



Payment 4.0

NEXT GENERATION PAYMENT MADE EASY – GLOBALLY

INTRODUCTION

Our busy lives mean that we need to access payment services quickly and easily, whenever, and wherever we need. Also, your customers want to be treated like an individual. Whether that's choosing a customized plan or service that's tailored to their needs, or deciding how a card, application or process looks and feels, building choice and a personal approach into a solution can be very attractive.

On top of this, an eco-friendly response to climate change and sustainability are rapidly proving to be key differentiators in attracting customers. From which you could leverage upon. Then, your customers expect that national borders are no barriers to payment services. Whether they are paying for services from a local supplier or an international provider, their expectations remain the same; seamless, rapid, easy payment completions.

The global digital transformation means that offering digital services isn't a value add, it's a fundamental part of the customer experience, so just having services is not enough, they need to be seamless, secure and easy to use. Build these services, and your business will reap the benefits.

Finally, one of the most telling differentiators in the market is the ability of a business to make its customers feel valued. From premium service offerings to VIP onboarding experiences, customers are willing to pay a premium for luxury or perceptions of value.

Are you offering all this?

38% of mobile banking users are worried about compromising or stolen data.

61% of customers want an easy onboarding to their digitalized banking services and a frictionless management of the same.

57% of mobile banking users are concerned about how their data is managed.

Benefits in a nutshell:



Fast: We believe that rapid deployment and quick onboarding is crucial to our partners success. That's why we focus on quick onboarding and timely project execution.



Flexible: Innovative solutions require a flexible approach. Our technology and software services are designed to build a tailored, bespoke solution for our partners, specific to their needs both now and in the future. From fast track payment card programs, to high-end, top-of-wallet services, we can help.



Digital: One facet of our particular expertise is the delivery of solutions and services that enhance or enable the customer experience. These types of solutions are important to the success of any Fintech, and we can effectively and efficiently support our Fintech partners in their development.



Global: Our position as a leading global provider means that we can offer support at any level of implementation – from regional implementation to global expansion strategies. We can support any Fintech throughout every stage of their growth.

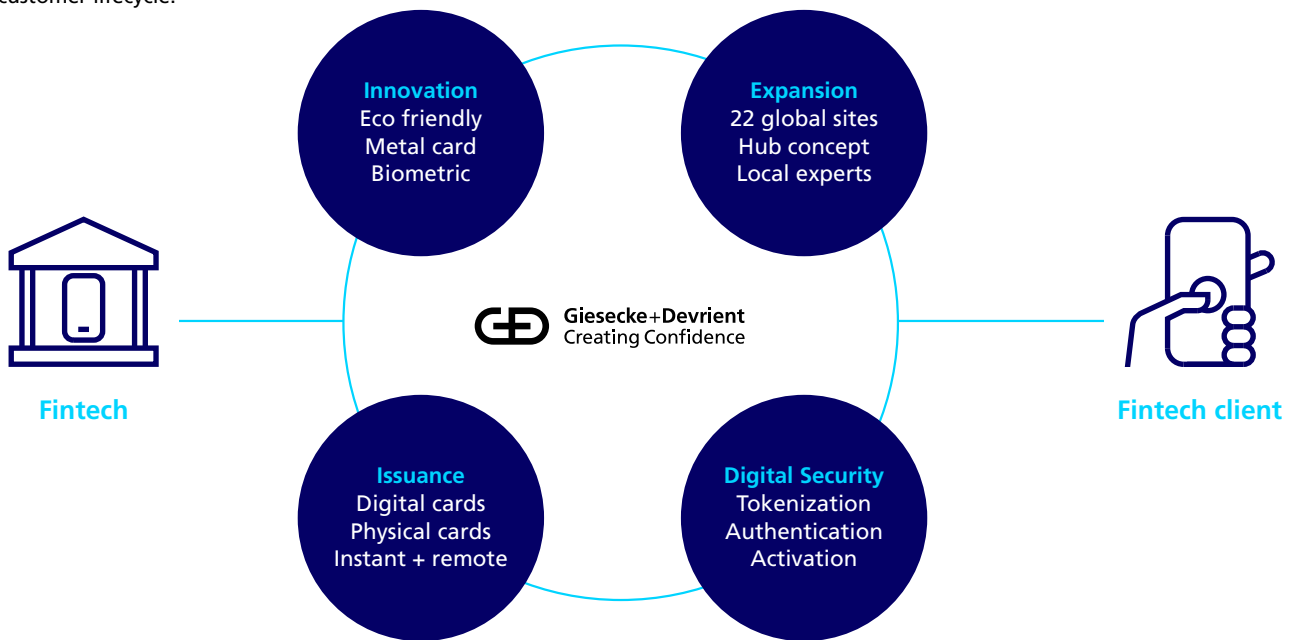
Fintech-focused innovative payment solutions

As a leading global provider of physical and digital authentication and payment solutions, Giesecke+Devrient (G+D) is well placed to support any Fintech business, whether it's early stage inception, design and launch, or scaling, growth and customer retention.

We have delivered projects and solutions for over 700 financial institutions worldwide, and this experience has lead us to develop our approach to working with Fintech providers as partners – an approach that we feel will enable our partners to deliver results, fast.

The building blocks for customer-centric payment innovation

G+D offers solutions to meet your customers' needs in every part of the payment ecosystem and at every stage of the customer lifecycle:



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