

Consumer Engagement and Sustainability

Deep dive on ecolytiq & Tink solution
Europe, Q1 2024



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Introduction to sustainability in retail banking

Market trends and insights

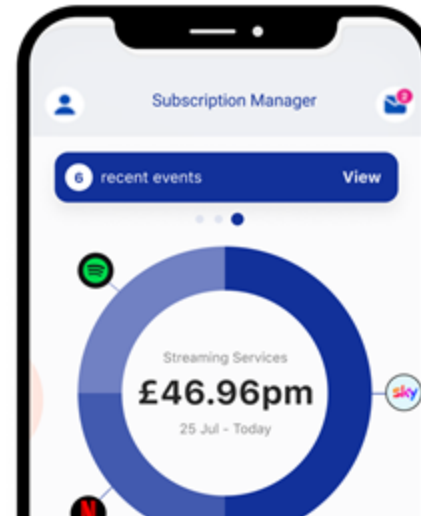
Everyone is competing for consumer engagement in the app...
...we can help you move ahead the curve

Basic features
80% of banks

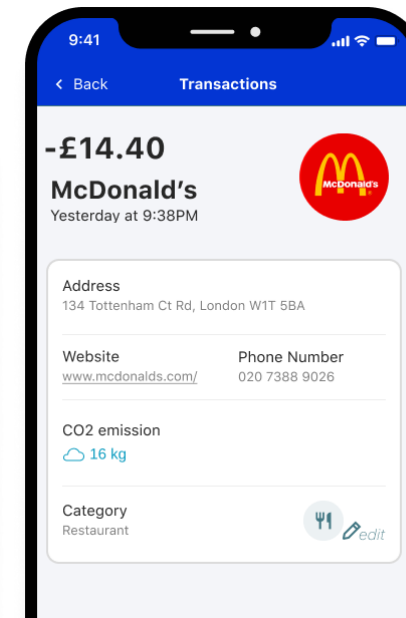
Differentiators
30% of banks



Subscriptions & bills management



Merchant information



Sustainable spending habits

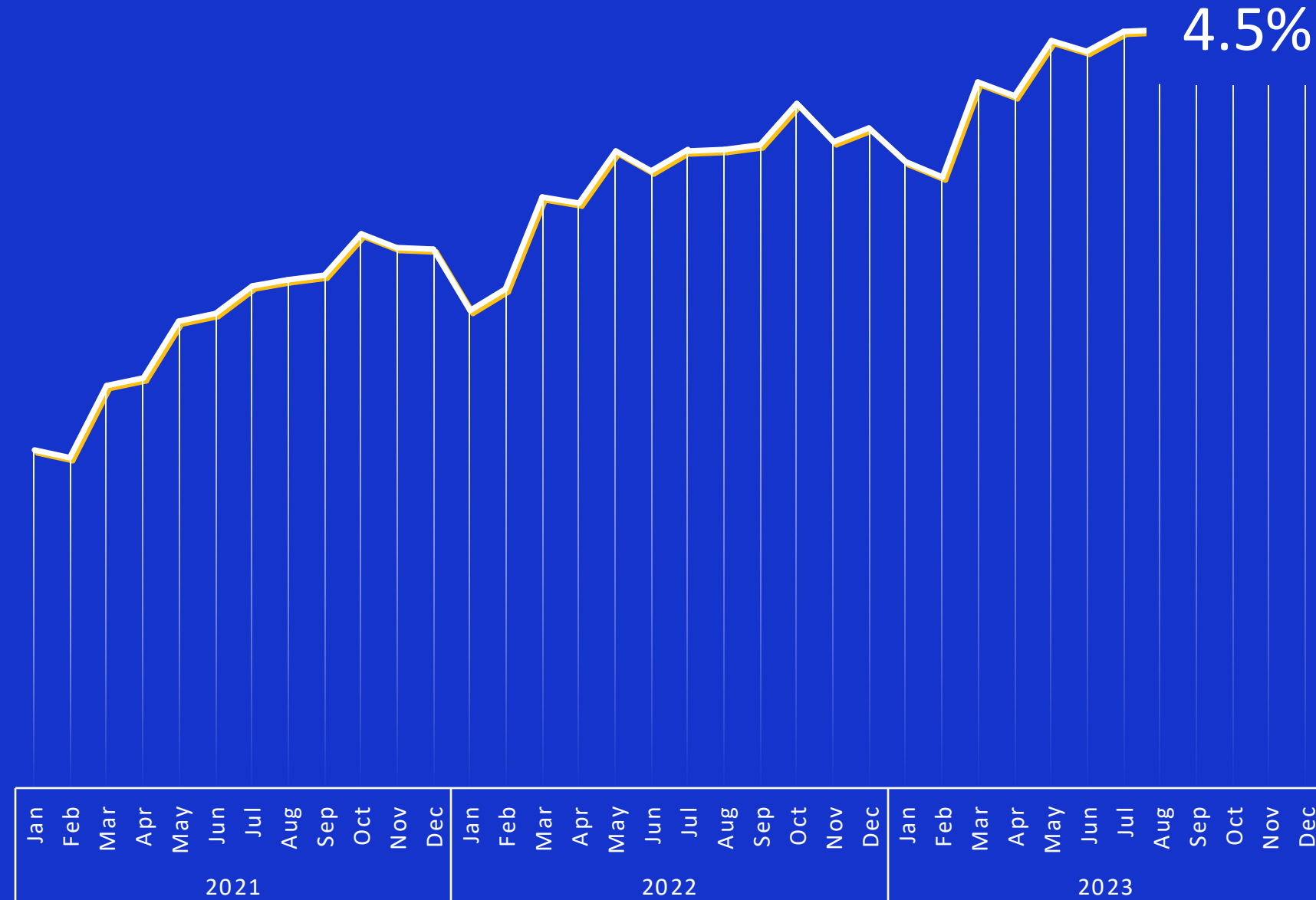
Focus for today



Consumer spend choices are becoming more and more “green”

OVERALL GREEN ECONOMY - TRANSACTIONS

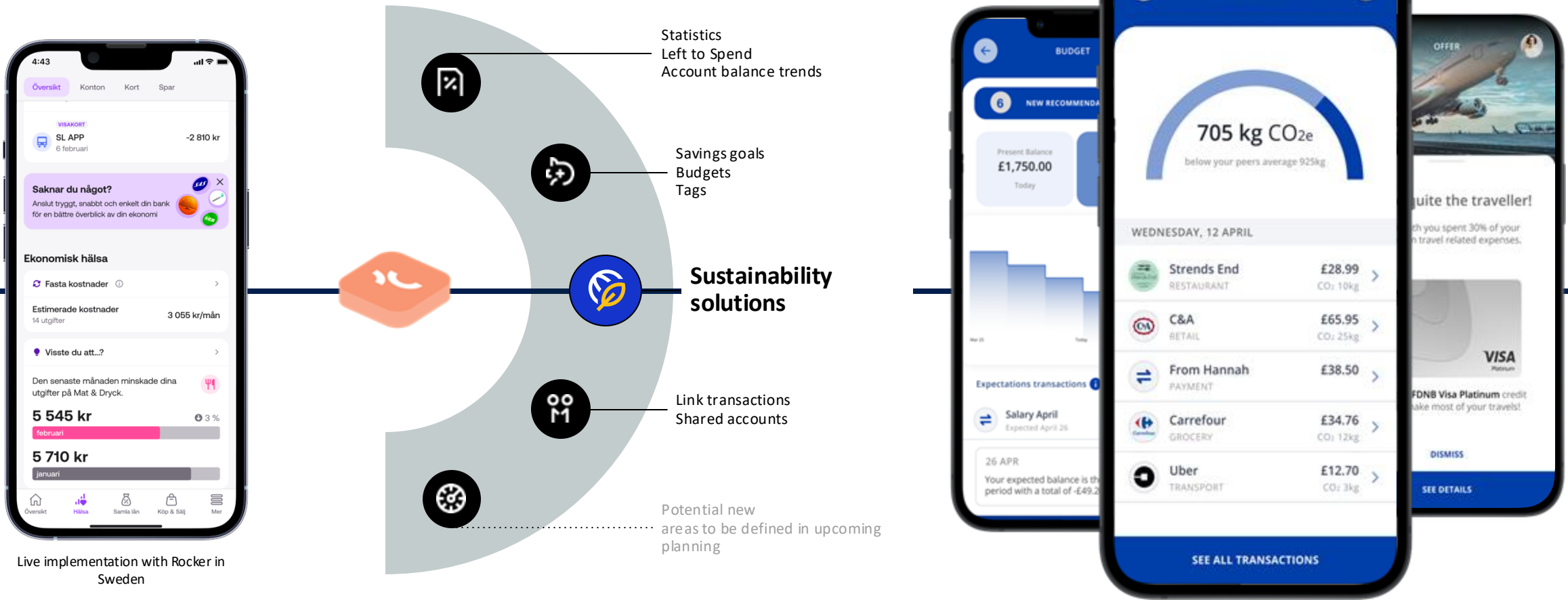
— Txns



Source: Visa Net, 2024.

How Visa can help you engage in sustainability

Enrich your banking app with sustainability coaching features with Tink & ecolytiq's capabilities



ecolytiq solutions power sustainable finance products

With ecolytiq, issuers can create a sustainability hub that empowers users to:



Understand your impact with
[ecoAware](#)



Cultivate intent and drive positive change with
[ecoEngage](#)



Take action to offset or reduce your emissions with
[ecoAction](#)



ecolytiq

13+

Years experience in sustainability tech solutions

#1

The only ISAE certified methodology - open source and with global coverage

+1.5M

Banking customers reached monthly

CO₂ impact dashboard

FDNB Digital Bank

Sustainable Banking

Smart, sustainable & secure

Make more informed and climate-friendly decisions with your Banking App. Click here to learn more >

Available Balance
FDNB Visa Card ...1535 **\$2,450.20**

07.23.2021 USD

R	Ride Share Mobility CO ₂ Footprint	- \$11.40 20.2 lb CO ₂
F	Flight SFO-SAN Mobility CO ₂ Footprint	- \$67.54 203.5 lb CO ₂

Engage your retail customers in the app

With ecolytiq's climate impact tracking toolbox



Understand Impact

Creating awareness among users of their environmental impact

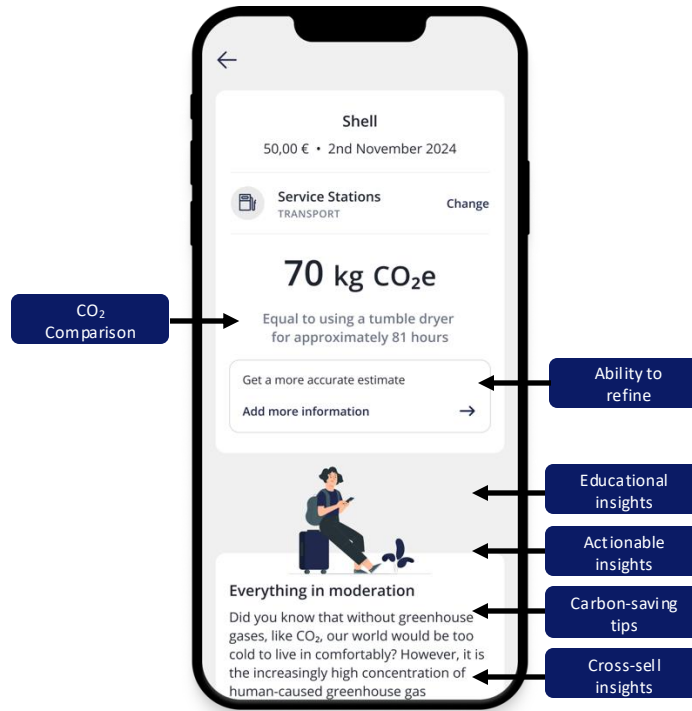
Ready for integration via Tink



Cultivate intent

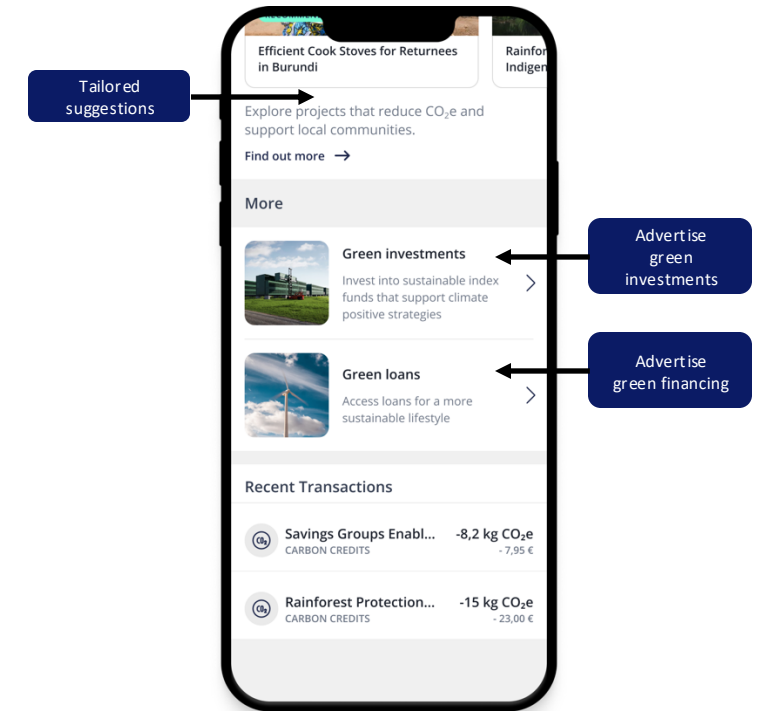
Creating engaging experiences designed to prime users to reduce their negative impact

Ready for integration via Tink



Take action

Providing users with the tools they need to take additional climate-positive action



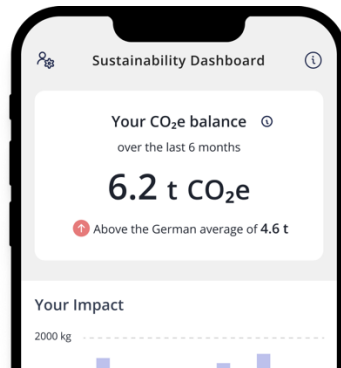
Note: Modules 'Understand' and 'Intent' are available via Tink Data Enrichment APIs in Europe. Module 'Action' is ready for integration via Ecolytiq APIs globally, integration with Tink is ongoing.

Drive engagement and spending on your bank channels

Use sustainability to differentiate your offering



Understand Impact



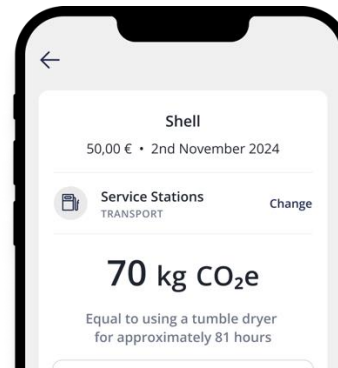
Increase carbon literacy



Include customers in your sustainability journey



Cultivate intent



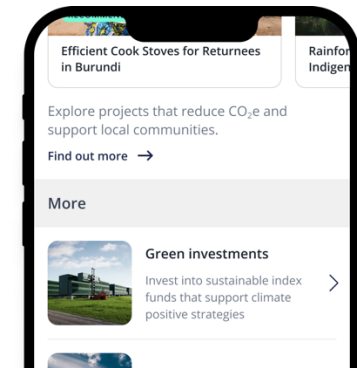
Personalize the journey



Increase app engagement



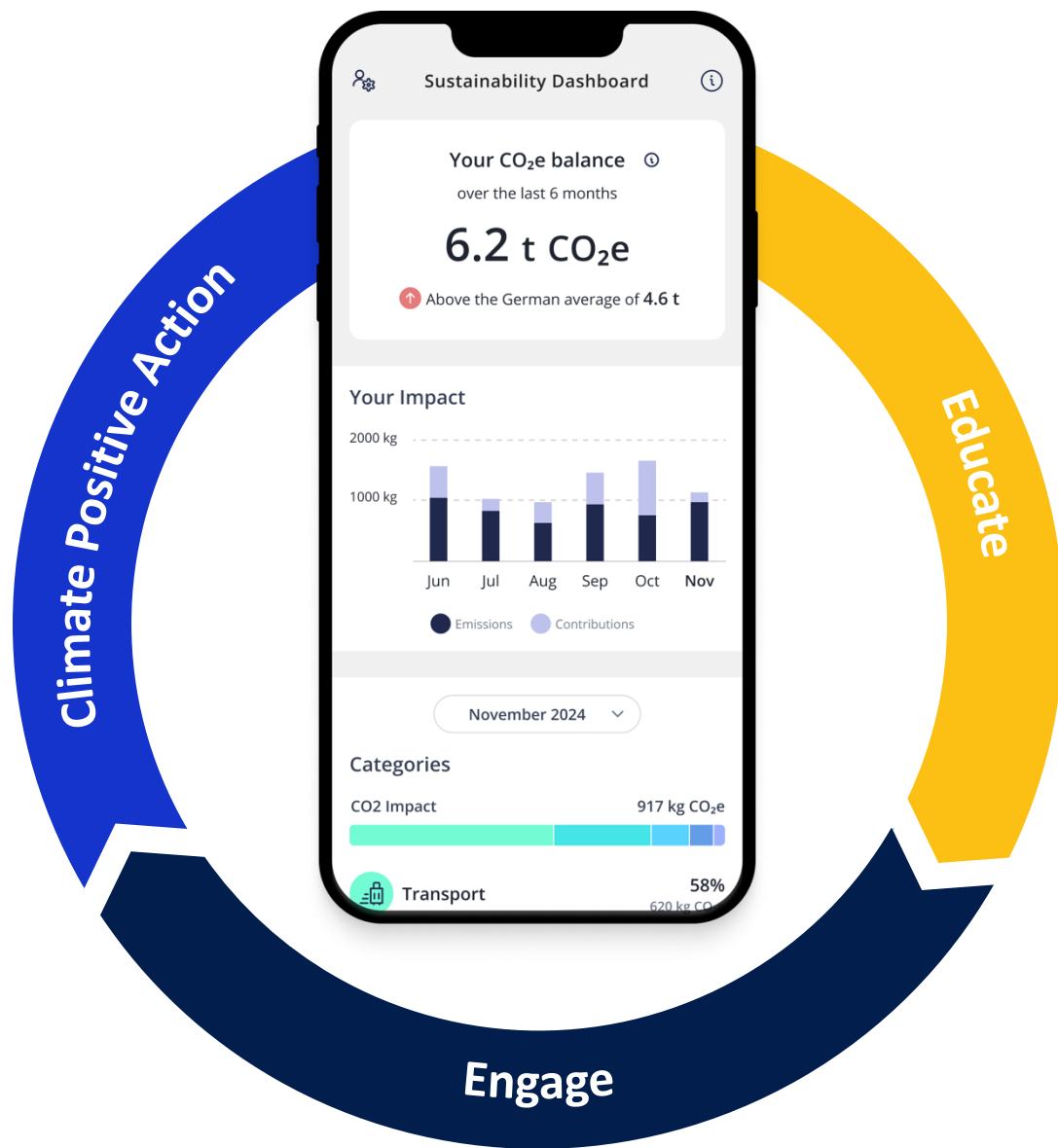
Take action



Make meaningful contributions



Make highly targeted offers to direct action



A user journey that drives measurable **climate impact**

1. Guide

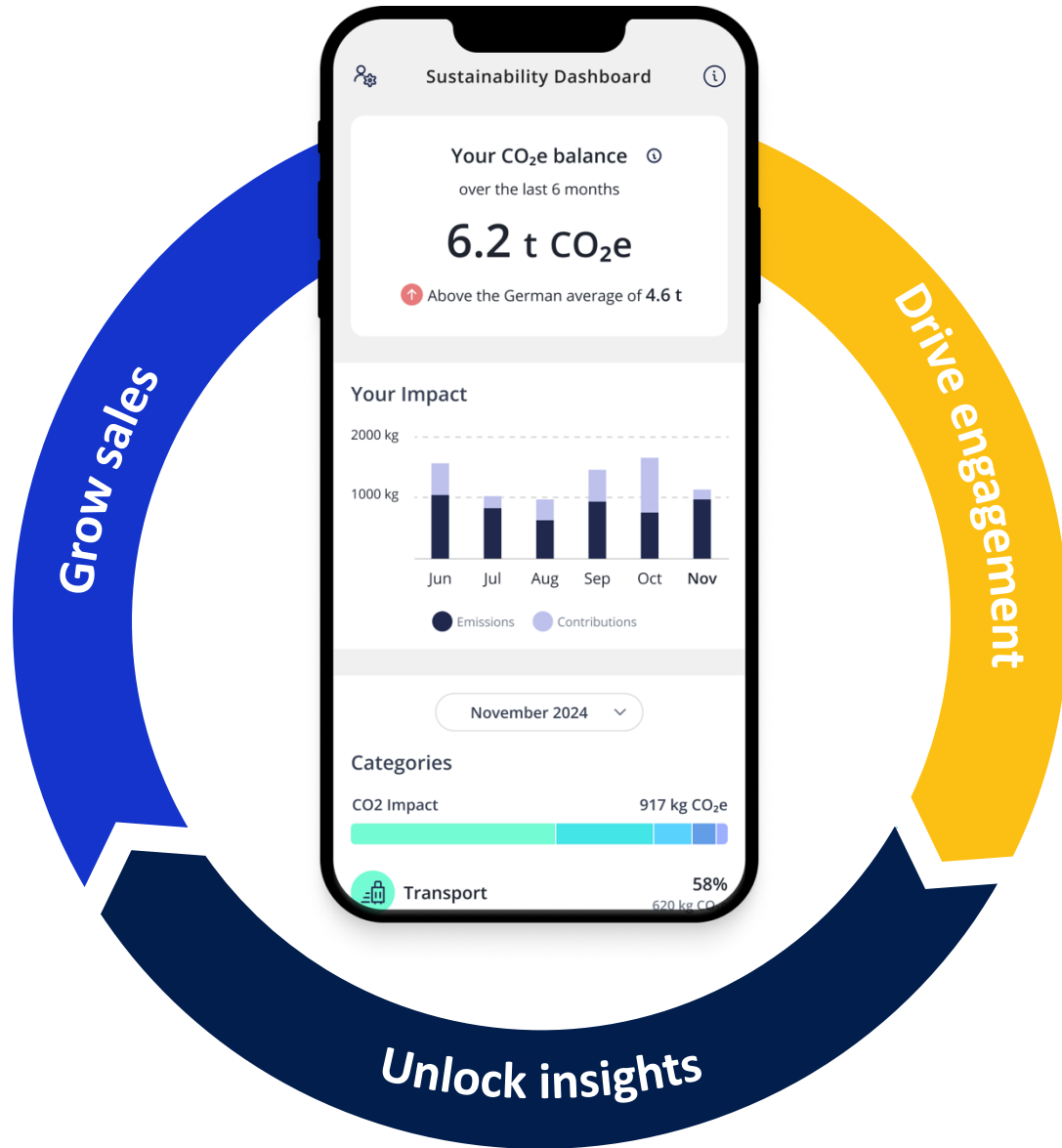
- Understand environmental impact (CO₂e footprint)
- Leading transparent methodology
- Localized calculation

2. Engage

- User-driven personalization
- Interactive tips and insights
- Contextualize with tangible examples

3. Climate Positive Action

- Daily behavioral change
- Carbon credits
- Donations
- Green loans to facilitate a sustainable lifestyle



A user journey that drives measurable **business impact**

1. Drive Engagement

- Increase NPS
- Increase loyalty/retention
- Increase SOW

2. Unlock New Customer Insights

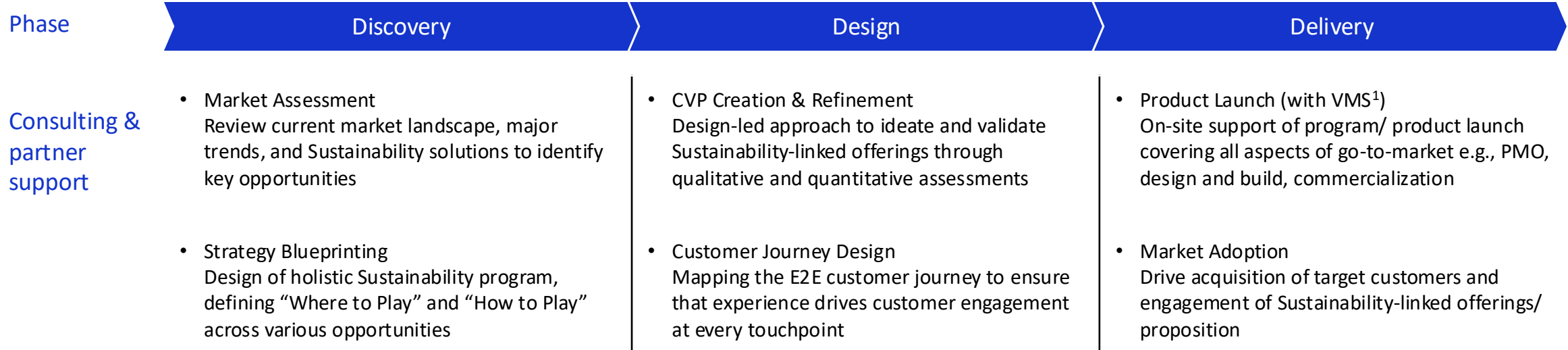
- Enhance customer segmentation
- Leverage data from user interactions with ecolytiq

3. Grow Sales

- Green Loans
- Green Investments
- Decarbonization products

Helping you design, implement and amplify your sustainability offer

With VCA Sustainability practise and our network of partners



Example outcome



PETER
53, Well-educated engineer, financially comfortable & settled family man.

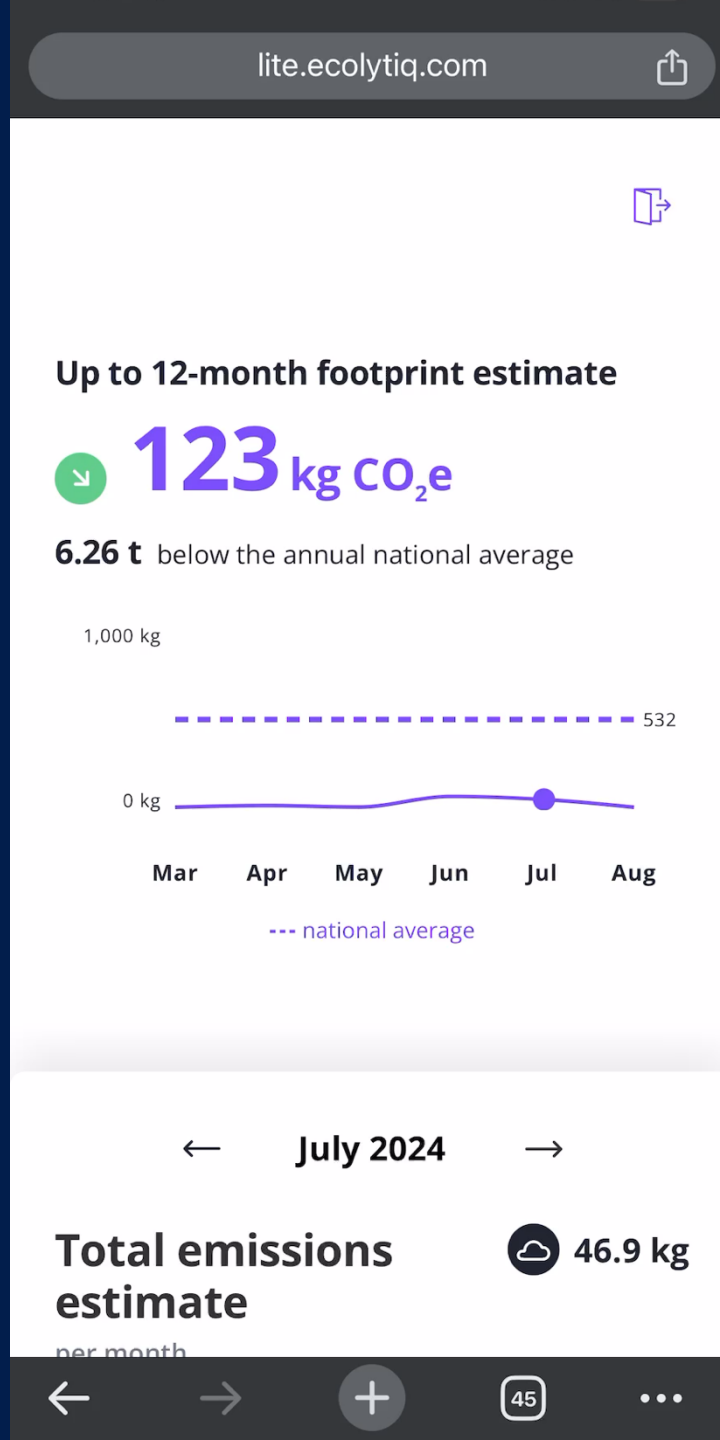
IRIS
41, Socially active, settled with kids & urban living.

MARKUS
29, young professional, stable income & urban living.

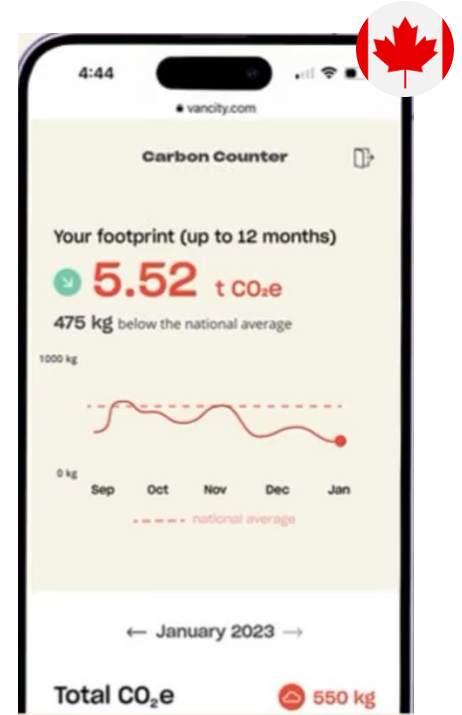
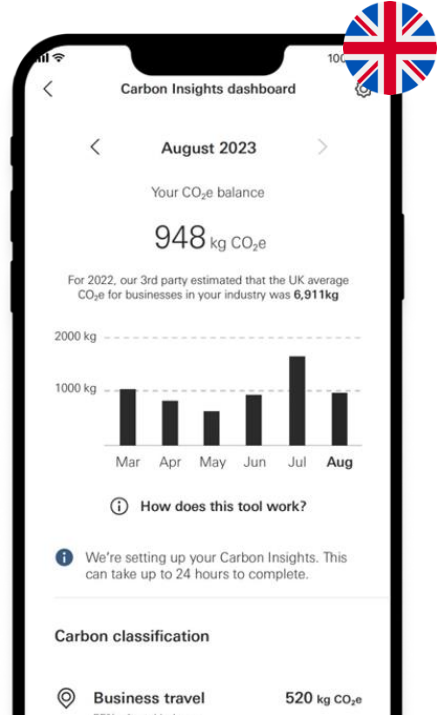
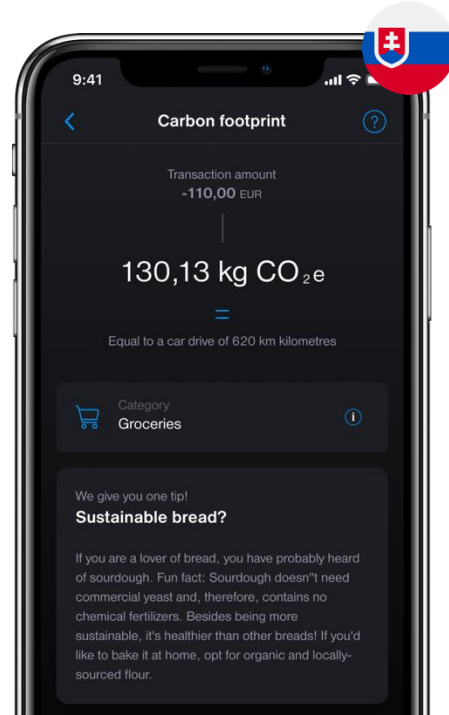
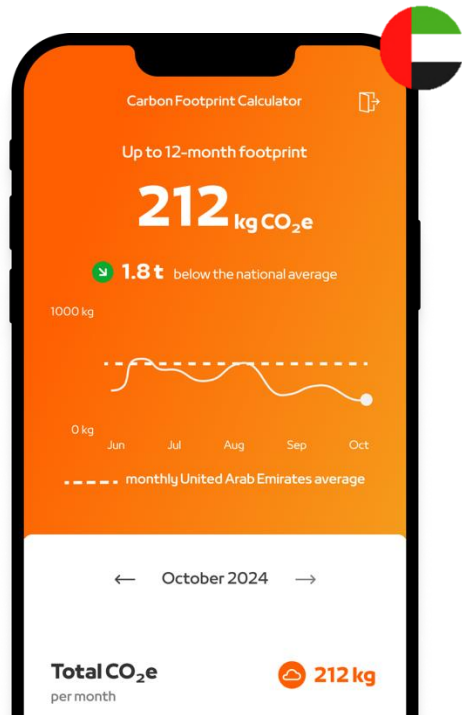


Reference cases and examples

Transaction refinements to increase engagement and accuracy of emission estimates



Powering financial institutions globally



What is in it for you?

Enhance your mobile banking experience with unique features

Increase engagement

- ✓ Differentiate your bank app
- ✓ Attract & retain sustainable clients

Up to **30%**

Users returning to the app sustainability features within 30-days

Increase share of wallet

- ✓ Higher spending on your channels
- ✓ Higher transaction volume

>10%

Increase in average weekly transactions and 5%+ higher average weekly spend

Reduce CO2 per client

- ✓ Raise awareness on impact
- ✓ Increase opportunities to cross-sell green financing

10-15%

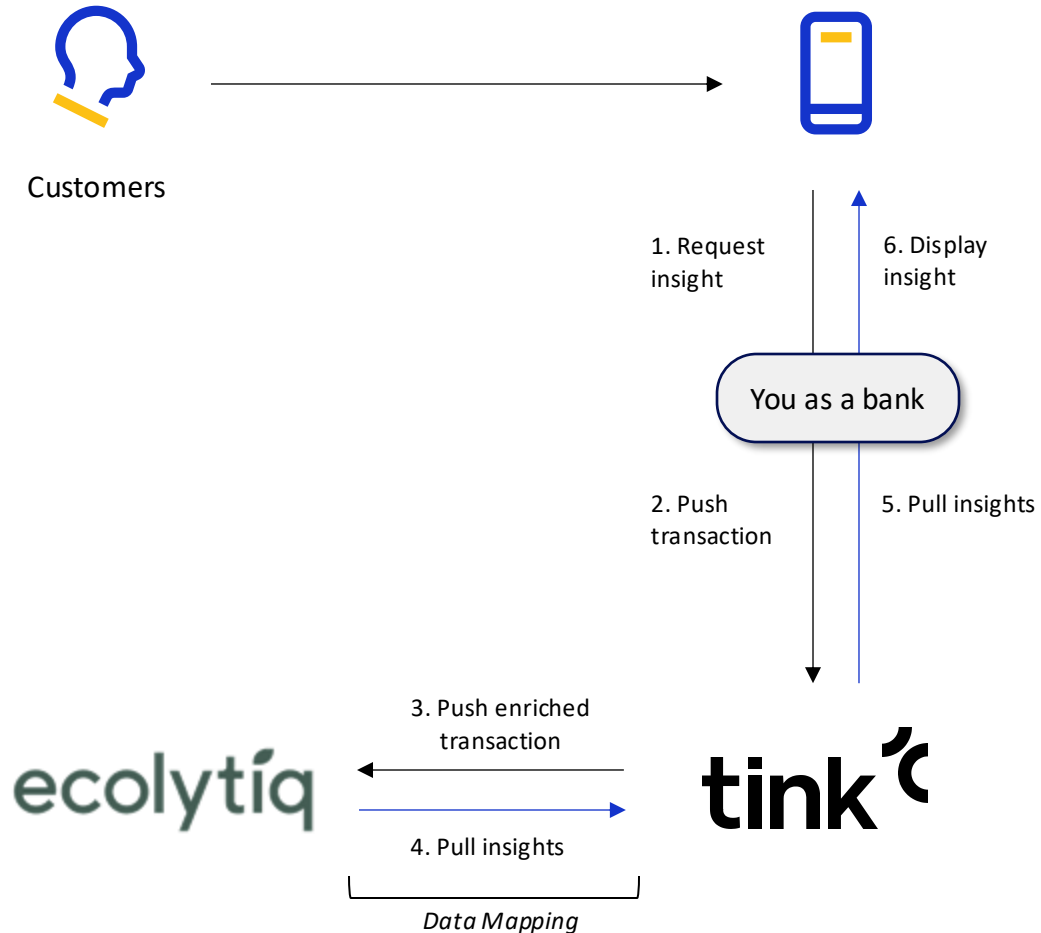
Reduce your clients impact on climate with more information and tools to control their emissions

VISA

**Thank
you**

One integration to benefit from a truly enterprise-grade partnership

The Set-Up



The Benefits

Commercial

- ✓ Bundled solutions experience from one single contract with Tink for future implementations
- ✓ Full access to enterprise-grade support and tech delivery teams from both Tink and Ecolytiq
- ✓ Visa VIK eligible

Technical integration

- ✓ 1 API and 1 platform to consume Ecolytiq and Tink services together
- ✓ One combined transaction taxonomy trained and scaled to power a harmonised engagement and user experience
- ✓ Streamlined integration process: fewer API calls to unlock same features. Save time and resources during the setup

Future Roadmap

- ✓ Joint features build for Financial-Sustainability coaching (i.e. carbon footprint budgeting, nudges to reduce CO2 emissions)
- ✓ Combined Tink-Ecolytiq analytics intelligence layer on a user base level

Accessing ecolytiq's sustainability suite via Tink in Europe

	ecolytiq	tink [®] A Visa Solution
Standard sustainability	Carbon emissions enrichment	✓
	Statistics on CO2	✓
	User refinement	✓
	FAQ & explanations	✓
Additional Tink components	Enrichment on aggregated transactions	✓
	Recurring transactions enrichment & prediction	✓
	User re-categorisation	✓
	Budgeting, savings pots & tagging	✓
	Spending & income insights	✓

- Visa Value-in-Kind (VIK) eligible
- Bundled solution experience
- No separate contract with ecolytiq
- Centralised, enterprise-grade Tink support and tech delivery teams
- SLAs aligned to Tink & Visa standards
- Same API to access all Tink solutions
- Planned roadmap to integrate other Visa solutions into the Tink platform



Understand Impact

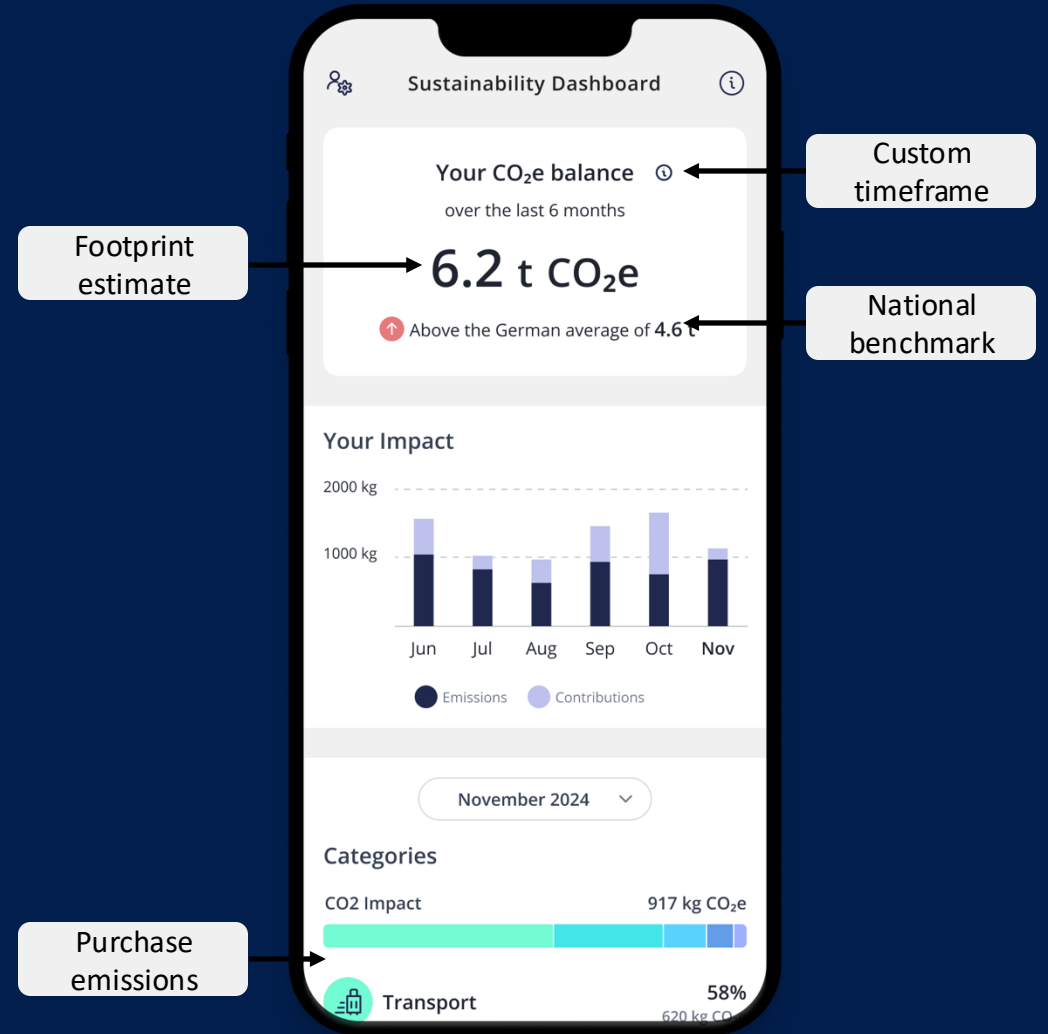
Helping customers understand their climate impact

Environmental awareness with each transaction, enriched by localisation and meaningful content.

Key features:

- Estimate of personal carbon footprint
- Calculated using [Open Standard](#) and country-specific merchant data
- Guiding context to help users understand the scale of their CO₂ footprint
- Available via Tink APIs in Europe

ecoAware



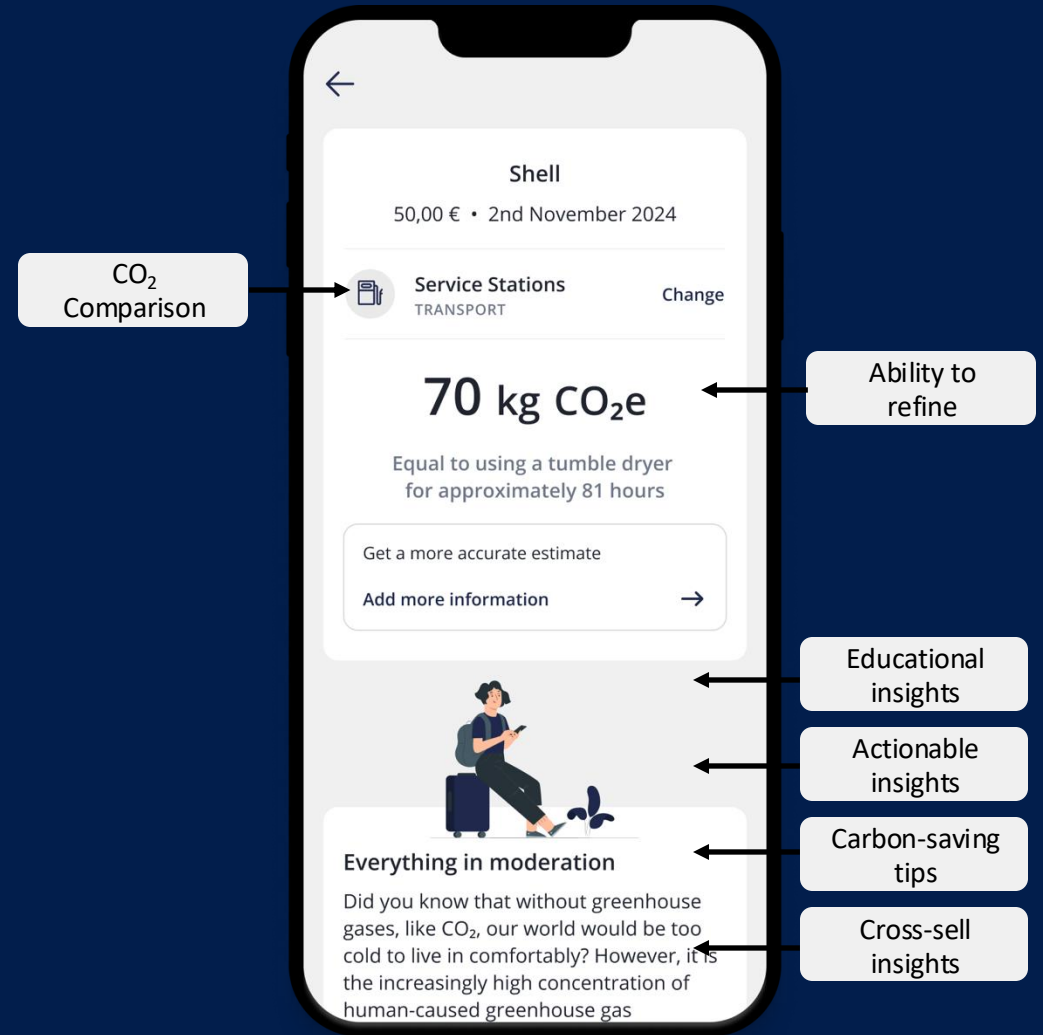
Cultivate intent

Drive engagement and deepen your understanding of your customers

Help customers understand how to reduce their footprint by delivering personalized insights.

Key features:

- Interactive refinements to tailor carbon footprint based on user behavior (e.g., vegetarian diet, electric vehicle, flight length)
- Delivery of custom climate insights to educate customers and motivate action
- Available via Tink APIs in Europe



Take action

Enable customers to make climate contributions

Connect your customers with a diverse set of projects and streamline the process to make donations

Key features:

- Contribute to nature by investing in green projects through donations or carbon credits
- Donations based projects aligned with UN SDG goals



16 projects available in Central and Northern Europe, including two high-quality carbon removal projects in Germany

