

## MORS Sustainability Program 2025



# Our Sustainability Agenda

MORS Software is dedicated to integrating sustainability into every facet of our operations, driven by our commitment to reducing environmental impact and promoting sustainable practices. Our sustainability agenda is built on our purpose: to create a sustainable and efficient financial technology landscape while protecting our environment.

## **The Sisu Approach: Embracing Finnish Values**

At MORS, our Finnish heritage is a cornerstone of our identity. We embrace the Finnish concept of Sisu, which signifies determination, resilience, and a deep respect for nature. This approach is reflected in our sustainability practices and our commitment to preserving the Finnish natural environment.

## **Appreciating Finnish Nature:**

Our initiatives are designed to protect and cherish the pristine natural landscapes of Finland. We take pride in our green office initiatives that align with the values of sustainability inherent in Finnish culture.

## **Community and Culture:**

We foster a workplace culture that values community, environment, and the well-being of our employees and society at large.



# WWF Green Office Certification

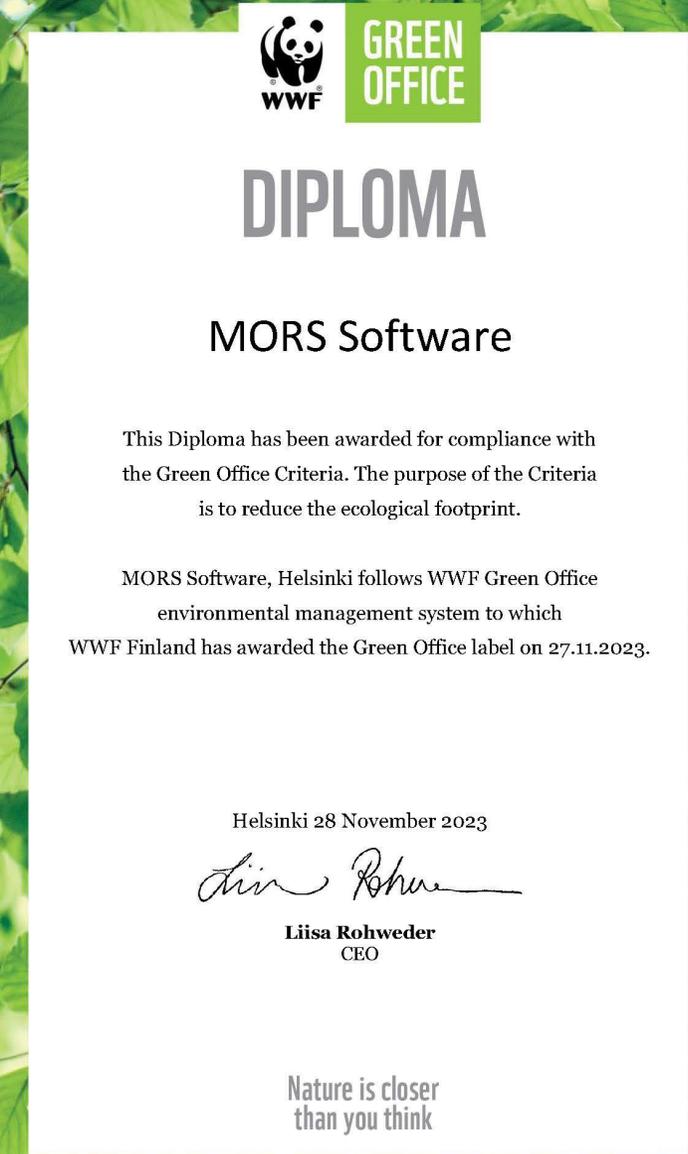
MORS Software has officially received a certification under the esteemed WWF Finland Green Office program in 2023.

The WWF Green Office is an environmental program developed by WWF Finland specifically aimed at offices. Its mission is to aid workplaces in reducing their environmental footprint while enhancing employees' environmental awareness. Founded in 2002, this program welcomes participants from various sectors, including specialist firms, educational institutes, the public sector, authorities, and other organisational entities.

## Environmental Program: Targets, Indicators, and Actions

To actively engage in the WWF Green Office program, we've meticulously developed an Environmental Program encompassing Targets, Indicators, and Actions. This program serves as our roadmap, guiding our commitment to specific criteria essential for environmental well-being within our workspace. Our Environmental Program is not just a set of guidelines; it's a dynamic framework designed to propel us toward greater sustainability.

Receiving the WWF Green Office certification is not the end; rather, it marks the beginning of an ongoing journey. We commit to being monitored annually, ensuring we uphold and surpass the high standards set by this certification. Our Environmental Program will be continuously updated, reflecting our steadfast dedication to sustainability.



# MORS Carbon Neutral Commitment

## Carbon Negative by 2030

### Finland – carbon-neutral and the first fossil-free welfare society by 2035.

MORS is based in Helsinki in a shared physical location with multiple other businesses. We share our city's commitment to be carbon neutral by 2030, making us one of the first capital cities on earth to become carbon neutral. Finland has committed to be carbon neutral by 2035, 15 years ahead of the commitment made by 110 other countries in the 2020 Paris Agreement.

MORS operates a digital first policy. We minimise air travel, we encourage remote working and virtual/digital working practices. We actively recycle, use only sustainable materials and partners in our working environment, and all avoid unnecessary production of waste with our 'think before you print' policy.

### Virtual us.

In 2020 MORS began a virtualization of its own technical footprint. We chose Microsoft as our strategic partner and have moved our almost our entire technical infrastructure to the Microsoft Cloud. Microsoft Cloud is up to 93% more energy efficient than managing our own infrastructure 'on-premise' and we get to share our carbon commitment journey with Microsoft's strategy to become carbon negative by 2030, nicely synchronised with our own national and city ambitions.



# Sustainability Focus Areas

Communications  
and  
engagement



Energy &  
Water



Management



Procurement



Recycling, sorting  
and cleaning



Travel



Food



# Communications and engagement

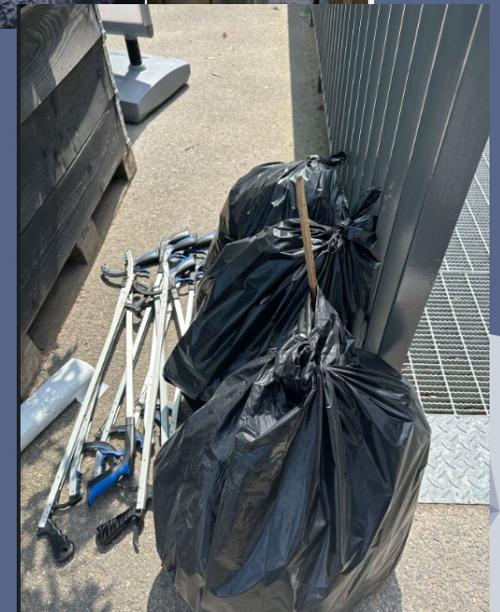
Effective communication and engagement are pivotal to fostering a sustainable culture within MORS. We understand that regular, transparent communication is essential to engage our entire work community in sustainability initiatives. This commitment is a cornerstone of our WWF Green Office Certification and aligns with our broader environmental goals.

## Regular Communications

To ensure that sustainability remains at the forefront of our operations, we distribute regular updates and information to all team members. This includes writing and sharing monthly news articles, social media updates, and LinkedIn posts. These communications not only keep our internal team informed but also engage other organisations and stakeholders, showcasing our commitment to sustainability. Our goal is to achieve 12 monthly communications to the team, ensuring continuous engagement and awareness throughout the year.

## Events and Engagement:

Our events range from sustainability workshops and webinars to eco-friendly challenges and competitions. These activities are designed to foster a collaborative environment where employees can share ideas and best practices for reducing our environmental impact. By maintaining a dynamic and inclusive approach to communication and engagement, MORS ensures that every team member is aware of, and actively participates in, our sustainability efforts. This holistic approach not only strengthens our internal community but also reinforces our reputation as a leader in sustainable business practices.



## Energy & Water

At MORS Software, we recognise that energy consumption is one of the most significant environmental impacts associated with office operations. We work closely with our building management to ensure we use sustainable energy sources wherever possible, further minimising our environmental footprint. The office building itself has already undergone several upgrades, including solar panels, eco-friendly heating and cooling, and energy-efficient lighting.

Our targets for this year go further. We will conduct a workstation audit to monitor and reduce standby energy consumption – with the clear aim to cut unnecessary power usage, such as electronics left on overnight.



# Management

At MORS, sustainability can only be improved if the company's management is committed to it. Our leadership is heavily involved in all initiatives on the agenda, ensuring that sustainability is integrated into our core operations. With our Green Office certification, we have built an active, goal-oriented approach to promote environmental issues within our organisation. This management commitment drives our efforts to create a sustainable workplace, fostering a culture of environmental responsibility and continuous improvement across all levels of the company.

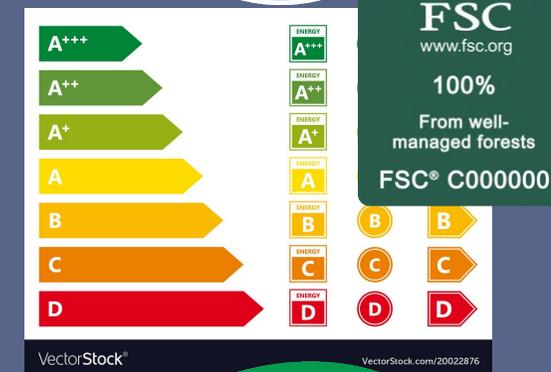


# Procurement

Wise procurement decisions can significantly enhance market sustainability, reduce waste, and prevent overconsumption. At MORS, we've developed a comprehensive Procurement Guideline that emphasises sustainability across our operations. This guideline encourages evaluating the necessity of new purchases, prioritising reusable, refillable, and recycled products, and minimising packaging. It stresses the importance of considering the environmental impact of products and their manufacturers and choosing suppliers with strong environmental management practices. Key areas include:

- **ICT Services:** Prioritise energy efficiency and eco-certifications.
- **Travel:** Favor teleconferencing and eco-labeled accommodations.
- **Food and Catering:** Prefer plant-based and sustainably sourced products.
- **Cleaning and Office Supplies:** Recommend eco-labeled and reusable products.
- **Office and ICT Equipment:** Purchase only when necessary, favoring energy-efficient and newer generation devices.
- **Furniture:** Source second-hand or rent, and choose services based on their environmental practices.

Our guideline aims to integrate sustainability into all procurement decisions, promoting responsible consumption and reducing our environmental impact.

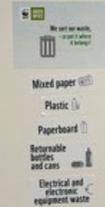


# Recycling, sorting and cleaning

We have a comprehensive recycling programme covering plastic, bio, electrical and electronic equipment waste, cardboard, cans and bottles. Clear recycling instructions help everyone in the office fold and sort waste properly, and bins are placed strategically to make recycling easy across all common areas.

Our cleaning routines also follow specific waste management guidelines to minimise mixed waste. Additionally, we continue our collaboration with CharityBO: all money collected from recycled bottles and cans goes to Pidä Saaristo Siistinä Ry (Keep the Archipelago Tidy), a dedicated Finnish environmental organisation.

This year, our target is to achieve a fully functioning recycling practice by ensuring no recyclable waste ends up in general waste bins – tracked through waste audits throughout the year.



# Travel



At MORS Software, we recognise that improving our travel methods can significantly reduce our emissions. Our travel policy emphasises sustainability:

- Prioritize teleconferences whenever feasible.
- Air travel is reserved for distances over 400 km.
- Prefer direct flights to minimise stopovers.
- For distances between 50-400 km, we use boats or trains.
- Car travel for work-related meetings is acceptable for distances under 50 km only when public transport isn't an option or adds unreasonable travel time.
- We try to choose eco-labeled accommodations (e.g., Nordic Swan Ecolabel or Green Key) and hotel locations that offer good accessibility by foot, bicycle, and public transport.

To offset the impact of necessary travel, we plant trees through Istutapuita.fi to ensure their lifecycle compensation effect matches the annual emissions from travel in 2025.



# Food

Vegetarian food has lower environmental impacts than meat and dairy products almost without exception. When we order food, we always offer vegetarian options, and at least once a quarter, we provide only vegetarian options. At the office, we exclusively offer oat milk for coffee. Additionally, we strive to serve locally sourced and certified food. Our procurement guidelines further emphasise sustainability by promoting the use of plant-based catering, sustainable fish according to the WWF Seafood Guide, and products with organic and sustainability labels. We also prefer reusable tableware over disposable ones, and we encourage suppliers to adhere to environmental management practices. These efforts collectively aim to reduce our environmental footprint and promote responsible consumption.



## Social Responsibility

At MORS Software, our team is our greatest asset, and we are dedicated to fostering a positive and supportive work environment. We are proud to have earned the Great Place to Work certification for the third year running, reflecting our commitment to creating a workplace where employees feel valued, motivated, and engaged. This certification underscores our efforts to build a culture of trust, collaboration, and continuous improvement, ensuring that our team thrives both personally and professionally.

**Great  
Place  
To  
Work®**

**Certified**

**JUN 2025-JUN 2026**

**FINLAND**

**TM**



## MORS Software,

a company born in 2006 based on the Finnish culture of Sisu: Persistence and determination to succeed, even in the face of adversity. We get the job done quickly and with minimal fuss.

Created in Handelsbanken in 1996, MORS has been built for bankers by bankers.

European Banking specialists with customers across Europe and the UK.

We have strong customer retention since inception.

Our award-winning projects are delivered by in-house experts in a low risk, fixed price approach.

Empathetic to the surroundings of both nature and others.



**GREEN  
OFFICE**





MORS Software  
Aleksanterinkatu 48 B  
00100 Helsinki, Finland  
[www.morssoftware.com](http://www.morssoftware.com)

