



**The
Fortitude
Pledge**

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The payment industry pledge for a prosperous world.

Enfuce's commitment to the
UN's Sustainable Development
Goal (SDG) target 16.

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About Enfuze's Commitment to SDG 16.

Nordic-born issuer-processor Enfuze has kicked-off its commitment to supporting Sustainable Development Goal (SDG) 16 as part of its work within the UN Global Goals Programme. Enfuze pledges to set a bold new standard for transaction monitoring and financial crime prevention and drive industry-wide awareness and change around the impact of the payments industry on terrorist financing, money laundering and human trafficking.

As members of the UN Global Compact and Climate Pledge, Enfuze has a proven history as a leader on the topics that matter in a challenging world. Creating a more prosperous tomorrow for all lies at the heart of everything Enfuze does.

When it comes to SDG 16, Enfuze pledges to act as an example for a safer, more secure fintech industry. The company's core ethos of "Everyone Should Give a Damn" is a rallying cry to the fintech industry to walk the talk when it comes to ESG.

What is SDG 16, and why is Enfuze getting involved?

UN Sustainable Development Goal (SDG) 16 aims to reduce violent crime, trafficking, and corruption while strengthening institutions and the rule of law. Enfuze is committed to this mission by working to eliminate the risk of human trafficking, money laundering, and terrorist financing in payment processes. Looking ahead, Enfuze challenges the industry to take decisive action to remove bad actors from the financial ecosystem.

Financial crime fuels social injustice and exploits vulnerable communities. Migrants, refugees, and other at-risk groups—such as the elderly—are frequent targets of fraud. Enfuze takes action by embedding

ESG principles into its operations, from reducing its carbon footprint toward net zero by 2040 to offering solutions like the First Aid card, which provides refugees and migrants with essential financial access.

Security in financial services cannot be one-size-fits-all. Institutions must implement fraud checks, layered security, and tailored safeguards to protect vulnerable customers. Payments should empower, not endanger.





Our target

Enfuce commits to eliminating the potential for human trafficking, money laundering and terrorist financing via Enfuce-Processed transactions by 100%.

By taking the Pledge, we commit to:

100%

of employees trained in AML / CTF avoidance, identification and mitigation

100%

of transactions screened

100%

of high risk transactions flagged

100%

prohibited transactions blocked

100%

of suspicious transactions reported

Why does this Pledge matter to you and to the payments industry?

Aiming to stop 100% of human trafficking, money laundering, and terrorist financing is not optional—it's essential. Anything less than full commitment means accepting the unacceptable and that's a compromise the industry cannot afford.

This campaign will raise awareness on how the payments industry, consumers and governments can address the root causes of financial crime by walking the talk when it comes to elevating compliance and anti-fraud initiatives.

We want to raise the bar when it comes to:



Protecting vulnerable communities

Preventing negative impact on vulnerable people, especially immigrants, refugees, the elderly and other groups prone to exploitation.



Educating the public

Ensuring the public understands the connection between card transactions and financial crime. New research conducted by CensusWide on behalf of Enfuze reveals that over half of UK adults are unaware that money from card transactions, not just cash, can be used to support criminal networks.



Driving industry change

Highlight what the payments industry can [and needs to] do, to curb the societal issues at the heart of SDG 16. This will challenge others to stop letting red flags go through in their payments, and holds everyone accountable.



Setting a higher standard

Enfuze believes that its fraud prevention, compliance measures and AML procedures do more than meet regulatory requirements - they set standard for excellence that will have an impact on criminal activity related to card transactions

Everyone, from government to companies and charity partners, has their part to play in driving change.

Join Enfuce on its journey to create meaningful impact – become a Pledge member

To join the Pledge, pledgees must:

- Commit & actively work towards the stipulated 100s
- Report on their performance in reaching the 100s on a yearly basis
- Sign the Fortitude Pledge form

All Pledge signatories will be showcased on the campaign website and have the opportunity to take part in campaign activities.

As Pledge members, you will receive:

- Fortitude Pledge branding subject to your pledge performance
- Instructions on the criteria to hitting your 100s
- Educational material provided by Enfuce to meet certain 100s

To be a Pledge supporter:

Eager to support Enfuce's passion for a better world but it's not the right fit for your business or industry? Join us as a supporter.

- Simply, fill out the pledge form and upon acceptance as a campaign supporter, you will be included on the supporters section of our campaign page and have opportunities to take part in campaign promotional activities





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