GREEN BANKING
The Gemalto eco-friendly offer

Go green with Gemalto
Consumers’ needs have changed: they now want environmentally friendly products in every part of their life including banking.

Now they can get them, thanks to Gemalto’s green banking offer.
Gemalto’s green banking offer

Consumers want environmentally friendly and ethical products in every part of their life. That’s why Gemalto has developed a full set of tools that enables its banking clients to build a consistent green image that moves beyond empty environmental claims. Our offer covers every aspect of a bank card’s life, from biosourced materials to eco-packaging produced by a manufacturer with a robust environmental policy.

**Our green banking offer is built on 4 key pillars:**
Dematerialization, Alternative Materials, Green Factory and End of Life.

**Dematerialization**
We offer a range of services that help reduce paper consumption associated with delivering and activating cards, sharing information with cardholders and providing issuers with reporting solutions.

Our *card carrier compiler* tool allows you to manage advanced carrier design and implement frequent online content updates to significantly reduce the number of leaflets you need to bundle with a card.

*PIN by SMS* is an innovative and secure solution for delivering PINs and PIN reminders via text messages, cutting mailout print runs and postage costs.

Our *Allynis Card Companion* application links the payment card with a Smartphone making it easy for you to contact cardholders whenever you want.

Our *Secure Transactions Web Portal and electronic invoicing* allows you to monitor personalization and dematerialization processes in real-time and gradually reduce your need for paper reports.
Alternative Materials: Choose Gemalto, choose PLA
Our Bio Sourced bank card is made from an environmentally friendly plant starch-based plastic substitute called poly lactic acid (PLA). Made from renewable sources such as corn, it can be recycled back to its initial resin over and over again without loss of quality. PLA is also biodegradable, carbon neutral and non-toxic if incinerated. These qualities all put it streets ahead in the green stakes when compared with materials such as PETg, bio PVC or recycled PVC used by many other card manufacturers.

The Bio Sourced card is also compatible with magstripe and smartcard (with Diams modules) technology. In addition dual interface PLA cards are being developed and are due for launch in 2013. We are the only manufacturer providing this technology for banking cards, which has been approved by VISA Inc, VISA Europe and MasterCard.

Green Factory: Sourcing from a green supplier
Banks that choose Gemalto can be sure that they are working with a firm, which controls its global environmental impact. We go further than just ensuring eco-friendly product delivery: we embrace greener manufacturing practices such as carbon offset, a solution to compensate greenhouse gas emissions generated by card production.

Our eco-design project is based on a product life cycle assessment (LCA) process. We use eco-design at every stage, from product conception to re-engineering. This covers the product’s environmental impact such as resource consumption and emissions during manufacturing to what happens to waste and the card at the end of its life. Our goal is to minimize its environmental impact without compromising its quality. Firms that choose Gemalto can be sure that they are purchasing from a company that is truly committed to the green agenda, courtesy of our carbon neutral card production plant in the UK. In 2010, we produced around 7 million carbon-neutral cards and launched a carbon offset program across all our manufacturing plants worldwide. This program produces carbon credits by offsetting greenhouse gas emissions generated by card production. It does this by supporting energy saving and renewable energy schemes globally such as providing high-efficiency cooking stoves in Cambodia or aiding solar panel deployments.

We provide a fixed annual contribution associated with a specific emission category – such as staff transport or production plant energy consumption – while the customer provides a fixed amount per each card purchased.

To support the carbon offset program, we have developed a model – with the help of carbon offset providers such as The Carbon Neutral Cie and CO2 Solidaire – that calculates how much carbon we use to produce cards at our various manufacturing sites. This is just a part of our comprehensive corporate social responsibility (CSR) policy, that shows our commitment to the environment.

End-of-Life Management
If, like Gemalto, you want to leave only a green footprint, you’ll be as committed as us to end of life product management. With the introduction of PLA, there is an increasing number of end of life alternatives such as composting and full recycling. Our role is to facilitate our customers’ end of life product management by acting as an intermediate between them and partner recycling companies. This ensures you have buy-in to a total green strategy which also enables you to save resources by recycling valuable metals and plastics.

The biosourced bank card
As a tangible link between the bank and its customer, the card acts as a branding tool that the bank can use as credible proof of its commitment to protect the environment. Consumers also want to play their part and go green – and their bank card is a chance for them to do their bit by carrying a truly environmentally friendly product in their pockets.
Barclays Carbon Neutral
Barclays has pioneered corporate responsibility in the banking industry through its carbon offset production requirements. Gemalto has partnered with Barclays since 2006, through a carbon neutral compensation organization.

Deutsche Post
In June 2010, Deutsche Post DHL started offering its enterprise customers POSTCARD GOGREEN, a card which can be used to pay for the mailing of letters and packages and for express deliveries. Made from biosourced PLA, it has the same physical format and characteristics as a standard payment card. Deutsche Post DHL deployed 100,000 POSTCARD GOGREEN cards in its initial roll-out.
The aim of Deutsche Post DHL’s GOGREEN project is to reduce the CO2 emissions it generates for every letter and parcel sent and across all of its operations including subcontracted transportation services.

Raiffeisen Bank
Austria’s leading banking group Raiffeisen has rolled out biosourced payment cards for its Austrian cardholders. The Visa-branded EMV cards are from Gemalto’s Clarista range of payment solutions, and will offer special-edition prepaid cards to end users as part of the Raiffeisen Climate Protection Initiative.
In the first phase of the project, the Raiffeisen Visa biosourced cards will be available as preloaded cards with a prepaid balance. They will be supplied with Gemalto’s customized EcoPack – a packaging made from recycled material.
The biosourced card – based on the latest state-of-the-art product technology – offers a solution with full security and functionality, which fits perfectly with Raiffeisen’s values, particularly its Climate Protection Initiative.