

Climate Changed

Finland Has an App Showing Shopping's True Carbon Footprint

By [Kati Pohjanpalo](#)

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- ▶ Payment provider Enfuce uses shopping data to gauge CO2 output
 - ▶ Amazon, Mastercard are working with Enfuce on the product
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Shoppers will soon be able to work out the true carbon footprint of their purchases thanks to an app from one of the most digitally savvy nations in the world.

Unlike other carbon-footprint calculators already on the market, the application developed by Enfuce Financial Services Oy, a Finnish payment services provider, does not rely on users inputting the data manually. Instead, it combines data from credit cards and banks with purchase data from retailers to provide real-time calculations of how a given product affects the climate.

With an estimated 70% of carbon emissions globally attributed to end users, Enfuce chairman and co-founder Monika Liikamaa says the app will help people adapt their

lifestyles and make them compatible with the goal of keeping global warming within 1.5 degrees Celsius.

“There’s a huge change that needs to occur,” Liikamaa said.

The average Finn needs to reduce emissions from about 10.4 tons of CO₂ a year to about 2 tons, according to lifestyle carbon footprint research by D-mat Oy. That requires getting accurate information on “how their behavior impacts the climate,” she said in an interview.



My Carbon Action app Source: *Enfuce Financial Services Oy*

Digitally Savvy

The home of Nokia and Angry Birds provides fertile ground for these kind of applications. Finland consumes the most mobile data per capita in the world and has reduced its cash use by a fifth since 2014. An estimated 10 million payment cards are in use in Finland, a country of just 5.5 million people.

After the initial set up and opt-in, the app will calculate a carbon footprint based on the user’s purchases -- to the level of individual steaks or tomatoes. It will then propose actions to reduce their carbon impact. Typical suggestions may include taking a shorter shower, hopping on the bus instead of the car, turning down the thermostat and going vegan for a week.

The app is a side project for Enfuce, which already handles sensitive payments data securely. Its core business is to run credit card systems for clients that do not require owning expensive computer servers.

Enfuce is in talks with three major banks and is already working with Mastercard Inc. and Amazon.com Inc.’s cloud-server unit. No vendor will have exclusive rights to the system, which should be available by March, the company said.

Alandsbanken Abp, a Finnish bank, on Wednesday unveiled a similar initiative aimed at banks and financial

institutions. The upgrade to its 2016 Aland Index is based on categories, though, rather than itemized shopping data.

Enfuce on Thursday announced it had secured 10 million euros (\$11 million) of funding, half of it from early-stage venture capital company [Maki.vc](#), and half comprised of venture debt from Nordea Bank Abp, LahiTapiola and Finnvera Oyj.

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(Updates with rival product in penultimate graph.)

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