



CARBON REDUCTION PLAN GUIDANCE

Notes for Completion

Where an In-Scope Organisation has determined that the measure applies to the procurement, suppliers wishing to bid for that contract are required at the selection stage to submit a Carbon Reduction Plan which details their organisational carbon footprint and confirms their commitment to achieving Net Zero by 2050.

Carbon Reduction Plans are to be completed by the bidding supplier¹ and must meet the reporting requirements set out in supporting guidance, and include the supplier's current carbon footprint and its commitment to reducing emissions to achieve Net Zero emissions by 2050.

The CRP should be specific to the bidding entity, or, provided certain criteria are met, may cover the bidding entity and its parent organisation. In order to ensure the CRP remains relevant, a Carbon Reduction Plan covering the bidding entity and its parent organisation is only permissible where the detailed requirements of the CRP are met in full, as set out in the Technical Standard² and Guidance³, and all of the following criteria are met:

- The bidding entity is wholly owned by the parent;
- The commitment to achieving net zero by 2050 for UK operations is set out in the CRP for the parent and is supported and adopted by the bidding entity, demonstrated by the inclusion in the CRP of a statement that this will apply to the bidding entity;
- The environmental measures set out are stated to be able to be applied by the bidding entity when performing the relevant contract; and
- The CRP is published on the bidding entity's website.

Bidding entities must take steps to ensure they have their own CRP as soon as reasonably practicable and should note that the ability to rely on a parent organisation's Carbon Reduction Plan may only be a temporary measure under this selection criterion.

The Carbon Reduction Plan should be updated regularly (at least annually) and published and clearly signposted on the supplier's UK website. It should be approved by a director (or equivalent senior leadership) within the supplier's organisation to demonstrate a clear commitment to emissions reduction at the highest level. Suppliers may wish to adopt the key objectives of the Carbon Reduction Plan within their strategic plans.

A template for the Carbon Reduction Plan is set out below. Please complete and publish your Carbon Reduction Plan in accordance with the reporting standard published alongside this PPN.

¹ Bidding supplier or 'bidding entity' means the organisation with whom the contracting authority will enter into a contract if it is successful.

² Technical Standard can be found at:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/991625/PPN_0621_Technical_standard_for_the_Completion_of_Carbon_Reduction_Plans__2_.pdf

³ Guidance can be found at:

https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/991623/Guidance_on_adopting_and_applying_PPN_06_21__Selection_Criteria__3_.pdf

Carbon Reduction Plan Template

Supplier name: Payment Card Solutions UK Limited t/a B4B Payments

Publication date: 11th December 2025

Commitment to achieving Net Zero

Payment Card Solutions UK Limited t/a B4B Payments is committed to achieving Net Zero emissions by 2050.

Baseline Emissions Footprint

Baseline emissions are a record of the greenhouse gases that have been produced in the past and were produced prior to the introduction of any strategies to reduce emissions. Baseline emissions are the reference point against which emissions reduction can be measured.

Baseline Year: 2023

Additional Details relating to the Baseline Emissions calculations.

To achieve a 50% reduction in emissions by 2030, Payment Card Solutions UK Limited is set to reduce its emissions by **166.23 tCO₂e** from the 2023 baseline assessment. This requires an annual reduction of **7.14% (23.74 tCO₂e)** from the baseline year's emissions.

A further reduction of 2.5% (8.31 tCO₂e) YOY is then required in order to achieve Net Zero by the year 2050.

Baseline year emissions:

EMISSIONS	TOTAL (tCO ₂ e)
Scope 1	0
Scope 2	19.87
Scope 3 (Included Sources)	312.59
Total Emissions	332.46

Current Emissions Reporting

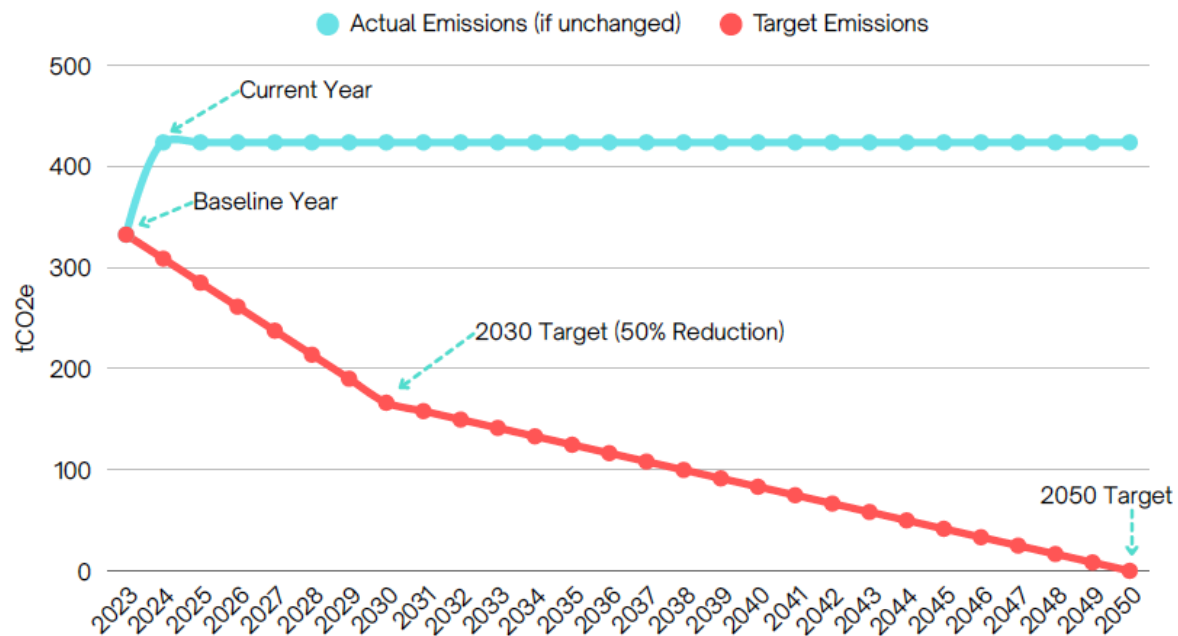
Reporting Year: Reporting Period - 01/01/24 - 31/12/24	
EMISSIONS	TOTAL (tCO ₂ e)
Scope 1	0
Scope 2	33.34
Scope 3 (Included Sources)	390.36
Total Emissions	423.70

Emissions reduction targets

In order to continue our progress to achieving Net Zero, we have adopted the following carbon reduction targets.

We project that carbon emissions will decrease over the next five years to 257.47 tCO₂e by 2030. This is a reduction of 50% from the baseline figures.

Progress against these targets can be seen in the graph below:



Carbon Reduction Projects

Completed Carbon Reduction Initiatives

It is clear that our emissions increased significantly in 2024. This is related to three factors; continued recovery from the impact of covid (meaning travel continued to increase towards pre-covid levels), a focus by B4B on the Nordic Markets and an increase in head count. In 2023 we were still seeing an overall reduction in travel in general by staff due to continued concerns over covid, this became very much less relevant in 2024. In addition the focus on the Nordic Markets necessitated a significant amount of air travel in 2024. Finally, our overall headcount increased by 13%. These three factors combined have resulted in the increase seen in the overall emissions.

The following environmental management measures will be implemented and the carbon emission reduction achieved by these measures will equate to 257.47 tCO₂e, a 50% reduction against the 2024 baseline and the measures will be in effect when performing the contract.

Payment Card Solutions UK Limited targets the three largest emissions sources of the organisation, in order to make the most impactful, and quickest reduction in emissions possible. The two largest emission sources are:

- Business Travel - 124.60 tCO₂e (29% of total emissions)
- Staff Commuting - 106.73 tCO₂e (25% of total emissions)
- Total Organisation Energy Usage on Site - 33.33 tCO₂e (8% of total emissions)

The recommendations for the organisation are as follows:

Business Travel

- Replace non-essential in-person meetings with virtual meetings to eliminate unnecessary travel.
- Promote carpooling among employees traveling to the same destination to reduce the number of vehicles used.
- Prioritise train or bus travel for domestic and short-distance trips instead of flights whenever feasible.
- Promote Sustainable Travel Policies by creating a travel policy that outlines the preference for low-emission modes of transportation and limit high-carbon options like flights.
- Educate Employees by raising awareness about the environmental impact of business travel and encourage eco-friendly choices.

Commuting

- Highlighting and enhancing participation in the existing **Cycle to Work** scheme to offer financial support for purchasing bicycles and cycling equipment.
- Educate employees about the environmental benefits of sustainable commuting options through workshops or campaigns.
- Continue to support remote or hybrid work models to minimize commuting emissions.

Electricity Consumption

- Replace older office equipment, such as computers, printers, and servers, with energy-efficient models.
- Continue to support remote work or hybrid models to reduce the energy footprint of office spaces and employee commutes.
- Encourage employees to turn off lights, devices, and equipment when not in use to reduce unnecessary energy consumption.
- Regularly monitor and report energy usage to track progress and identify further reduction opportunities.

Declaration and Sign Off

This Carbon Reduction Plan has been completed in accordance with PPN 06/21 and associated guidance and reporting standard for Carbon Reduction Plans.

Emissions have been reported and recorded in accordance with the published reporting standard for Carbon Reduction Plans and the GHG Reporting Protocol corporate standard⁴ and uses the appropriate Government emission conversion factors for greenhouse gas company reporting⁵.

Scope 1 and Scope 2 emissions have been reported in accordance with SECR requirements, and the required subset of Scope 3 emissions have been reported in accordance with the published reporting standard for Carbon Reduction Plans and the Corporate Value Chain (Scope 3) Standard⁶.

This Carbon Reduction Plan has been reviewed and signed off by the board of directors (or equivalent management body).

Signed on behalf of the Supplier:



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Date:

⁴ <https://ghgprotocol.org/corporate-standard>

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<https://www.gov.uk/government/collections/government-conversion-factors-for-company-reporting>

⁶ <https://ghgprotocol.org/standards/scope-3-standard>