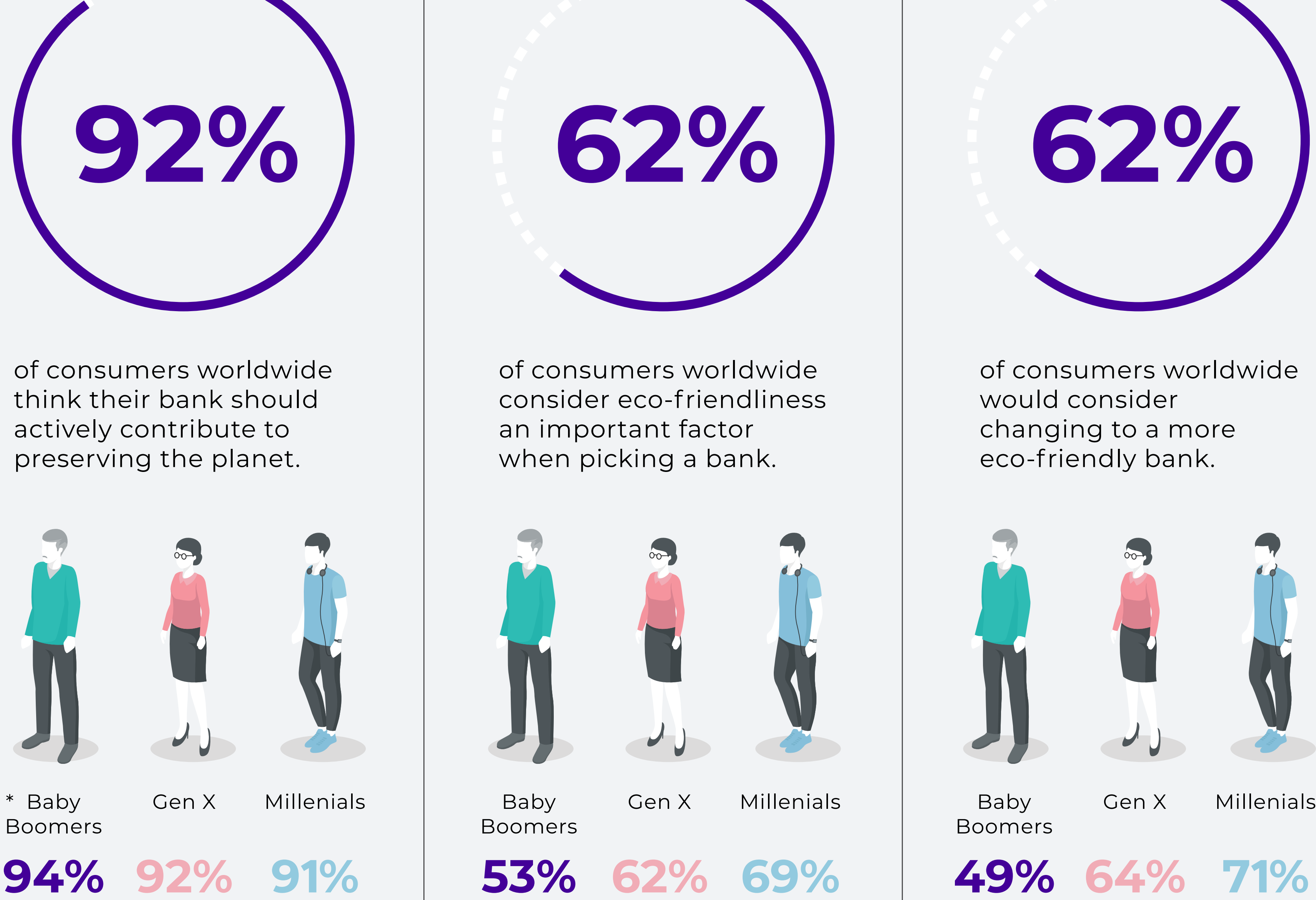


# GREENPAY™ BY IDEMIA: IT DOESN'T COST THE EARTH

Green is no longer optional in the payment industry. Sustainable solutions are a "must" for consumers who tend to choose the greenest ways to pay.

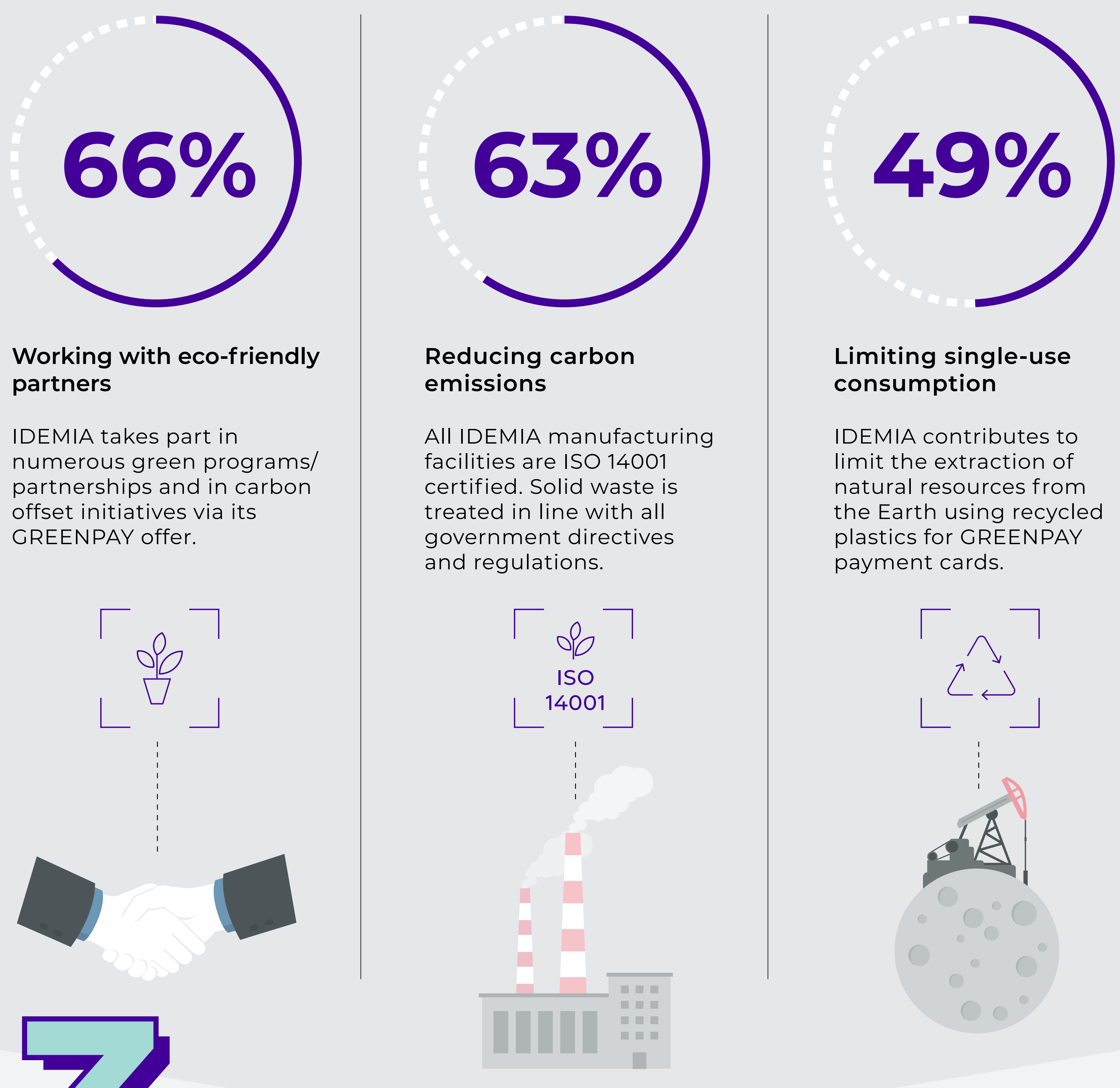
## 1

### ALL CONSUMERS, WHATEVER THEIR AGE, EXPECT MORE SUSTAINABLE PAYMENT SOLUTIONS



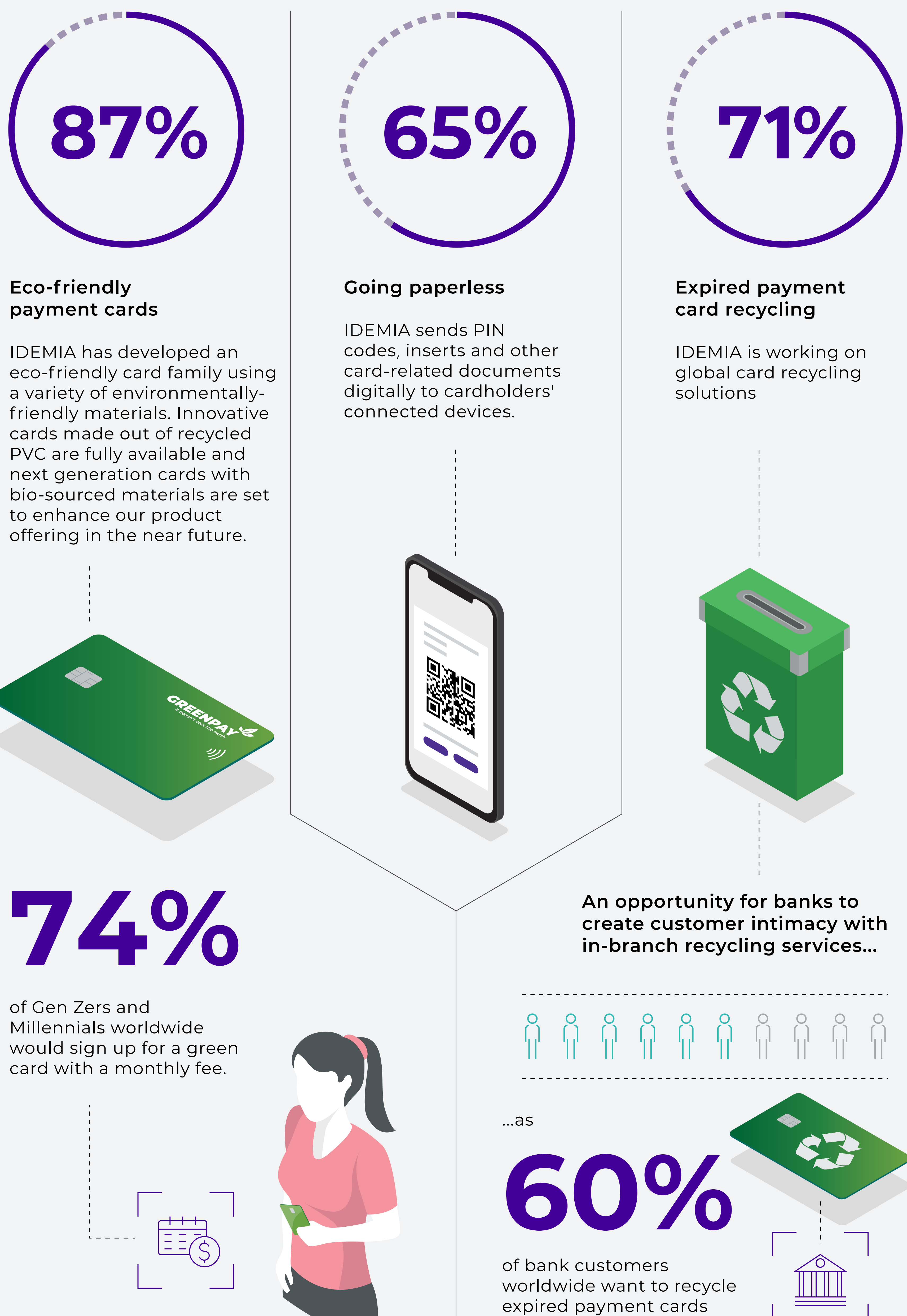
## 2

### WHAT DOES A GREEN PAYMENT INDUSTRY REALLY MEAN TO CONSUMERS?



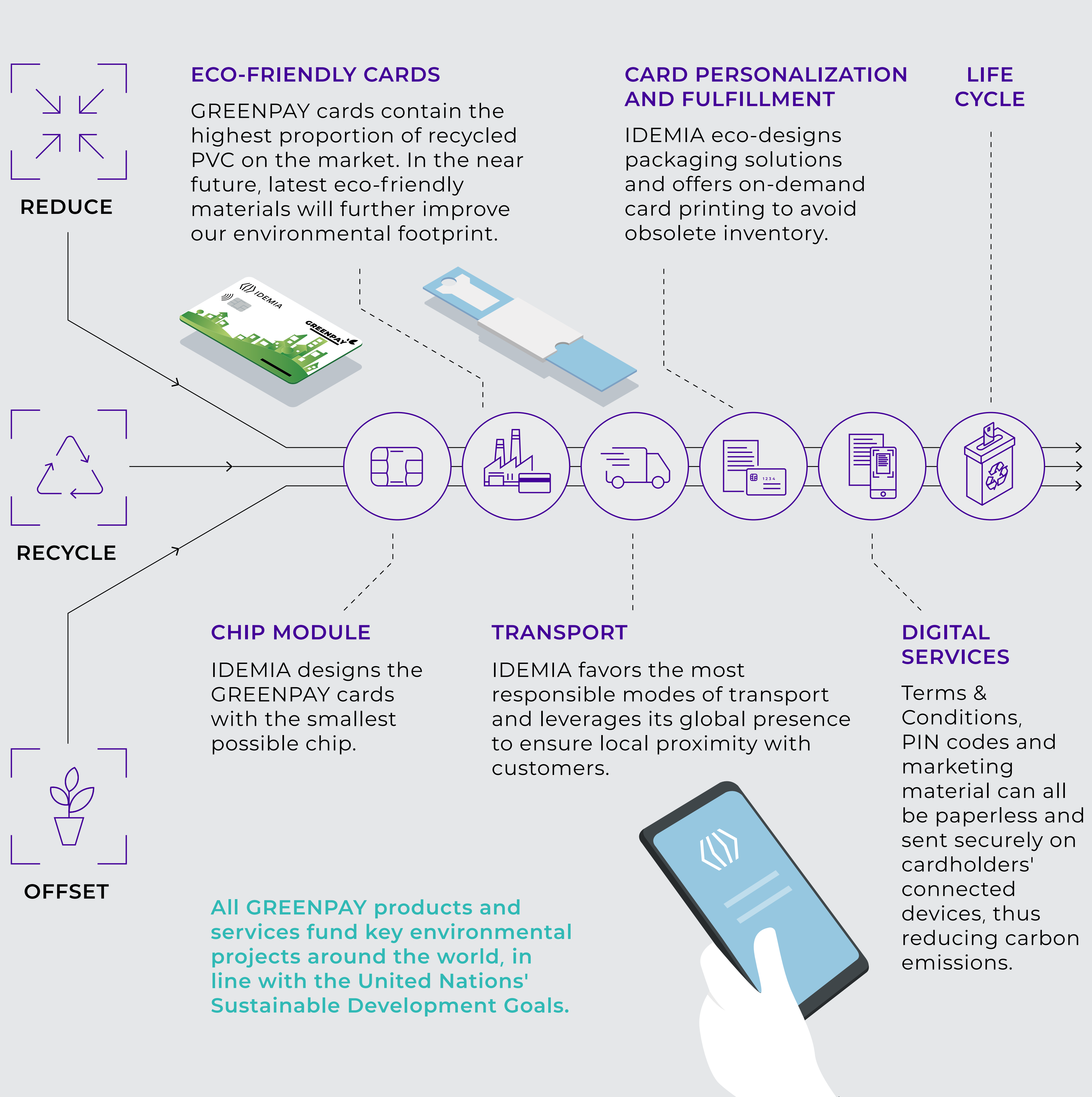
## 3

### WHAT DOES ECO-FRIENDLY BANKING MEAN TO CONSUMERS?



## 4

### IDEMIA'S ALL-ENCOMPASSING GREEN POLICY: FROM TAKE - MAKE - WASTE TO REDUCE - RECYCLE - OFFSET



IDEMIA has developed GREENPAY, an eco-friendly all-encompassing offer including products, services, processes and offsetting programs to support financial institutions in their ecological transformation.