

THE EPA'S PROJECT INCLUSION BLOG

Sustainability-Based Banking Solutions

Whilst businesses consider their ESG requirements, consumers are increasingly conscious of climate change and its devastating impact around the globe. Consumers are now actively seeking products and services that help them live a more sustainable life. The financial services industry has started to respond to this consumer trend by offering a range of products from sustainable and ethical investment funds to carbon calculators and sustainable card options.

This is indicative of a shift in consumer behaviour

IMPACTS OF GLOBAL WARMING



SHIFT IN CONSUMER BEHAVIOUR



Doconomy

Doconomy allows banks to integrate a carbon calculator into their financial services app

HELPFUL

HELPFUL offers sustainable rewards and carbon offsetting solutions through their digital accounts and cards

Ecology
Building Society

Ecology provides sustainable savings accounts and mortgages for sustainable properties and projects.

Triodos @ Bank

Triodos is committed to financing companies that positively impact environments and communities

“ We started with re-shaping the credit card as a carrier for something more responsible, that could promote responsible consumption by making consumers more informed about the carbon footprint of their purchases”

Johan Phil, Founder and Head of Innovation, Doconomy

[Watch the full interview here:](#)

“ In the wake of a report by the U.N.'s Intergovernmental Panel on Climate Change (IPCC), the data is unequivocal; climate change is human-caused and impacting every part of our planet. Now is the time for innovative fintechs to disrupt the current trajectory by offering financial products and services that have a positive impact on the way we interact with our environment. Doconomy are just that. Their carbon calculator is a fine example of an innovative company providing climate-conscious consumers the ability to make sustainable choices.

¹Pricless Planet coalition, Mastercard, 2021, <https://www.mastercard.us/en-us/vision/corp-responsibility/priceless-planet.html>

²Shifting sands: How consumer behaviour is embracing sustainability, Deloitte, 2020, <https://www2.deloitte.com/ch/en/pages/consumer-business/articles/shifting-sands-sustainable-consumer.html>

Full Report to be published September, 2021



AUTHOR: Tom Brewin, Projects Manager, Emerging Payments Association