

Luxembourg, 22 October 2025

Public

Environmental and Social Data Sheet¹

Overview

Project Name:	Fintech
Project Number:	2025-0153
Country:	Italy, France, Spain
Project Description:	<i>Scalapay has developed a fintech payments platform and operates in Southern Europe (Italy, France, Spain, and Portugal). The investment plan is geared to augment RDI activities to provide further competitive advantage to the company such as improved fraud detection algorithms, to enhance security and flexibility for users, and boosting financial growth by developing comprehensive data strategies, deploying real-time analytics dashboards, and ensuring seamless integration with existing systems, positioning Scalapay as a leader in the intelligent financial decision-making and user engagement.</i>
EIA required:	No
Invest EU sustainability proofing required	Yes
Project included in Carbon Footprint Exercise ² :	No

Environmental and Social Assessment

Environmental Assessment

The promoter is a fintech enterprise providing alternative payment solutions to consumers and encouraging businesses to adopt secure online payment technologies, fostering broader participation in the digital economy. The investment will support the promoter's mid-term roadmap, enhancing its fintech payments platform, advancing technology and product development, strengthening sales and marketing, and funding costs for market expansion. The project activities are not listed in the annexes of the EIA directive 2011/92/EU amended by directive 2014/52 EU, and as such these investments are not subject to the EIA procedures. The Project will be carried out in existing facilities, already authorised, that will not change their scope due to the Project.

Climate Assessment

The project is considered to be Paris aligned because i) it meets the low carbon criteria as set out in the Climate Bank Roadmap (Annex 2, Table B Industry i.e. RDI) and ii) is assessed as not materially at risk from physical climate hazards.

¹ The information contained in the document reflects the requirement related to the environmental, social and climate information to be provided to Investment Committee as required by the Invest EU Regulation and it represents the equivalent of the information required in the template of the InvestEU sustainability proofing summary

² Only projects that meet the scope of the Carbon Footprint Exercise, as defined in the EIB Carbon Footprint Methodologies, are included, provided estimated emissions exceed the methodology thresholds: 20,000 tonnes CO₂e/year absolute (gross) or 20,000 tonnes CO₂e/year relative (net) – both increases and savings.



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EIB Paris Alignment for Counterparties (PATH) Framework

As a corporate, the promoter is in scope and screened out of the PATH framework. Scalapay does not operate in a high-emitting sector and is not considered as a highly vulnerable counterpart, and it is not engaged in any incompatible activities.

Other Environmental and Social Aspects

The Project does not carry any significant labour risks and risk to health and safety is minimal with the overall social risk being low. The Project will support skilled jobs by fostering innovation within the fintech sector, creating demand for developers, analysts, and compliance experts, among others.

Conclusions and Recommendations

The proposed investment is expected to have limited environmental and social risks as activities are conducted in existing facilities with established management systems.

Sustainability proofing conclusion: The Project is carried out in compliance with applicable national and EU environmental and social legislation. Based on the environmental, climate and social information and management systems in place, the Project is deemed to have low residual environmental, climate and social risks and impacts. No further sustainability proofing is therefore required.

Considering the above, the investment is acceptable for EIB financing in Environmental, Climate and Social terms.