



G+D
Mobile Security

Instant Payment

February 6th, 2018

Financial Institutions
G+D Mobile Security

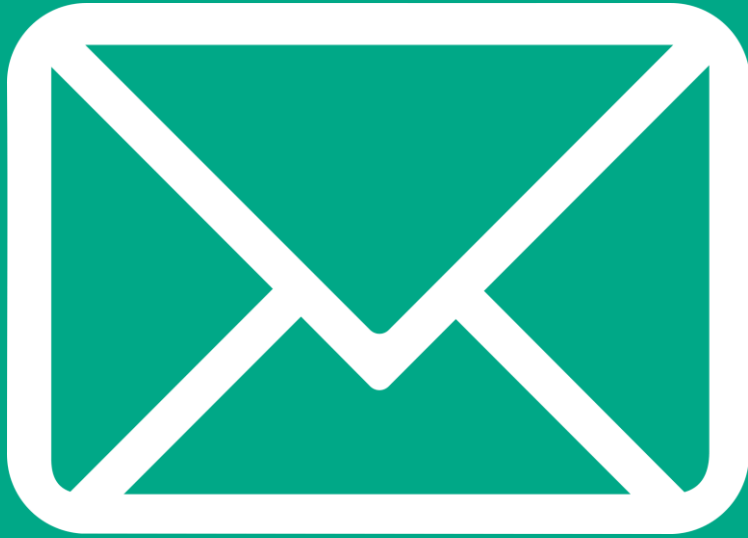




**SCT^{inst} ENABLES
A NEW SHOPPING EXPERIENCE**



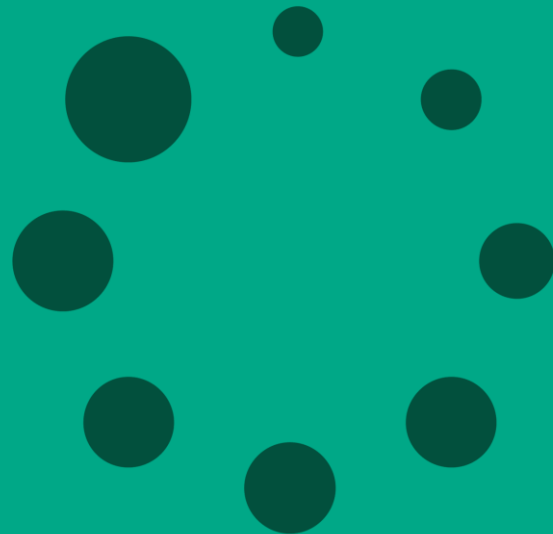
THE WORLD IS GETTING REAL-TIME



SENDING LETTERS TAKES ABOUT A DAY THAT'S WHY WE USE E-MAILS



BUYING A BOOK TAKES SECONDS WITH YOUR KINDLE



**WE'RE NOT EVEN DOWNLOADING VIDEOS AS STREAMING IS FASTER
AND THIS TREND IS NOT LIMITED TO THE DIGITAL WORLD**

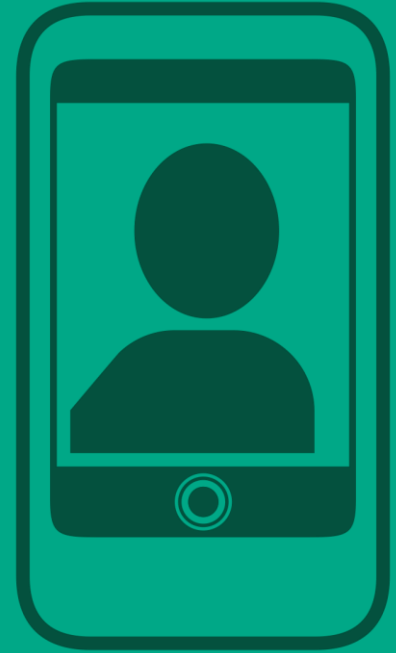
amazon

The Amazon logo consists of the word "amazon" in a white, lowercase, sans-serif font. Below the text is a white curved arrow that starts under the letter 'a' and points to the right, ending under the letter 'n'.

prime now

The Prime Now logo consists of the words "prime now" in a dark blue, lowercase, sans-serif font. Below the text is a dark blue curved arrow that starts under the letter 'i' and points to the right, ending under the letter 'w'.

**NOWADAYS AMAZON OFFERS DELIVERIES WITHIN AN HOUR
AND THE BANKS ARE OF COURSE TRYING TO KEEP UP**



**INSTEAD OF THE REGULAR ONBOARDING THAT TAKES DAYS
CONSUMERS CAN NOW USE VIDEO IDENT**



**JUST MONEY TRANSFERS ARE NOT KEEPING UP WITH THIS PACE
BUT CONSUMERS ARE DEPENDENT ON BANKS FOR MONEY TRANSFER**



OR ARE THEY?

3RD-PARTY PROVIDERS OFFER THE INSTANT PAYMENT EXPERIENCE



**BANKS RISK TO LOSE THEIR CUSTOMER RELATIONSHIP
THE CONSUMER BECOMES A CUSTOMER OF THE 3RD PARTY**



SO WHAT'S THE SOLUTION?

OFFER INSTANT PAYMENT JUST FOR THE SAKE OF KEEPING UP?

NO



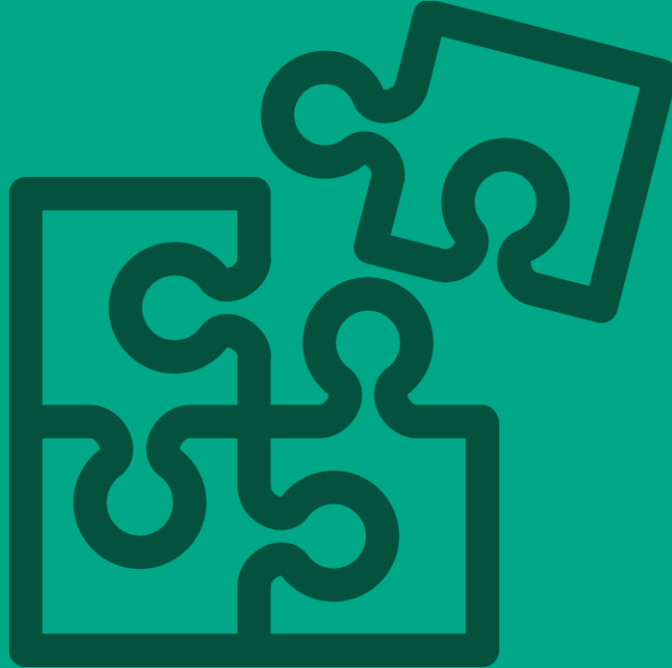
**LIKE AN ICE BERG THE PROBLEM IS MUCH DEEPER
AS IS THE FULL POTENTIAL OF INSTANT PAYMENT**



SPEED IS IMPORTANT BUT IT'S NOT EVERYTHING

**NO ONE WANTS TO BUY SOMETHING
FOR THE SAKE OF PAYING**

**THEREFORE NO ONE WANTS TO HAVE
AN APP FOR PAYMENT ONLY**

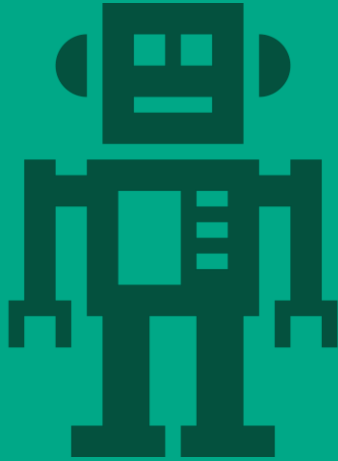


**PAYMENT NEEDS TO BE INTEGRATED INTO THE FULL USER EXPERIENCE
CONSUMERS ARE CALLING FOR A HOLISTIC PAYMENT APPROACH**

MAKE PAYMENT SIMPLE AGAIN



EARLIER LIFE WAS SIMPLE: CASH WAS ACCEPTED EVERYWHERE



**SINCE E-COMMERCE A HUGE VARIETY OF PAYMENT METHODS CAME
NONE OF WHICH IS ACCEPTED AT THE POINT OF SALE**



**EXCEPT CREDIT CARDS MAYBE BUT TRY TO SWIPE ONE IN YOUR LAPTOP
AND SEE HOW DIFFERENT THE PAYMENT EXPERIENCE IS**



**INSTANT PAYMENT OFFERS THE SAME PAYMENT EXPERIENCE
AT THE POINT OF SALE AND IN E-COMMERCE**

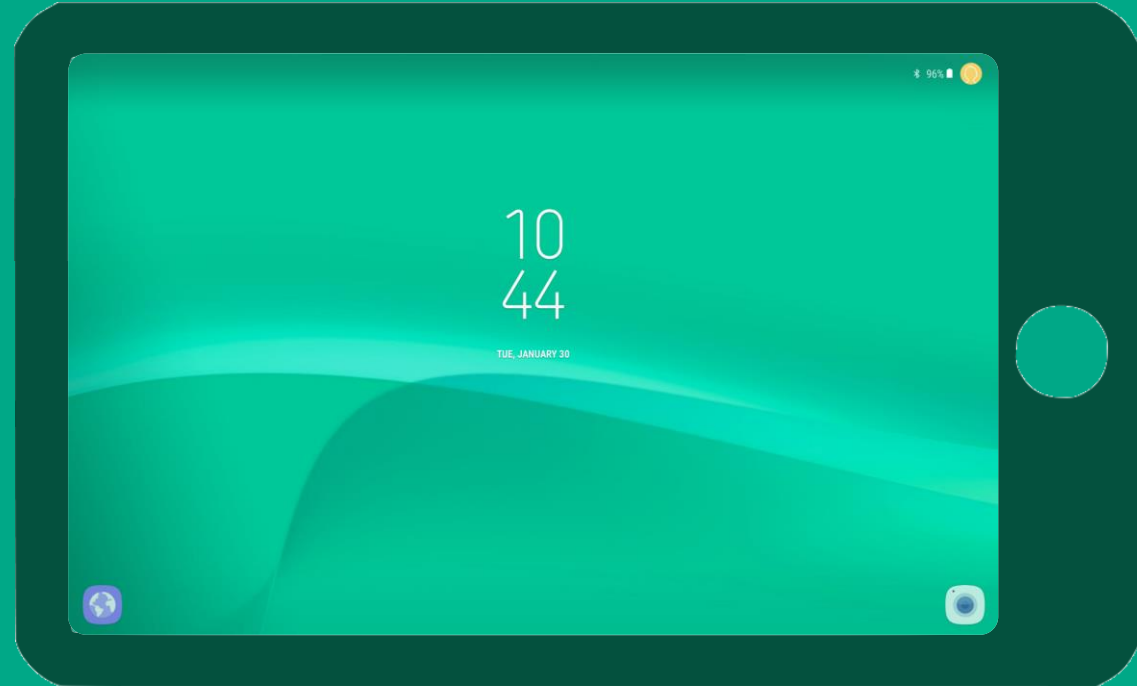


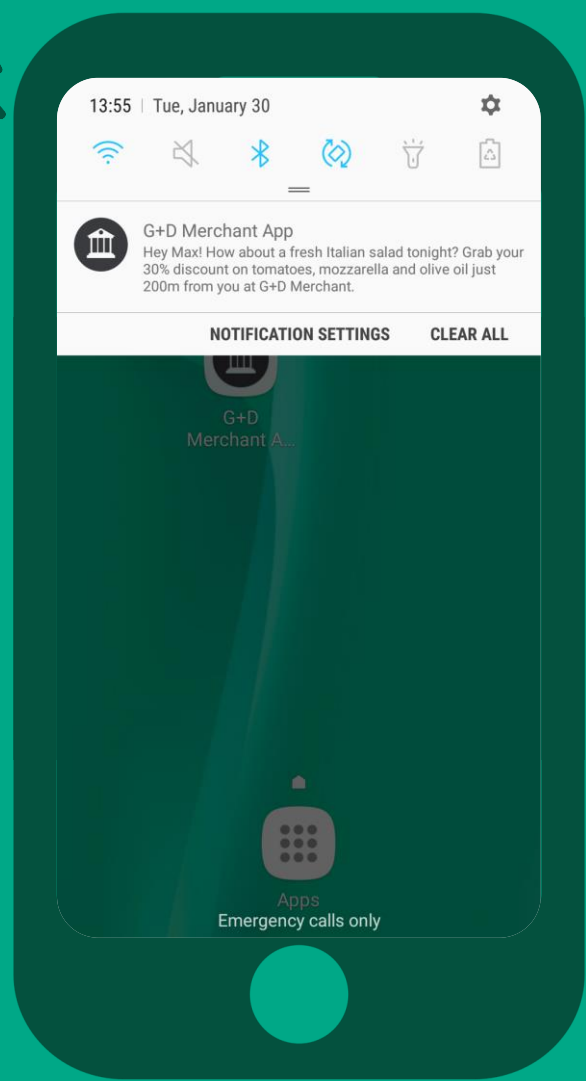
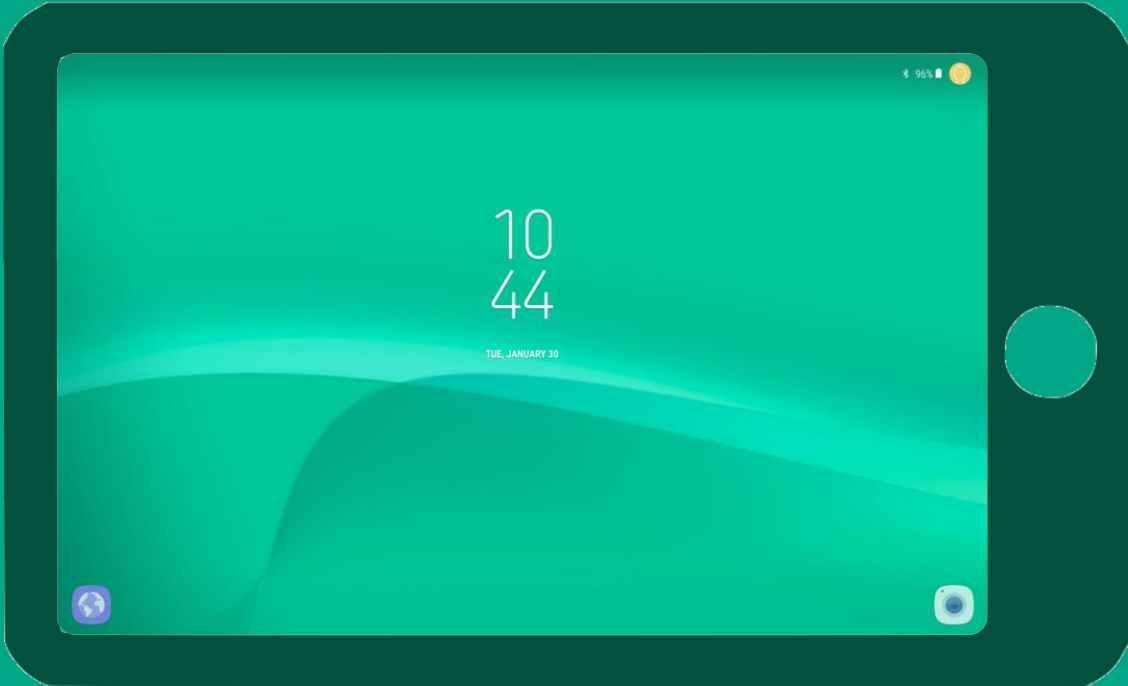
**IT'S THIS OMNI-CHANNEL EXPERIENCE THAT MAKES INSTANT PAYMENT
EASY**

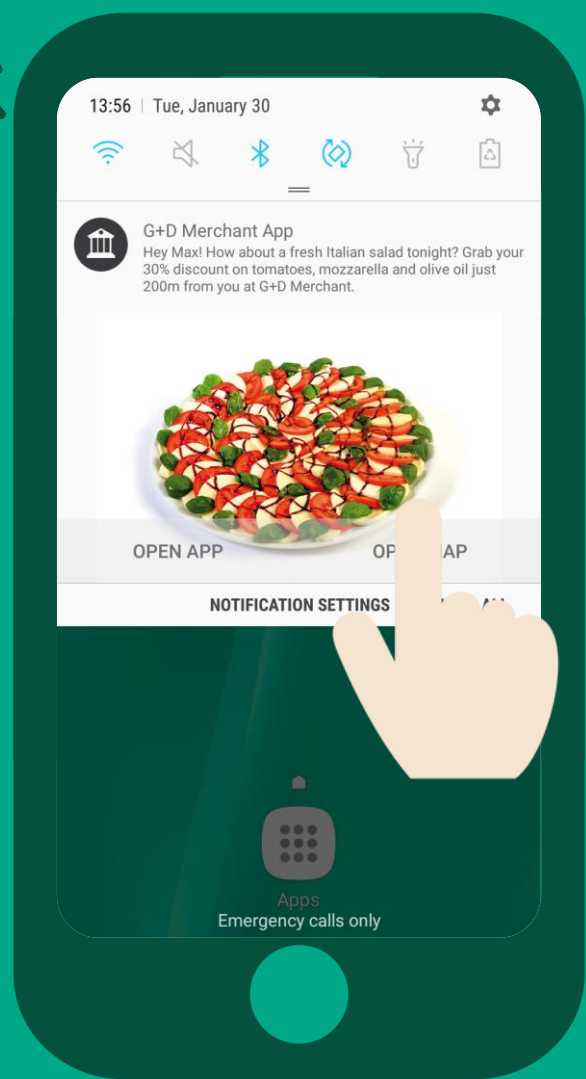
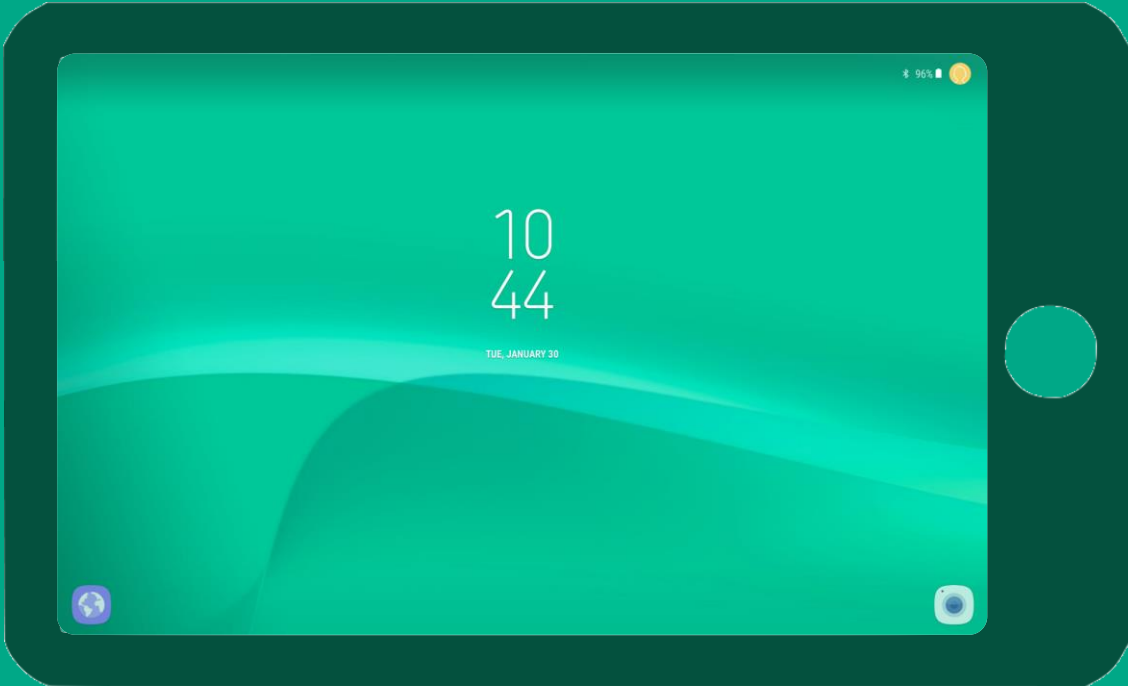


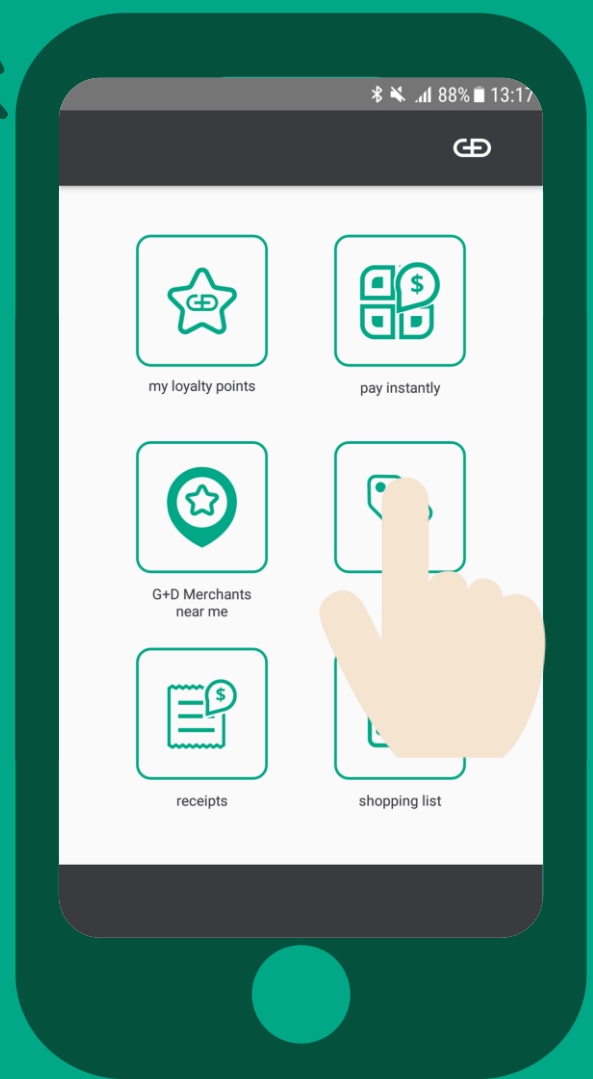
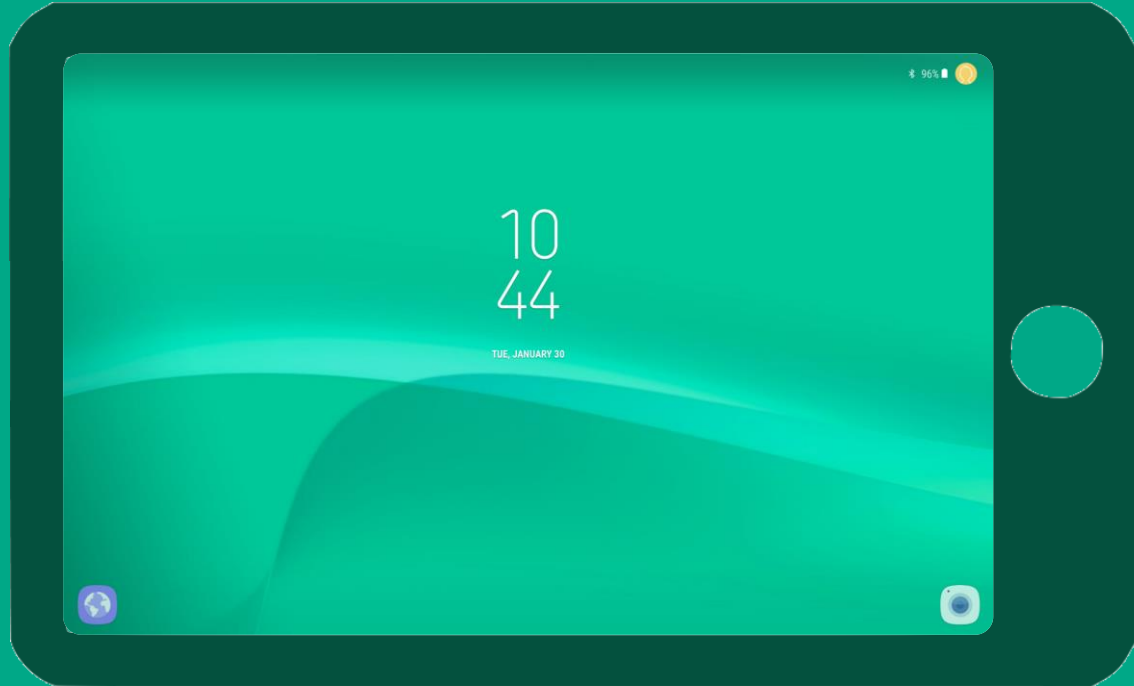
**SECURITY IS A COUNTERWEIGHT TO CONVENIENCE
YOU NEED A RELIABLE PARTNER WHO CAN BRING BOTH TOGETHER**

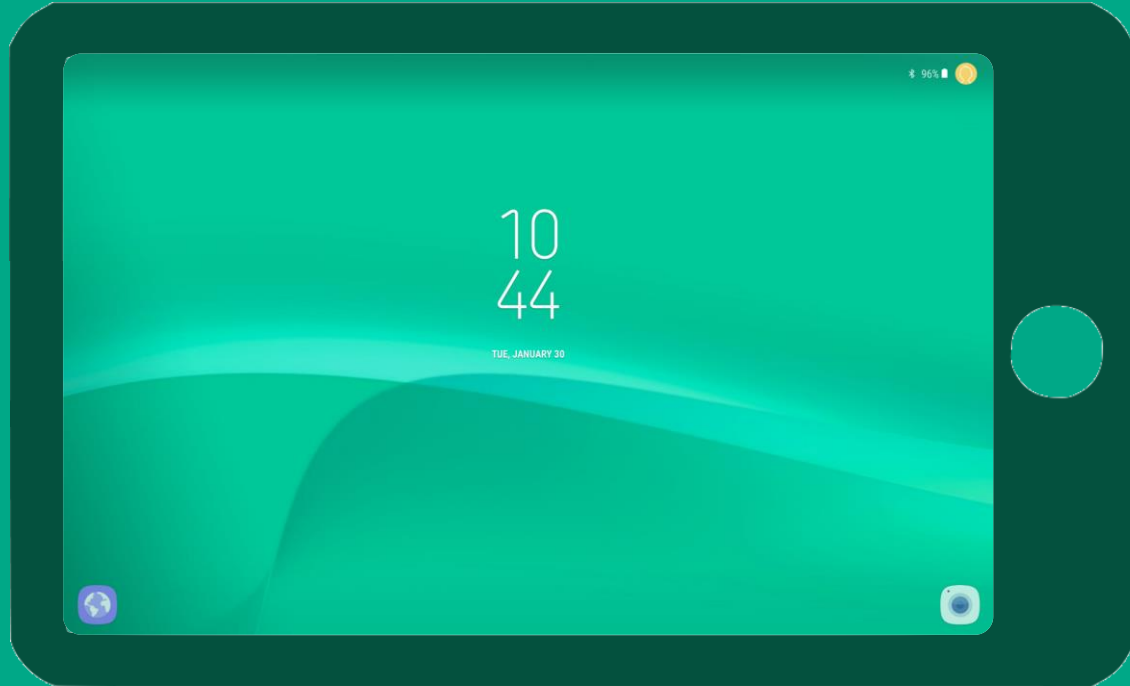














No SIM card – Emergency calls only

98%

17:32

Tue, January 30



Use fingerprint or swipe screen to unlock



Shopping Cart

tax 19%	0,00€
total net	0,00€
total balance	0,00€

ITEMS IN STOCK

CHECK OUT NOW

STOP SCANNING QR-CODE



No SIM card – Emergency calls only

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17:32

Tue, January 30

Use fingerprint or swipe screen to unlock



Shopping Cart

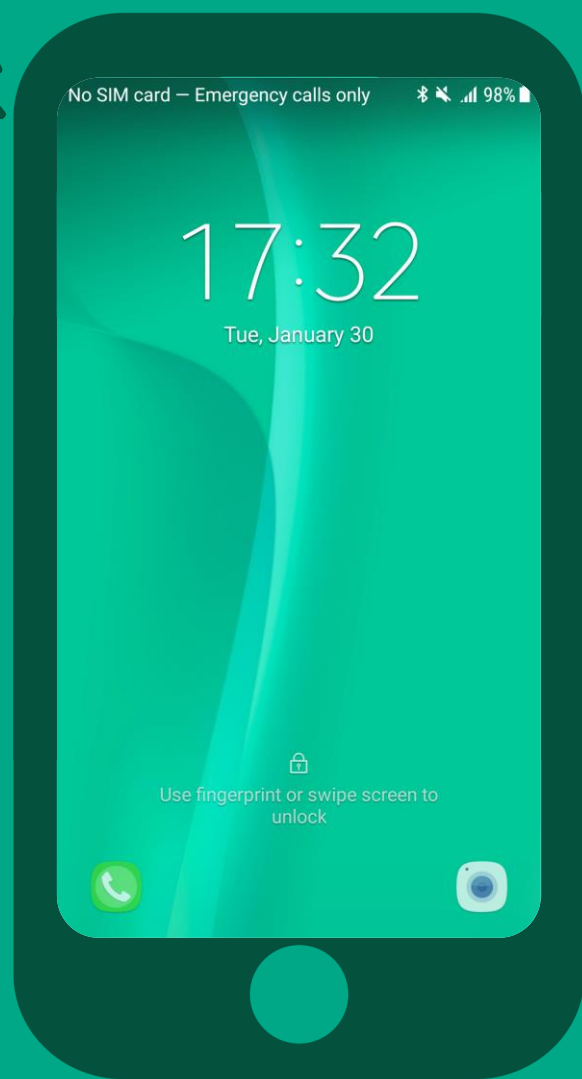
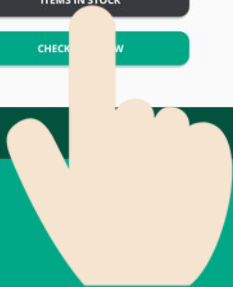
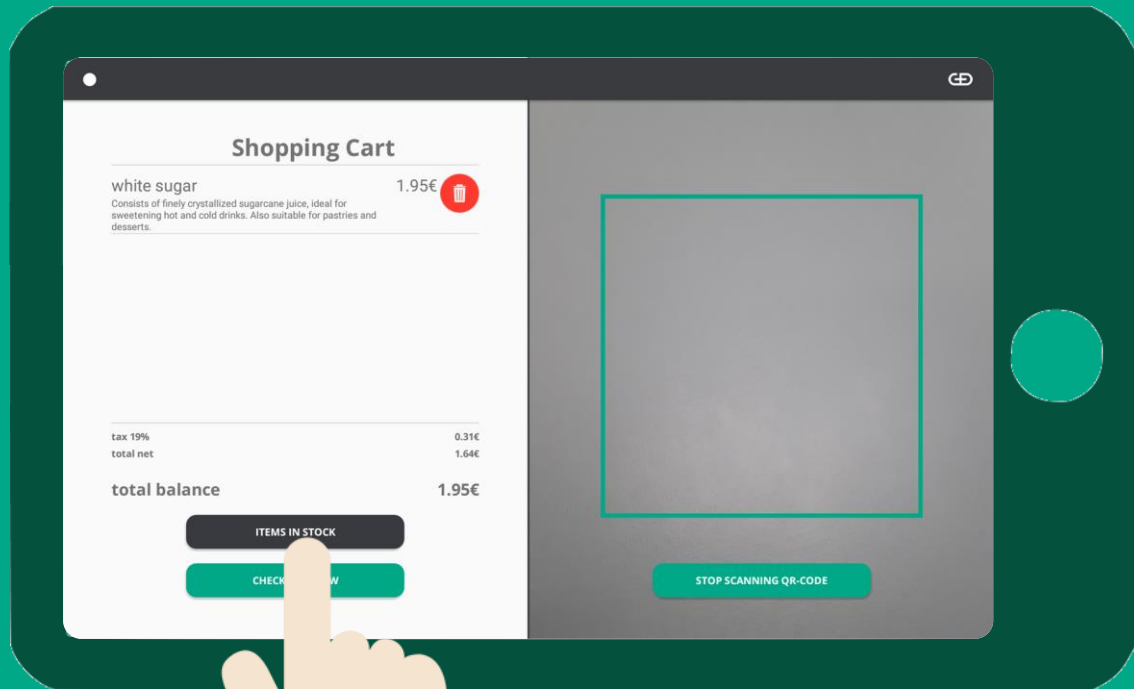
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STOP SCANNING QR-CODE






Shopping Cart

white sugar 1.95€
Consists of finely crystallized sugarcane juice, ideal for sweetening hot and cold drinks. Also suitable for pastries and desserts.

tax 19%	0.31€
total net	1.64€
total balance	1.95€

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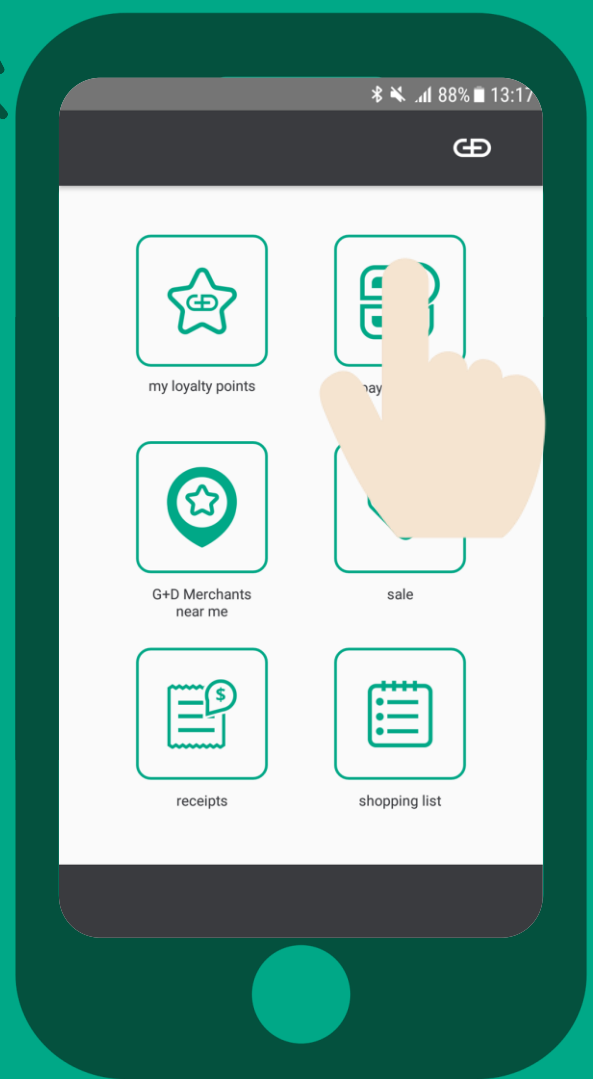
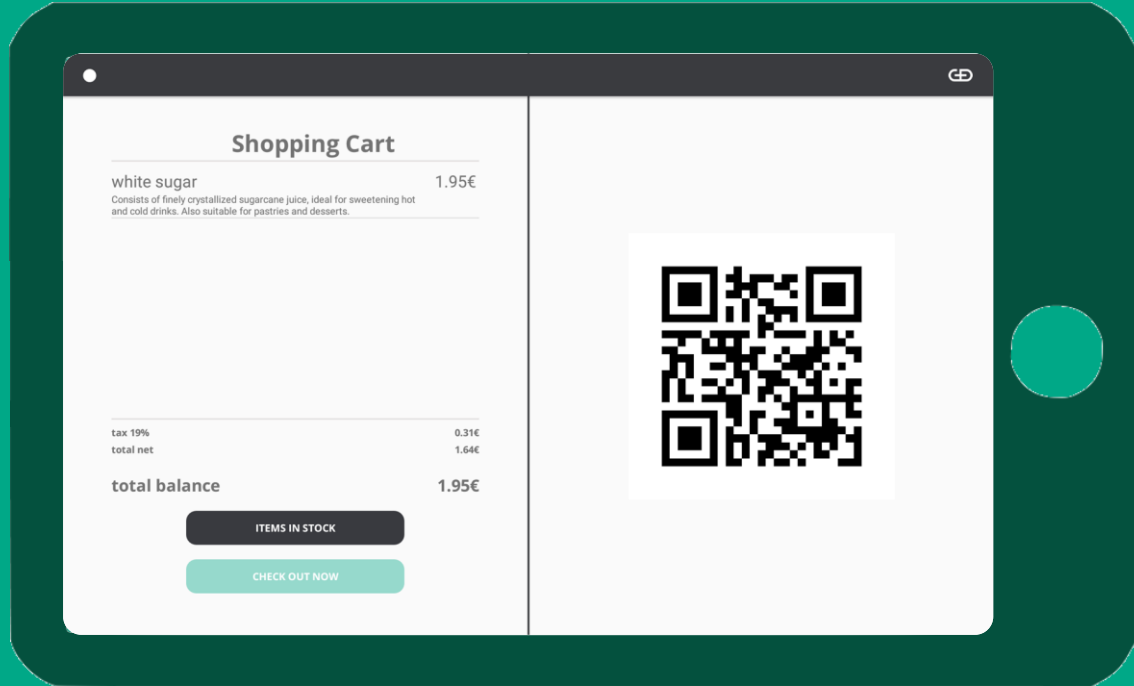
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GD

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ITEMS IN STOCK

CHECK OUT NOW

GD

shopping cart

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PAY NOW




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ITEMS IN STOCK

CHECK OUT NOW



Payment

please verify your identity with your fingerprint



SWITCH TO PIN

87% 13:26





GD


Shopping Cart

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ITEMS IN STOCK

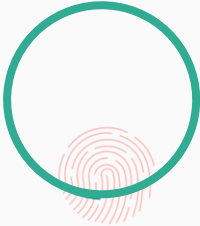
CHECK OUT NOW



GD

Payment

please verify your identity with your fingerprint



payment transaction in progress

SWITCH TO PIN

86% 13:26




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Payment

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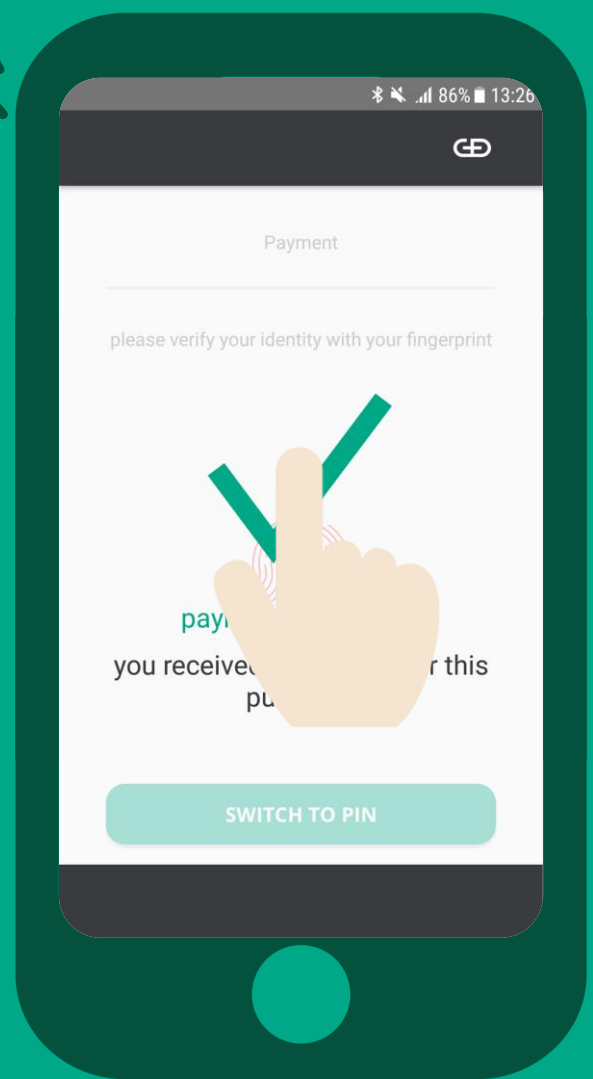
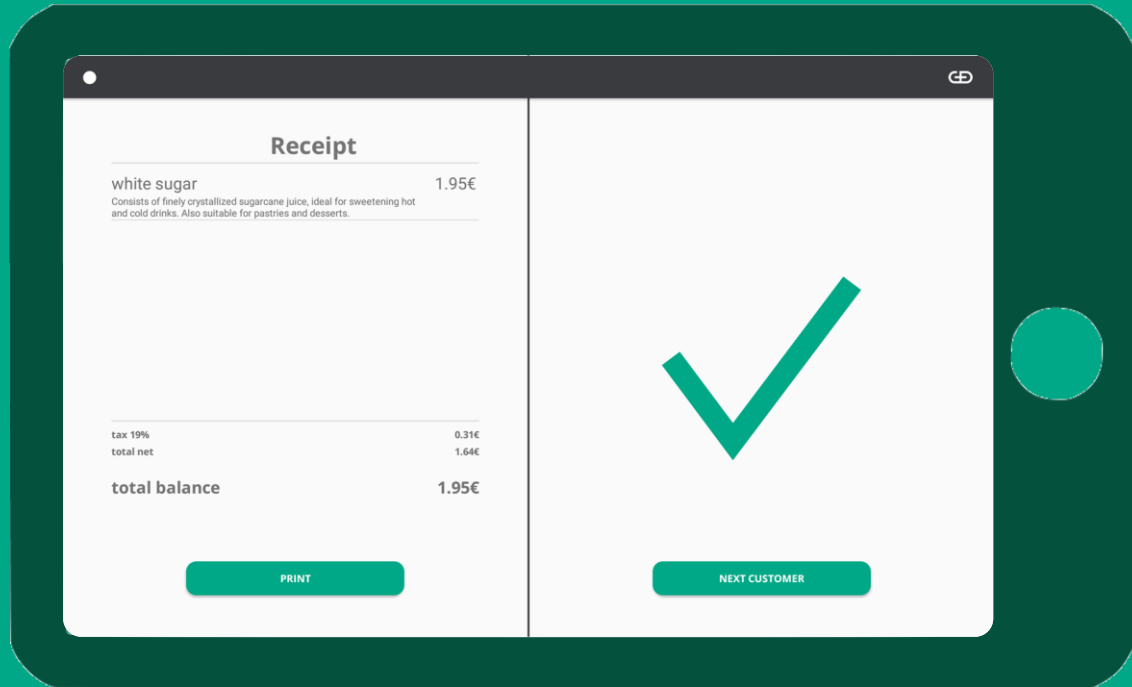


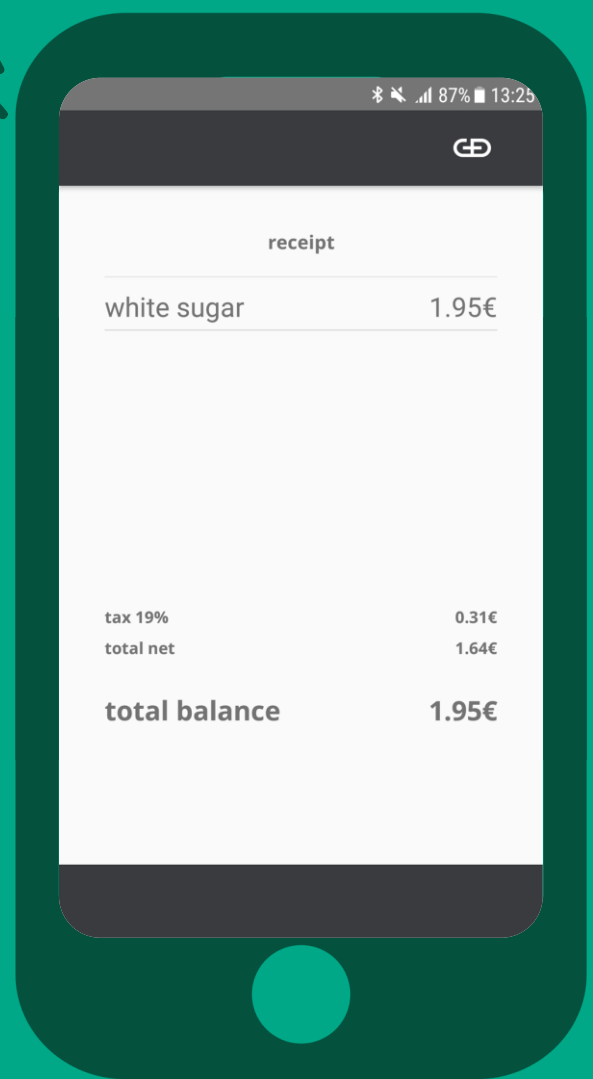
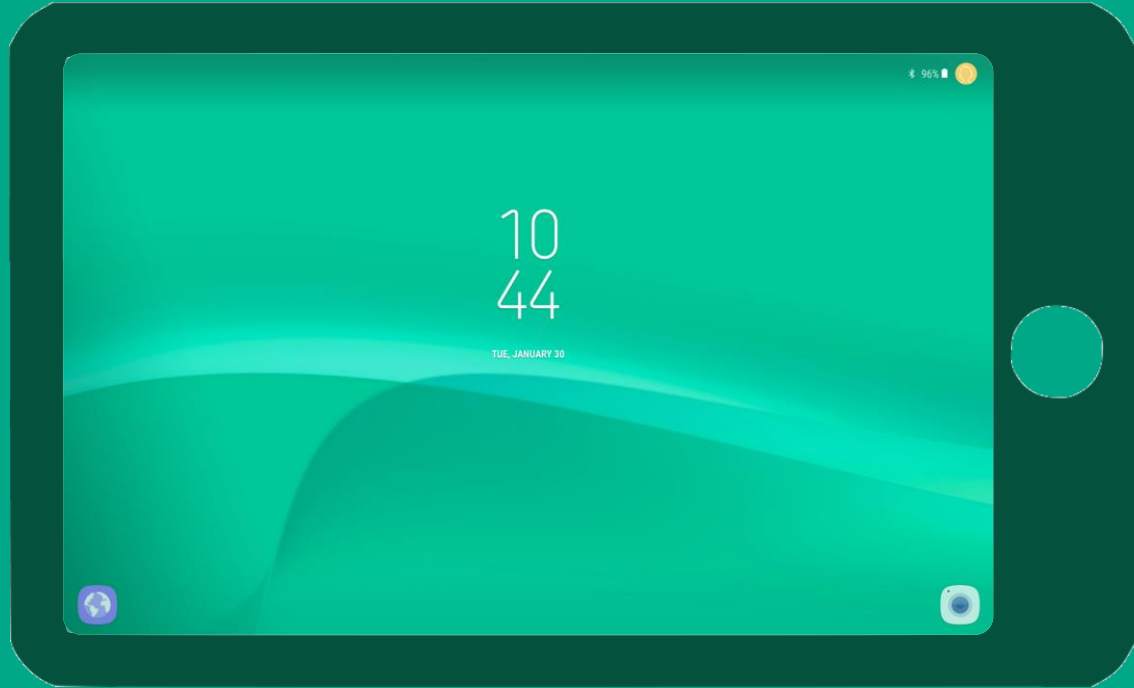
payment successful

you received 195 points for this purchase

SWITCH TO PIN

86% 13:26





receipt

white sugar 1.95€

tax 19% 0.31€

total net 1.64€

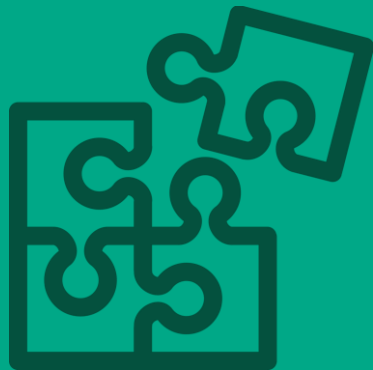
total balance 1.95€



SECURITY MEETS CONVENIENCE WHEN G+D TAKES CARE OF YOUR APP



G+D PROTECTS THE BANK, THE MONEY AND THE CONSUMER



THE FUTURE OF PAYMENT IS INSTANT

