



beyondBanking

banking on global sustainability



beyondBanking is an Inter-American Development Bank program aimed at promoting principles of environmental and social sustainability and corporate governance in financial institutions in Latin America and the Caribbean. It also seeks to contribute to the development of the Banking of the Future.

Banking of the Future

A type of banking that combines financial
profitability with social returns

•
Principles: transparency, accountability, and integrity.

•
Close to the people: reaching more
people through more channels.

•
Respectful of the environment and of the
local community in which it works.

integrity & innovation

beyondBanking includes the values of sustainability in the business itself, converting sustainability into a competitive advantage.

beyondBanking will work in at least six areas: financial deepening, corporate governance, use of new technologies, equity, financial literacy, and the environment.

• beyondBanking seeks to
• anticipate and respond
• to the needs of the
• market, society, and
• the environment.

• An idea laboratory to support
• the creation of products and
• the development of initiatives
• for sustainability in banking.



accessBanking

Promotion of financial deepening strategies

•
Development of products and services for persons
with limited access to the financial system.

•
Tools to reach unserved segments of the population.

•
Support for new users of the financial system.



clearBanking

Strengthening of corporate governance, risk management, and regulatory compliance

•

Evaluation and diagnosis of corporate governance programs.

•

Adoption of consumer protection policies.

•

Dissemination and implementation of the principles of Basel II.



connectBanking

Dissemination of new information
and communication technologies

•

Access to financial services through
nontraditional channels.

•

Design and development of innovative
products and services.

•

Policies to improve operational efficiency
in financial institutions.



equalBanking

Promotion of gender equality and diversity
in financial institutions

•
Tools for assessing professional
development policies for women.

•
Lines of business that provide support to
traditionally unserved minorities.

•
Developing solutions to expand access to
banking for persons with disabilities.



learnBanking

Promotion of economic inclusion
through financial education

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Financial literacy through
wide-reaching channels.

•

Design of training materials and media campaigns
that combine quality and entertainment.

•

Implementation plans that benefit both the
financial institutions and their users.



planetBanking

Adaptation and response to the effects of climate change,
reducing the environmental footprint of financial institutions

•
Environmental education and
awareness-raising in banks.

•
Development of "green" financial products and services.

•
Measurement of greenhouse gas emissions, reduction
opportunities, and generation of carbon credits.



futureBanking*lab*

Idea laboratory and think tank on the Banking of the Future

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Formed by institutions and experts in the different areas of beyondBanking.

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Regular meetings to propose and exchange ideas, as well as to develop new projects for financial sustainability.

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Publications on lessons learned at beyondBanking.

Contactos

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The Inter-American Development Bank promotes the creation of sound financial systems in Latin America and the Caribbean. The Structured and Corporate Finance Department executes this strategy through the Financial Markets Division by combining skills and experience with tradition and innovation.

www.iadb.org/scf



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