



# Convego® Pearl for mobile

## THE CHALLENGE OF A MULTI-CHANNEL PAYMENT EXPERIENCE

### INTRODUCTION

For retailers, today's multichannel world can be a challenge. Not only must they deal with multiple credit/debit card and cash payments and technologies such as QR code ePayments and mobile wallets. They must also engage with the multi-faceted ecosystem of merchant services and payment processors. Typical POS devices must cater for these multiple payment methods, and that requires an investment in technology to enable those payments.

With retail customers being more and more financially aware, they are opening up to pre-paid options in order to avoid spend overdrafts, and to loyalty schemes and couponing for best value. As high-end devices might not be their first choice when it comes to pay, in an increasing contactless world, paying for fast-moving-consumer-goods safely and securely is crucial even for this consumer group.

With QR code enabled contactless payment for mobile, the consumers can conveniently but foremost securely pay contactless – and at the same time enjoy loyalty features and avoid overspending.

Convego Pearl enables retailers to meet these challenges and deliver a full-featured, multi-channel in-store payment system at scale.

### 1. How does Convego Pearl work?

Convego Pearl is a closed-loop, all-in-one payment management and loyalty platform. It enables retailers to simplify their payment and loyalty offerings through a cohesive and integrated system. With Convego Pearl, the retailer stays in control, managing their customer's accounts and money, awarding and rewarding customers in the way that matters to them.

Capable of omni-channel payment management, from cards to e-purse and mobile QR codes, Convego Pearl allows retailers to offer a superior payment experience, no matter which method the customer chooses. By looking at payment habits and shopping trends, retailers will gain an in-depth understanding of consumers, so they can tailor their activities to match customer need.

More insights



## 2. Why Convego Pearl for mobile?

Our mobile-first approach decreases cost for internal implementation and external roll-outs, and it increases customer stickiness as it is a convenient way to reach your broader customer base.

Today most of us have a mobile phone, but not all are NFC enabled. With our QR code solution, you activate the greater part of your customer base, and can enjoy recurring transactions within your own payment ecosystem.

Since the solution is based on QR codes, in a non-NFC environment, you avoid POS abandonment as solution works on any mobile phone with a camera and a screen.

Our solution is easy to implement with cost efficient deployment allowing a fast go-to-market for your virtual loyalty card – without any extra hardware, nor the cost for loyalty card production.

The solution also enables incorporating different value added services (VAS) features like a partner landscape for building your own loyalty scheme.

This mobile-first approach opens up for further customized and delighting offerings – such as physical companion cards in your own brand, in order for you to always stay top-of-wallet.

Your customers will enjoy a state-of-the-art user experience for account management with a transparent spend overview.

For you, you can identify new revenue streams based on how your customer base shop, pay and behave.

For franchises, the solution allows opportunities for a customizable fee structure.

Convego Pearl for mobile: Your own branded mobile loyalty card in your own closed-loop payment ecosystem!

### Benefits in a nutshell:



Mobile-first approach for competitive advantages



QR code for accessibility to larger customer base



Convenient and contactless way to pay at the POS



Decrease in POS abandonment



A secure complete payment solution



Scalable and available with proven performance



Highly customizable and configurable



Cost optimization due to easy and standardized implementation and fast go-to-market



Improved cash-flow



Customizable fee structure for franchises



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