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Mastercard Is Releasing a Credit Card With a Carbon Emissions Limit

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2-3 minutes

Editor’s Note: RealClearLife, a news and lifestyle publisher, is now a part of InsideHook. Together, we’ll be covering current events, pop culture, sports, travel, health and the world.

Despite the seemingly endless “awareness” about climate change, we’re still not doing enough to combat it. Today’s news about [one million species being threatened with extinction](#) is proof. But another front is opening up in the fight: your credit card.

Currently, your card of choice will cut you off when you’ve reached a monetary limit. Now, Swedish fintech company Doconomy is taking that model and applying it to pollution; its [new credit card DO Black](#) will cut you off when you’ve reached your CO2 emissions for the year.

“It’s radical,” Mathias Wikström, cofounder of Doconomy, said to [Fast Company](#), “but then again reducing CO2 emissions [by] 50% by 2030 is quite radical, too.” (That goal is based on the 2018 UN report warning of a deadline [before climate “catastrophe.”](#))

Despite being a radical idea for the average consumer, Doconomy is partnering with both Mastercard and the UN Climate Change Secretariat to create DO Black. And for those less willing to have their finances cut

off entirely, another card will be available that simply tracks the user's carbon footprint instead of capping it. Both will be available later this year.

How does the card know when you've polluted enough for the year? As *Fast Company* notes, the data will be rough at launch, with merchants being put into categories with average carbon footprints rather than tracking individual items. But the actual limit will be "based on a country-specific calculation of how much carbon each citizen can emit to stay on track with the 2030 goal to cut emissions in half."

As Doconomy is based in Sweden, the cards will be available there first. But anyone can sign up for first access to the credit card in their country [here](#).

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