



Giesecke+Devrient

Convego[®] Service Market

One platform, endless opportunities



» With Convego® Service Market, you can build issuance journeys that fit perfectly with your customers' lives. «



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A new opportunity

As payments continues to evolve, the way we issue and personalize payment cards needs to be more flexible, innovative, and customer-centric.

In recent years, the world of payments has undergone several significant changes. The sector's digitalization has necessitated a shift in how businesses manage their card issuance, with automated onboarding kiosks gaining popularity at the expense of in-person branch experiences. At the same time, innovation is pushing the payment card beyond its traditional form, with the prevalence of wearable solutions and unique materials increasing yearly.

Essentially, consumers' evolving demands are driving these changes. The modern customer is time-poor, digitally savvy, and eco-conscious, and innovation and flexibility are needed to design solutions that meet these requirements. With bank branches downsizing, financial institutions face the challenge of maintaining their presence and catering to as broad a market as possible—including, for example, the growing demographic of people with disabilities and impairments.

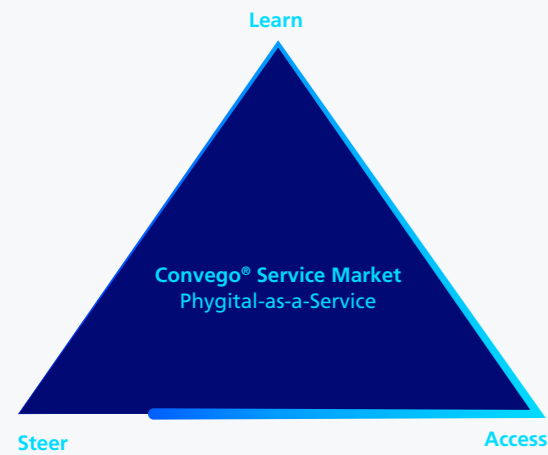
This new landscape has implications for financial institutions looking to build next-generation payments and issuance journeys. Existing modular solutions can be overly complex, requiring significant time and investment that many businesses can't afford. In this climate, there's a clear need for a simple, integrated solution that empowers companies to take their issuance to the next level.



Introducing Convego® Service Market

Next-generation payments experiences start with G+D's platform of phygital solutions.

Convego® Service Market is an issuance enablement and optimization platform. You can explore and manage, design, personalization, issuance, management, and end-of-life recycling applications—all from one central location. You can pick which apps suit your business needs, monitor the status of their ongoing projects, and communicate directly with G+D easily and quickly. And, with mobile-friendly integration, you can even enjoy this functionality on the go. With Convego® Service Market's Phygital-as-a-Service approach, you can:



Learn about phygital issuance journeys that align with your customer's needs and lifestyles.

Steer your ongoing issuance operations with a suite of comprehensive monitoring, analytics, and management tools.

Access API-powered digital solutions to elevate your digital issuance experiences.



Learn

Explore how G+D's range of phygital issuance solutions can help you to build payments journeys.

Our tools enable you to optimize every component of the issuance journey while managing deployment, activation, and ongoing use—all in one place. Whatever your strategic priorities, Convego® Service Market enables you to create your ideal issuance journey—or create specific payments and issuance journeys that align with specific customer groups' values or needs. Whether that's making your offering eco-friendlier or attracting higher-end customers, our plug-and-play solutions have all the flexibility you need.



Card creation

Create and personalize the perfect payment card for your program.

Customer-created cards

Enable your customers to create a payment card design they'll genuinely love.



Automated onboarding

Self-onboarding and self-serve instant card printing—anywhere.



Digital carrier enhancements

Enhance printed materials with the power of vibrant digital communications.



Tailored card carriers

Richly personalized and individualized card carriers for every customer.



Digital card display

Give your customers instant access to a digital version of their payment card.



Real-time updates

Keep your customers informed throughout their issuance journey.



Customer messaging

Rich phygital messaging experiences enhance the issuance journey.



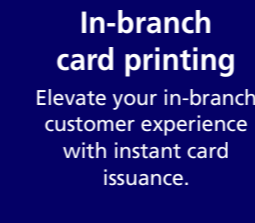
Self-serve card printing

Enable quick printing of payment cards wherever your customers need.



Instant PIN delivery

Enable customers to quickly request, view or manage PINs anywhere.



In-branch card printing

Elevate your in-branch customer experience with instant card issuance.



Accelerated activation

Accelerate your customers' path to first use.



Passwordless authentication

Powerful, invisible multi-factor authentication that feels as simple as a single touch.



Enabling digital payments

Enable EMV payments in your digital wallet.



Eco-innovative payment solutions

Sustainable card, issuance and digital payment solutions.



One-tap authentication

Effortless activation and authentication with just one tap of your card.

Payment credentials management

Enable customers to monitor and manage their digital payment credentials.

Onboard

Issue

Activate

Use

Your onboarding process lays out the blueprint for what your customers can expect from your services. To enhance their experience, choose from a range of apps.

Keep your customers informed at every stage of the issuance process for a truly elevated experience.

Empower your customer to start spending—and quickly.

Give your customer the best possible experience with digitally enhanced in-person experiences.

Building payments journeys in action

See how easy it can be to create an issuance and payments journey that resonates with a particular group of customers.

01



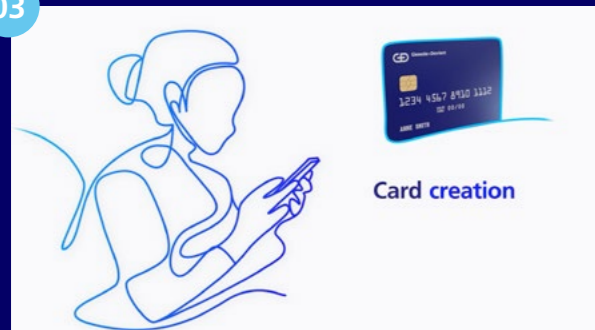
This is Ana. She's the Chief of Innovation at the South American division of a multinational bank. She has been tasked with making their services more eco-conscious

02



Ana turns to G+D's Convego® Service Market to explore pivoting towards a more sustainable payments journey.

03



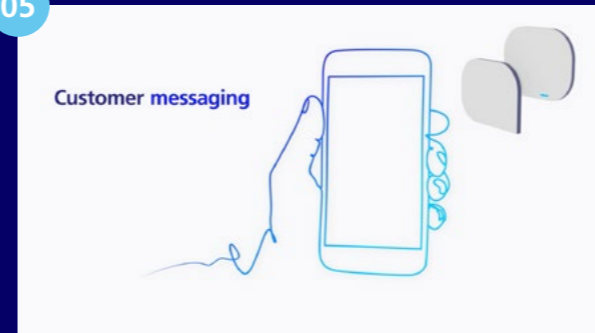
She begins with the bank's payment cards. She uses card creation to change their payment card bodies to a more sustainable recycled plastic.

04



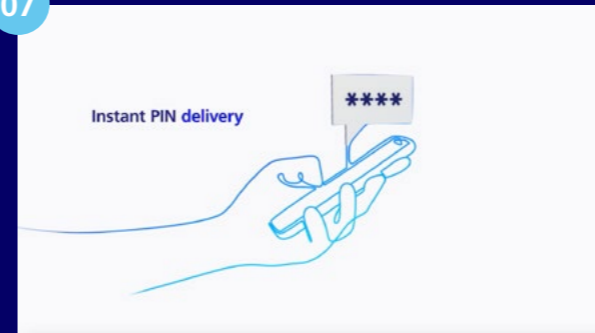
She also wants to embrace digital solutions, so she opts to enable a digital card display, providing customers with an in-app virtual copy of their payment card.

05



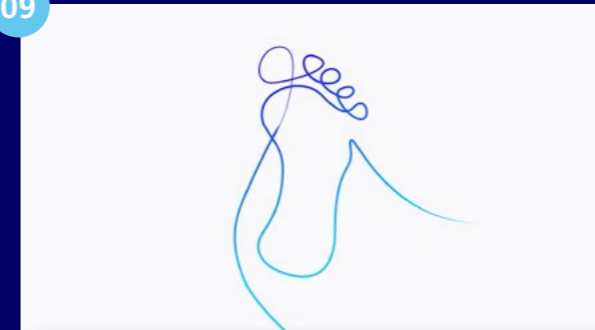
She also chooses to move the majority of customer communication to the app, enabling customer messaging and avoiding printed paper waste.

07



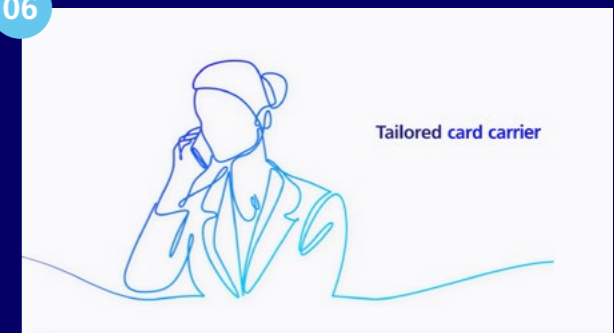
She then selects instant PIN delivery to eliminate the waste generated from a printed PIN letter.

09



She also selects an enhancement to the bank's app to display the carbon cost of purchases so customers can make more informed choices and offset their carbon footprint.

06



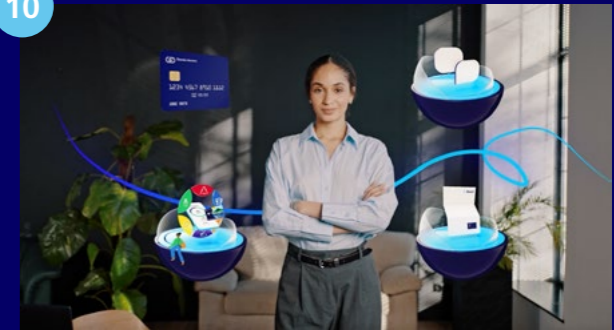
For her essential printed communications, such as the payment card carrier, she chooses to use tailored card carriers and packaging, customized to print on demand with sustainable paper and ink—making them as eco-friendly as possible.

08



Finally, she explores the range of specific eco-innovative payment solutions available on Convego® Service Market, creating an end-of-life recycling program for her bank's payment cards through their ATMs.

10



Ana has now transformed her banks' payment journey, embracing sustainability across the entire experience from one convenient digital platform.

Steer

Everything you need to manage and optimize your issuance processes in one place.

The Link Portal powers the “Steer” portion of Convego® Service Market, a web portal that enables customers to manage every aspect of their issuance experience. From managing stock levels and secure communications to designing payment cards and creating a recycling scheme, your issuance process can become more agile, efficient, and customer-focused. We make taking care of the details easy so you can concentrate on your core business.

Key benefits

- **Secure and accessible**
The Link Portal is mobile-friendly and compatible with all web browsers. Single sign-on (SSO) authentication enables easy integration between the Portal and your IT infrastructure.
- **User-friendly**
Service Market apps have been designed with simplicity and convenience in mind.
- **Intuitive integration**
Internal enterprise resource planning (ERP) feeds real-time data to the Portal, while Service Market apps can integrate with your ERP.



Homepage

Configured to your specifications, the Convego® Service Market apps homepage greets users when navigating to the Portal. It's accessible to multiple users, with access granted via SSO for a balance of security and convenience. With a recognizable interface, the homepage is a simple way to view and access your Convego® Service Market apps—and start building unique and secure customer journeys.

eSample

eSample is a card designer app that enables users to design, draw, and configure scheme-compliant cards and request new designs for pre-existing cards or campaigns. Self-expression is increasingly vital for your customers. Our solution empowers businesses to put unique and innovative designs at the center of their brand—and reap the rewards.

Portfolio

With Portfolio, users can view their complete list of G+D products, including a detailed breakdown of the “product definition”—the associated carriers, labels, and envelopes. By providing this information, Portfolio empowers users to easily manage their products, setting them up to deliver robust and innovative payments experiences for their end customers.

Tickets

The Tickets app allows customers to communicate directly with G+D—including requesting information about new products or placing orders. This open dialog is a testament to our commitment to our customers and enables your business to raise any issues or concerns that might occur.

Stocks

Stocks provides an up-to-date materials inventory so users can plan and organize their resource upkeep. This transparency is vital for creating seamless payments and issuance journeys—and ensuring your offering is optimized for the modern customer.

Picker

This app enables users to monitor and configure cards at the personalization stage and make “pull requests” whenever delivery preferences need to be updated. In doing so, users can make any required product adjustments, contributing to a positive user experience.

Storage

Storage is your drive hosted at G+D. It enables users to exchange information with us directly and receive files from our production and personalization centers. With these capabilities, users have all the tools they need to provide an excellent experience for their end customers.

Recycling

With Recycling, customers can opt in to a scheme in which G+D turns expired payment cards into objects with new life—such as street furniture. This represents an excellent opportunity to uphold your environmental commitments and encourage your customers to do the same.



Manage

Smooth, seamless, and intelligent digital integration through API and SDK-driven applications, available from Convego® Service Market.

Our suite of API solutions, part of our wider Convego® Service Market offering, enables banks and fintechs to access secure and trusted smart issuance solutions and incorporate them into their digital estate. Using our API solutions, you can upgrade your initial customer and card issuance experiences without investing in large-scale technology. We apply our proven issuance expertise and package these innovative solutions into easily integrated offerings that can sit comfortably in your app or online banking. That way, you can quickly launch new services to your customers.

The developer portal

The developer portal is an easy way for you and your teams to explore our range of intelligent API and SDK solutions—a rapidly growing range—and quickly test the integration with your systems before going live with any new features. You can even ensure that localization is seamless with multi-language support. Here are just some of the solutions available from our developer portal:

- **Perso Request**
Reduce the complexity of issuing cards by centralizing EMV key management, configuration, and profile selection, as well as data mapping and data generation—delivering ready-to-use EMV chip data for personalization.
- **Card Status**
Our Card Status APIs give you full transparency over all delivery-related information across multiple logistic paths. Users receive all production status and shipment tracking information, real-time updates, and even predictive timelines of card delivery—which can then be relayed in-app to the cardholder.



Why choose G+D as your payments partner?

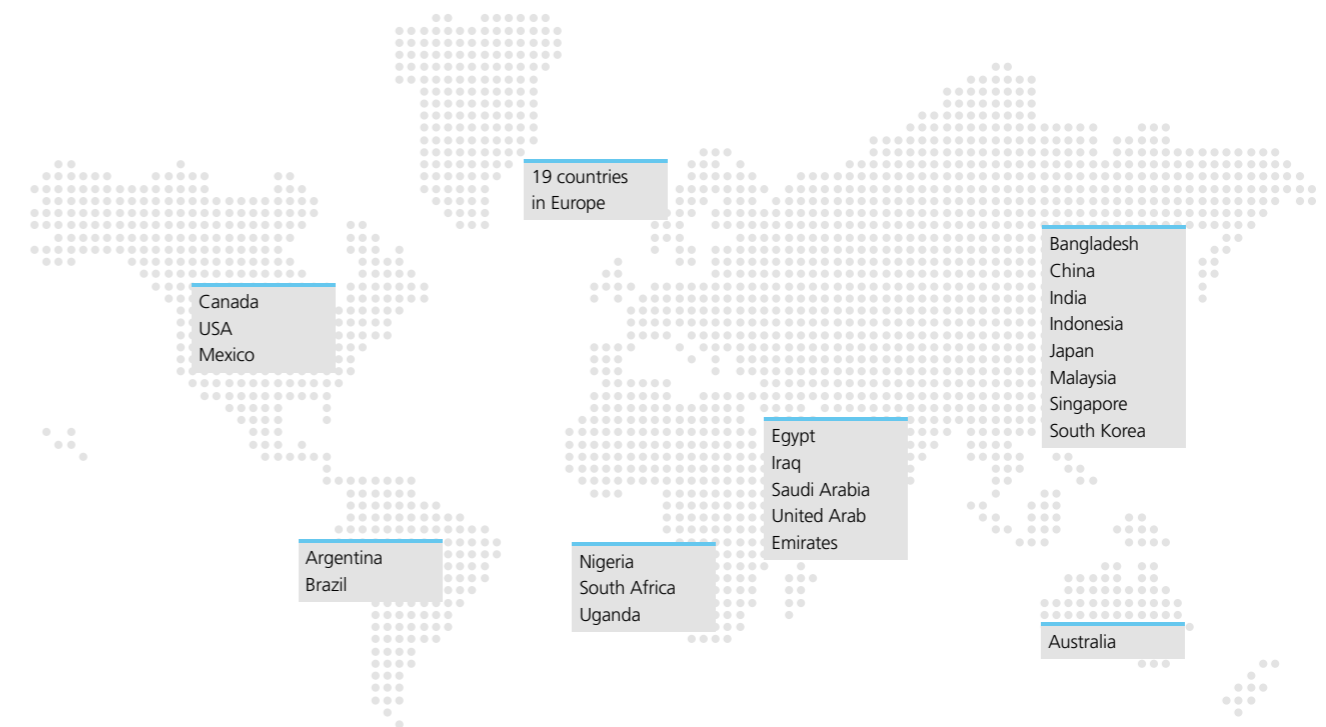
With decades of experience in the payments sector, G+D is well-placed to enable your perfect payments future. The company ships over 500 million cards annually and is trusted by eight out of ten of the top financial institutions worldwide. As the inventor of the smart card, G+D has always been at the forefront of innovation, which is further reflected in our sustainable credentials. In 2022, we became the first company to pledge to remove all virgin plastic from our payment cards by 2030.

If you want to learn how G+D can take your issuance to the next level, visit our website and get in touch.



Global reach with a local touch

G+D can help enable your payment ambitions



40

countries worldwide

123

subsidiaries and joint ventures

14,000

employees worldwide

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 2023, the company generated a turnover of 3 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries. Further information: www.gi-de.com.



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