

Enabling the payment community's environmental paradigm shift



Environmental awareness is on the rise worldwide and banks want to do their bit to move towards a low carbon economy. IDEMIA supports banks in meeting end-customer needs and society's goals in practice with GREENPAY™, an all-embracing offer ranging from green payment cards and paperless services to expired card recycling for a sustainable future banking system.

From linear to circular thinking

For many years, businesses worldwide have been run under a “take-make-waste” mantra, which is now gradually giving way to “reduce-reuse-recycle”. All over the world, from powerful organizations like the United Nations and

governments right down to consumers, people everywhere are crying out for sustainable goods and services. Environmental factors are now key in financial institutions' operational strategies.

GREENPAY

Eco-friendly payment solutions

To support banks to go green, we have perfected what we call the “GREENPAY end-to-end approach”:

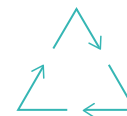
- › Re-designed chip & modules to be environmentally friendly
- › Green packaging materials
- › Green means of transport and shorter distances due to worldwide service centers involving lower carbon emissions
- › Payment cards made from eco-friendly materials
- › Paperless services
- › Expired card recycling
- › Carbon offsetting related to GREENPAY products and services

Benefits



Go green

Sustainable solutions for the payment end-to-end chain from green payment cards and online services to expired card recycling and carbon offsetting.



Offset carbon emissions

Investments in projects related to the UN's sustainable development goals.



Share customer value

An eco-friendly card will elevate the bank brand in the eyes of conscious consumers.

Why IDEMIA?

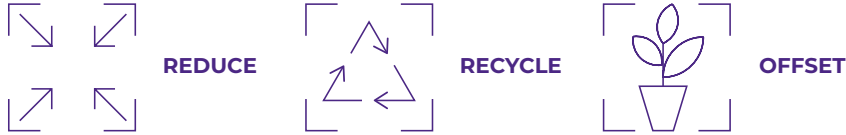
IDEMIA has the strength of a global leader and produces 800 million payment products per year. We also have the flexibility of a local supplier through our card personalization services delivered from 30+ service centers across the world. GREENPAY cards have the highest proportion

of recycled materials in the payment industry. We offer services along the GREENPAY end-to-end chain such as digital PINs and inserts, on-demand carrier printing and eco-friendly packaging material.

All GREENPAY goods & services come with automatic contributions to key environmental projects.

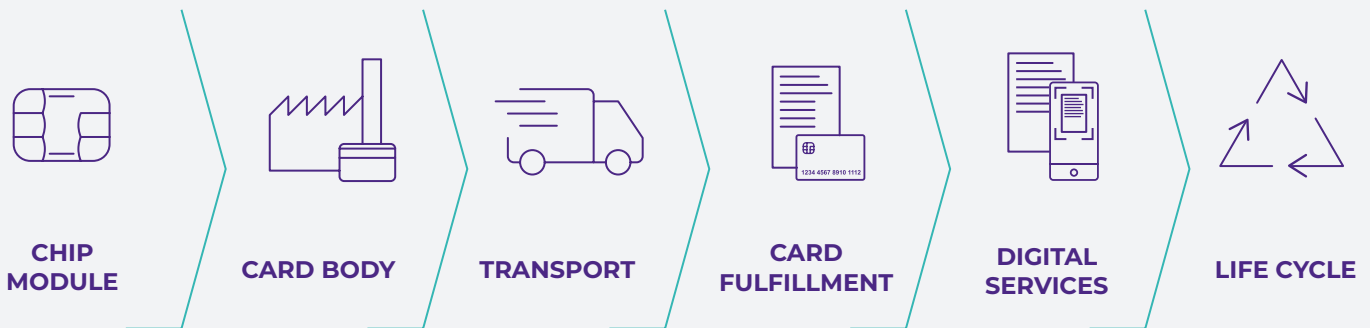


IDEMIA's all-encompassing sustainability policy:



- › IDEMIA's R&D strives to develop solutions that generate less plastic and paper waste, reduce land and water pollution, and consume less energy while also minimizing carbon emissions
- › Transport emissions are slashed by the local presence of 30+ personalization centers worldwide
- › GREENPAY encompasses latest card services like eco-designed packaging, on-demand printing, and digital PINs and inserts (replacing paper and postal transport)
- › All GREENPAY products & services financially contribute to key environmental projects around the world in line with the Sustainable Development Goals set up by the United Nations

IDEMIA is committed to improving every step of the value chain through GREENPAY



Cutting-edge technology

- › Offset of CO2 emissions to reach 100% carbon neutrality
- › On-demand printing, which substantially eliminates waste
- › Innovative cards made out of recycled PVC (having passed quality controls to ensure same durability as first-use PVC) are totally available, and we are now preparing the next-generation card made from bio-sourced materials.