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**

**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 card 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
- **Virtual card and 3-D Secure** simplify online shopping
- **Rewards programs** increase customer loyalty
- **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**
- **User in control**
- **24/7 Digital branch**


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