



# Digital First by Thales

## Reinventing card issuance

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### Banking & Payment Services

## Introducing Thales Digital First

Thales Digital First reinvents the way cards are issued. It enables you to offer your customers a ready-to-use digital card, guaranteeing them a premium experience with the ability to make instant payments online or in-store as soon as their bank account has been created. And they get full control over their account and payment credentials, directly from their mobile.

## Why go Digital First?

### Adapt to an ever-evolving market

It's essential to have a digital-first strategy in order to be able to compete in today's crowded banking environment. New disruptive players that offer simple but great mobile banking experiences quickly and effortlessly mean consumers are spoiled for choice when it comes to who to bank with. Other challenges – including robust interchange regulations and innovative new payment methods – mean that you continually need to make vital decisions on how to invest and innovate to remain one step ahead.

## Meet the needs of your customers

We live in an era where satisfying consumer demand for an instant and digital lifestyle with innovative payment services is a key aim of all financial institutions and issuers alike.

Digital First changes the way issuers and cardholders interact. It gives customers the freedom to fulfil and manage all their banking needs via one core access point – the mobile app.

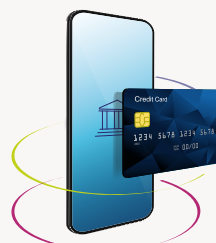
Being able to control all banking services within the app makes for a more engaging experience and will deliver greater customer satisfaction and increased loyalty.



Currently, customers typically get a physical card first when they open a new bank account, with the digital card an optional extra. It can take three- ten days or more for them to receive the physical card, which means their new bank account is sitting ready for them but they're unable to use it straight away.

So how do you move from physical first, digital later to digital first, physical later issuance?

## Launch your modern card programmes hassle free with Thales Digital First



*The Thales Digital First platform is designed for issuers and issuing processors which want to launch their own Digital First, Physical Later and Digital Only card programmes.*

*Our platform enables issuers to offer an optimised mobile-centric user experience to their customers with:*

- Real-time digital card issuance for online and in-store payments, while letting them have
- Full control over their account and payment credentials – both digital and physical

*Thales Digital First connects seamlessly to your existing infrastructure, enabling you to launch modern card programmes in record time!*

To deliver the ultimate mobile-centric user experience means issuing digital cards in real time. Your customers will get their card the moment they open their account giving them instant payment power and satisfaction. It also means that additional transaction fees are generated more quickly than with a conventional card issuance process.

Our Digital First technology puts your customers in control. It gives them the ability to fully manage their account directly from your mobile app, helping to boost usage, loyalty and engagement. It transforms your banking app into a control centre for instant innovative banking services, including ordering a physical card, token management and updating spending limits, all from your customers' mobile phone.

## Thales Digital First benefits

Sign up for Thales Digital First and you'll discover a whole new world of benefits for both you and your customers. Our approach ensures that your customers are in control of their card, account and spending limits from the moment they sign up with you. Plus, they'll be able to experience the advantages from the outset. And the real beauty of the system is that you will be able to keep full control of costs while still offering your customers major benefits.

### Let your customers be in control

Real time issuance of virtual & physical cards straight from mobile

Dynamic settings of users spending limits

Direct provisioning in xPays & digital wallets

Full control over LCM for virtual, digital and physical cards

### Bring instant value to your customers

Simple design & highly consistent UX from issuance to payment

Instant access to value-added services (BNPL, PP, carbon calculator)

Launch new highly customised programs in weeks vs months

### Keep full control over costs

Full leverage of existing legacy platforms

Payment processing cost under complete control

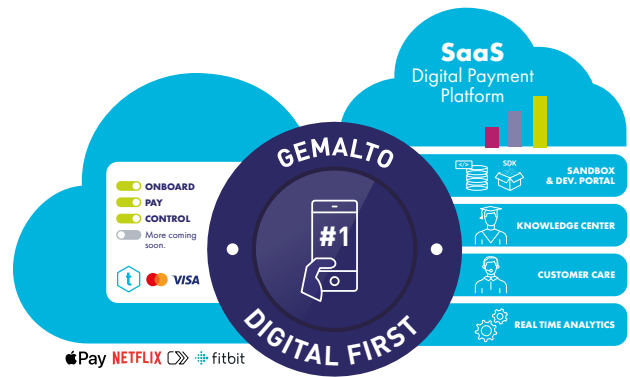
Minimum investments to enable front-end functionalities

Reduced spending on compliance, integration & IT rationalisation

## The Digital First platform

Our platform is an exceptional highly packaged mobile stack that allows your app developers to build your desired use cases within your mobile banking application.

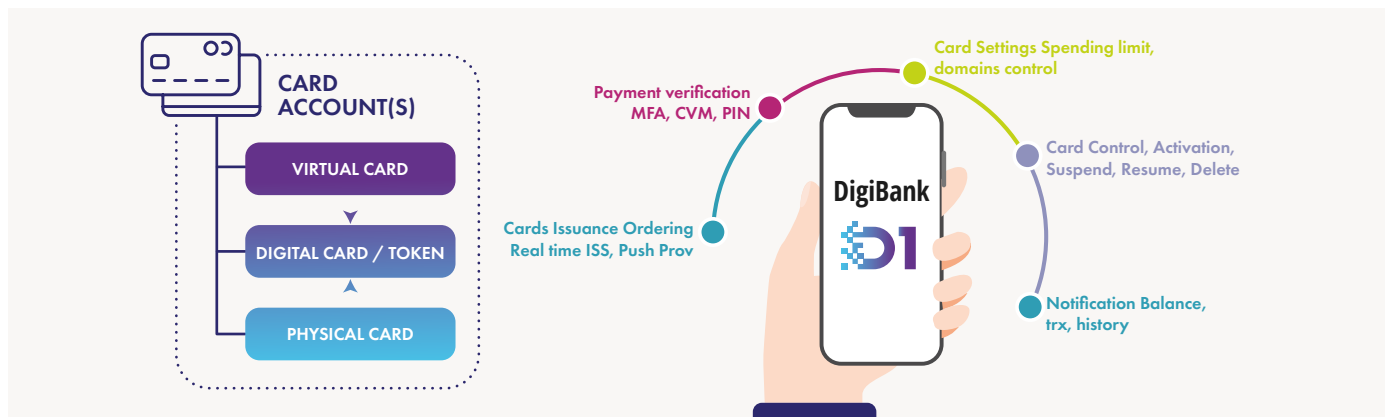
We also take the technology and security strain by connecting to your existing infrastructure to leverage your CMS and core banking assets, leaving you to focus on what you do best: creating and rolling out your mobile app in the way that works best for both your brand and your customers.



## One central platform to deliver a unified experience

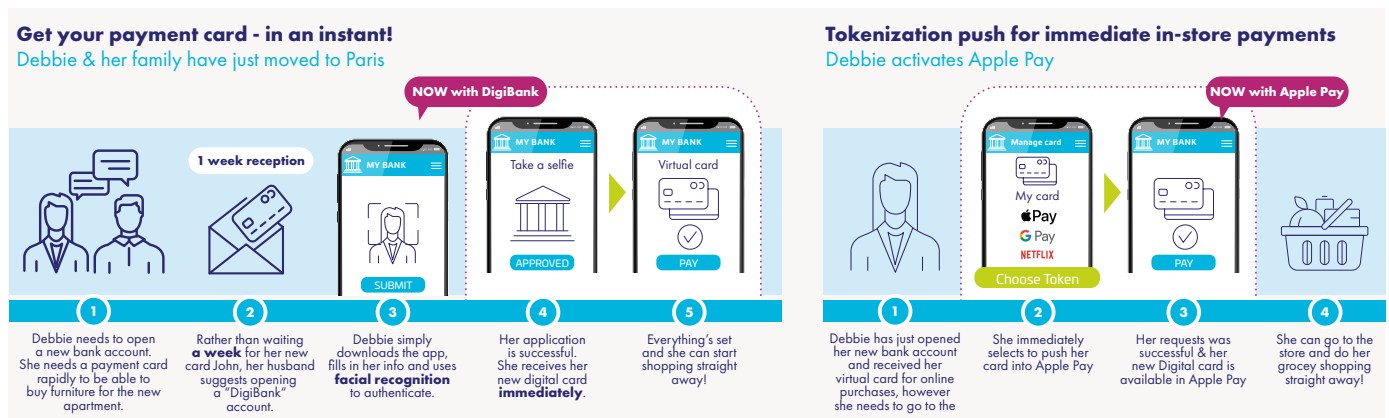
Today, modern banking systems provide the ability to have multiple payment means linked to a single account, including a physical card, virtual card, and numerous tokens. This in turn means your customers have far more payment credentials to manage.

Thales Digital First platform uniquely provides all services from one single SDK which exposes use case level APIs to eliminate the current complexity of multiple SDK integrations, so you have a simple and unified way to provide your customers with the best banking experience.



## Digital First in action

So how does Digital First work? Imagine your customer has moved to a new city. With our technology, they will be able to open a new bank account and make bank card payments instantly via an app on their phone. This virtual card can also be added to a Digital Wallet to make immediate in-store payments.



### Be at the forefront of banking and payment innovation

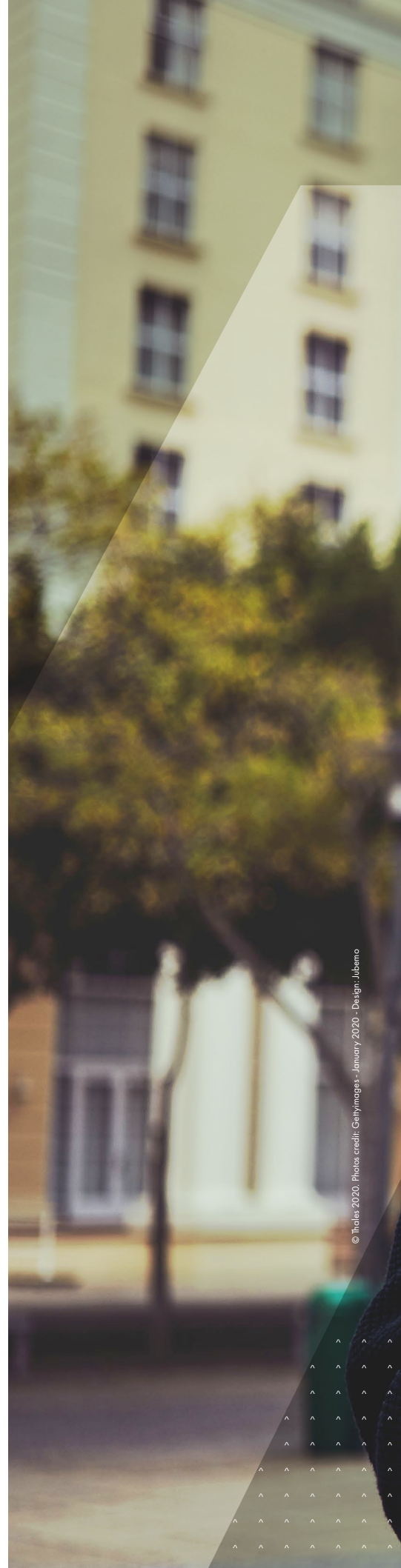
Our digital experts have met the physical and digital card issuance needs of more than 3,000 customers over the past 25-plus years

Trust Thales to provide you with a Digital First solution that makes banking intuitive, secure and convenient – it's the smartest way for your customers to manage how they pay!

# THALES

Building a future we can all trust

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