

Securing everyday digital payments.

»G+D has all the tools at hand to enable the building of compelling digital payment mechanisms. We found that these capabilities will be critical as the impact of digital payments throughout the financial ecosystem accelerates and as less traditional vendors try to build new payment solutions for consumers«

Nick Maynard, Lead Analyst at Juniper Research on G+D's two Juniper Platinum Awards for Digital Payments, 2020

#futurebanking

THE MARKET

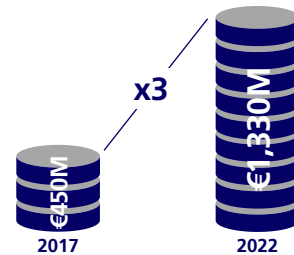
2,400,000,000

digital banking users expected by 2021.



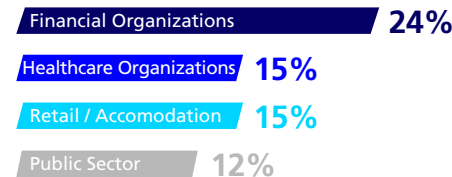
SIGNIFICANT GROWTH IN DIGITAL PAYMENT SOLUTIONS BY 2022.

The digital payment solutions market is expected to triple its current volume and grow from \$450M in 2017 to \$1,330 in 2022.



ALMOST 2,000 MAJOR SECURITY ATTACKS IN 2016 RECORDED.

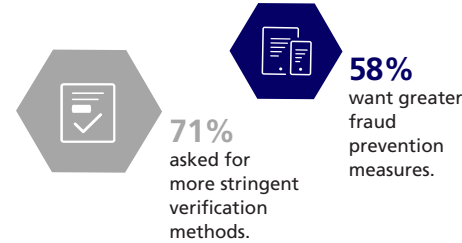
Financial organizations have been the main target for serious security attacks with confirmed data loss.



THE CHALLENGES

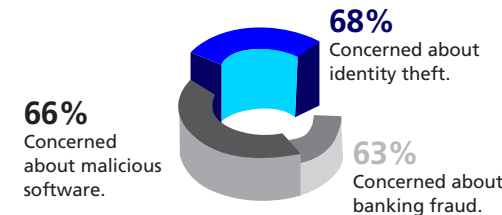
DIGITAL BANKING CUSTOMERS WANT STRONGER SECURITY ONLINE.

Users expect systems to be secure. Offering tailored products to make the customer journey convenient, is essential.



GROWTH IS BUILT ON RELIABLE, SECURE AND CONVENIENT INFRASTRUCTURES.

Mastering online security for concerned customers is at the heart of all future business.



TOKENS REPLACING THE PAN AND SECURING EVERYDAY PAYMENTS:

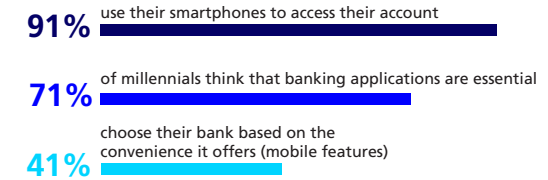
Tokenization refers to the process whereby something with low, or no, intrinsic value replaces something with high value payment.



THE OPPORTUNITIES

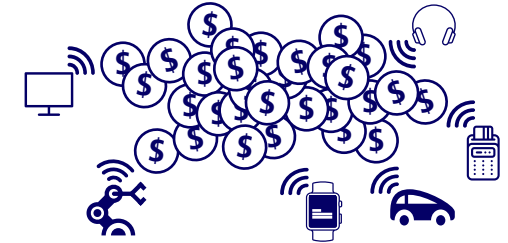
DIGITAL SERVICES ARE THE SUCCESS STORIES OF THE FUTURE.

Millenials are the future's bank users, and they are already fluent in digital services. Success with these customers will require secure and swift services.



1,000,000,000

connected devices including Internet of Things will be payment capable in 2022.



Sources: Aberdeen Group, Eurosmart, Gartner, IBM, Intel/McAfee, Juniper Research, Strategy Analytics, G+D Consistency File, G+D MS Market Intelligence, G+D internal, Ovum, Verizon Data Breach Investigation Report 2017, paysafe.com Lost In Transaction Volume II 2017, European Commission's Special Eurobarometer 423 on Cyber security 2015, visa.com Digital Authentication 2017, BBVA 'Millennials' are driving the digital transformation of the banking sector 2016.