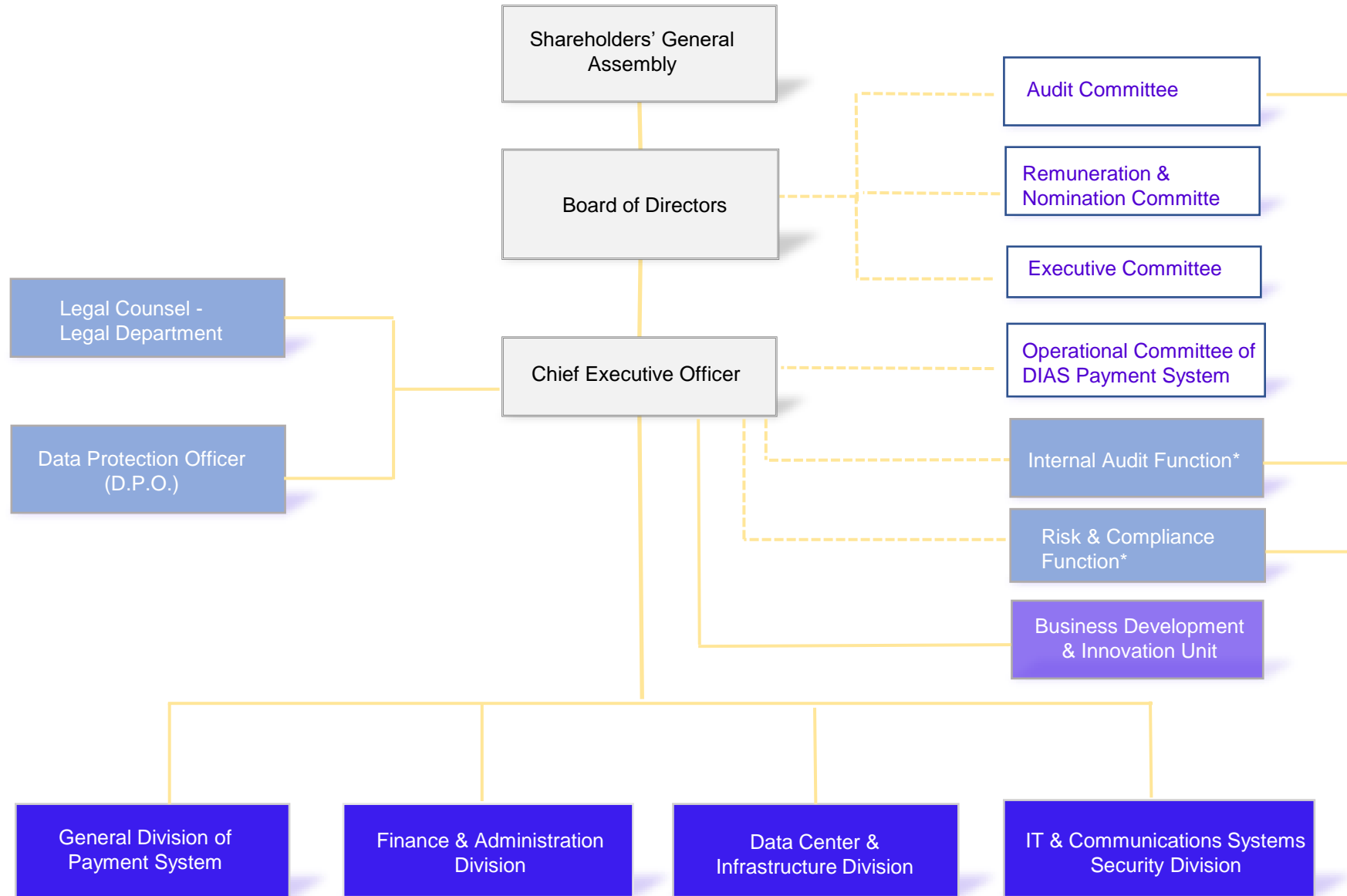


Organizational Chart

DIAS

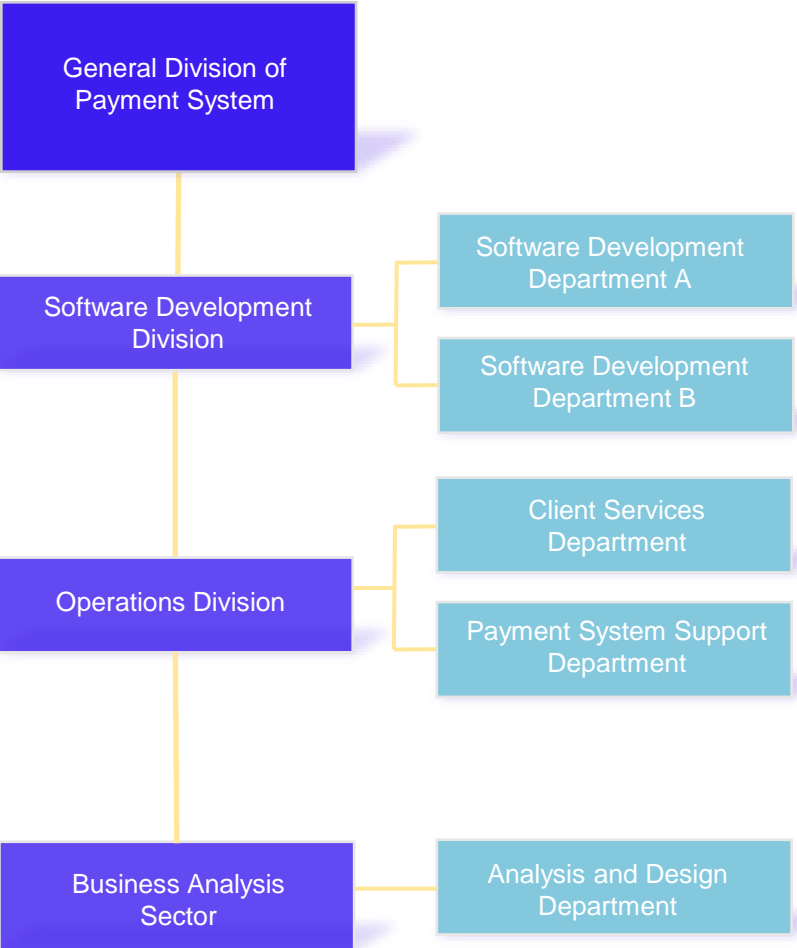
INTERBANKING
SYSTEMS SA



* The Internal Audit Function & The Risk & Compliance Function report administratively to the CEO and operationally to the Audit Committee.

General Division of Payment System

The General Division of Payment System is responsible for the Company's payment services development and management. It comprises the Applications Development Management, the Operations Management and the Business Analysis Department.



The main object of the **Software Development Division** is to ensure the development, maintenance and support of the Payment System services' software. Its sections are responsible for drafting the services' technical specifications, setting-up and supporting test and production environments as well as developing GUI applications, addressed to the Company' s personnel, the participating members of the Payment System and other Organizations and companies that are connected to DIAS Payment System.

The **Operations Division** has undertaken promotional, managerial and supportive duties with respect to the Payment System's products and services. It is also responsible for shaping the Company's Revenue and Customer Contract Management Policy.

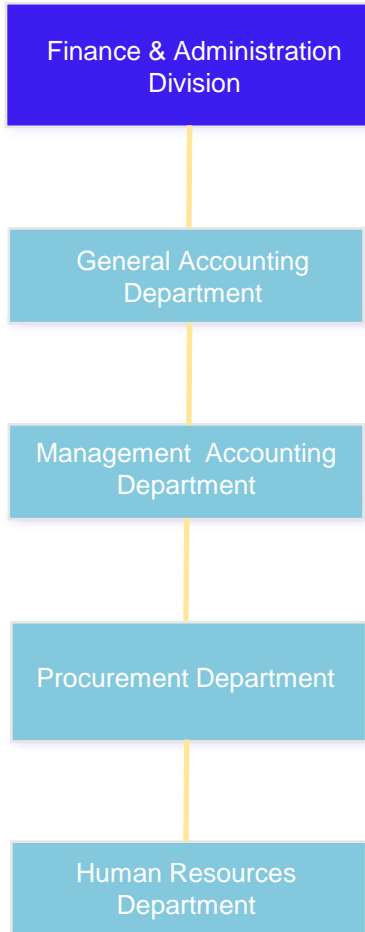
Client Services Department is responsible for the management and the operational support to both the PSPs and the Organizations that are connected to the Payment System. In addition, it submits proposals on issues concerning the development and improvement of the services as well as it is responsible for the operational support of DIAS Portal.

The **Payment System Support Department** is responsible for the daily operation of the Payment System services and it supports the PSPs and other Organizations that are connected to the Payment System on issues concerning data exchange.

The **Business Analysis Sector** makes proposals on the Payment System services' strategic and business design as well as it designs new products, services and methods of the Payment System services' improvement. Additionally, it ensures that the function of these newly - designed products and services complies with the applicable regulatory and statutory framework.

Finance & Administration Division

The Finance and Administration Division is in charge of the financial operations, the procurement process and the Company's human resources policies. It consists of the following sections:



The **General Accounting Department** has undertaken all tax & accounting duties with respect to accounting records, client management and pricing, payroll, treasury, fund and fixed assets management. It also ensures that the Company is fully compliant with tax and social security liabilities, and it submits all relevant tax declarations to tax authorities.

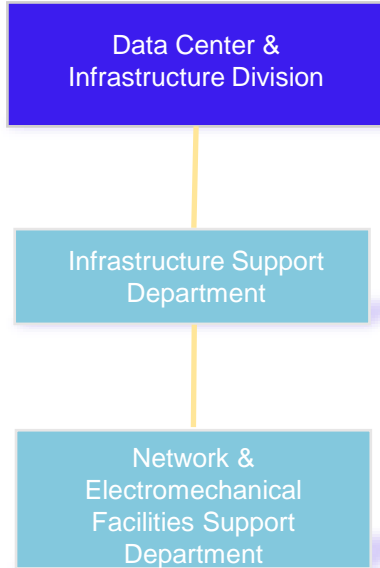
The **Management Accounting Department** ensures the Company's monthly financial reporting. It also prepares and monitors the proper execution of the Company's budget. It prepares the Company's costing, so that the pricing policy is properly implemented, and the efficiency of each business activity is monitored and evaluated. Additionally, it conducts tactical and ad hoc financial analyses upon Company's corporate management request. Finally, it prepares the annual financial statements and the annual financial report.

The **Procurement Department** is in charge of supplies of fixed assets and services procurement as well as of assigning projects and supervising their execution. It monitors the proper execution of company contracts.

The **Human Resources Department** is responsible for issues concerning the Company's personnel and has undertaken duties on human resources management, personnel recruitment and selection, employee's training and development, employment relationships and compliance with the contractual and legal obligations concerning labor law. Also, it monitors the maintenance of the premises, so that Company's facilities remain functional. It is also responsible for the physical security of the Company's personnel and property as per the framework set by Security Regulation.

Data Center & Infrastructure Division

The Data Center & Infrastructure Division is in charge of the design, installation, operation, management and monitoring of the IT Infrastructure's smooth operation, including both DIAS Primary and Disaster Recovery Centers.



The **Infrastructure Support Department** is responsible for managing and configuring Servers, Storages, System Software, Virtualization Infrastructure, Databases, Backup Mechanism, Application Servers, WEB Servers, FTP Servers, Intranet Environment, Office Equipment.

The **Network & Electromechanical Facilities Support Department** is responsible for managing and configuring the internal and external networking (WAN, LAN, Internet, Data Center), the voice services, cabling and Electrical/Mechanical facilities.

IT & Communications Systems Security Division

The IT & Communications Systems Security Division is responsible to develop and maintain a secure, resilient and trusted operating environment to support the DIAS's Payment System Services. It is also responsible to ensure compliance against oversight expectations and industry best practices in information security and business continuity such as *Cyber Resilience Oversight Expectations for Financial Market Infrastructures*, *PCI DSS*, *ISO 27001* και *ISO 22301*.

IT & Communications
Systems Security Division

The context of the afore-mentioned responsibilities also includes the design, implementation and support of security mechanisms in the following fields:

- Cyber Security
- Data Protection & Application Security
- Identity & Access Management

Support Functions

Business Development & Innovation Unit

The **Business Development & Innovation Unit's** main responsibility is the communication with executive members of Payments Service Providers and the coordination of DIAS business activities, in order to promote its products and payment services. It works on research and identifies new business opportunities and new technologies in the fast-evolving world of payments, nationally and internationally. It also evaluates the needs of customers-members in order to respond effectively with the right technology solution of the Payment System. It fosters and develops strong relationships with customer/ clients both DIAS's members (Payment Service Providers) and Technology companies that are entering the field in Greece or already operating. In order to implement and improve the business it collaborates with the Company's executives and participates to the Operation Committee of DIAS Payment System as well as to the Payments, Operations and Digital Banking Steering Committee of the HBA.

Legal Counsel - Legal Department

The **Legal Counsel** is the Head of the Legal Department. He/She oversees legal issues concerning both the Company and its Payment System, prepares legal opinions and drafts or participates in the procedure of drafting Company's contracts and regulatory documents. The **Legal Department** supports the Legal Counsel. It handles judicial and extrajudicial legal cases of the Company as well as works on drafts of the Company's contracts.

Support Functions

Risk & Compliance Function*

The **Risk and Compliance Function** focuses on risk monitoring, evaluation and treatment on both a preventive and detective level. Also, it ensures that the Company, as well as its Functions and Executives are fully and properly complied with the current domestic and international legislation, the Company's Code of Ethics and Professional Conduct and any other internal procedure and policy the Company has adopted.

Internal Audit Function*

The **Internal Audit Function** constitutes an independent function within the Company, acting with objectivity and impartiality. Its main object is to ensure the proper development and improvement of the Company's internal procedures. It evaluates the functionality of the System of the Internal Control, detects its weaknesses and makes proposals for improvement.

The Data Protection Officer
(D.P.O.)

The **Data Protection Officer (DPO)** oversees every act of processing personal data, so that the data protection is ensured. The role is advisory, including duties of notifying and informing the Company on issues concerning personal data and monitoring the Company's compliance with the relevant Policies and legislation.

* The Internal Audit Function & The Risk & Compliance Function report administratively to the CEO and operationally to the Audit Committee.