2019-2020 Diversity & Inclusion Report



Foreword

This report provides an overview of the organization's progress in promoting diversity and inclusion during the reporting period of March 1, 2019 to August 31, 2020. Since the inception of the D&I Program at the beginning of last year, our company has invested substantial effort into creating an inclusive environment where diversity of thought and experience can thrive. With the implementation of numerous strategic initiatives that touch upon 8 dimensions of demographic and cognitive diversity, Interac has laid a solid foundation and built new pathways that lead to a brighter and more inclusive future. At Interac, we are committed to deliver true value-add to our stakeholders while operating responsibly, with integrity and with strong engagement with our employees, communities and industry partners. Our D&I Program is delivering a crucial pillar to how Interac operates as an employer of choice, a bona-fide corporation and a part of Canadians' everyday lives.

The recent events of racial injustice combined with the disproportionate impacts of the pandemic on certain groups in society are evidence that it is more important than ever to create a truly inclusive and diverse culture -- one that is exhibited through the actions of our organization and employees. We know that we have more work to do as a company in order to reach a level of diversity that reflects the people we serve. The 2019-2020 Diversity & Inclusion Report demonstrates our accountability and shares insights on how Interac is building D&I into our DNA as we continue to evolve and grow in the ever-changing payments industry.

www.interac.ca/en/diversity-and-inclusion/

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Message from the D&I Executive Sponsor

In 2019, we embarked on an ambitious plan to stand up a Diversity and Inclusion (D&I) program at Interac. It was anchored by a statement of intention that spoke of creating an environment where diverse thoughts and experiences thrive, and where perspectives and ideas are not only welcomed, but encouraged. And it quickly became part of the fabric of Interac. Championing D&I is a commitment that we took seriously at Interac as its impact extends beyond our workplace to our personal relationships and our interactions with the public.

Our D&I Program has eight dimensions of demographic and cognitive diversity. This was an intentional choice as it ensures there is no "us" versus "them" -- we are ALL owners and a beneficiary of the outcomes that we hope to achieve. Over the past two years, we have achieved the basic goal of unifying the organization with buy-in at every level of the organization and the D&I Council ranks swelling to double the initial size because of employee interest and word-of-mouth. The program has also been effective when viewed through the prism of the original "vectors of impact": on a personal level, it has created mentorship, sponsorship, leadership, speaking and self-empowerment opportunities; on a corporate level it has garnered industry recognition and created a channel for Interac to debut new technology; and from a community perspective, with Interac and Interac staff raising funds, making donations and adding value from professional, industry, affinity and social responsibility perspectives.

The year 2020 brought new challenges, but once again, the Interac spirit was able to shine through. Our Equity & Empowerment Initiative gave employees a place to share, tools to use, and a direction to pursue when it comes to addressing systemic anti-Black discrimination and racism.

I would like to take this opportunity to thank the Executive Committee, the 2019-2020 D&I Core Team and D&I Council for their dedication and partnership since the inception of the D&I Program. I especially want to thank the original members of the Core Team -- Saleha Ali, Genna Vonasek, Isabelle Hon-Lee and also Aziza Ibrahim -- for literally and figuratively carrying D&I on their backs. They pushed through many late nights and early mornings, bringing their energy, talents and creativity day-in and day-out and weathering too many logistical hurdles to recount, to deliver a program that we can all be proud of. I am optimistic that Interac will continue to "do things right and do the right things" as our esteemed former Chair of the Board, Michael E. Roach would say. The future is bright.

Yours truly,

Kikelomo Lawal Chief Legal Officer, Ombudsman and Corporate Secretary



2019-2020 Highlights

In March 2019, Interac launched its D&I Program with a comprehensive aproach that is analytics-based, genuinely inclusive and purposeful in its vision. Despite facing disruptive challenges such as the COVID-19 pandemic, the organization's culture of creativity, innovation and resiliency continue to translate into the design of novel D&I initiatives and delivery channels that are impactful, strategic and forward-thinking.

"We have to take advantage of the people we have, the diversity we have, how big it is, and how kind people are. It's amazing to work in this country and feel that you can push, and you will be supported."

Masai Ujiri

Toronto Raptors President & Alternate NBA Governor

\$95.000+

raised for local charities during Diversity Week

social media impressions related to the D&I Program

Core Team planning hours logged

initiatives and events executed during 2019-2020

external sponsorships & partnerships formed

Rotational Associate Program

Interac held a live recruitment at the Elevate Tech Festival, during which over 15 students and new graduates vied for a one-year internship, with rotations through four business units. The #InteracRecruitmentChallenge is a crossfunctional initiative sponsored by the D&I Program and designed to attract Generation Z talent.

#MovetheDial Installation

Interac created an art installation at the #MovetheDial Global Summit to raise funds that benefited the Sick Kids Hospital. The installation was a featured attraction at the Summit and had an interactive element that highlighted the interconnectedness of the 2000+ attendees.

No Meeting Mondays

Building on the eight thinking styles first identified in a 2015 Harvard Business Review article, this initiative encouraged employees to identify their thinking style and explore ways to optimize team performance. Mondays were restricted for uninterrupted, heads-down work.

Equity & Empowerment Initative

We believe change requires commitment outside and within our walls. The EEI is a company-wide program that wages our effort on employee-based, public-facing and community-oriented fronts to combat anti-Black racism.

2020 Chambers D&I Award

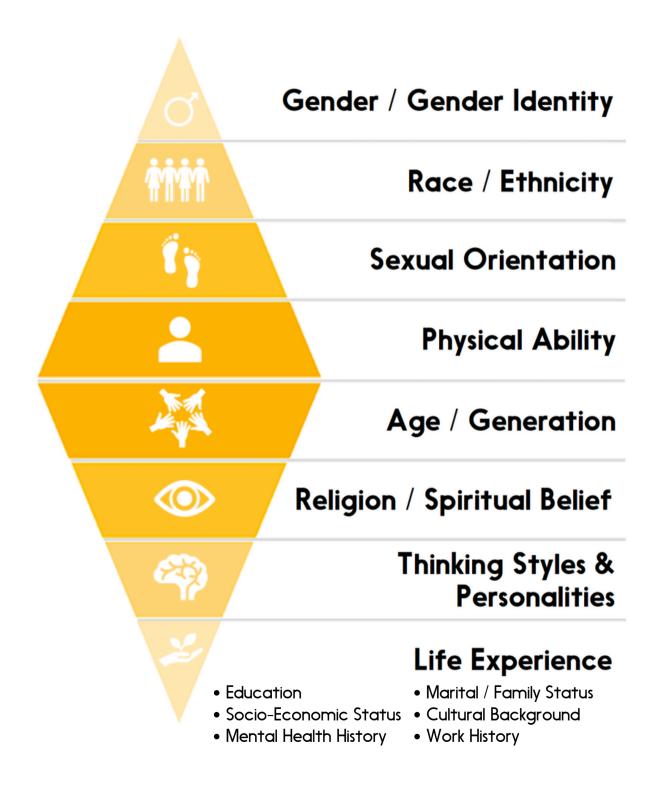
Interac has been shortlisted for the 2020 Chambers Diversity & Inclusion Awards: North America for its achievements in furthering the advancement of D&I.

Statement of Intention

The vision of our D&I Program was crafted with the forethought of the breadth and depth of what we wish to accomplish as 1 Interac. It is intentional in the sense that it concisely integrates and clearly reflects our corporate credo, stragegic direction and cultural goals. Our Statement of Intention serves as the guiding principle of how we have structured the D&I program, designed our initiatives and implemented changes. The program has received full buy-in from the Executive Committee and individual initiatives are staffed by teams of employee volunteers. With a corporate commitment to Say It, Do It, Show It and Prove It, our pledge is to embed our D&I Statement of Intention in our employee life cycle practices; to exhibit it as a core component of our culture; and to partner with like-minded organizations to bring about positive change. We believe that it is important to be intentional and purposeful in how we move forward as an organization in order to optimize our affirmative actions and amplify the impacts of our investment on advancing D&I.

We are united by our deep sense of pride in the Interac brand. Our aim is to translate that into a passion for our workplace: into creating an environment for diversity of thought and experience to thrive; where unique ideas, perspectives and voices are not only welcomed but encouraged; and where we are aligned in both strategy and culture.

Program Design



8 Dimensions of Diversity

The D&I Program at Interac recognizes 8 dimensions of demographic and cognitive diversity, which are implemented through the following 8 types of initiatives designed to promote fair treatment, equal access to opportunities and organizational flexibility:

- Employee Engagement
- Practical Training
- Wellness & Personal Development
- Professional Leadership & Development

This approach ensures that our program is truly inclusive, reflects the intersectionality of our employees and embraces diversity as a strength.

4 Vectors of Impact

On top of our Statement of Intention and the 8 Dimensions of Diversity, we also adopt 4 Vectors of Impact to keep the D&I Program grounded, promote accountability and avoid an "us" versus "them" dynamic. The 4 Vectors of Impact measure our initiatives through the following aspects:

- Long Term / Short Term
- Top Down / Bottom Up

Integrated Approach

Our program design is informed by internal data collected through the 2019 Diversio Survey, which also provided a global benchmark for D&I. We adopt a business lens in how we design and implement our D&I initiatives by requiring a mandatory business case analysis that examines our expected investments (time, money, ideas and people) and returns (employee, corporate and community benefits) from the outset. We also strive to weave in **social**, **professional**, **educational** and **community** components as standard program pillars.

Our program design was democratized through polling, crowdsourcing and suggestion boxes for employees at all levels to provide their input and remain engaged. Cross-functional participation is also demonstrated through the execution of multiple corporate-wide initiatives and the composition of our D&I governing bodies.

- Internal Groups & Events
- Community Partnerships
- nt Iopment
- Tracking & Reporting
- ment Awareness & Info Exchange

- Internal / External and Individual / Corporate
- Junior Level / Mid-Level / Senior Level

Operating Model

Governance

Our D&I Program relies on active participation from all levels across the company in order to fulfill its Statement of Intention. The presence of grassroots support, council engagement and executive buy-in are essential for maximizing the success of the D&I Program and its initiatives. We adopt a four-tier system of governance to ensure the Program represents the interests, accountabilities and contribution of our diverse employees in an inclusive and balanced way. The D&I Core Team meets on a bi-weekly basis and provides regular program updates to the Executive Committee, the D&I Council and the broader employee base.

Mandate	To act as executive champions and lead cultural changes that enable and promote D&I from the top down and inside out.	To strategize, design and implement effective D&I initiatives across the 8 Dimensions of Diversity.	To provide constructive feedback, gauge receptiveness and act as internal champions of the D&I Program.	Volunteers Participation To provide grassroots support that sustains the Program by actively participating and engaging in D&I activities.
Accountabilities	 Show support for the D&I movement by actively participating in events and initiatives. Champion at least one project to demonstrate genuine corporate commitment to D&I. Lead cultural shift by example to enable D&I from the top down and inside out. 	 Enhance awareness and sensitivity on D&I matters through various initiatives. Ensure reasonable allocation of resources to promote the 8 Dimensions of Diversity. Mobilize the organization to advance its D&I objectives, with such goals including external recognition as an "Employer of Choice" and as a bonafide thought leader. 	 Participate in meetings related to D&I brainstorming, initiative implementation and feedback collection. Gauge employee receptiveness of initiatives and assist with pulse checks. Act as internal champions to encourage employee participation and interest in D&I initiatives. 	 Recognize that the workplace is made up of a diverse body and be respectful of different perspectives, ideas and voices. Participate, volunteer and/or initiate grassroots movements that contribute to our D&I Statement of Intention. Bring forth new ideas and unique perspectives in crowdsourcing events.



Comprehensive Documentation

Our progress in D&I thus far is driven in part by sharing information, knowledge and inspiration openly with clear and structured documentation, such as the "Anatomy of a D&I Program" infographic. Each D&I initiative comes with a customized abstract document that summarizes the project's business case analysis, action plan and value proposition. We adopt a comprehensive project lifecycle framework to ensure consistency in how we plan and execute our ideas. With a commitment for continuous improvement, we also collect employee feedback through an anonymous survey, measure our performance metrics on a regular basis and document our evaluation with a Scorecard Report.

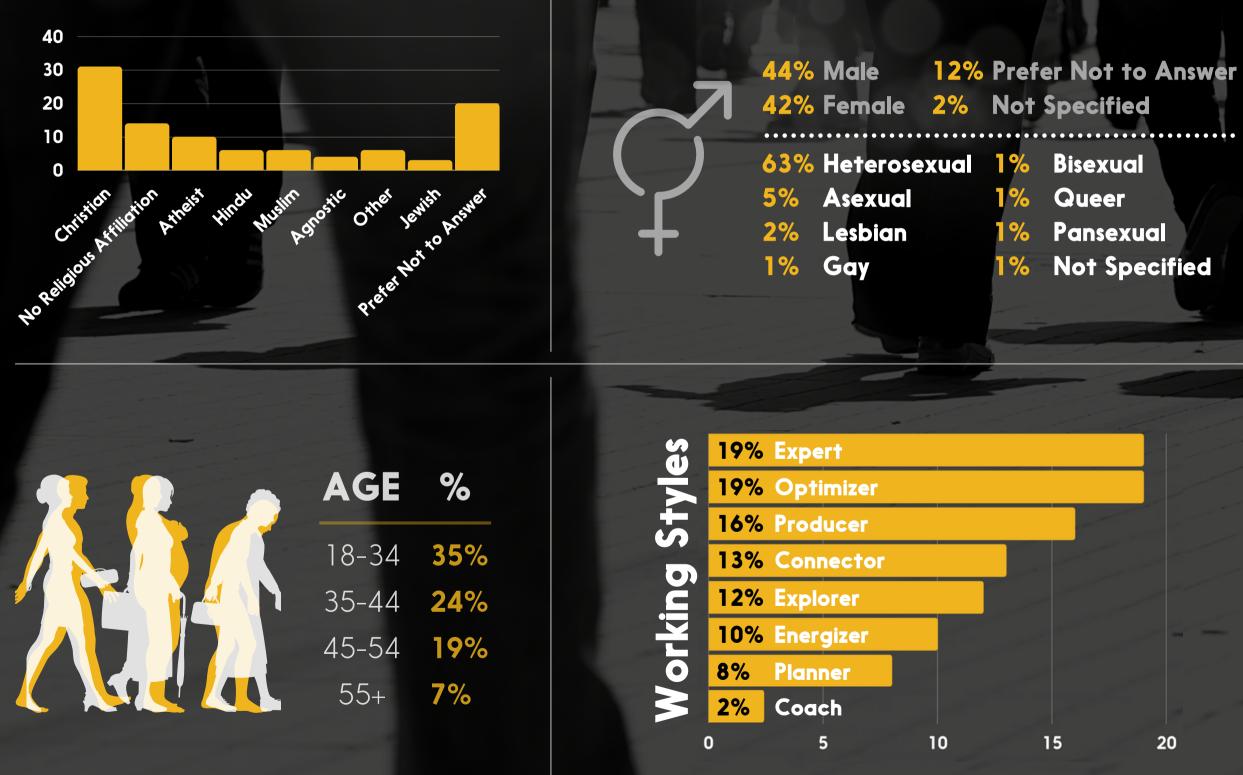
Consistent Messaging

Inclusion is fostered by genuine interaction and open communication. We strive to demonstrate consistency and transparency in our messaging through various communication channels, such as: all-staff emails, the D&I Newsletter, Town Hall presentations, an internal D&I Sharepoint Site and our voluntary Open Forums for the Equity & Empowerment Initiative. At Interac, we value the voice of our employees and provide feedback submission tools in the form of a dedicated email for D&I inquiries, a virtual Wall of Expression, a suggestion box at the office and an anonymous online survey.

"As part of our ongoing commitment to our employees and shareholders, it's important that we continue to strengthen the best parts of our culture. Leadership, diversity and inclusion are core parts of how we will foster our culture of innovation, collaboration and growth."

Mark O'Connell President & Chief Executive Officer

Workforce Composition*



*Statistics based on the 2019 Diversio Survey Results collected in 2019 for the design the Interac D&I Program.

48% Caring for a **Dependent**

Born in Canada

20% Caucasian (Western European)

- 12% Caucasian (Estern European)
- 7% East Asian
- 2% Mixed Race
- 1% Latin / Hispanic (European)
- 1% Latin / Hispanic (South American)
- 1% Middle Eastern (West Asia)

- 16% South Asian
- 10% Caucasian (Other)
- 3% Black (Caribbean)
- 2% Black (African)
- Jewish (Ashkenazi) 1%
- **1%** Asian (European)
- 1% South East Asian

Stories of Impact

At Interac, we recognize and value the individuality of our employees. We genuinely believe that it is our differences that make us more creative, resilient and inclusive. Our diverse workforce helps us create a competitive advantage by attracting a larger talent pool, connecting with customers who share the same values and foster innovation with a broader range of perspectives and experience.

Inclusion is cultivated by sharing and speaking up on our differences with courage. It is about fostering a culture of openness where employees feel comfortable and safe to share their unique voices and stories while getting to know their colleagues in a more meaningful way.

We asked a number of employees to share their stories in this report. By promoting the diverse representation of our Interac family, we hope to inspire positive changes, build a stronger sense of belonging and add a sense of pride for those who work with us.



Meeka Shah Risk Manager

I grew up in Bangalore, India and came to Canada alone about two and a half years ago because I wanted to discover new opportunities and expand my comfort zone. The transition was challenging in many unexpected ways and has significantly changed my personality, relationships and perspectives. I never expected to have such a difficult time finding a social network in Canada -- a country that I would describe as "friendly and diverse". Even though most of the people I have met here are kind and have welcomed me with open arms, it has been hard to participate in social conversations that would otherwise be relevant to most native Canadians, and even harder to make deep connections with others.

But more than anything else, I think these challenges and obstacles are necessary for my personal growth and have shaped me into a better person. The D&I Program at Interac is one of the many things that has enabled me to grow and make changes that are uncomfortable at the time but ultimately rewarding. It has provided many platforms and occasions for in-depth conversations on true diversity, historical discrimination and systemic inequality that triggered my curiosity to learn more and find ways to make change. The Unconscious Bias Training last year really opened my eyes and prompted me to be more sensitive in the ways I act, perceive, and interact.

2010

Held a D&I Roundtable Discussion to start conversation on the design of the Interac D&I Program



MAR

Held a Crowdsourcing Lunch and conducted a Diversio Survey to obtain internal and external data on D&I.



MAY

Engaged external D&I service providers and partners to discuss potential collaboration.





SEP

APR

Conducted research on best practices, effective measures and industry partners to help build out the structure, strategy and key initiatives of the D&I Program.



JUN

Formed a cross-functional Steering Committee to ensure the program is genuinely inclusive and held the first D&I Council Meeting with employee participants across different levels and functional units.

JUL



AUG

Launched "No Meeting Mondays", an internal month-long campaign that was designed to help employees understand their thinking styles and optimize team performance.



Formed a strategic partnership with #MovetheDial to drive the D&I movement in the tech community.

Sponsored events of LGBTQ2 and other D&I organizations.

Hosted a live recruitment event at the ELEVATE Tech Festival for a one-year rotational internship opportunity sponsored by D&I. Engaged a non-profit organization dedicated to helping youth with disabilities secure early work opportunities.

Created an art installation at the #MovetheDial Global Summit that highlighted the interconnectedness of the 2000+ attendees and raised funds via INTERAC e-Transfer to benefit the Sick Kids Hospital.



OCT

Held a mandatory Unconscious Bias Training to help create a respectful and inclusive workplace at Interac.

NOV

Sponsored a conference targeted for Black professionals in technology.



DEC

Designed and implemented our very first Diversity Week with a week-long agenda (including a Diversity Panel, Global Trivia, Speed Mentoring and volunteering opportunity with Holiday Helpers).



Launched the Interac Quiet Room project to provide employees with a space for religious practices, mediation and self-reflection.



JAN

Celebrated International Women's Day by hosting a speed mentoring event with ACCES Employment, organizing an employee breakfast and sponsoring the SheEO Global Summit.



MAR

Built out an action plan in light of tragic events caused by anti-Black racism and police brutality. Kicked off work on the design of the Equity & Empowerment Initiative (EEI).



MAY

FEB



Organized a month-long educational and social campaign in recognition of Black History Month. Events include a "Just Mercy" movie day, a lunch social, a panel discussion with external speakers and access to an external Black Tech summit.

APR



Launched the first D&I Newsletter to keep employees informed and engaged during the COVID-19 pandemic with updates on our D&I programming, acknowledgement of various holidays of the month and a sneak peek on upcoming initiatives.

JUN



Announced the EEI, a company-wide program with ten workstreams that are employee-based, public-facing and community-oriented.

resources.

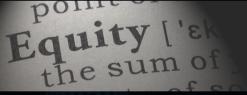
Hosted the first virtual Open Forum to address issues of racism and anti-Black discrimination by encouraging transparent communication and dialogue with Management and our colleagues.

Hosted the second Open Forum.

Celebrated Canada Day with an inhouse video production featuring our own employees and D&I values.



JUL



Acknowledged Pride Month with an Interac Close Up Series and other

AUG

Addressed another event of anti-Black racism and police brutality, and provided an all-staff update on the EEI program to emphasize the support, resources and engagement opportunities available at Interac.

Acknowledged cultural and religious festivals (such as Eid al-Adha) with educational resources and information.

Key Initiatives

Employee Engagement

To enhance the inclusivity of our D&I Program, we form cross-functional working groups to manage the planning and execution of each initiative. These working groups are comprised of employee volunteers across the organization and have representation of the D&I Core Team and Council. In 2019, Interac hosted its very first Diversity Week campaign benefiting the United Way. The week-long agenda included a Diversity Panel Discussion, a Charity Bake Sale and Product Drive, a Breakfast Lounge with Executives, a Global Trivia, a Gingerbread Competition, a Silent Auction and multiple volunteering opportunities. Employees were engaged in a meaningful way through volunteerism and charitable giving. Over 60 individuals volunteered as Holiday Helpers to wrap gifts for families with young children living in low-income situations. In celebration of International Women's Day, our employee volunteers also participated at a Speed Mentoring event co-hosted with ACCES Employment to provide career advice to women in the technology industry who have recently immigrated to Canada.

Practical Training

Interac is invested in the personal and professional development of all employees. Our D&I Program emphasizes the use of practical training and educational opportunities to create awareness, foster inclusivity and reduce stigma. The company has a mandatory Anti-Harassment Training in place and employees also participated in an enterprise-wide Unconscious Bias Training, which involves real life examples and interactive components to help build sensitivity and encourage self-reflection. We embed education in our initiatives and events with "Did You Know" quick facts and carefully-researched reference materials to ensure that the D&I Program provides continuous learning opportunities and makes a real impact on our employees' lives. With the recently launched Equity & Empowerment Initiative, we are looking to provide more formal training on D&I, discrimination and anti-Black racism for the next fiscal year.

Wellness & Personal Development

We recognize that an effective D&I Program contributes to the well being and personal development of our employees, particularly during challenging times under the pandemic. In spite of mandatory social distancing, we keep our employees connected by sharing personal stories from colleagues, acknowledging cultural traditions and providing a sneak peek on upcoming initiatives through the launch of our D&I Newsletter and the Canada Day video. Interac also provides other means, such as yoga session, fitness class, painting night and summer hours, to promote employee wellness.

Professional Leadership & Development

The D&I Program creates value for employees' professional development by offering access to external conferences, public speaking opportunities and exposure to senior leadership. During 2019-2020, we sponsored over 10 external conferences with a D&I focus, such as Out on Bay, Women in Payments, Lunar Club and Black Professionals Tech Network. These events provide an opportunity for our employee attendees and speakers to expand their professional network, broaden their horizons and build confidence. Our mentorship program is scheduled to launch this Fall and is designed to enable professional development and diverse leadership growth for both our mentees and mentors. Members of the D&I Core Team and Council have also benefitted from having direct exposure to Management and have leveraged the growth opportunities that came with our holistic project planning and execution.



"The Interac Recruitment Challenge at ELEVATE Tech Festival was entirely different from any other interview process that I have been through. Its innovative nature and the incredible people I met there are what motivated me to choose Interac."

Rotational Program Associate

Internal Groups & Events

In 2019-2020, we launched over 10 internal events on employee crowdsourcing, cultural celebration, ethnic diversity, D&I education, LGBTQ2 and women advancement, anti-racism, panel discussion and social interaction. The most notable ones include the Unconscious Bias Training, Black History Month programming, Lunar New Year celebration, International Women's Day Speed Mentoring and the EEI Open Forums. Employee Resource Groups at Interac receive support from the D&I Program in terms of its formation, promotion, financial sponsorship, resource allocation, facilitation and oversight.

Community Partnerships

We understand that the diversity of our workforce derives from our communities. By sponsoring and building partnership with external organizations that are making a difference in D&I across the 8 Dimensions of Diversity, we publicly demonstrate our commitment to D&I and invest in causes that resonate with our Statement of Intention and diverse workforce. During the 2019 Diversity Week campaign, we raised over \$95,000 for United Way agencies that are making a profound impact at our communities. For the past two years, we have worked with Holland Bloorview to provide a summer placement opportunity for youth with disabilities. We also worked with a variety of organizations that support the advancement of women, LGBTQ2, visible minorities and disadvantaged groups through volunteerism, donation and strategic collaboration.

Tracking & Reporting

The 2019 Diversio Survey provided an analytics-based starting point for our D&I Program. We track the progress and effectiveness of our initiatives by measuring it against our Statement of Intention, the 8 Dimensions of Diversity and the 4 Vectors of Impact. With feedback collected from employees through our dedicated D&I electronic mailbox and anonymous survey, we ensure that our initiatives reflect the needs and voice of our people. We demonstrate accountability by keeping the Executive Committee and D&I Council informed through regular program updates and pre-event Project Abstracts. Our employees also receive our D&I Newsletters, which provide timely information and preview of upcoming initiatives in a creative way.

Awareness & Information Exchange

The internal D&I SharePoint site contains information regarding our program updates, publications and the EEI. We also consult Management and internal stakeholders for our project planning in the spirit of collaboration and inclusion. Externally, we exchange insights with like-minded organizations and position Interac as a thought leader through the creation of an "Anatomy of a D&I Program" infographic, which summarizes the philosophy, corporate commitment and key initiatives of our D&I Program.

Equity & Empowerment Initiative

We believe change requires commitment outside and within our walls. In light of recent events, we launched the Equity & Empowerment Initative (EEI) in June 2020, a company-wide program that wages our effort on employee-based, public-facing and community-oriented fronts to combat systemic discrimination, anti-Black racism and prejudice. The program includes the 10 short-, medium- and long-term activities described in the pages that follow. Our collective commitment requires our employees to all connect in some form or fashion as the responsibility to prioritize EEI involves everyone at Interac. Our goal is to be intentional and purposeful in how we move forward, and the EEI is a way to demonstrate our commitment as corporate citizen and human beings.



Continuing Conversations

Our first Open Forum took place in June 2020 and served as a virtual roundtable for employees across the organization to connect and understand the unfathomable, pervasive and enduring effects that anti-Black racism has had on the lives of the Black community. To maintain the momentum of EEI after the first Open Forums, we have been furthering transparent conversations with voluntary small group discussions and more Open Forums.



New Conversations

We created a Wall of Expression to foster genuine, Our online Resource Centre serves as a repository of thought-provoking conversations around discrimination information on community events and on personal, and anti-Black racism. The virtual platform gives community-oriented professional. educational and resources. The purpose of the Resource Centre is to employees an anonymous channel to express themselves and to post words of truth, encouragement, inspiration and inspire meaningful action, empowerment and growth reflection. We have also introduced an Employee through self-directed learning. Resource Group program at Interac, which enables employees to form an affinity group of any shared interests or similar goals in order to create a community of support for one another.





Resource Centre



Training & Development

We are launching a mandatory employee training program that focuses on anti-racism and related concepts, such as unconscious bias. The training will also tailor materials for People Leaders, Interac Ambassadors and individuals involved involved in recruitment process (such as interviewers). Through this workstream, we also provide employees with access to affinity-based conferences and profile-elevating opportunities.



Human Resources Matters

We are supporting the Human Resources Department in the creation of a new Anti-Racism Policy, which will be enforced through the Treatment of Complaints Policy. The working group for this workstream is also responsible for managing mental health resources and ensuring that D&I is embedded throughout the employee lifecycle at Interac, with a strong emphasis placed on the transparency of our compensation and promotion practices.



Joanna Schoneveld Director, Fraud Programs

My involvement in D&I began when Management put out a call to action for the Habitat for Humanity GTA project, where employee volunteers devoted an entire day to help build homes for families in need. I was really touched when I heard about that Interac would be making a meaningful difference in my old neighbourhood and I knew immediately that I wanted to be a part of this.

Growing up in a diverse community with people among different cultural background and socioeconomic status, I used to overlook certain differences without much thought. The Interac D&I Program has really provoked me to think more and do more for the people, and especially my friends, that face discrimination and prejudice. It has given me the opportunity to reflect on those experiences that our colleagues so courageously shared, and find ways in myself that I can enact and influence change. I was most impressed by the Black History Month campaign because it was educational on many levels and has truly brought out the diversity, in clothing, food and traditions throughout the Black diaspora.



Relationships



Michael Mazuco

Manager, Financial Reporting and Analysis

Throughout my career, I have worked for many wonderful companies, but Interac is the one that has truly given me a sense of belonging through a genuine D&I Program that is well-thought-out and relevant to everyone at the company.

When I first heard about the launch of the D&I Program last year, I didn't really know what to expect because I had never seen a program like this that goes above and beyond to recognize 8 Dimensions of Diversity. I also lived in the South Eastern United States where I saw firsthand some of the socio-economic challenges that are the root cause of today's events in our society.

I have seen many attempts by politicians and businesses to push D&I forward without effective measures, but the D&I Program at Interac has truly stood out and made me a big believer in its mission statement because of the many purposeful and meaningful initiatives that span across education, professional development, personal well-being and community involvement. The Equity and Empowerment Initiative has been most impactful to me because it has generated conversations, not only with my team at work, but with my family and friends outside of the office as well.

I whole-heartedly appreciate what the D&I Program has brought to my professional and personal life and I know that together we will continue to make lasting positive changes.



Partnerships

This workstream discovers new ways for Interac to support the Black community through small business grants. This will include providing financial support for Black-owned small businesses and finding creative ways to elevate their business through our own corporate and marketing channels. Additionally, we are also examining how Interac can support and empower the next wave of Black entrepreneurs through the Black Fellowship Initiative.



Avenues of Expression

We will be providing creative opportunities for people, particularly youth, to express their identities, feelings and experiences in relation to various forms of prejudice. This workstream aims to encourage employees to actively engage their families on these topics, highlight individuals' intersectionality and provide inspiration to those who seek to advance D&I.



Experiential Programs

We will strengthen our D&I-sponsored experiential and internship programs by creating more meaningful on-thejob learning opportunities for the youth in our community. By offering student internships, office visits and adopt-aschool programming, we hope to build the confidence and employability skills of our participating students.



Financial and Volunteer Support As part of the EEI effort to combat anti-Black racism and prejudice. Interac has committed to donating a total of \$100,000 to five non-profit organizations that support our local Black community in meaningful and impactful ways. We are also building an employee donation matching program and identifying opportunities to engage our workforce through volunteerism and charitable giving.



Michelle Smith

Information & Records Management Specialist

As a woman of colour who was born and raised in Jamaica, my gender, religion, and ethnicity have heavily influenced my life experience. Very often, societal expectations and cultural norms create barriers and limitations for women in their careers. Women are the ones expected to sacrifice their aspirations to meet childcare and domestic demands. I feel fortunate that here at Interac, we have women of influence who have overcome many obstacles and succeeded in their careers. They have shown what could be possible beyond my identity as a wife and mother.

Over the past two years, the D&I Program has increased people's awareness and consciousness in many ways through diversity education and dialogue. I found the Open Forums to be most impactful because it provided great comfort during a very challenging time and offered a genuinely supportive platform for honest sharing. It has empowered me to use my voice as a woman of colour to raise awareness on social issues that have personally impacted my community and me.

I hope that the Interac family will continue to show support to one another and speak with love so that we can push D&I even further.

"When we listen and celebrate what is both common and different, we become a wiser, more inclusive, and better organization."

> Pat Wodors Chief Talent Officer, CHRO, ServiceNow

Other Information

2019-2020 D&I Core Team

- Kikelomo Lawal, Chief Legal Officer, Ombudsman & Corporate Secretary (Executive Sponsor)
- Saleha Ali, Legal Counsel & Senior Governance Advisor
- Genna Vonasek, Corporate Governance Senior Specialist
- Isabelle Hon-Lee, Corporate Governance Manager
- Aziza Ibrahim, Executive Assistant, Corporate Secretariat
- Isabel Lee, Head, Enterprise Compliance
- Leo Bailey, Senior Manager, Risk Management
- Chingtien Chang, Rotational Program Associate
- Sakeisha Ferron, Executive Assistant, Innovation Labs & New Ventures
- Raveen Sangha, Director, Technology Transformation Programs
- Peter Seney, Communications Specialist

2019-2020 D&I Council

- Sarah Boon, AVP, HR & Senior HRBP
- Clare Chen. Risk Governance Director
- Tasha Cherian, Senior Manager, Technology Delivery
- Rebecca DeLuca, External Communications Manager
- Melissa DiBenedetto, Organizational Development & Learning Specialist
- Rebecca Green, Senior Recruiter
- Nader Henin, AVP, Commerce
- Lilian Jones, Corporate Services Coordinator
- Hawley Kane, VP, Organizational Development, 2Keys
- Paul Kiela, Security Architect
- Danny Kotsopoulos, Retail Commerce Senior Manager

- Augustine Lim, Cash & International Money Movement Senior Manager Miri Makin, Internal Communications Manager Caolan McGroary, Compliance and Enforcement Senior Specialist • Zamir Rehemtulla, Risk Management Manager Steevens Rouyard, Developer Lead Joanna Schoneveld, Director, Fraud Programs • Sopana Selvachandran, Senior Manager, Policy & Industry Affairs Gabrielle Sinclair, Participant Affairs Lead

- Caroline Stephens, Chief Human Resources Officer
- Colette Stewart, Senior Legal Counsel
- Nicole Tenter, Financial Manager
- Andrew Yablonovsky, AVP, Portfolio Strategy & Growth

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