

PPN *CARBON* Reduction Plan

allpay Ltd



PPN Carbon Reduction Plan

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allpay Ltd

20 November 2025

Commitment to achieving Net Zero

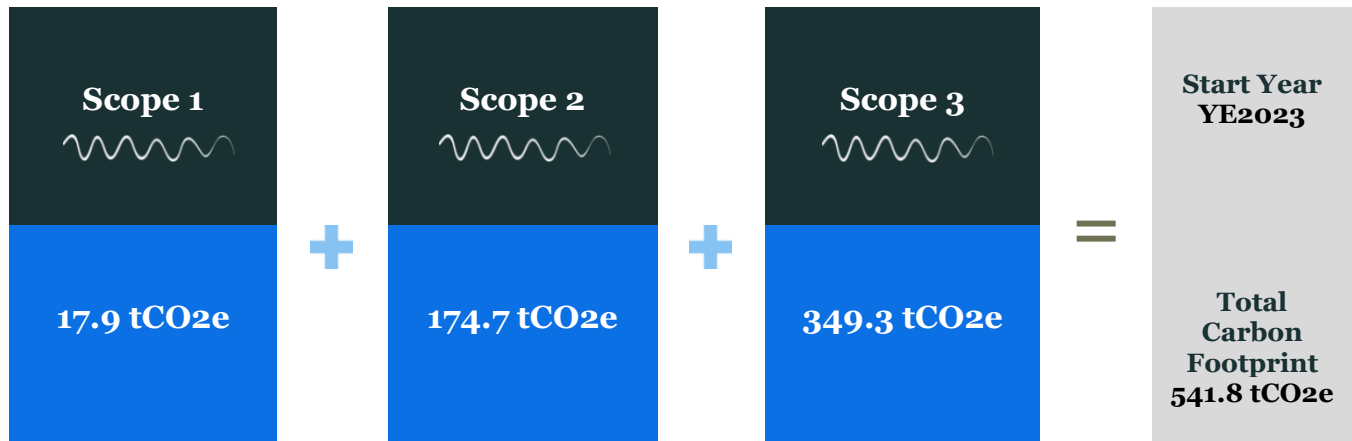
allpay Ltd is committed to achieving Net Zero emissions by 2030. To meet this target, allpay Ltd has put in place a number of initiatives, which are detailed further within this document.



Baseline Emissions Footprint

Baseline emissions are a record of the greenhouse gases that have been produced in the past and were produced prior to the introduction of any strategies to reduce emissions. Baseline emissions are the reference point against which emissions reduction can be measured.

allpay Ltd reported its scope 1 and 2 emissions as well as the required subset of scope 3 emissions for the carbon reduction plan for the first time in YE2023.

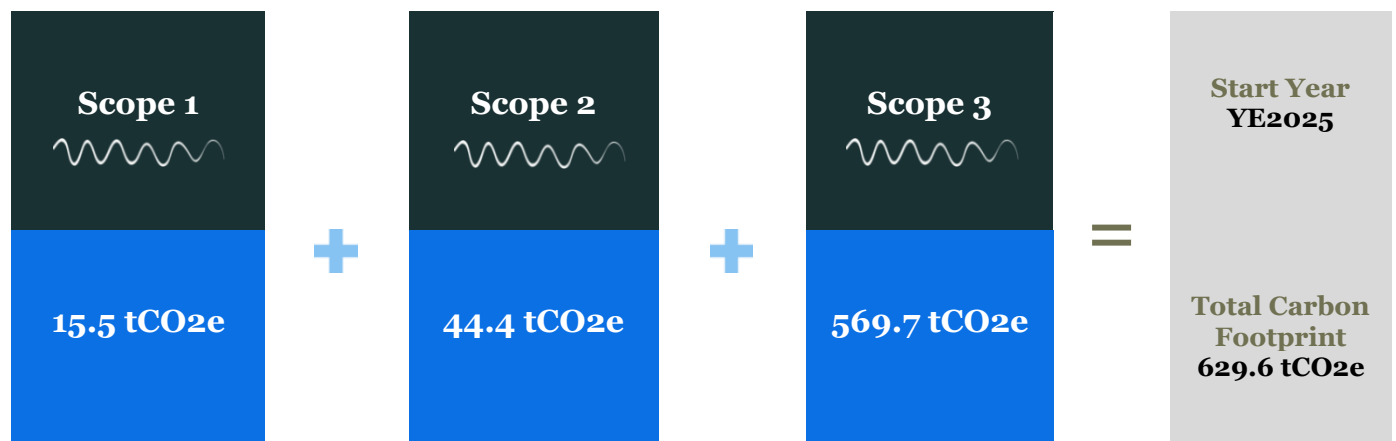


Additional details relating to the Baseline Emissions calculation

Baseline emissions calculations include the subset of scope 3 categories required for PPN 006. For allpay Ltd, this includes waste, business travel, upstream transportation and distribution, downstream transportation and distribution, and commuting.

Current Year Emissions Footprint

Current Year emissions are a record of the greenhouse gases that have been produced in the current year of reporting following the introduction of any strategies to reduce emissions. Current emissions are used to record the measurement of reduction in the reporting period.



Additional details relating to the Current Emissions calculation

Baseline emissions calculations include the subset of scope 3 categories required for PPN 006. For allpay Ltd, this includes waste, business travel, upstream transportation and distribution, downstream transportation and distribution, and commuting. Also, for the first time this reporting year, allpay Ltd measured all fuel- and energy-related activities emissions, whereas previously, only transmission and distribution losses were measured under this category. Well-to-tank emissions have been included in categories 4, 6 and 7.

Current Year Emissions Breakdown

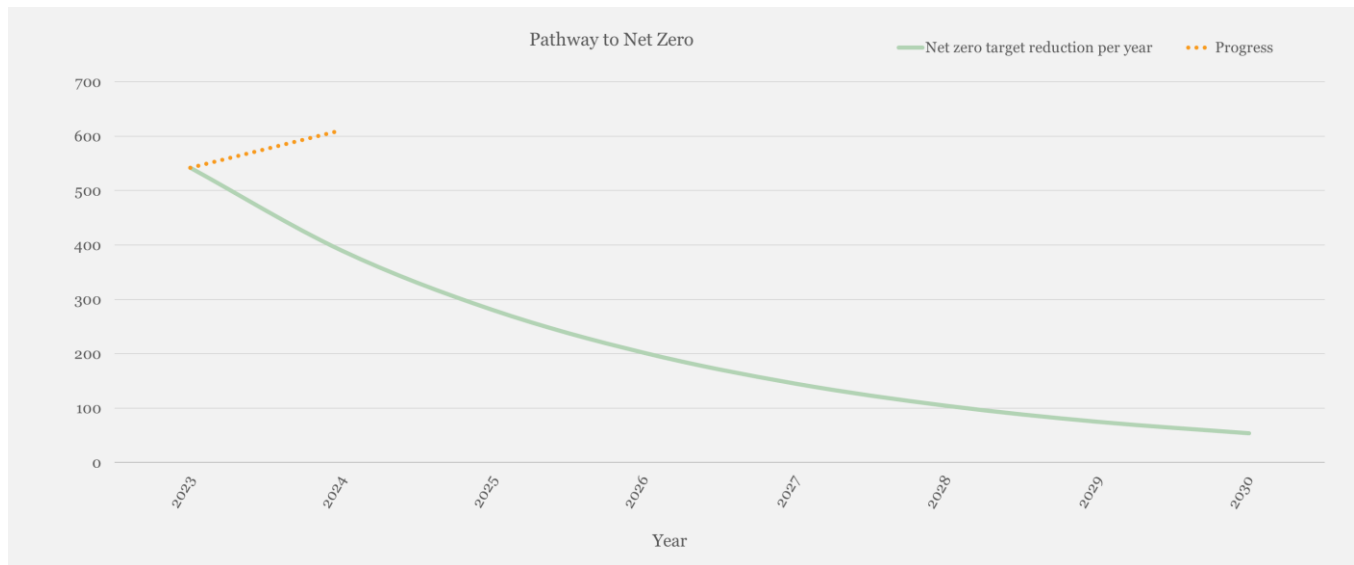
Scope	Emission Category	YE 2024 tCO ₂ e	YE 2025 tCO ₂ e	YE 2025 Proportion
Scope 1	Mobile Fuels	2.5	2.7	0.4%
	Stationary Fuels	13.6	12.9	2.0%
Scope 2	Electricity (location-based)	221.0	197.6	-
	Electricity (market-based)	271.1	44.4	7.1%
Scope 3	Category 3: Fuel- and Energy-Related Activities	19.5	79.6	12.6%
	Category 4: Upstream Transportation and Distribution	4.4	3.4	0.5%
	Category 5: Waste	0.7	1.6	0.3%
	Category 6: Business Travel	12.8	22.3	3.5%
	Category 7: Employee Commuting	267.0	457.9	72.7%
	Category 9: Downstream Transportation and Distribution	6.7	4.9	0.8%
Total (market-based)		598.4	629.6	
No. employees		285	328	
Per employee		2.1	1.9	
Turnover £m		57.5	57.0	
Per £m turnover		10.4	11.0	
Total (location-based)		548.3	782.7	
No. employees		285	328	
Per employee		1.9	2.4	
Turnover £m		57.5	57.0	
Per £m turnover		9.5	13.7	



Emissions Reduction Targets

In order to continue our progress to achieving Net Zero, we have adopted the following carbon reduction targets.

We project that carbon emissions will decrease over the next five years to 54.2 tCO₂e by 2030. This is a reduction of 90%.



Summary

Start Year YE2023 	Year to achieve Net Zero 	Net Zero target Reduction per year
541.8 tCO₂e	2030	33%

Carbon Reduction Projects





Completed carbon reduction initiatives

allpay Ltd has successfully certified to The Planet Mark for the reporting period 01 July 2024 to 30 June 2025, which is allpay Ltd's third year of certification. The Planet Mark is a sustainability certification that recognises continuous improvements, encourages action, and builds an empowered community of like-minded individuals. allpay Ltd also makes a commitment upon certification of The Planet Mark to achieve a minimum 5% reduction in its measured market-based carbon footprint across Scopes 1 and 2, year on year.

allpay Ltd is working on, and have put into place, several initiatives designed to reduce their carbon footprint.


During the YE2025 reporting period, allpay Ltd switched to a 100% renewable electricity tariff on-site, which has significantly decreased their Scope 2 market-based footprint, and will lead to Scope 2 market-based electricity emissions reducing to zero for YE2026. Furthermore, there was a launch of a car sharing forum for employees, designed to encourage an increase in car sharing, which will help reduce emissions from Business Travel and Employee Commuting.



Net Zero Action Plan

		Projects	Accountability	Timeline	Costs	Carbon Saving	Priority
	Employee Engagement	<p>Run an internal campaign to raise awareness of the scale of emissions and the need to consider carbon impact in decisions.</p> <p>Embed carbon impact considerations into employee engagement/sustainability training platform.</p> <p>Recruit a team of champions across the business to drive our sustainability strategy in their areas. Sustainability champions could be people who are passionate about climate action and sustainability and making improvements in these areas within the business. This could include attending sustainability events or undertaking specific training to increase knowledge in these areas.</p> <p>Create an internal Green Team from motivated staff members across the company to own and drive plans and targets. They could establish regular sustainability updates to share new progress, stories and events.</p> <p>Continue, and plan to increase, staff engagement – to educate and encourage reduction in energy consumption when on site, and in taking personal ownership.</p> <p>Ensure supplementary net zero carbon training is delivered for all staff in relevant positions.</p> <p>Develop low carbon case studies to understand best practice, decision processes followed and share learnings.</p>	Senior Leadership	Ongoing	The vast majority of these measures could be able to be completed with either low or no direct costs.	Medium	Medium
	Energy Efficiency (Scopes 1 & 2)	<p>Introduce heating and cooling optimisation by introducing set points and out-of-hours.</p> <p>Conducts regular energy audits of all sites to ensure heating and cooling mechanisms are continuously optimised.</p> <p>Continue to investigate ways to reduce energy consumption at all sites.</p> <p>Develop an energy efficiency strategy for each premises.</p> <p>For Fleet, do consider telematics vehicle/driver tracking & analytics</p> <p>Working with an energy saving company, Best Energy, to help reduce electricity consumption.</p>	Senior Leadership	Ongoing	The vast majority of these measures could be able to be completed with either low or no direct costs.	Medium	High
	Decarbonise energy demand. Fuel Switching (Scopes 1 & 2)	<p>Completely electrify fleet, eliminating diesel and petrol vehicles.</p> <p>Introducing low carbon fleet & travel policy.</p> <p>To investigate alternative vehicles already on the market which may suit the required needs of the business.</p> <p>Explore the potential for Natural Gas elimination from the footprint via Heat Decarbonisation (where applicable) through Air/Ground/Water heat pumps or use of electricity.</p> <p>Investigate switching out high-emitting refrigerants for natural refrigerants where possible across all sites.</p>	Senior Leadership	Ongoing	High	High	High
	Decarbonise energy supply.	<p>Procure 100% renewable energy at all sites.</p> <p>Research and calculate return on investment for on-site green energy generation on owned buildings.</p>	Senior Leadership	Ongoing	Costs are highly dependent on the prevailing commercial tariff at the time.	Market-based emissions could be reduced to 0.	Medium

	Embedded Generation & Storage (Scope 2)						
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Net Zero Action Plan Scope 3 Subset

		Projects	Accountability	Timeline	Costs	Carbon Saving	Priority
	Business Travel	<p>Consider offering employee salary sacrifice schemes to incentivise those using personal vehicles for Company business to acquire EV's or other low-emission vehicles.</p> <p>Plan to embed robust, high-quality business travel data collection as part of expense recording. In this case, instead of assuming the average car, establish whether it is diesel/petrol/PHEV or Electric.</p> <p>Explore changing its business travel policy to include an essential travel decision hierarchy: public transport/lift sharing as priority modes.</p> <p>Explore the benefit of setting travel budgets or targets for each mode of transport to recognise and reward examples of best performance in achieving sustainable travel. This could prioritise the use of electric or hybrid vehicles for business travel or staying in hotels with strong sustainability credentials.</p> <p>Set annual business travel carbon footprint reduction targets.</p>	Senior Leadership	Ongoing	Low	Medium	Medium
	Employee Commuting	<p>Create a low-carbon toolkit to promote best practice among colleagues.</p> <p>Run an internal campaign to raise awareness of the benefits of walking/cycling to work.</p> <p>Provide individual travel plans for employees with sustainable options.</p> <p>Refresh HR and travel policies to include lift-sharing/public transport options as well as introducing flexible working.</p> <p>Share details of the tools available to make virtual work effective.</p> <p>Departmental travel budgets could also be introduced along with EV charging point help and financial rewards for having an active commute.</p> <p>Embed robust, high quality commuting data collection as part of commuting recording. In this case instead of assuming the average car, establish is it diesel/ petrol/ PHEV or Electric.</p> <p>Promoting public transport and rewarding employees who give up commuting with their private vehicle.</p> <p>Promote Government-approved employee salary sacrifice scheme (e.g., Green commute initiative Bike2work, cyclescheme) and provide information on the types of bikes available for the different needs (city bike, cargo bike, electric bike, e-cargo bike).</p>					

	Waste Generated in Operations	<p>Increase activity-based data collection to improve its footprint accuracy. This could include mandating waste data from their waste management company and measuring their waste footprint at all locations.</p> <p>Setting SMART waste reduction targets.</p> <p>Review composting waste and publish quarterly waste ‘league tables’. Increase employee education, engagement, and knowledge around waste. Create waste reduction plans, promote waste toolkits, share challenges, and issue staff with reusable water bottles.</p> <p>Develop a zero waste-to-landfill policy and create supporting infrastructure. This policy could be embedded in site operating procedure, suppliers could be selected based on their disposal streams, composting bins could be introduced, and personal waste bins could be removed.</p> <p>Exploring opportunities to use only materials containing recycled content and that are recyclable at end-of-life in their supply chain, moving towards a circular economy model.</p>	Senior Leadership	Ongoing	The vast majority of these measures could be able to be completed with either low or no direct costs.	Medium	Medium
	Upstream Transportation & Operations	<p>Review logistics associated with the supply chain and review efficiency, removing unnecessary journeys where possible.</p> <p>Consider embedding the criteria for lower carbon delivery solutions (e.g., electrified fleet, route optimisation software) into the procurement policy when engaging with new suppliers.</p> <p>Implement a procurement policy favouring suppliers offering more carbon-efficient deliveries.</p> <p>Encourage current suppliers to decarbonise their fleet for last mile deliveries or switch to new suppliers already using electric fleet vehicles.</p> <p>Encourage the use of lower carbon delivery vehicles. This could include encouraging decarbonised fleet for last-mile deliveries, engaging with suppliers and switching to rail freight for longer-distance deliveries.</p> <p>Improving tracking of supplier transport data required for emissions measurement by collaborating with suppliers and updating terms and conditions in contracts.</p> <p>Encouraging optimisation of transport routes and schedules. Incorporating carbon efficient delivery into procurement policy. Prioritise large orders from one supplier rather than small orders from multiple suppliers and ensure low-carbon delivery solutions are built into procurement contracts.</p>	Senior Leadership	Ongoing	The vast majority of these measures could be able to be completed with either low or no direct costs.	Medium	Medium

Declaration

This Carbon Reduction Plan has been completed in accordance with PPN 006 and associated guidance and reporting standard for Carbon Reduction Plans.

Emissions have been reported and recorded in accordance with the published reporting standard for Carbon Reduction Plans and the GHG Reporting Protocol corporate standard and uses the appropriate government emission conversion factors for greenhouse gas company reporting.

Scope 1 and Scope 2 emissions have been reported in accordance with SECR requirements (where required), and the required subset of Scope 3 emissions have been reported in accordance with the published reporting standard for Carbon Reduction Plans and the Corporate Value Chain (Scope 3) Standard.

This Carbon Reduction Plan has been reviewed and signed off by the board of directors (or equivalent management body).

Signed

20 November 2025



Mary Cotton

Deputy Managing Director

