



MORS Sustainability Program 2026



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

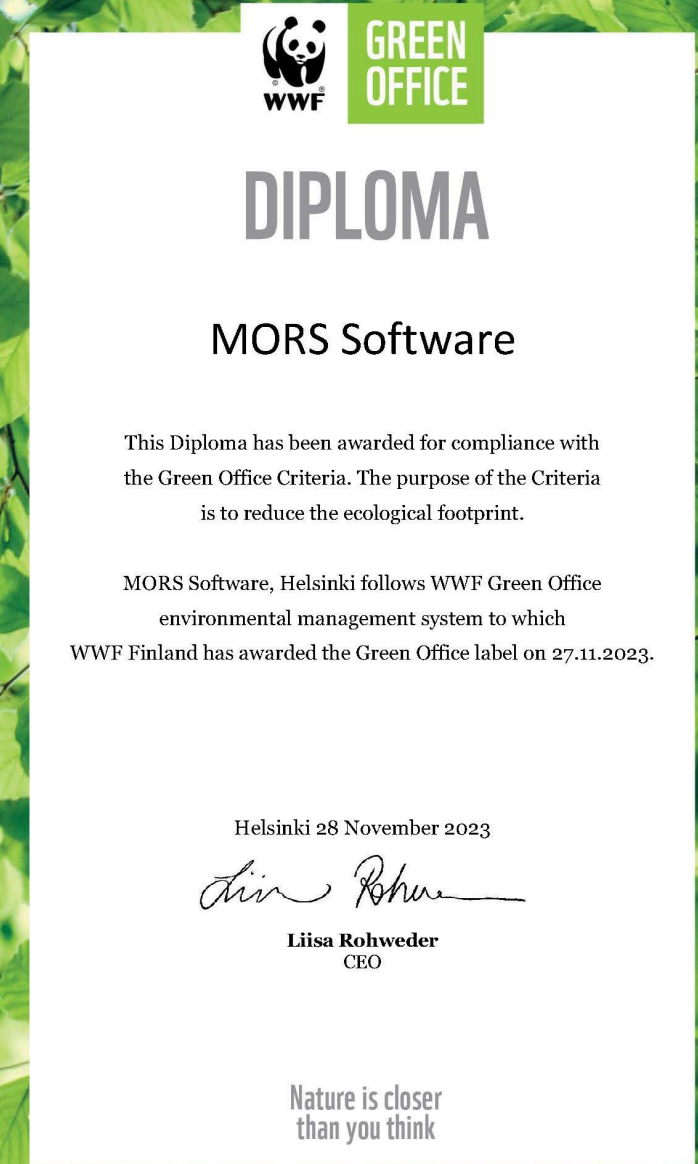
MORS Software has officially received a certification under the esteemed WWF Finland Green Office program in 2023.

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-neutral by 2030

Helsinki – carbon negative 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.

Carbon Negative by 2030

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



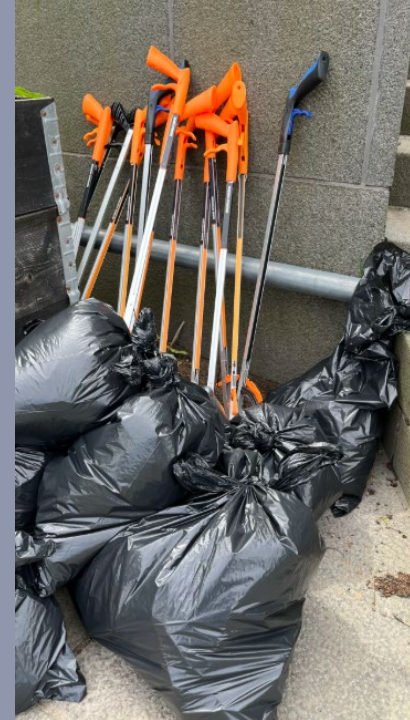
Communications and engagement

Clear and regular communication supports a strong sustainability culture at MORS and helps employees understand how they can contribute to our environmental goals and WWF Green Office commitments.

We share sustainability-related updates throughout the year through internal communications, news articles and social media. We also encourage employees to participate in sustainability initiatives, workshops, challenges and discussions.

Goals for 2026:

- Publish 12 sustainability communications during the year.
- Ensure that 100% of new employees complete an orientation session covering the Green Office programme within their first 30 days.
- Organise activities that encourage employees to participate in sustainability initiatives and share ideas for reducing our environmental impact.



Energy & Water

At MORS Software, we recognise that energy consumption is one of the most significant environmental impacts associated with office operations. Through our WWF Green Office programme, we work continuously to improve the energy efficiency of our office and reduce unnecessary energy use.

We collaborate with our building management to support the use of sustainable energy sources and benefit from the building's environmental improvements, including rooftop solar panels, energy-efficient heating and cooling systems, and LED lighting throughout the property.

Goals for 2026:

- Conduct one workstation audit to identify and reduce standby energy consumption, such as electronics left on overnight.
- Continue promoting energy-efficient practices across the office to minimise unnecessary electricity use.



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.

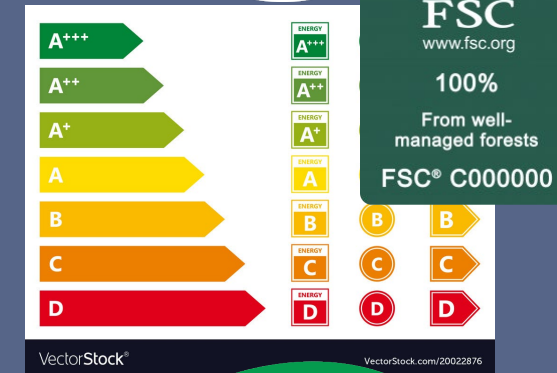


Procurement

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.



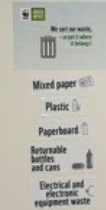
Recycling, sorting and cleaning

MORS is committed to reducing waste by promoting effective recycling and responsible waste management throughout the office. We provide clearly labelled recycling facilities for paper, cardboard, plastic, bio waste, cans and bottles, electronic waste, and confidential electronic materials. Recycling stations and office guidelines help employees sort waste correctly and minimise mixed waste.

As part of our sustainability efforts, we continue our partnership with CharityBO, donating the proceeds from recycled bottles and cans to Pidä Saaristo Siistinä Ry (Keep the Archipelago Tidy), supporting environmental conservation in Finland.

Goals for 2026:

- Achieve a functioning recycling practice by ensuring that no recyclable waste ends up in general waste bins, measured through two waste audits during the year.
- Organise one recycling training session for the entire team. Continue promoting correct waste sorting through clear office guidelines and well-maintained recycling stations.



Travel

MORS Software is committed to reducing the environmental impact of business travel by prioritising sustainable travel options whenever possible.

Our travel principles are:

- Prioritise virtual meetings
- Prefer direct flights where flying is necessary to reduce emissions.
- Use trains or ferries for journeys between 50–400 km whenever practical.
- Use cars for business travel under 50 km only when public transport is not a practical alternative.
- Choose environmentally certified accommodation (e.g. Nordic Swan Ecolabel or Green Key) whenever available, and favour locations with good access to walking, cycling and public transport.

Following the annual WWF Green Office emissions reporting, MORS will purchase trees through [Istutapuita.fi](https://istutapuita.fi) to support Finnish reforestation projects, with the trees' estimated lifetime carbon sequestration corresponding to the company's annual business travel emissions.



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 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.

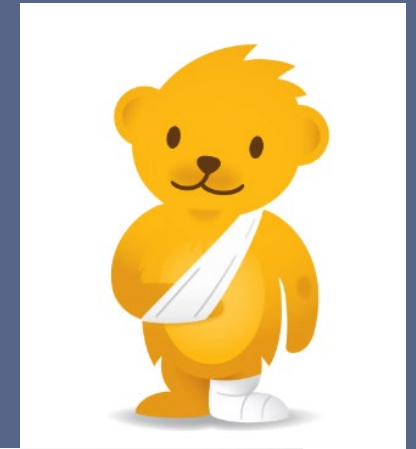


Corporate Responsibility

At MORS, we are committed to creating a positive social impact by supporting the health, wellbeing and equal opportunities of children and young people. We contribute to initiatives that help children and families facing challenging circumstances and support organisations that promote long-term wellbeing in local communities.

As part of our Christmas giving initiative, MORS donated to Save the Children Finland. With the support of donors, Save the Children provides food assistance, support for leisure activities, and help for children and families facing challenging situations.

Over the years, MORS has also supported a range of charitable initiatives, including UNICEF, SOS Children's Villages, children's hospitals etc.



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 2026-JUN 2027

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.





MORS Software
Aleksanterinkatu 48 B
00100 Helsinki, Finland
www.morssoftware.com

