



# Convego<sup>®</sup>tap USE CASES FOR UTILIZING BANKING CARDS FOR STRONG CUSTOMER AUTHENTICATION

## INTRODUCTION

New banking technology is driven by customer expectations around user experience and changes in customer behavior. And as technology evolves alongside the consumer shift towards the digital channel, new opportunities arise to create a truly frictionless experience without compromising security. Putting the customer first allows you to discover new ways to surprise and delight in order to create loyalty and stickiness.

Today, bank customers expect simple but secure solutions for their online banking authentication, secure app onboarding, and banking card activation. This can now be done with a fully digital flow, remotely via the bank's own mobile app using a trusted and secure token the user already owns; simply tap the banking card to the smartphone and the customer authentication or the card activation is done!

These use cases are not only compliant to two-factor authentication regulations (e.g. PSD2), but also provide superior usability combined with high security.

While the first factor of authentication can be the online banking PIN, the second factor is provided by proving you have the possession of the banking card. The already issued banking cards do not need to be modified or replaced with new ones, thus providing a significant cost advantage to banks.

This solution can also be used for the authorization of higher-value transactions with hardware-level security.

### 1. Convego<sup>®</sup>tap: Utilizing EMV cards for authentication

With the Convego<sup>®</sup>tap solution you can offer strong customer authentication in a cost efficient way. Consumers can use their existing, familiar and well-trusted banking card as a secure and convenient authentication factor for online banking. No need to handle extra hardware or inconvenient TAN/ one-time password (OTP) generators or apps.

For secure app onboarding, the user is asked to enter the known online banking credentials (e.g. account number and online banking PIN) and then to tap the banking card as a secure second factor authentication.

For the card activation use case, when the consumer receives a new card, this can be easily activated by logging into mobile banking and tapping the card against the phone. No need to visit a bank branch or to activate the card at an ATM.

**The security and convenience lies within the G+D technology:**

- With the G+D end-to-end security design and a dynamic challenge being sent to the card, Convego®tap provides a strong and dynamic proof that a customer is in possession of the bank card.
- The technology meets legal requirements for two-factor authentication such as PSD2, supports FIDO-compliant authentication solutions, and can be used to authorize high-value transactions with hardware level security.

**2. Connect to Convego®tap**

Convego®tap leverages the hardware security of modern banking cards and authenticates the card based on dynamic signatures and the card trust hierarchy. The solution provides end-to-end security between a secure server component and a client SDK and operates with several layers of security to make manipulations or replay of authentication data impossible.

If combined with a FIDO solution, Convego®tap provides a FIDO-compliant two-factor authenticator (FIDO UAF) based on a FIDO key derived from authenticated card data.

**3. Why Convego®tap**

Our future-proof tokenization and authentication solutions are serving billions of users daily. As a premium partner of both Mastercard and Visa, G+D are a one-stop shop for secure provisioning of customer data.

The customer experience is convenient and fast as the customer can easily activate and authenticate services whilst benefitting from and high level of security that this solution provides. There is no longer any need to wait in line at a bank counter or ATM in order to activate a new card. Moreover, online banking requires no additional hardware, while complex and costly TAN and OTP generators or apps become superfluous.

Banks don't need to modify or replace previously issued cards for the new method. Furthermore, there is no cost for additional hardware. Convego®tap thus currently represents the most cost-effective means of providing bank customers with hardware-based security for online authentication.

In summary G+D Mobile Security has developed a novel solution for using bank cards for Strong Customer Authentication (SCA). With Convego®tap, customers simply activate their cards by tapping them against their smartphone.

**Benefits in a nutshell:**



Intuitive, convenient and secure authentication



Higher card activation rates and service onboarding



Compliant two-factor authentication



Higher TRX values thanks to a simplified two-factor authentication scenario



Cost efficient as using existing hardware and no need to send TAN/OTP



A digital first approach putting your brand on top of competition



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