



Nayax

FY 2024

Sustainability Report

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Letter from Our Founders

Dear Nayax Community,

When we founded Nayax, our goal was simple: to build technology that makes everyday commerce work better for everyone involved. Over time, that mission has carried us into more markets, more industries, and more communities than we could have imagined. Today, Nayax supports millions of transactions each day, helping power the everyday commerce that keeps communities, businesses, and services moving worldwide.

We sit at the intersection of payments, data, mobility, and livelihoods. Customers depend on our platform to work securely and consistently. Partners count on us with the expectation that we will be present, reliable, and aligned for the long term. Employees invest their time and talent with the belief that Nayax will treat them fairly and thoughtfully. We work to honor that trust through the standards we set, the choices we make, and the way we hold ourselves accountable.

Over the past year, we have taken meaningful steps to strengthen how Nayax approaches governance, ethics, and environmental responsibility. We formalized policies that guide our conduct, reinforced oversight at the Board and management level, and completed our first enterprise-wide assessment of operational greenhouse gas emissions. This inaugural ESG report is a significant achievement for Nayax and reflects our commitment to managing our impact with clarity, discipline, and intent.

We are proud of the teams across Nayax who contributed to this work, and grateful to everyone who places their trust in us each day. We remain committed to building infrastructure that expands access, supports responsible growth, and creates lasting value wherever everyday commerce takes place.



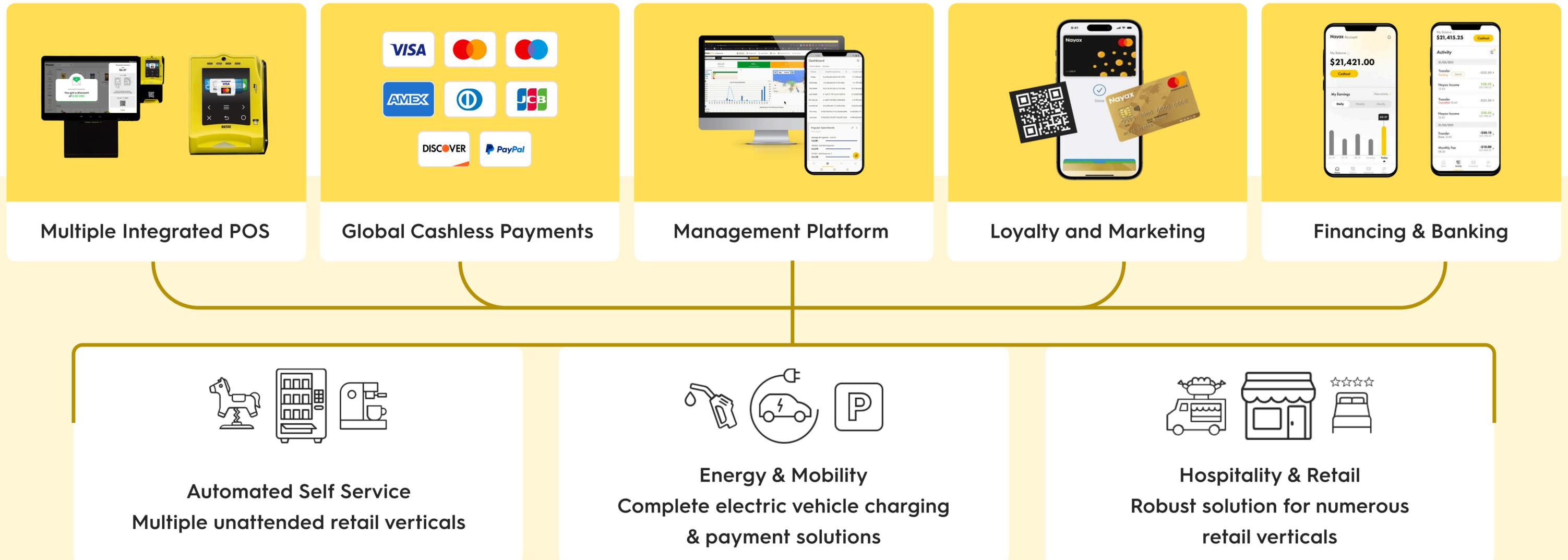
Yair Nechmad
CEO & Co-Founder



David Ben-Avi
CTO & Co-Founder

About Nayax

Nayax is a global commerce enablement, payments and loyalty platform designed to help merchants scale their business, improve their revenue potential, and enhance their operational efficiency. Our mission is to empower merchants with tools that enable them to manage growth and engage their customers, helping them boost their bottom line, and turn casual consumers into loyal advocates. Our unified payments, loyalty, management, and financial solutions give businesses freedom to focus on what matters most - delivering exceptional experiences and building market leadership.





Global Infrastructure for Inclusive Growth

Nayax provides the infrastructure that powers everyday commerce across markets, regions, and levels of economic maturity. Our platform enables secure, cashless transactions for businesses and service operators where reliability, scale, and access matter most. At scale, this infrastructure expands access to modern payment tools and supports more inclusive economies across the communities we serve.

FY2024 Key Metrics:

Revenue	\$314M
Customers	95K
Managed & Connected Devices	1.26M
Transaction Value Processed	\$4.9B

1,100+ No. of Employees	120+ Countries with devices	80+ Payment methods
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80+ Markets with distributors	50+ Currencies	35 Languages
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Our OLAH Values

Our culture is defined by four pillar principles, known collectively as OLAH:

- Ownership**

We empower employees to take responsibility for their decisions and outcomes, fostering accountability, entrepreneurial thinking, and meaningful results for our customers.


- Listen & Learn**

We listen closely to our customers and each other, uncovering opportunities to innovate, building stronger relationships, and deliver solutions to real-world problems.


- Action**

We encourage employees of all levels to be decisive, challenge the status quo, and take calculated risks to better serve our customers and meet their needs quickly and effectively.


- Honesty**

We place honesty and integrity at the heart of every action we take, sustaining collaboration within our team and forging lasting, trust-based partnerships with our customers.



We work closely with our customers to address their most pressing challenges, empowering our employees to build expertise, cultivate a customer-centric mindset, and see the day-to-day impact of their work. Nayax employees take pride in delivering innovative solutions that help our clients compete and grow, simplify operations, and reach their target customers with flexible payment, loyalty, and customer engagement tools

Partnership with Sustainability Roundtable

We partner with Sustainability Roundtable Inc. to bring rigor and discipline to how we measure, govern, and plan our environmental impact. Their expertise supports our transition from intention to execution, helping ensure our sustainability efforts are grounded in credible data, clear standards, and long-term accountability. Through this partnership, we have strengthened our internal governance, created formal ESG oversight, completed our first operational greenhouse gas inventory aligned with the Greenhouse Gas Protocol, and begun evaluating practical pathways for emissions reduction. This work lays the foundation for a more durable, transparent, and decision-useful sustainability program that can evolve as our business and responsibilities grow.



ESG Milestones

Calculated Our Scope 1 and 2 Footprint

→ We completed our first enterprise-wide assessment of operational greenhouse gas emissions covering all material Scope 1 sources and purchased electricity within Scope 2.

Established an ESG Committee

→ We established a senior-level ESG Committee and held our inaugural meeting in Spring 2025. The committee meets quarterly to guide ESG strategy, oversee cross-functional execution, and monitor progress.

Implemented Two New Corporate Policies

→ We strengthened our governance framework by enhancing our human rights and supplier ethics policies, reinforcing clear expectations across our operations and value chain.

Set a 100% Renewable Electricity Target

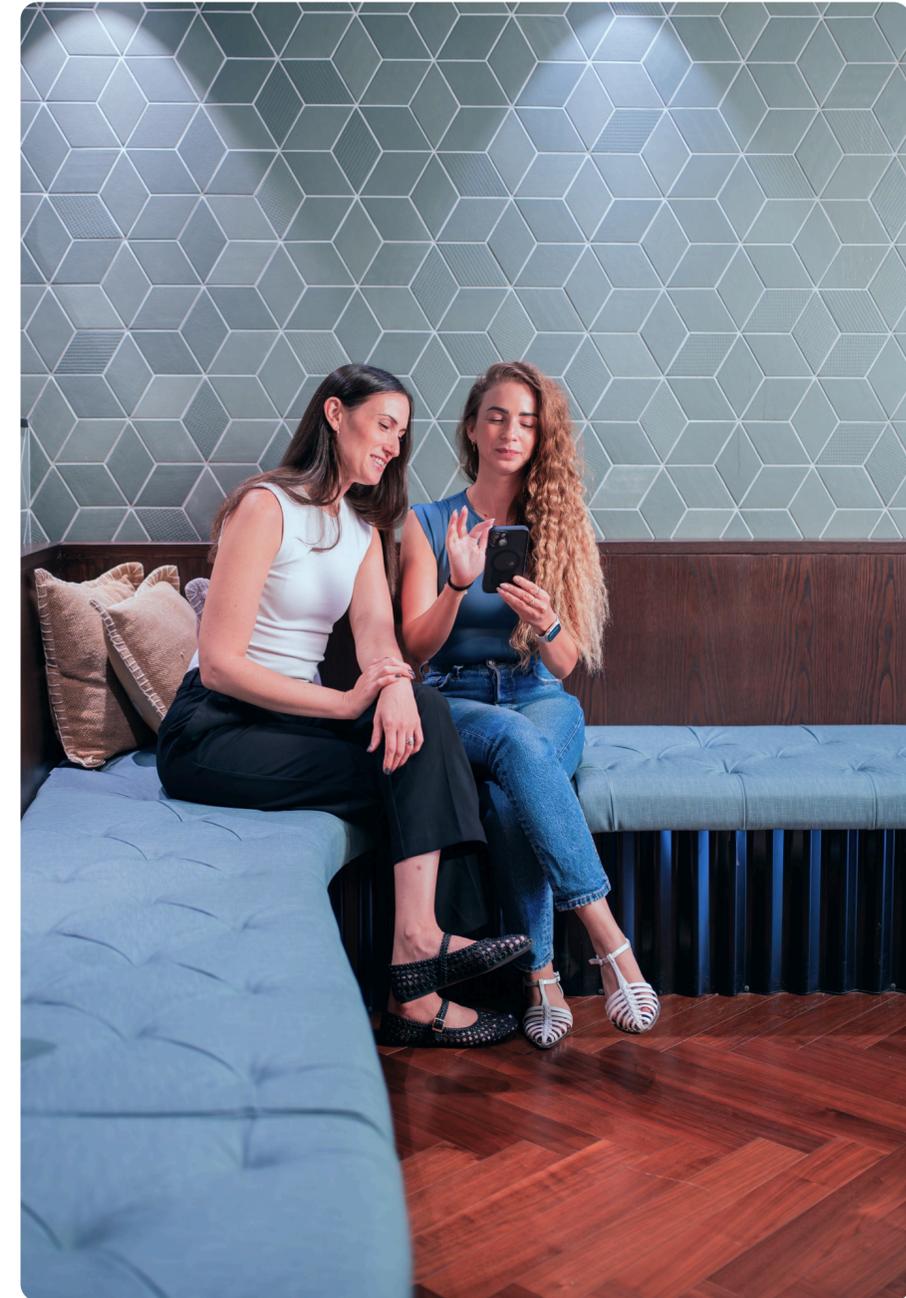
→ We established an annual target to procure 100% renewable electricity for our global operations, aligned with industry best practices and appropriate for our operational footprint.

Achieved Our Renewable Electricity Target

→ We procured Energy Attribute Certificates (EACs) covering 100% of our 2024 electricity consumption, resulting in zero market-based Scope 2 emissions. We commit to continue this practice annually on a go-forward basis across our global operations.

Environment

Nayax approaches environmental responsibility with a focus on accountability and impact. We measure and manage the emissions associated with our own operations, while building technology that supports transition to lower-carbon systems in the markets we serve. Our environmental efforts center on reducing our operational footprint, improving energy efficiency, and enabling the growth of EV charging infrastructure that helps accelerate broader decarbonization.

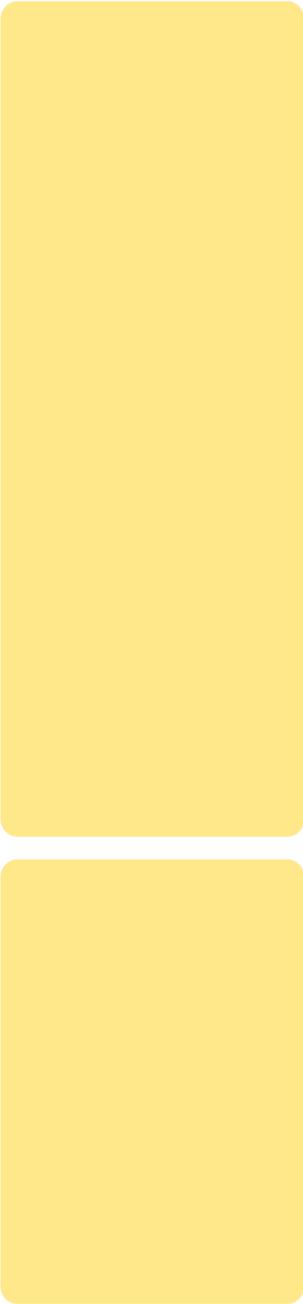


Our Carbon Footprint

Nayax completed its first enterprise-wide assessment of operational greenhouse gas emissions in 2025, covering Scope 1 and Scope 2 emissions for the 2024 reporting year. Measuring our carbon footprint represents an important step in taking responsibility for the environmental impact of our operations.

This assessment includes emissions from direct activities and purchased electricity and provides a baseline from which to measure future progress. The data will inform future energy and efficiency decisions and help build the systems, controls, and reporting capabilities needed to manage emissions thoughtfully and consistently.

2024 Emissions (MT CO2e)		
	Baseline	Achieved
Scope 1	232.7	232.7
Scope 2: Market-based	18.2	18.2
Scope 2: Location-based	439.1	0



Reducing Our Emissions

Our Target

We worked with Sustainability Roundtable Inc. to assess best practices in emissions target setting and to define a practical decarbonization strategy. As a result, we established a target to procure 100% renewable electricity across our global operations, annually.

We are proud to report that we achieved this target for the first time in FY 2024, successfully procuring 100% renewable electricity for our global operations using the following methods:



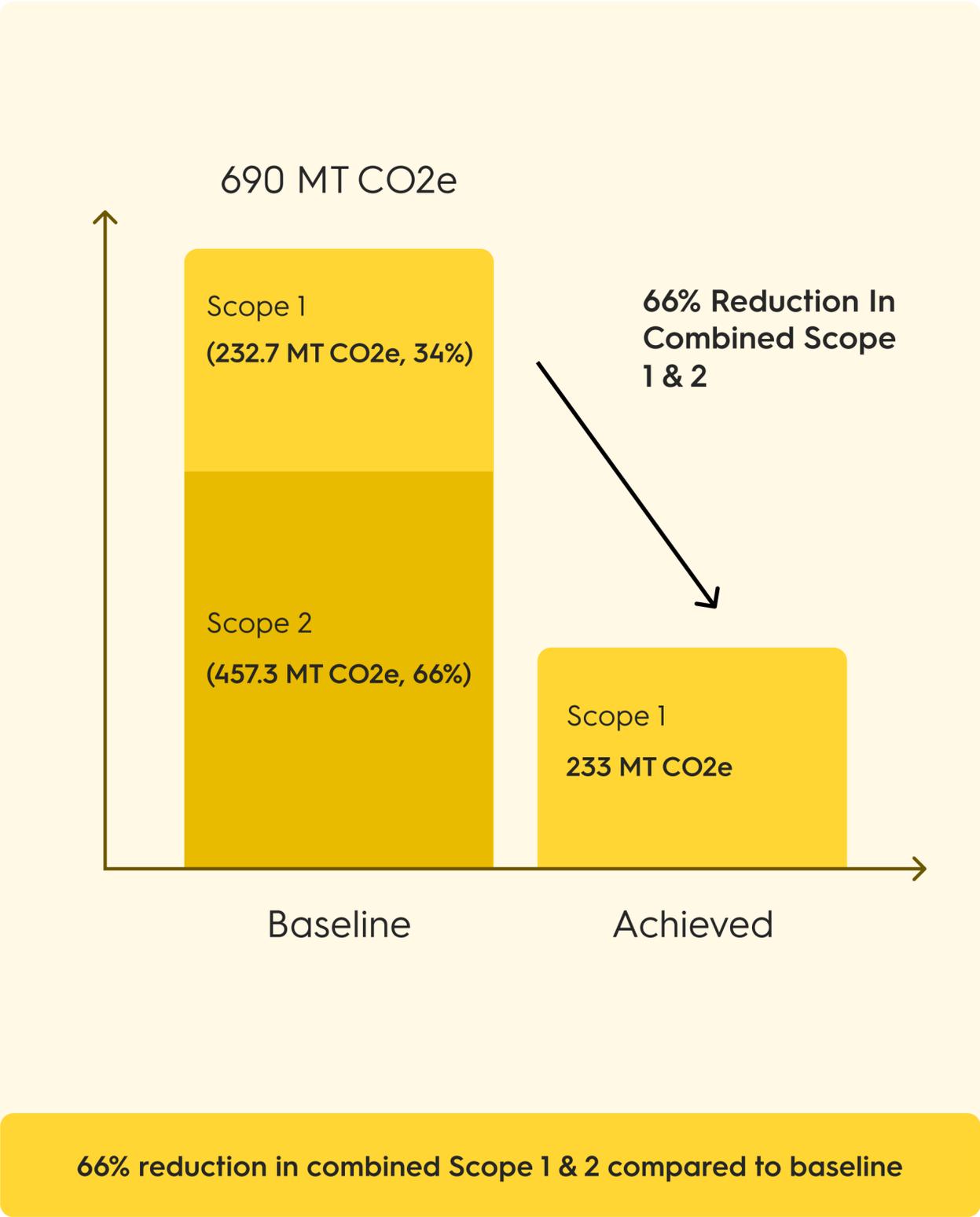
Energy Attribute Certificates

We procured energy attribute certificates (EACs) in 2024 to match electricity consumption with renewable generation across the markets in which we operate. This approach supports consistent treatment of renewable electricity use across regions with different market structures while we continue to explore direct procurement options.



Sustainable Office Operations

Nayax complements renewable electricity procurement with a continued focus on energy efficiency across our offices. We track energy performance, set internal benchmarks, and implement energy-saving measures, including automated light shut-off systems, to support more efficient day-to-day operations.



Powering the EV Ecosystem

Simplicity for Drivers

We enable universal payment for EV charging, allowing drivers to tap a card or mobile wallet without downloading an app, creating an account, or registering in advance.

Advanced Tools for Operators with Nayax Energy

Nayax Energy brings payments and charge point management together in a single system, allowing operators to manage and monetize EV chargers seamlessly.

Financing Network Expansion

We help charge point operators overcome upfront cost barriers through flexible hardware financing and usage-based pricing.



Acquiring Lynkwell

Nayax acquired Lynkwell to accelerate the evolution of our EV software platform. Adding a mature, large-scale CPMS materially expands the support our platform can provide and signals our long-term investment in the EV charging ecosystem.

Industry Partnerships

We collaborate with EV ecosystem partners across hardware and network operations to support interoperable, scalable charging infrastructure. Partnerships with Autel, ChargeSmart EV, and others reflect a shared commitment to expanding access and strengthening the EV charging landscape.

People & Workplace

People are central to how Nayax operates and grows. Across regions and functions, we focus on building a workplace where employees feel supported, challenged, and valued, with clear expectations and meaningful opportunities to develop. Our approach to people and culture emphasizes engagement, fair and transparent practices, continuous learning, and leadership that shapes a positive day-to-day experience.



20



Offices

11

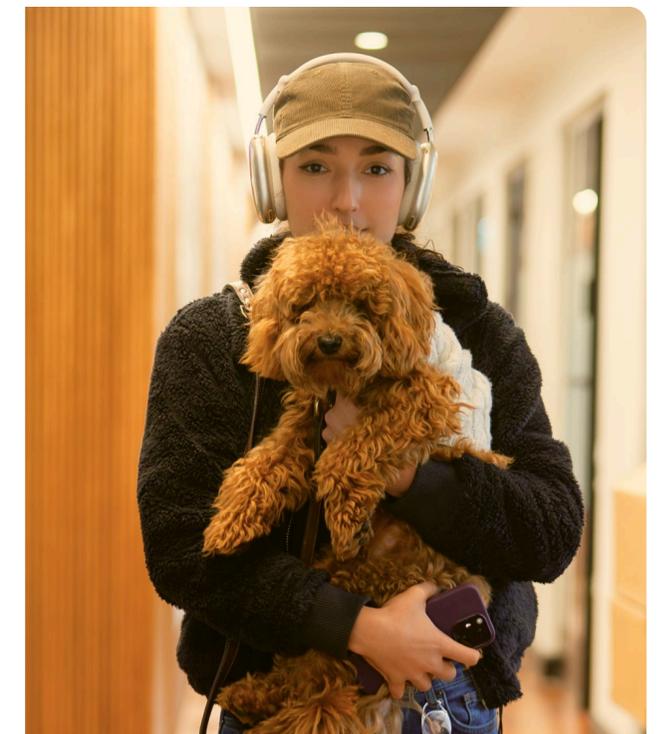


Countries
with Offices

~1,100



Global Employees



Employee Engagement & Recognition

Nayaxers do their best work when they feel heard, recognized, and connected to one another. Our approach to employee engagement focuses on creating meaningful channels for feedback, celebrating ownership and impact, and fostering a workplace where appreciation and connection are part of the everyday experience.

Global Engagement Survey

Nayax conducts an annual, standardized employee engagement survey as a core input into how the company evaluates culture, leadership, and organizational effectiveness. The survey gives employees a meaningful voice in shaping how Nayax operates, from day-to-day team dynamics to leadership effectiveness. Results are reviewed by leaders and people managers to inform how teams are led, supported, and developed across the organization.

Bonusly

We use Bonusly to support a culture where colleagues actively recognize and appreciate one another. The platform enables peer recognition throughout the year, often accompanied by small gifts, and helps foster a supportive workplace that is grounded in mutual respect.

Community Experiences & Events

Nayax fosters connection through a combination of team-level activities and company-wide events that strengthen relationships beyond day-to-day work. Smaller, team-based gatherings build trust and collaboration among close colleagues, while company-wide events – such as happy hours and holiday celebrations – create shared experiences that reinforce pride, purpose, and a sense of belonging across the organization.

Nayax Owners Awards

The Nayax Owners Awards recognize employees who excel at taking ownership, showing initiative, and delivering meaningful impact in their work. Presented annually at a company-wide meeting, the awards shine a spotlight on Nayax team members whose actions exemplify ownership and set a visible standard for excellence. Recognizing these individuals publicly reinforces a workplace where people feel seen, valued, and proud of the role they play at Nayax.



Talent Management

We believe strong teams are built through fair hiring, clear expectations, and consistent support as people grow in their roles. Our talent management approach focuses on creating equitable processes, setting employees up for success from day one, and providing ongoing clarity around performance and development at Nayax.

Fair Recruitment

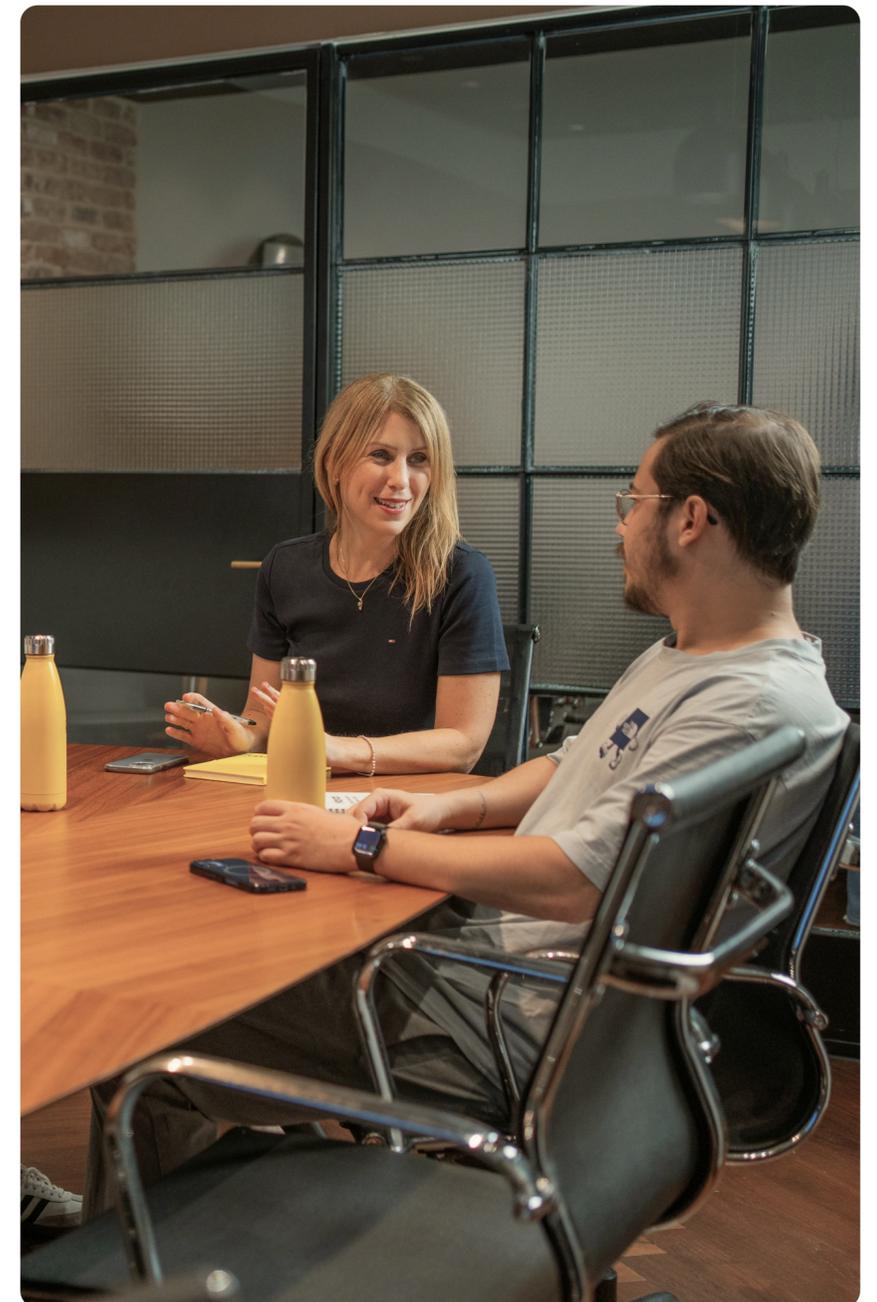
Nayax is committed to a workplace where employment decisions are based on merit and opportunity, and free from discrimination or bias. Our recruitment approach focuses on building diverse, capable teams through fair and consistent hiring practices, with candidates evaluated equitably based on skills, experience, and potential. We strictly prohibit discrimination based on race, gender, sexuality, religion, and other protected characteristics.

Onboarding for Success

Our onboarding process is designed to help new employees integrate quickly, grow into their roles, and build a strong foundation for long-term success. We begin by introducing our vision, values, and ways of working, followed by role-specific onboarding within each team. Our quarterly New Employee Day adds another layer of connection, bringing recent joiners together to meet peers, engage with leadership, and feel part of the broader Nayax community.

Performance & Feedback

The performance assessment process at Nayax is designed to offer clear expectations, regular feedback, and a structured path for development. Our annual cycle is built around goal setting using objectives and key results (OKRs), a mid-year evaluation, and a year-end evaluation, giving employees visibility into priorities and progress throughout the year. Each stage combines an employee self-assessment with manager evaluation and discussion, creating space for recognition of achievements, constructive feedback, and guidance on development.



Learning and Development

As Nayax grows, developing strong capabilities across the organization becomes increasingly important. Our learning and development approach focuses on equipping employees with the skills, tools, and support needed to adapt, lead, and succeed in a dynamic global environment.

Nayax WIN



Nayax WIN is an internal enablement platform designed to support employee learning, knowledge sharing, and day-to-day effectiveness across the organization. The platform brings together guided learning paths, sales and product resources, recorded trainings, and up-to-date materials in a single, accessible environment.

Education Stipends

Nayax supports ongoing professional development through department-level training budgets that employees can use for relevant courses, certifications, and external learning opportunities. This approach gives teams flexibility to invest in skills that align with individual roles and evolving business needs, while keeping learning accessible across the organization.

Skills Academy

Nayax Skills Academy is a company-wide learning program that offers employees regular opportunities to build practical skills and grow professionally. Open to employees across roles and regions, the program spans a broad range of topics, including leadership, communication, adaptability, and other core professional capabilities, with dozens of sessions offered each year.

Global Learning Day

Global Learning Day is a semi-annual, company-wide learning event dedicated to employee development. We believe learning fuels growth – both for our people and for the company – and that meaningful professional development requires time and space to explore new ideas. The day brings employees together around sessions led by internal leaders and external speakers, creating a shared moment for skill-building.

Prior Sessions



Sagit Manor
Mastering Financial Basics for Smarter Decisions



Dan Sarig
Behind the Swipe: How Payment Security Works



Liraz Margalit
The Psychology of Customer Experience



Yagil Azran
Content Workshop: How You can Shine on LinkedIn



Management & Executive Training

We invest in management and executive training deliberately because the quality of leadership has the greatest influence on the day-to-day employee experience and team culture. Strong management at Nayax is consciously developed, supported, and reinforced over time.

- Management Essentials Program: Structured onboarding for new managers focused on core people leadership skills, including setting expectations, giving feedback, and supporting team development.
- Ongoing Training: Continuous learning opportunities for managers and senior leaders that strengthen leadership judgment, strategic thinking, and the ability to navigate increasingly complex organizational challenges.
- “Lead and Learn” Peer Learning Groups: Regular peer learning sessions bring managers together to share real experiences, discuss challenges, and learn from one another across teams and functions.

Together, these programs help ensure that managers across Nayax lead with consistency, clarity, and care, supporting both employee growth and the long-term health of the organization.

Compensation & Benefits

Competitive Pay

Nayax aims to offer market-competitive compensation that reflects role, responsibility, and impact across the markets in which we operate. Our approach emphasizes fairness and consistency, supported by clear governance and regular review. We maintain strong representation of women across managerial and executive roles and publish gender pay gap disclosures where required to by law.

Comprehensive Benefits

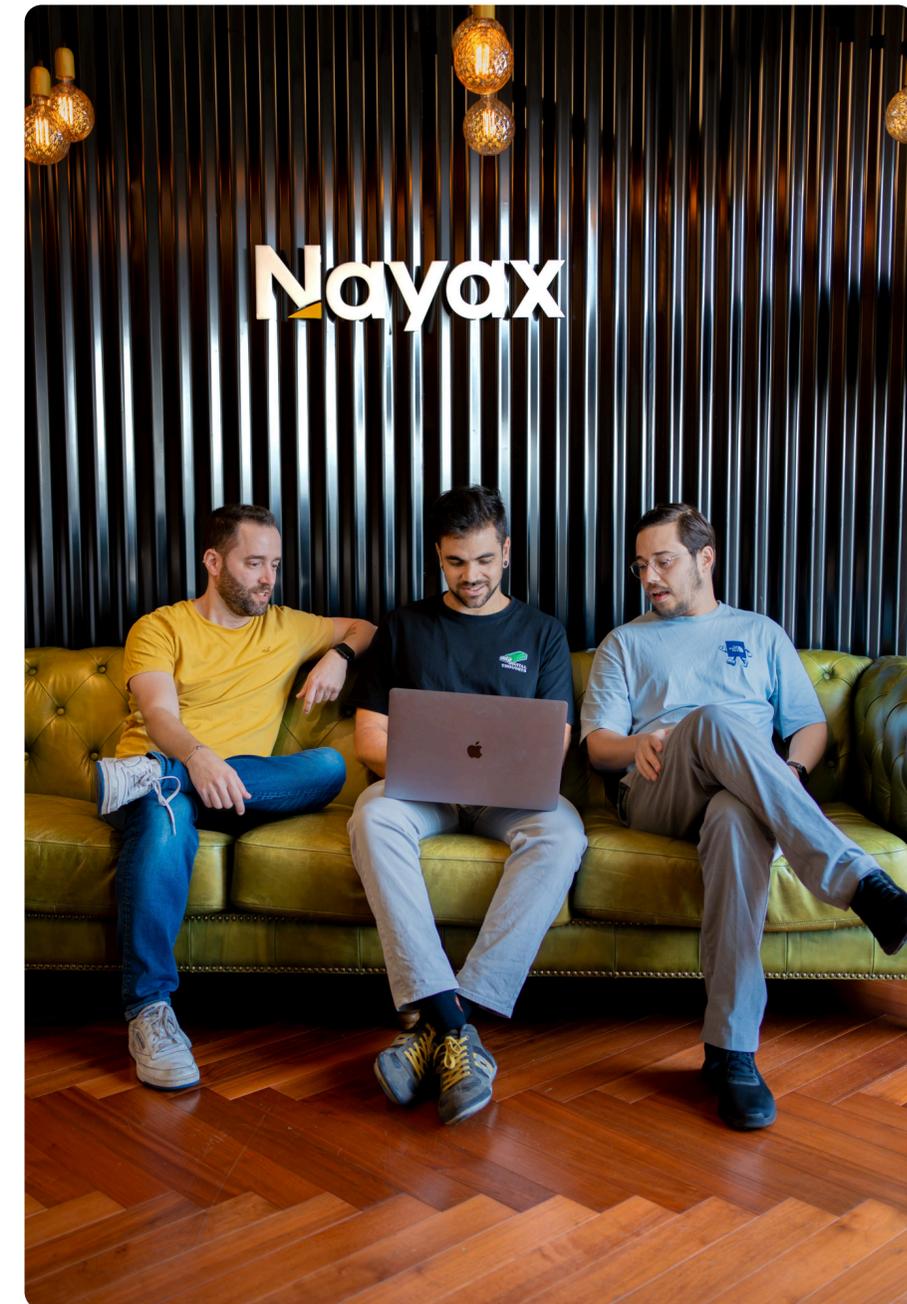
Our benefits programs are designed to support employee well-being and financial security across different stages of life and career. While offerings vary by country to reflect local regulations and practices, benefits consistently include employer-supported healthcare, retirement or pension programs, paid time off, public holidays, and family- and sick-leave provisions aligned with local norms.



Governance & Business Practices

Nayax and our employees act with care, judgement, and integrity, Always. We believe long-term success depends not only on what we build, but on how decisions are made, how responsibilities are handled, and how consistently we hold ourselves to high standards across markets and relationships. These priorities shape how we operate as a public company, and how we engage with our customers, partners, employees, and shareholders.

Our approach to governance and business practices reflects a commitment to doing business thoughtfully and responsibly. We emphasize accountability, ethical conduct, and risk awareness in how we manage the company, protect sensitive information, work with partners and suppliers, and navigate complex regulatory environments as our business evolves.



Corporate Governance

The Nayax Board of Directors plays a central role in how the company is governed, providing oversight of strategy, performance, and risk within a public-company framework. Oversight from the Board supports disciplined growth, sound decision-making, and clear accountability across markets and business lines.

Committee Structure

The Board operates through standing committees that conduct focused oversight of three core governance areas:



The Audit Committee and Remuneration Committee each include a majority of independent directors and are responsible for overseeing financial reporting and controls, executive and employee compensation practices, and related risk considerations. The Nominating and Corporate Governance Committee oversees director appointments and corporate governance practices. We also maintain several Board-chartered management committees to supervise key risk areas and support disciplined decision making across the organization.

ESG Governance

Nayax maintains a Board-chartered ESG Committee composed of senior management. The committee meets regularly to review ongoing ESG matters and to coordinate the implementation of key initiatives across the organization.

ESG Strategy & Priorities

Setting ESG priorities and reviews how they are reflected in company policies, initiatives, and disclosures.

Environmental & Climate Topics

Overseeing environmental impacts, like emissions and energy use, and reviews related strategies and risk considerations.

Business Conduct & Ethics

Overseeing employee practices, business conduct standards, and ethics-related policies across the company.

Oversight & Board Reporting

Monitoring ESG-related risks, opportunities, and progress against internal objectives and reports regularly to the Board.

Business Integrity

Code of Ethics

Nayax maintains a Code of Ethics that defines our expectations for ethical conduct across the organization. The Code applies to employees, executives, directors, and relevant third parties, and sets clear standards for fair dealing, transparency, confidentiality, and integrity in day-to-day business activities.

We require every employee to complete training on the Code of Ethics upon joining Nayax and annually thereafter, and to commit to upholding its standards in their conduct toward colleagues, customers, partners, suppliers, regulators, and the communities we serve.

Whistleblowing

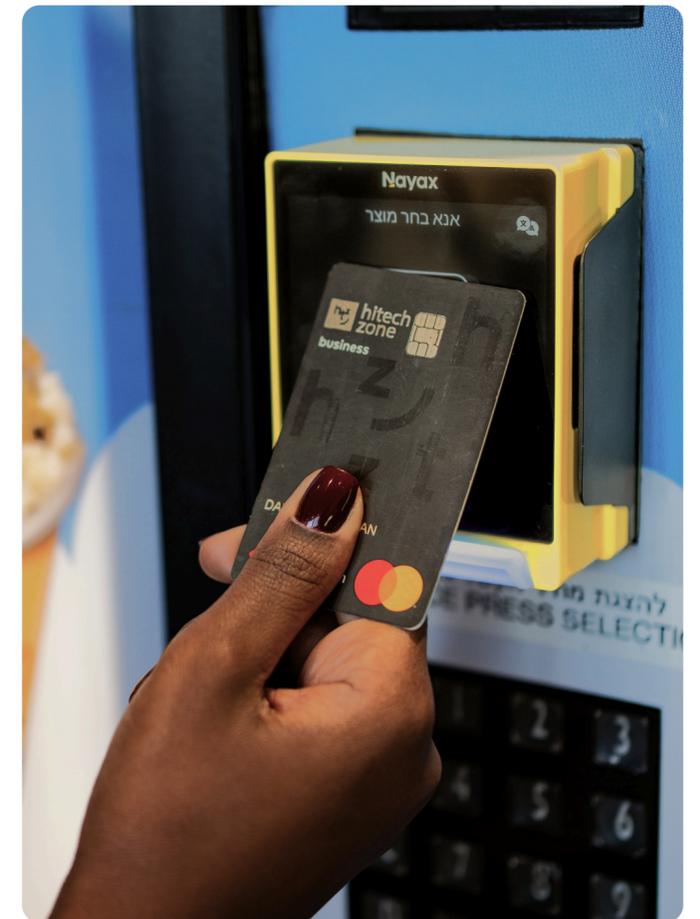
Our Whistleblower Policy enables employees and other stakeholders to report in good faith concerns relating to accounting, auditing, ethical, legal, or compliance matters, including violations of company policies or the Code of Ethics. The framework covers issues such as financial misstatements, internal control deficiencies, misuse of company assets, conflicts of interest, bribery & corruption, and breaches of applicable laws or regulations.

Concerns may be reported through multiple channels, including direct managers, the Human Resources function, the Chief Legal Officer, the Chief Compliance Officer, or through an online reporting form that supports confidential and anonymous reporting. Nayax prohibits retaliation against individuals who raise concerns in good faith and maintains confidentiality whenever possible, subject to investigative and legal requirements.

Related Policies

We supplement our Code of Ethics with policies that address specific areas of ethical conduct and risk management, including the Employee Handbook, Anti-Bribery Policy, Insider Trading Policy, Related Parties Transactions Policy, and Sexual Harassment Prevention

Policy. Employees complete role-specific training aligned with these requirements on an annual basis, or more frequently where appropriate.



Supply Chain Ethics & Oversight

We work with suppliers and business partners across manufacturing, distribution, and services and set clear expectations for ethical conduct, legal compliance, and responsible business practices across our supply chain. These expectations apply to suppliers involved in the production, sourcing, and delivery of our products and services and are incorporated into our commercial relationships.

Our standards address compliance with applicable laws, integrity in business dealings, protection of intellectual property and data, and responsible labor and environmental practices. We expect suppliers to operate in line with these principles and, where relevant, extend them to their own subcontractors and partners.



Ethics & Human Rights

Our Supplier Ethics Code and Human Rights Policy define the principles we expect suppliers to uphold when working with us. These include prohibitions on forced and child labor, discrimination, harassment, corruption, and unethical business practices, as well as expectations related to workplace health and safety, and respect for internationally-recognized human rights. We approach supplier relationships with an emphasis on fairness, transparency, and accountability. We maintain reporting and escalation channels, and reserve the right to investigate and take relevant action where conduct does not align with our standards.

Conflict Minerals

We maintain a dedicated Conflict Minerals Policy reflecting our commitment to responsible sourcing and to avoiding the use of minerals that directly or indirectly finance armed conflict or human rights abuses. In line with applicable U.S. regulatory requirements and OECD guidance, we conduct due diligence on the source and chain of custody of specified conflict minerals, engage suppliers to promote responsible sourcing practices, require disclosure of mineral origin, and publish required information annually through our public filings.

Reporting & Accountability

We expect suppliers to cooperate with our supply chain standards, and raise concerns where potential violations are identified. Suppliers and other stakeholders may report concerns through established channels, including confidential and anonymous mechanisms.

Data Privacy & Information Security

When people use Nayax technology, they trust us with information that matters to them, including personal details, financial data, and operational information that supports how they work and do business. We take that responsibility seriously and embed privacy and security safeguards into how our products are designed, governed, and operated. Our approach reflects a commitment to respecting individual rights, protecting sensitive information, and earning the confidence of our customers, partners, and end users, worldwide.

Privacy & User Rights

We comply with applicable data protection and privacy laws, including GDPR, CCPA/CPRA, and comparable privacy regimes in the United Kingdom, Canada, Australia, New Zealand, Japan, China, and other jurisdictions in which we operate.

Our Privacy Policy describes how we manage personal data across our products, services, and global operations. The policy covers customers, business partners, end users, website visitors, employees, candidates, and other stakeholders, and explains what information we collect, how and why we use it, and when it may be shared with third parties. The policy also explains how individuals may contact Nayax with privacy-related questions or complaints.

Our User Rights Policy reflects our commitment to transparency and to respecting individual privacy rights, including rights of access, correction, deletion, objection, and data portability, and prohibits the sale of personal information for monetary consideration. We maintain processes to receive and respond to requests within required timeframes, apply non-discrimination protections, and provide transparency regarding the collection, use, and sharing of personal data.

Security & Incident Response

We operate in a payments environment that requires the secure handling of sensitive financial, personal, and operational data across our products and services. Our approach to security and incident response is designed to reduce the risk of data loss, system disruption, and unauthorized access, while supporting compliance with applicable privacy, cybersecurity, and financial regulations across the jurisdictions in which we operate.

Our security program includes continuous monitoring, defined incident identification and response processes, offline data backup, and coordinated internal and third-party resources that detect and mitigate cybersecurity threats. We conduct periodic risk assessments, vulnerability scans, and penetration testing based on system sensitivity, track and remediate identified issues, and review security policies at least annually to reflect evolving risks and regulatory requirements.

Standards & Certifications



Data Privacy & Information Security

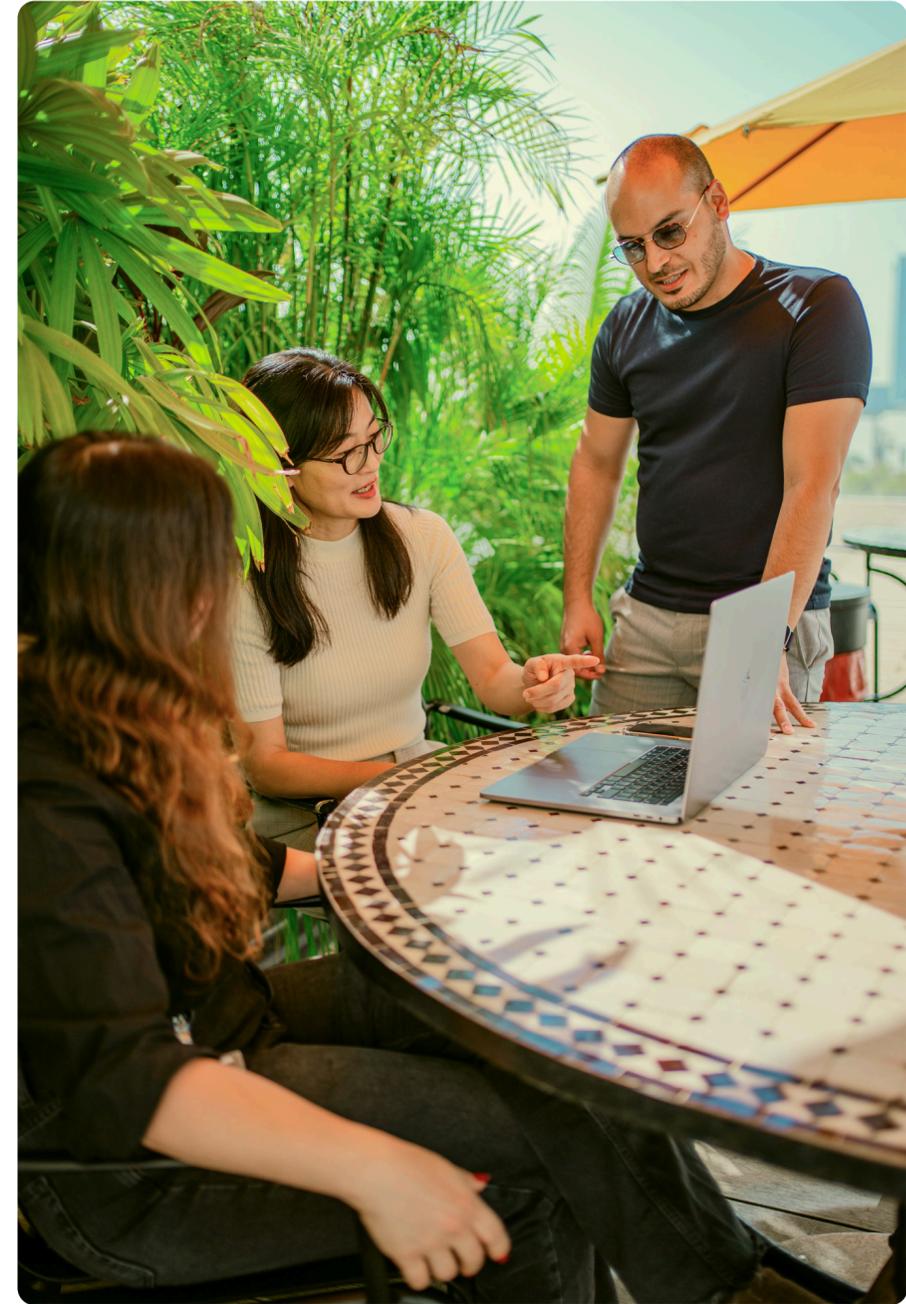
Governance & Oversight

Nayax maintains a dedicated information security function with responsibility for defining and enforcing our Information Security Policy, overseeing cybersecurity risk management, and leading incident response activities across company systems, infrastructure, and products. The function monitors security posture, coordinates risk assessments and security testing, and works with internal teams and external specialists to identify and address cybersecurity threats.

The company's senior management oversees the information security function through a cross-functional Cybersecurity Steering Committee that meets monthly to review cybersecurity risk, security posture, and incident response. The committee includes leaders from our information security, technology, legal, finance, and R&D teams, and addresses both cybersecurity and related compliance matters. The Board of Directors oversees cybersecurity strategy and risk management and receives regular updates on policy changes, emerging threats, compliance issues, incident response, and overall risk exposure.

Employee Training

We provide rigorous privacy and information security training to employees upon hiring and at least annually thereafter" - the 20-F indeed says quarterly, but Yonatan confirmed that is not necessarily true, with additional training for those who have access to sensitive company systems or information. We also require employees and relevant third-party contractors to provide written acknowledgment of the Information Security Policy, and to sign non-disclosure agreements to protect the confidentiality of company information.

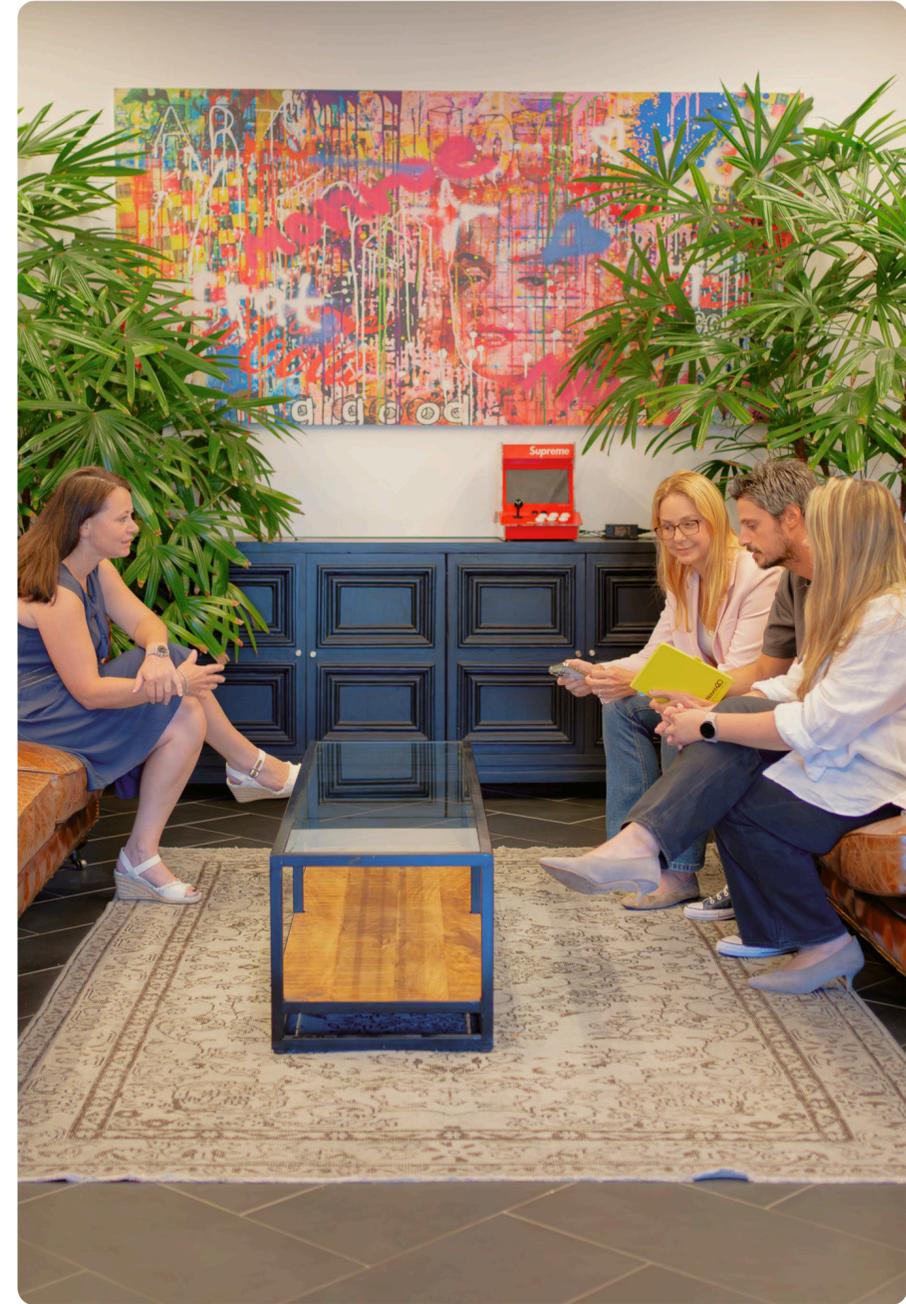


Risk Management

Enterprise Risk Management

Nayax maintains a Board-approved enterprise risk management framework that identifies, assesses, and manages key risks across the business, including financial, operational, regulatory, technological, and reputational risks. Assessments are embedded into decision-making around major initiatives, new products, and material operational changes.

The Board of Directors provides oversees of the risk management framework and reviews material risks and mitigation actions on a regular basis. Senior management is responsible for managing risks within their respective areas, with support from an independent risk function. This function operates separately from business units and is responsible for monitoring risk exposures, challenging assumptions, and escalating material risks to senior management and the Board.



Thank You



Nayax