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Deedster – enable the shift

Monika Martinsson, co-founder, Chief Growth Officer, Deedster
Manila, Sept 2025

Don't Just Bank, Lead

Harness the power of sustainability



The Human Multiplier



CO₂

Measure. Explain. Reduce.

Proven platform with traction

- 80+ corporates and banks on the customer list since inception
- 50+ countries with users
- 18 languages supported
- 10+ International innovation awards and recognitions received



Handelsbanken



Klarna.

valiant



CBRE



BONNIER



QLIRO



publicis
sapient

NET ZERO CHANGE PROGRAMS

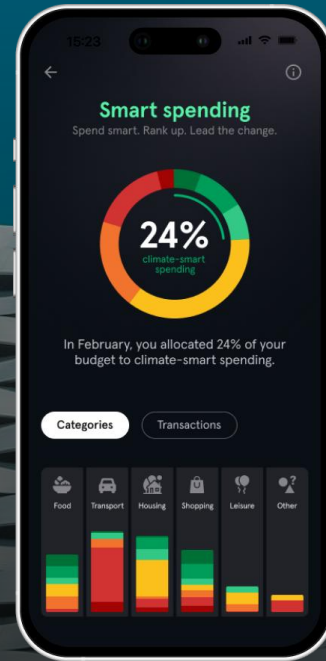
Deedster at Work



Gamified education and activation

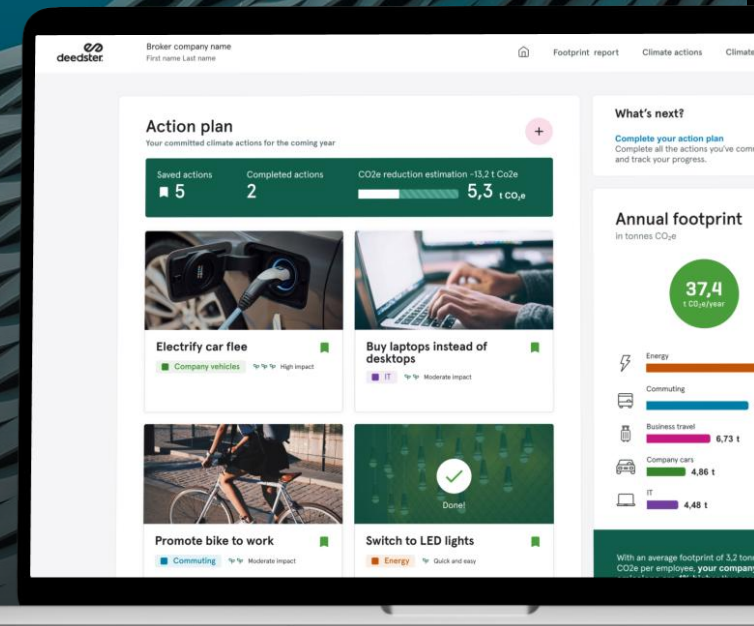
REGULATORY REPORTING AND GREEN BUSINESS GROWTH

Deedster Retail



Data driven services - Tailored guidance and incentives - Financing

Financed Emissions Platform (SME)



**DEED
FOR
THE
PLANET**



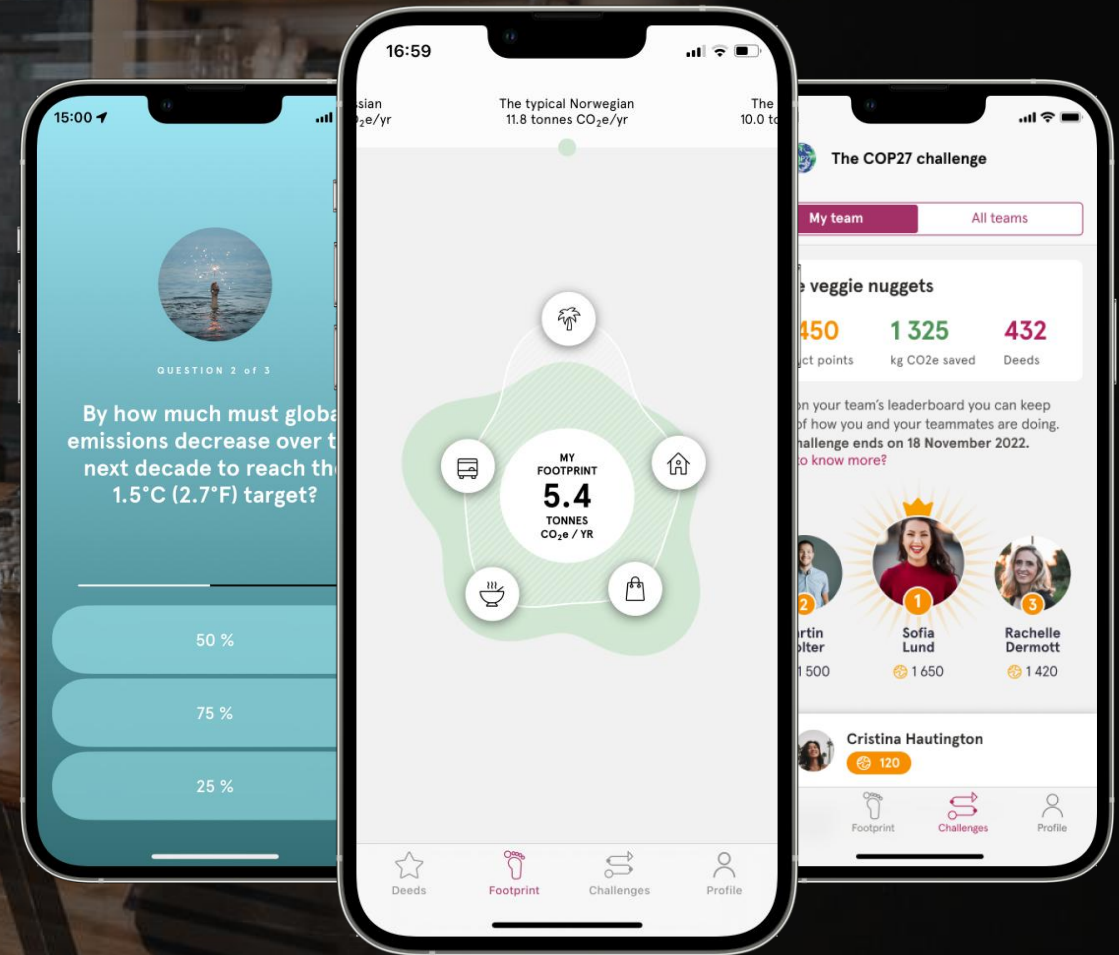


FOR LARGE CORPORATES

Deedster at Work

Gamified educational Net Zero Programs for employees

- Awareness
- Education
- Activation



Real climate action made easy and fun



Insights

Through the climate calculator, all employees get an insight into their global CO2 footprint.



Knowledge

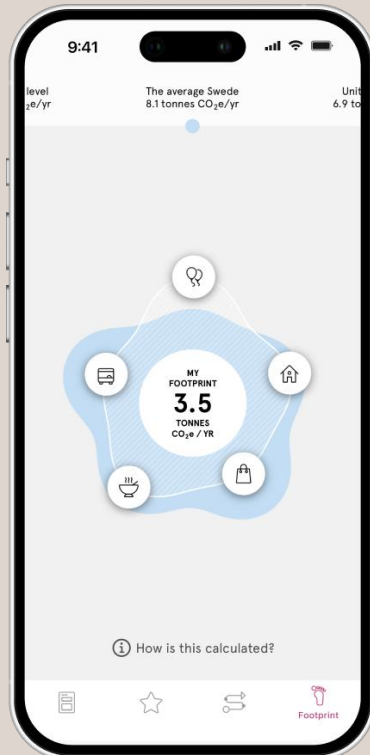
Through the quiz, all employees increase their knowledge of sustainability and climate.



Real climate actions

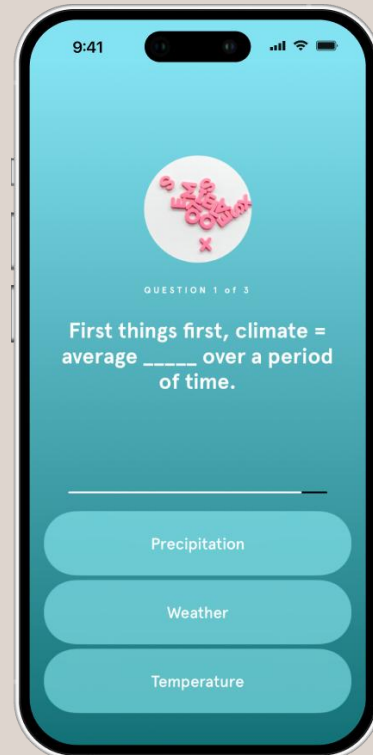
Be a part of the solution. Through climate-smart and sustainable deeds you will act for the planet in an innovative and fun spirit.

An impact-driven engagement app



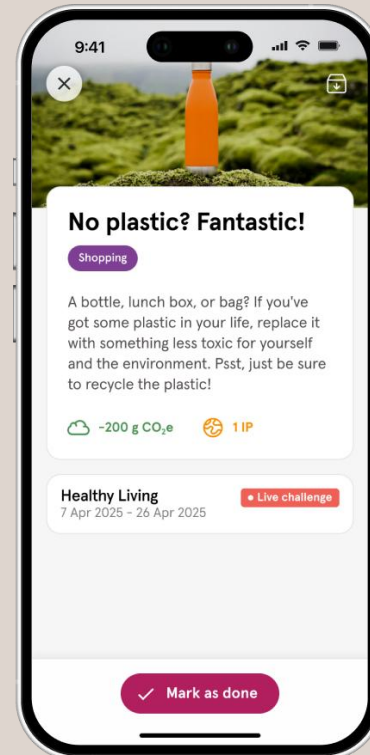
Insights

Individual climate footprint, scenarios and comparisons



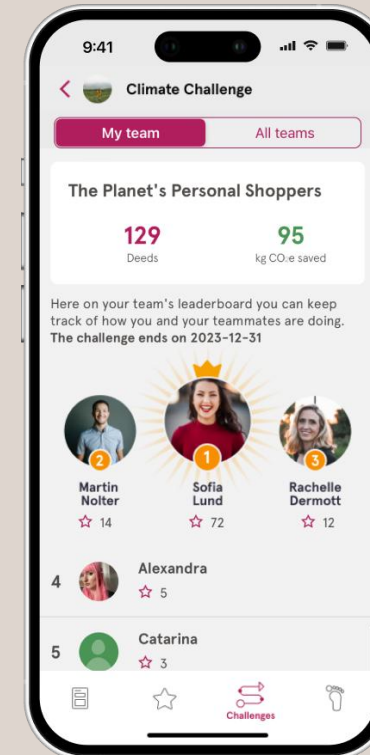
Knowledge

Learning and awareness



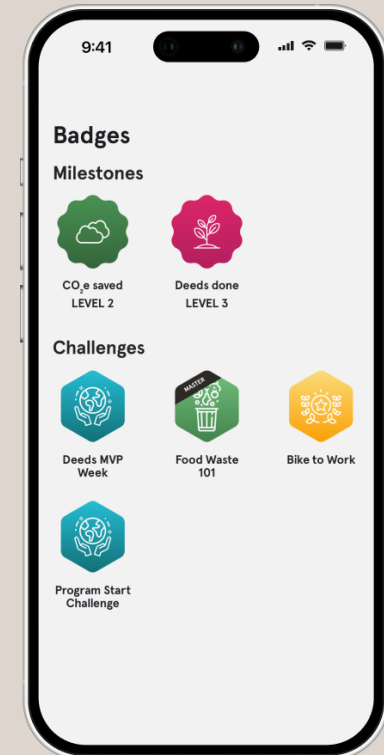
Climate action

Personalized deeds tagged with CO2e and impact points



Gamification

Challenges and competition.

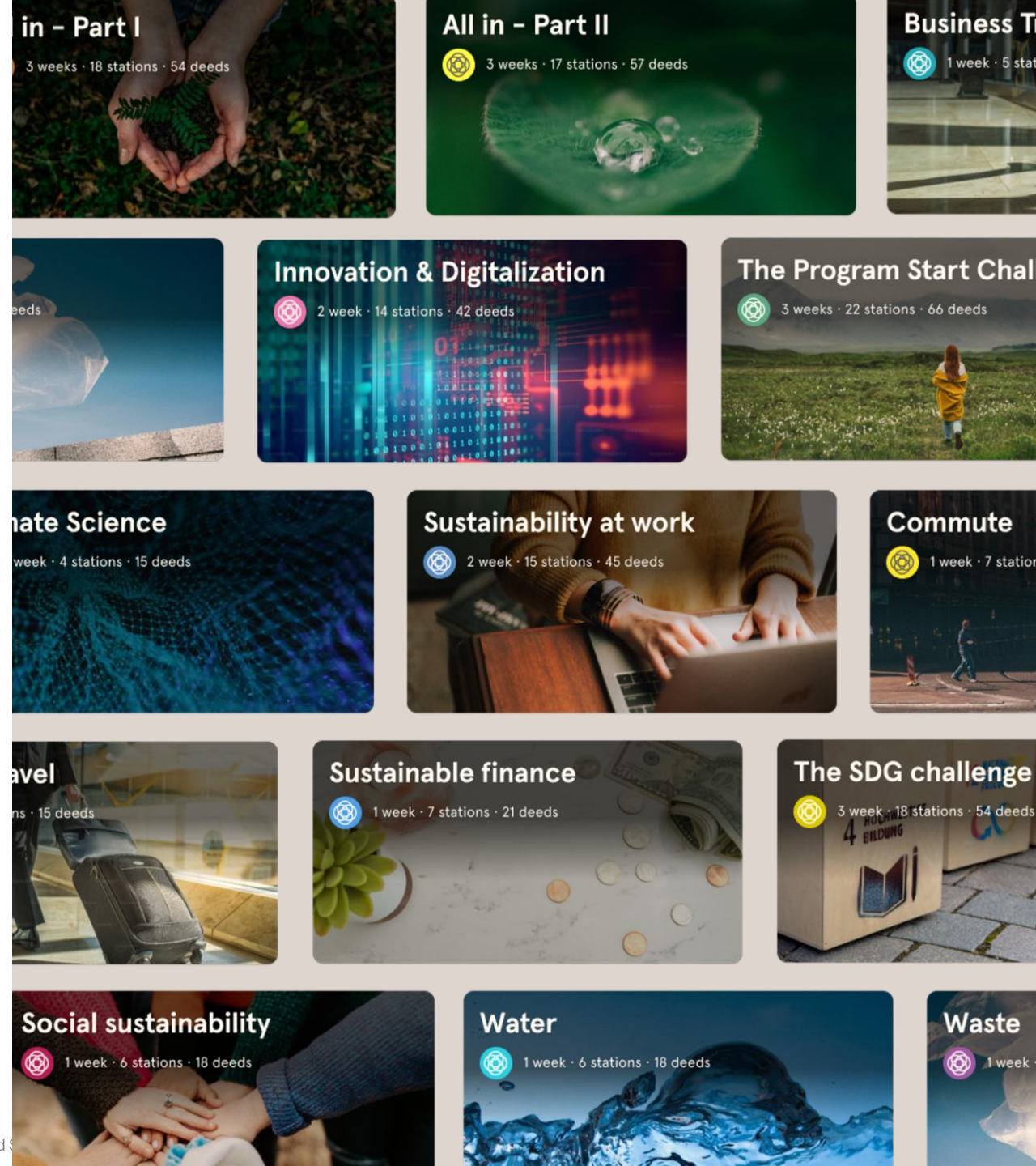


Rewards

Digital badges, connect them to real-life prizes.

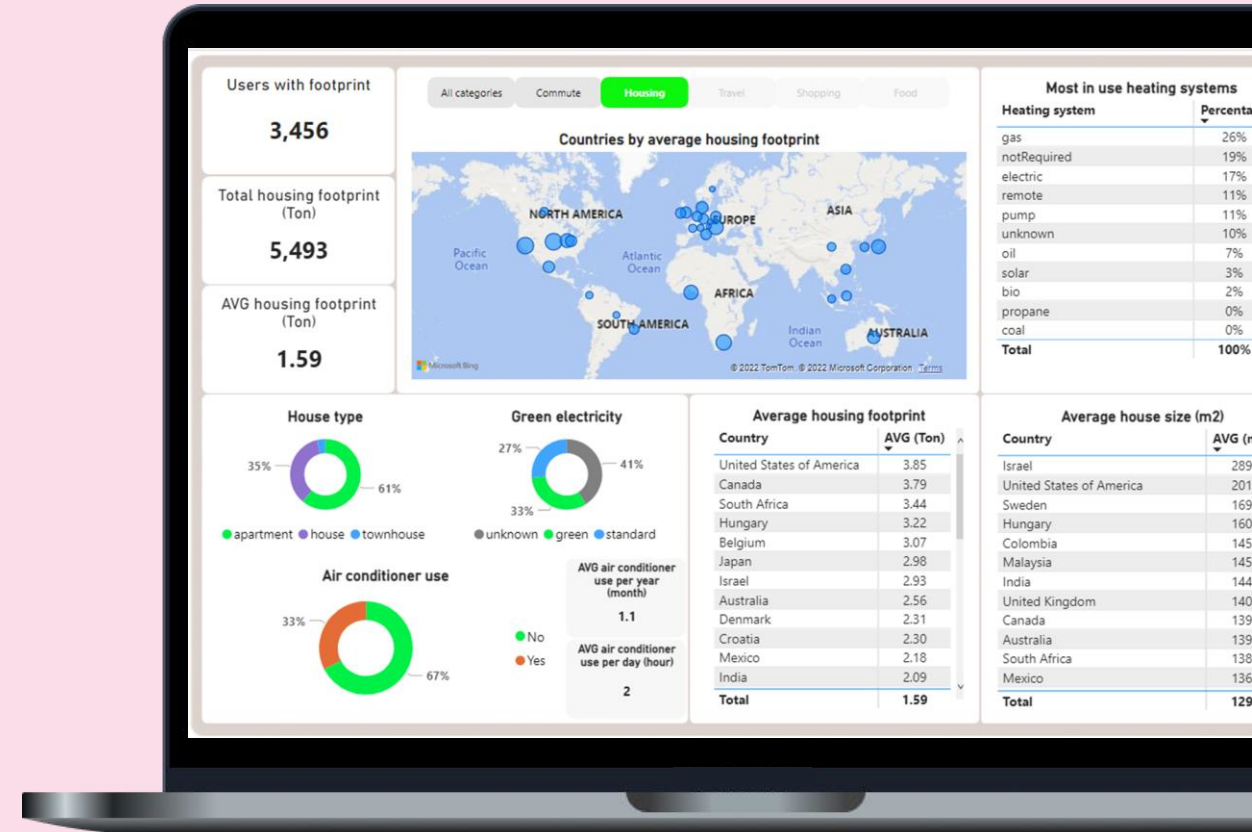
Content Catalogue

- Wide range of themes
- Crafted for a broad audience
- Based on behavioral science
- Academic foundation
- Can be tailored
- Multilingual and regional adaptivity



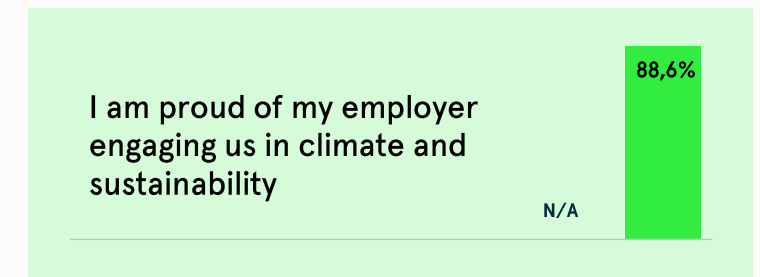
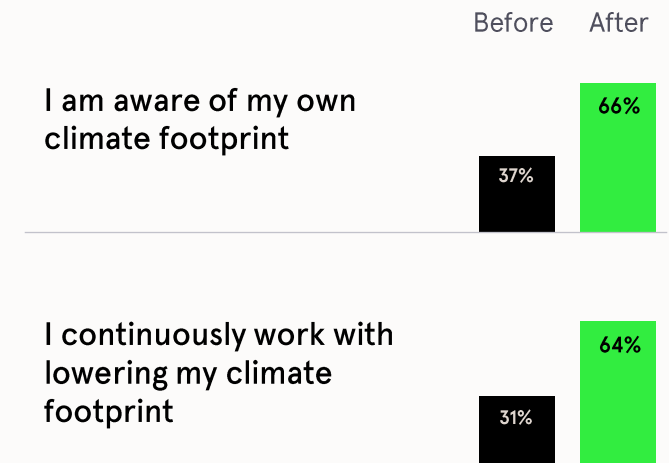
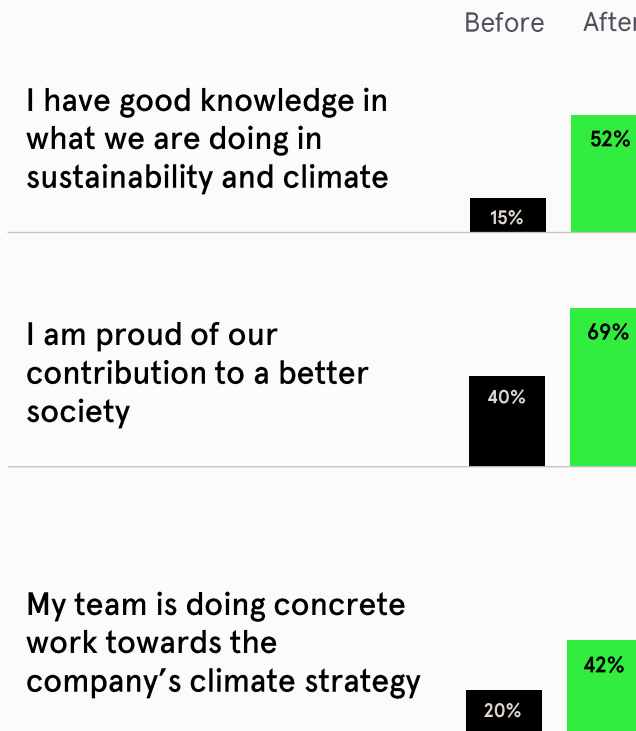
Powerful data reporting

- Follow engagement over time
- Scope 3 reporting
- Create strong communication
- Aggregated and anonymous data
- Possibility to integrate with Power BI via API





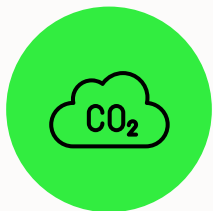
What do our customers employees say?



Case study

Swiss Re

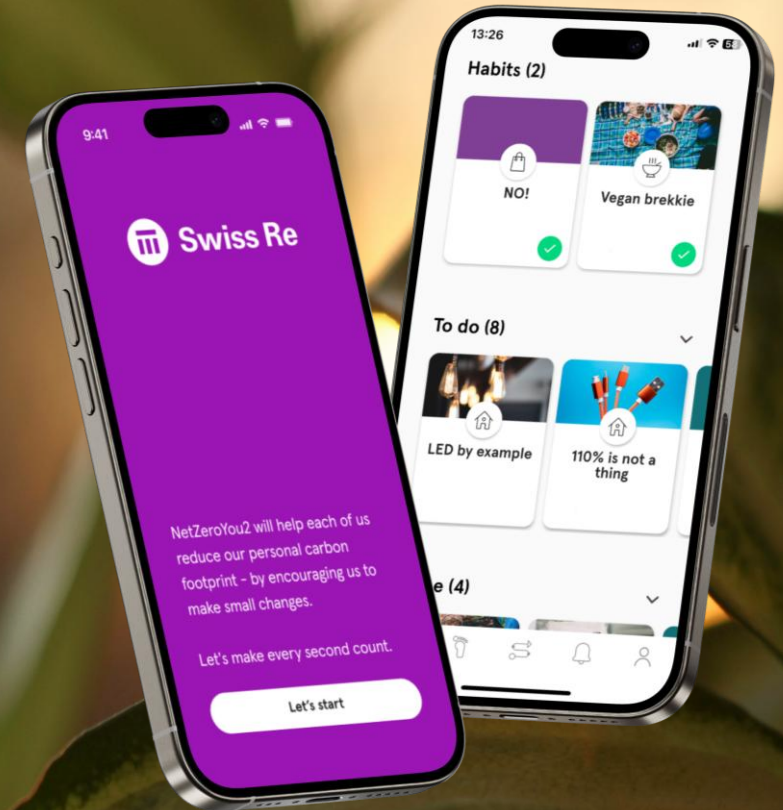
- White label app launched in 26 countries.
- A 5-year program involving 14 000 employees.
- Integrated with core HR systems and incentive programs.
- Distribution partner on the Deedster platform.



97%
of active users
have calculated
their footprint



760 K+
climate actions
completed over
three years



"The programme has become a rallying point for climate activism that has ignited ongoing interest and creativity among employees around the world"

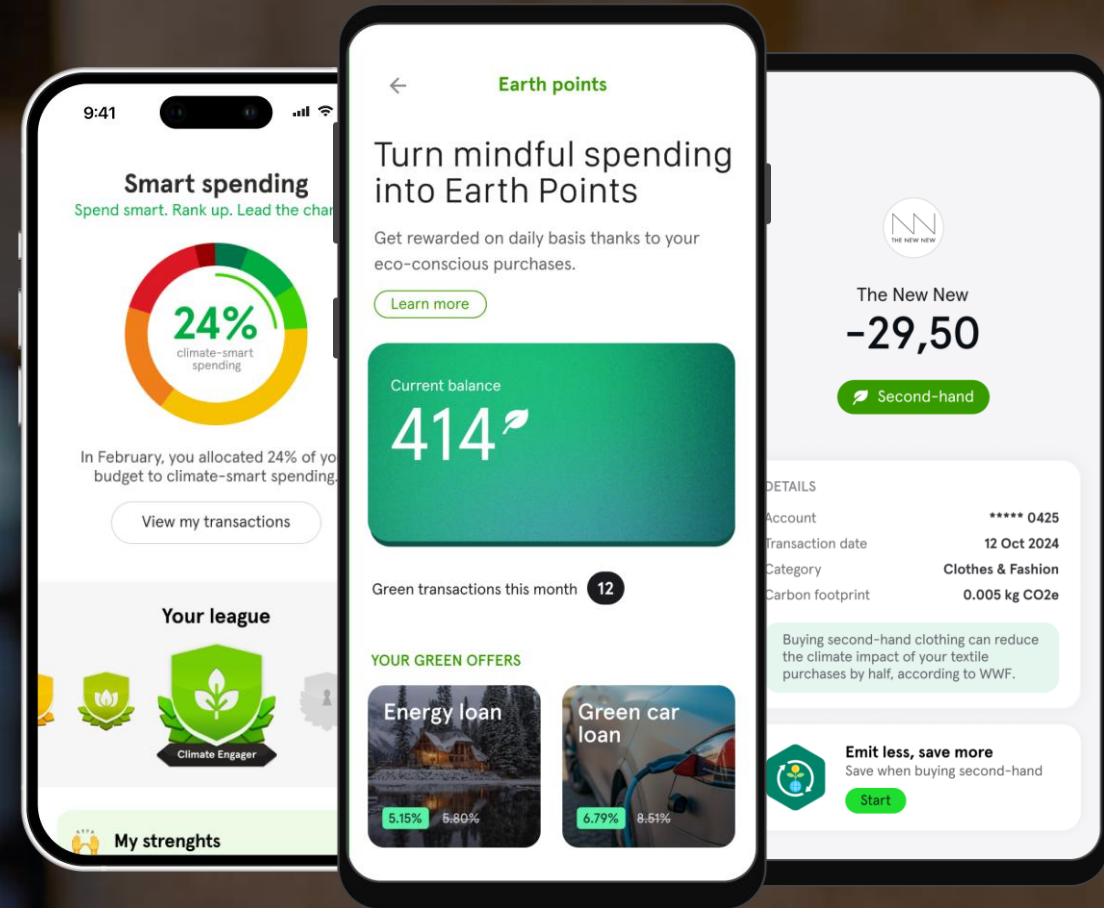
James Hartley, Global HR Director Swiss Re

FOR SUSTAINABLE BANKING AND PAYMENTS

Deedster Retail

API-first services including

- Transaction carbon enrichment
- Dynamic carbon footprint
- Personalized guidance
- Loyalty programs
- Green financial product offerings





70 % of emissions are directly
linked to private consumption

The opportunity

Consumers are asking for more from their banks and financial institutions



85%

of consumers have shifted their purchase behavior to become more sustainable in the past five years.



63%

say they would like the core financial services they use to be sustainable.



61%

would be more likely to bank with a financial institution that rewards their sustainable purchases.

A photograph of two people from behind, standing on a shore with their arms raised in a gesture of joy or triumph. They are looking out over a body of water towards a forested hillside under a soft, hazy sky. The person on the left has long brown hair and wears a denim jacket. The person on the right has blonde hair in a bun and wears a patterned sweater. The overall mood is positive and aspirational.

Purpose-driven banking

Engage in meaningful conversations with customers

Creating purpose – connect on another level

Connect on new levels – solve problems, address societal needs, and make a positive impact together with your client



Promote Financial Well-Being

- Financial Wellbeing and Education
- Personalized Financial Advice



Sustainability & Ethical Banking

- Green Products offerings
- Transparency in ESG Initiatives



Community Engagement

- Supporting Local Communities
- Client-Centric Corporate Social Responsibility (CSR) initiatives

Embed sustainability in your customer journeys

Educate

for carbon and
financial wellbeing

Empower

individuals and communities
for impact

Reward

for long lasting
relationships

EDUCATE

Understand your consumption impact

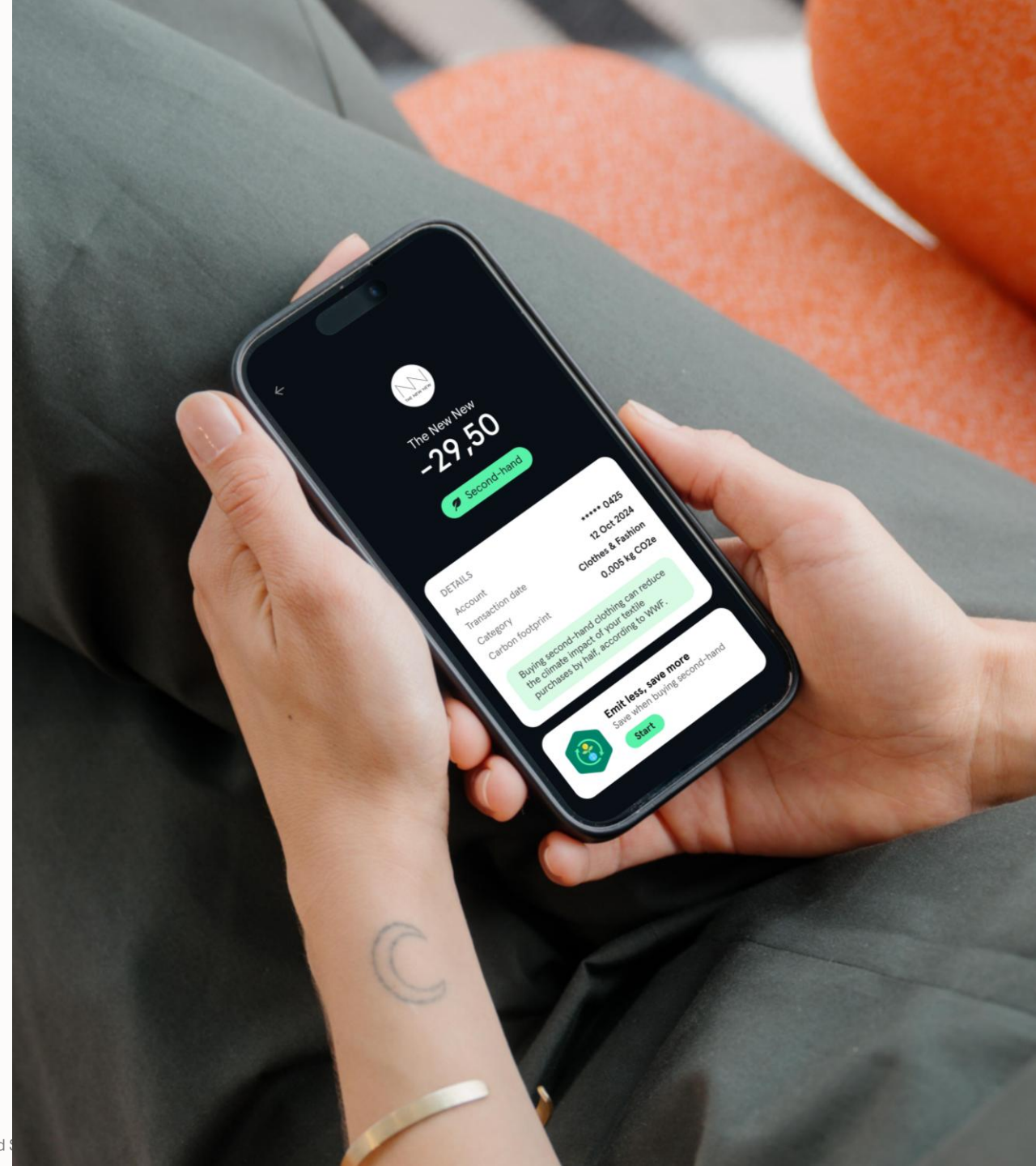
Track spending, understand climate impact, and turn each transaction into a chance to reduce your carbon footprint and make smarter financial choices.



EMPOWER

Finance a greener future

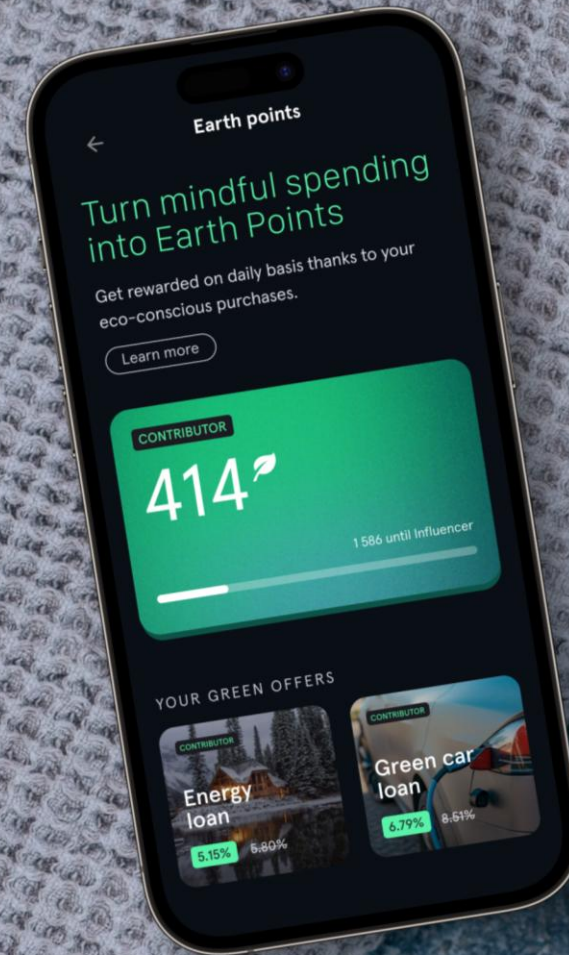
Transactions provide insights into areas where you can save money and reduce carbon footprint. From home energy decisions to daily spending, you will discover how small changes can lead to big impact.



REWARD

Get rewarded for sustainable living

Earn rewards and discounts for purchases that prioritize sustainability. Learn which products and services have a lower climate impact and enjoy exclusive perks when contributing to a more sustainable future.

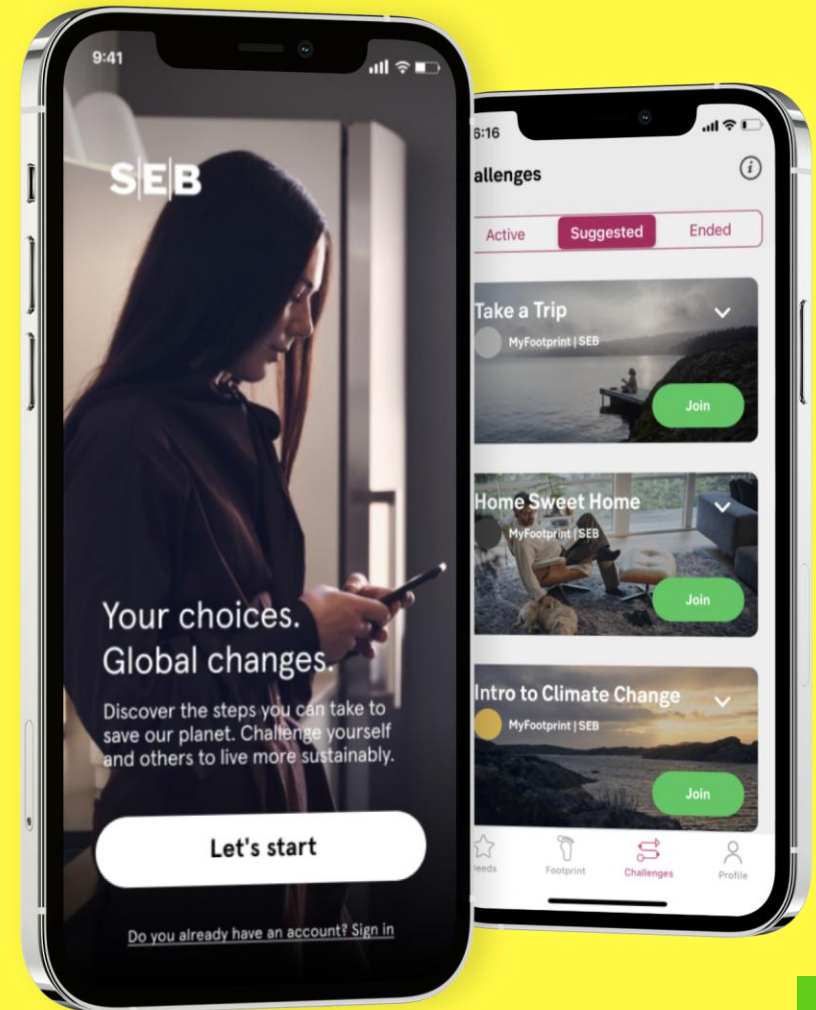


Customer Cases

Trusted by the frontrunners in banking and fintech

Public app launch and branding campaign

- White labelled app for SEB Baltics
- Facilitated marketing campaigns where SEB reached its goals of being the number one bank in Estonia and Lithuania on the topic of “thought leadership on sustainability”.



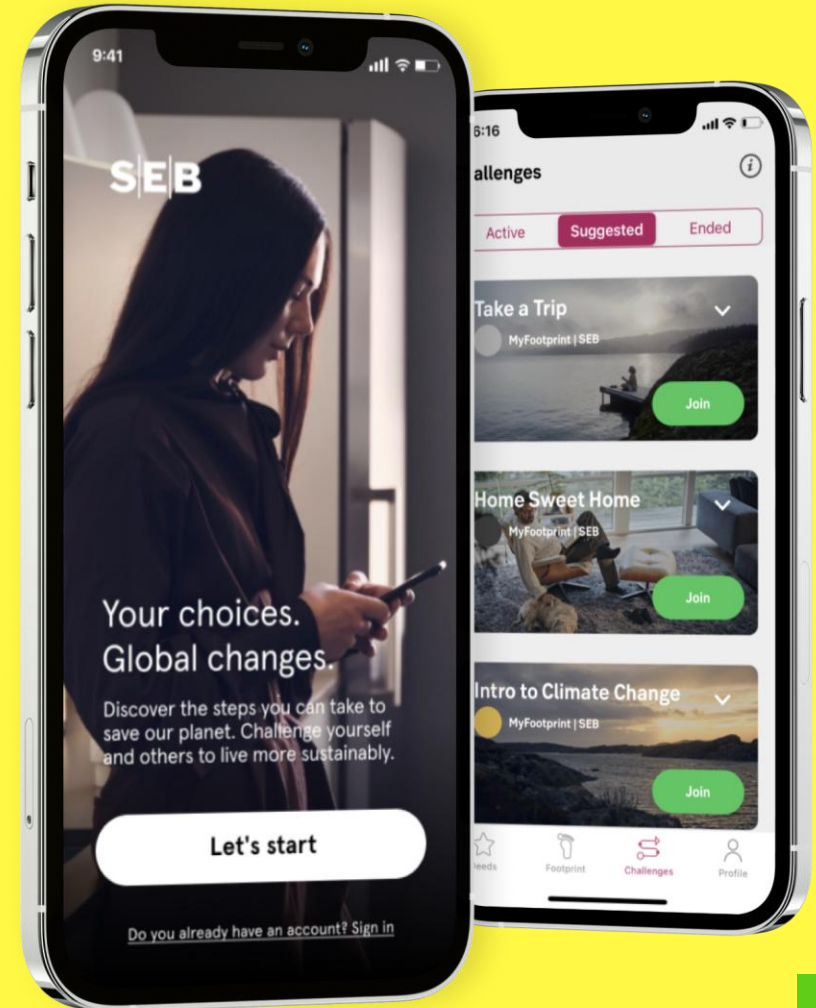


Activating users

Public app launch and branding campaign in 3 countries

Through Deedster engaging design and UX

- 62% of users entering the app are activated to calculating their footprint and answer 15 questions on their consumption
- 33% of users tracks climate actions with CO2 saving potential
- 36% who starts an educational journey completes it



57%

would be interested to know how large the CO₂ footprint of their shopping is. 81% says this would likely change their behavior.

Contovista, 2022



Contovista Carbon Footprint Manager



Understand

CO₂ footprint based on transactions – compared to Swiss average



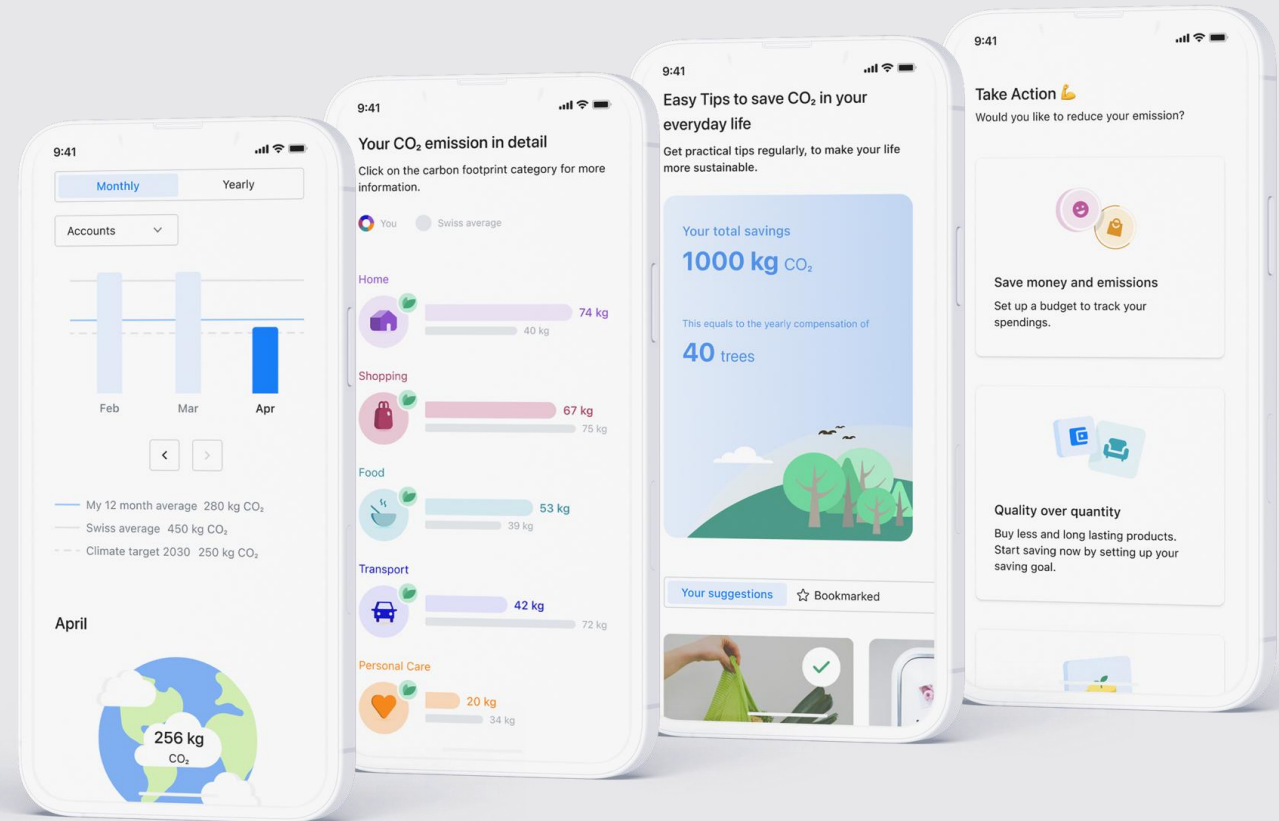
Coach

Personalized insights on how to save CO₂



Enable

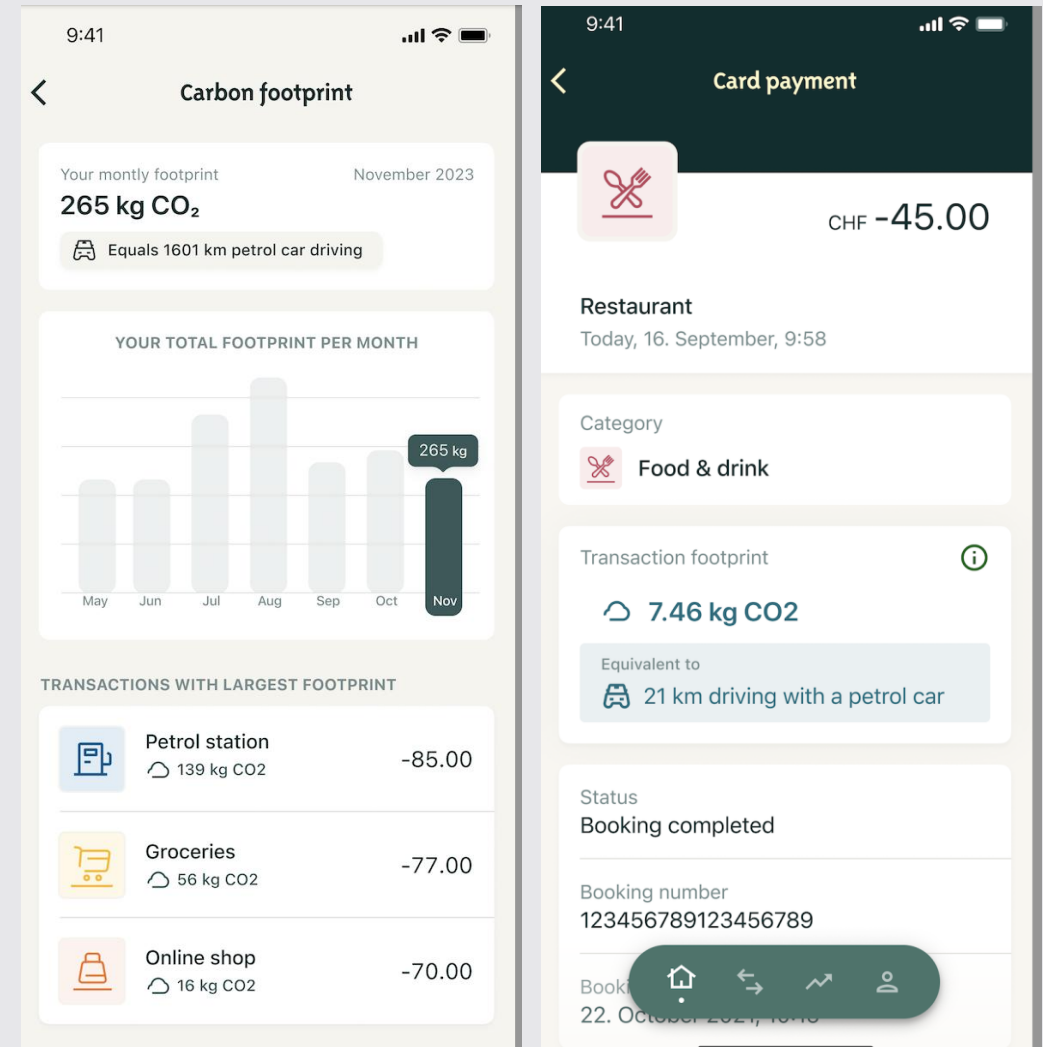
Tools with gamification to reduce the CO₂ footprint



Contovista – Valiant & Radicant

Empowering Sustainable Financial Insights for Customers

Radicant and Valiant are pioneering sustainability in the financial sector by helping customers understand and reduce their carbon footprint through their everyday transactions.

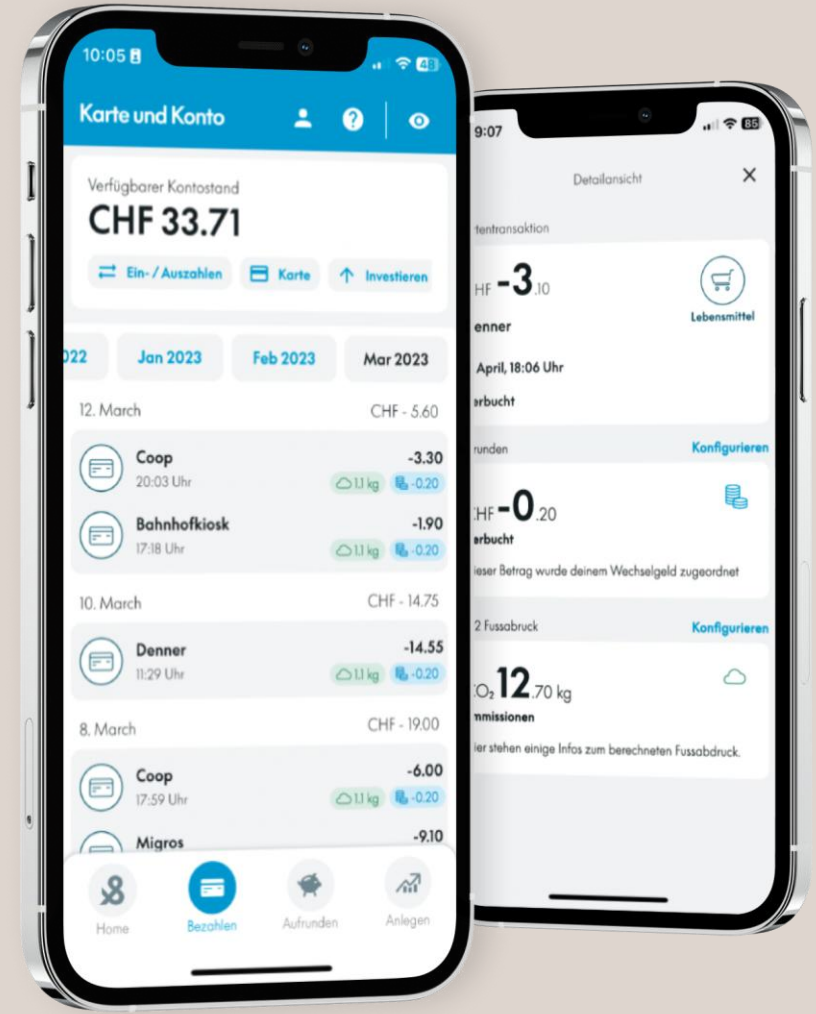


Deedster Retail – Partner/Customer Case

Kaspar& – Acrevis

- Kaspar& is a micro savings app offering automated savings and investment solutions for Swiss banks and their customers.
- Connecting with Deedster platform APIs they add carbon emissions and insights to their growing customer base.
- Kaspar& and Deedster are both promoted by SIX*

**SIX, co-owned by 120 banks, is the main supplier of infrastructure for the Swiss banking system including stock exchange, payment platform, open banking data, market data etc.*



Company card issuer – Expense management

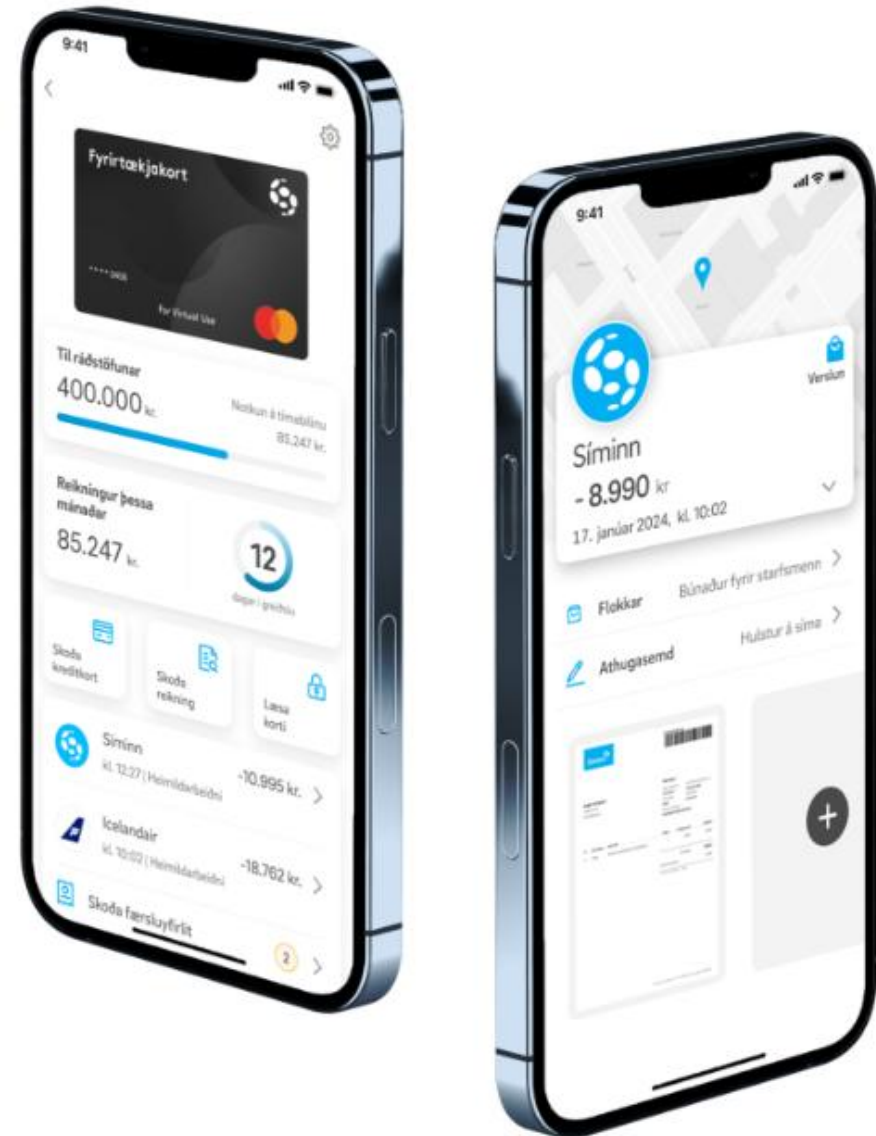
Síminn Pay

Deedster provide carbon analytics on corporate cards, including:

- Detailed categorization
- National data
- Smart calculations on market prices
- Icelandic tuning

May press release:

<https://snowdropsolutions.com/siminn-pay-partners-with-snowdrop-for-advanced-transaction-enrichment/>



Thank you!

