



In good
company

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team up to create environmentally
friendly commercial card

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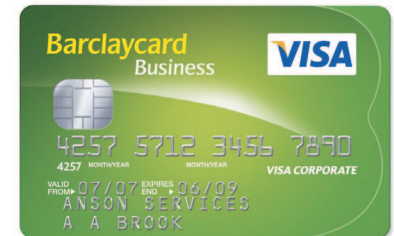


Barclaycard Business and Deloitte team up to create environmentally friendly commercial card

With environmental issues increasingly driving corporate agendas and with employees becoming more concerned about their individual impact upon the environment, Barclaycard Business and Deloitte, the global business advisory firm, joined forces to develop a corporate card with true green credentials. The Carbon Offset Corporate Card, launched in May 2007, heralds a new era in corporate cards – it is the first of its type to offer all the benefits of corporate

cards with the added functionality of back-end carbon offset. The card forms part of Deloitte's Green Agenda and provides the firm with a solution to help offset CO₂ emissions associated with employee air travel, an area where significant reductions are difficult to achieve for Deloitte. This Carbon Offset Corporate Card is also designed to be replicable in order to provide other businesses with an innovative and practical way to reduce their own carbon footprints.

Barclaycard Business Sustain



The Green Agenda

Deloitte recognises it has a responsibility to minimise the impact of its business operations and services on the environment. This responsibility is put into practice through Deloitte's Green Agenda, a firm-wide initiative that engages all business areas in activities aimed at reducing the organisation's environmental footprint – from reducing paper usage, to green building design. As a result, Deloitte is succeeding in reducing its carbon emissions.

However, the nature of a client-focused advisory business means many of Deloitte's 11,000 employees must travel as part of their work. In 2005/06, Deloitte employees flew 84 million kilometres, and air travel accounted for 40 per cent of the organisation's carbon emissions – the single biggest contributor to Deloitte's overall carbon footprint.

Louise Brett, Partner at Deloitte, explains:

“Our philosophy is to eradicate emissions wherever possible. However, the nature of our work dictates that our people around the world have to travel a significant amount to be with their clients. Achieving substantial short to medium term reductions is not realistic. And it was these unavoidable emissions that we wanted to find a solution for.”

The Carbon Offset Concept

Deloitte sought to offset their emissions associated with employee travel and required a product that moved away from the traditional model of cardholder rewards, to one that helps to offset the environmental impact of the goods and services employees purchase in the course of doing business. Deloitte approached Barclaycard Business with whom they already had an existing relationship.

Louise Brett recalls: *“Barclaycard Business is known for innovation. This strength, together with our strategic relationship, meant that they were the right business to develop a carbon offset card. From the outset it was a partnership approach with commitment on both sides. Barclaycard Business' openness and willingness to work in this way was essential to developing the right product.”*

Bill Thomson, Managing Director, Barclaycard Business comments: *“Barclaycard Business has a great track-record of delivering innovation that helps our customers. Environmental issues are at the top of the business agenda for many organisations and we are proud to work with a company of Deloitte's size and heritage to produce a corporate card that meets their business needs and environmental responsibilities.”*

The Carbon Offset Corporate Card is the first of its kind; a biodegradable card that helps offset CO₂ emissions associated with air travel. Barclaycard Business works to identify the cost of offsetting the CO₂ and manages the offset process on Deloitte's behalf. Deloitte purchases Certified Emissions Reductions (CERs) through Barclaycard Business with the assistance of Barclays Capital's leading Emissions Trading Desk. Barclays Capital provides the trade commission free in order to allow the maximum amount of carbon to be offset. Barclays Capital then arranges for the CERs to be cancelled, effectively ensuring that the certificates are non-tradeable in the future. As a result, Deloitte receives cancelled Certified Emission Reduction certificates, and the knowledge that a significant portion of their air travel is offset. Louise Brett says:

“From the start, we wanted a scheme that reduced emissions in a certified way. We also aimed for a scheme that would be sustainable and replicable. We were developing a model that could be adapted for use by other businesses, not just a one-off, bespoke scheme.”

Jorge Davalos, Implementation Manager at Deloitte, explains:

“After designing the card, the next challenge was moving 5,000 people onto the new product with minimal disruption and inconvenience to them. Again, Barclaycard Business worked with us to create a new bulk upload system that simplified the whole process, creating a new system to achieve what we needed efficiently rather than sticking to what was standard. In the first week, 700 people had switched to the new card, and, after five weeks, this reached 4,300 people.

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Rolling out the scheme

In order to ensure that the correct amount of carbon is offset, Deloitte has worked hard to promote the card internally among its employees, with support from John Connolly, CEO, and a targeted approach to communicating the advantages of the scheme via the intranet. This created a strong interest from day one among employees.

Barclaycard Business then worked with Deloitte to develop a flexible solution that would allow for a smooth transition to the new card. This involved the collaborative design of a bulk upload system, which avoided the need for paper applications and enabled the collation of information electronically in order to process the initial applications as one. This brand new system allowed for a seamless transition, speeding-up and simplifying the whole process.

Benefits of the card

The new card offers an organisation and its employees the opportunity to take responsibility for emissions. Its benefits include:

- **Carbon offsetting**

A fully managed process of offsetting emissions from air travel and reducing an organisation's carbon footprint

- **Employee benefits**

Cards give employees an opportunity to do something themselves to help the environment

- **VISA Corporate Card**

All of the traditional benefits of a universally accepted Visa Corporate Card.

Feedback

The feedback from employees has been extremely positive and already 20 per cent of those signed up to the Carbon Offset Corporate Card are new users, who previously did not have a corporate card. This figure is increasing all the time.

Examples of employee comments include:

“I love the idea of the new corporate card. It's interesting, it's even changed the view of one of my colleagues on having a corporate card. He's traditionally not had one as he has a charity card... he's now been presented with a moral dilemma and he's going to split his spend so that he can have both. A definite success on day one!”

“Brilliant initiative! It's green, it builds a stronger relationship with one of our key clients, and it builds strong employee identification with the Deloitte brand.”

The Carbon Offset Corporate Card has been successful in providing Deloitte with a corporate card that meets its business needs as well as its environmental responsibilities – and is widely accepted among its employees.

Furthermore, it has resulted in a card programme that can be replicated by others, thus giving more organisations the opportunity to address and offset their carbon emissions.

For further information on how Barclaycard Business could help your organisation realise the benefits of a card programme contact our Customer Services team on

0844 822 2125

For more information please visit www.barclaycardbusiness.co.uk

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This information is available in large print, Braille or audio format by calling 0844 822 2125.

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