A practical pathway to lower-emission aviation

How companies can participate in aviation decarbonisation through SAF

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Executive summary

Aviation connects companies to customers, markets, people and supply chains. At the same time, aviation-related emissions are becoming a more visible part of corporate climate footprint, particularly as companies strengthen Scope 3 emission reduction plans and reporting. This creates a practical challenge for businesses: how to address emissions from business flying or air freight while maintaining global connectivity and operational continuity.

Sustainable aviation fuel, or SAF[1], is one of the most practical tools available today to reduce greenhouse gas emissions from aviation. It can be used in existing aircraft and fuel infrastructure, and it offers companies a way to address emissions from business travel and air freight directly within the aviation ecosystem. While SAF is still used in small volumes today, increasing its use is a shared priority to scale the impact.

Contributing to SAF scale-up enables broader system impact. When companies commit to using SAF, they are not only reducing emissions linked to their own activities. They are supporting the energy transition by helping create the demand needed for SAF production, technologies and supply chains to scale. In effect, they are contributing to the conditions that are needed for the aviation sector to reduce the dependency on fossil fuels.

This white paper draws on Finnair and Neste's spring 2026 market study conducted by PwC Finland and aviation industry insights exploring how SAF fits into corporate climate strategies, how its impact can be documented, and how companies can participate and report the purchase of SAF certificates in a way that is transparent, credible and aligned with the emerging best practices. The market study highlighted that companies are increasingly looking for practical ways to address aviation-related Scope 3 emissions and contribute to lower-GHG-emission flying.

Finnair for Business SAF Service is designed to make this participation practical, documented and easy: enabling companies to reduce their GHG-emissions and support lower-GHG-emission aviation today while helping shape the future of flying.

About the study

This white paper builds on aviation industry insights and Finnair and Neste's joint spring 2026 market study on corporate attitudes toward sustainable aviation fuel conducted by PwC Finland. The study included 60 respondents across corporate travel and air cargo customer groups, combining executive decision-makers, sustainability, procurement, travel and logistics perspectives. Respondents represented companies with varying levels of climate maturity and exposure to aviation-related emissions, ranging from organisations for which business travel or air cargo represents a material source of emissions to those for which aviation plays a more limited role in terms of their overall climate footprint. The study explored how companies view and address their aviation emissions:

[1] The term sustainable aviation fuel (SAF) is rooted in the definition by the European Commission. They are drop-in aviation fuels compliant with the sustainability criteria of the renewable energy directive (RED). The formal legal definition is contained in Article 3(7) of the ReFuelEU Aviation Regulation (EU) 2023/2405.

How are emissions from flying and air freight being managed today?

What challenges do companies face when considering SAF?

What opportunities do they see in contributing to lower-GHG-emission aviation?

The findings show a clear pattern. Companies are generally positive toward SAF and recognise its potential in addressing emissions that are difficult to reduce through travel avoidance or efficiency measures alone. However, adoption is still at an early stage. Companies need clearer evidence of climate impact, greater confidence in reporting and claims, and simpler ways to participate. These market realities are reflected throughout this paper.

1. Aviation emissions are moving higher on the corporate climate agenda

Across industries, the transition to a lower-climate-impact economy is moving from ambition to action. The market study participants confirmed that climate considerations are increasingly shaping investment decisions, supply chains, procurement choices and customer expectations. The core question for them is how to act in a way that is credible, practical and commercially relevant. **For companies that rely on business travel, air freight or aviation-linked value chains, this broader shift creates a practical question: how can aviation-related emissions be reduced while maintaining the connectivity, speed and global reach that business operations still require?**

Aviation industry forecasts add another reason why this question is becoming increasingly relevant: aviation demand is expected to continue growing. **Flying remains essential to global business, trade and connectivity:** According to ACI (2024)[2] global passenger traffic is projected to increase by around 89%, while air cargo is projected to grow by around 66% over the next 20 years. At the same time, aviation emissions remain a visible part of the climate challenge, in 2023 aviation accounted for around 2.5% of global energy-related CO_2 emissions[3]. Aviation GHG emissions come primarily from burning jet fuel during flight. In addition to CO_2, flying also generates other emissions and effects that contribute to global warming, particularly at high altitudes. Without further action, aviation's relative share of global GHG emissions is expected to increase significantly over time.

This challenge is particularly difficult because aviation is harder to decarbonise than many other sectors. Although aircraft continue to become more fuel-efficient, projected traffic growth is expected to outpace the rate of efficiency improvement. At the same time, zero-emission propulsion technologies such as electric and hydrogen aircraft are still decades away from large-scale deployment and are unlikely to replace liquid fuels in long-haul aviation, which generates the largest share of aviation GHG emissions. This leaves sustainable aviation fuel, or SAF, as one of the most significant near-term levers currently available for reducing aviation-related emissions.

SAF is the umbrella term.

HEFA SAF is the most common SAF used today. It is made from biogenic feedstocks, such as waste and residue oils and fats. HEFA is currently the most mature and widely available SAF pathway, but sustainable feedstock availability limits how far it can scale.

eSAF is a specific type of SAF of non-biological origin, produced using renewable electricity, hydrogen and a carbon source, such as captured CO_2. eSAF is still emerging but scale up is mandated from 2030 onwards.

[2] https://aci.aero/2025/02/26/aci-world-projects-22-3-billion-passengers-by-2053/
[3] https://www.iea.org/energy-system/transport/aviation

This is why SAF is receiving growing attention. It is an existing alternative to conventional fossil jet fuel that can be produced through different production technologies and used within today's aviation system. Compared with fossil jet fuel, SAF can deliver lower lifecycle GHG emissions making it one of the most relevant solutions currently available for reducing aviation-related emissions.[4]

When burned, SAF produces roughly similar direct CO_2 emissions to conventional jet fuel. The difference lies in how the fuel is produced. SAF is made from renewable or recycled raw materials, meaning that the carbon released during use is part of a shorter-term carbon cycle rather than introducing additional fossil carbon into the atmosphere. As a result, SAF can reduce lifecycle GHG emissions compared with fossil jet fuel. Compared with conventional fossil jet fuel, SAF can typically reduce lifecycle GHG emissions by around 60–80[5] percent while relying on existing aircraft and fuel infrastructure.

Climate impact beyond CO_2

Aviation's climate impact isn't only CO_2. Non-CO_2 effects, especially contrails (the cirrus clouds they can form), can add substantial warming by trapping heat in the atmosphere. SAF can help because it typically contains less sulphur and fewer aromatics, which are key precursors for soot.

With fewer soot particles, aircraft may generate fewer or less warming contrails helping cut aviation's climate impact beyond CO_2. And while the exact scale varies by SAF pathway, blend level and weather conditions, the direction is clear: cleaner fuel can mean a cleaner sky.

This does not mean SAF is the only answer to reducing aviation's climate impact: it does not remove the need for efficiency improvements, better planning or continued technology development. However, SAF offers something important: a concrete tool for reducing lifecycle GHG emissions today. It is already in use, although it currently represents only a small share of global jet fuel production, around 0.6% in 2025[6]. In the same year approximately 1.6% of Finnair´s total jet fuel consumption was SAF.

The long-term impact on mitigating climate change depends on increasing credible demand for SAF, production capacity, improving cost-efficiency, strengthening regulatory certainty, and ensuring transparent and credible supply chains, emissions accounting and use.

To understand the contribution that SAF could have on climate strategies, it is worth looking deeper at its actual GHG emissions reduction impact, how it can reduce reliance on fossil jet fuel, and the conditions under which that impact can be considered credible.

[4] IATA. https://www.iata.org/en/iata-repository/pressroom/fact-sheets/fact-sheet-sustainable-aviation-fuels/
[5] SABA. https://flysaba.org/wp-content/uploads/2023/01/SAF-101.pdf
[6] IATA (2025). https://www.iata.org/en/pressroom/2025-releases/2025-12-09-04/

2. SAF offers a solution to address Scope 3 emissions

As organisations strengthen their climate ambitions, GHG emissions from business travel and air freight are becoming a more visible part of corporate climate strategies. From a GHG accounting perspective, these emissions typically fall within Scope 3: indirect value chain emissions outside a company's own operations.

The 2026 market study indicates that the materiality of aviation emissions differs by company. Companies for which business travel or air freight is operationally significant tend to consider aviation-related GHG emissions more actively. For companies less reliant on aviation, these emissions are typically lower on the reduction agenda. Across both groups, the underlying challenge is similar: where flying or air freight remains part of business operations, companies have few direct levers to influence those GHG emissions.

SAF provides a practical and readily available way to reduce emissions from flying that continues to take place and is expected to remain necessary for years to come.

SAF complements reduction measures

Can companies simply fly less? Sometimes – but not always. Most companies with emission reduction programmes follow a clear sequence: avoid, reduce, substitute, and only then offset. With aviation-related GHG emissions, however, the first two steps quickly run into structural limits. Some trips can be avoided and some transport flows redesigned, but interviewees in the market study consistently described aviation-related GHG emissions as difficult to eliminate entirely, particularly where international business, time-sensitive logistics or global reach are involved.

Companies typically described a two-step approach to aviation-related GHG emissions: first reducing avoidable travel and transport where possible and then looking for credible ways to address the GHG emissions that remain. In practice, this often means evaluating substituting measures such as SAF and offsetting side by side.

Many companies still rely on or consider carbon offsetting as part of their approach. While offsets are often cheaper than SAF, their quality and impact vary, and they do not reduce GHG emissions within the aviation system itself. They are also subject to increasing scrutiny and are treated differently across reporting frameworks and target-setting methodologies.

Case: Jetpak decided to contribute where it matters

"For us, the decision was simple. As a leader, you can't point the finger at someone else. You need to look in the mirror and ask yourself what you're doing for the future. We realised that we can do our small part and contribute to systemic change with SAF."

For Jetpak, sustainability is closely tied to how the business operates. As a Nordic express logistics provider, the company relies on both road and air transport to deliver time-critical shipments. Its model is efficient by design. Jetpak does not operate its own aircraft but uses available capacity on commercial flights. For Jetpak, air freight is one of the most significant sources of emissions, even though it is largely outside direct control and the company wanted to address that. "Our business is moving goods, and that causes emissions. As we're growing, the key question is how to emit less while still growing."

Over time, the company has built a structured approach to managing this. It is ISO 14001 and ISO 9001 certified, reports annually on sustainability, and has worked with emission calculations for many years. Efforts to reduce emissions in ground operations, including electrification and fossil-free fuels, were already ongoing when Jetpak decided to commit to purchasing SAF through Finnair.

SAF, by contrast, addresses aviation-related GHG emissions within the aviation system by replacing part of the fossil jet fuel used. This distinction is becoming more important as reporting standards evolve and stakeholder expectations sharpen. As an in-sector mechanism, SAF aligns with the growing emphasis on reducing GHG emissions where they occur.

Companies start from different places, but follow the same logic

In the market study, many companies described having already put action plans in place and begun addressing aviation-related GHG emissions. What remains is structurally harder: companies need credible options that work within the aviation system, can be documented for reporting purposes and do not depend on technologies still years away. This is where SAF enters the discussion.

The market study suggests two factors shape how companies approach SAF: the materiality of aviation in their footprint and the maturity of their climate targets and reporting. Companies with formal targets tend to be further along in SAF readiness, while others are more often held back by lower awareness, weaker internal momentum or uncertainty around credibility.

For companies with advanced programmes pressure to demonstrate measurable Scope 3 progress is rising, and aviation is often among the most visible categories with limited abatement options. For these companies, SAF is increasingly viewed as a way to convert ambition into auditable, in-sector reductions, with cost weighed against alternative measures and against the risk of relying on approaches that may not hold up under scrutiny.

For companies at an earlier stage, SAF is typically used more selectively. Drivers include customer expectations, employer brand, preparedness for emerging regulation and the wish to be part of a broader systemic shift. Even at limited scale, SAF provides a way to address one of the more visible parts of the corporate footprint while building internal capability, often serving as an entry point to more structured carbon management.

Across these starting points, one factor is consistent: SAF participation needs to be credible, documented and proportionate to the claims being made. As Scope 3 reporting matures and stakeholders pay closer attention to how emissions are reduced, this becomes part of the business case rather than a technical detail.

Case: Enento made SAF a practical part of responsible business travel

"Business travel was one of those areas where we could make a concrete difference."

For Enento, sustainability is closely linked to its role as a data business. The company helps customers make responsible decisions through data and applies the same practical mindset to its own operations. Although Enento's own emissions are relatively limited, business travel stood out as an area where action was possible. As an internationally operating company, Enento sees real value in bringing people together across markets, especially for collaboration, innovation and product development. The aim was not to eliminate all travel, but to make necessary travel more responsible.

SAF stood out because it was directly linked to flying and easy to understand. Through Finnair, the process was straight-forward and did not require significant additional work. The cost was also more manageable than expected: when compared with Enento's total travel spend, SAF was not a major cost item.

"Many companies may assume that SAF is expensive or complicated. Our advice is to ask for the numbers. In our case, the cost was reasonable in relation to total travel spend, and the process was simple."

For Enento, SAF offered a practical way to address the climate impact of necessary business travel while supporting the development of lower-emission aviation. The company's advice to others is pragmatic: start with your travel data, understand the cost and impact, and do not rely on assumptions before exploring the option.

Contributing to SAF scale-up enables broader system impact

Market study interviews point to another motivation for SAF participation: some companies see it not only as an emissions reduction measure, but as a way to demonstrate leadership, support aviation's energy transition and help accelerate change in a part of the system that is not yet scaling on its own. For companies that expect to rely on aviation in the future, this also means helping build a market they may depend on over time.

SAF pathways already exist, but production capacity remains limited and costs are still high. Investment decisions across the value chain depend on credible demand. When companies commit to SAF, they help create the market signal needed for production to expand, technologies to mature and costs to come down over time.

Corporate participation therefore has two types of impact. When companies commit to SAF, they are not only reducing GHG emissions linked to their own activities. They are contributing to the conditions that allow the entire system to evolve. In effect, they are helping shift aviation away from fossil fuel dependency, not just for themselves, but for the market as a whole. This can also support energy resilience by reducing aviation's dependence on a narrow fossil fuel supply base and encouraging a more diverse set of fuel pathways and suppliers.

A comparable dynamic has already been observed in the renewable electricity market. Early corporate demand for renewable energy, particularly through long-term power purchase agreements (PPAs), helped create the revenue certainty needed to scale renewable energy generation and accelerate cost reductions. Over time, this contributed to renewables moving from a niche alternative to a mainstream component of electricity systems in many markets. While aviation fuels face different technical and infrastructure constraints, the underlying market logic is similar: credible long-term demand signals can help unlock investment, expand supply and support the transition away from fossil-based energy systems.[7][8][9]

For companies that expect to rely on aviation in the future, early SAF participation can therefore be both a GHG emissions-reduction action and a market-shaping contribution. It helps address emissions linked to current activity while supporting the conditions needed for lower-GHG-emission aviation to scale.

[7] Kobus et al. (2021) The role of corporate renewable power purchase agreements in supporting US wind and solar deployment
[8] NREL (2024)
[9] Sunar (2023). Designing Renewable Power Purchase Agreements: Impact on Green Energy Investment.

3. The price of a credible GHG emission reduction

Discussions around SAF often begin with the same concern: the cost of reducing GHG emissions. In our market study, the higher price of SAF compared to fossil fuel was the most frequently cited barrier for both corporate travel and cargo respondents. While prices continue to fluctuate, the overall trend has been downward, and the cost per tonne of emissions reduced is increasingly comparable to other in-sector solutions.

> "We have defined our emission reduction pathway and prioritise actions based on cost and emissions impact."
>
> Quote from market study interview

Companies that actively work on aviation-related GHG emissions see SAF as part of a broader decarbonisation strategy and assess it as a cost of credible reduction: what is being reduced, how the impact is documented, and how the investment compares with other available measures.

Internal carbon budgets create a practical basis for embedding carbon in decision-making

The leading companies are addressing the price of emission reductions by changing how GHG emissions are valued internally, which was also highlighted in the market study interviews. Rather than treating carbon as an externality, they assign it a cost through internal carbon pricing or dedicated carbon budgets. This brings GHG emissions into financial decision-making and creates a consistent basis for comparing different emission reduction actions.

The impact is practical. Activities such as travel or logistics are no longer assessed on price alone, but on their combined financial and carbon cost. Emissions-intensive activities carry a visible cost, making lower-climate-impact alternatives easier to evaluate on comparable terms.

Within this framework, SAF is no longer treated as an exception. It is assessed alongside other measures, such as renewable energy or electrification, as part of a broader allocation of capital. The question shifts from which option is cheapest to where investment delivers the most relevant reduction.

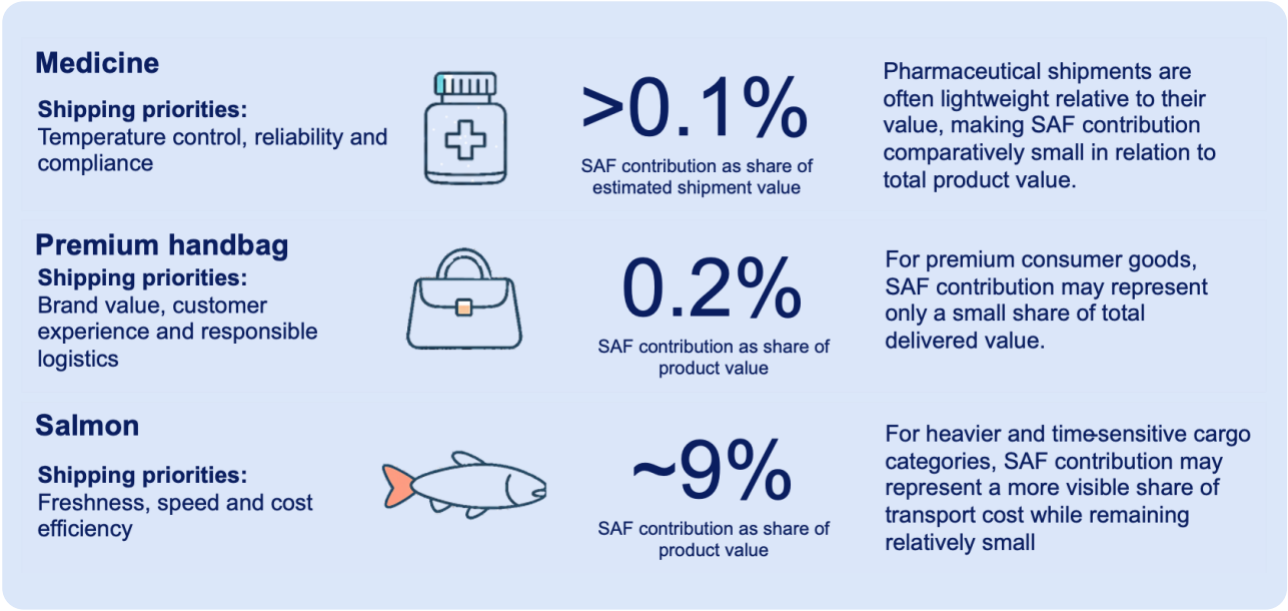
It also changes where decisions are made. SAF is increasingly managed centrally by sustainability or finance functions, rather than sitting within individual travel or logistics budgets. This allows trade-offs to be assessed across the full portfolio of GHG emissions reduction efforts.

This approach is already in use. A growing number of companies apply internal carbon fees across their operations, creating a central fund that supports GHG emissions reduction initiatives, including sustainable aviation fuel.

For companies seeking to move forward, establishing an internal carbon budget provides a pragmatic starting point. It creates a clear envelope for action, enables prioritization across competing measures, and ensures that higher-cost but higher-integrity solutions such as SAF are evaluated alongside other investments rather than dismissed based on cost alone.

Example from air cargo

SAF contribution can vary significantly depending on product value, shipment weight and transport requirements. High-value cargo categories may absorb SAF contribution very differently from heavier, lower-margin goods.



Illustrative examples based on selected cargo categories, shipment assumptions and indicative SAF contribution levels. Actual impact varies depending on cargo profile, shipment weight, route, market conditions and SAF pricing.

4. Credible SAF reporting and communication require a clear link between action, impact and claim

Companies interviewed in the market study highlighted that credibility is essential for SAF adoption. They raised practical questions about reporting, claimability and greenwashing risk, and noted that lack of clarity on how the impact can be documented and communicated credibly may slow down internal decision-making.

This makes the distinction between different types of SAF claims important. Two companies may invest in SAF at a similar level, yet the perceived impact can differ significantly depending on what they claim: supporting SAF scale-up is a broader contribution claim, while claiming an emissions reduction requires a clear link between the SAF purchased, the reduction created, and the company making the claim.

At its core, the climate benefit of SAF comes from its lifecycle emissions profile. While SAF produces similar direct GHG emissions during use as conventional jet fuel, approved feedstocks and production pathways can result in substantially lower lifecycle GHG emissions overall. For companies, this impact is typically accessed through certificates that represent the environmental attributes of SAF, rather than through direct physical use of the fuel itself.

This separation allows SAF to be deployed where it is operationally most efficient, while enabling companies elsewhere in the value chain to support and claim the associated emission reductions. The integrity of this model depends on clearly defining the relationship between the SAF volume supported, the environmental attributes allocated to the customer, and the ownership of the resulting claim.

Credible participation therefore requires the SAF volume, associated GHG emissions reduction and claim ownership to be consistently tracked, reported and accurately communicated. Certification plays an important role here. Established schemes such as EU RED ensure that SAF meets defined sustainability criteria and that lifecycle emissions are calculated using recognised methodologies. Together with third-party verification, these mechanisms provide a basis for linking corporate action to a quantifiable outcome. Finnair for Business SAF Service, for example, provides SAF certificates through the verified Chooose platform.

Reporting and accounting in an evolving landscape

The way SAF-related reductions are reported is still developing. There is currently no single global standard that defines exactly how these reductions should be accounted for across all contexts.

Existing frameworks provide direction. The GHG Protocol defines how companies report Scope 3 emissions, including business travel and air freight. However, it does not include guidance for reporting market-based value chain emission reductions. A typical market-based emission reduction lever would be the decision to buy SAF.

To fill this gap, guidance from organisations such as the Science Based Targets initiative (SBTi) and the World Economic Forum Clean Skies Initiative (SAFc) further clarify how SAF certificates can be used to reflect emission reductions in reporting.

While the universally accepted way for reporting the avoided GHG emissions is still emerging, in practice, companies are converging around a similar approach. Typically, GHG emissions from aviation are reported transparently, and any reductions enabled through SAF are disclosed alongside the total GHG emissions as avoided emissions, rather than being invisibly netted. This allows stakeholders to see both the underlying carbon footprint and the actions taken to reduce it.

Verification is becoming increasingly important in this context. Third-party assurance of SAF certificates and associated emission factors helps ensure that reported reductions are consistent, traceable, and comparable over time.

Market-based SAF accounting is still evolving, but usable guidance already exists

While GHG Protocol guidance for market-based instruments is estimated for Q4/2028, SAFc and Smart Freight Centre guidance support credible SAF participation and documentation today. SBTi also recognises SAF as a potential Scope 3 reduction lever when robust safeguards are met.

Book-and-claim connects corporate demand to real-world SAF use

In most cases, companies engage with SAF through a book-and-claim model. Under this approach, the physical fuel is supplied and used within the aviation network, while the associated GHG emissions reduction, is allocated separately through certificates. This model reflects the practical constraints of aviation fuel logistics. It allows SAF to be introduced into the system without requiring it to be physically matched to a specific flight or customer. At the same time, it requires clarity in how claims are made.

A company purchasing SAF certificates is not claiming that its own flights were powered by SAF. It is claiming that it has enabled a corresponding volume of SAF to be used within the aviation system, resulting in a defined reduction in GHG emissions.

This distinction is important. When clearly communicated, it provides a scalable and credible way to link corporate demand to real-world fuel use. When simplified or overstated, it can lead to confusion about what has been achieved.

Proportional claims and transparent documentation reduce greenwashing risk

For companies seeking to report on purchased SAF certificates credibly, the key principles are transparency and proportionality: claims should reflect what was supported, how the associated reduction was calculated, and what limitations apply.

Clear documentation helps stakeholders understand both the action taken and the basis for the claim. Recognised certification and alignment with current best-practice reporting guidance help ensure that claims remain proportional to the underlying action. In the current reporting environment, Clean Skies Initiative (SAFc), SBTi and especially for cargo companies, Smart Freight Centre's guidance provides a credible and pragmatic backbone for credible progress towards climate targets enabled by SAF.

Characteristics of sustainable SAF – ask about these

EU RED compliant SAF meets the strict sustainability criteria

Lifecycle GHG performance

- SAF should be assessed using full lifecycle emissions accounting, including feedstock production, processing, transport and fuel use.
- ICAO CORSIA requires at least 10% lifecycle GHG reductions compared with fossil jet fuel for SAF eligibility. EU frameworks such as RED III and ReFuelEU Aviation apply significantly stricter requirements: many SAF pathways must achieve at least 65% lifecycle GHG reductions, while RFNBOs/eSAF must achieve at least 70%.
- In practice, many SAF solutions used today deliver substantially higher reductions, often above 80% depending on feedstock and production pathway.

Feedstock and land-use sustainability

- Feedstocks should not originate from high-carbon-stock land or high-biodiversity areas such as primary forests, wetlands or peatlands.
- High-risk feedstocks, such as palm-based materials, should be excluded
- Indirect land-use change (ILUC) risks should be assessed and mitigated.
- EU RED III / ReFuelEU Aviation define sustainability criteria and eligible feedstocks for SAF.

Certification and traceability

- SAF should be independently certified through an ICAO-approved sustainability certification scheme such as ISCC or RSB
- Full traceability from feedstock to fuel batch should be available.
- Clear chain-of-custody processes and supplier documentation should support the claim.

Accounting integrity and double-counting prevention

- Clear ownership of environmental attributes must be established.
- SAF certificates should be retired after use.
- Registries with unique identifiers and third-party verification help prevent double counting and strengthen claim credibility.
- Allocation and reporting methodologies should be transparent and consistently applied.
- SAF-related claims should be linked to actual aviation activity and allocated transparently across the value chain.

5. Neste is building credible SAF supply at scale

Neste is Finnair’s partner in SAF Service and delivers the SAF used in Finnair flights.

Neste is the world's leading producer of sustainable aviation fuel (SAF), offering SAF made from renewable waste and residue raw materials, such as used cooking oil and animal fat waste.

Neste MY Sustainable Aviation Fuel provides an available solution to reduce the climate impact of aviation; with its use, GHG emissions can be reduced significantly over its life cycle compared to using fossil-based jet fuel. Neste MY SAF is a drop-in solution and fully compliant with ASTM D7566 specifications. The fuel is ready for use in existing aircraft engines and airport fuel infrastructure once blended with fossil jet fuel.

Neste sources its renewable raw materials globally from over 70 countries, ensuring suppliers’ compliance with the Neste Supplier Code of Conduct. Neste has implemented systematic controls for counterparty screening and monitoring. All Neste’s raw material suppliers and selected contractors are subject to additional sustainability due diligence. Neste's renewable raw materials are traceable back to their point of origin and only materials that fully meet the legal requirements of its key markets are accepted.

Neste has a global SAF production capability of up to 1.5 million tons per annum at its refineries in Finland, Singapore and the Netherlands. This will grow to 2.2 million tons per annum in 2027 to supports the industries’ uptake on SAF.

6. Finnair for Business SAF Service makes SAF participation practical, documented and easy

The market study shows that companies need more than access to SAF. They need a practical way to understand the impact, purchase SAF without unnecessary complexity, receive credible documentation, and communicate the outcome proportionately.

Finnair’s SAF Service is designed to offer a practical way to contribute to reducing GHG emissions from aviation through the use of SAF. The service is built around a simple principle: Finnair procures SAF for use within the aviation system and allocates the associated environmental attributes to participating customers through a certificate-based book-and-claim model. This allows companies to support lower-emission aviation in connection with their own business travel or air cargo activities.

In return for contributing to SAF use through the service, customers receive documentation on the SAF attributes allocated to them, including the associated emissions reduction. The certificate includes information such as the SAF producer or supplier, feedstock, SAF volume and greenhouse gas reduction, and is supported by third-party verification of the relevant process.

The service is offered through Finnair for Business. Registered companies can access GHG emissions data related to their Finnair flights, decide how much of that footprint they want to address through SAF, and purchase a corresponding amount through the service. This allows reducing GHG emissions from business-critical aviation activity, while supporting a transparent approach to reporting, where business travel emissions remain visible and SAF-enabled reductions can be disclosed alongside them.

For air cargo customers, the same principle is applied in a way that reflects the structure of freight value chains. The service can be used by freight forwarders, shippers or both, depending on the commercial arrangement and reporting responsibility, with SAF-based GHG emissions reductions allocated accordingly. This provides a practical option for addressing GHG emissions from air freight where speed, resilience and global reach remain important, while allowing the underlying cargo GHG emissions and the SAF-related reduction to be communicated clearly and separately.

Finnair's SAF Service is designed to align with current best practices for credible SAF accounting and reporting. SAF-related environmental attributes are allocated through a documented book-and-claim process supported by third-party verification, traceability requirements and Finnair's SAF management platform provided by Choose. The platform supports inventory management, GHG emissions calculations, allocation tracking and auditable documentation across the SAF value chain.

The service helps prevent double counting, supports transparent lifecycle emissions accounting, and ensures that SAF-related claims are transparently allocated across value chain actors and linked to actual aviation activity. Temporal alignment between SAF production, allocation and reporting is also maintained.

For more information about Finnair's SAF Service for business travel and cargo, please visit Finnair for Business SAF and Sustainable aviation fuel (SAF) | Finnair Cargo

The EU mandates fuel providers to blend on average 2% SAF for flights departing from the EU. Part of Finnair's eligible SAF use is supported through external mechanisms, including the EU Emissions Trading System (ETS). In 2025, Finnair applied for EU ETS allowances based on the SAF volumes used in 2024 (4,688 tonnes in total, of which 769 tonnes were used on EU ETS-covered flights). This resulted in EUR 0.47 million in support.