

### Solution

# **Eco-Friendly Payment Card Options**

Gain Top-of-Wallet Positioning and Differentiate Your Brand With Sustainable Card Solutions

Consumers are mindful of doing business with organizations that reflect their values. How organizations operate and interact with the local and global community can influence consumer purchasing decisions and buyer loyalty. Elevate your brand, secure top-of-wallet positioning and increase activation with eco-friendly payment solutions from Fiserv.

According to the 2020 Aite Eco-Friendly Card Material Impact Report, all age groups are concerned about the environment and believe that companies should be participants in improving it. Eco-friendly debit and credit card solutions from Fiserv can help you connect with cardholders and boost brand loyalty. The benefits include:

- Providing a solution that can support sustainability messaging
- → Offering eco-friendly payment options to help support your commitment to sustainability
- → Strengthening cardholder relations by connecting with customers on a global issue
- → Distinguishing your brand from the competition, gaining top-of-wallet positioning and driving revenue

## Sustainability in Card Issuance

According to a 2020 report from Mastercard®, six billion payment cards are produced each year, typically from polyvinyl chloride (PVC). Those cards, according to the report, are discarded every three to four years, contributing tons of landfill waste around the world.

Eco-friendly card solutions from Fiserv present an opportunity to attract and retain cardholders while positioning your financial institution to develop and strengthen business practices with a sustainability initiative.

### **Recycled PVC**

Industrial plastic waste and scrap can be recovered and used to make payment cards, thereby reducing the proliferation of plastic in landfills and adverse effects to the environment. Recycled PVC can be used with any of our standard chip options for contact and contactless cards.



#### **Bio-Sourced Plastic Substitute**

Polylactic acid (PLA), which is derived from renewable resources such as cornstarch, can replace 80 percent of the petroleum-based PVC in a card and is available with any of our standard contact or contactless chip options. Consuming less energy to produce, PLA results in lower carbon footprints and greenhouse gas emissions than PVC. It's also biodegradable, recyclable and can be incinerated without generating toxic gasses. Fiserv also offers environmentally responsible disposal of used cards as an optional service.



### Recovered Ocean-Bound Plastic

Plastic waste can be recovered from land areas where it otherwise would likely enter the ocean. The recovered material is turned into high-density polyethylene and used to construct the card core. This option reduces single-use plastic and the amount of plastic entering the ocean and can appeal to cardholders who are cognizant of marine life. The option is currently available only with select contactless chips.



# Sustainability Solutions Beyond the Card

A turnkey, eco-friendly card program is made simple with Fiserv. From card production to responsible disposal, Fiserv helps you reduce your organization's environmental footprint.

## Card Carrier, Insert and Envelope

Using laser-printing technology with environmentally friendly inks, we can print full-color, off-the-shelf, eco-friendly card packages on paper harvested from sustainably grown trees. All eco-friendly card carriers, inserts and envelopes are part of a complete sustainable package.

#### Eliminate Waste With Print on Demand

Issuers continue to dispose of unused cards, carriers and activation labels when copy or design updates are required. Reduce related waste and expense by using print-on-demand technology.

Printing on demand gives you the flexibility to customize cards, labels and carriers with no upfront inventory costs or waste, enhancing profitability, differentiating your brand and improving the cardholder experience. All eco-friendly card options can be ordered as a white card suitable for print on demand.

# Improve Customer Loyalty and Satisfaction

Many consumers are opting for sustainable products across multiple market segments. By partnering with Fiserv, you can meet the growing demand for sustainable solutions while building your brand and diversifying revenue opportunities.

Eco-friendly card options improve consumer engagement, drive loyalty and create superior cardholder value, making every connection with customers count.



# Connect With Us

For more information about eco-friendly debit and credit card options:



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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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