



BRAND: MASTERCARD

Date: 25 July 2024

Based on the review of the "Mastercard 2023 ESG Report," here is an evaluation of Mastercard's corporate biodiversity performance using the specified DeTrust Lab Biodiversity Methodology:

Stage 1: Biodiversity Pressures and Priority Areas (30%)

1. Summary of Biodiversity Pressures (15%)

- **Score: 2**
- **Justification:** The report mentions efforts to reduce environmental impacts, including climate change mitigation and waste reduction. However, it lacks a detailed summary of specific biodiversity pressures directly caused by Mastercard's operations.

2. Priority Species, Habitats, and Ecosystem Services (15%)

- **Score: 2**
- **Justification:** The report references the Priceless Planet Coalition, which funds forest restoration to promote biodiversity and mitigate climate change. However, there is no detailed information on specific priority species, habitats, or ecosystem services.

Stage 2: Vision, Goals, and Strategies (40%)

1. Corporate Biodiversity Vision (10%)

- **Score: 2**
- **Justification:** Mastercard's vision includes broad environmental sustainability goals but does not have a specific and detailed biodiversity vision. The focus is more on climate resilience and reducing carbon emissions.

2. Scalable Biodiversity Goals and Objectives (15%)

- **Score: 2**
- **Justification:** The report outlines goals such as reducing GHG emissions and supporting forest restoration through the Priceless Planet Coalition. These goals are related to broader environmental sustainability but lack specific, measurable biodiversity targets.

3. Key Strategies to Deliver Goals and Objectives (15%)

- **Score: 3**
- **Justification:** Mastercard employs strategies like renewable energy use, waste reduction, and forest restoration. These strategies are linked to broader environmental goals and indirectly support biodiversity. More detailed strategies specifically targeting biodiversity would improve this score.



Stage 3: Indicator Framework and Strategic Plan (20%)

1. Framework of Core Indicators (10%)

- **Score: 2**
- **Justification:** The report includes indicators for environmental performance, such as GHG emissions and energy use. However, a comprehensive framework specifically for biodiversity indicators is lacking.

2. Elements of a Biodiversity Strategic Plan (10%)

- **Score: 3**
- **Justification:** The Priceless Planet Coalition provides a framework for forest restoration, including long-term monitoring and community involvement. A more detailed biodiversity-specific strategic plan would strengthen this area.

Stage 4: Monitoring and Reporting (10%)

1. Monitoring Plan (5%)

- **Score: 2**
- **Justification:** The report indicates monitoring activities related to sustainability but lacks a detailed biodiversity monitoring plan. Specific biodiversity indicators, data collection methods, and responsibilities should be detailed.

2. Database of Relevant Data (2.5%)

- **Score: 2**
- **Justification:** Mastercard uses various databases for tracking sustainability metrics. A dedicated biodiversity database integrating multiple relevant data sources would improve this area.

3. Monitoring and Reporting Systems (2.5%)

- **Score: 2**
- **Justification:** The report mentions systems for tracking environmental impact and sustainability metrics but lacks detailed information on standardized biodiversity monitoring and reporting systems. Developing systems to present biodiversity data in formats like maps or dashboards would be beneficial.



Summary of Scores

Stage	Sub-element	Weight	Score (0-5)	Weighted Score
Stage 1	Biodiversity Pressures and Priority Areas	30%		
	Summary of biodiversity pressures	15%	2	0.30
	Priority species and habitats	15%	2	0.30
Stage 2	Vision, Goals, and Strategies	40%		
	Corporate biodiversity vision	10%	2	0.20
	Scalable goals and objectives	15%	2	0.30
	Key strategies	15%	3	0.45
Stage 3	Indicator Framework and Strategic Plan	20%		
	Framework of core indicators	10%	2	0.20
	Elements of a strategic plan	10%	3	0.30
Stage 4	Monitoring and Reporting	10%		
	Monitoring plan	5%	2	0.10
	Database of relevant data	2.5%	2	0.05
	Monitoring and reporting systems	2.5%	2	0.05
Total	100%			2.25

Concluding Summary

- **Total Weighted Score: 2.25 out of 5**
- **Overall Justification:** Mastercard's sustainability efforts include significant commitments to renewable energy, waste reduction, and forest restoration through the Priceless Planet Coalition. However, the approach to biodiversity is not as detailed or specific as it could be. Enhancing the focus on biodiversity with clear targets, detailed strategic plans, and robust monitoring and reporting systems would significantly improve Mastercard's overall biodiversity performance.