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College Students to Receive All-in-One Campus Cards, Issued Instantly via Partnership Between Wachovia & Dynamic Card Solutions

Englewood, Colo.—(August 1, 2005)—Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today announced that Wachovia Corporation has selected software from DCS to enable the instant issuance of an all-in-one campus card that students can use as a student ID card, ATM and Visa debit card.

“With instant issuance software, colleges now have the option to instantly issue a Visa check card and student ID on one card from the card office that sits directly on-campus,” said Temple Richardson, vice president and campus card relationship manager. “Students can use this card anywhere Visa debit cards are accepted and present it exactly as they would a regular debit card, in addition to all the on-campus benefits they receive with the card.”

Wachovia has selected instant issue software from DCS to standardize and enhance two specific programs to start: the University of North Carolina at Chapel Hill’s One Card program and the University of North Carolina at Greensboro’s First Card program. Wachovia and DCS worked together to integrate the CardWizard instant issuance software into each school’s existing network platforms, making the instantly issued student ID and Visa check card possible. Now, when students get their IDs on campus, they have the option to open a Wachovia checking account that can be linked to deduct funds automatically from the student’s checking account when he or she uses it as a debit card.

“This is a new, creative solution to simplify the way college students can use their student ID, ATM and debit cards,” said Ron Zanotti, vice president of sales and marketing for Dynamic Card Solutions. “Instead of students carrying several separate cards, they now can have everything at their fingertips with only one campus card.”

DCS’s CardWizard instant issue software also provides a user-friendly administration component that gives full reporting, card inventory, robust security and monitoring features required for instant issue. Additionally, DCS provides solutions for customer selected PIN and re-PIN processes that compliment their CardWizard integrated instant issuance platform.

About Dynamic Card Solutions

Founded in 1996 and a division 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 does 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.cardwizard-dsi.com.

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