Fast, simple and digital first issuance solutions
Transforming customer experiences

The modern payment landscape isn’t changing, it has changed. Digital and mobile payment solutions are now not just optional extras, they are a fundamental part of the customer experience, and market expectations have evolved to match.

Any digital offering needs to be always available, secure and effectively integrate with customers’ lives. A recent FIS survey revealed that 40% of banked respondents in the US said they have changed the way they interact with their banks in the past 24 months. Furthermore, 31% stated that they would continue to use more mobile and online banking in the future and 40% said that they were likely to shop more online than in-store.

The process of payment card issuance is by necessity a physical one, with cards delivered physically to customers. However, Giesecke+Devrient (G+D) offer a portfolio of solutions that can revolutionize the issuance process and offer your customers a truly digital first issuance service. We call it Convego® Now.

What is Convego® Now?

Convego® Now is a portfolio of digital solutions from G+D that transform your customer’s digital experience. As well as providing a smooth mobile bank app experience, Convego® Now enables issuers to provide their customers with a digital copy of their debit or credit cards, which they can activate and use immediately while their physical card is still in the delivery process.

Convego® Now integrates seamlessly with your online banking services or app with a straightforward and documented API and SDK, enabling secure activation and use for both online and physical purchases.

Convego® Now in action

Recently David had a problem. Travelling alone in an unfamiliar city, he discovered he’d left his wallet in a client’s office – and given his itinerary it could be anywhere between Lisbon and Dusseldorf. His first action was to order a new card – easily done through his banking app – but he had bigger problems. Night was falling, he needed a hotel, and having skipped lunch he was in need of a hot meal. With his cards misplaced and no cash on hand, what could he do?

Luckily, his bank had implemented Convego® Now, and his card was instantly available – and usable – directly from his app, with all his private information kept secure by its compliance with the highest security standards. Relaxing, David ordered some food online and settled down to enjoy his evening, secure in the knowledge that he never had to worry about losing his card and be without access to payments again.

Creating digital journeys

Unlike traditional payment landscapes, digital journeys are the product of various solutions and technologies that work together behind the scenes to create a seamless, secure digital experience.

The benefits of Convego® Now

Smart issuance services such as instant issuance or issuance APIs – as well as tokenization and authentication solutions – form the backbone of this smooth digital experience. Solutions such as Convego® Now work with other offerings, both in the Convego® portfolio – like digital PIN, card delivery status and notifications, and push provisioning – and beyond, putting them at the forefront of any digital service and putting customers first.

- Seamless digital experience: A smooth customer experience, from onboarding to end of life can help to solidify customer loyalty throughout the entire lifecycle of your relationship.
- Increased activation and transaction rates: By providing digital copies of their card before the physical one arrives, your customers will be more inclined to immediately activate and use their card, boosting both activation rates and transactions.
- Multi-channel issuance model: Blending physical and digital issuance solutions allows you to create a leaner, more agile and more responsive issuance experience for your customer, offering options that fit in with their lives.
- Extra security layer: DCCV (Dynamic Card Verification Value) adds extra layer of security for ecommerce, increasing peace of mind for both issuer and cardholder.
- Out-of-the-box offerings: Our solutions are designed to be simple and easy to implement services that can be easily integrated into any issuers’ services.
- Greater revenues for card issuers: Faster completion of transactions leads to greater interchange revenues for card issuers.
- Fully compliant: Full compliance with PCI DSS security standards makes security zero hassle, so customers – and you – can focus on what matters.
Convego® Now offers issuers out of the box access to digital solutions that transform the issuance process; making it faster, more secure and more convenient.

Digital First issuance solutions

Convego® Tap
Leveraging the power of the mobile banking app and near-field communications to offer customers the facility to authorize or activate cards with a simple tap of their payment card on their mobile device.

Convego® Activate ePIN
Manage and automate your customers’ PIN requests through online banking, mobile apps and SMS. Convego® Activate ePIN can enable new PIN requests, reminders and even customer-selected PIN services out of the box.

Convego® Token Cockpit
Place control of your customers’ digital payment credentials into their hands with Convego® Token Cockpit. They will be able to view, add, remove or amend digital credentials with retailers and payment wallets, all from within your mobile app.

Convego® Now
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Convego® Create Consumer
This fully customizable card customization platform offers fast deployment and a design editing suite that works on desktop and mobile that allows your customers to design a payment card they’ll love with their own image – and with a variety of form factors.

Convego® Connect
A set of APIs that seamlessly integrate into issuers’ existing mobile and digital services out of the box. Our growing range of APIs offer digital first solutions such as real-time card status updates to transform the customer experience. Here’s just two examples:

Perso Request API
Our smart perso request API allows you to easily manage single or bulk card personalization requests from within your own digital infrastructure

Card Status API
Provide real-time engagement for your cardholders; from placing the card order until its activation.

Convego® Relate Message
Leverage digital customer onboarding and generate a smooth customer experience with our video booklet or digital disclosures sent through our Convego® Relate Message solution (also powered by our Card Status API).

Convego® Instant Issuance
Through either a manned station or an unmanned kiosk, offer your customers real flexibility by printing their cards on-demand, whenever and wherever they need.

Managed Card Issuance
Simplify your card issuance with an end-to-end managed service from G+D. We can take care of the entire process, from data generation and personalization to logistics and delivery.

Why choose G+D?
With more than 170 years of passion for payments, and more than 400 million personalized payment cards produced every year, G+D are well placed to support digital issuance transformations for any business, no matter how complex. Our suite of issuance solutions cover every aspect of the process, from card design and production to personalization, carrier design, logistics and digital enablement tools. Talk to us to find out more.
Creating confidence

Giesecke+Devrient (G+D) is a global security technology group headquartered in Munich. As a trusted partner to customers with the highest demands, G+D secures the essential values of the world with its solutions. The company develops technology with passion and precision in four major playing fields: payment, connectivity, identities and digital infrastructures.

G+D was founded in 1852. In the fiscal year 2021, the company generated a turnover of 2.38 billion euros with around 11,800 employees. G+D is represented by 81 subsidiaries and joint ventures in 33 countries. Further information: www.gi-de.com.