

How to measure success for a modern digital first card program deployment?

Issuers adopting Thales D1 platform will notice positive impacts on their customers and their own activity:

Cost optimisation

UP TO 40% REDUCTION IN SERVICE COSTS ASSOCIATED TO CARD ISSUANCE.*



24/7 services



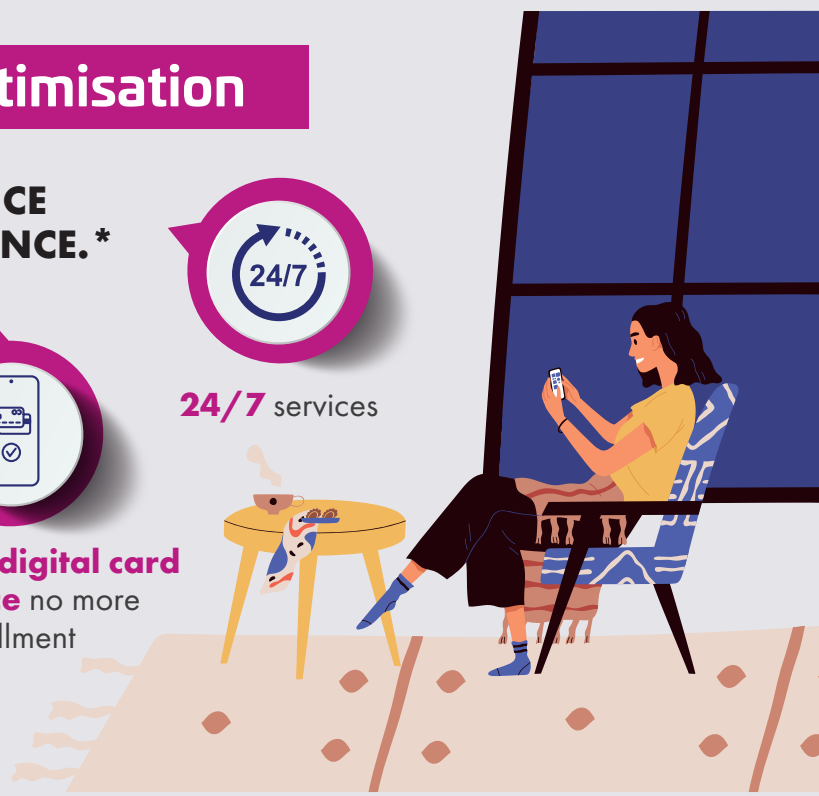
Mobile onboarding removes the need for paper forms



Digital = fewer customer service touchpoints
Rationalisation of bank branch workload



Virtual & digital card issuance no more fulfillment



Fraud reduction

UP TO 20-25% AVERAGE REDUCED FRAUD FOR CNP TRANSACTIONS*



Click to Pay prevents card skimming attacks at eMerchants



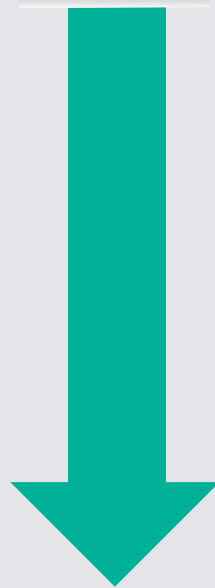
Secure Customer Authentication & 3-D Secure improve online payment security



Tokenization push to merchants protects card data



In-app payments using a digital wallet secures eCommerce



Customer acquisition

+10-15% AVERAGE INCREASE IN CARD ISSUANCE*

- Customers trust their secure mobile branch
- Seamless onboarding stimulates new cards applications
- 24/7 services
- Mobile app increases new service discovery

Customer engagement

+15% AVERAGE INCREASE IN TRANSACTION VOLUME*



Top of wallet effect stimulates card usage



Rewards programs increase customer loyalty



Virtual card and 3-D Secure simplify online shopping



New value added services available as installments, Click to Pay

Customer satisfaction enhancement

88% OF BANK INTERACTIONS WILL HAPPEN THROUGH SMARTPHONES BY 2022**



Ease of use



Instantaneity



24/7 Digital branch



Consumer payment education



User in control



For more information, visit www.thalesgroup.com