



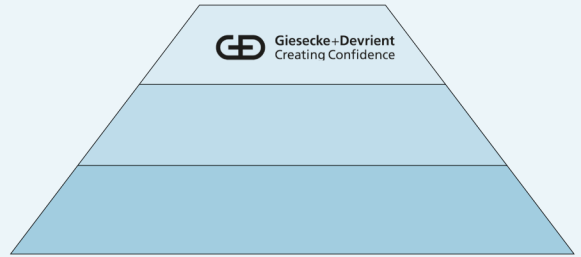
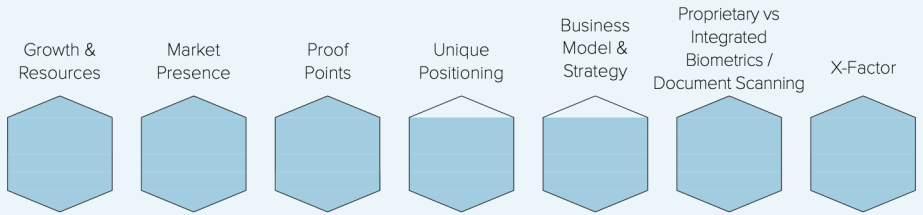
Giesecke+Devrient

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Giesecke+Devrient
Creating Confidence

BEAM: Authentication / CLASSIFICATION: Luminary



With over 170 years of expertise and experience in making the lives of billions of people more secure, Giesecke+Devrient as a global SecurityTech organization shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology, It has guided the finance-adjacent security and identity industries through many phases of evolution. Now, in this era of digitization, the Munich-headquartered Authentication Luminary is using biometrics to bridge the gap between physical and virtual paradigms in financial services. Legacy security controls like passwords and One-time-passwords (OTPs) are still prevalent in customer-facing finance, and that is a multi-layered problem. Vulnerable to phishing and AI-enhanced identity scams, those old school authenticators are prone to account takeover. A lack of biometrics also hinders assurance in KYC compliance during the onboarding process. And after that initial enrollment, continuous identity verification and authentication is rarely achieved due to added friction, creating further regulatory issues around AML.

G+D offers a single elegant solution to solve these three connected identity problems in financial services: Convego AUTH-U. Versatile and interoperable with G+D's suite of hardware authentication devices, AUTH-U is deployable on premises or in the cloud, and across mobile and web channels, enabling a consistent identity secure experience that checks all the right boxes: it's compliant, easy to use, future proof, interoperable, and supports multiple authenticators. In practice, it spans the entire financial services end user customer journey. AUTH-U can be used on registration of existing customers for mobile banking access, authenticate logins and transaction authorizations, and it can even work as a remote digital signature given the proper integrations. G+D is dedicated to creating confidence, and by shaping the future of authentication and making it passwordless, this Financial Services Prism Luminary is doing exactly that.

Contact Giesecke+Devrient:

Quintin Stephen, Global Business Lead, Authentication quintin.stephen@gi-de.com