



Giesecke+Devrient

Convego® Create Consumer: Empower their creativity, activate their loyalty



In a world of fewer branches, the card takes on a greater role as a physical link to the issuer's brand. Convego® Create Consumer turns a payment device into a treasured personal possession—by making consumer creativity the star.

As technology is now the driving force in financial services, the banking experience for consumers is becoming very impersonal, even cold: a series of passive transactions, with a lack of human interaction between consumer and issuer. Convego® Create Consumer turns this problem into an opportunity.

Seamlessly integrated with your banking website and mobile app, consumers can now personalize their cards and also order other payment devices—from wearables and wallets to novel options like different toys. Consumers can also pre-select an image or choose from a gallery of copyrighted images as a design for their own payment card. It's fun—but also very personal. And doing so fosters a meaningful connection to the issuing brand.

This allows the issuer to position itself not only as a financial services provider, but as a trusted companion at all stages of banking experience.



Design editing suite

The consumer can upload an image, choose from an extensive themed gallery or design an avatar – all within the secure banking app they already know.



Friendly frontend, professional backend

The consumer frontend offers a simple and intuitive user experience. And the backend portal that lets you configure it is just as easy to use.



Across multiple form factors

Not just cards, but wearables, wallets, toys, and a host of new devices that both enable and entertain the consumer.

Why choose Convego® Create Consumer?

Part of the issuance process:

Convego® Create Consumer can be fully integrated within the banking website and mobile app of the issuing institution, maintaining a smooth brand experience.

Opportunities for brand-building:

In addition to uploading their own photos, consumers can choose from a themed set supplied by the issuing institution.

Professional backend portal:

Set up and configure user services with an easy-to-use interface.

Standard production process

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.

Convego® Create Consumer in action



User shoots a picture on their smartphone



User selects "design own card" option



User then uploads their own photograph



or they can also select card image from gallery



User customizes the image



User orders the card to preferred address

Convego® Create Consumer features

- Part of integrated G+D issuance process
- Secure by design, with support for global standards
- Integrated into institution's own banking app

Uploading an owned image

1. Consumer is informed about which images are acceptable
2. Consumer uploads image from their device (JPEG or PNG, up to 5Mb)
3. Consumer edits image, with a simple and intuitive UX
4. Optionally, consumer can order other form factors or card types: metal, wood, biometric...
5. Consumer orders the card, G+D produces and delivers

Choosing a themed picture

1. Issuing institution defines images, visible to consumers from a theme-based gallery
2. Optionally, issuers can add / remove other form factors which can be ordered from the gallery
3. Issuer can refresh these images from the gallery as needed to take advantage of promotions, limited-edition offers, or partnerships
4. Consumer orders the card, G+D produces and delivers

Creating confidence

Giesecke+Devrient (G+D) is a global security technology group headquartered in Munich. As partner to organizations with highest demands, G+D engineers trust and secures essential values with its solutions. The company's innovative technology protects physical and digital payments, the connectivity of people and machines, the identity of people and objects, as well as digital infrastructures and confidential data.

G+D was founded in 1852. In the fiscal year 2020, the company generated a turnover of 2.31 billion euros with around 11,500 employees. G+D is represented by 74 subsidiaries and joint ventures in 32 countries.



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