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.

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.

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: The card that knows you
**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.

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**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.

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**…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.

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**86%** Of US consumers revealed they were interested in biometric options

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

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**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