



Giesecke+Devrient

Phygital Now

Digital First: elevating every payment experience



Placing customers' payment experiences at the heart of your digital strategy.

As customers embrace digital approaches, from the way they live and work to the way they pay, banks and fintechs need to ensure that their services are fast, responsive, convenient, and secure. One route to implementing this approach is adopting a Digital First strategy.

Digital First is an important consumer trend in the payments ecosystem, and an integral part of the overall Phygital experience that has been growing progressively stronger. The Digital First approach suits those financial institutions that want to provide extraordinarily convenient and seamless payment solutions, boosting activation, customer experience, and credit and debit card transaction rates.

Successful banks and fintechs will adapt to this quickly changing, rapidly evolving ecosystem through speedy deployment of "market-fit" technology—agile solutions designed to solve customer challenges, eliminate friction points, or unlock new banking possibilities when needed. Given the resource investment required in development and implementation, one way to do that is to work with the right partner.

G+D's Digital First solutions offer a secure, end-to-end banking experience throughout the customer lifecycle, providing digitalized services that help any bank stand out in today's crowded financial services market.

By working together, we can help banks keep pace with the rate of market and technological change and ensure that their Digital First offerings remain relevant for every customer.

Customer needs from a Digital First strategy



Convenience

Convenience is one of the primary motivators of customer satisfaction, customer attraction, and customer loyalty.



Customization

Customers are increasingly looking for solutions that enable them to customize and configure their financial services to match their personality and preferences.



Control

Customers are looking to understand and control who has their payment details, and for what purpose.



Pace

Customers not only expect access to their banking services whenever and wherever they need, they also expect faster or instant access to payment services.

Smart solutions to elevate every payment experience



Passwordless authentication

Powerful, invisible multi-factor authentication that feels as simple as a single touch.



Digital card display

Give your customers instant access to a digital version of their payment card.



Accelerated activation

Accelerate your customers' path to first use.



Enabling digital payments

Enable EMV payments in your digital wallet.

Customer-created cards

Enable your customers to create a payment card design they'll genuinely love.



Digital carrier enhancements

Enhance printed materials with the power of vibrant digital communications.



One-tap authentication

Effortless activation and authentication with just one tap of your card.



Payments integration

Enables you to effortlessly integrate with a multitude of service and wallet providers.



Onboard

Issue

Activate

Use

Benefits for banks and fintechs

Pace: Faster, more efficient processes ensure a rapid onboarding and issuance experience

Agility: Digital payment experiences make it easier to stay current as customer needs and technology evolves

Loyalty: Employing a customer-centric approach to digital services will ensure that customers stay loyal and engaged

Acquisition: Convenient, individualized, and customizable payment experiences will make sure banks' propositions are exciting and attractive to their target consumers



Market-leading expertise

Thanks to our breadth of experience, quality of our solutions, and market understanding, our Digital First portfolio has been celebrated in the wider market as industry-leading.

Mastercard has recently qualified G+D as a Digital First Integrator in its Elevate program—its curated directory of trusted and qualified technology partners covering the Digital First arena. Similarly, in its recent Modern Card Issuing Platform report,

Juniper Research have listed G+D as a top 3 vendor, describing us as an 'established leader' in this space.

So, no matter how complex your needs, or how you want to deliver sophisticated digital solutions, G+D can help.



Payment credentials management
Enable customers to monitor and manage their digital payment credentials.



About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.

G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2022, the company generated a turnover of 2.53 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries.



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