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Deedster Inside

Financial Services

# Financial services for climate action

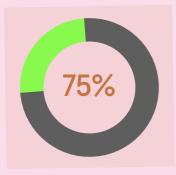
With people waking up to the climate issue, there's a unique opportunity to engage young customers with carbon data and personalized climate insights, using your digital bank as their lifestyle platform.

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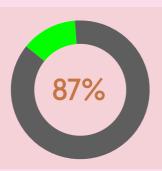
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## Opportunity for financial services

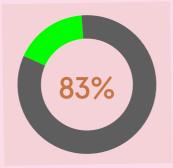
Climate change is one of the largest threats faced by humanity. Financial institutions, providing the society backbone for consumption, will play an important role in guiding individual consumers on how to reduce climate impact of their spending. The younger generations are well-educated and highly conscious of their choice of brands. They will have high expectations on what their preferred bank partner can provide in terms of carbon data and sustainability leadership.



of young adults are positive to brands that communicate a strong position on sustainability.



consider sustainability important or very important.



say they are ready to take more action toward a sustainable lifestyle.

#### Scientific base

Deedster Inside aggregates climate data from IVL Swedish Research Institute and from the global Morningstar company Sustainalytics, with specific national data. We simplify the complex for your customers. We personalize insights and make them actionable. That way your customers will more easily engage with carbon data and your own content.









## Deedster Inside service offering

#### <u>Transaction based</u> carbon footprint

Your customers will follow their carbon impact per buying transaction, calculate their carbon budget and track carbon spending as effortlessly as they track financial spendings. Climate data paired with lifestyle data make up a lifestyle carbon footprint.

#### **Personalized insights**

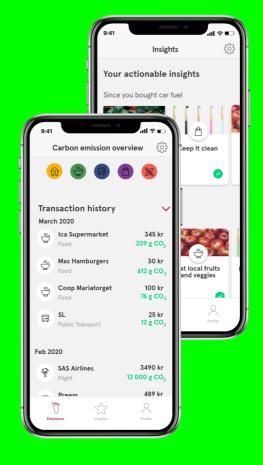
We bring actionable insights tailored to your end customer based on their transaction-based footprint. They carry a personalized carbon saving and can be tracked as habits and shared among friends. We add the latest research in the form of quiz and learnings and use engaging gamification to inspire true climate action in the everyday life of your customers.

#### Customer engagement and brand performance

Engage your young customers in areas that they are interested in. Your customers will interact with the climate content, share and create data and learn more about your own sustainability initiatives. Increased relevance – new customers and reduced churn

#### With Deedster Inside you increase your:

- relevance
- customer base
- customer engagement
- customer insights
- brand positioning
- offering in sustainable products and services





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## Agile implementation and low cost of ownership

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We deliver Deedster Inside to your platform to match your preferred communication and user experience. We use service modules that are easily integrated and directly visible on your platform. Our experts will guide you in finding the optimal user journey using the service modules of your choice and reinforcing user behaviors to reach your goals.

Our cloud-based, easy access API's can be called from your web or app platform into your existing data structure. We do not store your customers' personal data. Where needed we share anonymized data and the results of calculations are sent back to you in real time. We follow GDPR and use our own or your User Terms and Privacy Policy.

The service is fully managed and we offer lean onboarding, staged implementation, second line support and a competitive total cost of ownership.



#### How it works



Buying Transaction Merchant Category



Category Matching Deedster Global Index Climate Impact Calculations



Scientific Research Content Gamification



Impact Awareness Personalized Learnings Actionable Insights Behavioral Change

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## Deedster Inside service modules

Our service is built up by a number of service modules. Combining different modules will give your company its own unique customer experience.



Transactions

Track your climate impact through a transaction-based climate foot- print where the categories of your buying transactions are mapped against enriched climate data.



<u>Lifestyle</u>

A unique carbon footprint where we pair climate data with lifestyle data to create an actionable lifestyle carbon footprint for each individual customer.



Deeds Personalized insights and actions using machinelearning, guides towards lowering the footprint of an individual customer.



Green Micro Savings Introduce personal finance by connecting the DEEDS module with green micro savings.



<u>Climate Investing</u> Create a double-effect by adding climate investing of money savings in a sustainable fund of your choice.



<u>Climate Offsetting</u> Introduce the option of climate offsetting in certified Gold Standard projects.



Quiz Educate your customers through climate and sustainability quizzes. Present knowledge and insights to create an educational foundation. Tailor to reflect the heart of your organization.

#### Customer Specific

Challenge us! Let us tailor your own customer specific module.



**<u>Rewards</u>** Use our reward module to incentivize your customers. Points, badges, top- ups etc. adds that extra motivation and stickiness.



#### About us

Deedster was founded in 2016 with a mission to create action and a norm shift around the issue of climate change. Read more at **deedster.com.**