

 **meniga**

Beyond Banking - Carbon Insight

Beyond Banking,
Innovative Green Solutions

Meniga's global customer base



+30 Countries



+170 B2B Customers



+100m Digital Banking Consumers



13bn Enriched Transactions per annum



Nordea



Meniga helps banks transition from transactional institutions to **trusted financial advisors**

Transaction data holds the key to **understanding your customer** and drive critical outcomes in digital banking

We bring the data together, make it useful for insight and apply an intelligence layer to embed high-impact money management services within **your digital banking strategy**



Meniga helps banks



Understand customers and their needs



Inspire customers to take control of their finances



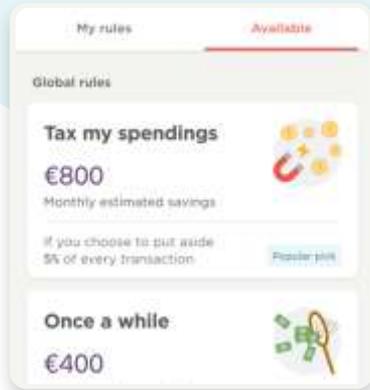
Advise on bespoke products and services

Meniga helps banks build **digital banking services** on top of **personal finance data**



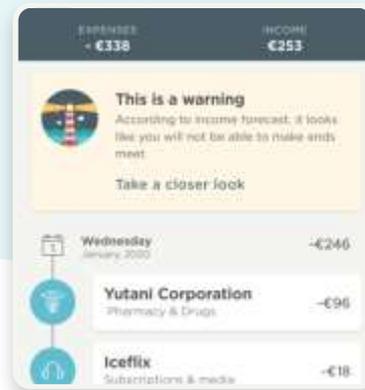
Finance Manager 2.0

Gold standard PFM & BFM. Stay in control of your finances in a fun and engaging way



Smart Money Rules

Self-driving algorithmic savings. Make it easy and fun to save for everyone



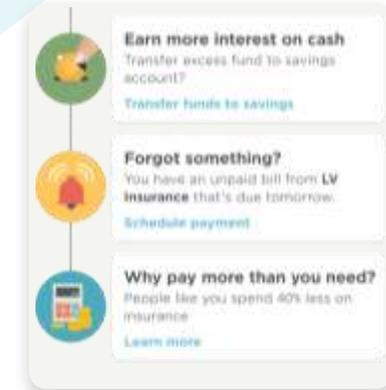
Cashflow Assistant

Simplifies your finances. Know when you are safe to spend and free to save



Carbon Insight

Monitor and influence the environmental impact of your spending in real-time



Insight Factory

Receive personalized insights & actionable advice based on machine-learning technology

Best-in-class data consolidation & enrichment



Data sources

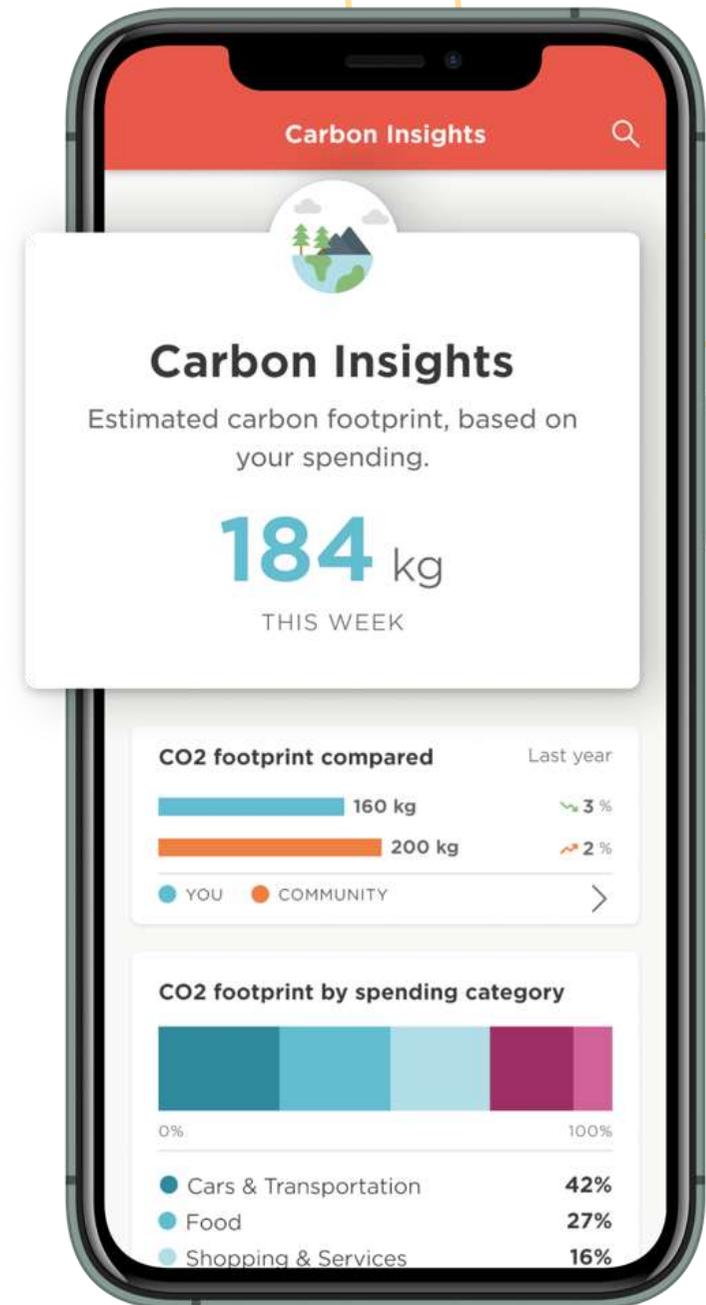
Merchants & 3rd parties

Bank Internal Data

PSD2/
Open Banking Data

Carbon Insight for Financial Institutions

Empower your customers to fight climate change – together with their new favourite brand – you!



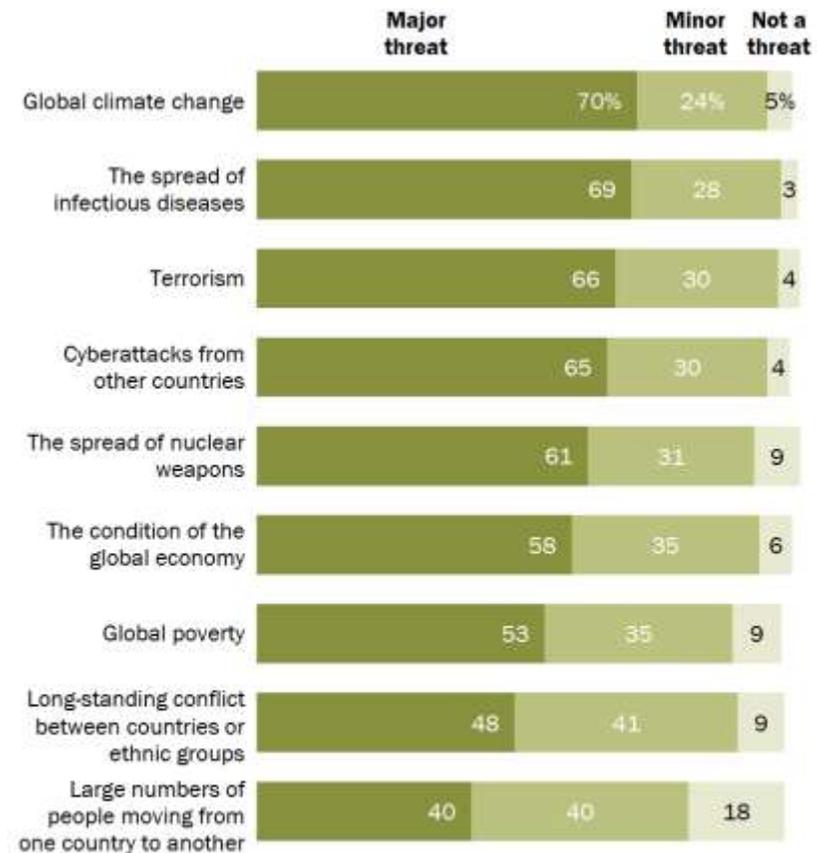
Global climate change concerns have grown during COVID outbreak

Concern over the threat of climate change is higher than ever – 70% of consumers recognize climate change as a MAJOR THREAT (Pew Research Center, 2020)

In the wake of the pandemic people are more concerned -not less- about addressing environmental challenges and are more committed to changing their own behaviour (Boston Consulting Group, 2020)

Across 14 countries polled, climate change and infectious diseases top list of global threats

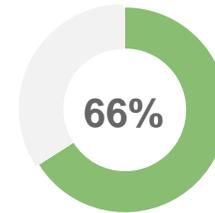
Median % who say the following are a ___ to their country



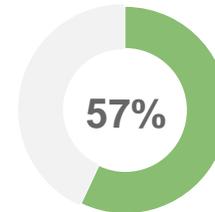
Note: Percentages are medians based on 14 countries surveyed: U.S., Canada, Belgium, Denmark, France, Germany, Italy, Netherlands, Spain, Sweden, UK, Australia, Japan and South Korea. Those who did not answer are not shown.
 Source: Spring 2020 Global Attitudes Survey, Q13a-i.
 "Despite Pandemic, Many Europeans Still See Climate Change as Greatest Threat to Their Countries"

PEW RESEARCH CENTER

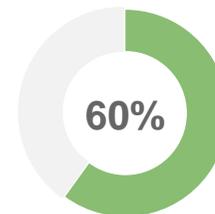
Carbon Conscious Consumers moving from the fringe to become a mainstream movement



of consumers are **willing to pay more for sustainable brands**
(Nielsen Sustainability Index)



of EU consumers **base purchases on environmental concerns**
(EU Consumer Scorecard)



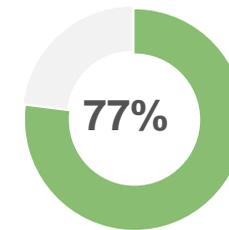
of consumers **are making more eco-friendly, sustainable & ethical purchases** since start of pandemic
(Accenture Consumer Report)

What does the carbon conscious consumer want from banks?



Options & Actions

I want to be able to do something about it

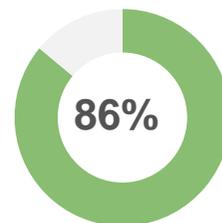


want advice on how to **reduce their carbon footprint**

(Survey of Meniga users)

Awareness & Insight

I want to understand the impact I have on the environment



want to use a **banking app to estimate their carbon footprint**

(Survey of Meniga users)



Meniga's Carbon Insight empowers your customers to act on climate change

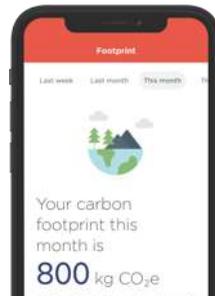
Carbon Insight is a **white-label solution** for banks that **estimates your carbon footprint** based on your spending pattern, provides **unique insights** into your carbon profile and **empowers you** to become a more sustainable consumer



Carbon Calculator

Transactions mapped to CO2 output

- **Real-time** calculation of carbon footprint per transaction
- Based on state-of-the-art methodology and data



Carbon Awareness

Providing the summary & detailed view of the footprint

- Instant overview of your **carbon footprint** offered as part of your mobile banks
- **Filter** by time period and category/source



Carbon Insights

Insights & advice based on your carbon profile

- Nudges and **notifications** on your carbon impact
- Carbon **benchmarking**
- **Advice** on how to spend more sustainably



Carbon Action*

Carbon offsetting & green financial products

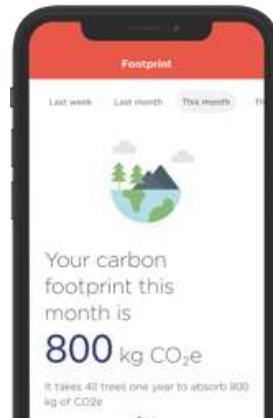
- **Carbon offsetting** via certified programs
- **Eco-friendly financial product** offers from your bank

* Roadmap item

There's no one quite like us in the market



Carbon Calculator



Carbon Awareness



Carbon Insights



Carbon Action

Top Quality Index

- Co-developed with **leading experts** and certified by EY
- Adapts to **local conditions**
- Supports **user input**



More than just a Carbon Calculator

- **Leading experts on digital banking UX** – delivering gamified personal finance digital journeys for a decade
- Track record of delivering **tangible impact** across 30+ countries
- Our technology is **proven at scale**

Carbon Vision

- Investing in **next-level carbon services**
- Working with **leading sustainability organizations**
- Open to **co-innovation**



Long-term innovation partner – there is more beyond carbon...

Why are FIs getting involved?



1

Serving a clear customer demand.

There is fast growing need in the market for this service - and banks are well positioned to drive positive change

2

Increase high-quality digital engagement.

Give customers a new and valid reason to log-in and engage with your digital channels

3

Strengthen brand & build long-lasting loyalty.

Take a stand with the climate and make ESG a business imperative – for you and your customers

4

Grow sales of green products.

Build digital customer journeys from carbon foot-print to eco-friendly financial products



Thank you

Σας ευχαριστώ



For more information visit meniga.com