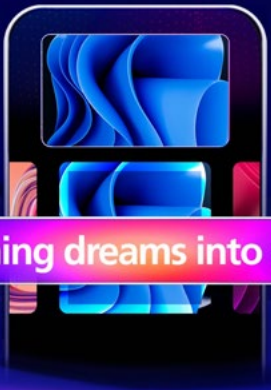




Giesecke+Devrient

Convego® AI Card Designer: empower their creativity, activate their loyalty

// Turning dreams into reality



Stand out in a financial landscape that demands differentiation.

In today's competitive financial services landscape, financial institutions face increasing pressure to differentiate while driving revenue growth. In addition to the quality of market competition, the diminishing physical connection between bank and customer is a challenge that threatens relationships between consumers and their banking institutions. Card programs represent a significant opportunity for financial institutions to tackle these challenges while entering the world of modern issuance.

Convego® AI Card Designer delivers measurable business value by transforming standard card issuance into a premium revenue-generating opportunity, enabling customers to personalize their payment cards through AI technology, curated galleries, and personal uploads. Embrace modern issuance and transform your card program from a commodity product into a premium revenue generator by turning a payment device into an individually created possession.

Financial institutions implementing Convego® AI Card Designer see measurable ROI, particularly as 80% of customers are more likely to buy from brands offering personalized experiences. Personalization services can boost revenues by up to 15% through increased sales, new revenue streams, and enhanced usage rates. Beyond immediate revenue gains, the platform builds sustainable competitive advantages, for example, customers organically promote their unique designs across social channels, driving word-of-mouth acquisition. Retention rates also improve significantly when customers invest creative effort into personalized products, fostering emotional connections

that reduce churn and extend customer lifespans. This combination of revenue growth and improved customer metrics delivers compelling returns on platform investment.



Why choose Convego® AI Card Designer makes sense for you—and your customers

Part of the issuance process: Convego® AI Card Designer can be fully integrated within issuers' websites and mobile apps, maintaining a smooth brand experience.

Brand-building opportunities: in addition to uploading their own photos, or choosing a gen-AI created image, consumers can also select from a themed set supplied by the issuer.

Professional backend portal: set up and configure user services with an easy-to-use interface.

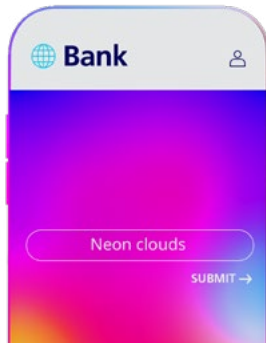
Automated validation: powerful AI validation engines review all gen AI created images, flagging potential copyright, profanity, or other issues.

Streamline issuance: issuing banks transmit card manufacturing data to Giesecke+Devrient (G+D) securely and simply, as part of the Smart Issuance process.

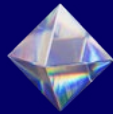
Fresh revenue stream for issuer: consumers willing to pay a premium for personalized devices and services combined.

How it works: three paths to customized card success

01

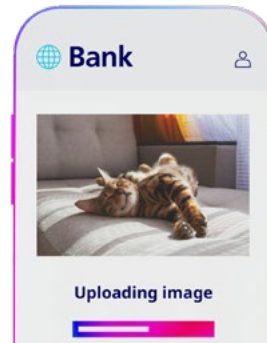


AI-powered design generation



G+D's AI engine converts natural language prompts into original artwork. Customers describe their ideal design via voice or text, and machine learning creates unique images in real-time. The intuitive interface guides the entire creative process. All artwork is generated on demand, eliminating inventory management, and intelligent screening automatically prevents inappropriate content and copyright violations while ensuring brand compliance. This maintains quality standards without manual review. Once approved, these card designs can be "printed" as an NFT, devices and services combined.

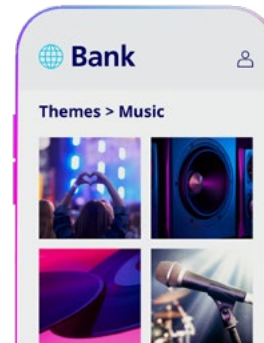
02



Personal uploads create emotional connections

Customers capture photos on their smartphones and upload them through a streamlined interface (JPEG/PNG, up to 5MB). Intuitive editing tools and smart cropping algorithms optimize images for card dimensions. After customizing their design, users select card types and submit orders. Secure infrastructure validates uploads, processes files into print-ready formats, and supports NFT integration. G+D handles production and delivery.

03



Curated galleries showcase premium design collections

Curated galleries provide customer inspiration while maintaining brand control. Financial institutions offer diverse design options aligned with their brand identity, from themed collections to exclusive partnerships:

- Institutions curate theme-based galleries visible to customers in their banking apps.
- Internal teams dynamically manage content, adding seasonal designs or limited editions while removing outdated options.
- Gallery tools enable quick updates for campaigns and partnerships.
- Once customers select designs, G+D handles production and global delivery through established fulfillment networks.

Ready to transform your card program?

Contact us today to see how Convego® AI Card Designer can drive growth for your institution.

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 2024, the company generated a turnover of 3.1 billion euros. G+D is represented by 118 subsidiaries and joint ventures in 41 countries.



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