



Enabling consumers to take action



Enabled by open banking, CoGo allows consumers to see the carbon impact of their purchases. The app connects to its customers' bank accounts and calculates personalised carbon footprint in real-time based on spending habits and transactions. The carbon footprint tracker analyses personal spending and matches each transaction to an emissions factor allowing consumers to see the impact of everything from their morning coffee to their electricity bill.

The emissions factors are lower if you use renewable energy providers or second-hand retail vendors and if you do not eat meat, for example. Seeing your carbon footprint, enables consumers to identify which activities are more carbon intensive and helps them make more environmentally-conscious choices. The app can also suggest which businesses to support or what individual commitments you can make to have a positive impact. CoGo has formed a partnership with NatWest who has integrated CoGo into the core NatWest banking app. This is being facilitated by open banking platform Tink, whose money management software enables NatWest customers to access their climate insights from CoGo.

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