

G+D Filia®

Cash for the digital age

Innovation is what drives us

We are a trusted partner and innovative leader in four major playing fields



Public Currency

Secure physical and digital currency solutions




ePayments

Secure electronic and digital payment transactions




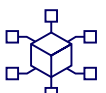
Connectivity

Trusted connectivity for mobile devices in the Internet of Things 



Identities and Digital Infrastructures

Safeguarding identities and authentication of persons and objects 

Protecting systems, networks and confidential data 

Financial inclusion as a key design challenge for CBDC

A central bank issued currency cannot rely on...

...users to own or have access to high-end smartphones.

...users to be technology savvy or well-educated.

...merchants to have access to high-end terminal devices.

...users to have stable access to internet connectivity.

A truly inclusive CBDC has to offer...

...wallets for the un(der)banked.

...simple and intuitive user interfaces.

...low cost access devices for merchants.

...offline payment functionality.

Use cases for Payment Devices tailored to users' needs



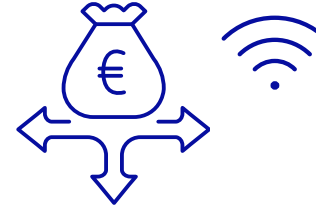
As a end user...

- I want to manage my wallet.
- I want to pay my peer.
- I want to check my transactions.



As (informal) merchant...

- I want to accept payments.
- I want to securely store CBDC.
- I want to operate when my internet connection is unstable.

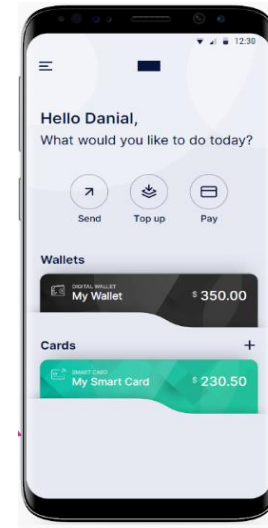


As agent or kiosk...

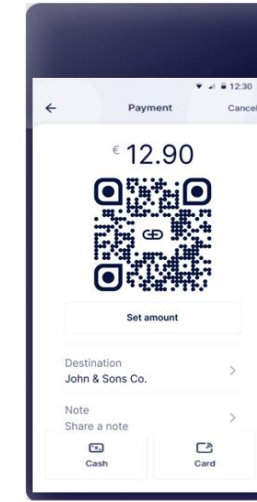
- I want to covert cash into CBDC.
- I want to send money remotely.
- I want to do basic maintenance on wallets.

G+D Filia supports all CBDC on- and offline payment scenarios

- **Top up CBDC wallet from bank account**
- Online **peer-to-peer** payments
- **QR code payments** with smartphone at POS
- Payment with **smartcard via NFC** at merchant
- **Online payment** via web interface
- **Exchange cash for CBDC** at merchant
- **Consecutive offline payments** e.g. from smartcard to smartcard
- *... and more*



Mobile Apps



QR Code



NFC Reader



KeyFob



Smart Cards



Wearables