

Eco-design of payment terminals

ingenico
a Worldline brand

The design of a payment terminal is the key stage where the levers are the most important to define its environmental profile. This is why, as early as the design phase, the Worldline Group takes into account each stage of the product life cycle to limit its environmental footprint.

Starting date of the project	2018-2020
Project Localisation Places of implementation of the project at this stage and targeted geography if replicable.	Distribution of Ingenico payment terminals on a worldwide scale
Project objectives Type of climate innovation of the project with a description of the problem/issue addressed	<p>Reducing the environmental footprint of payment terminals is a real challenge as the demand for environmentally friendly products is becoming increasingly important.</p> <p>The eco-design of payment terminals is therefore at the heart of the Worldline Group's environmental strategy, which aims to design, develop and offer products that are increasingly environmentally friendly, focusing in particular on the following dimensions:</p> <ul style="list-style-type: none"> - Reduction of the raw materials used, - Reduction of the carbon footprint linked to logistics, - Optimization of the energy efficiency of terminals, - Recyclability of terminals and setting up recycling channels for end-of-life terminals.
Detailed project description	<p>The design of a payment terminal is a key stage to reduce environmental impacts. It is during this phase, the levers are the most important to define the environmental profile.</p> <p>Eco-design is a virtuous process that takes into account environmental requirements (regulations, customer expectations, Group environmental policy) and product environmental impacts (consumption of raw materials and energy, waste production) in order to reduce them as much as possible. This is an innovative and preventive approach that enables the company to rethink the product in a more responsible and sustainable way, at each stage of its life cycle.</p> <p>To this end, the Worldline Group has developed an eco-design approach that aims in particular to reduce resource consumption and waste production (SDG 12 - United Nations Sustainable Development Goals - Sustainable consumption and production).</p> <p>To make progress in this area, the Group has developed an eco-design checklist based on the best international standards for electronic products (EPEAT, TCO, ECMA-341, etc.). Through this tool, the environmental performance of products is evaluated:</p> <ul style="list-style-type: none"> - By measuring a number of design indicators (weight, power consumption, number of components, PCB area...); - By checking compliance with current regulatory requirements (WEEE, RoHS2, REACH, etc.); - By identifying good design practices (compatibility and number of materials, marking of plastic parts, disassembly constraints, etc., for recycling). <p>This evaluation of environmental performance is then used to draw up an "eco-declaration", a sort of environmental profile of the product that enhances its ecological dimension while meeting customer expectations.</p> <p>Raw materials: Optimizing the design of new generations of terminals enables the Group to reduce its environmental footprint not only by limiting the use of natural resources but also indirectly by reducing the impact of transport. This eco-design approach is all the more relevant as the use of raw materials necessary for the manufacture of the Group's terminals represents the largest item of emissions in the GHG balance sheet (for more details see section 4.3.1 entitled "GHG emissions balance sheet"). Significant improvements are regularly made to the latest generations of payment terminals developed by the Group, such as the Desk/5000 terminal which was redesigned in 2020. Indeed, significant progress has been made in terms of eco-design to reduce the quantities of raw materials used compared to the previous version.</p> <p>Other initiatives have been implemented on the Tetra ranges marketed in 2020, such as the digitization of leaflets in order to eliminate the paper documents previously included in the packaging of each product. These will be made available to users on the Group's website. For the Move/5000 and Desk/5000 ranges, it has also been decided to eliminate the paints and surface treatments applied to the plastic parts of the</p>

	<p>products, thus reducing the amount of chemicals used and improving the recycling of plastic materials from end-of-life products.</p> <p>Product use An important part of the environmental impact of electronic products comes from their energy consumption during the use phase. Optimizing the energy efficiency of terminals has a twofold benefit: reducing the Group's ecological footprint by marketing products that consume less energy, and reducing that of end-users, who benefit from both an economic and ecological advantage. For example, with the Telium Tetra range of terminals, and in particular the Desk/3200, the terminal's power consumption in Idle mode (i.e. waiting to be used) has been optimized compared with the previous range (iCT220). In addition, the power supplies and chargers delivered with Ingenico payment terminals comply with the level VI standard (regarding efficiency and no-load power absorption).</p>																															
<p>Main project's drivers for reducing the greenhouse gas emissions</p>	<table border="1"> <thead> <tr> <th data-bbox="486 510 981 539">Reduction levers</th> <th data-bbox="981 510 1540 539">Details on the aspects of the project</th> </tr> </thead> <tbody> <tr> <td data-bbox="486 539 981 591"><input type="checkbox"/> Energy and resource efficiency (including behaviour)</td> <td data-bbox="981 539 1540 591"></td> </tr> <tr> <td data-bbox="486 591 981 620"><input type="checkbox"/> Energy Decarbonisation</td> <td data-bbox="981 591 1540 620"></td> </tr> <tr> <td data-bbox="486 620 981 649"><input checked="" type="checkbox"/> Energy efficiency improvements</td> <td data-bbox="981 620 1540 649">Optimization of the energy efficiency of terminals</td> </tr> <tr> <td data-bbox="486 649 981 678"><input checked="" type="checkbox"/> Improving efficiency in non-energy resources</td> <td data-bbox="981 649 1540 678">Reduction of raw materials used</td> </tr> <tr> <td data-bbox="486 678 981 730"><input type="checkbox"/> Emissions absorption: creation of carbon sinks, negative emissions (BECCS, CCU/S, ...)</td> <td data-bbox="981 678 1540 730"></td> </tr> <tr> <td data-bbox="486 730 981 781"><input type="checkbox"/> Financing low-carbon producers or disinvestment from carbon assets</td> <td data-bbox="981 730 1540 781"></td> </tr> <tr> <td data-bbox="486 781 981 840"><input type="checkbox"/> Reduction of other greenhouse gases emission</td> <td data-bbox="981 781 1540 840"></td> </tr> </tbody> </table>		Reduction levers	Details on the aspects of the project	<input type="checkbox"/> Energy and resource efficiency (including behaviour)		<input type="checkbox"/> Energy Decarbonisation		<input checked="" type="checkbox"/> Energy efficiency improvements	Optimization of the energy efficiency of terminals	<input checked="" type="checkbox"/> Improving efficiency in non-energy resources	Reduction of raw materials used	<input type="checkbox"/> Emissions absorption: creation of carbon sinks, negative emissions (BECCS, CCU/S, ...)		<input type="checkbox"/> Financing low-carbon producers or disinvestment from carbon assets		<input type="checkbox"/> Reduction of other greenhouse gases emission															
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<p>Modality of verification of the quantification.</p>	<p>Calculation standard used (ADEME base, GHG protocol, etc.): Bilan Carbone® and GHG Protocol</p> <p>Verification of the calculation (internal or external): Greenhouse gas emissions verified by statutory auditors as part of the non-financial reporting</p>																															
<p>Other environmental and social benefits of the project</p>	<p>The eco-design of payment terminals contributes to SDG 12 Sustainable Consumption and Production.</p>																															

Project maturity level	<input type="checkbox"/> Prototype laboratory test (TRL 7) <input type="checkbox"/> Real life testing (TRL 7-8) <input type="checkbox"/> Pre-commercial prototype (TRL 9) <input type="checkbox"/> Small-scale implementation <input checked="" type="checkbox"/> Medium to large scale implementation Remarks: The eco-design of payment terminals is at the heart of the company's environmental strategy and covers all Ingenico brand terminals.
Capacity and conditions of the project reproducibility, with associated climate impact mitigation potential	/
Amount of investment made (in €)	Not disclosed
Economic profitability of the project (ROI)	<input type="checkbox"/> ST (0-3 years) <input type="checkbox"/> MT (4-10 years) <input type="checkbox"/> LT (> 10 years) Remarks: Not disclosed
Engaged partnerships	<p>The Group's partner for the assembly of terminals is a signatory of the Responsible Business Alliance (formerly EICC - Electronic Industry Citizenship Coalition) Code of Conduct, which ensures that the environment is taken into account in the conduct of its activities. This partner is also ISO 14001 certified, as are the two subcontracting plants that assemble Landi terminals. In 2020, all of the Group's terminals were assembled in industrial sites covered by ISO 14001 environmental certification.</p> <p>The Group works with two carriers who are among the leaders in logistics. Both ISO 14001 certified, they enable the company to contribute to an eco-responsible supply chain. They provide the Group with their expertise in the design of logistics networks, consolidation and optimization of loads, and the choice of transport modes, thereby helping to reduce the Group's carbon footprint.</p>
Open comments from the project owner	/
More about the project	
Contact the company carrying the project	xavier.laisney@ingenico.com
Project URL links	https://cdn.ingenico.com/binaries/content/assets/corporate-fr/finance/rapports/2020/ingenico_dpef_fr_def_mel-30.04.pdf (pages 56-59)
Illustrations of the project	 <p>The diagram illustrates the circular economy of the payment terminals. It features a central smartphone icon. Four red arrows form a clockwise cycle around it, labeled: 'END-OF LIFE' (with a recycling symbol), 'REUSE' (with a smartphone icon), 'PRODUCTION' (with a factory icon), and 'TRANSPORT' (with a truck and airplane icon). A red 'X' is placed over the 'END-OF LIFE' arrow, indicating a break in the cycle or a specific focus on this stage.</p>