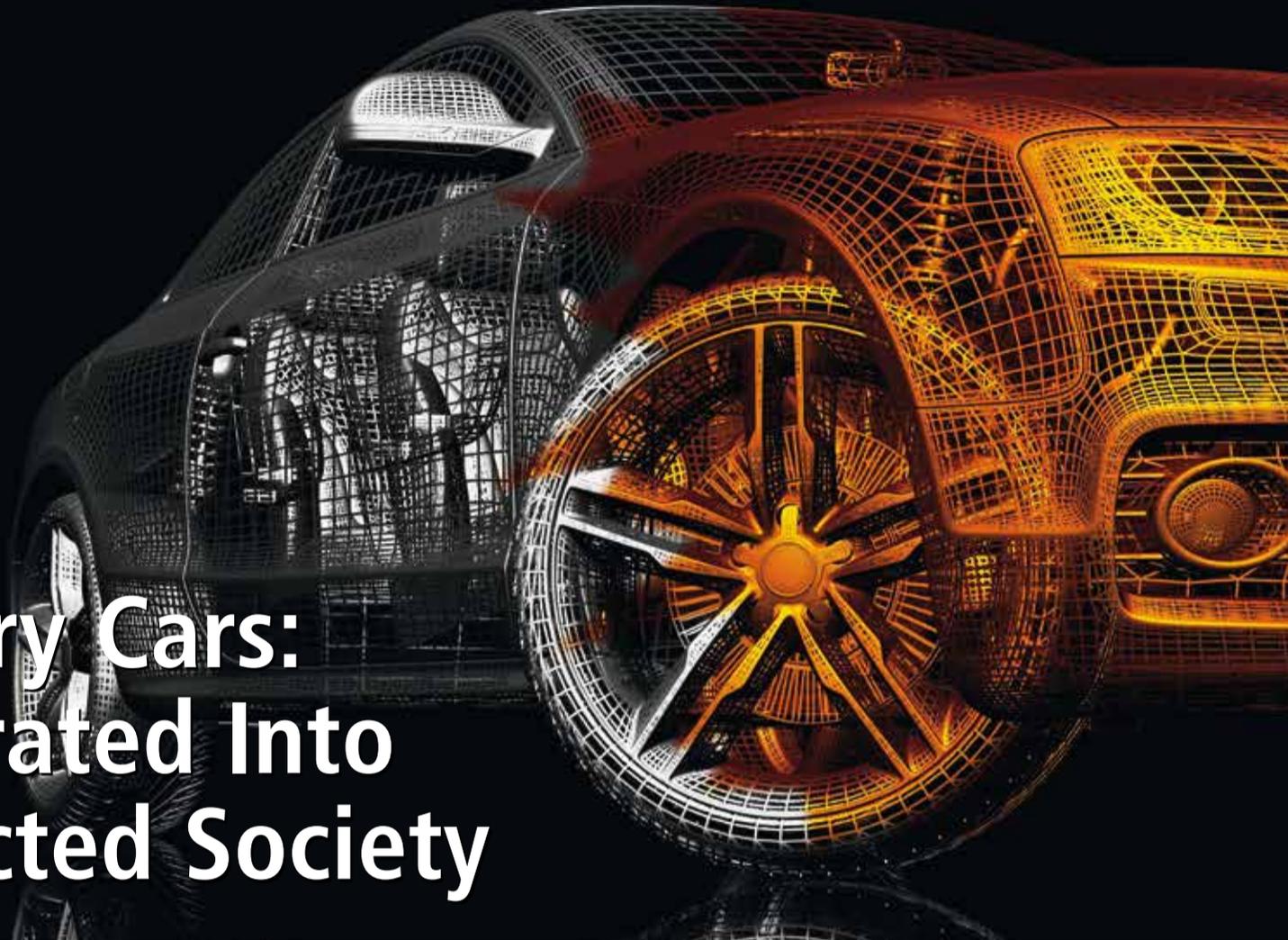


21st-Century Cars: Fully Integrated Into Our Connected Society



COMMUNICATE smart!



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Nowadays, we are all increasingly focused on the security of the data we hold and use on our mobile devices, such as smartphones and tablets. With an expanding number of innovations regularly hitting the market, however, we clearly cannot afford to take our eyes off the security issues across the ever-expanding reach of new technologies – and this increasingly includes the cars and other vehicles we drive.

As vehicles become smarter and more integrated into our connected society (such as the much-touted Google driverless car or more environmentally friendly electric cars), they will on the one hand open up vehicles and their users to a multitude of positive possibilities to make driving that much more stress free; on the other hand, they will become more of a juicy target for cyber attacks. The list of innovations for new technology in our vehicles that is already – or will soon appear – is a long

one, and it stretches much further than the useful bonus of in-car wifi. Take, for instance, the possibility of your car automatically making e-calls, should an accident or incident make the need necessary.

Indeed, emergency calls are expected to be in all new cars in the EU by 2018. This has the potential to make the reaction to being involved in a car accident much more efficient.

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PAY smart!

G&D Provides Cloud Payment Solution to Dutch Retail Bank ING

Customers of Dutch retail bank ING can soon use their HCE-enabled Android smartphones for contactless payments. They will be able to pay with a flick of their phones at every point of sale that accepts contactless debit cards that comply with MasterCard's international Maestro standard. The ING mobile payment service for HCE-enabled smartphones is based on Giesecke & Devrient's (G&D's) proven Convego® CloudPay solution.

To enroll for cloud-based payments, ING customers can download the ING mobile payment app from the Google Play store. Once enrolled, they then receive their virtual payment card over-the-air from G&D's CloudPay Server and can use it for contactless transactions.

The Convego CloudPay solution consists of two main components – CloudPay Server and CloudPay Client. The CloudPay Server provides an online interface to banks and enables the provisioning and lifecycle management of the bank's payment cards on the end users' HCE compatible smartphones. The CloudPay Client is a secure software library integrated into the bank's app, and provides a secure storage for the payment card data and payment engine to execute mobile payment transactions. It implements state-of-the-art security mechanisms to protect the payment data stored on the mobile device.

G&D's Convego CloudPay solution for ING is fully compliant with MasterCard Cloud Based Payments (MCBP) specifications and is provided as a managed service from G&D's certified data centers. <

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Editorial



Welcome to the second issue of smart! for 2015.

The most important challenge for the connected society is how to best secure identities and data while managing convenience. The development of an increasingly digital society is challenged with the increasing exposure to the risk of malicious attacks.

To protect ourselves from such threats, we must be vigilant and develop technology that secures identities and data that are so critical to our connected society. At G&D we know how to design the best security while at the same time balancing this with customer convenience. We are a proven leader at creating scalable, cyber-security solutions. An example of this is, that for the first time G&D was represented at the IAA automotive show in Frankfurt, where we showcased a connected vehicle solution that counteracts and prevents threats from cyber attacks on cars.

This smart! is packed with expertise, highlighted by our conversation with the Commonwealth Bank of Australia's Michael Baumann. We also review the benefits of a mobile ID and reveal our latest UN Global Progress Report.

And it is worth an early call not to forget that by the end of this year, MWC 2016 will soon appear to be speeding head-long towards us. Next year, the event will move continents to Europe, specifically to Barcelona, with many thousands once again expected to visit the Catalan capital to hear what renowned mobile tech experts have to say.

Enjoy this new edition!

Stefan Auerbach,
Member of the G&D Management Board and Group Executive Mobile Security

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While the shock alone can quite easily create much confusion, the forwarding of clear information to the emergency services as quickly as possible can only be a positive development.

There is another innovation from G&D that helps to make all of this possible: the embedded SIM. This powerful device not only meets the demand for flexible connectivity in the automotive industry, it can also serve as the security platform for telematics and mobility services, as well as for fleet management, remote diagnostics and maintenance.

Smarter cars will unlock a whole new service universe with new car-sharing models, pay-as-you-drive insurance tariffs, in-car entertainment and communication packages. And they will transform the automotive ecosystem profoundly by turning the connected car into an IT endpoint that is capable of generating and communicating millions of data points.

These data points can be used by car manufacturers to improve their next model, to remotely diagnose vehicles with problems and in some cases repair software issues remotely over-the-air.

In order to enable these services, the integrity and authenticity of the data coming from and going to the car needs to be paramount. This means a secure communication channel from the car to the back-end needs to be established.

The embedded SIM – with its cryptographic powers – can provide exactly that. It is also tamper-resistant and can even be certified according to EAL 4+ / 5.

G&D is at the heart of this security: eight out of ten of the world's top car manufacturers are already relying on G&D's embedded SIM solutions. G&D has developed a Secure Element (SE) that functions with drivers' car keys or their mobile phones. Via a device management system and authentication services, G&D technology acts as a gatekeeper to all in-car and external services. ◀

Smart Band Powered by G&D Technology

The launch of a new smart band in China has proved to be popular. That the smart band can fulfil a range of online and offline financial transactions is one of the reasons.

G&D is a central partner in the Xing Power UnionPay credit card project initiated by Industrial Bank, China UnionPay and Coodon. At a recent event in Shanghai, these partners presented their first wearable product, the Jie Pai smart band, which comes with banking and payment functions, both of which are supported by G&D technology. The Jie Pai is already becoming increasingly popular as a wearable device for its capability to record real-time data about the exercise wearers take and the calories they sweat off. Furthermore, it offers a wide range of social media features and it can be connected to mobile phones, computers and tablets.

Financial Transactions

But of equal significance is that it also has an integrated financial-level smart card chip, which provides a multitude of services for both issuers and users. Underpinned by Bluetooth 4.0, the band has two payment possibilities, online and offline, a contactless module for an IC card and an independent secure element (SE). As an offline financial IC card, it takes on the role of a contactless channel so users can complete financial transactions. As for online payments, for instance, e-purse top-up via bluetooth and the mobile app only are required. In the future, more TSM services will be added to the smart band. ◀



smart! masthead

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MNOs Are Finally Realizing the Full Potential of Mobile Marketing

It may have taken longer than many visionaries and innovators imagined, but mobile network operators are finally attuned to the range of possibilities offered up by mobile marketing campaigns. G&D was an early advocate and its SmartTrust Advise advertising SIM-based platform has recently been central to a campaign in Brazil.

Advertising over mobile media is the future and growing rapidly. Indeed, by 2019 the annual global advertising market for mobile is expected to be USD 100 billion.

With the near 24/7 use of smartphones, consumer behavior has altered and we are now in the era of the "instant". Consumers are more demanding in terms of services, technology, relationships, contents and data privacy; they also increasingly accept receiving relational or promotional messages on their mobiles, though clearly on their own terms: opt-in, easy opt-out and preferences management.

As a result, MNOs are looking to better engage with their customers in ways that support their image and customer loyalty. This means monetizing their subscriber base, selling new, engaging mobile media, and winning more client advertising and revenues.

Claro is Brazil's third largest MNO, with around 70 million subscriptions, mostly prepaid. Already generating mobile VAS revenue, they wanted to improve campaign response rates, engage better with subscribers, and increase ARPU and service uptake. Building on

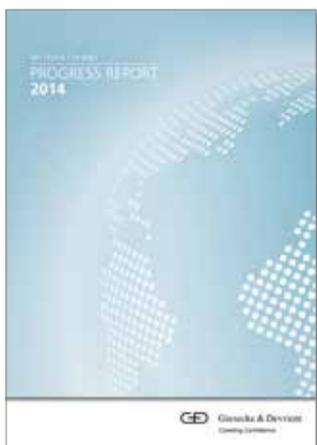
a successful relationship with Claro since 2007, G&D offered a unique approach that allowed Claro to differentiate, get more clients and greater advertising revenues. G&D's approach includes captivating and selling inventories, campaign control, set up, tracking, auditing and settlements (in partnership with F-Biz, Claro's media agency).

The technological solution was based on call termination, G&D's key differentiator, which displays a smart message on the user screen once a call ends. Taking advantage of the "golden second" after the call, the message is always seen, needs one single click to reply, and works on all handsets. Claro uses it for targeted marketing campaigns (up-selling/cross-selling), and CRM-type campaigns to collect customer satisfaction or quality of experience data. This approach additionally brought simplicity to the operator: no complex deployments, integration or additional set up, and a time-to-market of three weeks.

By collaborating closely with G&D, Claro managed to improve the conversion rate by 14 times. Moreover, a revenue share model significantly increased Claro's revenue in the last 10 months as well as customer response to marketing campaigns.

As the Claro example amply highlights, G&D comprehensively supports mobile carriers by providing flexible, 360-degree, end-to-end mobile and advertising strategies. ◀

Sustainability and Corporate Social Responsibility Remain Focal Points



As a member of the United Nations Global Compact, G&D has been charting its activities and progress in a number of key fields since 2010: human rights, labor standards, environmental protection and the fight against corruption. In April 2015, G&D presented this information alongside its 2014 annual report.

For the more-than-160-year-old, family-owned company, this is its fourth Communication on Progress report, and Dr. Walter Schlebusch, Chairman of the Management Board, stressed its importance: "Doing business in a responsible, fair, and sustainable way is central to our corporate philosophy." Schlebusch described how "responsible and sustainable corporate governance is also becoming increasingly important among our customers. It can even be a deciding factor in wheth-

er or not an order is placed." The activities include surveying selected stakeholders, an expansion of the diversity management program and numerous measures to conserve resources in production and operation at G&D locations. ◀

Download Communication On Progress



The full report

For more information, the G&D CSR Communication on Progress report is available in digital form at: www.gi-de.com/responsibility

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One Password, Many Services



What is the best defence against identity theft online when making transactions on our mobile devices? A multitude of passwords might once have appeared to present the best defence but the reality is very different. As ID theft goes up, there could not be a better time to choose Licentio ID, a secure service based on authentication when on the go.

Passwords? Qwerty? Football123? Maybe your preference is to use numbers from a birthday or another important date? Or the name of a pet along with some complicated series of numbers? No matter what you use, the difficulty is not just to

tell us – none of them provide the right combination of security and convenience that we require.

In the early days of the Internet and online shopping, most consumers thought that

G&D has been pioneering online security for years, notably with Licentio ID, which builds on the global GSMA recommended specification Mobile Connect. For the end user, whether buying music, hiring a car or logging on to a favorite social media site, Licentio ID is at the centre of securing our online identity.

the same time protecting them from mobile crime.

Licentio ID, therefore, promises a better MNO-customer relationship by instilling greater confidence that the SIM provides protection. Consequently, this means customers become loyal and help create a more reliable stream of revenue in the medium and long term.

What is G&D's Mobile ID solution?

Mobile operators

It is not just that a handful of mobile operators have faith in Mobile ID, there are around 800 of them



Worldwide

The reach of G&D's Mobile ID spans the globe – to more than 220 countries

Quality

G&D has several Mobile ID reference projects with leading MNOs, such as Telenor and Vodafone

Trust

Users will be happy that MNOs make daily life more secure and convenient for them

remember the IDs and passwords themselves, but the inconvenience of setting up and remembering so many of them with several web services.

Indeed, some estimates suggest that we have on average an astonishing 25 passwords, and – as industry security experts

unique username and password combinations were the answer to online security. This was upgraded to also only creating complex passwords for each site. In fact, it left many people shaking their heads in bewilderment - especially as increasing numbers of people had their online identities compromised.

The genius behind the system is that it utterly simplifies online authentication: users' details are already provided to the MNO before receiving the SIM. They then simply register once for the Mobile ID service and set up a PIN. This personal information is subsequently stored in a secure environment on a server belonging to the mobile network operator. This is now the unique entry point to the Internet and its range of applications.

Now, instead of online authentication being underpinned by passwords, it is based on the authenticated details as a registered customer of a mobile network operator. Users are then free to securely access the Internet and all of its services with the details saved on the SIM of their mobile phones.

But it is not only the customer who benefits from Licentio ID: from the perspective of the MNO, there are also numerous attractive advantages. Frequent requests for authentication frustrate customers – Licentio ID reduces this possibility, while at

Benefits of Licentio ID include:

For end users:

- Simple, convenient and intuitive; no set-up or installation required
- Single sign-up and enrolment for new web services with one unique ID
- Works "out-of-the-box" and no need for additional devices

For mobile network operators:

- New revenue streams
- Drives customer retention
- Capitalization of SIM cards

For the service providers:

- Secure access to web services
- No need for additional hardware
- Easy customer enrolment

See our Licentio ID video



Simply follow this link:

www.vimeo.com/135248695

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G&D Solution Leads the Cloud Transition

The Future's in the Cloud

More than 20 years ago G&D pioneered Over-the-Air (OTA) technology, paving the way for subscriber management freed from wires. The latest generation of G&D OTA platform software now moves to the cloud and provides mobile network operators with unparalleled flexibility and scalability to support their businesses. The modular components of the platform can be deployed in an operator's "Private Cloud" or implemented with G&D managed services using a software as a service (SaaS).

We now live in a generation in which people expect constant connectivity not just for their phones but for their cars, homes, and health and fitness monitors – practically everything in our lives for what we call the connected society. The dramatic resulting growth in data traffic and network saturation, coupled together with the need for a constant quality of service and experience, are challenges that have motivated operators to create new strategies to develop their networks. Networks and network element functions need to be finely tuned to ensure that the delicate balance of squeezing the maximum utilization of the network versus delivering an acceptable service level to their subscribers is maintained. In addition, operators need to rapidly create and deploy new services to keep their edge in the ever more competitive mobile services market.

Operators have deployed advanced data networks (for instance LTE) to provide this connectivity, utilizing SDN (Software Defined Networking) and NFV (Network Function Virtualization) technology to allow the allocation of network capacity and resource where needed to meet this expectation. The virtualization of network functions has become a good way to solve these new challenges cost effectively and allow the ability to build new services more quickly and flexibly. The G&D SmartTrust delivery platform (DP) release 10 is a cloud deployment system that supports operators who need to scale their OTA platform capacity to meet their specific subscriber management requirements with the same cost effectiveness and flexibility.

Operators save in terms of capital expenditures by utilizing the elastic and location-independent nature of a cloud-based platform. Additionally, they are able to scale service performance to match customer demand and thus avoid the over-dimensioning of capacity. When using the SaaS deployment model, they are afforded even more freedom by being able to focus staff on using their business applications to support customers rather than data systems management – consequently, reducing the total cost of ownership for their OTA platform applications.

G&D serves operators as they deploy new network technologies with a subscriber focus from the start. This means operators can manage all of their subscribers regardless of the network from a single platform. G&D's modular OTA platform supports legacy technologies, such as GSM and SS7, while offering comprehensive support for IP-based networks, such as LTE. This single platform ensures operators can manage their existing customers and can cost efficiently capitalize upon new business opportunities. Cloud ready, flexible deployment, scalable and able to reach all your customers, the G&D SmartTrust DP 10 is prepared for the connected society. ◀



The advantages of G&D's cloud solutions

Mobile Device Management

You can reduce customer care costs by around 60 percent and increase data adoption with device management. In addition, you can ensure a clear view of the installed device base, and build targeted customer lists that will produce more effective marketing campaigns. Finally, you can maximize VAS revenues with mobile analytics.

Roaming

Key here is the managing of the subscribers' life cycles, reducing TCO and optimizing operations. The result is around 20 percent better roaming efficiency.

Mobile ID and secure services

Create universal trust – simply. This is done via a single sign in and authentication solution that provide security at the same time as being completely convenient.

On demand connectivity and provisioning

It makes sense to fully personalize and activate mobile subscriptions. At the same time, you can also bring in new and unlimited value propositions to mobile operators as well as to IoT players.

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Easy Subscription Management for Connected Consumer Devices

Save time and effort, and be ready for a connected now

If the Internet has already led to a revolution in the way we live and manage our lives, mobile networks are now transforming the manner with which we interact with one another, and also by their ubiquitous availability. G&D's subscription management is intent on making the transformation as smooth as possible.

The mobile market has widely accepted the advantages of subscription management in the M2M environment and it is now heading in the same direction in the consumer market. At the 2015 Shanghai World Mobile Congress, the GSMA agreed on the architecture addressing the M2M/IoT and the consumer market segment. As the gap between both segments will narrow over time, especially with the upcoming IoT (internet of things), it is important to deliver a unifying technical solution. G&D, as the market leader with experience in several commercial implementations, is supporting the GSMA working groups with considerable input.

At Shanghai, G&D showcased its latest developments in consumer subscription management. Working closely with several network operators, such as Vodafone, KDDI, Orange, T-Mobile, SFR and Samsung, the presentation showed how consumers can request a new subscription for a device – a smartwatch, for example – and link this to an existing contract with an MNO.

Importantly, modern-day consumers expect a quick and easy way of enabling cellular connectivity for this new device, albeit without the time and effort required that has traditionally been expected. G&D's subscription management allows users to do this without the need to go through the rigmarole of online registration processes or visiting

a mobile operator's retail store – it really is "subscription on demand". Indeed, users can simply pair the device or appliance with an existing smartphone via Bluetooth, and then rely on AirOn's technology, which requests a new "companion" subscription. The subscription is automatically transferred to the new device, activated and the consumer is ready to go.

In summary, as the market leader, G&D is at the forefront of future GSMA specifications for consumer and M2M devices. The company is continuing to work on consumer subscription solutions, based on various live implementations of its subscription management systems alongside partners such as AT&T, NTT Docomo, SFR, Telefónica and Vodafone. And don't miss G&D's latest subscription management technology solutions at the World Mobile Congress in 2016 in Barcelona. ◀

GSMA specifications and beyond



Main features of G&D AirOn v4.0:

- High-level service API for reduced back-end impact
- Backward compatibility
- Smart Activation and confirmation
- Real-time transaction status
- Remote control support
- LPA library for test optimization
- Discovery service
- Intelligent inventory management
- Integrated environment detection



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G&D's Cloud Payment Solution Powers the Success of CBA's Latest Mobile Offering

Michael Baumann, General Manager at the Commonwealth Bank of Australia (CBA), was the person behind Tap & Pay, one of the world's first commercial offerings for NFC contactless payments. Introducing this new payment method to the bank's portfolio helps build customer loyalty and satisfaction.

Technology created by the likes of Apple, Google and Samsung, for example, are increasingly having a direct impact on the future of banking. Banks need to be at the forefront of innovation and change in order to take advantage of new technology developments. How are you dealing with these changes?

One of our key strategic goals is to develop solutions for our customers that provide convenient ways for them to interact with us. The mobile digital channel is a critical element of the future banking needs of customers. Today, we have a high penetration of mobile banking customers, and more customers log on to Internet banking with their mobiles as opposed to traditional desktops. So, we need to continue to provide customers with mobile solutions that meet their current and future needs.

How do Host Card Emulation (HCE) and Near Field Communication (NFC) contactless payments build on your mobile payment concepts?

Australia is a leading market for contactless payment acceptance, which provides an

excellent starting point for a rapid takeoff. We have been a strong advocate of mobile payments since 2012. It seems a long time ago, and mobile payments have come a long way since then. With HCE, we are finally seeing a solution that is interoperable and highly scaled across any Android NFC handset.

What are the advantages of the new payment methods for CBA and also for your customers?

This new mobile payment service enriches CBA's broad mobile services offerings and provides great value to CBA customers for intuitive and secure mobile payments at all contactless-enabled merchant locations across the country. Developing our digital solutions is a very important strategic objective of CBA. Australia has one of the highest percentages of smartphone ownerships in the world and providing convenient payment methods for customers to interact with is a key component of this.

The CBA mobile service uses G&D's Convego CloudPay – why did you opt for G&D's technology and support?

G&D has been a key partner of CBA for close to 15 years now. In this time we have developed a strong relationship and G&D have a proven track record of providing technology solutions that meet our strategic goals.

How has the CBA's relationship with G&D developed?

Our partnership with G&D has come a long way. We started out producing the traditional magnetic stripe card back in the early 2000s; we then moved into EMV smart card production; and then we started on our contactless card journey from 2006. More recently, together we have developed mobile payments solutions, which have supported external cases, embedded secure elements and now the HCE Tokenisation.

What has been the response of CBA customers to this latest mobile payment service?

Australia has the highest penetration of contactless transactions in the world, and more than 60 percent of scheme-based transactions are contactless. Together with the high penetration of smartphone ownership, mobile contactless payments trends are showing strong growth signs.

What are your plans for CBA's next steps in the digital payment space?

We have recently launched two new initiatives in our mobile range. These are the ability for customers to store their favorite loyalty cards to use at the POS and location-based offers. Both of these continue to enhance the value proposition for our customers. <



Tap & Pay makes CBA customers happy – and the bank as well.



- **Tap & Pay** enables customers to make payments using their mobile phones.
- **3.7 million customers** are using the CBA app with its contactless payment.
- **The CBA app** is Australia's No. 1 in mobile financial apps.
- **CBA is No. 1** with young customers, in customer satisfaction with financial apps and customer satisfaction with Internet banking.
- **The CBA app** has been earning top reviews and ratings at the GooglePlay store.
- **Tap & Pay** uses state-of-the-art technologies, such as G&D's Convego CloudPay.
- **G&D Convego CloudPay** is fully compliant with MasterCard's cloud-based payment specifications.
- **Convego CloudPay** consists of CloudPay Server and CloudPay Client.
- **Convego CloudPay server** provides an online interface to the CBA for the provisioning and life-cycle management of the banks's payment cards for end users' smart phones.
- **The CloudPay client** is a secure software library integrated into the bank's mobile application. It provides a secure storage for the payment card data and payment engine to execute mobile payment transactions.

Dr. Michael Baumann (CBA)

General Manager, Unsecured Lending & Payments, Michael Baumann has been with CBA since 2010. In his previous position as General Manager Payments Development, he was responsible for the Tap & Pay launch, the bank's contactless payment offer. His previous position includes Principal at the Boston Consulting Group. The CBA is Australia's largest universal bank with around 50,000 employees and 1,150 branches. It serves more than 10 million customers. Launched in 1911, the bank has a market capitalization of 90 billion euros. It holds a top ten position worldwide in both capitalization and ROE.

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Convego Pearl for Loyalty

Even to the uninitiated, it does not take long to understand the benefits of closed-loop payments facilities. And with Convego Pearl, G&D has developed the most advanced and secure available, and one that promotes user loyalty. Convego Pearl is the complete closed-loop eco-system, stretching from card issuer to card owner to merchant, and a host of other key partners and technologies in between. With this system, firms own the payment fees and thus enjoy more freedom and a deeper, more intimate relationship with their customers. Meaningful data on consumer spending behavior is the perfect source to feed business intelligence, which is used to increase transaction volumes and profit margins.

An example of the success of the system is the closed-loop payment and loyalty scheme created for Petro China. Since beginning in 2009, it has issued 60 million cards at 17,000 gas stations and covered 3.2 billion transactions up to the end of 2014, culminating with a deposit capital of RMB 23 billion.

Convego Pearl allows firms to take advantage of intelligence to grow their businesses, with enhanced customer retention and loyalty at the core of its success. ◀



Perso Opens in Milan

A proud Milanese workforce opened a new service bureau on April 1 this year that promises a bright future for G&D in Italy. G&D Italy produces and distributes products in payment and telecommunication sectors, where it holds a strong competitive position. The new center is now up and running, and fulfilling personalization services for the likes of MasterCard, ABI and VISA. The bureau complements the existing card production and personalization center in Barcelona and the sales team in Italy, and strengthens the market position of G&D across the region.

The concept is to create a seamless joint operations model, whereby services are shared between various G&D locations, with increased flexibility and quality of service. With the success of the new service bureau already evident and further growth promised, it is cited as a blueprint for other parts of the world. G&D Italy can now also extend service portfolios in personalization, packaging, mailing and related processes. ◀

Next Generation Dual Interface EMV Products



G&D recently announced its most up-to-date, modern and fully Durbin-compliant EMV debit card, which is the only card available today that provides all mandatory features needed for U.S. debit EMV Dual Interface. G&D EMV card products are known by issuers and service providers for their best-in-class personalization speed, allowing for streamlined issuance while

optimizing costs. The G&D GlobalPlatform and EMV compliant platform Convego Join is a cornerstone of the range of G&D's EMV certified products, supporting both contact and Dual Interface payments.

For personalization, Convego Join is the fastest EMV product on the market and incorporates the highest possible security level. The Convego Join portfolio features the newest applications for all major payment brands, including Visa, MasterCard, American Express, and Discover. ◀

Fast Payments in Greater Hong Kong

Already an international hit, G&D's Quick Pass is now an integral part of the upgraded version of the ICBC UnionPay Dual Currency Platinum Card in Hong Kong. The credit card, issued by UnionPay International and the Commercial Bank of China, features various applications for contactless payments in retail and public transport in greater Hong Kong.

The card is used for borderless train and bus travelling in Guangzhou, Shenzhen, Macau and Hong Kong. Furthermore, travellers can pay in two different currencies, the HKD and RMB. The UnionPay QuickPass feature enables travellers to use the five million QuickPass terminals worldwide. With its contactless technology and its dual currency features and borderless travelling, it brings tremendous enhancement and convenience to millions of daily commuters. ◀



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www.smart.gi-de.com

- latest updates
- multi media features
- video contents
- interactive
- easy to use

Your contact for more information on:

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