



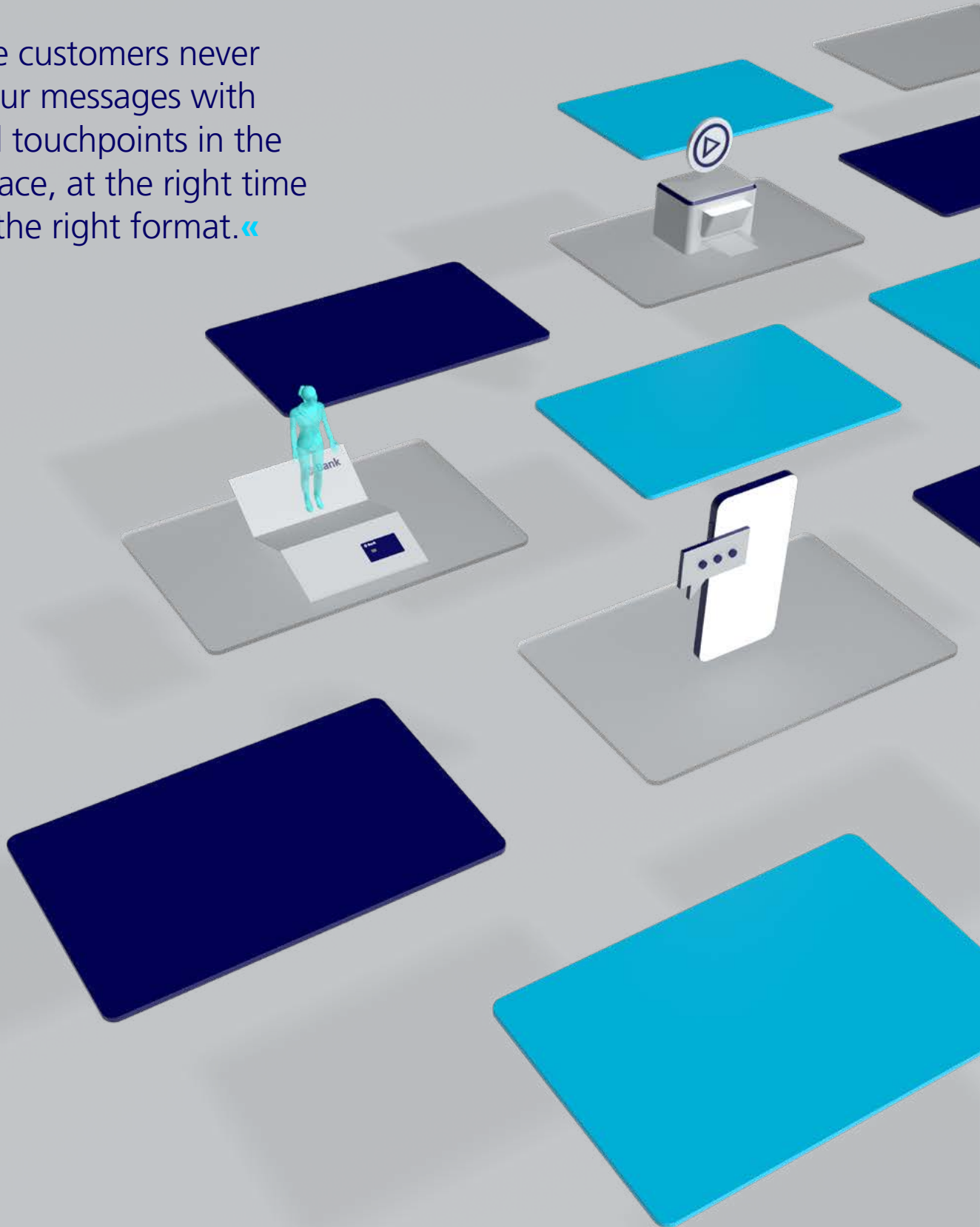
Giesecke+Devrient

Convego® Relate

# Personalized communications, customized collateral - and beyond



»Ensure customers never miss your messages with tailored touchpoints in the right place, at the right time and in the right format.«



# Introducing Convego® Relate: staying top-of-wallet in a crowded market

**The carrier. An integral part of any issuer's process - and often the first piece of formal communication a customer receives. Making it a large part of any end customer's first impression. It's an opportunity to build a brand, boost customer satisfaction, and strengthen the relationship at a critical touchpoint.**

Yet most carriers are plain and functional, with any marketing or brand communication broad and untargeted. So with personalized customer experiences fast becoming the key value differentiator in financial services, being able to customize the carrier with helpful, relevant, and engaging content would add competitive advantage.

That's where Convego® Relate can help.

Convego® Relate treats carrier content as one with your marketing collateral. Allow you to customize offers, personalize copy, continue conversations in the envelope with a near-100% chance of being opened. Turning everyday card issuance into a source of customer delight - with every new card, every activation, every replacement.

Convego® Relate gives you the services, technology and tools to do it.

> 60m

carriers personalized in 2021.

# Making the carrier part of an integrated marketing campaign

**As one of the world's largest EMV card partners, Giesecke+Devrient (G+D) knows the value of a customer relationship. And how such relationships aren't built from a one-off event, but from a managed conversation over time - the series of meaningful touchpoints that together form a customer's overall impression of a brand.**

As one of the world's largest contactless payment card partners, G+D knows the value of a customer relationship. And how such relationships aren't built from a one-off event, but from a managed conversation over time - the series of meaningful touchpoints that together form a customer's overall impression of a brand.

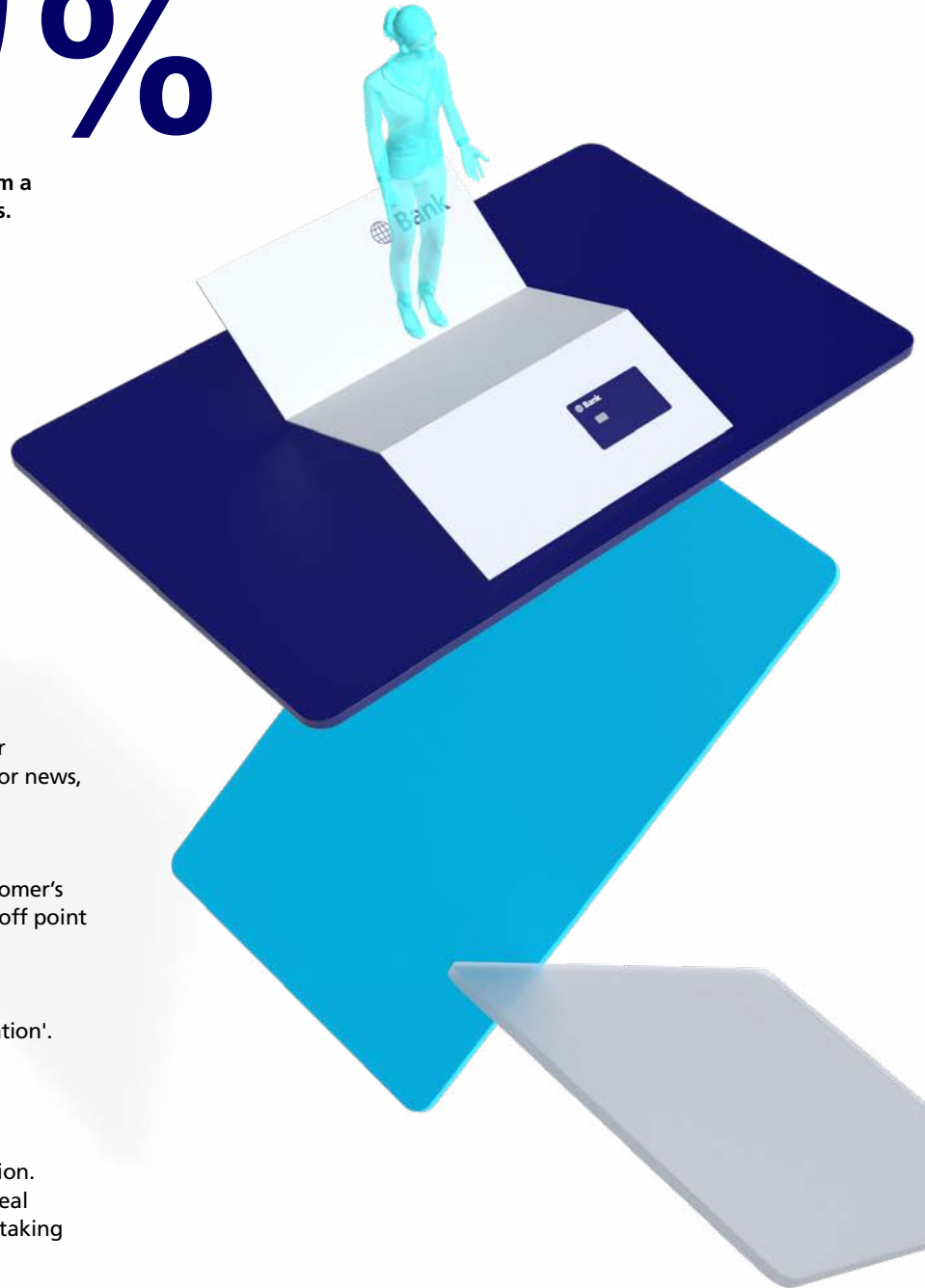
Today, that means personalized communications. Deeper than database mail merges and mass customization, it's about messaging and offers that appeal to narrow demographics and precise psychographics. In today's market, every individual is an audience of one.

Yet for financial institutions, one area of customer communication - card issuance and activation - has long been underused. New cards and activation letters arrive as workaday "form letters" that create no positivity, build no relationship.

Convego® Relate provides a way to turn those sidestream communications into a mainstream part of integrated marketing with the communication millions of cardholders receive each day: the carrier.

# 80%

of consumers are more likely to purchase from a brand that provides personalized experiences.



#### Leveraging print

Each carrier is a memorable customer touchpoint - and the ideal medium for news, offers, and personalized content.



#### Merging with digital

With QR codes teamed with the customer's phone, the carrier can be a jumping-off point to digital interaction.



#### Integrated branding

The carrier is often a 'side communication'. Convego® Relate makes it part of an integrated marketing campaign.



#### Actionable touchpoints

Every carrier prompts a customer action. That means it reaches them at the ideal time to invite other actions - such as taking up an offer.

# From administrative detail to customer satisfaction

Convego® Relate can turn card issuance - in a variety of use cases - into a value-added interaction that increases customer satisfaction. From a brand new card, to a replacement two years later, to an activation request, Convego® Relate makes that task a positive experience with useful information and targeted offers.



#### Adding value

When the customer opens the carrier envelope, there's a money-saving or value-adding offer inside, increasing satisfaction.



#### Integrating the CX

With consistent branding and copy on the carrier, the customer recognizes the carrier as part of your customer communications, distinct from your competitors'.



#### Warmer touchpoint

The carrier is an expected point in the experience - customers are already in the most receptive mood for your messages and offers.

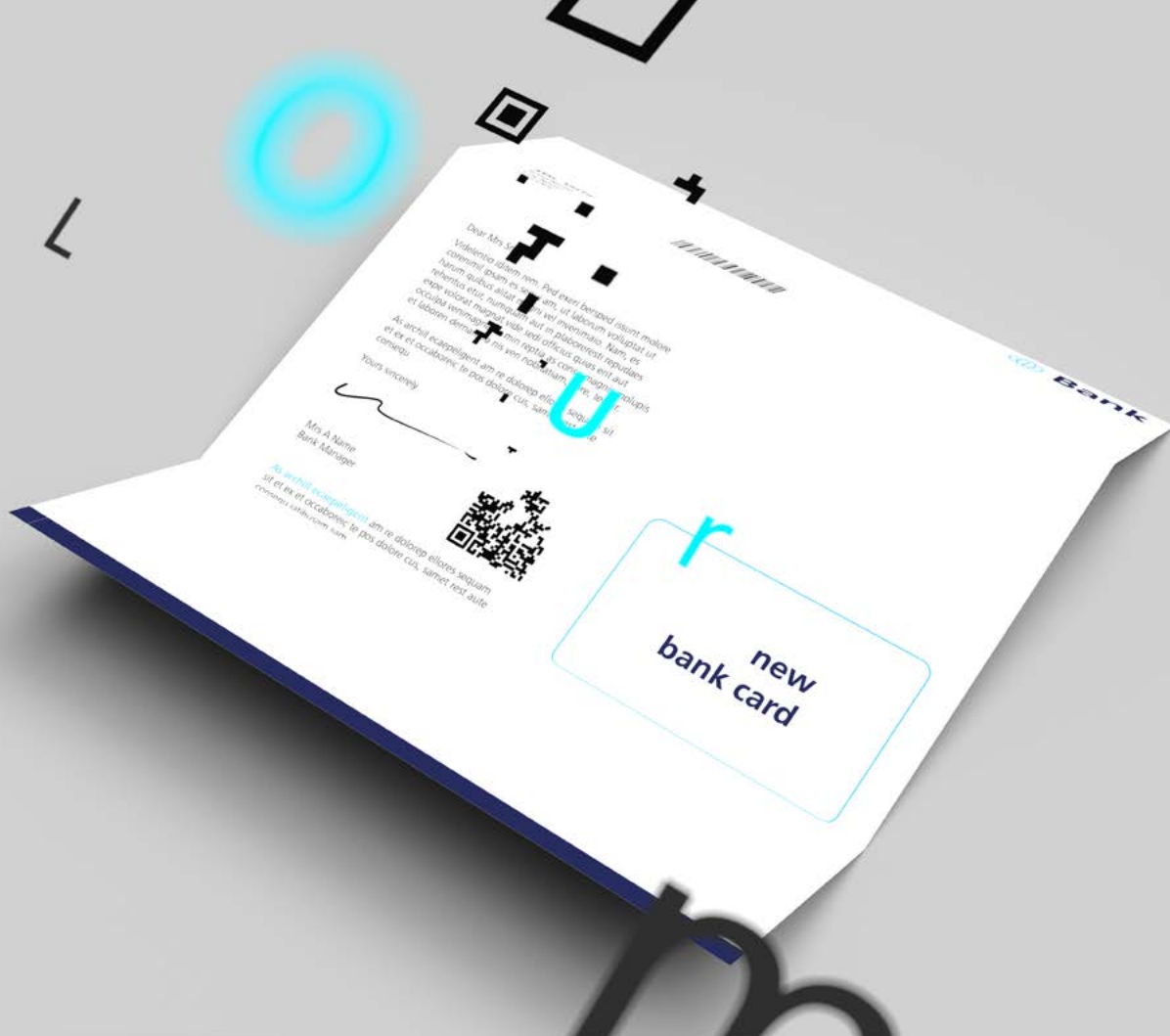


#### Deeper personalization

A Convego® Relate user can use data about the customer to extend customization, with offers and information most relevant to them.

# 15%

Providing personalized experiences can boost financial institution revenues by 15%.



## Turning issuance into opportunity

Issuance looks simple to an end customer - as it should. But behind the scenes there's an intricate web of technology for physical production, card printing and customization, and security for private data. Convego® Relate puts that infrastructure to work, taking advantage of decades of experience in issuance working with financial partners worldwide.



### Reassurance

Produce carrier customizations with Convego® Relate, and customers' data and details stays safe. Because security of data is built-in.



### Convenience

Two services - Relate Classic and Relate Premium - offer a choice of simple and easy carrier customization, or professional-level deep personalization.



### Digital-friendly

Add QR codes, customer offers, or links to the carrier - bridging the gap between print and digital communications.



### Eco-conscious

Use the carrier to convey offers to customers instead of a separate print campaign - saving resources and staying green.

# Personalization across multiple media: QR to AR to VR

The carrier is often the first personally-addressed interaction a customer has with your brand - making it the most vital of touchpoints. Convego® Relate puts those initial interactions to best effect, soothing customer pain and making activation and other tasks easier.



#### Simpler step-through

A simple QR code can take customers to a video on their mobile phone that holds their hand through every part of the process.



#### Easier activations

Interactive assistance can be provided by Augmented Reality (AR), with a graphical assistant guiding the customer to completion.



#### Experiential immersion

360 degree surround and walkaround bring the customer's environment into your branding experience.



#### Boosted offer take-up

Offers can be explored and accepted there and then, taking advantage of customer attention when it's at its highest point.

»Convego® Relate puts initial interactions to best effect, soothing customer pain and making activation and other tasks easier.«





Scan to start  
Let us guide you through  
the process

start  
you through

Bank

1234 4567 8910 1112

VALID THRU 00/00

PERSON NAME

Bank

1234 4567 8910 1112

PERSON NAME

# 72%

of customers only engage with marketing messages customized to their interests<sup>2</sup>.

## Merging traditional media with modern

For practical and legal reasons, a carrier is printed communication. It's an opportunity to stand out, in a world where mailed letters are becoming rare. And with QR codes and mobile integration enabling a seamless segue into digital content, Convego® Relate takes this traditional medium to the next level.



### Video

Delight the customer by adding a video to the activation process.



### QR codes

Deliver vouchers and coupons instantly, with a scannable QR code (or three) on the carrier itself.



### AR

Augmented Reality adds useful information to the customer's world.



### VR 360

Let your customers explore a large space on a small screen, proving information on every surface.



### Gaming

Offer branded games, activities, and other customer experiences straight from the carrier.

## Strengthen customer relationships with technology

Convego® Relate focuses on the carrier. But the carrier is just the fulfillment mechanism. The technology infrastructure behind it supports a range of marketing objectives, all of which are measurable and manageable as with any other marketing campaign. Because that's what an activation, PIN, or card carrier is: an element in a campaign of communication to customers.

<sup>2</sup> <https://smarterhq.com/privacy-report>



#### Faster activations

When activation can take place on the spot, they happen sooner. And with no need to visit an ATM the customer feels positive from the start.



#### Greater attention

More useful information on the carrier means more engagement with the participating brand, at the time the customer's in an actionable mood.



#### More time with brand

With QR technology as the jumping-off point to digital content, videos, AR, even VR, the customer's attention stays focused for longer.



#### Higher conversions

Engaged customers are interested customers. And when offers are more personalized, it leads to higher conversions, more redemptions, and greater marketing success.

## Bring key touchpoints into your customer journey

With milestones like issuance, activation, and replacement part of the same branded customer journey - not generic communications sent under separate cover - Convego® Relate helps customers enjoy a consistent branded experience. The infrastructure to bring those touchpoints into your everyday marketing activity covers a variety of use cases, with initial activation and ePIN delivery just two.



#### Card activation

- Customer hovers phone over QR code
- AR assistant guides customer on how to activate
- Customer activates card by phone



#### ePIN delivery

- Customer hovers phone over QR code
- AR assistant guides customer how to obtain PIN
- Customer navigates app and obtains PIN

# Earn faster. Travel sooner.

Rewards that pay for more than the flight.



Swim with the dolphins  
**2500**  
Points



Adventure tours  
**5000**  
Points



Restaurant package  
**5000**  
Points



Learn to surf  
**1000**  
Points



## Makes the most of every marketing opportunity

Making use of the carrier in this way also delivers an uplift in metrics. Card activations, usage rates, conversions, among them. The more relevant the offer, the greater value it offers the customer, the more likely it is to boost the measures of success. Convego® Relate lets you optimize performance across your customer base.



### Coupons

From a free consultation to a partner's promotion. Cardholder rewards are easy to offer with Convego® Relate.



### Cross-sell

Second card, friend-of-a-friend or member-get-member, Convego® Relate lets you make targeted offers the customer can pass to friends and family.



### Up-sell

A more involved customer generates more data. Convego® Relate users can use that data to extend invitations to apply for higher-value services like loans, mortgages, or investments.

## Reduce your costs, leverage your results

Many marketing campaigns don't think of the carrier as a strategic communication. Convego® Relate changes that. If there's a communication going to the customer anyway - a new PIN, a card activation - there's a good business case for using it. Costs go down, while customer delight goes up.



### Introductory offers

Improve the interaction for every new customer, at the moment they receive their new card.



### Loyalty bonuses

Reward longterm customers when you issue a replacement for an expired card.



### Seasonal offers

Take advantage of changed PIN advices or lost card issuances to boost customer retention.

# 70%

of millennials are frustrated with brands sending irrelevant emails<sup>3</sup>.

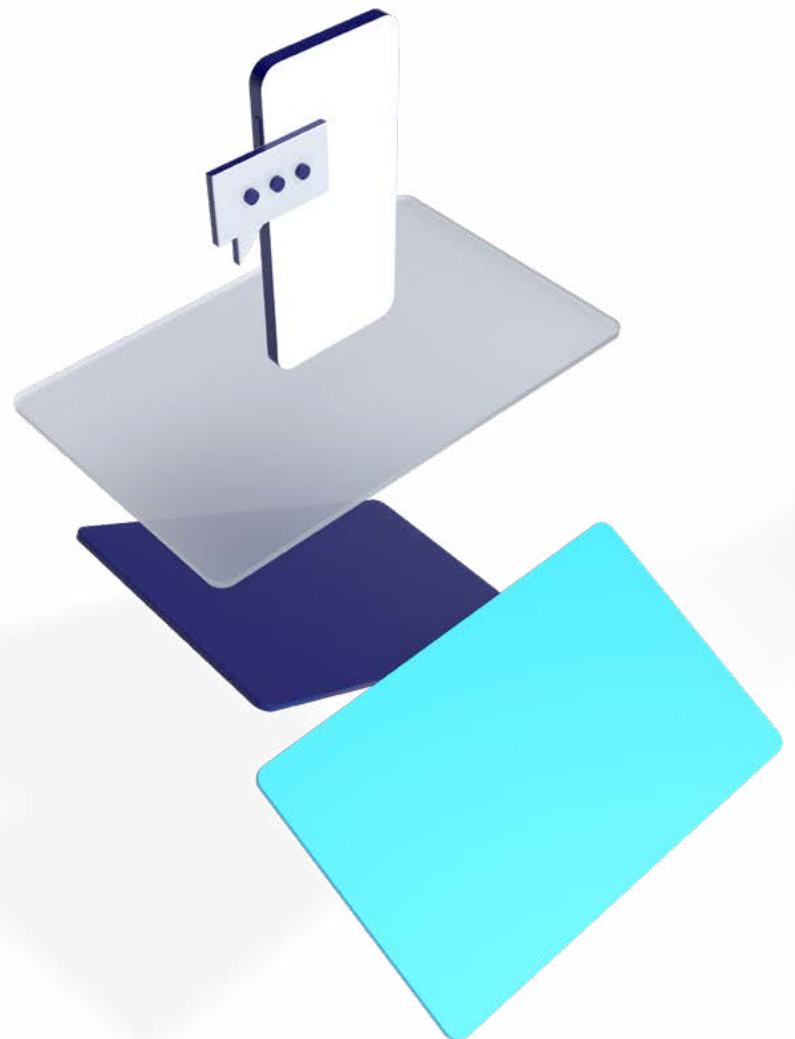


# The Convego® Relate suite

No two financial institutions are alike. Business isn't one-size-fits-all - and nor is Convego® Relate. It's not an app, but a Suite of services that answer different marketing objectives. Letting each issuer choose those that make most sense for its goals, whether that's to customize your messaging, to brand printed communication, or take customers into digital content.

## Convego® Relate Message

Before the carrier arrives are several critical customer milestones: application completed, card in production, card sent, card about to arrive. Convego® Relate Message lets you tailor these updates in your own voice, with your own brand attributes - at any point in the issuance process.



### Convego® Relate Classic

Card issuance is complex - but making use of its infrastructure doesn't have to be. Convego® Relate Classic is the starting point, with step-by-step features for adding personalization to each carrier communication.

Light-touch editing for simple personalization.

### Convego® Relate Premium

The larger and more diverse an institution's customer base, the more opportunities there are for customization. Convego® Relate Premium allows messages to be customized to match every campaign objective and desired outcome - successfully.

An extended editing experience for more complex requirements.

## Convego® Relate Print

The core of Convego® Relate Print is where you customize the carrier itself, often the most important printed communication the customer receives. Use this trusted medium to deliver targeted content, helpful information, and brand messaging when customers open an envelope.



## Convego® Relate Interact

Extending each interaction is the role of Convego® Relate Interact. Simple QR codes let you take your customer seamlessly into richer experiences such as augmented reality, VR walkarounds, and interactive digital content, all on their mobile phone.



# Why choose G+D as your card issuance partner?

That's Convego® Relate. The world may be going digital: more and more customer communications are code, email, messaging. But printed collateral isn't going away. Classic or Premium, Convego® Relate is how you merge your marketing communication and legal obligations at a critical customer touchpoint - card issuance - while taking your customer on a seamless passage into the technologies of tomorrow.

G+D invites you to explore its possibilities further.  
Why not contact us today?

# 400m

cards per year managed for 188 different financial institutions.







# About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global security technology group headquartered in Munich. As partner to organizations with highest demands, G+D engineers trust and secures essential values with its solutions. The company's innovative technology protects physical and digital payments, the connectivity of people and machines, the identity of people and objects, as well as digital infrastructures and confidential data.

G+D was founded in 1852. In the fiscal year 2020, the company generated a turnover of 2.31 billion euros with around 11,500 employees. G+D is represented by 74 subsidiaries and joint ventures in 32 countries. Further information: [www.gi-de.com](http://www.gi-de.com).



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