



MoneyGram®
for what matters

SOCIAL IMPACT 2022



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Overview

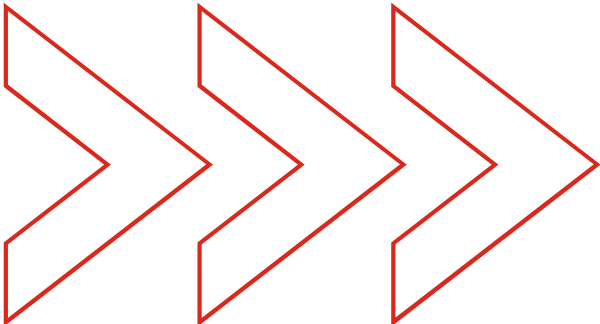
MoneyGram established the Social Impact Program in 2020, incorporating environmental, social and governance (ESG) considerations into four Pillars of Purpose:

- Corporate Citizenship
- Diversity, Equity & Inclusion
- Philanthropy
- Volunteerism

MoneyGram is a global leader in the evolution of digital P2P payments, delivers innovative financial solutions to connect the world's communities. With a purpose-driven strategy to mobilize the movement of money, a strong culture of fintech innovation, and leading customer-centric capabilities.



Above: Dallas employees volunteer at North Texas Food Bank during Global Week of Service in December 2022.

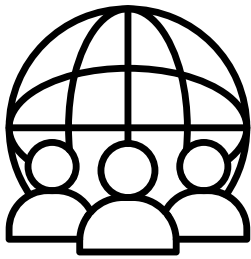


Pillars of Purpose



Corporate Citizenship

We maintain a commitment to applicable environmental, social and governance standards, and seek opportunities to leverage our systems and networks to create positive societal change.



Diversity, Equity & Inclusion

We work to develop and promote strategies and practices which support and engage all stakeholders regardless of gender, race, ethnicity, sexual orientation, national origin, background, or ability.



Philanthropy

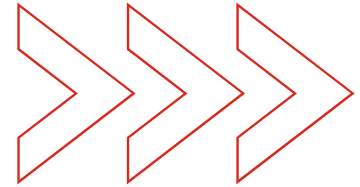
We support global crisis relief through our ongoing partnership with Save the Children, and fund targeted, hyper-local projects around the world through GlobalGiving.



Volunteerism

We encourage and support our global network of employees who are making their own impact in the community.

Corporate Citizenship



Leading the industry in protecting customers and maintaining the highest standards of integrity and transparency

Ahead of the Pack: SDG 10



MoneyGram's digital model enables us to maintain an average fee of 2.9% of funds transferred (significantly below the industry average and well ahead of the United National Sustainable Development Goal to reduce transaction costs of remittances to less than 3% by 2030).

Supporting the Unbanked and Underbanked

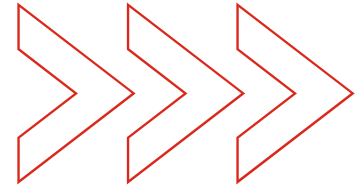
MoneyGram's mission is to deliver innovative financial solutions to connect the world's communities. MoneyGram's cross-border platform provides millions of consumers annually the ability to seamlessly send money home to family and friends through a variety of methods tailored to satisfy the evolving needs of consumers. Between our expansive set of digital fintech offerings, such as our industry-leading app, and one of the largest cash distribution networks in the world, MoneyGram is prioritizing financial inclusion for all global citizens and supporting the unbanked and underbanked communities.

TechStars

The TechStars program focuses on innovative fintech solutions addressing gaps across payments infrastructure throughout the globe.



In partnership with Stellar Development Foundation, MoneyGram sponsors this program to find bold founders in the Latin American fintech space. We seek innovators who recognize opportunities across emerging markets and are already using, or are interested in, using blockchain to scale their technology across the following themes: digital wallets, infrastructure, transactions/ecommerce, credit/debt, digital identity, infrastructure as a service, and financial literacy. In 2022, **twelve startups** were identified and mentored through the TechStars program, with plans to sponsor two more classes in 2023 and 2024.



Crisis Aid Disbursement

MoneyGram has partnered with humanitarian organizations around the globe to tackle barriers facing crisis-stricken and underbanked communities. The nonprofit community has leveraged MoneyGram's infrastructure to pay-out aid across MoneyGram's retail locations. In 2022, through our collaboration with the Stellar Development Foundation, MoneyGram launched humanitarian aid cash disbursements to war-affected persons.

RedRose and UNHCR, the United Nations Refugee Agency, used MoneyGram services for distributing aid to people in need in 7 countries: **Ukraine, Poland, Romania, Moldova, Bulgaria, Slovakia, Hungary**.



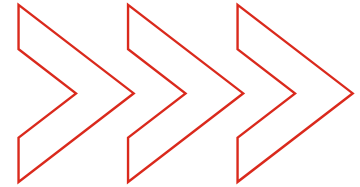
RedRose

RedRose began using MoneyGram services in May, resulting in 390,000 crisis aid transactions worth \$121M by the end of 2022.



UNHCR

UNHCR, the UN Refugee Agency, began using MoneyGram services in November, resulting in 16,000 crisis aid transactions worth \$6.28M by the end of 2022.



Leading in Compliance

In 2022, MoneyGram’s consumer fraud rate (number of consumer fraud reports filed over total number of money transfer transactions processed) was only 0.013%.

Protecting Our Stakeholders

MoneyGram’s leading consumer ID collection standard requires consumers to show their ID at every point-of-sale transaction. Additionally, educating agents, employees, and consumers regarding compliance, including fraud schemes and indicators of suspicious activity, are an important aspect of our compliance program.

We work closely with law enforcement and contribute time, expertise and financial sponsorship to the International Center for Missing and Exploited Children and the Anti-Human Trafficking Intelligence Initiative, actively fighting against Human Trafficking.

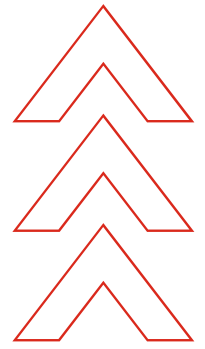
[View our Modern Slavery Statement](#)

In 2022, the MoneyGram Law Enforcement team was recognized by the FBI for outstanding assistance with its investigating efforts.

Business Ethics & Transparency

MoneyGram conducts business in an open, honest, and ethical manner. MoneyGram recognizes the importance of protecting all our human, financial, physical, informational, social, environmental, and reputational assets through its Code of Conduct and robust corporate ethics program.

Diversity, Equity & Inclusion



Celebrating our global workforce and honoring the diversity of our stakeholders

2022 Diversity, Equity and Inclusion Policy

After several months of thoughtful discussion and collaboration, MoneyGram proudly adopted a Diversity, Equity and Inclusion (DEI) policy in November 2022, formalizing our ongoing dedication to our diverse stakeholder community.



Employees are our most valuable asset

The collective sum of the individual differences, life experiences, knowledge, perspectives, innovation, self-expression, unique capabilities, and talent that the Company's employees invest in their work represents a significant part of not only MoneyGram's workplace culture, but its reputation and achievements, as well.

Incorporating DEI in policies and practices

MoneyGram is committed to the ongoing development of an environment that ensures...

- Respectful communication and cooperation between all employees
- Representation of all groups and employee perspectives
- Work/life balance through flexible work schedules to accommodate employees' varying needs
- Employee engagement activities, enrichment, and discussions
- Contributions to the communities we serve to promote a greater understanding and respect for diversity



Seeking diversity in our ecosystem

MoneyGram seeks to foster and support minority-owned, women-owned, veteran-owned, LGBTQ-owned businesses and global commercial partners through...

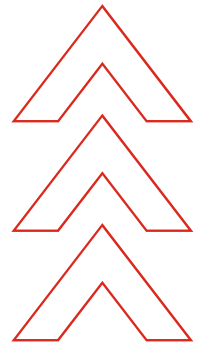
- Partnering with commercial partners who maintain DEI policies and programs
- Promoting the sourcing of goods and services from high performing, competitive diverse suppliers
- Monitoring and measuring supplier diversity and inclusion
- Participating in outreach programs/activities to support diverse suppliers

Above image: Employee Night at FC Dallas in October 2022.

Below image: Miami office participating in Waterford 5k in August 2022.

Global Workforce

MoneyGram is proud of our wonderfully diverse workforce. We celebrate the unique qualities of every individual which makes us a successful company and an inclusive workplace for everyone.



Of 2,231 employees globally

45% Female

54% Male

1% Declined to Answer or
Nonbinary

Employees
located in
37 different
countries

Global Age Demographics

13% 18-29

39% 30-39

30% 40-49

13% 50-59

5% 60-69

<1% 70+

Tenure

39% 1-4 Years

42% 4-10 Years

19% 10+ Years

2022 Diversity by the Numbers

Board Diversity (Independent Directors)

43% Female

43% BIPOC

Virtual Workforce

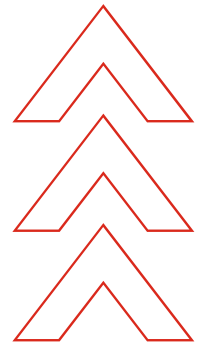
U.S. Employees
76%

Outside U.S.
14%

46% of U.S.
employees
identify as
BIPOC

Of 954 U.S. Employees
48% Female
51% Male
1% Declined to Answer or
Nonbinary

Numbers as of April 1, 2022. Diversity snapshot is captured annually on April 1.



Enhancing the Employee Experience

MoneyGram provides monthly opportunities for our global employee community to learn and share through presentations, discussions and virtual activities.

Highlights from 2022 are below.



MoneyGram employees were provided virtual tickets to attend the United Negro College Fund's 32nd Annual Dr. Martin Luther King, Jr. Breakfast, benefitting students of color.



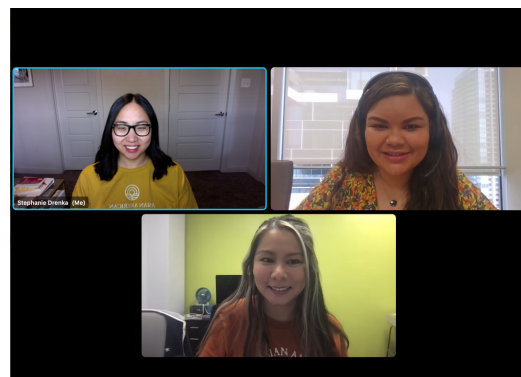
In addition to providing a hub of educational resources to encourage learning about the contributions, culture and rich history of Black people around the world, employees were invited to a virtual performance of "Awassa Astrige/Ostrich", presented by the Dallas Black Theatre.

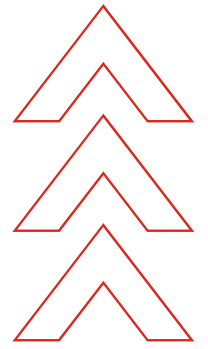


Anna Greenwald, Chief Operating Officer, shared her personal journey, approach to leadership, and advice for colleagues in an interview shared with all employees. In Dallas, volunteers spent a day volunteering for Genesis Women's Shelter & Support.



The founders of the Dallas Asian American Heritage Society joined us for a live, virtual "fireside chat", where employees learned how to research, share and amplify cultural legacy, as well as challenges and opportunities facing Asian and Pacific Islanders in today's world.





Employees came together for a virtual roundtable discussion on the history of Pride Month and how to be an ally. Colleagues shared personal stories and how their journey has shaped who they are today.



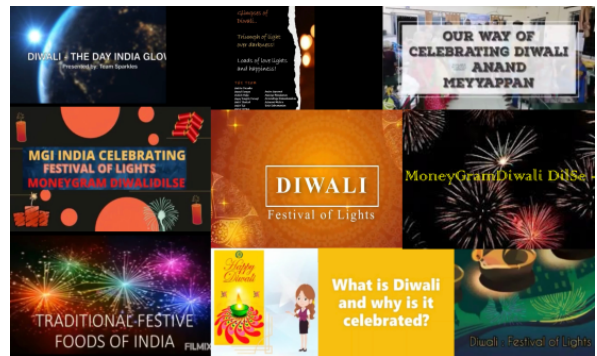
Chef Lydia Gonzalez, founder of the Latino Culinary Institute and Association, conducted a cooking demonstration for our employees with her helpful assistants COO Anna Greenwald and CCO Andres Villareal – plus a taste test with CEO Alex Holmes!



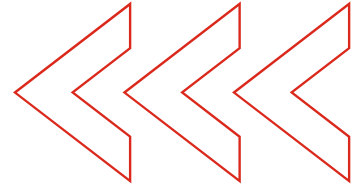
To recognize National Disability Employment Awareness Month, which celebrates the contributions of people with disabilities in the workplace, MoneyGram deepened its engagement with Best Buddies, a nonprofit focused on serving individuals living with intellectual and developmental disabilities with a \$60,000 grant.



For our first employee-driven "Cultural Showcase", the India RED Team invited employees to capture festive moments of Diwali and create unique presentations to share with MoneyGram colleagues around the world to enjoy.



Philanthropy



In 2022, MoneyGram invested over \$1M in global relief efforts and local projects, to make an impact in the lives of our customers

Global Crisis Response

MoneyGram has partnered with **Save the Children** since 2016, reaching the milestone of over \$1M in support. In addition to our **annual donation of \$150,000**, we launched our new Employee Matching Program on Giving Tuesday 2022. Full-time and part-time employee donations to the Children's Emergency Fund are **matched dollar-for-dollar**, doubling the impact of every donation for global efforts that deal with crisis and disaster.

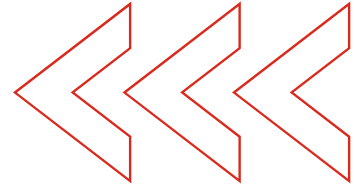


MoneyGram employees donated over \$18,000 during the Giving Tuesday launch of the new Employee Matching Program

Targeted Support of Local Projects

Inspired by our customers who seek to provide new and better opportunities for their loved ones, MoneyGram is committed to investing in hyper-local projects focused on improving financial literacy, workforce development, and job readiness - especially for immigrant and refugee communities.

We believe access to financial tools and services and ability to improve one's own financial health are at the heart of better economic opportunities, individual freedom and empowerment, and stronger communities.



*MoneyGram proudly funded
the following projects in 2022 totaling
\$847,603*

Street Child: Farmers Network Project (Kenya)

Capital Good Fund: Crisis Relief Loan Program (Texas - USA)

Best Buddies: Jobs Program (Texas - USA)

Fundacja Dobrych Inicjatyw: Academy's Young Financiers Program (Poland)

JA North: JA Biz Town and Finance Park (Minnesota - USA)

ACI: Construction Career Pathways Program (New York - USA)

Café Momentum: Internship Program (Texas - USA)

Minnesota Computers for Schools: Core IT Training Program (Minnesota - USA)

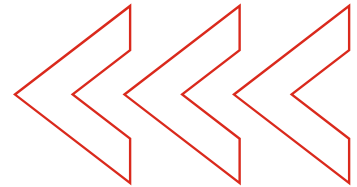
Family Compass: Connecting Children and Fathers (Texas - USA)

American India Foundation: Financial Literacy Program (India)

EDUCA: Entrepreneurship Savings Program (Mexico)

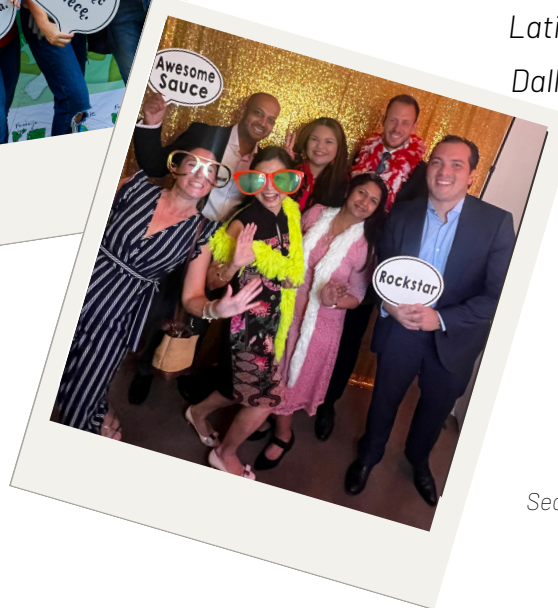
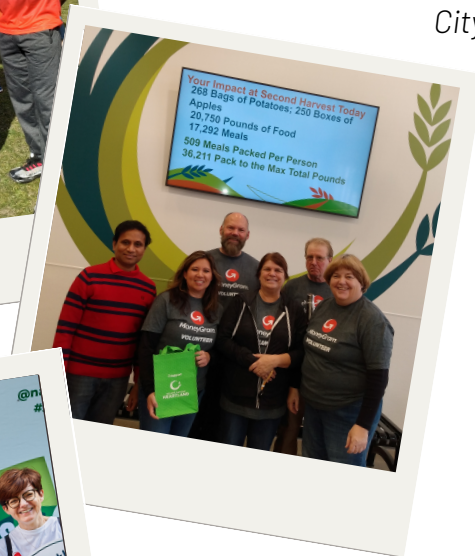
Young Enterprise: Company Programme (England)

JA Italia: Ideas in Action and Company Programme (Italy)



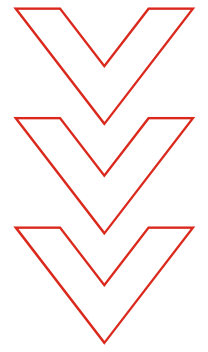
Community Sponsorships and Engagement

MoneyGram continues to invest in the communities where our employees live and work by contributing to local events and activations.



- The Concilio
- Vogel Alcove
- North Texas Food Bank
- Trevor Project
- City of Dallas Cinco de Mayo Celebration
- Dallas Hispanic Law Foundation
- Dallas Volunteer Attorney Program
- The Arts Community Alliance
- Genesis Women's Shelter & Support
- Northwest Community Center
- Rainbow Days
- Holtz Children's Hospital
- HandsOn Broward
- Clean Up the World - Poland
- City of Dallas MLK Celebration Week
- Second Harvest Heartland Food Bank
- Latino Culinary Institute and Association
- Dallas Asian American Historical Society
- Friends of the Dallas Public Library
- Dallas Black Dance Theatre

Warsaw Half Marathon Participants, March 2022
 Second Harvest Heartland Volunteers, November 2022
 Clean Up the World - Poland Event, June 2022
 The Concilio's Big Dreams Gala, September 2022



Volunteerism

After lockdowns eased, employees came together in over 50 events in 16 cities, rebuilding connections and providing service to others

RED Teams

MoneyGram RED Teams are aligned regionally and focused on employee engagement activities at specific office locations. Each member of the team volunteers their time to invest in their region through planning events and focusing on enabling connections between employees. This year, the teams incorporated service to the community into many of their gatherings.



Singapore



Marrakesh



Rome



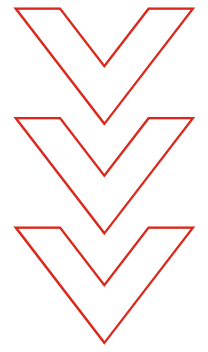
London



Jakarta



Warsaw



Service to Others On a Global Scale

In addition to logging hundreds of volunteer hours throughout the year, employees participated in MoneyGram's Second Annual Global Week of Service. Beginning December 4, United Nations' International Volunteer Day, everyone was encouraged to volunteer in their community or connect with their local RED Team for opportunities with colleagues.

Employees remained involved throughout the month of December by providing service to local schools, places of worship, community centers, and hosting holiday supply drives.

MoneyGram provides two paid days off annually for volunteer service



Dallas



Johannesburg



Dallas



Frankfurt



Pans

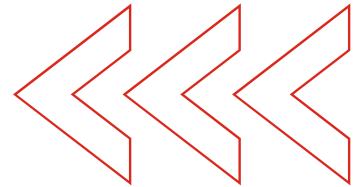


Minneapolis



Miami

Accolades



Employee Engagement Survey


The 2022 Employee Engagement survey was conducted in June, with a participation rate of approximately 48% of employees from all regions. The overall results of the survey indicated a high level of employee engagement, job satisfaction and positive sentiments.



92% said they are treated with respect at work




91% consider MoneyGram to be diverse




88% said they can be themselves and do not find it necessary to hide their identity or religious view



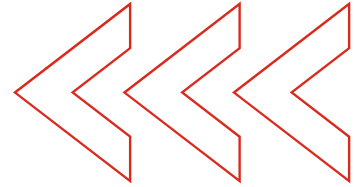
80% believe MoneyGram makes a positive impact on people and the community



85% consider MoneyGram to be inclusive and respectful of a variety of viewpoints and ideas



86% said MoneyGram operates by strong ethics and values



Top Workplaces Recognition

MoneyGram was named a recipient of the 2022 Top Workplaces USA award, an honor based entirely on employee feedback as part of Top Workplaces, the leading employer recognition program in the U.S.

To determine the 2022 Top Workplaces USA winners, Energage, an employee engagement platform and technology company, administered anonymous third-party surveys to all USA-based employees with 21 questions to measure various culture drivers. These included alignment with the company strategy, opportunities for career growth and development, and confidence in the company's trajectory.



Dallas Morning News Top 100 Places to Work 2022



As part of the Top Workplaces program, The Dallas Morning News celebrates the Top 100 companies from the Dallas-Fort Worth area. An impressive 5,832 companies across Dallas/Fort Worth applied for this honor with over 113,000 employees surveyed to identify the best work environments in North Texas.

These recognitions showcase MoneyGram's commitment to being a "destination employer" that attracts and retains top talent by being known as a great place to work.