Instant Payment

February 6th, 2018

Financial Institutions
G+D Mobile Security
SCT\textsuperscript{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
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?
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
Hey Max! How about a fresh Italian salad tonight? Grab your 30% discount on tomatoes, mozzarella and olive oil just 200m from you at G+D Merchant.
<table>
<thead>
<tr>
<th>Item</th>
<th>Price</th>
</tr>
</thead>
<tbody>
<tr>
<td>mozzarella</td>
<td>1.85 €</td>
</tr>
<tr>
<td>cherry tomatoes</td>
<td>2.85 €</td>
</tr>
<tr>
<td>olive oil</td>
<td>3.69 €</td>
</tr>
<tr>
<td>cherry tomatoes</td>
<td>4.10 €</td>
</tr>
</tbody>
</table>
Shopping Cart

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

1.95€

tax 19%
0.39€
total net
1.64€
total balance
1.95€

ITEMS IN STOCK
CHECK OUT

STOP SCANNING QR-CODE

No SIM card – Emergency calls only
17:32
Tue, January 30

Use fingerprint or swipe screen to unlock
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€
**Shopping Cart**

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

<table>
<thead>
<tr>
<th>Item</th>
<th>Quantity</th>
<th>Price (€)</th>
</tr>
</thead>
<tbody>
<tr>
<td>white sugar</td>
<td>1</td>
<td>1.95</td>
</tr>
</tbody>
</table>

**tax 19%**
0.31€

**total net**
1.64€

**total balance**
1.95€

**Payment**
Please verify your identity with your fingerprint.

**Switch to PIN**
Shopping Cart

white sugar 1.95€

Consists of finely crystallized sugar cane 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€

Payment
please verify your identity with your fingerprint

payment transaction in progress

SWITCH TO PIN
**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€

**Payment**

- You received 195 points for this purchase.
### Receipt

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

<table>
<thead>
<tr>
<th>Description</th>
<th>Quantity</th>
<th>Unit Price</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>total net</td>
<td></td>
<td></td>
<td>1.64€</td>
</tr>
<tr>
<td>tax 19%</td>
<td></td>
<td></td>
<td>0.31€</td>
</tr>
<tr>
<td>total balance</td>
<td></td>
<td></td>
<td>1.95€</td>
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</tbody>
</table>

- **PRINT**
- **NEXT CUSTOMER**

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**Payment**
you received this payment for this purchase.

- **SWITCH TO PIN**
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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