



Giesecke+Devrient

Convego[®] YOU: The card that knows you





The ultimate in personalization, for a true differentiator

Convego® YOU takes the customer experience to a whole new level, with biometric fingerprint authentication on the card itself.

It's smart, cool, and a pleasure to use, offering banks a way to connect with customers in the most personal way possible. Because it makes their identity part of the card... bringing it closer to yours.

Introducing Convego® YOU

The most prestigious programs. The most stylish memberships. The most distinctive designs. All are enjoyed by the most desirable customer segments, the most tech-savvy to the most fashion-conscious. They're the people who build businesses, influence markets, lead opinions and shape culture.

With Convego® YOU, banks can offer a card that puts their sense of individuality first and foremost. With biometric authentication on the card itself – making the customer experience simpler and more convenient at every transaction point – Convego® YOU is the card that knows you.





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Convego® YOU: The payment card, evolved

Another way for banks to stand out in the competitive landscape.

Signing into a laptop. Checking a phone. Entering a country. Fingerprint recognition technology is now mainstream, with consumers confident it proves their identity securely and accurately for the task at hand. So how can it help banks make an impact in the fast-changing payments market of today?

It's in the way biometric identification makes everything easier. By removing the need for repeated PIN entry, fingerprint technology changes the context of making payments. It's about convenience. Simplicity. Even pleasure, providing a sense of personal individuality and recognizing what makes you special.

After all, a fingerprint is more than a marker. It's part of each person's biology, unique to every person on the planet. Completely individual, always at hand, and impossible to lose. Which translates to safer transactions, higher payment limits, and a host of other benefits.

That's why Convego® YOU is the next evolution of payment card technology, using fingerprint authentication on the card itself. It's a technological marvel. But the opportunity for banks is even more marvelous. In a world where the payment card has become a commodity, the innovations of Convego® YOU lets you offer the convenience of biometric identification ... as a fundamental part of your brand.

Customer value that transcends technology

Unlike a standard card, Convego® YOU stores a unique part of the consumer's identity – their own fingerprint – on the card, in a safely encrypted form. Making the card truly theirs, with every transaction a pleasurable and uncluttered experience: no PINs, no hassles. And with broad options for card customization, you can add your own branding and imagery to each card too – combining the unique parts of your personality with a unique part of theirs.

It positions the card as prestige possession, creating a sense of ownership in the consumer's mind. Across multiple segments, customers have a piece of themselves in the cards you offer them. Making it perfect for high-end membership programs and subscriptions that need to stand above all competition – and putting the card at the center of your bank's added-value offers to your most valuable customers.

Combining biometric authentication with payment technology opens the way to a myriad of new market segments, product niches, and innovative positionings that bring you new customers, opportunities, and profit.

This paper explores Convego® YOU. The card that knows you.

73%

of companies with above-average customer experience perform better financially¹

¹ Forbes: <https://www.forbes.com/sites/blakemorgan/2019/09/24/50-stats-that-prove-the-value-of-customer-experience/>

Substance with style

The Convego® YOU card: An easy experience, a premium product.



Convego® YOU enters the market at a time of rapid change. And many of the factors driving it are a perfect fit for the card's attributes. Factors like the personalization of banking and its move towards a phygital model. The awareness of risk, with a desire for greater security. And the urge to not only make payments successfully, but look great doing it.

The emerging truth: Loyalty is personal. Which means banks must empathize, analyze, and understand customer needs, and keep customers at the center of every decision. That means easier ways to pay, with higher transaction limits and no need for a PIN. It means providing a faster tap-and-pay experience for customers who demand convenience and coolness. And it means more accessibility, removing the fear of forgetting a PIN.

Why does the payment card sector need this?

Because while it's possible to make payments from phones, apps, even watches, research from Visa shows the physical payment card is still preferred to an app. Few consumers leave home without their wallet, even though 3.8bn of them own smartphones; the card isn't going away. With innovations like Convego® YOU, it's evolving. The payment experience is becoming easier ... and more seamless.

There's another benefit. The physical payment card provides a strong branding symbol that acts as a daily reminder of your image for customers – which cannot be achieved by other forms of payment. Maintaining the strongest bond with your bank during customers' daily activities – and, just as important, demonstrating to their friends and peers that the coolest payment technology is associated with your logo.

70%

of US consumers find biometric authentication easier²

Massive growth in contactless payments

For all everyday payments today, the big story is contactless. People aren't inserting, they're tapping. If contactless isn't available, they even feel aggrieved. In country after country, the number of contactless transactions is on the rise. And many are increasing maximum payment limits too – creating a situation where OTPs are needed more often. A situation Convego® YOU's fingerprint authentication avoids.

And of course, as prices and payment limits rise, Convego® YOU is there to help. Where a higher-than-normal payment amount once meant a PIN entry, fingerprint authentication lets transactions of all sizes happen quickly and securely, no PIN needed.

Biometrics becoming an accepted habit

From facial recognition to fingerprints, biometric authentication is now mainstream. Every new smartphone, both iOS and Android, includes it – with many adding companion services like NFC that let phones go contactless too. Taken together, this array of services answers a huge number of new use cases, and keeps them secure, too.

Of course Convego® YOU is a premium option – for both the customer and the bank adopting it. But as the market develops and volumes increase, the value returned by each biometric card is set to rise year-on-year ... potentially for decades. A recent Visa study of US consumers revealed 86% were interested in biometric options when available. Meaning the audience will only get bigger.

More accessibility and convenience

Providing easy enrollment and an easier way to pay, Convego® YOU can cover a larger customer base than ever – and that includes synchronization with modern consumer values. It's a tech-savvy product, yes, but its production process answers the ESG and social commitments of today's bank. In summary, it's a solution that stands out – customer-centric, lifestyle-matching, and values-aware.

² Recent Visa study of US consumers, G+D

Empowering and enabling.

A beautiful experience, in a familiar form

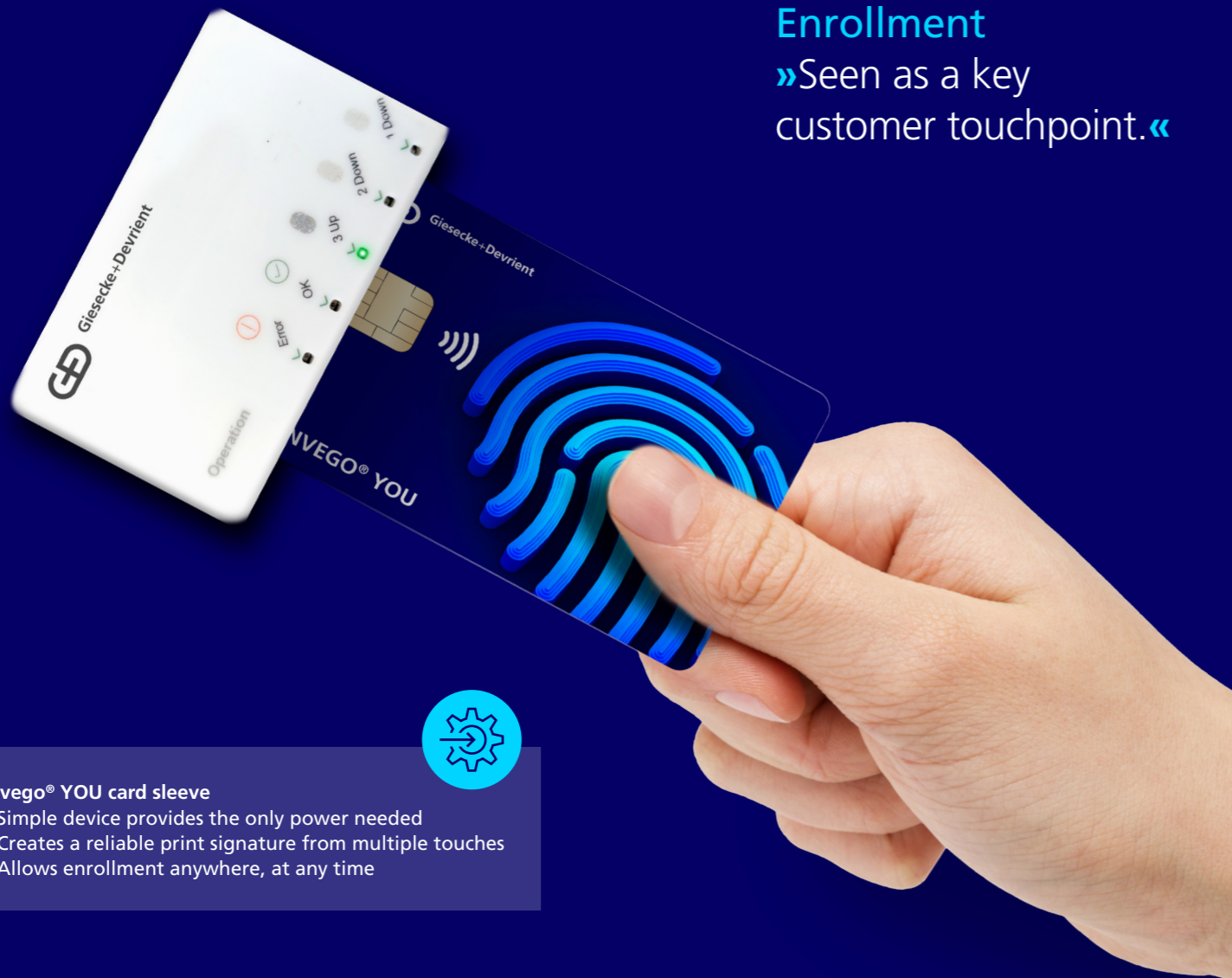
Convego® YOU is the card that knows you – and the Sleeve is how it learns who you are. Slim and small, barely bigger than the card itself, it packs the features of an enrollment application into a near-weightless form factor that nonetheless brings the services of a bank branch into the customer's home. Or office. Or ... anywhere the customer wants.

Convego® YOU: Adding options for bank and customer

To add their fingerprint to their new card – known as "enrollment" – the user inserts the card into the sleeve and follows a few simple prompts to touch the card reader several times. When the card's intelligence has enough information to confidently identify the user from their fingerprint, a PIN is sent for confirmation and the job is done. In mere seconds, without paperwork or a trip into town.

The Convego® YOU combination of sleeve and biometric card offer both the bank and its customers greater flexibility, enabling enrolment either in the branch or at home. For customers who don't use mobile applications or smartphones, the sleeve provides alternative for seamless enrollment. And for the bank, offering a physical sleeve gives another opportunity to communicate brand imagery: It's personalizable and customizable, and your logo can be printed on the sleeve.

Enrollment
»Seen as a key customer touchpoint.«



Convego® YOU card sleeve

- Simple device provides the only power needed
- Creates a reliable print signature from multiple touches
- Allows enrollment anywhere, at any time



Convego® YOU apps: convenient customer touchpoints.

Enrollment has come a long way in the digital age. The job of proving a customer's identity at account opening or card issuance once involved paperwork, signatures, even a visit to a physical branch. With Convego® YOU companion applications, all these troublesome tasks go away. And the process is simple and straightforward, even enjoyable.

After all, for millions of banking customers their primary relationship with their bank is through its mobile app. So card and app need to work together, smoothly and seamlessly. With Convego® YOU, adding fingerprint identification to a card isn't just a functional action; it's a brand touchpoint, where values are communicated and shared understanding is built. Convego® YOU companion apps make that moment different and special. Because the user can enroll a unique part of their identity in seconds, with just a few taps on their phone.

Convego® YOU companion apps

With an NFC-equipped smartphone, the user can associate their identity with their card with no sleeve or branch visit needed. Just a tap of the card in the app gets the customer journey moving. The user then enrolls a fingerprint in the same way as the sleeve, needing no PIN or paperwork.

One-stop-shop enrolment via mobile device

Card enrollment is the final step in binding customer to card, ready for years of enjoyable use. And with Convego® YOU the process is as smooth as it gets. It all happens within your own mobile app, taking advantage of another trusted personal possession – the mobile phone.

Ultra-convenient payments, enabled by app

That's what makes Convego® YOU more than a card. Companion apps offer a seamless way to remove interruptions in the customer experience, from entering a PIN to visiting a bank branch. Because after all, the most convenient technology is the one you see the least. And the most relevant technology is the one you already feel comfortable with, with next-to-no learning curve: Your mobile phone.

Convego® YOU companion apps

- Integrated with your mobile app to build the relationship
- Simple and familiar processes create positive impressions
- With NFC-enabled phones, enrollment possible too
- Both iOS and Android versions available



Markets and missions

Traditional to neobank, established wealth to rising ambition.

In every nation, in every generation, there are segments and psychographics that deliver higher-than-normal returns to the banks serving them – if your products and services have the right appeal. It's about seamless convenience and ease of use – but also about what excites them, what reflects their tastes and lifestyles.

Convego® YOU infuses traditional banks with cutting-edge cool

This is the core challenge for traditional banks today: product differentiation. How to answer customer expectations of more personalized and individual services; how to compete against diverse new players from neobanks to fintech; how to acquire new customers without alienating your existing base. Convego® YOU is how you attract them.

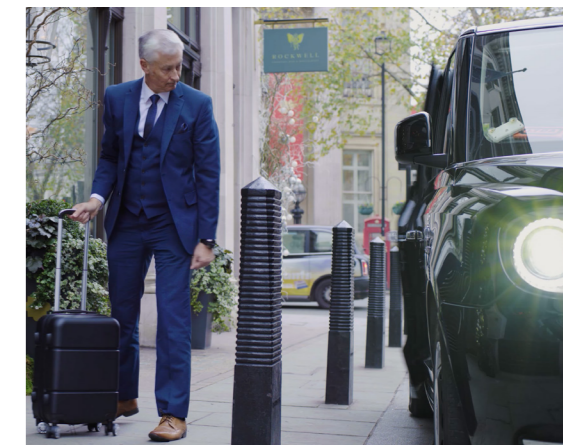
³ <https://www.statista.com/statistics/727973/consumers-paying-with-mobile-wallets-by-age-united-states/>



Cutting complexity, pleasing customers

The biometric tap-and-pay experience is a competitive offering for a banking environment growing ever more complex – and the people feeling this complexity most are HNWIs, High Net Worth Individuals. It's a segment that enjoys trustworthy, innovative technology to make life easier – which positions you as a positive in their lives.

The benefits expand when these established people take part in value-added programs, such as VIP clubs. The Convego® YOU card adds a high-tech touch to every subscription or membership – one that offers extra convenience and a boost to status at every touchpoint.



And since these consumers often belong to a demographic less comfortable with mobile payments, fingerprint authentication provides the push to try it. It embodies the most fundamental desires of every single banking customer – solutions focused on them, providing a positive experience in all scenarios.

Such benefits put your brand where it matters most ... with your customers associating you with convenience every day.

70%

of over-55s not yet using
mobile payments³

A singular solution to diverse challenges

Convego® YOU answers multiple use cases.

In all the world's billions of card transactions, no two share precisely the same blend of customer motivations and concerns. But a card that combines the best of physical and digital worlds, that recognizes their personal dreams and desires, can answer many of them with a single tap.

Peace of mind

»I don't need to worry about losing PINs or get anxious about remembering them.«

Showing status

»I can pay with Convego® YOU in a restaurant or bar when I invite my peers and business clients for a great night ... and they notice it.«

Technology awareness

»As a tech-savvy consumer, I want to be the first to use the most revolutionary payment card – it's more than a card, it's a high-tech innovative solution.«

Convenience

»I want to complete a payment as quickly as possible, since time is precious.«



Safety and privacy

»A PIN can be copied, but not my fingerprint. And I can enjoy a mobile payment-like experience without my payment behavior being recorded on the device.«

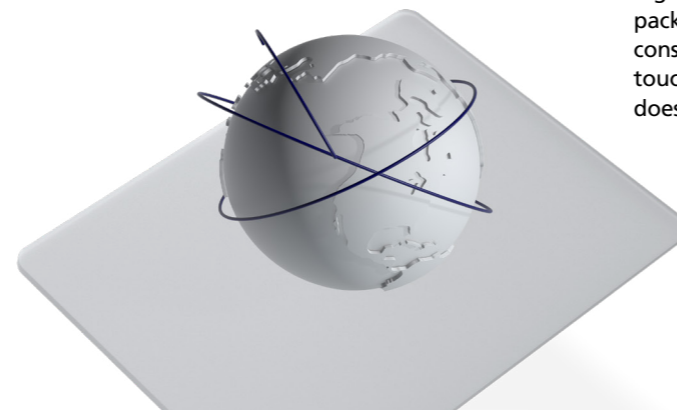
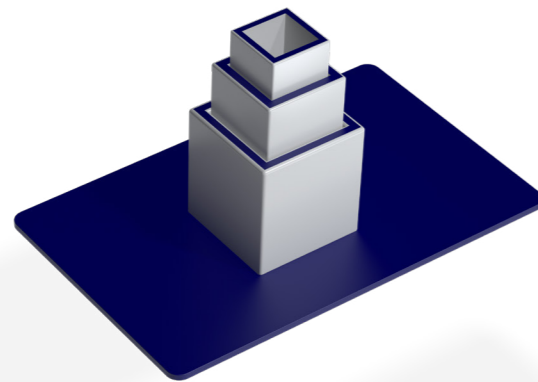


The G+D difference: A globally integrated issuance chain

Convego® YOU is more than a payment card, and G+D is more than a card supplier.

G+D can produce, customize, and deliver every aspect of the card issuance process for any issuing institution, from customized carriers for physical delivery to SMS and QR code security for digital renewal and activation.

This end-to-end customer service pathway completes the picture of Convego® YOU. With G+D, the web of data and customer touchpoints around the card is a natural part of the issuance process, available worldwide. Digitally extending the customer experience beyond the branch.



Digital artwork workshop

However light or deep your customization plans, G+D's online experience for card issuers starts with the Digital Artwork Workshop, allowing financial institutions to create, edit, and finalize each card design and features. For an audience of millions ... or a single HNWI.



Scheme approval

Of course, every design has to fit into global standards for payment cards. That's why Convego® YOU customers enjoy comprehensive support from G+D's payment technology experts, making sure each card creation stays compliant and secure.



Manufacturing and personalization

From a mass customized design to an individual image created by an end user, G+D's card manufacturing process can cater for a niche audience as easily as a large country's emerging consumer class.



Carrier and packaging design

The most recognizable of customer communications is the one that's always opened: the long-established carrier envelope. From personalized content to QR codes that carry the end user into a digital experience via their mobile device, packaging options mean the CX stays consistent and engaging at every touchpoint. With G+D, customization doesn't stop at the card.



Global footprint and availability

With operations and legal approvals in all major markets, G+D is ready to partner with card issuers in any country—with a broad and deep understanding of legal environments and compliance challenges worldwide.



Convego® YOU: A sum greater than the parts

**It's a payments ecosystem
whose time has come.**

That's Convego® YOU. Yes, it's a technological innovation. It provides great security, in a familiar form factor. It offers a true market differentiator, with a PIN-free approach to two-factor authentication. And it offers hassle-free payments, without needing new card infrastructure at the world's merchants.

But ultimately Convego® YOU isn't about technology. It's about the human condition, and the motivations and ambitions that drive us. The need to find digital solutions amid real-world problems, solutions that don't involve wasteful travel. The desire to understand the world and our place in it, staying abreast of what's new and interesting. And the ambition to deal with businesses and banks smoothly, without distractions or interruptions to a positive customer experience.

**Convego® YOU is the card that
knows you.**



Creating confidence

Giesecke+Devrient (G+D) is a global security technology provider headquartered in Munich, Germany. Founded in 1852, the company has a workforce of 12,600 employees and generated sales of EUR 2.53 billion in the 2022 fiscal year. A total of 103 subsidiaries and joint ventures across 33 countries ensure customer proximity worldwide.

Engineering trust through technology is G+D's core area of expertise. As a trusted partner to customers with the highest demands, G+D secures the essential values of the world. We develop customized technology in four major playing fields: payment, connectivity, identities and digital infrastructures.



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