



Your customer. Their world.

Our technology.



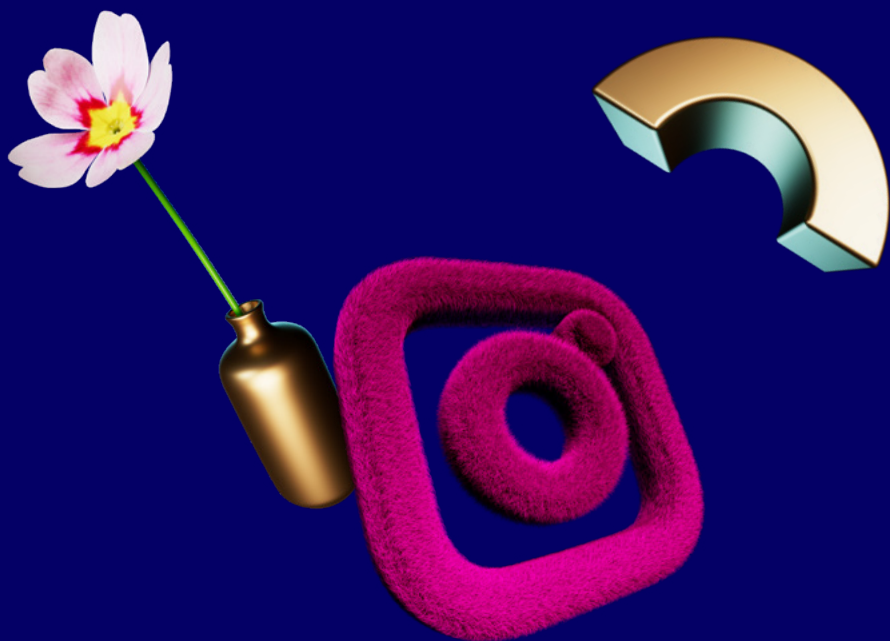


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Payment innovation through partnership

As a society, how we engage with financial services is changing. Innovation and consumer demand are quickly altering the way we access and use our money.

The rapid rise of the fintech sector as an agile answer to more traditional banking experiences shows no signs of slowing down. In fact, the market is growing quickly. It is predicted to reach 1.5 trillion USD in annual revenue by 2030, and will potentially account for almost a quarter of all banking valuations worldwide.¹

The key differentiator is innovation. Because of their size and lack of legacy architecture, fintechs are able to deploy new features at pace. This also allows them to remain distinct from one another in an increasingly saturated space—a space that's growing and changing at a rapid rate.

For most fintechs, this rapid market evolution and demand for innovation can prove challenging, especially when considering the resource, logistics and operational aspects. As most fintechs are lean, agile organizations, they may require additional resources to support their

in-house operations, so that they can deliver on their ambitions for growth. Choosing the right partner is crucial to making those growth ambitions a reality.

Your partner will help to ensure that you're able to stay ahead of the competition and address some of the common challenges that disruptors face. So, whether you're working to bridge the trust gap between consumers and financial services providers, delivering bespoke experiences that thrill your customers, or ensuring that your innovations are profitable in a dynamic marketplace, Giesecke+Devrient (G+D) has the market understanding, payments expertise and global infrastructure to become the perfect partner for success.

180+

payment card issuance providers served by G+D

1.2x

The number of fintechs globally has doubled since 2019²

96%

of global consumers are aware of at least one fintech service³

¹ <https://www.bcg.com/>

² https://assets.ey.com/content/dam/ey-sites/ey-com/en_gl/topics/banking-and-capital-markets/ey-global-fintech-adoption-index.pdf

³ <https://financesonline.com/fintech-statistics/>

The challenges ahead

As a leading global provider of payment solutions, we understand the complex and ever-changing challenges that impact both new startups and more established businesses.

Consumer demands are constantly evolving. Added to that, different markets have differing regulatory environments. That means scaling your offering either within your existing markets or striking out for new ones will completely change the way you do business. We'll discuss some of the most prevalent challenges in the market today and provide our thoughts on how these challenges can be solved—through partnership.



The challenges ahead

Securing profitability in a dynamic market

To efficiently expand and carve out a profitable niche...

Growth is a key component of any successful business but expansion in the fintech space comes with its own set of unique challenges. Fintechs that want to succeed must strike a balance between profitability and innovation, and short-term investment to long-range planning.

Niche positioning is a particularly effective strategy for fintechs looking to expand. Whether you choose to focus on a particular demographic, customer interest, or local geography, carving out a niche and building a unique footprint in the market takes commitment, agility, and decisiveness—as well as a deep understanding of the market in which you're choosing to specialize.

700+

Analysts predict that the number of people using digital payment fintechs will increase to over 5 billion

61%

of customers want easy onboarding to their digitalized banking services and a frictionless management of their payments⁴



"Our security technology protects billions of people and devices around the world every day, and we can work with you to ensure this expertise is also protecting your customers."

...leverage both global and local expertise

Whether it's boosting activation rates and cross-selling, or ensuring your products have that "top-of-wallet" appeal, our experts can support you in optimizing your strategy and implementing the best approach. G+D has a presence on every continent and experience with hundreds of product launches. We combine a global footprint with local expertise.

When it comes to cards and digital payments, we offer banks and fintechs the technology and infrastructure they need to thrive—and the confidence to provide your customers with strong, secure, and resilient solutions. We'll work with you to co-create a compelling payments and banking proposition that attracts, retains, surprises, and delights your target audience.

⁴ https://assets.ey.com/content/dam/ey-sites/ey-com/en_gl/topics/banking-and-capital-markets/ey-global-fintech-adoption-index.pdf



The challenges ahead

Customer-first banking

Deliver sophisticated customer-centric payment experiences...


Customers are looking to bank and pay in the ways that make sense to them, that work with their lives, and deliver value instantly. Your customers expect fast, secure, and seamlessly integrated payment solutions, all supported by smart, sophisticated digital services. They want convenient, personalized experiences that fit in with both their physical and digital lives. And they place a premium on sustainability, personalization, exclusivity, and empowerment.

>5bn

Analysts predict that the number of people using digital payment fintechs will increase to over 5 billion by 2027⁵

20%

of banks report that they have lost customers to a competitor because of a poor quality customer experience⁶



“Global consumers want a blend of the convenience, security, and flexibility of different payment methods in a single physical and digital experience—the phygital payment.”

...through embracing a phygital approach to payments

When physical and digital solutions work seamlessly together, every customers' every payment moment shines. Global consumers want a blend of the convenience, security, and flexibility of different payment methods in a single physical and digital experience—the phygital payment. Whether it's the ability to immediately access your digital card without a physical one, or print a card at an unmanned kiosk in a convenience store, phygital experiences provide a seamless and innovative customer journey.

We can help you to enhance your mobile app experience, optimize your lifecycle management, turbocharge your loyalty benefits, and offer and offer cutting-edge solutions to elevate your customers' payment experiences.

⁵ <https://www.statista.com/statistics/1384328/estimated-fintech-users-by-segment/>

⁶ <https://www.10xbanking.com/downloads/digital-transformation-in-banking>



The challenges ahead

Ensuring trust in fintechs

Protecting customers while preserving payment convenience

There's a perception in the market that fintechs are less secure, less protected, and more "risky" than traditional banks. For prospective customers who are less comfortable with new technology, this can be off-putting—and shifting the perception is an uphill battle. At the same time, this demographic of customers often takes issue when new security processes and procedures are implemented to make payments and authentication more secure.

With an ever-growing number of channels and authentication methods, managing secure access has become a real challenge. The technology and regulations underpinning and enabling payments, and keeping your customers protected, are evolving every day. This makes it difficult for fintechs to keep pace and offer a smooth, easy-to-use payment journey.

PSD2

compliant solutions use just a
glance into the camera or a touch
of a finger to enable simple,
intuitive authentication

Billions

of people and devices are
protected by our security
technology every day



“Biometrics has emerged
as the consumer's favorite
form of authentication.”

...opt for passwordless authentication to simplify the security experience

Complex challenges require future-proofed solutions. Biometrics—using the customer's fingerprint, iris, face, or voice to access banking services, verify identities, and confirm transactions—has started to become a trusted, convenient consumer favorite when it comes to authentication.

Our authentication solutions can seamlessly integrate with your existing digital estate, enabling the use of biometrics to streamline onboarding and authentication. From day one, your services will comply with the regulatory environment of your new territories—such as PSD2. Our security technology is trusted by billions around the world, and we'll work with you to ensure our expertise protects your customers.



The challenges ahead

Delivering on your customers' values

Customers are looking for brands that genuinely share their values...

The customers of today—particularly younger generations—are increasingly turning to businesses that demonstrate their social and sustainable commitments through concrete action. According to a survey conducted by Deloitte, 71% of customers are more likely to choose a bank that makes a positive social and environmental impact.

Aligning your values with your customers' is more than just a "nice-to-have"—it's a fundamental part of your future growth. Consumers have grown increasingly more skeptical towards baseless statements of social good. It's no longer enough to simply make claims about your ESG commitments. Fintechs need to back up their words with demonstrable action.

37%

of consumers want to see their bank do more to help them reduce their environmental impact⁷

82%

of consumers want a brand's values to align with their own⁸

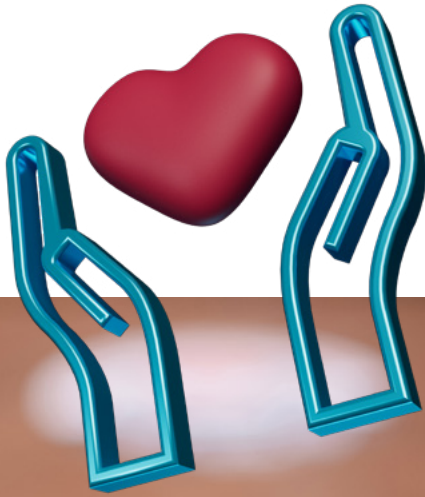
...prove your commitment to your ESG goals through innovative, socially conscious payment solutions

It's through concrete demonstrable changes that you'll be able to unlock customer trust, and live up to their values. To ensure that your payment solutions live up to your customers' expectations, we have created a range of solutions that enable you to solidly demonstrate your commitment to communities, cultures and the environment. Whether its our Pledge to end the use of virgin plastics in our payment cards by 2030, or solutions that support customers with impairments in making payments or even our ecosystem of eco-partners that offer smart carbon management solutions—together, we can help secure your customers' trust.

⁷ <https://tink.com/press/tink-fintech-sustainability-research>

⁸ <https://inthecloud.withgoogle.com/annual-sustainability-research/dl-cd.html>





"It's through concrete demonstrable changes that you'll be able to unlock customer trust, and live up to their values."



How G+D supports fintech innovation

Giesecke+Devrient (G+D) are world leaders in PayTech solutions. Thanks to decades of experience and expertise in the market, we're well-placed to understand your challenges. We've worked with organizations of all shapes and sizes, and we have the resources you need to deliver—whether it's support with early-stage inception, design and launch, or scaling, growth, and customer retention.

Our world-leading infrastructure enables us to produce over 400 million payment cards for our clients every year. Added to this, we've created more than 20 million digital payment cards over the last five years.

We're more than just a technology provider—we're a strategic partner. We believe in long-term relationships with key players in the fintech market, for cooperation, investment, and to drive innovation in payments together. We can enable an end-to-end payments infrastructure that any fintech can integrate with its own systems, from backend tokenization security to customer-facing mobile apps. Our technology powers every part of the payments ecosystem, with limitless use cases.

700

financial institutions worldwide have benefited from our products and solutions

200+

active digital payment projects

400m

payment cards produced for our clients worldwide, every year

170+

years of serving the financial sector

Why partnering with G+D makes sense. We are:



Global

Our position as a leading global provider means that we can offer support at any level of implementation—from regional implementation to global expansion strategies. We can support any fintech throughout every stage of their growth.



Agile

Innovative solutions require a flexible approach. Our technology and software services are designed to build a tailored, bespoke solution for our partners, specific to their needs both now and in the future. We have what you need to support a variety of use cases and we adapt our ways of working to fit your needs.



Fast

We know time to market is critical for fintechs. We believe that rapid deployment and quick onboarding is crucial to our partners' success. That's why we focus on quick onboarding and timely project execution.

Digital

We're known for delivering solutions that enable the customer experience. We effectively and efficiently support our partners in their development.

Phygital Now: are you ready?

Increasingly, consumers are looking for solutions that blend the convenience, security, and flexibility of different payment methods in a single digital and physical experience—the phygital payment. When physical and digital payment solutions work together, every customers' every payment moment shines.

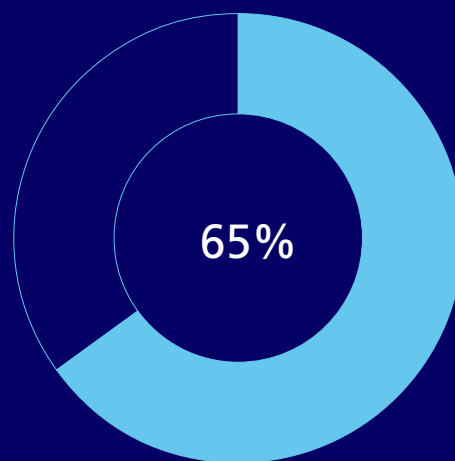


The case for payment cards

Successful phygital experiences place the payment card at the heart of their offering. New research from Payments Cards and Mobile shows that European consumers are using cards more than ever before after the pandemic. In 2022, the number of payment cards in circulation across Europe grew by 20 percent more than the long-term average, at 5 percent, while spending on cards shot up by 16 percent—more than three times the long-term average.

Research from Visa and The Strawhecker Group in the United States confirms this isn't just a European trend—65 percent of US consumers polled by Visa⁹ said they preferred using cards to pay, both online and in-store.

**Consumers still prefer cards—
enhanced by digital**



CREDIT: VISA USA/TSG, Inc

⁹ <https://www.paymentscardsandmobile.com/phygital-payments-are-here-are-you-ready/>

¹⁰ <https://www.paymentscardsandmobile.com/phygital-payments-are-here-are-you-ready/>

“Solutions designed to solve customer challenges, eliminate friction points, or unlock new banking possibilities.”

The phygital payment revolution isn't on its way. It's already happened. Banks and fintechs that aren't adopting a phygital approach across all of their payment experiences are at risk of falling behind. Even as consumer appetite for phygital payments grows, financial services organizations are being held back by their reliance on legacy systems plus a history of under-investment which, taken together, mean they are struggling to keep up with consumer expectations for phygital payments.

In order to be successful, banks and fintechs will need to rapidly deploy "market-fit" technology—solutions that solve customer challenges, eliminate friction, and unlock new banking possibilities.

Working together, fintechs and payment solution providers can keep pace with the rate of market and technological change and ensure that they are ready for phygital—now.

20%

increase in the number of European customers using payment cards post-pandemic⁹

16%

increase in spending on payment cards in Europe post-pandemic¹⁰



Phygital issuance

Smarter solutions across the whole payment journey



Onboard

Issue

Today's customers turn to fintechs to fulfill needs that traditional banks sometimes struggle to reach. These needs often revolve around convenience, security and choice.

With G+D's help, you can offer your customers elevated, efficient, secure and convenient solutions—tailored to meet their needs.

Embracing a phygital approach ensures that every part of your payments journey—across both physical and digital channels—offers the level of control, support and efficiency needed for a truly elevated customer experience.



Self-serve card printing

Enable quick printing of payment cards wherever your customers need.



Instant PIN delivery

Enable customers to quickly request, view or manage PINs anywhere.



In-branch card printing

Elevate your in-branch customer experience with instant card issuance.



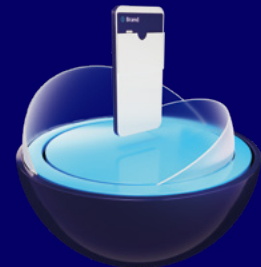
Accelerated activation

Accelerate your customers' path to first use.



Passwordless authentication

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



Enabling digital payments

Enable EMV payments in your digital wallet.



Eco-innovative payment solutions

Sustainable card, issuance and digital payment solutions.



One-tap authentication

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



Payment credentials management

Enable customers to monitor and manage their digital payment credentials.

Activate

Use

Payment cards

Bringing innovation to the top of your customers' wallet

Whether it's a concrete demonstration of your customers' values or an affirmation of their status and value to you, payment cards can transform the ordinary into the extraordinary.

Stand out from the crowd and make sure your cards stay "top of wallet." Let your payment card do the talking and raise your brand from "just another card" in the pack to "ace in the hole."

Demonstrating VIP customer status

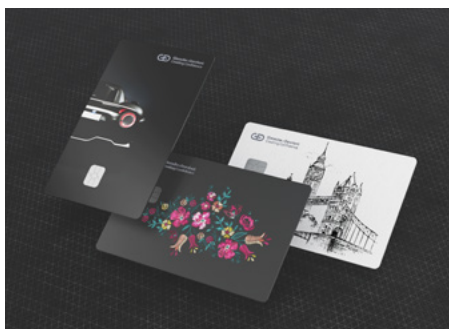
Customers respond best to brands that show that they value their customers. 74% of customers surveyed reported that feeling understood and valued is critical to loyalty. Offering these customers a payment card made from quality materials with a premium, distinctive feel can provide this feeling of appreciation and understanding. Here at G+D, we offer many different ways to elevate your payment card for an authentic "VIP" feel:



Metal cards

Metal cards have a fascinating appearance and feel and an incredibly distinctive sound. They express esteem, value, and preferred customer status. Offer your customers a premium payment experience with metal cards. Our metal cards are the first to offer dual tap contactless facilities so that form remains as compelling as function.

- Enhance customer retention as card users won't want to change banks.
- Increase brand visibility with distinctive features and form factors.
- Expand customer segments and increase revenue.
- Improve spending and transactions after rollout.



Convego® Factors

You can add further customization to your payment cards by leveraging our wide range of finishing options. Nearly every part of the card can be refined to match your brand and customers. Create an engaging and compelling payment card design that will “wow” any customer. Color, chip design, holographic, and fluorescent effects are potential options.

For that extra touch of drama, our Convego® WoW finishing options—anything from 3D lenticular effects to embedded lenses—offer that next level of customization and “wallet appeal” to make your card the high point of any payment interaction.



Convego® Labs: co-creating the next generation of payment cards

Your payment card is your customer's most concrete and tangible connection with your brand. Together, we can design a card that truly represents you, incorporating the latest designs and technology to make your card stand out. Convego® Labs is G+D's global innovation incubator and concept prototyping space. It empowers clients to create stand-out payment cards and other form factors, turning ideas into reality. We merge skilled craftsmanship with state-of-the-art production tools to develop and accelerate customer solutions. It also offers our clients a unique opportunity to put their ideas to the test with intelligent, innovative prototyping. Bringing together top-of-the-line production methods with market understanding and design thinking, our cross-functional group of research, design, materials, electronics, engineering, and marketing experts can work toward solutions available nowhere else in the payment card market.

“Let your payment card do the talking and raise your brand from ‘just another card’ in the pack to ‘ace in the hole’.”

Enabling your ESG strategy

Your customers are looking to bank with providers that share their values. And it's not enough to say that you share their values; customers expect that businesses demonstrate their commitment to eco-conscious and socially aware causes through action.

Strategy

Ensuring a more sustainable payment experience requires a top-level strategic approach so that every part of the journey is considered in the context of your wider business.

Payment cards

Choosing the right, sustainable material for your payment cards is a tangible demonstration of your eco-commitment and helps deliver on your ESG strategy.

- Convego® Beyond Natural
- Convego® Beyond Recycled
- Convego® Beyond Parley Ocean
- Eco-conscious materials and finishes



End-of-life recycling

Once the payment card reaches the end of its useful life, implementing a recycling program allows your customers to make more sustainable choices, transforming used cards into recycled materials that benefit the community.

Innovation incubation

The sustainability challenge requires that we work together to co-create and collaborate on new eco-conscious solutions and approaches.

Partnerships

Building an ecosystem of partners is key to long-term success. We work with our eco-partners to expand the range of sustainable payment solutions available.

- Doconomy
- Parley
- Patch

Digital solutions

The traditional issuance and payments experience can be transformed and enhanced with digital support. We can help customers make more intelligent, more eco-conscious purchasing decisions, making payments “greener.”

- ToPay Green
- eCom Earth



at every step
ment journey

Issuance and carriers

Reducing the amount of printed matter, and exploring digital alternatives for carriers, PINS, and other parts of the issuance process reduces the waste and carbon impacts associated with your payment card program.

- Convego® Message
- Convego® ePin
- Convego® Now

Transportation and logistics

Smarter logistics can help to reduce the carbon impact and waste from your payment card program.

More accessible payments

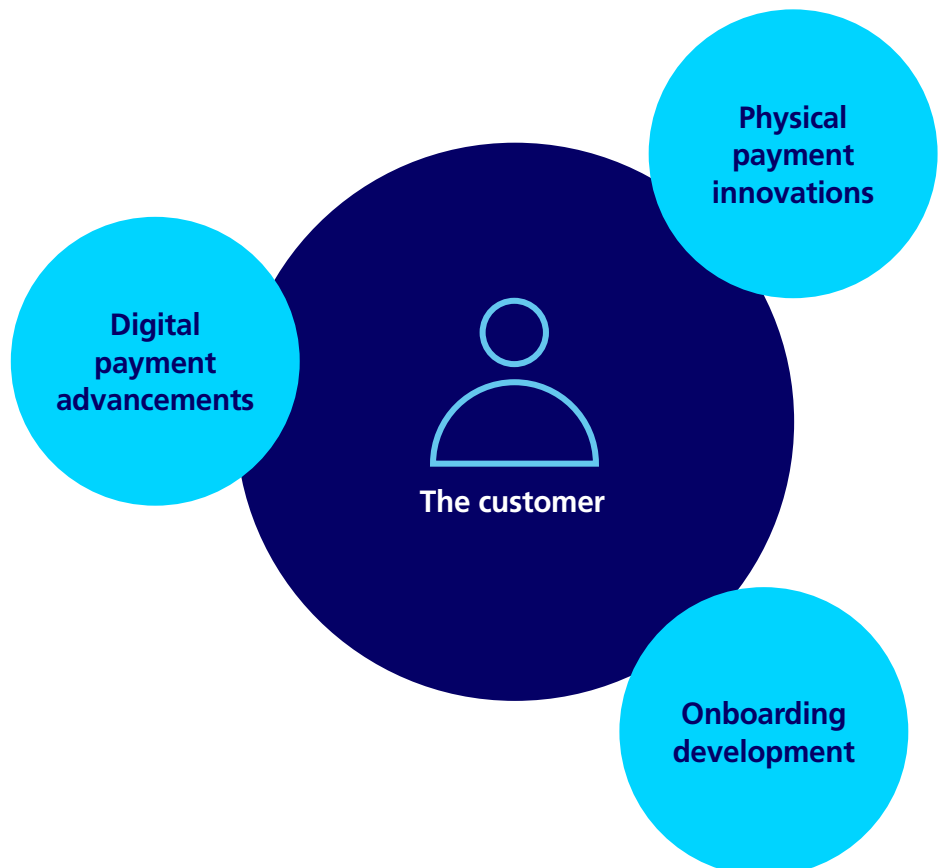
Payment solutions that support your customers' values

We believe payments should be accessible for everyone. Disabilities or impairments can affect anyone, at any time and can be permanent or temporary in nature. They can be defined as a mismatch between people's abilities and their environment. Where this mismatch affects your customers' ability to make payments, we feel that technology can step in to bridge that gap.

G+D's More Accessible Payments (MAP) is a social initiative that begins with our accessible and inclusive payment solutions as an immediately-available foundation to enable easier access to payments for everyone—now.

Beyond just tools and platforms that enable physical and digital payments, it embodies a social commitment, promoting co-creation, amplifying awareness, and rallying collective action to achieve an inclusive payment environment for all.

Our payment technology solutions focus on supporting customers in three key areas:



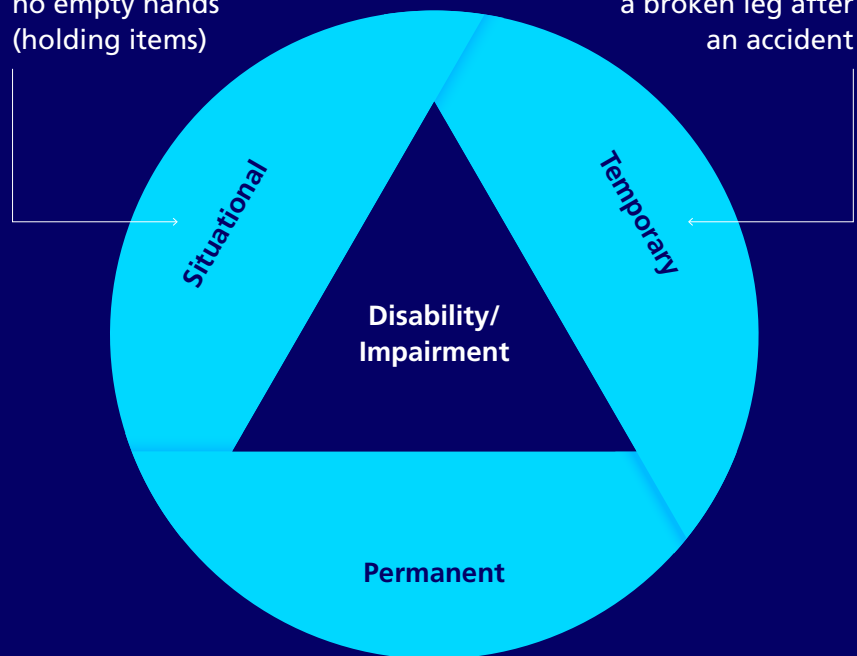


Understanding impairment and disability

Any discussion of accessibility must also, by definition, cover the topics of disability and impairments. Disability has many definitions, and goes beyond just the medical understanding of disability as measured by the World Health Organization (WHO). One interpretation of disability is a disconnect between a person's abilities and their surroundings. These disconnects manifest in multiple ways, and people can be impacted by more than one type of impairment:

E.g. a person with no empty hands (holding items)

E.g. a person with a broken leg after an accident



Digital solutions

Enabling financial institutions...

...to remain at the core of their customers' digital payment and banking experiences.

Customer attitudes to how they manage their finances and what they expect from financial institutions are changing fast. Whether online or on a smartphone, they expect an experience where services are designed around their core needs and are fully personalized, rather than being presented with a menu of "conventional" banking services. Our range of digital payment and banking solutions elevate the experience through:

G+D with its digital powerhouse Netcetera can elevate every part of your—and your customers'—digital payment journeys, from mobile payments and e-commerce experiences to loyalty and secure authentication.

Enhancing the mobile banking experience

Provide a cutting edge payment experience in a highly configurable white-label mobile solution and securely redefine the digital payment experience for your customers.



ToPay Green Wallet

A white-label mobile wallet extending your customer relationship beyond mobile contactless payments. Stay at the forefront of sustainable banking and empower your customers with eco-innovative carbon tracking technologies so they can make "greener" choices.

Convego® Token Cockpit

Elevate your customers' mobile banking experiences, enhancing both visibility and control over their payments. In just a few taps, your customers can View and manage connections to their payment cards, speed through the online checkout process using Click to Pay, or even make new connections to digital wallets and participating merchants.





Passwordless authentication

A secure authentication experience that turns two factor authentication into one effortless action:

Convego® Auth-U

Make customer onboarding and authentication easy. Customers can verify their identity or approve transactions with just a touch of a finger or glance at their mobile screen. Powerful, invisible, device-bound multi-factor authentication—powered through trusted FIDO technology under the surface—that feels as simple as a single touch.



Elevating digital commerce

Build an eCommerce journey that offers the best combination of security, convenience, choice, and control. Reinforce customer trust with a seamless, secure checkout experience every time.

Click to Pay

Minimize cart abandonment by enabling convenient checkouts in just one click.

eCOM Tokenizer

Leverage network tokenization to protect cardholders' sensitive payment data while ensuring a seamless online shopping experience.

3DS for Acquirers

Shield your business from fraud and chargebacks, all while ensuring lightning-fast checkouts, enhanced risk-assessment and minimized cart abandonment rate.



Innovation through partnership

Shaping the future of payments—together

As one of the world's leaders in payment card technology, collaboration and co-creation are at the heart of everything we do, working with our clients to bring their ideas to life. Here are just some of the fintech clients we've helped to reach new customers, optimize their processes and logistics, and even expand to new markets:



75%

of the card made from Parley upcycled marine plastic, making this the highest quality Ocean Plastic® card in the global market

Placing sustainability at the heart of bank operations

From WLTH's inception, sustainability was threaded into the very fabric of the business, ensuring that they selected scalable and responsible products and processes that would continue to fit as the business grew. One of the priorities for WLTH was to issue a payment card made from upcycled marine plastic waste.

Choosing the right partner

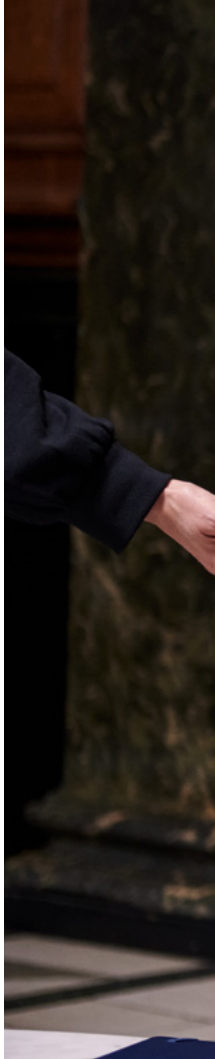
As a digital lender and payments provider, WLTH needed to partner with a card issuance supplier that was able to produce the card to meet their high standards. The team sought out several companies during this process and found that many products positioned to be "sustainable" or "environmentally friendly" upon examination weren't very different from the standard payment cards in circulation.

G+D's Parley Ocean Plastic® card secured the partnership with WLTH. Using upcycled marine plastic waste collected by Parley for the Oceans' Global Clean-up Network, G+D

was able to manufacture fully functional payment card bodies using zero virgin plastic. All plastic used in the production of the card body is recycled PET, with 75% of the card made from Parley upcycled marine plastic, making this the highest quality Ocean Plastic® card in the global market.

The outcome

WLTH and Parley are collaborating on a long-term strategic partnership to help protect Australia's beaches and coastlines from plastic pollution. Every part of WLTH's business will help support Parley's mission to intercept plastic pollution and drive meaningful impact. By working with Parley and G+D, WLTH is putting purpose at the core of business, and is creating a new standard for fintechs around the world.





200k

members on our fintech partner's
metal card waitlist program

Enabling premium payment experiences

G+D enable fintech partner to create India's first dual side tap contactless metal credit card.

One of India's fastest growing fintechs wanted to transform banking in India, particularly amongst the rapidly growing young professional (Gen Z) market. They set out to redefine the credit card for this market—with an emphasis on mobile-first banking. However, they still wanted to provide a tangible, physical symbol of their commitment and serve as a mark of distinction for their customers. They chose to provide a metal card to their target market as an undeniable symbol of status and value.

Working together to elevate every payment

Our client needed a robust partner with extensive knowledge in metal card manufacturing and personalization, someone who could provide guidance for the future. After carefully reviewing the market, they turned to G+D, a company

with a long and fruitful history in creating cards and digital payment solutions. G+D's global footprint, their passion for payment solutions, innovative and entrepreneurial spirit and the quality of their global payment projects were extremely compelling for them. The key differentiators of G+D's Metal card portfolio, their patented dual tap contactless functionality and the unique metal sound, were ideal markers of the premium experience that the target customers were seeking.

The impact

Even before the launch of the metal credit card, excitement was palpable. The client opened its waitlist for the card in February 2020, and when it closed in just one month, the list stood at 75,000 members—with increasing demand to expand the available number of cards. By the time the client was ready for launch, over 200,000 people had participated in the waitlist program.



56%

of consumers in Australia expect their bank to offer eco-friendly payment solutions considered sustainability in their purchase decisions¹

Delivering on banks' ESG promises

Payment cards can demonstrate banks' dedication to various ethical and social issues. These issues can be incredibly important to customers. Ensuring a card is made of sustainable, ecologically sound materials, has accessibility features, or is sensitively celebrating a culture or a community helps to make this message real.

The Mutual Bank, founded in 1888 in Maitland, New South Wales, Australia, by a group of passionate locals, was looking for a concrete demonstration of its commitment to the community, its customers, and its core values of integrity, care and respect. Deciding that a new payment card was the most effective method to achieve their goals, they turned to G+D to provide a card body for an innovative, compelling, and exciting payment card.

Establishing the need

The Mutual Bank defines its purpose as "helping people thrive." When it reviewed its existing card portfolio, it decided that its payment card bodies could do more to help and support the community that it serves, foreground its principles, reinforce its community ties, and also act as a tangible proof point of its overall Environmental, Social, and Governance (ESG) strategy. In deciding the direction of their new payment cards, several factors were essential to the Bank:

- **Sustainability:** The Mutual Bank wanted to ensure that any new payment card was made of sustainable materials, reducing the environmental impact of updating their cards.
- **Accessibility:** The new payment card should support every community member with making payments, especially those with visual impairments.
- **Community connection:** The Mutual Bank felt that any new card should also represent the bank's connection to the community and its history respectfully and in a culturally sensitive manner.

Multiple solutions in one

An ecologically, socially, and culturally conscious payment card. With a card body made of 100% Polylactic Acid (PLA)—created from plant material—the Convego® Beyond Natural card ensures that no new PVC or PET plastic is used in its manufacture. Once it reaches end-of-life, PLA makes a positive contribution to the environment as it will not become plastic waste. The Mutual Bank felt this card material was a perfect way to reflect their sustainable ambitions.

The Mutual Bank also aimed to respect cultural and community history by gifting members a piece of local Indigenous artwork in the form of their payment card, honoring the local community and the area's history. Wonnarua artists Saretta Fielding and Craig Layer were engaged to design artworks for the Visa debit (and forthcoming credit) cards that depict what The Mutual Bank represents to the artists.

Leveraging G+D's global production capabilities and personalization centers, The Mutual Bank ensured these unique cards' efficient printing, personalization, and distribution. This proves not only The Mutual Bank's championing of sustainability and community but also their goal to provide an exceptional banking experience for their members.

The Impact

From launch, the community immediately embraced the new card, with feedback such as: "This is such a great project!", "I love everything about this! Well done," "Love this, well thought out," and "This is so great!! On so many levels."

The card makes The Mutual Bank one of the first banks in Australia to move towards virgin plastic-free payment cards, with its Visa Debit and soon-to-be-released Visa credit card. With all new and expiring cards being replaced by the new Eco Visa card designs, The Mutual Bank expects to have phased out the traditional PVC cards and have only environmentally and socially conscious cards with culturally inclusive design options in circulation by January 2027.



"This is such a great project!",
"I love everything about this! Well
done," "Love this, well thought
out," and "This is so great!! On
so many levels."

Key takeaways to establish a competitive edge

01

Demonstrating values through action

The clients provided customers with a premium or eco-innovative experience without a significant cost impact on the customer or the business.

02

Partnerships are key

The launch of a new product or service or entering a new market can be daunting, but if you work with the right partner, these can be some of the best business decisions you could make.

03

Customer-first decisions

The clients listened to their customers, understood their target market and how vital celebrating status was to their potential customers, and built a solution to match. Any bank looking to make a splash with their customers should start with a customer-first approach. Here at G+D, for example, we've built a partnership with the Business Disability Forum to work towards customer-first accessible payment solutions.

04

Cards that meet customers' lifestyles

Payment cards should reflect the lives and lifestyles of the customers who use them. Whether that's embracing sustainable materials and production, ensuring accessibility needs are met, or providing a premium payment experience. The case studies quoted here were successful because the fintechs understood their customers' needs.

G+D: enabling your next payment innovation

Engineering trust and creating confidence have been at the core of G+D since our founding by Hermann Giesecke and Alphonse Devrient in 1852. Since that time, we've become known for our passion and precision and have become a trusted partner of the most demanding institutions.

Pushing the boundaries of technology is key to who we are and what we do. We're renowned for orchestrating seamless physical and digital customer payments journeys. Our ground-breaking work on payment cards, issuance and digital payment solutions is helping to shape the financial landscape of today — and tomorrow.

We've delivered projects and solutions for over 700 financial institutions worldwide. With over 20 production and personalization centers located around the world and a presence in over 40 countries, we can help you no matter where you are located. Our Fintech Program has developed into a truly global business, with new clients joining and new relationships within the fintech community being cultivated each year.

Global reputation for innovation

Our solutions and programs have been recognized around the world for their innovative approach to solving payment challenges and elevating payment experiences.

Trust

- 8 out of 10 of the world's top financial institutions trust G+D with their PayTech needs
- We have provided trusted PayTech solutions for over 170 years
- We are the first provider in the payments industry pledging to end the use of virgin plastic in their card products
- G+D are the number one issuance provider in many regions worldwide, such as Canada and The Netherlands

Scale

- G+D's tokenization solutions enable over 3 billion online transactions every year
- We work with more than 5,000 banks and issuers worldwide
- We deliver over 500 million contactless cards to our client every year

Expertise

- In the Fintech Finance awards, G+D and its digital powerhouse Netcetera won the award for "Authentic ESG" offering
- G+D have been awarded by ICMA on multiple occasions for Innovation leadership in cutting-edge technology
- In their recent Modern Card Issuing Platform report, Juniper Research listed G+D as one of their most recommended vendors, describing us as an 'established leader' in this space, as well as awarding G+D the Platinum award in the category "Best Digital Wallet"



Global reach with a local touch

G+D can help enable your payment ambitions



40

countries worldwide

123

subsidiaries and joint ventures

14,000

employees worldwide

About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. Founded in 1852, the company has a workforce of more than 14,000 employees and generated sales of EUR 3 billion in the 2023 fiscal year. A total of 123 subsidiaries and joint ventures across 40 countries ensure customer proximity worldwide.

G+D makes the lives of billions of people more secure. We shape trust in the digital age, with built-in security technology in three segments Digital Security, Financial Platforms and Currency Technology.



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