



# Twin Transition

Green & Digital Transformation

## driven by Payments Data

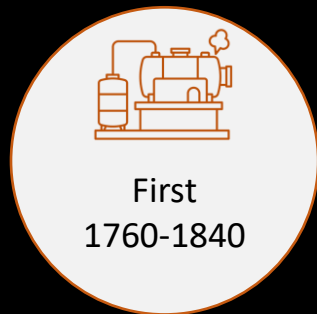
Carina Johed, Planethon

Harri Rantanen, SEB

Hyperledger TF SIG, 2022-05-31

# Why a Twin Transition?

Industrial revolution & Global development

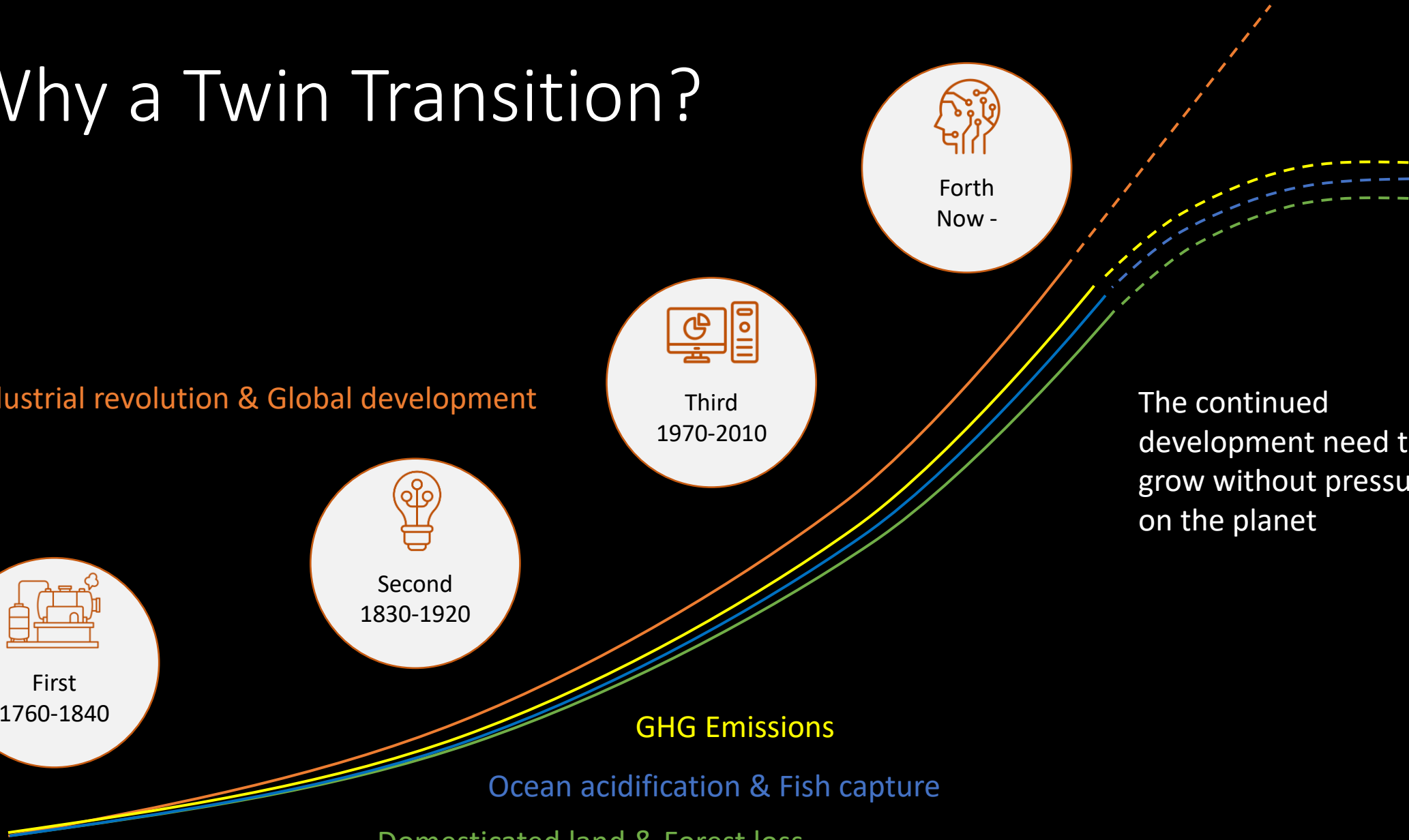


The continued development need to grow without pressure on the planet

GHG Emissions

Ocean acidification & Fish capture

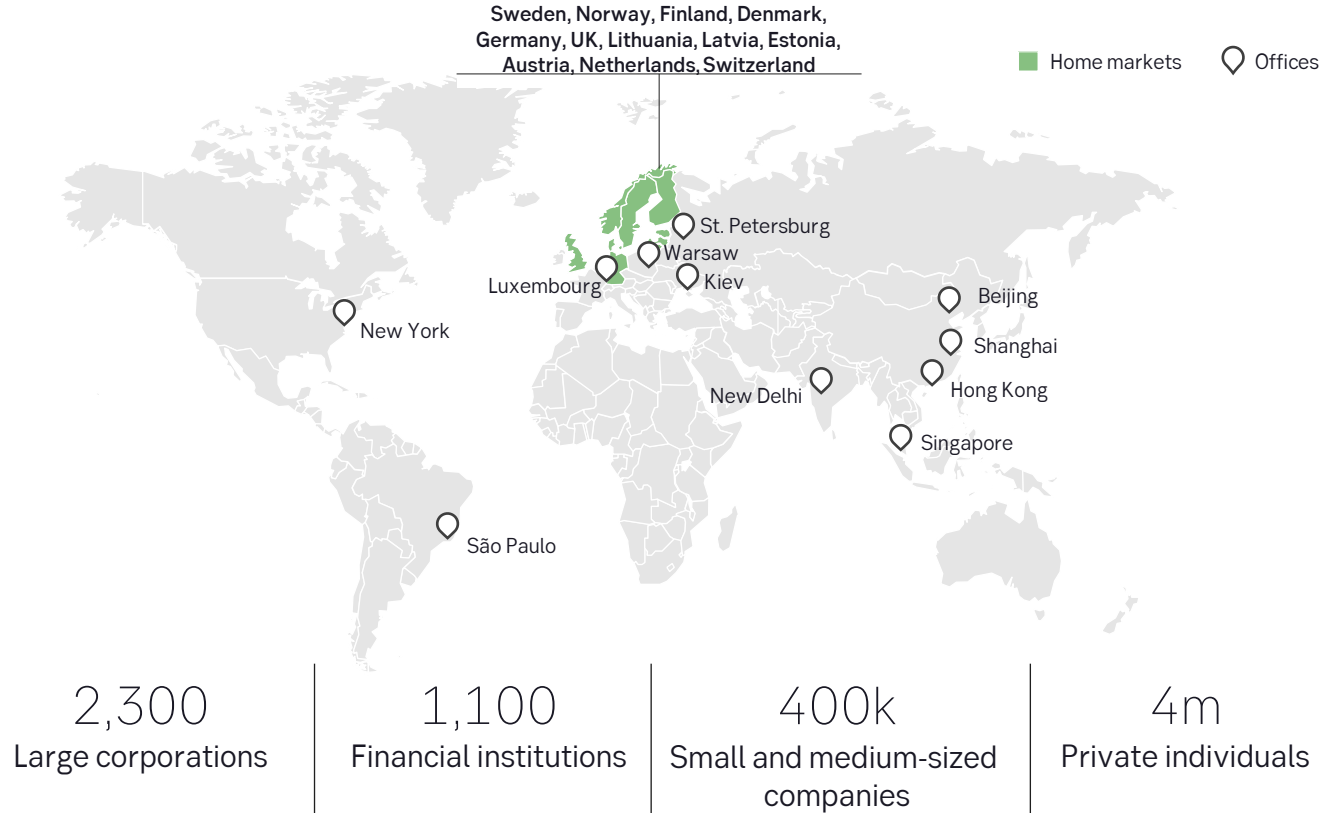
Domesticated land & Forest loss



The background of the image is an aerial photograph of a vast landscape. In the foreground, a large, calm lake is visible, with several small, forested islands scattered across its surface. A dam or bridge structure crosses a narrow part of the lake. The middle ground is dominated by a dense forest of trees, many of which have turned a golden-brown color, suggesting an autumn setting. In the distance, a small town or village is nestled among the trees, with a church spire visible. The horizon shows rolling hills under a soft, hazy sky. The SEB logo is overlaid in the center of the image in a large, white, bold, sans-serif font.

**SEB**

# The most international of all Nordic banks

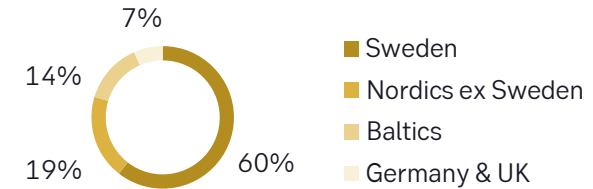


1. Business divisions excluding Other and eliminations, Geography excluding International network and eliminations  
 2. Swedish residential related includes household mortgages, residential real estate and housing co-ops

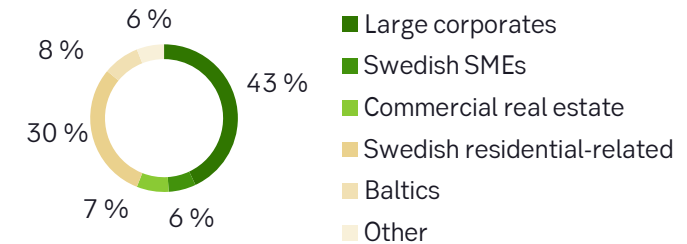
## Divisional breakdown: operating profit FY 2020<sup>1</sup>



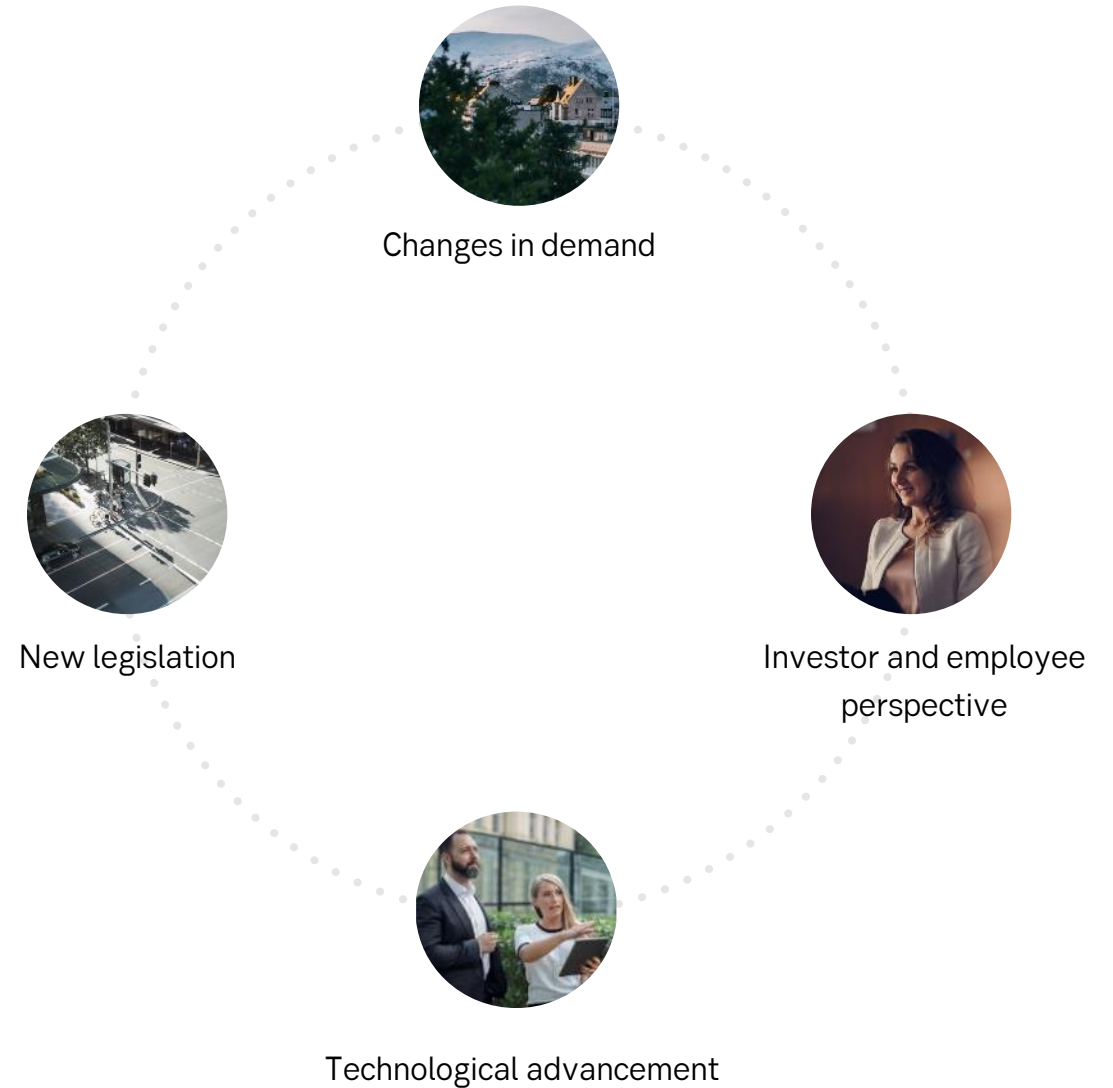
## Geographical breakdown: operating profit FY 2020<sup>1</sup>



## Credit portfolio breakdown: 31 Dec 2020<sup>2</sup>

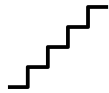


# Sustainability as a changing force in society



# Focus on sustainability

## Innovation and entrepreneurship



The entrepreneurial staircase:  
Inspire, Plan, Start, Develop, Grow, Praise

The right support at the right time  
of building a business

## Sustainable investments

30%

of capital under management in SEB funds

SEK 7bn

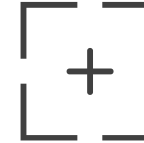
in micro financing funds

## Sustainable financing

USD 23bn

We strive to simplify  
what's complex

## Pioneer within green mortgages



UN's 17 sustainable  
development goals in focus



Decent work and economic growth



Industry, innovation and infrastructure

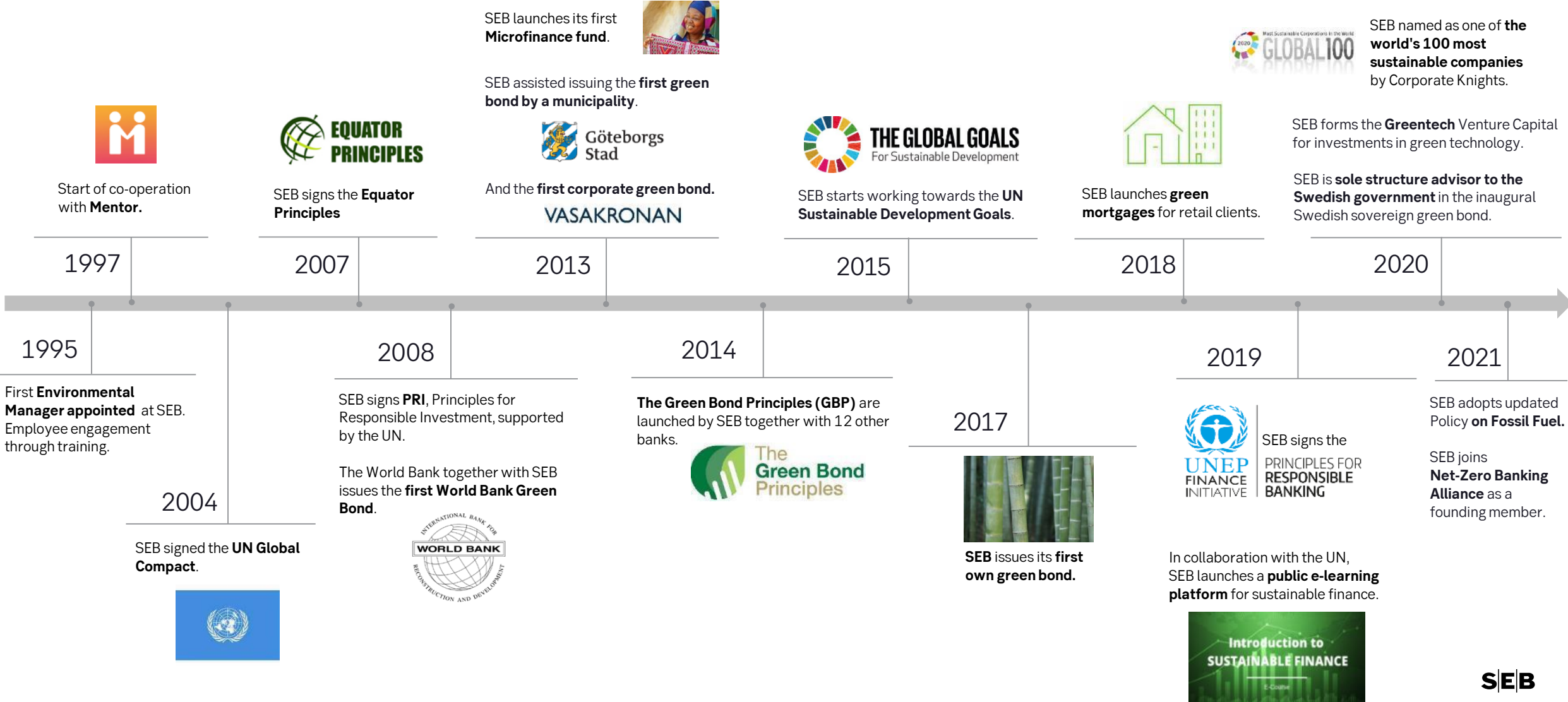


Climate action



Peace, justice and strong institutions

# SEB's sustainability milestones



# Ekman & Co

Presentation for SEB/Planethon project 2021





# Business concept

Ekman is a global sales and marketing organization, strategically aligning buyers and sellers of forest products around the world.

We create additional value by offering deep expertise, strong financial solutions, competitive sourcing and highly committed people, providing outstanding service to our partners.



# Ekman at a glance



Incorporated in **1802**

~**300** employees

About **40** locations

~**4.3** million tons/year



Pulp



Paper & Packaging



Recovered Materials

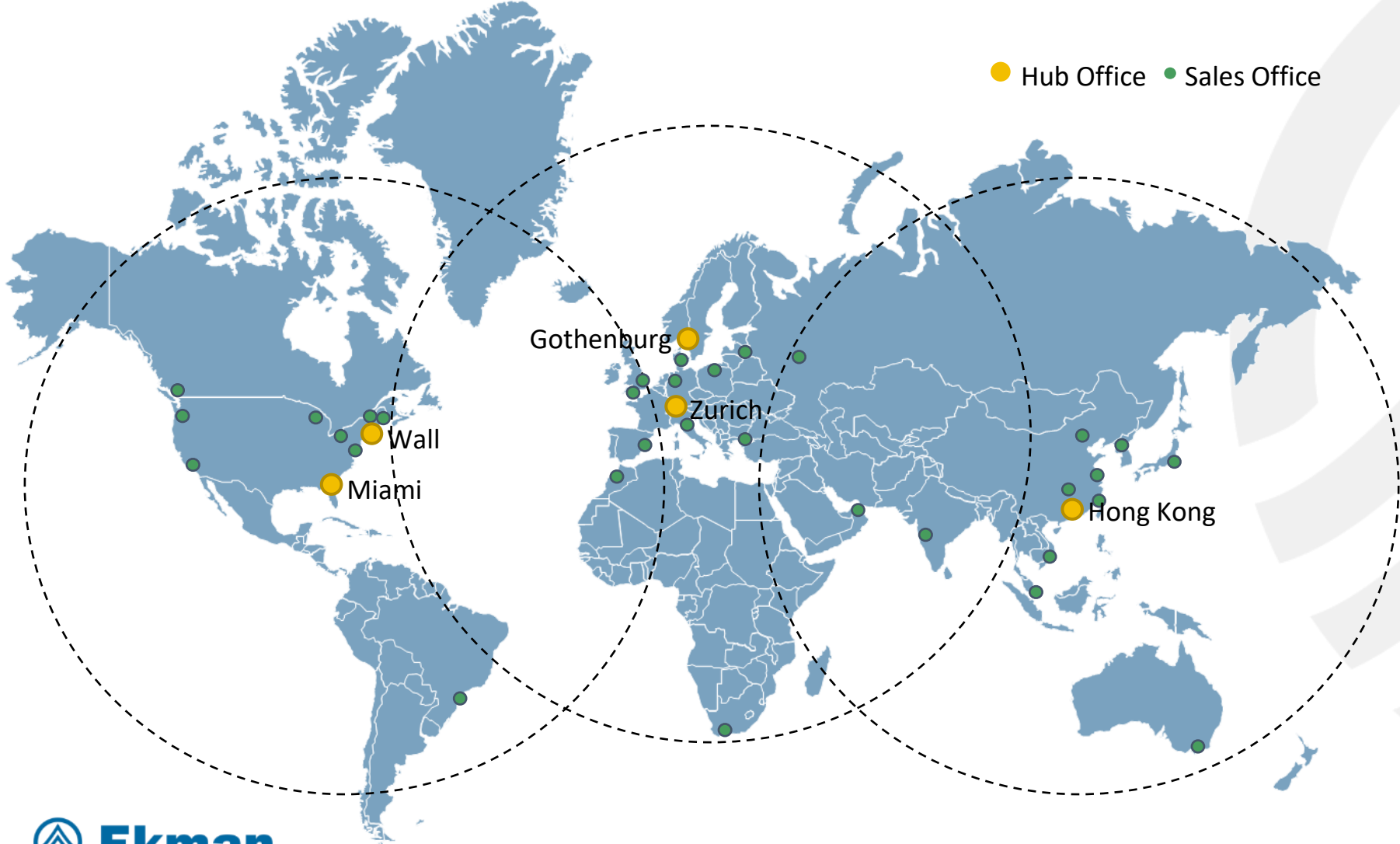


Bioenergy



Innovare

# A truly global concept

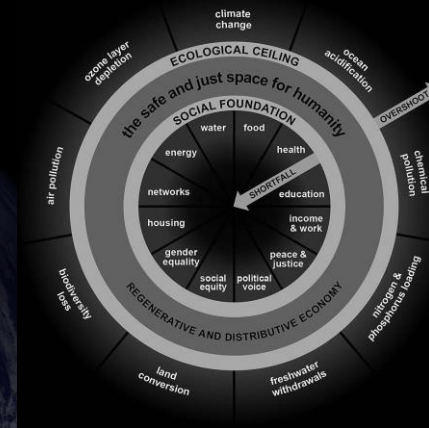




**Ekman**

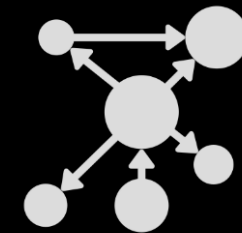
BRINGING THE WORLD TO YOUR BUSINESS

## PEOPLE & PLANET CENTRIC



***WE ARE ON THE  
MISSION TOWARDS  
A PLANET POSITIVE  
FUTURE***

## DATA AND AI DRIVEN



## IMPACT AND DEVELOPMENT FOCUSED



# ***PLANET CENTRIC BUSINESS FRAMEWORK***

## ***RESEARCH & ANALYSIS***

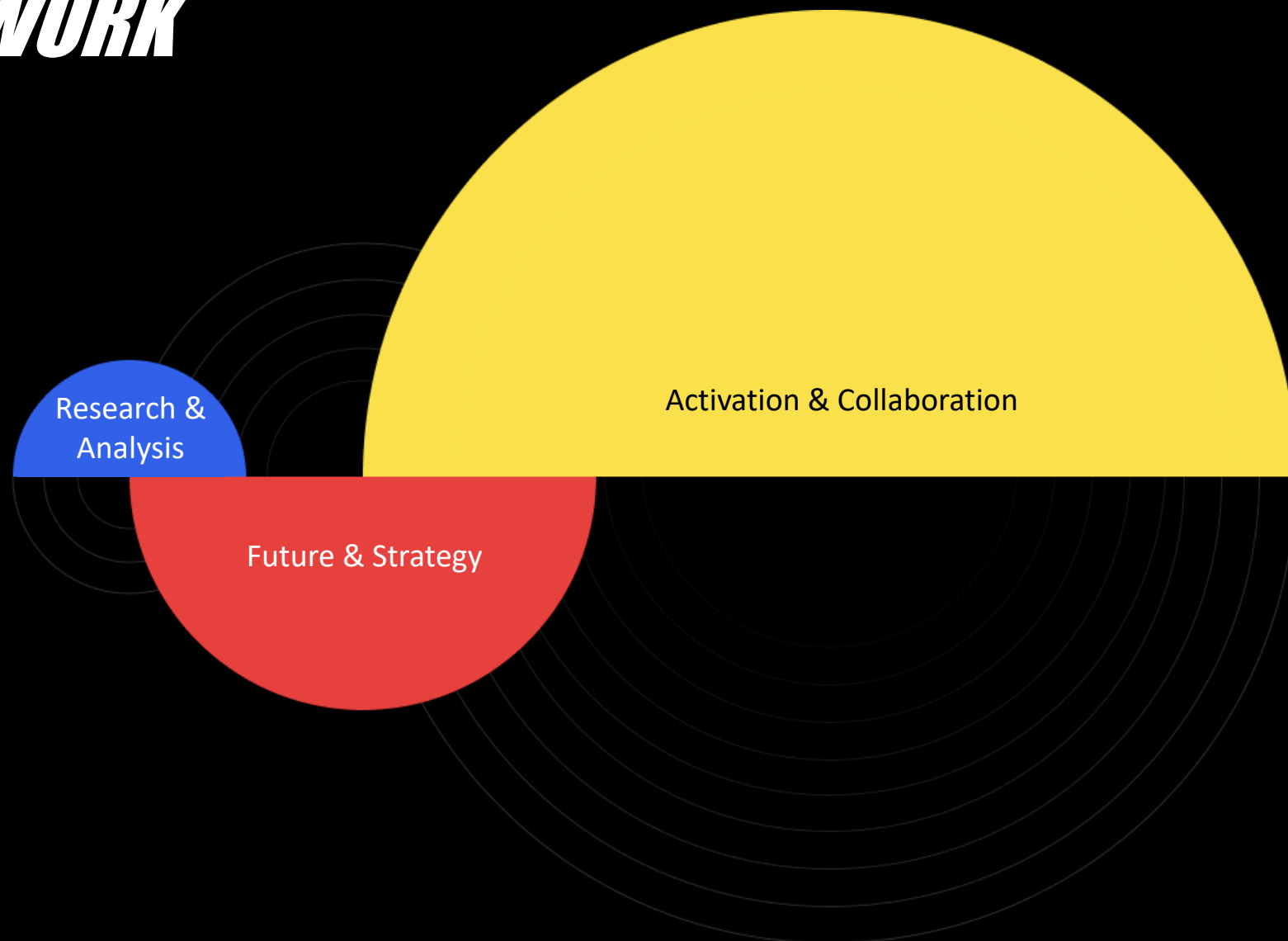
We support your focus on the most impactful problems rooted in science

## ***FUTURE & STRATEGY***

We support your understanding of the future and you going in the right direction

## ***ACTIVATION & COLLABORATION***

We support you developing impactful momentum, solutions and partnerships



# Case – Goal/Result

How might we use payment transaction data to guide sustainable business development?



- Enablement of using B2B transactional banking data as a basement for sustainability analysis
- Great and agile collaboration by the case participants – rapid experiment innovation
- Use of latest information technology and visualisation tools
- Result show that both facts, models and visualised risk and opportunity can be used to guide decision making
- Experiment’s insights indicate a good business case to continue towards actual offering

Scientific insights

PERSPECTIVE SHIFT



The Biosphere foundation for the sustainable development goals. Forests play a critical role in preservation of biodiversity, carbon sequestration in support of mitigation of climate change impacts and provide many other ecosystem services, therefore they are a foundational system that supports both society and the economy.



Policy & Media Feed



The Global Risks Report 2021

In partnership with Marsh McLennan, SK Group and Zurich Insurance Group. The 16th edition of the World Economic Forum's Global Risks Report analyses ...

[www.weforum.org](http://www.weforum.org)



Country & Product insights

Planetary Boundaries

Social Boundaries



Baseline

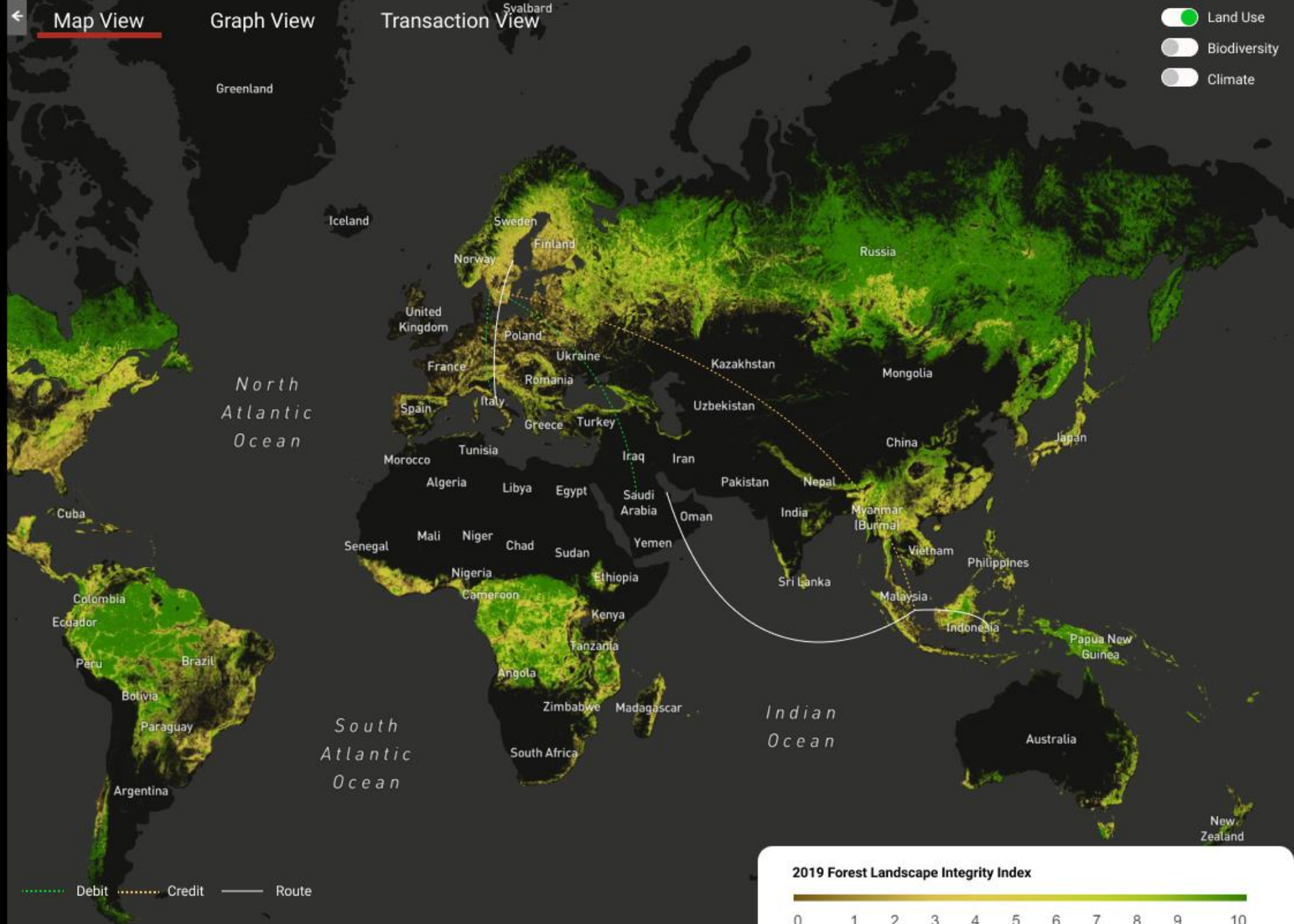
Singapore

Indonesia

Saudi Arabia

Paper and Packaging

..... Debit ..... Credit ——— Route



2019 Forest Landscape Integrity Index





A dark, semi-transparent background image showing a group of business professionals in a meeting. They are gathered around a table, looking at documents and laptops. The lighting is dim, creating a professional and focused atmosphere.

## Case – Key insights SEB

- ✓ Payment data is only a basement and business trend indicator
  - Need to merge customer data details on counterparties and business transaction
  - Secure corporate data sharing
- ✓ Payments are reporting historical business facts
  - Need to analyse Trade Finance transactions and even ability to predict ESG impacts with easy simulation
- ✓ Banks' role in sustainable transactions' analysis for global large corporate customers
  - Multibanking data sharing and standards on ESG data reporting
  - EU taxonomy, global product codes, carbon accounting etc.



## Case – Key insights Planethon

- ✓ Use of broad sustainability data at the heart of companies to assess risk and opportunities for business development
  - Doughnut Economics and moving beyond proprietary ESG reporting
- ✓ Ability to apply latest technology to guide decision making
  - From manual research to scalable digital support in sustainable development
  - Use of connected data and algorithms to understand full impact on a planetary scale
- ✓ It is possible to act as a frontrunner to aid sustainable decisions today
  - Brave partner in SEB and Ekman to start experimenting without having all standards in place
  - Use of a rapid innovation process is key

# Contacts

**Carina Johed, Planethon**

carina@planethon.io

**Harri Rantanen, SEB**

harri.rantanen@seb.fi