

Mastercard Card Eco Certification Overview

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Chapter 1 Introduction

This guide provides provides an overview of the Card Eco Certification and introduces a standard and process for vendors that provide sustainable card products to Mastercard customers.

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Background

Mastercard announced in April 2023, that effective 1 January 2028, Mastercard will no longer allow card products manufactured from first-use polyvinyl chloride (PVC), and instead will require a sustainable material construction with a qualified Card Eco Certification.

The intention of this program is to encourage vendors and issuers to use alternative, sustainable card options that reduces the need for the creation of new fossil fuel and oil-based plastics by migrating towards products made from renewably sourced, recycled, or recovered materials.

NOTE: This does not impact cards made with alternative constructions such as metal cards or cards with biometric sensors.

To support this, Mastercard established internal requirements and measures to evaluate these card products. Mastercard also created a sustainable card badge that is an optional design element for use on card products approved through the Card Eco Certification (CEC) program.

Card Structure & Integrity prerequisite

The Card Structure & Integrity (CSI) program ensures that innovations in card constructions meet interoperability, durability (ISO), and product development and production quality requirements (CQM).

A prerequisite test stage CSI is required before a card product can successfully complete CEC certification.

Card Eco Certification objectives

The Card Eco Certification (CEC) scheme introduces a Mastercard standard and process for vendors providing sustainable card products to Mastercard customers.

The CEC scheme provides uniform and comparable data in an easy to interpret format so that Mastercard customers can evaluate the marketing claims of a range of vendor products.

The CEC scheme is informative and customers can use the CEC to make their own analysis and comparison. The scheme is not designed to provide the most sustainable product, or to direct to a specific product or vendor.

Fees

Appointed auditors levy charges for the services they provide in support of the certification program. No fees are payable to Mastercard.

Fee rates and service level agreements (SLAs) are agreed upon between the auditor and the audited party.

Contact us

For more information related to the Mastercard sustainable card program, including CEC and the sustainable card badge, contact sustainable.cards@mastercard.com.

Chapter 2 Certification Process

This chapter describes the Card Eco Certification process, and includes requirements and best practices for certification.

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Certification requirements

This section provides requirements for certification, and where applicable, provides best practices.

1. Cards must not contain more than 50% first-use PVC.
 - Cards should be made with 100% recycled, renewably sourced, or recovered from waste content.
 - Cards should be constructed from the same base material, rather than a mixture of two or more.
2. Products that do not meet Requirement 1 will not be considered for certification.
3. Audited data must evidence a net improvement of at least 30% in at least one of the following key performance indicators (KPIs), when compared to the Mastercard baseline:
 - a. Total energy consumption
 - b. Nonrenewable energy consumption
 - c. Total material consumption
 - d. Nonrenewable material consumption
 - e. Nonrecycled material consumption
 - f. Not-from-reclaimed-waste Material Consumption
 - g. Production waste into landfill or incineration
 - h. Product mass into landfill or incineration at end-of-life
 - i. Halogen content of the finished product
 - j. Carbon footprint (CO₂e) without offsets
 - Products that demonstrate a net regression of 15% or more in at least one category may not qualify for certification.

NOTE: This list is subject to change.

4. Individual card products, designated by their own Card Structure & Integrity (CSI) reference, must have their own CEC certificate. They cannot be a derivative of an existing CEC certificate.
5. Products that claim recyclability as a benefit are only considered alongside a proven, viable collection and recycling program.
6. CEC certificates are issued per CSI and production location. A single CSI approved product may have multiple CEC certificates if the card is produced in multiple locations.

Qualification process

This list describes the qualification process to obtain a Card Eco Certification.

1. Vendors must engage with an appointed auditor and provide supporting evidence by audit to qualify against the Certification requirements.

2. Audited data is compared to the established baseline comparative dataset.
3. The baseline is maintained and updated periodically.
4. The requirements are reviewed and updated annually.
5. On completion of the audit, the auditor will provide a summary report to Mastercard.
6. A report evidencing the prescribed requirements are met will result in the issuance of a Mastercard CEC certificate to the product vendor.
7. Alongside the certificate, Mastercard will also provide the required artwork files to facilitate use of the Sustainable card badge.
8. **Initial certificates are awarded for a 12 month period, with a conditional extension of an additional 12 months, subject to certain minimum conformity levels of the Vendors Quality and Environmental Management Systems with the CEC requirements.**
9. Products may only qualify for a CEC certificate on condition that they have also successfully completed Card Structure & Integrity (CSI).

Baseline measures

Baseline measures create a comparable set of measurements against which all products are assessed. Baselines differ by product.

The intent is not to create a full, exhaustive Life Cycle Analysis (LCA) but rather a simplified set of key performance indicators (KPIs) and compare them to the Card Eco Certification (CEC) baselines.

The aim is to make measurable and easy to understand data points available, and to measure each product in the same way to ensure transparency and ease of comparison.

Baseline data was established at the inception of the CEC process using data available from LCA databases (ecoinvent) and through working with industry partners.

As the CEC process evolves and increases its knowledge base, the baselines will be updated to reflect:

- Improvements across industry. For example, baseline measures of renewable energy usage should reflect the wider adoption and availability of renewable energy sources.
- New data points. As products evolve, new measures may become relevant and added to the dataset, alternatively some measures may no longer be useful and removed.

The baseline is not a definitive measure, it is a comparative measure and tool used to represent relative benefits and regressions of a product. It should be viewed with this in mind.

Figure 1: Baseline data as of 01/18/2024

CEC Sustainability Objective	Environmental Performance Indicator	Acronym	Baseline:
Reduce Total energy consumption	Total energy consumption	TEC	1390.0 kJ/card
Increase renewable energy share	Non-renewable energy consumption	NREC	1300.0 kJ/card
Reduce Total material consumption	Total material consumption	TMC	7.5 g/card
Increase Renewable material share	Non-renewable material consumption	NRMC	7.5 g/card
Increase Recycled material share	Non-recycled material consumption	NRCY	7.5 g/card
Increase Reclaimed material share	Not-from-reclaimed-waste Material Consumption	NRCW	7.5 g/card
Reduce Production waste	Production waste into landfill or incineration	WLF	2.2 g/card
Reduce Post consumer waste	Product mass into landfill or incineration at end-of-life	PLF	5.3 g/card
Reduce Halogen content	Halogen content of the finished product	HAL	3.3 g/card
Reduce Carbon footprint (CO2e)	Carbon footprint (CO2e) without offsets	CO2	67.0 g/card

Approved Products List

Mastercard periodically updates and publishes the most current list of approved CEC products on Mastercard Connect.

Chapter 3 Mastercard Sustainable Card Badge

This chapter describes the Mastercard Sustainable Card Badge.

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Overview

Building upon its sustainability initiatives including the Greener Payments Partnership and Priceless Planet Coalition, Mastercard has introduced the Mastercard Sustainable Card Badge, part of its new certification program to encourage the use of more sustainable materials in card manufacturing.

The Sustainable Card Badge is a new Mastercard® card mark, which will be made available to qualified card manufacturers and issuers who reduce first-use polyvinyl chloride (PVC) in plastic payment cards. Through this program, issuers will have access to an approved list of vendors and alternative sustainable materials found in the Mastercard Sustainable Materials Directory.

The certification program and the Sustainable Card Badge will allow issuers to offer more ecofriendly card options such as ethically, bio-sourced, ocean-sourced, or chlorine-free materials to signal their commitment to providing more sustainable solutions for their cardholders.

What does the badge signify?

First and foremost, the badge signifies that the underlying card product that the badge is present on has been independently assessed against established sustainability industry criteria and has been classified as more sustainable than the standard first use PVC card product. The assessment includes detailed analysis of not only the card material but also the production process within the specific factory that produced the card.

Why is Mastercard doing this?

Mastercard is keen to support both card vendors and card issuers who wish to deploy more sustainable card products through establishing environmental best practices that aid global adoption of sustainable payment solutions. The addition of a sustainable card badge establishes a baseline and process for card vendors to be assessed against and acts as emblem they can incorporate into their communications with card issuers. Card issuers can then use the badge on their approved products, along with any required disclaimers explaining the badge meaning, to drive awareness and help market the sustainability of their products.

Who can use the badge?

Vendors that produce Mastercard branded products and who have been assessed and qualified by the Card Eco Certification (CEC) scheme can use the badge to promote qualified products. Examples of products which may qualify are those made from recycled materials or renewably sourced materials. There is no definitive list of materials that may or may not qualify as each product is evaluated based on a set of measurable Key Performance Indicators ("CEC KPIs").

Card issuers that source one of the above mentioned qualified card products may optionally use the badge, along with any required disclaimers explaining to cardholders the badge's meaning, on their card product and associated marketing materials to drive awareness of this.

What is the process for qualifying for the badge?

Card vendors must pass through multiple evaluation processes before their product is eligible to use the badge. Firstly, vendor products must be evaluated and satisfy the CSI program at Mastercard. Once complete if they are identified as being made from a sustainable material or have substantiated a sustainability claim about their product, they will be invited to complete the CEC Assessment, managed by an external third-party.

The purpose of the CEC Assessment is to allow an evidentiary review of the product and supporting data that justifies its card material sustainability claim. Once cleared by this third-party audit, Mastercard receives a review of the audit and issues a certificate specific to that card product, including the location of manufacture. Issuers who then source this specific product are eligible to include the badge, along with any required contextual disclaimers, in their card design and supporting materials.

What are the criteria to use the badge?

Countries may have local consumer protection or environmental laws, rules, regulations, or guidelines ("Legal Requirements") that apply to the use and marketing of environmental claims, including the use of a badge. Some jurisdictions require accompanying statements disclosing the meaning of the badge. Card vendors and Issuers are solely responsible for their own compliance with these Legal Requirements, including the manner in which they use and display the badge mark and the use of accompanying disclaimers in close proximity to the badge. Below are sample statements that are recommended to be used with the badge depending on the specific circumstances. Neither use of one of these accompanying statements, nor any badge qualified by Mastercard for a specific card product shall make Mastercard responsible for your use of the badge mark or your compliance with Legal Requirements.

Examples of accompanying disclosures that may help contextualize the badge mark include:

- This card is made with xx% recycled plastic.
- This card is made with xx% renewably-sourced plastic.
- This card is made with xx% Ocean recovered plastic.
- This card is Halogen free.

Appendix A Mastercard Approved Auditors

This appendix provides the approved auditors and contact information for Mastercard Card Eco Certification.

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Approved auditors

This table provides the contact information for Mastercard approved auditors.

Company name	Company address	Contact email	Contact Phone
TruCert Assessment Services Inc.	6506 Raven Rd Nanaimo, BC V9V1V7 Canada	contact@cecocert.com	+1 250 434 9459

Appendix B Card Eco Certification Legal Disclaimer

This appendix provides the Mastercard Card Eco Certification (CEC) legal disclaimer

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CEC legal disclaimer

Card issuers are responsible for ensuring that any use of the sustainable card badge, associated text or messaging on the card itself or supporting marketing material is accurate, factual, not misleading, and compliant with Legal Requirements within the market the card product is available.

All marketing and references to card eco certification (CEC) of a product must be done in accordance with the latest U.S. Federal Trade Commission (FTC) guidelines and/or and similar regional guidance as applicable.

Participating issuers, and vendors acknowledge the FTC guidelines and commits to comply with all rules, regulations, guidance, and requirements imposed by the FTC.

Mastercard is not liable for use of the badge or any accompanying marketing claims or text that customers or card vendors may present or fail to make adequately or appropriately.

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