

G+D redefines customer experience with innovative topof-wallet payment cards

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Payment cards are not only one of the most popular means of payment, they also represent the most tangible link between a bank and its customer. To differentiate themselves in an increasingly competitive industry, banks need innovative cards that both convey their brand message and reflect the values of their customers. At Money 20/20 Europe, <u>Giesecke+Devrient</u> will be presenting a suite of cards made from innovative materials, designed to elevate banks to top-of-wallet status with their customers.

Payments are a vital part of people's lives, all over the world. Whether it's at the cafe in the morning, the restaurant at lunchtime, or shopping on the weekend, paying is part of the overall experience. Payment cards represent the most convenient solution as they are comfortable, ubiquitous and widely adopted. Customers have raised their expectations of banking and payment, seeing their payment cards as a personal item that reflects their lifestyle and values. G+D supports banks, fintechs and other issuers with innovative solutions from its Convego payment card portfolio. By introducing new base materials, effects and designs for payment cards banks can offer their customers stylish and novel accessories that reflect the banks' brand. This is an opportunity for consumers to show their sustainability, social and lifestyle statements to their peers, while at the same time acting as brand ambassadors for their banks.

Convego Wood: Ecophilia that connects with nature

G+D is committed to supporting banks in their mission to provide exceptional and personalized experiences for their customers. The Convego Wood card helps banks stand out by offering a product that appeals to the senses and fosters a deeper emotional connection with users. Sourced from responsibly managed forests and manufactured in Europe, banks and their end-customers can contribute to a more positive and responsible consumption of natural resources. Each Convego Wood card is one of a kind, featuring a distinct texture and pattern that highlights the natural beauty of wood.

Convego Ceramic: Making the impossible possible

The ultra-high net worth group is an increasingly attractive segment for banks. G+D launches the Convego Ceramic card, a revolutionary advancement in the world of premium payment solutions. As the first payment card on the market to be made entirely of 100% ceramic (with the exception the essential electronic components and the antenna inlay) this card delivers unparalleled durability and elegance. G+D's ceramic cards are characterized in particular by a high-gloss surface and a mirror

effect, which create an unprecedented look and feel. To ensure lasting value, the surface of the payment cards is naturally scratch and fingerprint resistant. By offering a card that goes beyond premium, banks can ensure that their most valuable and discerning clients receive an exclusive payment experience.

Convego Parley Ocean Wave: Ocean-Inspired, Planet-Friendly

Sustainability is at the top of the agenda for banks and their end-customers. Going beyond offering payment card bodies made of sustainable materials, G+D is exploring how to make a sustainable payment card a fashion accessory for cardholders. The Convego Parley Ocean Wave card is designed to simulate the random, natural appearance of an ocean wave, guaranteeing each card is unique. The card is an innovative creation from G+D's Convego Labs, an in-house facility for the development and cocreation of the payment cards of tomorrow.

"Payment cards are the most tangible and present connection between banks and customers," explains Mikko Kähkönen, Head of Payment Cards Portfolio at G+D. "To maintain their competitive edge and retain their cards at the top of customers' wallets, banks need to differentiate through exceptional customer-centric innovative products. Our commitment to innovation drives us to continuously enhance our payment card offerings. With cards made of ceramic, wood and sustainable materials, we are giving banks the option to meet their customers' sustainability and individualism requirements."

G+D will be presenting these new card innovations at their lounge BR5 at Money 20/20 Europe ▶.

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 2023, the company generated a turnover of 3 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries.

Further information: www.gi-de.com.