



Sometimes, less really is more: highly durable cotton-based banknotes have the smallest CO₂ footprint among available banknotes. **The Green Banknote**, as the leading product in terms of sustainability today, generates **29% less CO₂** than finished polymer banknotes and uses **86% less plastic**. At the same time, the Green Banknote has the **same durability** like polymer banknotes and lasts

around 2.5 to 3 times longer in the cash cycle than standard cotton banknotes*.

Considering that around 170 billion banknotes are destroyed and replaced every year, it is obvious that long-lasting bank-notes made from natural fibers offer maximum environmental friendliness – and **use only a fraction of the plastic** used in polymer notes.

29%

LESS CO₂
THAN POLYMER
BANKNOTES

86%

LESS PLASTIC
THAN POLYMER
BANKNOTES

SAME

LIFETIME
AS POLYMER
BANKNOTES

**The sustainable banknote of the future
is based on renewable natural fibers.**

Durable cotton notes are a **PLUS** for the whole cash cycle.

While the durability of Hybrid™ banknotes is equal to that of banknotes made from plastic, they outperform polymer in all other important categories. They simply deliver more than just durability. **We call this Durability+.**

Our holistic approach:



Durability+

SECURITY

The best security solutions for banknotes are a combination of embedded, printed, and applied features – a possibility only cotton-based notes have to offer. The main security feature of polymer notes, the see-through window, on the other hand, can be produced relatively simply, even with the use of household and office printing devices.

Source: Fogra Whitepaper "Security Elements – Security just by a window feature?"



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EFFICIENCY

The switch from cotton-based banknotes to polymer bills can mean 9-digit investments in the cash center. And that's not all: machines outside the cash center, such as ATMs or ticket vending machines, may also have to be converted, which also involves costs and environmental impact in the production of equipment and parts. This is neither sustainable nor efficient.

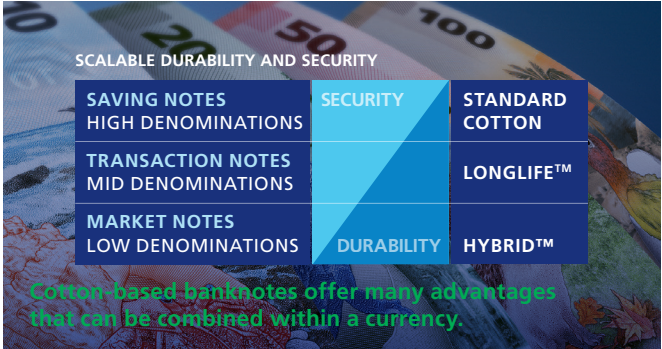
Sources: Finextra "UK switch to polymer notes to cost 236m - CMSpi" 2016
Financial Post "Bank of Canada's costs skyrocket due to plastic money" 2013



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FLEXIBILITY

Cotton-based banknotes offer various advantages that allow central banks to create a flexible portfolio matching their needs. For example, banknotes with a low frequency of circulation but a high denomination can be designed with maximum security and sufficient durability. Market notes with a lower denomination, on the other hand, can be created with an extra-robust substrate. And all this from a single source, based on the same raw material, and processable with the same machines in the cash center.



Source: Reconnaissance "Cash: A Roadmap to Sustainability"

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END OF LIFE

Cotton-based banknotes are particularly environmentally friendly in their origins, as they are made from a by-product of the textile industry. After their long and successful life in the cash cycle, they offer a variety of options for further use. As a thermal energy source, as filler in road constructions, or as compost – even at the end of their life cycle, cotton notes still have a lot to offer. The same applies for other renewable raw materials like abaca or hemp, which can have additional advantages like local production and are already being used today for sustainable banknote production.

With extended durability, unmatched security from within, and unrivaled efficiency, flexibility, and a variety of end-of-life scenarios, **Hybrid™** sets the benchmark for the truly holistic green banknote.

Let's pave the way for greener payments together.

With the Green Banknote Initiative, we are launching an **open platform** for currency issuers to further advance the **sustainability of banknotes based on renewable natural fibers**.



Together, we can make cash a greener payment system by applying the principles of circular economy, by decreasing emissions in the complete cash cycle, and by driving resource efficiency across global value chains and operations.

Would you like more information or to join the dialogue?

We also look forward to exchanging ideas with you in the context of our Green Banknote Initiative.

Feel free to contact to us.
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on our website:
www.gi-de.com



Find more information about
the Green Banknote Initiative
on our website.