



Giesecke+Devrient

Convego® YOU: The card that knows you



Effortless authentication for your most valuable customers.

For today's consumer, making a payment isn't just an event: It's an emotional action, a statement of what they believe and how they behave. It's why banks are transforming the simple payment card into a lifestyle accessory, a prized personal possession that signals their customer's values to the world. This transformation of what a payment card should be also leads to an increased expectation of a more seamless, smooth and convenient experience.

Contactless payment is among these innovations, with customers embracing the ease and efficiency that a simple tap brings. But not every transaction is as smooth as customers would like: many contactless payments still need a PIN, interrupting the experience at a critical touchpoint. Enter another solution from Giesecke+Devrient (G+D): The Convego® YOU biometric payment card.

Convego® YOU replaces traditional PINs by making the most unique of all human attributes – the fingerprint – central to the relationship, with a sensor on the card itself. It's the same size as a conventional card – but truly different.

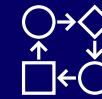
No need for a PIN means no interruption to the customer experience. While authenticating a transaction by touch looks sophisticated, cool, on-trend: everything today's consumer desires to stand out in a landscape of cookie-cutter financial products. Making it ideal for the most profitable high-margin services: Membership programs, exclusive subscriptions, a whole new set of use cases enabled by a genuine product differentiator.

Why biometrics matter to your customers



Convenience

This is the prime factor that makes biometrics so attractive – you can never lose or “forget” your fingerprints – so users will always have a smooth payment experience.



Trusted innovation

Biometric authentication has become accepted in the market – with smartphones and other tech leading the way, but it's still new and exciting enough to feel like a genuine innovation – especially when applied to areas like payment cards.



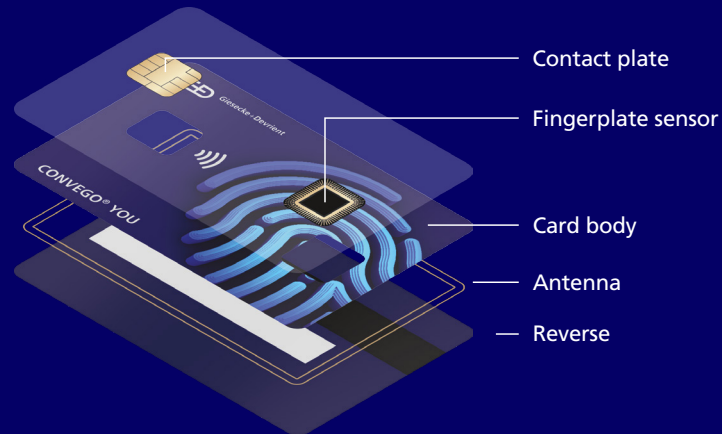
Uniqueness

Reflects its user's ability to adopt high-end banking solutions, also creating conversation points about the banking brand among customer and their peers.

Convego® YOU enables you to genuinely demonstrate efficiency and innovation – attracting new customers and reinforcing your existing relationships. Build new products and services on a smooth and seamless customer experience. And bind consumers to your brand for life, as you provide banking services secured with the most fundamental identifying trait of all – a trait different for every human being on the planet.

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Accelerate every part of the customer journey



Power supply: No battery.

Enrollment: By iOS or Android app, at home with sleeve, or in branch.

Production: Hot lamination for high-volume cards.

Secure element certification: EMV and CC certified.

Fingerprint recognition: Any position or rotation.



Simple beginnings...

Integrating Convego® YOU into your mobile app enables customers equipped with an NFC-equipped smartphone to enroll a fingerprint with ease, with no sleeve or additional hardware needed. The user enrolls a fingerprint by tapping the card on the phone and following prompts, needing no PIN or paperwork.

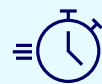
...for every Convego® YOU card

Making a payment isn't just functional; it's a brand touchpoint, where your values are communicated. Convego YOU companion app makes the payment experience simple, yet special. The user can enroll their card or authorize a payment in seconds, with just a tap or two and carry on with their day, secure in the knowledge that their payments will be easy, streamlined, and protected.

86% of US consumers revealed they were interested in biometric options.

Recent Visa study of US consumers, quoted by G+D

Convego® YOU dual interface card



Seamless payment experience

- Supports contact and contactless
- No need to touch any shared keypad
- Fingerprint recognition in any position and rotation
- Compatible with existing EMVCo and POS infrastructure
- Secure self-enrollment with multiple options



Easy integration

- Fully integrated one-module solution
- No internal power needed; draws power from terminal or POS
- Developed for standard hot-lamination card manufacturing



High Security

- EMV and CC certified Secure Element
- Reference template stored within Secure Element
- Secure Element stores and matches fingerprint

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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