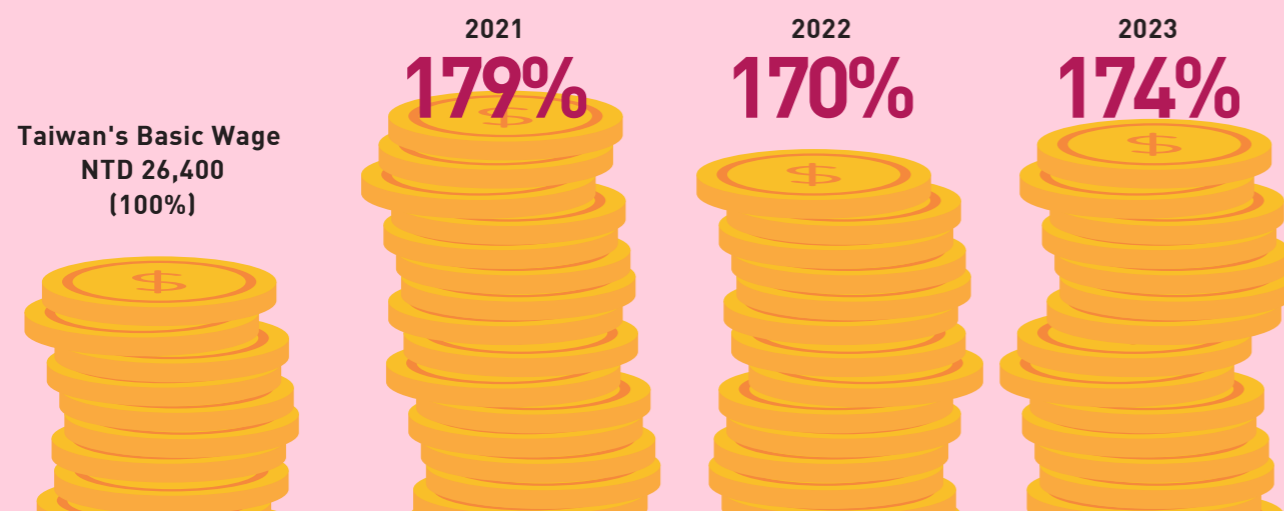
Remuneration Ratio of Women to Men in the Last Three Years (Female:Male)

Job Title	2021	2022	2023
Supervisor	94:100	87:100	87:100
Non-managerial officer	100:100	101:100	103:100

Note: The gender pay ratio may vary slightly due to factors such as the number of employees and individual performance (excluding bonuses).

Salary levels of new hires in the last three years compared to the basic wage in Taiwan

Note 1. Salary level = Salary of new hires ÷ Taiwan's basic wage (NTD 26,400)
 Note 2. Taiwan's basic wage refers to the statutory minimum wage in 2023
 Note 3. FISC's starting salary levels are the same for both men and women



3.2 Talent Cultivation and Development

Each year, FISC establishes an "Annual Training Plan" based on the company's business objectives, operational needs, and the enhancement of employee competencies and professionalism. The plan includes seminars, remote courses, and online digital courses to provide diverse educational training, continuously developing employee potential and improving job performance. The training content is divided into core competencies, functional competencies, and managerial competencies. Core competency training is organized by the HR department, offering digital or classroom courses on relevant topics; functional competency training is arranged by individual units as needed, including domestic and international training or unit-specific training courses; managerial competency training is planned by the HR department based on the topic and course difficulty, targeting mid-to-senior managers for advanced management courses and basic managers for foundational management courses, with advanced courses primarily for managers (including higher levels) and foundational courses targeting team leaders primarily.

FISC Talent Development Outcomes Overview

Training Courses	Total in-person course sessions	41	Total training hours	8,693 Hours	Participants	3,254 Attendees
	Total online course sessions	14	Total training hours	1,368 Hours	Participants	793 Attendees
	Total number of courses	55				
Internal Rotation, Promotion, and Job Transfer	Proportion of Managerial Positions Filled Through Internal Promotions	100%				

3.3.1 Talent Development and Training Planning

FISC places high importance on the career development needs of employees at all levels and positions. To enhance the quality and efficiency of talent cultivation, the company builds on the existing competency model to establish a competency development training framework, providing ongoing training and development programs. In the short term, by offering both physical and digital training courses, the company reduces the resistance of managers and colleagues to participating in training, fostering a habit of self-directed learning and engagement with the company's training programs. In the medium term, based on the existing competency framework, systematic training for basic and advanced management competencies is conducted for managerial positions, while the enhancement of core competencies for general colleagues is directed by practicality and need, gradually building confidence in the training outcomes among managers and colleagues. In the long term, a comprehensive competency-based training development blueprint is established, providing a structured and progressive training and development path for everyone from new hires to senior employees and from clerks to managers. This ensures uniform behavioral standards and concepts among similar grades and job roles, enabling effective and sustained implementation of the company's business strategy to achieve overall corporate goals.

Four Major Categories of Education and Training		
Category	Planning content	Course Objective
New Employee Training	Organization Introduction	Conducting education and training for new colleagues to help new employees adapt to the workplace environment quickly, familiarize themselves with the corporate culture and important regulations, integrate into the company environment, take over relevant business tasks, and increase the retention rate of new hires.
	Work Rules	
	Occupational Safety and Health Training	
Professional Training	Executive Education Training Consensus Camp	Conducting managerial education training consensus camps, offering professional training related to business, including assisting colleagues in understanding the applications of emerging technologies, reviewing cybersecurity protection, and learning about the development, design, and application of various professional systems.
	IT Professional Training	
	Cybersecurity Professional Training	
	System Development Courses	
Other Training	Risk Management Courses	Irregular training sessions on compliance, audit, labor safety, cybersecurity, environmental safety, and other topics are held to help managers and employees understand regulations and practices, achieving the goal of protecting both company and employee rights.
	Market Trends and Case Study Sharing	
General Knowledge Training	Legal Compliance Training	Offering risk management courses, focusing on case studies of abnormal events in information systems, ensuring that risk management concepts are integrated into daily work scenarios.
	Audit Training	
	Occupational Safety and Health Training	
	Cybersecurity Lectures	
	Fire Safety Training	

To broaden employees' perspectives and cultivate a global outlook, FISC periodically sends staff to participate in external professional training courses, major conferences, and seminars both domestically and internationally. Following the lifting of pandemic restrictions in 2023, there were 8 overseas training and visit occasions, involving 22 participants.

FISC continuously improves the quality and effectiveness of training to ensure that employees can effectively absorb new knowledge and skills from the classroom. After each training session, participants can fill out an online feedback form, which covers aspects such as the course content and the instructor's teaching. By understanding and analyzing employee feedback, the planning and content of the educational training are adjusted, and the courses are optimally implemented on a rolling basis to fulfill the objectives of talent cultivation. In 2023, the company offered a total of 41 in-person and 14 online courses, with a total attendance of 4,047 people. The average satisfaction rating was 4.6 out of 5.

Education and Training Outcomes Over the Last Three Years						
Year	2021		2022		2023	
	Total Number of Trainees	Total Course Hours	Total Number of Trainees	Total Course Hours	Total Number of Trainees	Total Course Hours
New Employee Training	54	162	114	342	68	204
Professional training	1,312	3,120	1,885	5,830	1,607	5,623
General Knowledge Training	1,004	2,665	1,664	4,353	2,557	6,337
Management Training	1	8	150	356	146	598

Average Education and Training Hours in the Recent Three Years						
Year	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Supervisor	26.8	25.2	46.6	50.2	48.5	52.6
Non-Managerial Officer	19.4	19.5	31	28.6	35	37.3
IT staff	21.9	24.3	35.7	39.1	36.9	44.4
Non-IT staff	17.8	19.2	28.1	30.1	37.4	37.9
Definition	Note 1: Manager is defined as team leader level or above. Note 2: External trainings are included.					

Special Column: Information and Cybersecurity Talent Reserve Training Program

Disclosure Content

FISC is dedicated to cultivating and enriching potential talents in the information and cybersecurity fields, boosting organizational vitality, by implementing a reserve officer system. This targets recent graduates or those with less than two years of work experience but with information technology backgrounds and potential for development. Through a one-year training period, it independently cultivates specialists who meet the business needs of FISC. Principally, each year, focused recruitment drives are conducted once in the first and second halves of the year. The number of spots available depends on FISC's budget and personnel requirements. The course planning includes classroom lectures, self-study, practical exercises, tests, task assignments, and unit internships. The training is divided into three phases: non-specialized basic training, specialized advanced training, and pre-assigned unit practical training (6 months + 3 months + 3 months). Through periodic observation and assessment, trainees are evaluated for suitability and allocated to appropriate units.



FISC's Diverse Educational Training

- Sustainable**: Carbon Trading Mechanisms and Overview of Greenhouse Gases and Carbon Footprints
- Human Rights**: Creating a Workplace Environment with Gender Diversity and Equality
- Finance**: Current Status of Financial Technology Patents and Sharing of Infringement Practices
- Cybersecurity**: Implementing Corporate Cybersecurity, Establishing Cybersecurity Protection Concepts
- Team**: Team Motivation and Accountability in Team Building
- Customer Service**: Telephone Etiquette and Customer Complaint Handling
- Fire Safety**: Fire Rescue Training

◆ Promotion Mechanism

FISC has established an employee promotion system to elevate outstanding talents. Employee promotions are primarily based on character, ability, knowledge, and job performance, with additional consideration given to leadership and communication skills for those ascending to managerial positions. Through a positive promotion system, employees are motivated to unleash their potential and improve work efficiency and quality, enabling them to seize development opportunities and excel in their roles.

◆ Rotation Mechanism

FISC has established an employee rotation system based on employee development and organizational needs, which enhances employees' work experience, aiming to boost their motivation and identification with FISC, as well as to implement internal control systems. In addition to the regular annual rotations, "project-based rotations" are also conducted depending on FISC's business needs, organizational adjustments, or objectives to enhance performance. Moreover, employees can apply for rotations according to their career planning and interests when vacancies arise internally, utilizing the rotation system to provide a diverse development platform and cultivate cross-disciplinary professional talents.

◆ Performance Assessment

To implement the company's operational goals while linking company strategy with individual employee goals, FISC has a comprehensive performance management system. Through discussions between employees and supervisors, work goals are established and work outcomes are periodically reviewed to achieve consensus and results among employees. Besides assessing professional knowledge and technical skills, FISC also places importance on the demonstration of employees' soft skills, linking personal work goals with competencies to observe the actual characteristics and abilities of employees. This guides employees to continually surpass themselves at work and unleash their potential.

The performance management system is divided into three stages: initial performance planning, mid-term tracking, and end-term performance review. Through fair and objective evaluations and guidance, the system motivates employees' work performance and gradually improves the achievement rate of targets. FISC issues performance bonuses based on employee performance evaluations and results, using corresponding salary compensation to encourage employees to pursue excellence and exceed targets, thus driving positive organizational development. For employees whose performance falls behind, the company also has an "Employee Performance Improvement Guideline." Through regular goal reviews and coaching, the company assists employees with subpar performance in enhancing their effectiveness. In 2023, the proportion of employees subjected to performance assessments reached 100%.










◆ Professional Certification Reward

FISC encourages employees to use their spare time to enhance themselves and advance their professional knowledge to increase competitiveness. The company provides professional certification rewards and subsidies, covering categories such as domestic and international finance, information technology, legal, and energy management certifications. In 2023, employees obtained a total of 19 new certifications.

Certifications Obtained Over the Last Three Years			
Year	2021	2022	2023
Information	1	5	12
Audit	3	1	4
Government Agencies	2	3	3
Others	2	0	0

3.3.2 Employee benefits

FISC ensures a balance between work and life for its employees by providing a diverse welfare system. This includes labor and health insurance, group insurance, the implementation of flexible working hours, special leave that exceeds legal requirements, subsidies for weddings and funerals, health check subsidies, and various other employee welfare programs, demonstrating comprehensive care for employees to enhance their job satisfaction and loyalty.

FISC Employee Benefits		
Item	Benefit Description	
 Festival Bonus	Festival days (Chinese New Year/Dragon Boat Festival/Mid-Autumn Festival) for employees actively employed	
 Birthday Benefit	For employees who have been employed for at least one year and are actively employed on their birthday	
 Marriage Benefit	For employees who are getting married	
 Childbirth Benefit	For childbirth by the employee or their spouse	
 Funeral Condolence Benefit	Support for the funeral of the employee, their parents, spouse, or children	
 Hospitalization Condolence Benefit	For employees hospitalized due to accidental injury or illness, a hospitalization condolence subsidy is provided.	
 Emergency Condolence Benefit	For employees or their families experiencing major disasters or accidents	
 Educational Subsidies /Awards	Children's educational rewards (subsidies), and subsidies for employee further education	
 Retirement Condolence Benefit	Employees who have been with the company for five years (inclusive) and meet the retirement conditions specified in the company's work rules receive a retirement condolence payment	

FISC supports employee participation in various types of club activities. In 2023, there were 7 clubs, including basketball, table tennis, bowling, talent, yoga, running, and literary arts clubs; through regular club activities, the company fosters proper leisure and entertainment for employees, strengthens interpersonal relationships, and creates a healthy and energetic atmosphere among employees, enhancing cohesion and loyalty to the company.

FISC Employee Club Activities	
Clubs	Number of Participants in 2023
Basketball Club	22
Bowling Club	21
Table Tennis Club	25
Road Running Club	20
Talent Club	23



Basketball Club



Talent Club



Road Running Club



◆ FISC Employee Benefits

Year-End Banquet Event



To reward employees for their hard work and to foster camaraderie among departments, enhancing team cohesion, FISC annually hosts a year-end banquet at a well-known restaurant. The event features performances by high-quality entertainment groups for employees to enjoy together.



Employee Travel

To enhance the physical and mental health of employees and to promote harmonious labor relations, the company annually subsidizes the Employee Welfare Committee to organize various welfare activities, including employee-organized travel activities, to enhance the health and camaraderie among colleagues.



To provide employees with a secure working environment, FISC has established the "Employee Leave Without Pay Policy." Employees who meet the eligibility criteria for parental leave can apply for it as needed and may apply for reinstatement at the end of the period. Moreover, to alleviate the financial burden of child-care on employees, FISC provides a family support mechanism and has specifically established the "Employee Childcare Subsidy Program." Employees with children under the age of five are eligible to apply for a monthly subsidy of NTD1,000. In 2023, 37 employees received this subsidy.

FISC Family Support Mechanisms

Policy	Details
Paid Maternity Leave	Female employees who give birth receive eight weeks of leave; those who have a miscarriage after three months of pregnancy receive four weeks of leave; those who miscarry between two and three months of pregnancy receive one week of leave; and those who miscarry before two months of pregnancy receive five days of leave.
Paternity Leave for Pregnancy Check-ups and Childbirth	Employees may apply for a total of seven days of leave to accompany their spouse for pregnancy check-ups or childbirth, with full pay during the leave period. Applications for paternity leave can be made within fifteen days before or after the spouse's delivery date (including holidays), and the leave can be taken in parts.
Parental Leave	Employees who have been employed for at least six months and need to care for a child under three years old may apply for parental leave without pay.

Parental Leave Without Pay and Return to Work Situation Over the Last Three Years

Item	2021		2022		2023	
	Male	Female	Male	Female	Male	Female
Total number of employees eligible for parental leave without pay for the year	0	2	0	0	0	1
A Number expected to return to work in that year	0	0	0	1	0	2
B Actual number of returns to work in that year	0	0	0	1	0	2
C Number of returns from parental leave from the previous year	0	0	0	0	0	1
D Number who continued to work for one year after returning from leave the previous year	0	0	0	0	0	1
Return Rate = B/A	0	0	0	100%	0	100%
Retention Rate = D/C	0	0	0	0	0	100%

3.3 Workplace Diversity and Inclusion

3.3.1 Diversified Workplace

FISC has established a diverse and inclusive talent employment policy, ensuring that no applicant or employee is discriminated against or treated differently based on race, class, language, thoughts, religion, political affiliation, origin, birthplace, gender, sexual orientation, age, marital status, appearance, facial features, physical or mental disability, astrological sign, or blood type. By fostering a multicultural workplace, the company continually strengthens its competitive advantage.




FISC adheres to national labor laws and supports internationally recognized human rights standards such as the Universal Declaration of Human Rights, the International Labour Conventions, and the ten principles of the United Nations Global Compact, eliminating any acts that violate or infringe on human rights and establishing a workplace that respects and ensures human rights, guaranteeing employees are treated with dignity and equality.

To ensure the labor rights of employees, FISC revised its "Prevention Plan for Unlawful Infringements in the Performance of Duties" in 2019, enhancing control over workplace human rights equality and preventing employees from unlawful infringements by employers, supervisors, colleagues, clients, or other third parties in the workplace. Furthermore, FISC continuously conducts human rights-related educational training. For instance, anti-sexual harassment campaigns have been promoted for many years, with many employees still participating in training sessions annually. In 2023, there were no incidents of human rights violations, and the company will continue to implement related human rights education and training.

Column: FISC's Commitment to Human Rights Protection

Principles of FISC's Commitment to Human Rights Protection

- Prohibit the employment of child labor
- Prohibit forced or compulsory labor
- Prohibit discriminatory practices and ensure equal employment opportunities
- Provide a safe and healthy working environment
- Assist employees in promoting physical and mental health and balancing work and life
- Regularly review and evaluate policies and actions related to human rights
- Anti-sexual harassment complaint channels


 **Hotline: (02) 2630-1666**  **Fax: (02) 2631-7081**  **Email: ash@mail.fisc.com.tw (Anti-sexual Harassment)**

Human Rights Education and Training Achievements Over the Last Three Years

Year	Training Rate	Number of Trainees	Course Hours
2021	89%	250 Attendees	774.5 Hours
2022	180%	532 Attendees	1,241 Hours
2023	254%	772 Attendees	1,569 Hours
Training Courses in 2023	Occupational Safety and Health Courses: 6 Sessions Employee Health Promotion Courses: 3 Sessions Gender Equality Protection Courses: 2 Sessions		

3.3.2 Employment of People with Disabilities

FISC upholds its social responsibility to care for the disadvantaged, supporting the employment rights of individuals with disabilities and indigenous people. It continuously provides job opportunities through various channels and currently employs 3 people with disabilities. In addition to providing employment opportunities for people with disabilities, FISC also encourages colleagues to maximize their work potential and cooperate to actively support the workplace activities and social participation of people with disabilities.

Employment of People with Disabilities Over the Last Three Years			
Year	2021	2022	2023
 People with Disabilities	4	4	3



3.3.3 Labor-Management Communication

FISC Information Company adheres to international labor conventions, the domestic Trade Union Act, the Labor Standards Act, and other related legal regulations. Employees are free to organize and join unions and may engage in collective bargaining in accordance with the law; however, under Article 54, Section 3, Paragraph 4 of the Labor-Management Dispute Resolution Law, FISC is a business restricted from striking, and currently, no unions have been established by the employees.

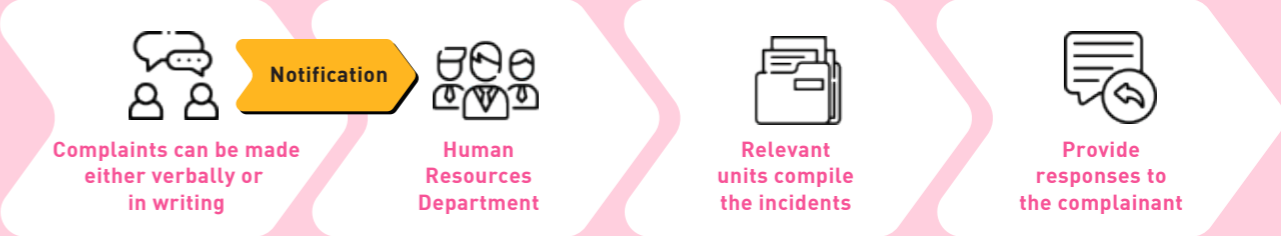
To build good labor-management relations, FISC regularly convenes labor-management meetings to allow employees to fully express their concerns. The labor-management meeting members consist of representatives from both labor and management, with five labor representatives elected by all full-time employees and five management representatives appointed by the employer. Labor-management meetings are held quarterly, where representatives from both sides discuss labor conditions, benefits, and ways to improve work efficiency. Proposals from these meetings are documented and tracked, and the results are announced to all employees after the meeting to establish a good interactive mechanism. In 2023, four labor-management meetings were held, with no labor disputes or losses incurred. In 2023, there were no operational bases or suppliers that violated the right to freedom of association or the right to collective bargaining.

Additionally, FISC has established "Labor Complaint Procedures" and "Sexual Harassment Prevention, Complaint, and Discipline Procedures." There are also channels and procedures for handling employee complaints. Employees can file complaints verbally or in writing to supervisors, representatives, or the person in charge of management. Complainants have the opportunity to present their views at the hearing of the complaint cases, and the results of the deliberation are notified in writing to the complainant within 14 days after the meeting. In 2023, there were no major employee complaints.

FISC Complaint Channels


FISC has established "Labor Complaint Procedures" for employee complaints, specifying that complainants may submit complaints either verbally or in writing. If a written complaint is chosen, it should include relevant evidence along with the complainant's name, the content of the complaint, the name of the department where the complainant works, and the date of the complaint. Complaints are submitted through internal channels to the HR department, which will respond after acceptance and processing.

The current "Work Rules" already cover many behaviors in the workplace. If there is a violation of the "Work Rules," the existing complaint procedures should be followed; however, if the existing standards are insufficient, or if complaints made to department heads through the current channels are not accepted, or if the complainant is dissatisfied with the response to the complaint, they should provide relevant evidence and detail the facts, reasons, and processes in the "Employee Complaint Form," and submit it to the HR department, which will also respond after acceptance and processing.




3.4 Occupational Health and Safety


Major Issue Management Policy: Occupational Safety and Health




Management Policy



Implemented Mechanisms



2023 Achievements



Future Plans

Continuous implementation of fire and evacuation drills

- To prevent occupational accidents, FISC is committed to constructing a safe and healthy work environment. It has established "Occupational Safety and Health Guidelines" and a "Repetitive Task Hazard Prevention Plan" among other regulations to ensure employees have healthy and safe working conditions. It appoints a "Type A Occupational Safety and Health Officer" who, along with a contracted occupational safety specialist and a nurse, provides onsite services annually and jointly reviews the workplace environment.

- The office buildings were designed and constructed with the consultation of both domestic and international experts to properly plan the work environment.
- Carbon dioxide concentration detectors are installed in all office spaces. If levels exceed the alert threshold, the building's monitoring system automatically triggers an alarm and adjusts the office air quality.
- Regular use of infrared thermal imagers reduces the risk and damage from fire incidents in server rooms and office spaces.

- In 2015, FISC engaged a professional occupational health and safety management consultant to assist in monitoring the work environment and providing onsite safety guidance. Recommendations were made where work environments did not comply with legal requirements or where facilities posed hazards. Improvement measures focused on enhancing fall prevention at the workplace, such as installing protective cages on emergency escape ladders and adding handrails and work platforms to ice storage trough ladders to prevent falls during climbing or work. These measures have been implemented and maintained to date, with no work-related injuries occurring in the past three years.

- By organizing task-based teams, employees from various units of the company form firefighting and medical aid squads among other fire brigade units. Annual training sessions are held regularly for initial firefighting, first aid, and fire evacuation drills to develop employees' emergency response capabilities and enhance their disaster prevention knowledge.

- By organizing task-based teams, employees from various units of the company form firefighting and medical aid squads, etc. Annual training sessions for initial firefighting, first aid, and fire evacuation drills are held regularly to develop employees' emergency response capabilities and enhance their disaster prevention knowledge.
- Regular earthquake (structural damage to buildings) evacuation drills and fire evacuation drills are conducted for all employees.

Occupational Safety and Health Education and Training

Training Name	Course Description	2021 Number of participants	2022 Number of participants	2023 Number of participants	Frequency
Promotion of laws and regulations on on-site health services	Occupational Safety and Health Act, Labor Health Protection Regulations, and Personal Data Protection Act.	0	208	0	Irregular intervals
Fire and Rescue Training (including Self-Defense Firefighting Team Training)	Annual fire-related drill courses.	132	196	113	Twice a Year
CPR+AED Training Courses	Explanation of the Emergency Medical Services Act and CPR + AED drills.	0	0	330	Irregular intervals
Electric Vehicle Fire Blanket Training	Training on the use of fire blankets for electric vehicles	0	0	5	Irregular intervals
Occupational Safety and Health Officer Safety Training Course	Safety and health training for occupational safety and health officers	1	0	1	Irregular intervals
Fire Safety Manager Training	Training course for fire safety managers.	1	0	1	Irregular intervals
First Aid Personnel Safety and Health Education and Training	Safety and health education for first aid personnel	4	4	7	Irregular intervals

Safety and Health Training for Occupational Safety and Health Officers



Promotion of laws and regulations on on-site health services

Occupational Safety and Health Act, Labor Health Protection Regulations, and Personal Data Protection Act



Electric Vehicle Fire Blanket Training

Training on the use of fire blankets for electric vehicles



First Aid Personnel Safety and Health Education and Training

Emergency Responder Safety and Health Education Training



Fire Safety Manager Training

Training course for fire safety managers.



CPR + AED Training Course

Explanation of the Emergency Medical Services Act and CPR + AED drills.



Fire and Rescue Training (including Self-Defense Firefighting Team Training)








Annual fire-related drill courses



3.4.1 Promoting Physical and Mental Health

FISC values every employee, providing fair salaries and necessary benefits and protections. The company has established employee welfare regulations and institutionalized various welfare measures. It strives to create a "people-oriented" workplace environment, offering a safe and secure workspace where employees can work without worries, enjoy their job, and fully utilize their skills, growing alongside the company.

The physical and mental health of employees is the foundation of the company's operations. FISC arranges annual health check-ups for employees. Additionally, the subsidy for health check-up expenses are given to employees each year, which can also be retained and deferred to the next year. Health check-up items are planned based on employee age, work type, and recent health check-up results, exceeding legal requirements. Employees can choose a qualified health check-up institution for their examinations. Health check-up institutions compile the results and arrange for nurses to provide onsite health consultation services three times a month and doctors three times a year. Additionally, health and nutrition courses are offered alongside health check-ups.

FISC Employee Health Promotion Measures				
Topic	Description	Number of Participants	Frequency	
 Employee Health Check-ups	Annual health check-up subsidy of NTD10,000, which can be combined for use over two years	204 People	Annually	
 Maternal Health Protection Program	Nurses proactively care for maternal employees, assessing their work conditions to ensure a balance between work and life	3 People	Irregular intervals	
 Vaccination	In 2023, a qualified medical institution was commissioned to set up a flu vaccination station. Colleagues could complete their vaccinations during work hours, with related costs subsidized by the company, encouraging vaccination to create a healthy workplace environment	160 People	Annually	
 Distribution of Fresh Fruits and Vegetables	To support domestic agricultural products, fulfill corporate social responsibility, and encourage colleagues to consume more fresh fruits and vegetables	300 People	Irregular intervals	
 Office Cleanliness Competition	To improve the quality of the work environment, enhance work efficiency, and ensure that colleagues can work in a healthy workplace environment, an office cleanliness competition is organized	300 People	Irregular intervals	
 Health Seminars	Health Promotion Seminar: "A Health Guide for People Who Eat Out" Health Promotion Seminar: "Cancer Prevention Battle, Eating for a Healthy Constitution"	114 People 89 People	Irregular intervals Irregular intervals	
 Fire and Rescue Drills	Fire Education: "Personnel Evacuation Drills" and "Fire and Rescue Related Training" National Disaster Prevention Day Earthquake Evacuation Drill	300 People 300 People	Every 6 months Annually	

3.4.2 Ensuring Employee Safety

FISC has established three major plans: "Repetitive Task Hazard Prevention Plan," "Unlawful Infringement Prevention Plan for Duty Execution," and "Abnormal Workload-Induced Disease Prevention Plan," with relevant processes for identifying and assessing risks. FISC implements high-standard occupational safety and health measures, covering new recruits, current employees, and outsourced personnel, ensuring the safety and health of the workplace. The company also provides necessary training and facilities to prevent occupational injuries and health issues.

FISC Employee Safety Measures

 **Ensuring Employee Work Safety**

New employees fill out a "Musculoskeletal Symptoms Questionnaire" upon reporting to identify any discomfort symptoms caused by work. Every three years, employees autonomously fill out the "Musculoskeletal Symptoms Questionnaire." If there are any discomfort symptoms, a contracted doctor or nurse conducts an interview to identify and assess risks

 **Preventing Unlawful Infringement**

Contracted nurses and team leaders conduct interviews and training sessions to promote awareness and prevention of unlawful workplace infringements, ensuring that employees are protected from physical or mental harm caused by others while performing their duties. Employees also fill out the "Potential Workplace Violence Risk Assessment Form" to carry out risk assessments

 **Nighttime Commute Subsidy Measures**

Employees who need to handle business affairs and commute between 22:00 and 06:00 can apply for taxi fare subsidies

 **Business Travel**

When employees need to travel to other counties or cities for business, they are encouraged to use public transportation, with full reimbursement for high-speed rail travel

 **Office Risk Management**

Annually, a contracted doctor or nurse visits each floor of the company to inspect the office environment and lactation rooms, implementing preventive improvement measures in areas with potential violence or high-risk activities within FISC. The management department reviews and improves upon the suggested measures to ensure compliance with relevant strengthening measures

If an employee is injured while working, the company will grant injury leave according to relevant regulations and actual circumstances. The company also assists employees in applying for labor insurance subsidies, providing the necessary assistance as quickly as possible to minimize the impact of the injury. In 2023, no reports of contractor disability injuries were received.

FISC's 2023 Occupational Injury Statistics									
Gender	Occupational Accidents (Number of People)						Lost Work Hours	Scheduled Work Hours	
	Work Injuries	Deaths	Injuries	Near-Miss Incidents	Injury Rate	Absentee Rate			
Male	No Major Accidents Occurred						1.24	4,742 Hours	380,928 Hours (192 People)
Female							1.68	3,734 Hours	222,208 Hours (112 People)
Description	Note 1: FISC has not experienced any cases of occupational diseases. Note 2: Absentee rate = (Total days of absence / Total working days) * 100 [The calculation of absence days includes injury leave, sick leave, menstrual leave, and personal leave].								

04

The Environment and Common Good



4.1 Sustainable Low-Carbon Services | 4.2 Energy and Greenhouse Gas Management 4.3 Water Resource Management | 4.4 Waste Management

FISC is a key national infrastructure committed to providing convenient, secure, and low-carbon financial services. Given the deepening global impacts of climate change, in recent years, FISC has placed even greater emphasis on the research and development of electronic and digital innovative services. Leveraging the characteristics of its core business, FISC has gradually implemented green operational strategies, collaborating with financial institutions to promote the digital transformation of finance. FISC aspires to lead Taiwan's financial market and the public in reducing the consumption of energy resources, collectively building green, low-carbon, sustainable financial services. This aligns not only with FISC's social responsibility but also reflects its firm commitment to environmental protection and sustainable development.

★ Highlights of the Chapter

Implemented Energy-Saving Measures, and Reduced Electricity Consumption by

123,409 kWh

and CO₂ Emissions by

60,964 kg

Achieved an Average Electricity Saving Rate of

1.07%

Surpassing Our Original Energy-Saving Target

Despite an Increase in Personnel and Equipment, Electricity Consumption Continued to Decrease, with The 2023 Usage About

140,800 kWh

Less Than That of 2015

Compared to 2021, Per Capita Water Consumption Decreased by

5.41%

and Overall Greenhouse Gas Emissions Decreased by

5.18% in 2023

Donated

a Company Vehicle

Maximizing Resource Utilization while Fulfilling Our Social Responsibility



4.1 Sustainable Low-Carbon Services

FISC is committed to embedding sustainability in its daily operations, actively promoting energy and resource management internally through staff education and training to foster sustainable practices. On the other hand, it strives to reduce the energy and resource consumption of its daily operations, minimizing environmental impact and enhancing environmental performance.

4.1.1 Climate Change Strategy

FISC is acutely aware of the significant disasters brought by climate change globally in recent years. The World Economic Forum's 2023 Global Risk Report indicates that climate-related environmental issues are among the top four risks over the next decade, with extreme weather events no longer just a distant possibility but a current reality. In recent years, significant disasters caused by climate change have occurred globally, even leading to operational disruptions for businesses and organizations. In response to the significant impacts of climate change, FISC is actively preparing to face these drastic changes.



FISC's Response to Climate Change Risks and Opportunities

FISC is committed to establishing a systematic and organized corporate governance framework to ensure that challenges related to climate change are promptly integrated into the company's annual strategic planning. Through an effective governance structure, FISC is able to timely identify the risks and opportunities brought about by climate change and develop targeted response strategies. At the same time, FISC actively implements related projects to ensure the effective implementation of strategies and the achievement of objectives. These measures help enhance FISC's resilience, allowing it to maintain robust growth in the face of challenges such as climate change, while also demonstrating FISC's commitment and responsibility towards sustainable development.

Responsibility of Oversight

FISC takes on the responsibility of supervising the energy-saving team, including setting specific energy-saving goals such as reducing energy consumption or carbon emissions and establishing assessment indicators to evaluate the achievement of these goals. Simultaneously, the implementation of energy-saving measures is monitored and evaluated, with regular assessments and management reviews to ensure the effective achievement of energy-saving goals. These measures will help improve the company's energy efficiency and reduce its environmental impact.

Role of Management

Aligned with its sustainable vision and carbon management strategy, FISC establishes an energy-saving team in response to the needs of key stakeholders, planning and managing the execution of various climate change and carbon management action plans. The company regularly evaluates and monitors the implementation of these action plans, making adjustments and improvements based on feedback to ensure they align with the company's sustainable development goals and meet stakeholder expectations and needs. These efforts contribute to enhancing the company's competitiveness and making a positive contribution to sustainable development.

Proactive Implementation

FISC actively promotes the energy-saving action plan, covering multiple aspects, including improving energy use efficiency, reducing carbon emissions, and strengthening the climate risk management of the supply chain.



Climate Change Strategy

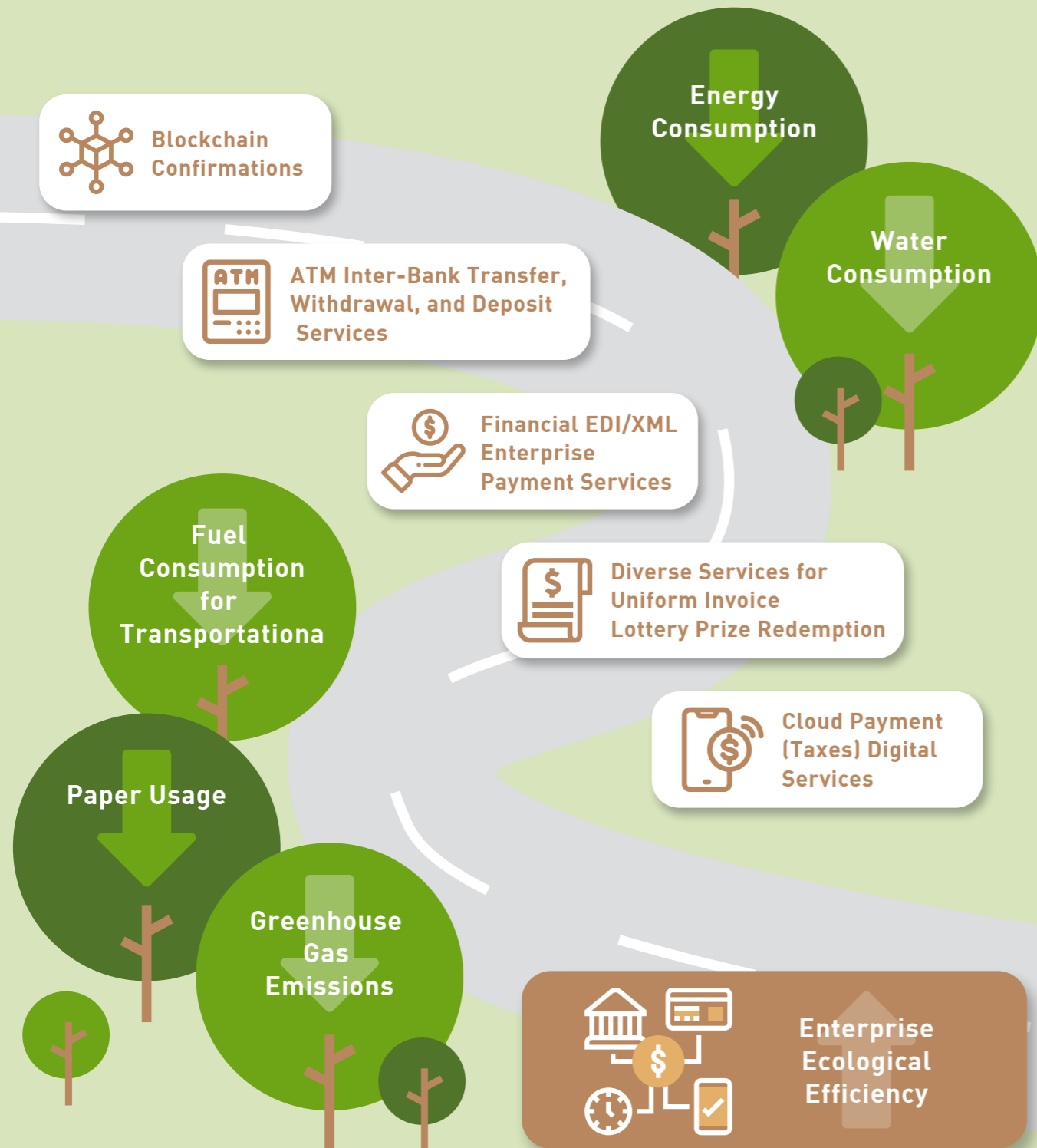


FISC actively considers how to minimize the environmental impact while maintaining operations and has developed appropriate climate strategies, setting environmental goals for carbon emissions, water, and waste. Through mitigation and adaptation strategies, FISC is committed to practicing green operations and co-prospering with the environment.



4.1.2 Green Finance

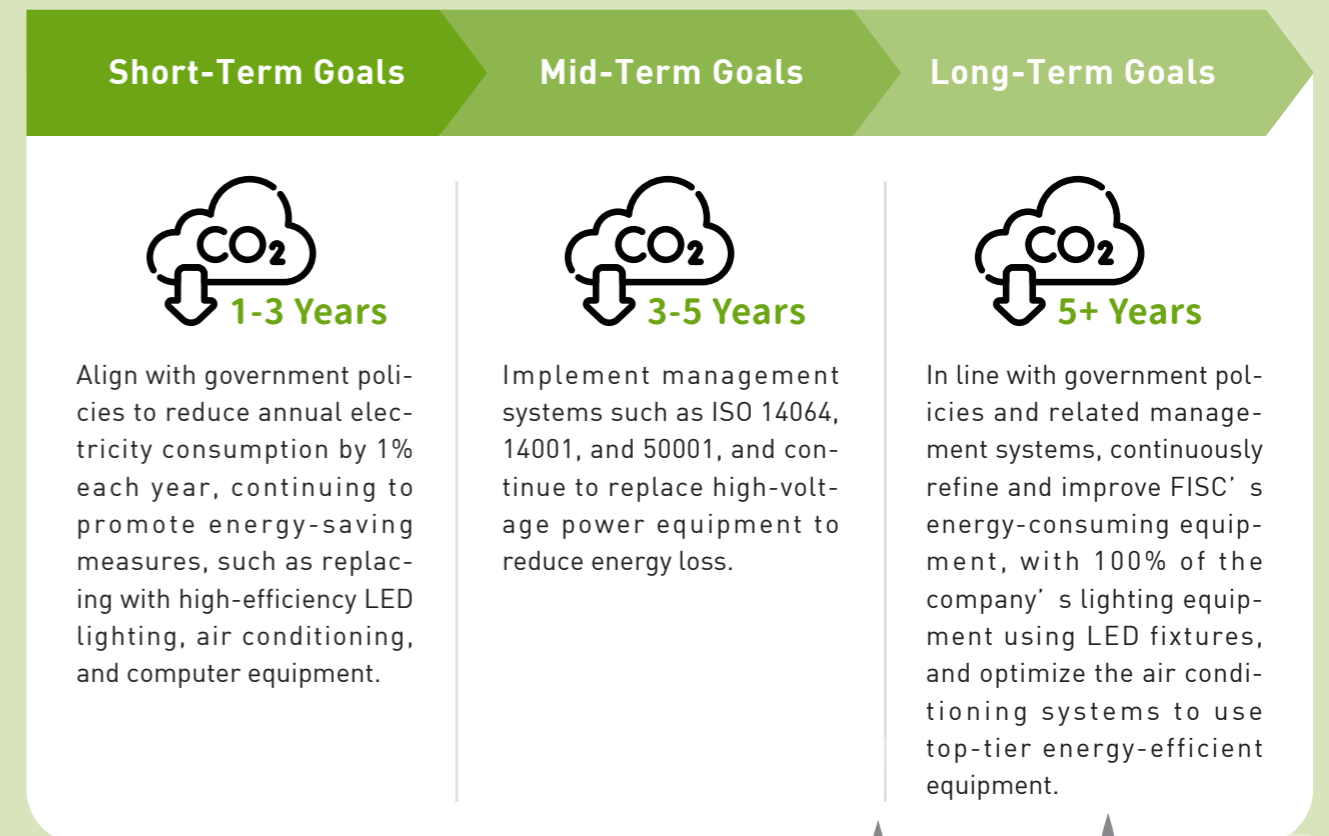
FISC is committed to promoting low-carbon digital and financial practices, offering green financial services that reduce energy and resource usage to financial institutions and the public. Given the deepening global impacts of climate unfold, in recent years, more emphasis has been placed on developing electronic and digital innovative services, collaborating with financial institutions to promote the digital transformation of finance and build green, low-carbon, sustainable financial services.



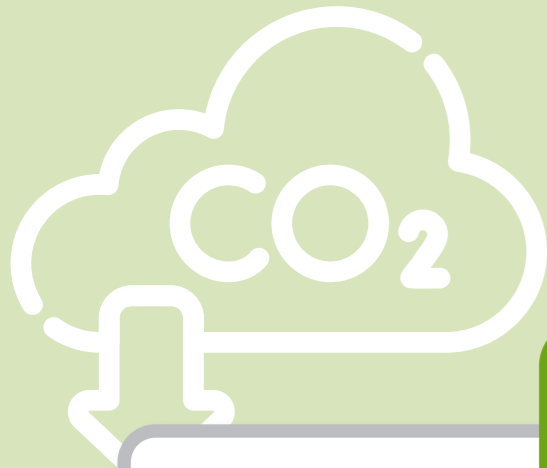
4.2 Energy and Greenhouse Gas Management

FISC has been aware of the value of energy since 2011, planning practical countermeasures and actions. Using 2015 as the baseline year, it has annually promoted various energy-saving measures and efforts to reduce greenhouse gas emissions, minimizing the risks of climate change. Regular reports on the specific outcomes of energy-saving and carbon reduction are presented at business meetings. From 2015 to 2023, the average rate of electricity saving was 1.07%, in compliance with energy management regulations.

4.2.1 Carbon Reduction and Energy Saving Goals



4.2.2 Carbon Reduction and Energy Saving Measures



**Energy-Saving Measure 1
Appointment of Energy Management Personnel**

FISC, in accordance with the Energy Management Law, appoints energy management personnel who not only comply with annual energy management network reporting in coordination with the Ministry of Economic Affairs' Energy Bureau but also install and utilize a smart monitoring management system and other related equipment for managing electricity use in buildings and monitoring the energy consumption of air conditioning equipment. In collaboration with the government's energy-saving expert team, FISC plans various energy-saving measures for the company.



**Energy-Saving Measure 3
Responsible Consumption**

When purchasing new air conditioning or electro-mechanical equipment, energy efficiency with variable frequency operation is a key consideration to improve energy usage efficiency. There is also a push to replace building lighting equipment with LED lighting that meets energy-saving standards.



**Energy-Saving Measure 2
Machinery and Equipment Upgrades**

FISC employs an "ice storage air conditioning system" and an "ice water chiller unit" in operation. In addition to enhancing the backup capacity of the building's air conditioning supply, this also responds to the Ministry of Economic Affairs and Taiwan Power Company's "load shifting" policy to reduce peak electricity usage. By utilizing off-peak electricity rates for ice production and storage, there is no need to consume electricity for cooling during peak periods, which saves on the company's electricity expenses and reduces the peak power supply pressure on Taiwan Power Company. Additionally, the company is accelerating the replacement of old electrical, air conditioning equipment, and building lighting fixtures, opting for high-efficiency electrical devices that meet energy-saving labels and top-tier energy efficiency standards to reduce building energy consumption.



**Energy-Saving Measure 4
Promotion of International Standard Certification**

FISC plans to gradually implement relevant ISO international standard certifications, such as 14064, 14001, and 50001, to align with international standards. Through certification systems and the PDCA management cycle model, the company aims to implement related energy efficiency improvements and reduce energy consumption.

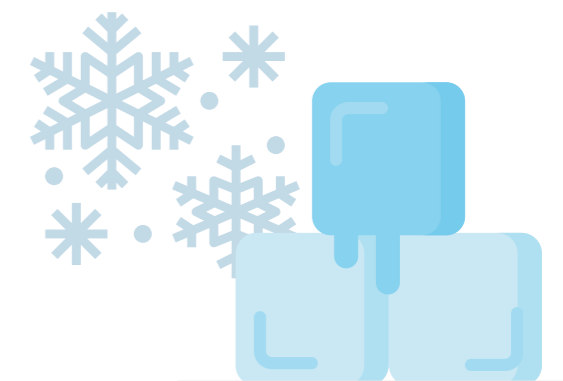


Ice Storage Air Conditioning System and Chiller Unit

FISC uses a combination of "Ice Storage Air Conditioning Systems" and "Chiller Units." This initiative not only enhances the backup capacity of the company's air conditioning equipment but also supports the Ministry of Economic Affairs and Taiwan Power Company's "load shifting" policy to reduce peak electricity usage. The company utilizes off-peak electricity rates to produce and store ice, which eliminates the need for electricity consumption for cooling during peak hours, thereby saving on the company's air conditioning electricity costs. These measures have been recognized by the Energy Bureau and Taiwan Power Company as green energy equipment.



Additionally, FISC is actively replacing old power supply and air conditioning equipment, including ice machines, chiller units, air handling pumps, and cooling towers. These initiatives help improve energy efficiency, reduce energy waste, and promote the company's green environmental transformation. Through these sustainable energy management measures, FISC not only achieves its energy-saving and carbon reduction goals but also makes a positive contribution to green environmental efforts, demonstrating a model of corporate social responsibility.



4.2.3 Carbon Reduction and Energy Saving Projects

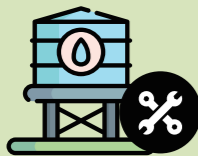
Maintenance Projects



Annual Maintenance of Chiller Units

Air conditioning equipment maintenance and repair, 100% complete. According to the statistics of the Agency of Energy, Ministry of Economic Affairs, 3% of host energy consumption can be saved for every 1 degree Celsius reduction in proximity temperature.
 Annual Energy Savings : $249\text{kW (engine energy consumption)} \times 4,380 \text{ hr/ year} \times 60\% \text{ (load factor)} \times 3\% = 19,631 \text{ kWh}$.

Energy Saving
19,631
 kWh / Year



Annual Maintenance of Cooling Towers

Air conditioning equipment maintenance and repair, 100% complete. According to the statistics of the Energy Administration, Ministry of Economic Affairs, regular maintenance of cooling towers can improve the heat dissipation effect and save about 2% of the energy consumption of the mainframe.
 Annual Energy Savings : $249\text{kW (engine energy consumption)} \times 4,380 \text{ hr/ year} \times 60\% \text{ (load factor)} \times 2\% = 13,087 \text{ kWh}$.

Energy Saving
13,087
 kWh / Year



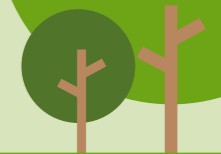
Old for New Replacement Projects



Lighting Fixture Upgrade in The 5th-Floor Office Area of Donghu Building

Lighting Fixture Replacement Project, project investment amount: NTD 642,831, with a completion rate of 100%.
 Annual Energy Savings : $2,500 \text{ hr/ year} \times (56-25)/1000 \text{ kW} \times 169 - 2,500 \text{ hr/ year} \times (25/1000)\text{kW} \times 10 = 12,473\text{kWh}$.

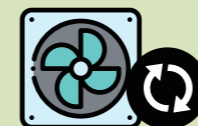
Energy Saving
12,473
 kWh / Year



Replacement of The No. 2 Chiller in The Air Conditioning System of The Donghu Building

Chiller Replacement Project, project investment amount: NTD 10,830,000, with a completion rate of 100%.
 Annual Energy Savings : $1,716 \text{ hr/ year} \times (324-249) \text{ kW (energy consumption difference between the old and new machines)} \times 60\% \text{ (load factor)} = 77,220 \text{ kWh}$.

Energy Saving
72,220
 kWh / Year



Update of Wind Turbines on B1F, 1F, and 2F of Donghu Building

Supply and Exhaust Fan Replacement Project, project investment amount: NTD 467,000, with a completion rate of 100%.
 Annual Energy Savings : $2,080 \text{ hr/ year} \times [(0.56 \times 2 + 0.38) \times 66\% - (0.35 \times 2 + 0.32) \times 50\%] \text{ kW (difference between the energy consumption of the new and old machines)} = 998 \text{ kWh}$.

Energy Saving
998
 kWh / Year



4.2.4 Energy Management

FISC aims to operate sustainably with a low-carbon footprint, continuously implementing energy resource management and striving to protect the Earth's environment as a responsible global citizen. Recognizing the value of energy, FISC has been planning practical countermeasures and actions since 2011, using 2015 as the baseline year. Each year, the company promotes various energy-saving measures and reduces greenhouse gas emissions to minimize climate change risks. Specific reports on the achievements of energy-saving and carbon reduction measures are regularly presented at business meetings. From 2015 to 2023, the average electricity saving rate was 1.07%, complying with energy management regulations.

Energy Consumption			
Category	2021	2022	2023
Purchased electricity (kWh)	6,078,600	5,713,200	5,932,000
Diesel (L)	3,200	4,200	2,000

Note: The energy statistics primarily cover FISC's main center in Donghu.

Energy Consumption			
Category	2021	2022	2023
Purchased electricity	21,882.96	20,567.52	21,355.20
Diesel	112.47	147.61	70.29
Total	21,995.43	20,715.13	21,425.49
Transmission Network Percentage (Electricity/Heat Value)	27.64	27.58	27.69
Energy intensity	81.16	69.98	70.48

Unit: Gigajoules (GJ)

Note 1: 1 kWh = 0.0036 GJ; 1 kcal = 4,184 J; 1 GJ = 10⁹ J.
 Note 2: The calorific value of diesel (8,400 kcal/L) is based on the "GHG Emission Factors Management Table Version 6.0.4" published by the Ministry of Environment.
 Note 3: Energy intensity is calculated using the number of employees at the end of the reporting year as the denominator.

4.2.5 Greenhouse Gases Management

FISC's energy consumption mainly includes purchased electricity, diesel, and gasoline. Despite the continuous increase in personnel and equipment, thanks to the concerted efforts of all employees in energy-saving and carbon reduction, the overall electricity consumption in 2023 decreased by 2.41% compared to 2021.

Greenhouse Gas Emissions				
Category	Item	2021	2022	2023
Scope 1	Diesel	8.34	10.95	5.21
Scope 2	Purchased electricity	3,094	2,828	2,936.3
Total		3,102.34	2,838.95	2,941.51
Greenhouse Gas Emission Intensity		11.45	9.59	9.68




Unit: Tons

Note: The calculation of purchased electricity adopts the annual electricity coefficient announced by the Ministry of Economic Affairs' Energy Bureau. The GWP values for 2021 use the 2021 version, and for 2022 and 2023, the 2022 version is used, as per the Environmental Protection Administration's Greenhouse Gas Emission Coefficient Management Table 6.0.4. The inventory adopts operational control.

4.3 Water Resource Management

FISC's operational water source is 100% from the municipal water company, without extracting groundwater or using any other natural water bodies or external organizational sources. The water usage by FISC primarily involves the recycling of water for the building's chiller and ice storage air conditioning system. Apart from this, the remaining water is used only by employees and visitors, thus there is no significant negative impact on the water source. Used domestic wastewater is discharged into the sewer system and processed by the municipal sewage system.

4.3.1 Water Resource Management Goals

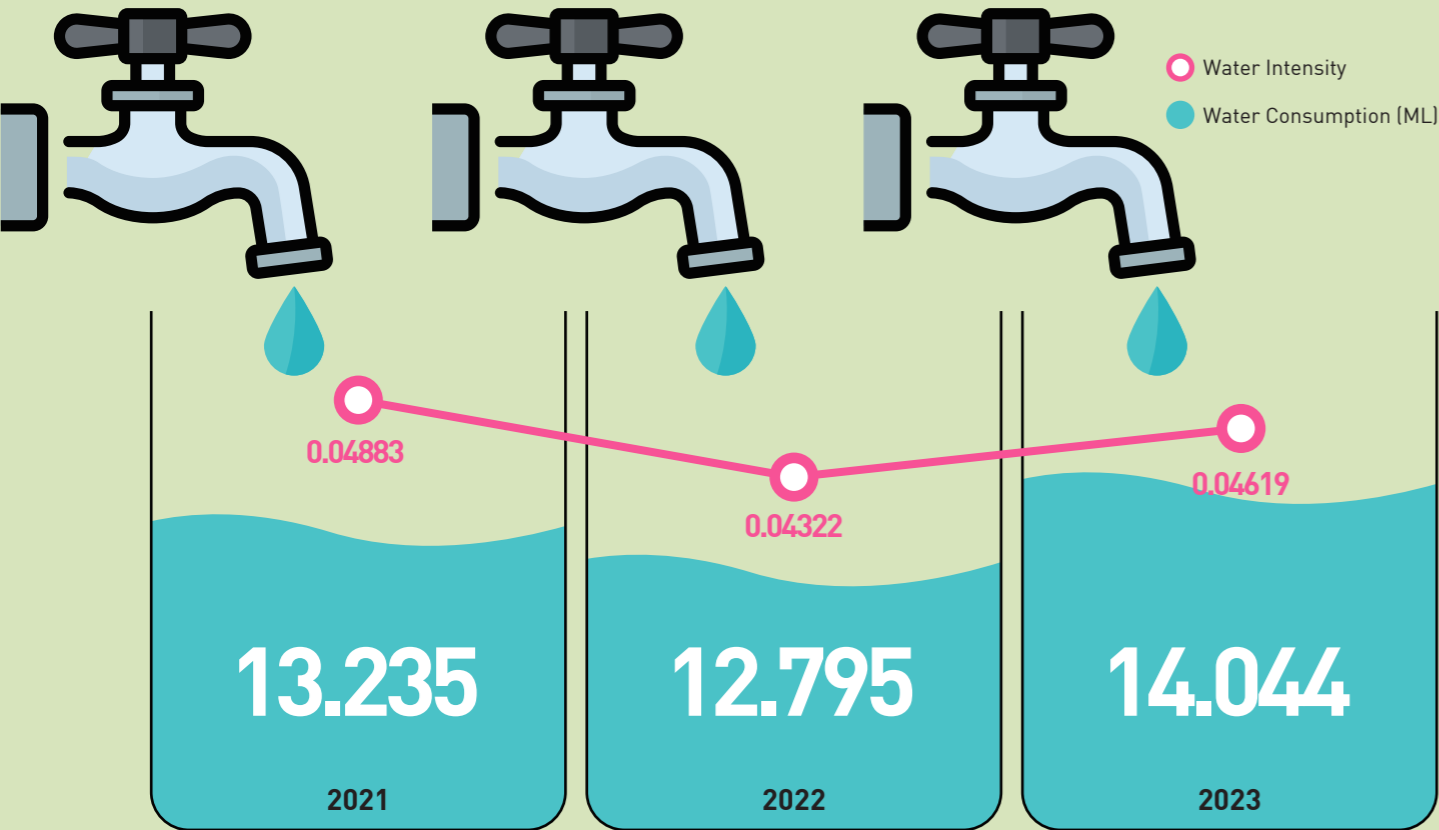
Short-Term Goals	Mid-Term Goals	Long-Term Goals
 <p>1-3Years</p> <p>Improve maintenance of the air conditioning cooling tower, install a water treatment device for the cooling tower, and use physical methods to reduce the water usage of air conditioning.</p>	 <p>3-5Years</p> <p>During internal building renovations, choose water-using equipment that meets water-saving certification.</p>	 <p>5+Years</p> <p>Install sub-metering for water use to facilitate subsequent water usage statistics and the promotion of water footprint data inventory, and introduce relevant certification systems, such as ISO-14064 and 46001.</p>

4.3.2 Promoting Water-Saving Measures

To conserve water, from 2021 to 2023, adjust water-using facilities such as replacing old equipment with water-saving labeled products, adjusting the water output of hand wash basins and toilets, and posting water-saving reminders in conspicuous places.

<p>Water-Saving Initiatives for 2023</p>	<p>Renewal and Water-Saving Label</p> <p>Replace damaged or old equipment with products carrying water-saving labels.</p> 
<p>Water Conservation</p> <p>Adjust the water flow of hand wash faucet, toilets, and urinals.</p> 	<p>Slogan reminder</p> <p>Post notices reminding us of water conservation in conspicuous places.</p> 

4.3.3 Reduction of Water Resource Use



Note: The scope of water consumption statistics is based on the Donghu Center of FISC.

4.4 Waste Management

FISC's waste management measures are categorized into "source reduction" and "resource recovery and processing." Employees are required to reduce waste generation in daily office operations and ensure proper disposal to minimize environmental impact. FISC will continue to implement resource recovery and reuse practices.

4.4.1 Implementing Source Reduction

In terms of "source reduction," employees are encouraged to use double-sided printing and reuse paper whenever possible. Non-sensitive or non-confidential documents that are single-sided can be reused as drafts to avoid wasting paper resources. Additionally, employees are advised to bring their own reusable cups for meetings or training sessions. As a result, the overall per capita paper usage has gradually decreased.

Source Reduction

	2021	2022	2023
Total Number of Documents	9,691	10,478	10,007
Number of Electronic Documents Processed Online	8,147	9,293	8,856
Proportion of Electronic Document Usage	84%	89%	88%

4.4.2 Resource Recovery and Processing

In "resource recovery and processing," FISC typically centralizes recyclables in a designated area, sorted by paper, glass, plastic, metals, and miscellaneous obsolete items (such as light tubes and toner cartridges). These are then collected by professional recycling firms for subsequent resource utilization. As for "general waste," it is handled by professional firms that collect and incinerate it. Obsolete but usable items are donated to underprivileged groups to achieve resource reuse goals. "Obsolete IT equipment," in accordance with information security and property management regulations, undergoes data wiping and physical destruction before disposal. This is handled by specialized recycling firms to prevent data leakage and adhere to the principles of reduction, processing, pollution prevention, and reuse of electronic waste.



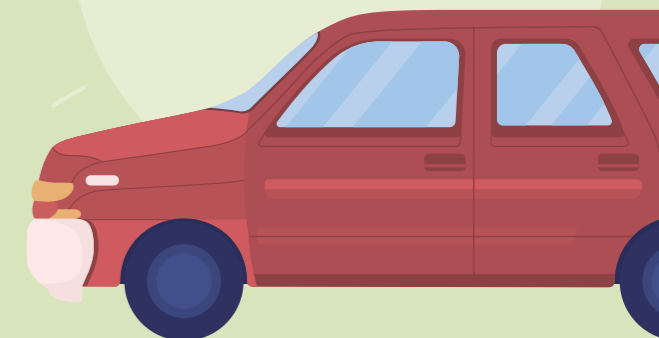
Donating Replaced Official Vehicles

FISC donated an eight-seater minivan to the Taichung City Helping Happiness Care Association. This act of kindness not only gave a new lease of life to an official vehicle that was about to be scrapped, reducing waste generation, but also demonstrated a commitment to social responsibility and support.

The Taichung City Helping Happiness Care Association has provided after-school care for disadvantaged children for 12 years. Since its establishment in 2009, the association has continuously accompanied these children, focusing on their strengths, creating opportunities for learning diverse skills, and helping them learn to face failures and persevere in life.

The donation of the vehicle, which was about to be replaced by FISC, will significantly aid the association's services by providing a more convenient means of transport. This allows the association to more effectively fulfill its mission of transporting, caring for, and supporting the youth in need. FISC's act of donating the soon-to-be-replaced official vehicle is not only a demonstration of care and commitment to vulnerable groups but also an example of effective resource utilization and the practice of social responsibility.

Donating Replaced Official Vehicles





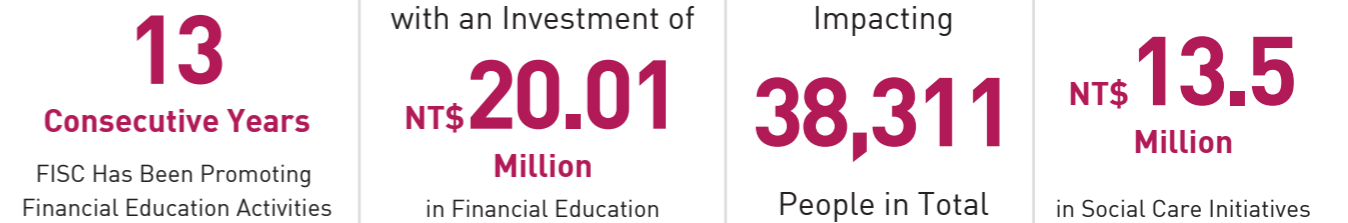
05

A Better Society

5.1 Deep-rooted Financial Education | 5.2 Exerting Positive Influence

FISC is committed to building a better society by continuously cultivating financial education, hoping to implement the social responsibility of the financial services sector through various engaging and educational activities. Furthermore, FISC adheres to the philosophy of "taking from the community, giving back to the community," actively engaging in social welfare activities. Through local care, community feedback, disaster relief, and support for the disadvantaged, FISC concretely practices its commitment to "deeply cultivate Taiwan and care for the local community."

★ Highlights of the Chapter



5.1 Deep-rooted Financial Education

With the increasing prevalence of mobile applications that significantly change human life, FISC aims to combine with FinTech to provide more convenient and diverse payment tools. Beyond increasing the proportion of electronic payments, the goal is to achieve financial inclusion. To enhance young students' knowledge of "electronic cash flow" and "mobile payments" and to meet the government's goal of reaching a "90% mobile payment penetration rate" by 2025, FISC co-organizes campus outreach events with the Taiwan Academy of Banking and Finance under the theme "Mobile Payment Interoperability, Sharing a Convenient Financial Ecosystem." This initiative helps university students and faculty to improve their understanding of "electronic cash flow" and "mobile payments." By targeting the younger demographic through practical knowledge from financial institutions and face-to-face interactive teaching, the aim is to popularize financial education and increase the usage rate of mobile payments.

FISC recognizes the crucial role of the financial industry in the FinTech wave. The cultivation of financial talent is fundamental to national development competitiveness, hence experts from industry, government, and research are invited to offer a series of courses to train financial professionals. To promote the overall development of the financial environment and encourage innovation in Taiwan's financial services, FISC leverages its core expertise through "Financial Management Education and Talent Cultivation," "Promotion of Emerging Financial Services," and "Campus Financial Knowledge Popularization." These efforts dialogue with diverse audiences, promote emerging FinTech services, and use financial knowledge education as a central theme for social engagement. By integrating business promotion with emerging financial services, FISC conveys correct and innovative financial concepts to the public. FISC hopes to engage the public with these interactive and educational activities, enhancing familiarity with "digital finance" and "mobile payment" applications, and fulfilling its social responsibility as a member of the financial services industry.

Promotion of Emerging Financial Services

2023 Taipei International Finance Fair

Year 2

Investment

5.19 Million / 3 Days

Number of Sessions

68,000 Participants

In 2023, in collaboration with financial institutions, electronic payment agencies, and startups, FISC launched three major digital financial services: "TWQR," "Financial FIDO," and "Open Securities." These initiatives enable the public to become the most IN digital citizens, experiencing the new digital life of mobile payments, online financial service applications, and smart access to financial information firsthand.



Promotion of Emerging Financial Services

Since 2013

2023 Financial Services Charity Carnival

Investment

460 Thousand / 2 Days

Number of Sessions

34,500 Participants



FISC has participated in the "2023 Financial Services Charity Carnival" organized by the Joint Federation of Taiwan Financial Services Industries. The event focuses on promoting financial literacy, charitable activities, and fraud prevention in finance, hoping to raise public awareness of financial knowledge and fraud prevention, as well as care for socially disadvantaged groups.

Campus Financial Knowledge Popularization

Since 2012

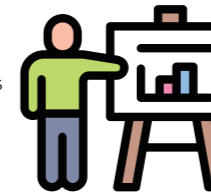
Fintech Key Issues Workshop

Investment

200 Thousand / 8 Sessions

Number of Sessions

381 Participants



In collaboration with the Taiwan Academy of Banking and Finance, FISC has invited experts from industry, government, academia, and research to share macro perspectives. Through this course, the goal is to establish a complete fintech ecosystem, assist the sustainable development of the financial industry, and cultivate talent who are well-versed in technological trends and financial innovation strategies.

Campus Financial Knowledge Popularization

Since 2010

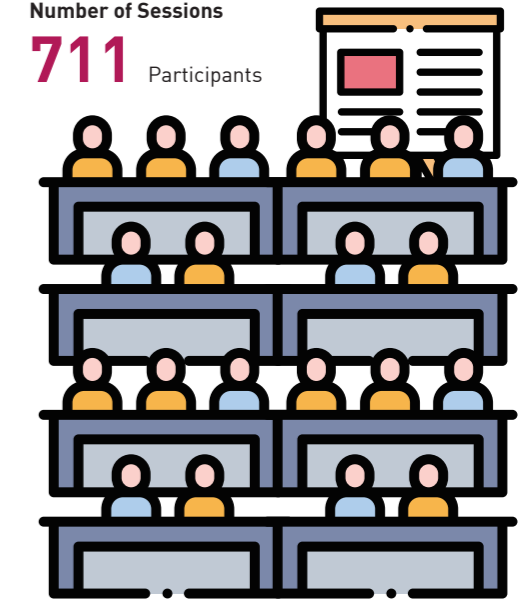
2023 Financial Knowledge Popularization Plan: Campus Outreach Series

Investment

475 Thousand / 10 Sessions

Number of Sessions

711 Participants



In collaboration with various universities and colleges, FISC introduces emerging financial technologies, mobile payments, and electronic payment experiences into campuses through engaging and easy-to-understand methods. The aim is to enhance students' financial knowledge, establish correct financial consumption concepts, and promote various digital financial services.

Financial Management Education and Talent Cultivation

Since 2015

Financial Employment Charity Class for College Students

Investment

3,230 Thousand



To help economically disadvantaged students enhance their competitiveness for financial sector jobs, FISC supports government initiatives encouraging the financial industry's involvement in social welfare and fulfilling corporate social responsibility. FISC sponsors the "Financial Employment Charity Class for College Students" and the "Financial Services Education Charity Fund," with a total donation of \$35.06 million over the past three years.

Financial Services Education Charity Fund

Investment

10 Million



**Promoting Industry-Academia Collaboration
FISC Cultivates Cross-Disciplinary Financial Cybersecurity Talent**

In line with the Executive Yuan's "Cybersecurity is National Security" and the Financial Supervisory Commission's "Financial Cybersecurity Action Plan 2.0," FISC has partnered with National Chengchi University to sign a memorandum of understanding for industry-academia collaboration. This partnership aims to enhance students' practical skills and cultivate cross-disciplinary financial cybersecurity talent in Taiwan, thereby strengthening the resilience and capabilities in financial cybersecurity.

FISC and National Chengchi University will jointly offer practical courses related to financial cybersecurity. These courses will be taught by faculty from the university, combined with practical experts from FISC and the financial industry, covering financial technology, information security, and industry applications. The program will include specialized financial cybersecurity topics, workshops, training sessions, and industry internships that blend academic and practical learning. Scholarships will be provided to encourage students to delve deeper into financial cybersecurity research, instilling a broad and deep awareness of cybersecurity in students and elevating the importance young generations place on financial cybersecurity issues.



This collaboration not only fosters a deeper connection between the industry and academia, perfecting talent cultivation and integrating with the industry to achieve a unity of learning and application, but also aims to establish and invigorate research in the field of financial cybersecurity through this cooperation, jointly strengthening national cybersecurity resilience and creating a win-win situation for both industry and academia.







5.2 Exerting Positive Influence

While maintaining stable operations, FISC remains committed to local development, innovation in the industry, support for disadvantaged groups, community relations, and disaster relief efforts. The company is dedicated to creating value through social engagement with stakeholders, aiming to build a better and more prosperous society and exert a positive influence.

◆ **Disaster Relief Fund**

Whenever major disasters occur domestically or internationally, compassionate citizens are always ready to offer financial support for relief efforts. In response to government fundraising initiatives, FISC facilitates donations through the "Financial Information System" during the designated period for specific donation accounts set up by the central authority or local governments. During these times, both FISC and other financial institutions waive the inter-bank transaction fees for disaster relief donations. In 2023, FISC supported two major projects: the Turkey earthquake relief and the 0922 Pingtung fire explosion disaster donation projects, allowing the public to donate without transaction fees and helping disaster victims overcome their difficulties.

Disaster Relief Account Activation Process

- 1 Disaster Relief Account Activation**

 When a disaster occurs (including typhoons, earthquakes, fires, floods, or other major disasters causing serious casualties) and a relief account is announced by a central authority (such as the Ministry of Health and Welfare, the Ministry of the Interior, the Ministry of Transportation, etc.) or local governments, FISC will notify the Financial Supervisory Commission and then inform financial institutions via fax and news release to alert the public.
- 2 Consolidation of Waiver of Fees for Project Donations via Remittance**

 Consolidate transaction reports from 84 participating units involved in project donations, handling fee adjustment procedures for the transactions.
- 3 System Program Adjustments**

 All disaster relief donations made through FISC's Financial Information System's inter-bank services will be exempt from fees, thus necessitating adjustments to the transfer and payment transaction fee calculation programs.
- 4 Provision of Interbank Transaction Details for Donation Accounts**

 Provide participating units with "Interbank Transaction Details for Donation Accounts" through FISC's reporting transmission system to facilitate the reconciliation of accounts and handle the waiver of fees for public donations.

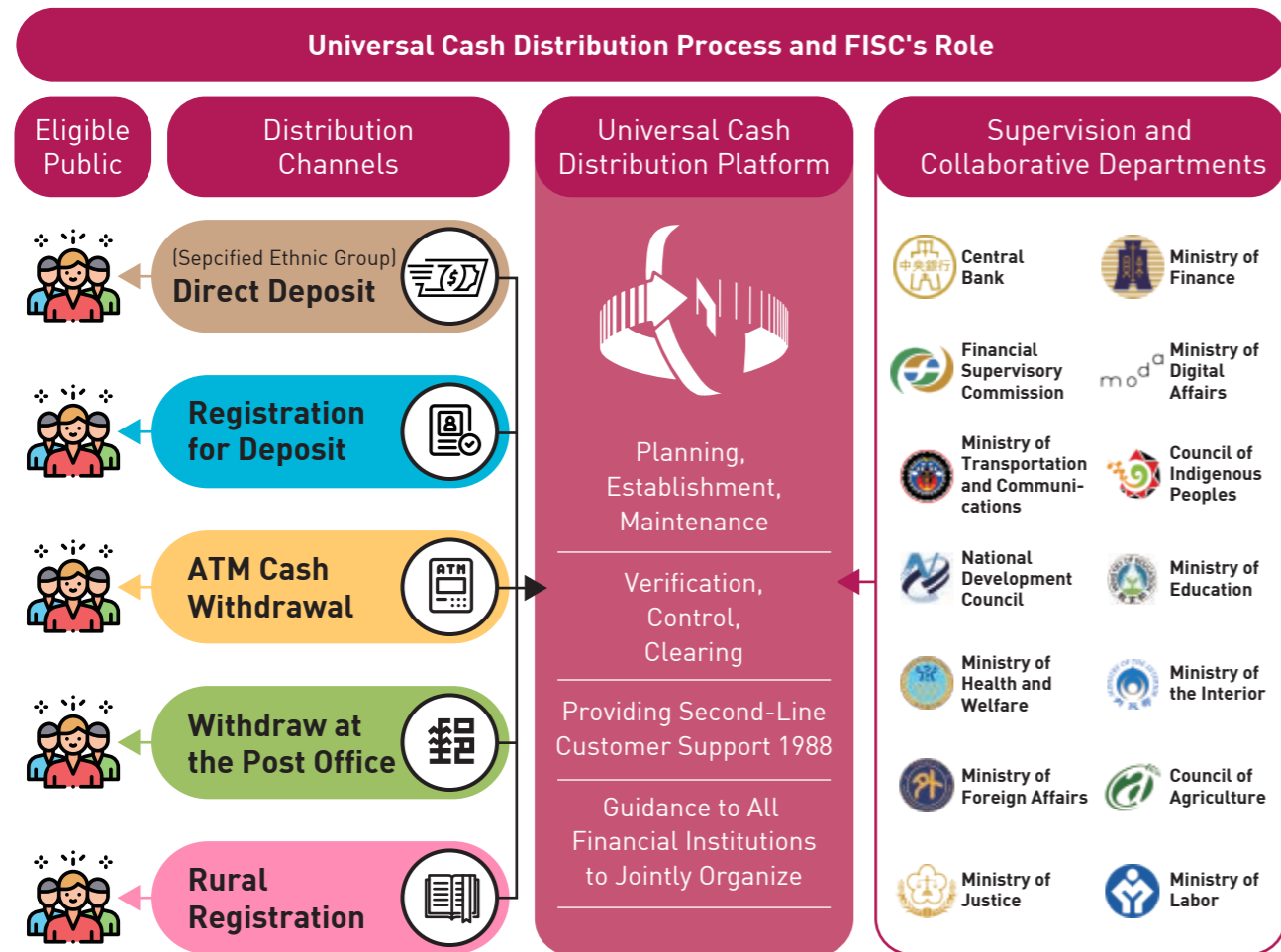
◆ Universal Cash Distribution

FISC managed the "Universal Cash Distribution Project" platform planning, setup, and maintenance at the end of 2022, coordinating with all financial institutions from March 22, 2023, to provide the public with five major collection channels: "Account Registration," "ATM Withdrawal," "Post Office Collection," "Direct Deposit," and "Remote Area Registry," and also handled fund clearing and second-line customer service. Under the supervision of the central bank, FISC rapidly mobilized resources, expanded systems and equipment, and coordinated with all financial institutions within two months to set up the official website for the cash distribution project, the distribution system, identity verification, and deposit mechanisms. This project helped the public share in economic gains, fulfilling corporate social responsibility.

On the first day of distribution (April 6, 2023), 10.78 million people successfully received NTD 6,000 each. By the end of 2023, the project had 48.76 million visits, distributing funds to 23.48 million people, achieving a 99.65% success rate. The project received widespread acclaim for demonstrating Taiwan's precise and efficient digital payment ecosystem, and transforming into a digital nation, providing the public with more convenient and efficient services, showcasing the unity and execution strength of Taiwan's financial industry.

During the distribution process, FISC was responsible for planning, establishing, and maintaining the distribution platform; providing personal verification mechanisms for financial cards/accounts and managing the distribution list; handling the clearing operations for direct and registered deposits; serving as the second-line customer service (1988) and conducting training; and guiding all financial institutions (banks, setup agencies, and post offices) in assisting with the distribution operations. The successful execution of the universal cash distribution was made possible through the completion of these tasks.

On May 9, 2023, Premier Chen Chien-jen of the Executive Yuan visited FISC to commend the staff for their hard work in handling the "Universal Cash Sharing" initiative and affirmed that our company is a pivotal hub for "retail payments" within Taiwan's digital financial payment ecosystem. He acknowledged our role in providing more convenient and efficient services to the public, demonstrating the unity and execution strength of Taiwan's financial industry.



◆ Support Social Welfare

FISC annually allocates a donation budget to support charitable activities, giving back to society, and aiding socially disadvantaged groups, with a total of 110 organizations supported over the past three years. Whenever major disasters occur, FISC not only facilitates donations by waiving fees for disaster relief accounts but also consistently expresses its commitment to social care. Whether facing domestic or international crises, FISC actively responds to government relief efforts with financial support. In 2023, a magnitude 7.8 earthquake struck the southern region of Turkey, causing significant loss of life and property damage. FISC donated NTD2 million to the relief efforts.

Recent Three-Year Social Welfare Expenditure (NTD)			
Item	2021	2022	2023
Subsidizing public welfare activities	8,800,000	10,913,150	11,500,000
Donation for the Taroko accident	6,000,000		
Special accounts for pandemic prevention in Taipei and New Taipei City	400,000		
Donation for the Kaohsiung City fire incident	1,500,000		
Donation for international aid to Ukraine		1,000,000	
Turkey disaster relief project			2,000,000
Total	16,700,000	11,913,150	13,500,000

Number of organizations and donation amounts supported for Disadvantaged Groups in 2023

Donation Group	Number of suppliers	Amount (NTD)
Organizations for Persons with Disabilities	30	3,000,000
Women and Children's Groups	44	4,400,000
Elderly Groups	2	200,000
Rehabilitation, Hospital, and Other Social Welfare Groups	30	3,700,000

◆ Material donations

In addition to financial aid, the financial company also helps groups in need of care through donations of goods. Or, given the hard work of the police in nearby areas in maintaining law and order, the donation of goods and materials gives nurturing mothers a tangible sense of identity.



Donation of eight-seater van to the Taichung Assistance Association.



Donation of Books to Tzu Chi Environmental Protection Station



Considering the long hours that police officers work, FISC donated a refrigerator to the Neihu Police Station of the Taipei City Police Department to provide a more comfortable work environment.

Additionally, recognizing the hard work of police officers during election periods in maintaining public order, FISC provided 70 coffee gift boxes and 20 tea gift boxes to the Nangang District Police Station of the Taipei City Police Department for the officers to enjoy.

2023 Donations of Goods by FISC

Donation Recipients	Donation	Quantity of Items Donated
Nangang Police Department, Taipei City Government	Wireless Power Bank	320 Items
Neihu Police Department, Taipei City Government	Shoulder Bag	500 Pieces
Donghu Police Station, Neihu Police Department, Taipei City Government	Refrigerator	1 Unit
Nangang Police Department, Taipei City Government	Coffee Gift Box Tea Gift Box	70 Boxes 20 Boxes
The Kindergarten with Mingyi Elementary School in Hualien County	Notebook	20 Units
Donation to Taichung City Support and Care Association	Eight-Seater Passenger Car	1 Unit

Appendix

Appendix I: GRI Standards Index

General Disclosures

GRI Standards	Disclosure Item	Corresponding Section or Description	Page Number	Note	
The organization and its reporting practices					
GRI 2: General Disclosures 2021	2-1	Organizational details	About This Report, 1.1.1 About FISC	03 ~ 15	
	2-2	Entities included in the organization's sustainability reporting	About This Report	03	
	2-3	Reporting period, frequency, and contact point	About This Report	03	
	2-4	Restatements of information	About This Report	03	
	2-5	External assurance	About This Report	03	
	Activities and workers				
	2-6	Activities, value chain and other business relationships	1.1.5 Supplier Management	29	
	2-7	Employees	3.1.1 Employee Structure	77	
	2-8	Workers who are not employees	3.1.1 Employee Structure	77	
	Governance				
	2-9	Governance structure and composition	1.2.1 Integrity Management	33	
	2-10	Nomination and selection of the highest governance body	1.2.1 Integrity Management	33	
	2-11	Chair of the highest governance body	1.2.1 Integrity Management	33	
	2-12	Role of the highest governance body in overseeing the management of impacts	1.2.1 Integrity Management	33	
	2-13	Delegation of responsibility for managing impacts	1.2.1 Integrity Management	33	
2-14	Role of the highest governance body in sustainability reporting	1.2.1 Integrity Management	33		
2-15	Conflicts of interest	1.2.1 Integrity Management	33		

◆ **Statement of Use** | Financial Information Service Co., Ltd. adhered to GRI Standards for the reporting of information from January 1, 2023, to December 31, 2023.

◆ **GRI 1 Used** | GRI 1: Foundation 2021

◆ **Applicable GRI Standards** | Not applicable

GRI Standards	Disclosure Item	Corresponding Section or Description	Page Number	Note	
GRI 2: General Disclosures 2021	2-16	Communication of critical concerns	Identification of critical issues and stakeholder engagement	07	
	2-17	Collective knowledge of the highest governance body	1.2.1 Integrity Management	33	
	2-18	Evaluation of the performance of the highest governance body	1.2.1 Integrity Management	33	
	2-19	Remuneration policies	3.1.3 Remuneration System	81	
	2-20	Process to determine remuneration	3.1.3 Remuneration System	81	
	2-21	Annual total compensation ratio	3.1.3 Remuneration System	81	
	Strategy, policies, and practices				
	2-22	Statement on sustainable development strategy	Message from the Chairman	01	
	2-23	Policy commitments	1.2.1 Integrity Management	33	
	2-24	Embedding policy commitments	1.2.1 Integrity Management	33	
	2-25	Processes to remediate negative impacts	1.2.1 Integrity Management	33	
	2-26	Mechanisms for seeking advice and raising concerns	Identification of critical issues and stakeholder engagement	07	
	2-27	Compliance with laws and regulations	1.2.2 Compliance with Laws and Regulations	38	
	2-28	Membership associations	1.1.1 About FISC	15	
	Stakeholder engagement				
2-29	Approach to stakeholder engagement	Identification of critical issues and stakeholder engagement	07		
2-30	Collective bargaining agreements	3.3.3 Labor-Management Communication	92		

Material Topics

GRI Standards	Disclosure Item	Corresponding Section or Description	Page Number	Note
Economic				
GRI 201: Economic Performance	201-1 Direct economic value generated and distributed	1.1.2 Economic Benefits	19	
GRI 204: Procurement Practices	204-1 Proportion of spending on local suppliers	1.1.5 Supplier Management	29	
GRI 205: Anti-corruption	205-1 Operations assessed for risks related to corruption	1.2.1 Integrity Management	33	
	205-2 Communication and training about anti-corruption policies and procedures	1.2.1 Integrity Management	33	
	205-3 Confirmed incidents of corruption and actions taken	1.2.1 Integrity Management	33	
GRI 206: Anti-competitive Behavior	206-1 Legal actions for anti-competitive behavior, anti-trust, and monopoly practices	Currently, there are no cases under investigation for violating fair competition practices.		
GRI 207: Tax	207-2 Tax governance, control, and risk management	1.1.2 Economic Benefits	19	
Social				
GRI 403: Occupational Health and Safety	403-1 Occupational health and safety management system	3.4 Occupational Health and Safety	93	
	403-2 Hazard identification, risk assessment, and incident investigation	3.4.2 Ensuring Employee Safety	96	
	403-3 Occupational health services	3.4.1 Promoting Physical and Mental Health	95	
	403-4 Worker participation, consultation, and communication on occupational health and safety	3.4 Occupational Health and Safety	93	
	403-5 Worker training on occupational health and safety	3.4 Occupational Health and Safety	93	
	403-6 Promotion of worker health	3.4.1 Promoting Physical and Mental Health	95	
	403-7 Prevention and mitigation of occupational health and safety impacts directly linked by business relationships	3.4 Occupational Health and Safety	93	
	403-8 Workers covered by an occupational health and safety management system	3.4 Occupational Health and Safety	93	
	403-9 Work-related injuries	3.4.2 Ensuring Employee Safety	96	
	403-10 Work-related ill health	3.4.2 Ensuring Employee Safety	96	
GRI 404: Training and Education	404-1 Training and Education	3.2.1 Planning of Education and Training for Talent Development	82	
	404-2 Programs for upgrading employee skills and transition assistance programs	3.2.1 Planning of Education and Training for Talent Development	82	
	404-3 Percentage of employees receiving regular performance and career development reviews	3.2.1 Planning of Education and Training for Talent Development	82	
GRI 414: Supplier Social Assessment	414-1 New suppliers that were screened using social criteria	1.1.5 Supplier Management	29	
	414-2 Negative social impacts in the supply chain and actions taken	1.1.5 Supplier Management	29	

GRI Standards	Disclosure Item	Corresponding Section or Description	Page Number	Note
GRI 417: Marketing and Labeling	417-2 Incidents of non-compliance concerning product and service information and labeling	2.2.2 Customer Communication and Grievance	57	
	417-3 Incidents of non-compliance concerning marketing communications	2.2.2 Customer Communication and Grievance	57	
GRI 418: Customer Privacy	418-1 Substantiated complaints concerning breaches of customer privacy and losses of customer data	2.3 Maintaining Information Security	63	
Other disclosures				
GRI 302: Energy	302-1 Energy consumption within the organization	4.2.4 Energy Management	107	
	302-3 Energy intensity	4.2.4 Energy Management	107	
GRI 303: Water and Effluents	303-3 Water withdrawal	4.3.3 Reducing Water Resource Withdrawal	109	
	303-4 Water discharge	4.3.3 Reducing Water Resource Withdrawal	109	
	303-5 Water consumption	4.3.3 Reducing Water Resource Withdrawal	109	
GRI 305: Emissions	305-1 Direct (Scope 1) GHG emissions	4.2.5 Greenhouse Gas Management	107	
	305-2 Energy indirect (Scope 2) GHG emissions	4.2.5 Greenhouse Gas Management	107	
	305-3 Other indirect (Scope 3) GHG emissions	4.2.5 Greenhouse Gas Management	107	
	305-4 GHG emissions intensity	4.2.5 Greenhouse Gas Management	107	
	305-5 Reduction of GHG emissions	4.2.2 Carbon Reduction and Energy Saving Measures	103	
GRI 306: Waste	306-1 Waste generation and significant waste-related impacts	4.4.2 Resource Recycling and Treatment	110	
	306-3 Waste generated	4.4.2 Resource Recycling and Treatment	110	
	306-5 Waste directed to disposal	4.4.2 Resource Recycling and Treatment	110	
GRI 401: Employment Relationship	401-1 New employee hires and employee turnover	3.1.2 Recruitment Channels	80	
	401-2 Benefits provided to full-time employees that are not provided to temporary or part-time employees	3.4.1 Promoting Physical and Mental Health	95	
	401-3 Parental leave	3.2.2 Employee Benefits	86	

Appendix II: Sustainability Accounting Standards Board (SASB) Index

Based on the industry classification results from the official SASB website, Financial Information Service Co., Ltd. selected applicable indicators for disclosure from the SASB Materiality Map:

◆ Sector | Financials

◆ Industry | Security & Commodity Exchanges

Security & Commodity Exchange

Disclosure Topic	Indicator Code	Disclosure Indicator	Nature	Corresponding Section	Page Number
Promoting Transparent and Efficient Capital Markets	FN-EX-410a.1	① Number and ② average duration of trading halts due to ④ publication of material information and ⑤ volatility	Quantitative	Not applicable.	
	FN-EX-410a.2	Percentage of trading executed through automated trading systems	Quantitative	Not applicable.	
	FN-EX-410a.3	Mechanisms for managing the timing and content of announcements of material information	Qualitative	Not applicable.	
	FN-EX-410a.4	Description of policies to encourage or require listed companies to publicly disclose ESG information	Qualitative	Not applicable.	
Management of conflicts of interest	FN-EX-510a.1	Monetary losses as a result of fraud, insider trading, antitrust, anti-competitive practices, market manipulation, misfeasance, or other related financial industry regulations	Quantitative	In 2023, there were no monetary losses as a result of fraud, insider trading, antitrust, anti-competitive practices, market manipulation, misfeasance, or other related financial industry regulations.	
	FN-EX-510a.2	Processes for identifying and assessing conflicts of interest	Qualitative	See 1.2 Integrity Management Policy for details	33
Operational continuity and technological risk management	FN-EX-550a.1	Market disruptions due to external events ① Number and ② duration	Quantitative	In 2023, there were no disruptions due to external events.	
	FN-EX-550a.2	① Number of data breaches ② Percentage of data breaches involving personally identifiable information ③ Number of customers affected by data breaches	Quantitative	In 2023, there were no data breaches.	
	FN-EX-550a.3	Description of measures taken to prevent technical errors, vulnerabilities, and market disruptions	Qualitative	See 2.3 Maintaining Information Security for details	63

SASB Materiality Map: <https://materiality.sasb.org/>; for the official SASB website, please refer to <https://www.sasb.org>

Appendix III: Assurance Report of Independent Auditors



安永聯合會計師事務所

11012 台北市基隆路一段333號9樓
9F, No. 333, Sec. 1, Keelung Road
Taipei City, Taiwan, R.O.C.

Tel: 886 2 2757 8888
Fax: 886 2 2757 6050
www.ey.com/tw

會計師獨立確信報告

財金資訊股份有限公司 公鑒

確信範圍

本會計師接受財金資訊股份有限公司（以下簡稱財金資訊）之委任，對2023年度永續報告書中所選定之永續績效資訊（以下稱「標的資訊」），執行財團法人中華民國會計研究發展基金會所發布之確信準則所定義之「有限確信案件」並出具報告。

標的資訊及其適用基準

有關財金資訊之標的資訊及其適用基準詳列於附件一。

管理階層責任

財金資訊管理階層之責任係依據適當之基準編製標的資訊，包括參考全球永續性報告協會(Global Reporting Initiatives, GRI)所發布之2021年GRI 準則(GRI Standards)，財金資訊管理階層應選擇所適用之基準，並對標的資訊在所有重大方面是否依據該適用基準報導負責，此責任包括建立及維持與標的資訊編製有關之內部控制、維持適當之記錄並作成相關之估計，以確保標的資訊未存有導因於舞弊或錯誤之重大不實表達。

本事務所責任

本會計師之責任係依據所取得之證據對標的資訊作成結論。

本會計師依照財團法人中華民國會計研究發展基金會所發布之確信準則3000號「非屬歷史性財務資訊查核或核閱之確信案件」之要求規劃並執行有限確信工作，以對標的資訊是否存有重大不實表達出具有限確信報告。本會計師依據專業判斷，包括對導因於舞弊或錯誤之重大不實表達風險之評估，以決定確信程序之性質、時間及範圍。

本會計師相信已取得足夠及適切之證據，以作為表示有限確信結論之基礎。

會計師之獨立性及品質管理

本會計師及所隸屬組織遵循會計師職業道德規範中有關獨立性及其他道德規範之規定，該規範之基本原則為正直、公正客觀、專業能力及專業上應有之注意、保密及專業行為。

本事務所遵循品質管理準則1號「會計師事務所之品質管理」，該品質管理準則規定組織設計、付諸實行及執行品質管理制度，包含與遵循職業道德規範、專業準則及適用之法令規範相關之政策或程序。

所執行程序之說明

有限確信案件中執行程序之性質及時間與適用於合理確信案件不同，其範圍亦較小，因此，有限確信案件中取得之確信程度明顯低於合理確信案件中取得者。本會計師所設計之程序係為取得有限確信並據此作成結論，並不提供合理確信必要之所有證據。

A member firm of Ernst & Young Global Limited



儘管本會計師於決定確信程序之性質及範圍時曾考量財金資訊內部控制之有效性，惟本確信案件並非對財金資訊內部控制之有效性表示意見。本會計師所執行之程序不包括測試控制或執行與檢查資訊科技(IT)系統內資料之彙總或計算相關之程序。

有限確信案件包括進行查詢，主要係對負責編製標的資訊及相關資訊之人員進行查詢，並應用分析及其他適當程序。

本會計師所執行之程序包括：

- 與財金資訊人員進行訪談，以瞭解財金資訊之業務與履行永續發展之整體情況，以及永續報導流程；
- 透過訪談、檢查相關文件，以瞭解財金資訊之主要利害關係人及利害關係人之期望與需求、雙方具體之溝通管道，以及財金資訊如何回應該等期望與需求；
- 與財金資訊攸關人員進行訪談，以瞭解用以蒐集、整理及報導標的資訊之相關流程；
- 檢查計算標準是否已依據適用基準中概述的方法正確應用；
- 針對報告中所選定之永續績效資訊進行分析性程序；蒐集並評估其他支持證據資料及所取得之管理階層聲明；如必要時，則抽選樣本進行測試；
- 閱讀財金資訊之永續報告書，確認其與本會計師取得關於永續發展整體履行情況之瞭解一致。

先天限制

因永續報告中所包含之非財務資訊受到衡量不確定性之影響，選擇不同的衡量方式，可能導致績效衡量上之重大差異，且由於確信工作係採抽樣方式進行，任何內部控制均受有先天限制，故未必能查出所有業已存在之重大不實表達，無論是導因於舞弊或錯誤。

結論

依據所執行之程序及所取得之證據，本會計師未發現標的資訊有未依照適用基準編製而須作重大修正之情事。

其他事項

本確信報告出具後，財金資訊對任何確信標的或適用基準之變更，本會計師將不負就該等資訊重新執行確信工作之責任。

安永聯合會計師事務所

會計師：呂倩雯

呂倩雯



民國一一三年六月二十七日



附件一：

編號	章節	內文標題	標的資訊	適用基準			
1	2.3	守護資訊安全	資訊安全事件		依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標一應加強揭露績效指標：資訊外洩事件數量、與個資相關的資訊外洩事件占比、因資訊外洩事件而受影響的顧客數。		
			資料安全事件數	0			
			因資訊安全事故導致客戶資料遺失	0			
			因資訊安全事故受影響的客戶數	0			
2	5.1	深耕金融教育	校園金融知識普及		依據「上市公司編製與申報永續報告書作業辦法」第四條附表一之三之指標三應加強揭露績效指標：對缺少銀行服務之弱勢族群提供金融教育之參與人數。		
			1	金融科技關鍵議題研習班		20萬	8場
2			2023年金融知識普及計畫校園宣導系列活動	47.5萬	10場	711人次	與各大專院校合作，透過輕鬆活潑、淺顯易懂的方式，將新興金融科技、行動支付及電子支付體驗帶入校園，以提升學生金融知識、建立正確金融消費觀念、及宣導各項數位金融服務



編號	章節	內文標題	標的資訊	適用基準																		
3	3.1	人才吸引與留任	<table border="1"> <thead> <tr> <th colspan="3">2023 年員工年齡分布</th> </tr> <tr> <th>年齡</th> <th>男性</th> <th>女性</th> </tr> </thead> <tbody> <tr> <td>30 歲以下 (含)</td> <td>36</td> <td>10</td> </tr> <tr> <td>31-50 歲</td> <td>109</td> <td>78</td> </tr> <tr> <td>51 歲以上 (含)</td> <td>47</td> <td>24</td> </tr> <tr> <td>總計</td> <td>192</td> <td>112</td> </tr> </tbody> </table>	2023 年員工年齡分布			年齡	男性	女性	30 歲以下 (含)	36	10	31-50 歲	109	78	51 歲以上 (含)	47	24	總計	192	112	財金資訊 2023 年度 員工人數依照各年齡 層及性別統計。
			2023 年員工年齡分布																			
年齡	男性	女性																				
30 歲以下 (含)	36	10																				
31-50 歲	109	78																				
51 歲以上 (含)	47	24																				
總計	192	112																				
<table border="1"> <thead> <tr> <th colspan="3">2023 年人力資源組成</th> </tr> <tr> <th>性別</th> <th>男</th> <th>女</th> </tr> </thead> <tbody> <tr> <td>一般員工</td> <td>162</td> <td>93</td> </tr> <tr> <td>中階主管</td> <td>22</td> <td>15</td> </tr> <tr> <td>高階主管</td> <td>8</td> <td>4</td> </tr> </tbody> </table>	2023 年人力資源組成			性別	男	女	一般員工	162	93	中階主管	22	15	高階主管	8	4							
2023 年人力資源組成																						
性別	男	女																				
一般員工	162	93																				
中階主管	22	15																				
高階主管	8	4																				
4	3.2	人才培育與發展	<table border="1"> <thead> <tr> <th colspan="3">2023 年平均教育訓練時數</th> </tr> <tr> <th>性別</th> <th>男</th> <th>女</th> </tr> </thead> <tbody> <tr> <td>主管</td> <td>48.5</td> <td>52.6</td> </tr> <tr> <td>非主管</td> <td>35</td> <td>37.3</td> </tr> <tr> <td>資訊人員</td> <td>36.9</td> <td>44.4</td> </tr> <tr> <td>非資訊人員</td> <td>37.4</td> <td>37.9</td> </tr> </tbody> </table>	2023 年平均教育訓練時數			性別	男	女	主管	48.5	52.6	非主管	35	37.3	資訊人員	36.9	44.4	非資訊人員	37.4	37.9	財金資訊 2023 年度 各職階員工教育訓練 時數依照性別及類別 統計。
2023 年平均教育訓練時數																						
性別	男	女																				
主管	48.5	52.6																				
非主管	35	37.3																				
資訊人員	36.9	44.4																				
非資訊人員	37.4	37.9																				



Focus
Innovation
Security
Convenience