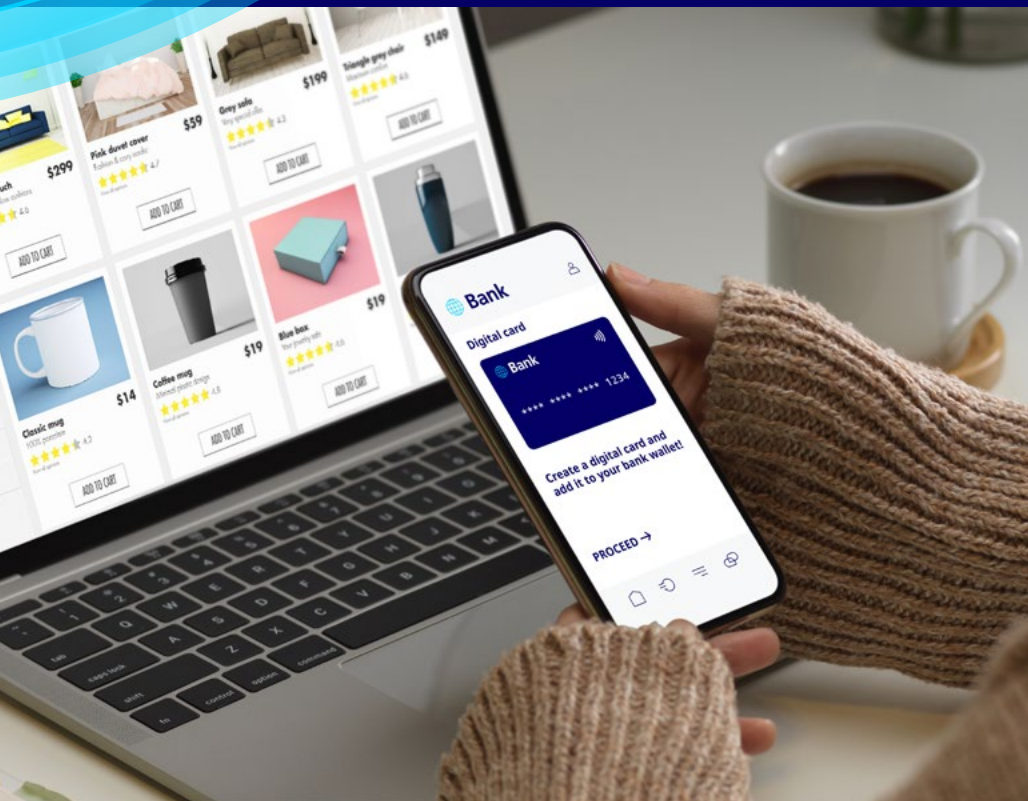




Giesecke+Devrient

# Fast, simple and digital first issuance solutions: Convego® Card Credentials



## Transforming customer experiences.

The modern payment landscape isn't changing, it has changed. Digital and mobile payment solutions are now not just optional extras, they are a fundamental part of the customer experience, and market expectations have evolved to match.

Any digital offering needs to be always available, secure and seamlessly integrate with customers' lives. The coronavirus outbreak, and the changes in our lives that the virus has demanded, have only accelerated this trend. A recent FIS survey revealed that 45% of banked respondents in the US said they have changed the way they interact with their banks since the coronavirus outbreak. Furthermore, 31% stated that they would continue to use more mobile and online banking in the future and 40% said that they were likely to shop more online than in-store.

The process of payment card issuance is by necessity a physical one, with cards delivered physically to customers. However, Giesecke+Devrient (G+D) offer a portfolio of solutions that can revolutionize the issuance process and offer your customers a truly digital first issuance service. We call it Convego® Card Credentials.

## What is Convego® Card Credentials?

Convego® Card Credentials is a portfolio of digital solutions from G+D, that transform your customer's digital experience. As well as providing a smooth mobile bank app experience, Convego® Card Credentials enables issuers to provide their customers a digital copy of their debit or credit cards, which they can immediately activate and use straight away, while their physical card is still in the delivery process. Convego® Card Credentials can be integrated seamlessly with your online banking services or app, enabling secure activation and use for both online and physical purchases.

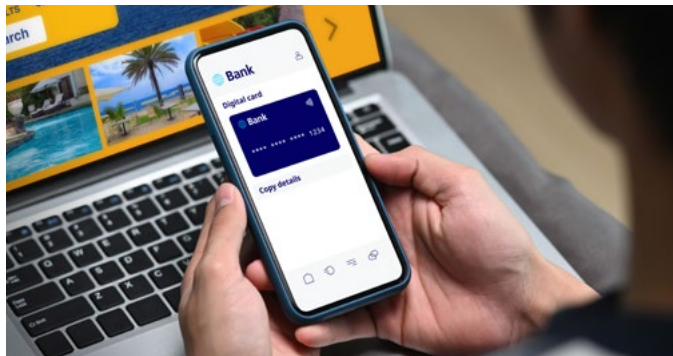
## Why choose Giesecke+Devrient (G+D)?

With more than 170 years of passion for payments, and more than 400 million personalized payment cards produced every year, G+D are well placed to support digital issuance transformations for any business, no matter how complex. Our range of issuance solutions cover every aspect of the process, from card design and production to personalization, carrier design, logistics and digital enablement tools. Talk to us to find out more.

## Creating digital journeys

Unlike traditional payment landscapes, digital journeys are a product of various solutions and technologies that work together behind the scenes to create a seamless, secure digital experience for customers.

Smart issuance services such as instant issuance or issuance APIs, as well as tokenization and authentication solutions, form this backbone of a smooth digital experience. Solutions such as Convego® Card Credentials work in conjunction with other offerings, both in the Convego® portfolio and beyond to foreground any digital service and put customers first.



## The benefits of Convego® Card Credentials



### Seamless digital experience

A smooth customer experience, from onboarding to end of life can help to solidify customer loyalty throughout the entire lifecycle of your relationship.



### Increased activation and transaction rates

By providing digital copies of their card before the physical one arrives, your customers will be more inclined to immediately activate and use their card, boosting both activation rates and transactions.



### Multi-channel issuance model

Blending physical and digital issuance solutions allows you to create a leaner, more agile and more responsive issuance experience for your customer, offering options that fit in with their lives.



### Out-of-the-box offerings

The Convego® portfolio of solutions is designed for simple and easy to implement services that can be seamlessly integrated into any issuers' services.

## How can banks adopt a digital-first approach?

Here are just a few of the ways that our Convego® portfolio of solutions help issuers to transform their issuance processes into digital first experiences:

### Convego® tap

Leveraging the power of the mobile banking app and near-field communications to offer customers the facility to authorize or activate cards with a simple tap of their payment card on their mobile device.

### Convego® ePIN

Seamlessly manage and automate your customers' PIN requests through online banking, mobile apps SMS. Convego® ePIN can enable new PIN requests, reminders and even customer-selected PIN services out of the box.

### Convego® Issuance Kiosk

Through either a manned station or an unmanned kiosk, offer your customers real flexibility by printing their cards on-demand, whenever and wherever they need.

### Convego® Managed Issuance

Simplify your card issuance with an end-to-end managed service from G+D. We can take care of the entire process, from data generation and personalization to logistics and delivery.

## About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.

G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2022, the company generated a turnover of 2.53 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries.



Giesecke+Devrient ePayments GmbH  
Prinzregentenstrasse 161  
81677 Munich  
Germany

[www.gi-de.com/](http://www.gi-de.com/)  
[www.gi-de.com/en/contact](http://www.gi-de.com/en/contact)

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