

Payment

Following the consumer's wish to have a better knowledge and control of his environmental impact, many actors have innovated in order to offer current accounts labelled "green" with the following features :

- A dedicated payment card.
- A solution to track the carbon footprint of payments made via a dashboard on the banking application.
- The option to offset your carbon footprint on a weekly or monthly basis (the funds being redirected to green finance projects).
- Transparency on the use of the savers' money with the guarantee that their savings will not go to finance polluting sectors.
- Create a green/responsible crypto-currency.

Financing

In order to promote innovative and impactful projects, new financing channels have emerged within sustainable finance:

- Setting up of a Green Bonds system to finance sustainable projects.
- Create a crowdfunding platform for social projects.
- Use machine learning to match individuals with local actors looking for financing.
- Ensure the financing of SMEs by targeting the population able to invest money.
- Create a digital solution to invest in green products.
- Guarantee E&S projects through innovative trade finance instruments.
- Facilitate the cash management of small suppliers by financing their receivables before the payment deadline.

Investment

Sustainable and responsible investment is becoming more and more important for asset managers and all financial players:

- Analyze the investments of SRI funds in relation to their prospectus and investment strategy.
- Set up a digital solution for individuals and offer them the opportunity to invest in sustainable companies.
- Propose an investment platform for local environmental projects.
- Calculate the carbon footprint of financial or foreign exchange transactions.

ESG objectives

ESG objectives and communication around CSR topics are creating many challenges for the financial sectors.

- Define the most appropriate objectives according to the profile of the companies by modelling the practices of the market and adapting them in an agile way.
- Implement automated KPIs to track the pursuit of the identified objective(s).
- Communicate effectively to attract investors.
- Build an artificial intelligence engine to detect fraud in the Extra Financial Performance Declaration (EFR).
- Develop innovative solutions for responsible digital business.
- Define reliable criteria and benchmarking tools at the international level but also adapted to each country and each sector.

Emerging countries

The unique challenges faced by emerging countries are also driving innovation in the financial services industry:

- Create and distribute crop insurance products for small farmers in emerging countries.
- Deploying mobile money solutions on the African continent.
- Build microcredit offers to develop them in emerging countries by adapting to local constraints.
- Promote the financial inclusion of minorities.