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## **Dynamic Card Solutions Introduces Contactless Instant Issuance**

*Solution makes instant issuance of contactless debit and credit cards a reality for financial institutions*

Englewood, Colo.— (Feb. 19, 2008) — Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today unveiled contactless capabilities with the latest version of its CardWizard software. Contactless personalization will be available with its FCP 20/20 full card personalization instant issue solution along with the Datacard 150i embosser. With contactless technology integrated into DCS' signature CardWizard product, financial institutions can maintain the customer and revenue benefits of instant issuance while capitalizing on one of the card industry's new growth opportunities.

"The card market is continuously evolving and new opportunities such as contactless technology are making headway because of the ease and convenience offered to consumers coupled with the revenue-generation opportunities that the technology brings to financial institutions," said Ron Zanotti, vice president of sales and marketing, DCS. "Having the ability to instantly issue a contactless card increases the number of card transactions and shortens the time it takes consumers to use their cards for first purchase."

Contactless payment card options have slowly increased over the past few years as both merchants and consumers in the U.S. and Canada begin to recognize the benefits and ease of the technology. MasterCard, Visa and American Express all support contactless cards, having issued 12.5 million PayPass, 5.7 million PayWave and more than 3 million ExpressPay cards respectively over the past year. Additionally, card associations work with more than 30,000 merchants across the United States that support contactless payments.

Contactless cards streamline the purchasing process for purchases under \$25, improving the speed of micro transactions for merchants and providing consumers with a cash alternative. The combination of smart card technology and DCS' instant issuance solutions helps financial institutions provide immediate access to contactless cards for new and existing customers. Typically interchange revenue comes from both PIN-based and signature-based purchases with the merchant, however, signature-based transactions have a slightly higher interchange rate. Contactless card transactions are signature-based, giving financial institutions access to increased interchange revenue from instantly issuing the card in branch, and getting it into consumers' hands faster for use.

DCS' CardWizard contactless system will instantly issue cards with both chip and magnetic stripes allowing them to remain usable with a variety of existing merchants' payment systems. Both the FCP 20/20 and the DataCard 150i embosser

hardware used to make instantly issued cards will have the capability to produce chip and magnetic stripe cards on the spot.

DCS' contactless personalization solution will be installed and tested at an unnamed financial institution in both the FCP 20/20 and Datacard 150i in late February.

**About Dynamic Card Solutions**

Founded in 1996 and a wholly owned subsidiary of Dynamic Solutions International, Dynamic Card Solutions is an innovative developer of instant issuance and PIN selection solutions for banks, credit unions and retailers. Dynamic Card Solutions is the leading instant issuance provider for Visa® and MasterCard® debit cards in the United States. The company offers fully integrated solutions that allow financial institutions and retailers to quickly and securely issue ATM, debit and credit cards instantly at branch or store locations. Issuing cards instantly increases customer service, card sales and revenue, and eliminates current card issuance costs. Dynamic Card Solutions' system includes a user-friendly administration component that provides full reporting, card inventory and more. All solutions utilize DES encryption and are compliant with recommended security procedures for instant issuance. For additional information, call 1-800-641-5215 or visit the Dynamic Card Solutions Web site at [www.instantissuance.com](http://www.instantissuance.com).

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