



Delivering the next-generation of card issuance and digital banking experiences with APIs



Today's consumers prioritize customizable, flexible, real-time solutions and services which enable on-demand access to banking, financial services and payment technology whenever and wherever they need it.

An increasingly prevalent desire from customers is to be 'in control' of the payment technology ecosystem. They expect to be always connected to various services as part of their relationship with financial service providers. Alongside this desire for constant connection, they also want their payment services to offer a simple, secure choice of when, where and how to manage their payment credentials. This could be digital wallets for contactless payment, or new fintech applications to access or manage their financial services journey. Customers prefer financial service providers that offer a seamless experience across digital and physical channels.

To facilitate this ecosystem and provide a real-time, omni-channel customer experience that the market demands, APIs are becoming the digital connective tissue of modern organizations. APIs enable real-time interaction across different applications without the need for end-user input. For businesses, APIs add new capabilities to everything: from operations to development of new products and solutions and new opportunities for partnership strategies. Our goal is to provide API-driven solutions and services while maintaining the industry's highest level of security. We want to help businesses in achieving their expectations using simple, seamless and effective implementation services.

APIs are one of the most crucial technologies for financial services. They facilitate the secure and straightforward sharing of information to deliver sophisticated, customer-focused services. Our APIs can help to put consumers 'in control' of real-time payments and enable them to protect and manage their digital identity, whenever and wherever they're using payment services. From a customer's perspective, API-powered payment personalization services offer choice and flexibility in payment methods. These can vary from plastic to environmentally conscious alternatives or premium metal cards; from tokenized credentials in wearable devices to digital wallets.

Convego® Connect APIs is our central marketplace which enables you to create digital products that transform your consumer experiences. Our APIs and SDKs enable providers to extend their market reach and expand the range of products in the marketplace, giving your customers more reasons to use their cards and banking services.

How to get started?

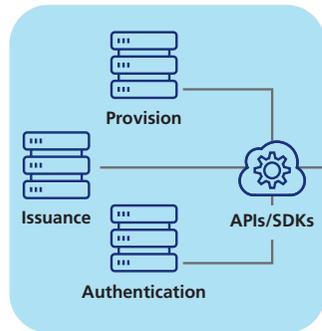
1. Contact your G+D representative to gain access to the Convego Connect APIs portal: <https://dev.api.gi-de.com>
2. Login with your credentials and select 'Products' to see the currently available APIs and SDKs.
3. Select and subscribe the Product to get the APIs keys.
4. Plug our APIs and SDKs to your application and begin testing.
5. After commercial agreements, you can request to go live where we will provide Production keys.

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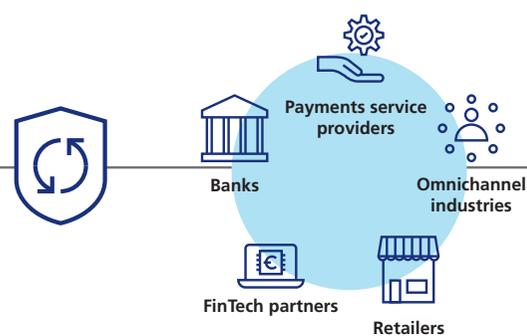
What is Convego Connect APIs?

Convego Connect APIs is G+D's developer portal. With our portal, you'll discover a new world of card issuance and digital banking solutions to turn your digital transformation vision into a reality. Our aim is to provide all the needed resources for plug-and-play, so you can extend your digital banking experience to meet the needs of your partner institutions and their customers. With the use of our APIs and SDKs, you can connect all the processes involved in card issuance services – from the time you place an order of a card to its activation, usage and renewal process.

G+D Mobile Security Convego Connect APIs



Customer / partner ecosystem



New consumer services



Why choose Convego Connect APIs?

G+D have provided more than 100 instances of mobile payment solutions for leading financial institutions worldwide and issue up to 400 million payment cards every year. We are well placed to offer you and your customers the secure, convenient solution you will need to support you as the banking market evolves. Convego Connect APIs offer advantages to both businesses and customers alike:



Speed

Reduce the customer onboarding time for card issuance services.



Smooth integration

Ease integration processes across all touch points and receive real-time information.



API partner programs

Provide partnership opportunities to maximize business growth and customer reach.



End customer retention

Create omni-channel solutions to enable your new end-customer attraction and boost loyalty.



Customer focused services

Specific solutions built around customer needs.



Improved visualizations

Customers can receive quick access to more products and services with improved user experience.



Flexibility

Customers can make use of banking services anywhere with platform agnostic solutions.



Security

Enhanced privacy controls so customers can manage the granting of their data rights on a per-service basis.

About Giesecke+Devrient

Giesecke+Devrient (G+D) is an international Group providing security technology and headquartered in Munich, Germany. Innovations by G+D make the lives of billions of people in the digital and physical world more secure. With its products and solutions, G+D is one of the market and technology leaders in payments, connectivity, identities, and digital infrastructures.

Established in 1852, the company achieved sales of €2.45 billion in the fiscal year 2019 and employs 11,500 people. G+D has a presence in 33 countries. Its customer base includes central and commercial banks, mobile network providers, automotive manufacturers, health insurance companies, and governments and public authorities.

Further information: www.gi-de.com.



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