Master’s Thesis Project

Comparative study of the environmental impact of account-to-account vs card payments

Project Description

Account-to-account (A2A) payments are money transfers that go directly from one account to another without intermediaries, as opposed to traditional card-based payments. This method has long been used with bank-to-bank specific needs, but rising open banking technologies have enabled this simplified approach to potentially take over cards for paying and getting paid on the web.

There are countless life cycle assessments and climate impact studies for card payments. Due to A2A being an emerging method, there’s currently no information on the estimated associated environmental impact or its comparison to card payments.

This master’s thesis project aims to investigate and compare the climate and other environmental impacts of A2A payments and traditional card-based payments. It’s conducted in cooperation with Zimpler, an industry leader in A2A payments whose product team is based in Gothenburg, Sweden. Throughout the study, you’re welcome to work at our office on Kämpegatan and be part of our team.

Interested? Reach out to the contact below to schedule an exploratory conversation.

*Suitable background:* Sustainable Energy Systems or Industrial Ecology and completed course in Life Cycle Assessment

Contact

Abel Buko, Diversity and CSR Manager at Zimpler
abel.buko@zimpler.com