



# G+D cloud solution enables tailor-made digital banking experiences to the highest security standard

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Giesecke+Devrient

Giesecke+Devrient (G+D) enables banks to offer their customers personalized digital services in a phygital ecosystem. The supporting cloud environment including APIs (Application Programming Interfaces) have now received the highest certification level for digital payment services.

Consumers are increasingly demanding digital access to financial services as and when required. While neo-banks and fintechs are already focusing on fulfilling these demands, digital transformation is ramping up also at retail banks. Phygital offerings – combining physical customer touchpoints such as cards with digital tools – accelerate this transformation. With G+D's cloud-based APIs banks can provide personalized digital experiences to their customers using real-time data. Use cases include enabling cardholders to have a digital copy of their card on their smartphone, or to track the status of an applied-for card in real time. Activating the card then no longer requires a PIN by letter or call center – thanks to user-friendly and secure remote authentication, customers can activate their card from anywhere.

Banks can realize such services, thanks to G+D's API platform being PCI-DSS certified, in a highly secure cloud environment. The API platform supports a wide range of bank cards and smartphones and integrates seamlessly with existing applications and systems. The API platform not only helps banks to meet their customers' expectations, but also to provide enhanced security and to minimize the risks of card theft and fraud.

"For retail banks and their service providers, API services are a necessary tool, both to compete in a highly competitive market, often against young and digital-only competitors, and to offer the services that customers demand today," explains Eric Megret-Dorne, Head of Card Issuance Services and Service Operations at G+D. "With the certification of our cloud environment including APIs banks can now offer their customers a truly contemporary experience – powered by G+D."

## About Giesecke+Devrient

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](http://www.gi-de.com)