

Enfuce - Making an impact

Enfuce's mission is to enable change and innovation within the payment industry.

We want to be **famous for exceeding our customers' expectations in all that we do**. We want to be a trustworthy and innovative service provider that brings resilience, sustainability and continuity to our customers in a world where change is occurring faster than ever.

Delivering on our mission will enable Enfuce to have a **positive impact on the world we live in**, that is why our values play a key role in everything we do – everyday



COLLABORATION



SUSTAINABILITY



THINK BIG



EXCELLENCE

An innovative payment service provider



PAYMENT SERVICES

We manage the entire account lifecycle for you. We provide next-level card-issuing and payments processing as a service.



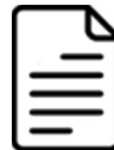
MY CARBON ACTION

A fully-automated digital tool for the merchants and financial industry to give consumers insights on their everyday climate impact and help them make sustainable actions.



OPEN BANKING SERVICES

We handle PSD2 compliance requirements for banks and financial institutions. We're also a connectivity service provider for customers wanting to connect to banks.



LICENSE

We provide TPP license to utilize our Open Banking Hub Service, both AISP and PISP. BIN Sponsorship for Card issuing via Transact Payment Limited.



What if technology tracked all carbon emissions?



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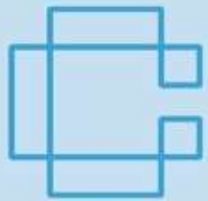
The World If
Jul 4th 2020 edition >

Data privacy and climate policy

What if technology tracked all carbon emissions?

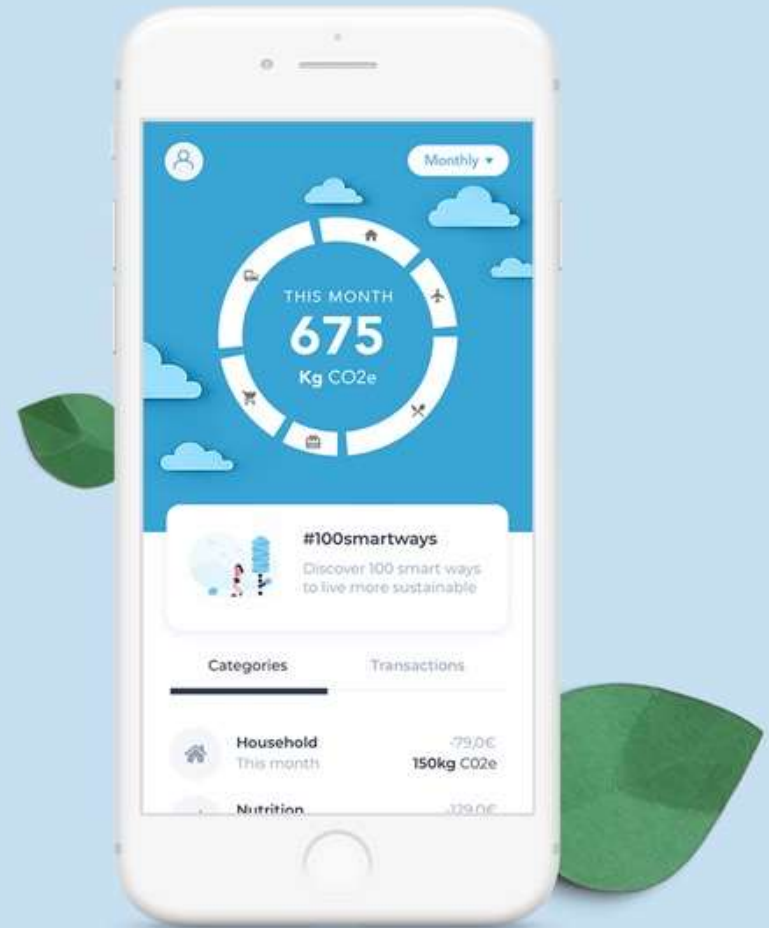
Could governments use smartphones to monitor citizens' carbon emissions? An imagined scenario from 2030





my carbon action

- ✓ Calculates your individual carbon footprint
- ✓ Reports the climate change impact of every purchase you make
- ✓ Tracks your carbon footprint in six different categories
- ✓ Offers +100 personalized and buying-behavior changing recommendations to become more sustainable



Individualized carbon footprint calculation

Validated calculation method developed in collaboration with D-mat



LIFESTYLE CO₂ FOOTPRINT

PERSONAL PROFILE

- Lifestyle habits
- Condition types
 - Food
 - Mobility
 - Household
 - Goods, Leisure & Services

TRANSACTION DATA

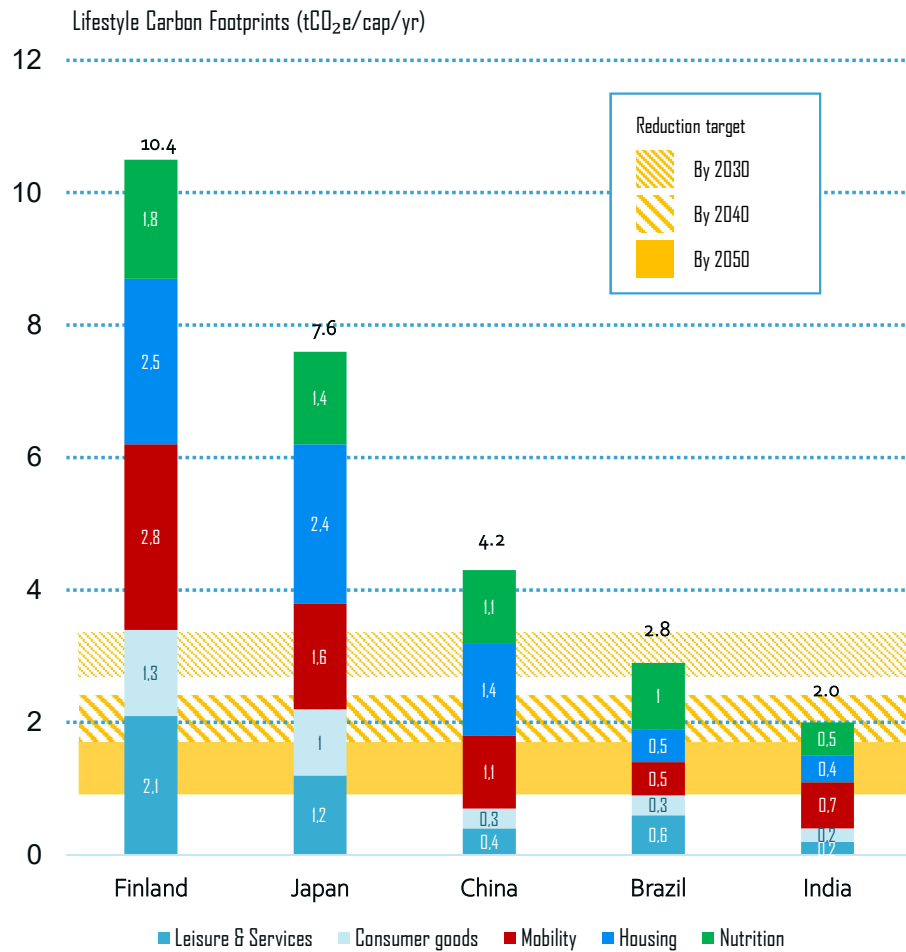
- Merchant Category
- Merchant ID
- Amount
- Domain
- Share of domain

RESEARCH DATA

- GHG emissions kg CO₂e/
€
- Country specific data
sets



The science as the core



Technical Report: 1.5 Degree Lifestyles

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D-mat

- Team of experts and academics
- 16 years of research on targets and options for reducing lifestyle carbon footprints.
- Collaboration with world leading universities (Aalto, Wuppertal Institute, IGES)



SITRA

A? Aalto University

KR foundation

IGES Institute for Global Environmental Strategies

my carbon action
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