First of all, thank you for taking the time to talk to us today. We are team Green Defenders and I am here to talk to you about your experience with sustainability and digital payment. My partner will be taking notes and making sure we cover everything. Let me give you an outline of what's going to happen. I am going to ask you a series of questions. The interview will take less than an hour. We want to understand things from your perspective. I would like to ask you to be as honest as possible.

Do you have any questions or comments so far? We treat this conversation as strictly confidential. We won't share any details with anyone outside the immediate people working on this project. We can talk a lot quicker than we can type. Would it be OK with you for us to record this session for our note-taking?

We have prepared a consent form for you.

If at any point you want to take a break or stop the interview, please just let us know and we can work around it.

Any questions before we begin?

Let's get started!

- 1. Personal Experience
- Do you consider yourself an environmentally conscious person? How would you rate your environmental consciousness? (from 1-5)
- What motivates you to care about sustainability in your daily life?
- What areas of sustainability are you most passionate about?
- How often do you purchase products labeled as eco-friendly or sustainable?
- What kind of environmentally friendly products do you often buy? What kind of payment solutions/methods do you use?
- Are you aware there are green credit cards to incentivize people to be more eco-friendly? Have you had experience with them? What are your takes on these services?
- Do you know about carbon credits and how they work? Would carbon credits incentivize you to be more environmentally friendly?

2. Sustainable Practices in Payment

• Could you share some of your experience working on payment systems?

- Could you provide some insights/experiences into current sustainable practices within payment systems and how they contribute to society?
- What do you think motivates corporations or companies to pursue sustainable practices?
- From your perspective, what are some potential opportunities for integrating sustainability into payment systems or features?
- What role do user education and awareness play in promoting sustainable behaviors through payment systems?
- Looking ahead, what do you envision as the future direction of payment in terms of sustainability and its impact on society?

3. Apple-specific

- Could you share some of your experience working on Apple Pay?
- Could you provide some insights into Apple's current sustainable practices within its systems and how they contribute to society?
- What is Apple's overarching sustainable goal, and what factors drive the company's commitment to sustainability?
- Can you explain how Apple Pay operates within the framework of Apple's sustainability initiatives?
- From your perspective, what are some potential opportunities for integrating sustainability into Apple Pay's operations or features?
- How does Apple Pay align with Apple's broader sustainability goals, and are there specific strategies or innovations within Apple Pay that reflect this alignment?
- How does Apple Pay address concerns about privacy and security while ensuring sustainability in its processes?
- What role does user education and awareness play in promoting sustainable behaviors through Apple Pay?
- Looking ahead, what do you envision as the future direction of Apple Pay in terms of sustainability and its impact on society?

4. Share our design concept

Based on our research on Apple's Environmental progress report, we've identified an opportunity to expand Apple's sustainability actions. While Apple has sustainability actions mainly focused on their suppliers, we believe there's an opportunity to be involved actively in this sustainability journey. Here are some of our proposed ideas:

- Add an emission tracker to Apple pay
- Reward system to incentivize customers
- Community-Driven Climate Solutions
- Content and Programming to Raise Awareness
- Supplier Clean Energy Program
- Education on sustainability for foreign countries

Get to know apple branding policies and core buildups.

Thank you for taking the time to complete our interview. Your input is essential in helping us understand how we can better support sustainability among students. If you're interested in participating in future sustainability projects or workshops, please leave your contact information below.

Name: Email: Available Time: