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For Immediate Release

**Dynamic Card Solutions' CardWizard Software Enables EMV
Instant Issuance at Retail Store Locations**

*Financial institutions and their retail partners can now issue EMV cards instantly
to customers outside of traditional branch locations*

ENGLEWOOD, Colo.—(August 5, 2008) —Dynamic Card Solutions (DCS), developer of CardWizard®, the leading instant issue and PIN selection software application for financial institutions, today announced that the company's solution can now be used by financial institutions and their retail partners to issue chip-based Visa® and MasterCard® co-branded credit cards instantly at retail store locations.

Trusted by over 400 financial institutions that issue ATM, debit, credit and prepaid cards, DCS' CardWizard now offers significant value to financial institutions looking to offer co-branded EMV credit cards with retailers by increasing profits for both parties.

Integrating seamlessly with core applications, card management systems and data preparation systems, DCS makes it easy for retail stores to quickly set up individual kiosks or member service areas in store or franchise locations. As with traditional credit cards, customers who want to sign up for an EMV credit card must complete the application process. Once approved, the customer instantly receives a personalized, activated EMV store credit card that can be used for a store purchase within the same visit. Retailers have the option to attach store promotions, reward programs or first-time discounts to individual cards which increases the sales penetration of the card program.

"Thanks to contactless and EMV cards capabilities, many financial institutions and retailers are recognizing the benefits of transitioning from magnetic stripe cards to smart card solutions which increase security and add multi-application functionality to their cards," said Spencer Clark, director of international markets for DCS. "In saturated credit card markets, instant issuance is a



great differentiator. Retail locations are an optimal place for financial institutions to capture new clients and deliver co-branded EMV cards; those retailers who can instantly issue these cards increase customer satisfaction, activation rates and profits.”

Instantly issuing EMV credit cards at the branch or in retail point of sale locations eliminates the cost of hiring a third party vendor to issue a plastic card as well as associated delivery risks and costs. With instant issuance—which requires customers to present identification in order to receive a new or replacement card—financial institutions provide an added level of security to protect customers' personal and financial information.

Additionally, by allowing retail customers to offer instantly issued chip-based credit cards, financial institutions can begin to recognize the benefit of interchange revenue sooner because customers have instant access to the open-loop credit cards.

For more information about DCS' instant issuance technology for ATM, debit, credit or prepaid cards, visit www.instantissuance.com.

About Dynamic Card Solutions

Founded in 1996 and a wholly owned subsidiary of Dynamic Solutions International, Dynamic Card Solutions (DCS) develops instant issuance and PIN selection solutions for banks, credit unions and retailers that issue EMV, contactless and magnetic stripe cards. DCS is the leading instant issuance provider for Visa® and MasterCard® debit cards. The company offers fully integrated solutions that allow financial institutions and retailers to quickly and securely issue debit, credit and ATM cards instantly at branch or store locations. Issuing cards instantly increases customer service, card sales and revenue, and eliminates current card issuance costs. DCS' system includes a user-friendly administration component that provides full reporting, card inventory and more. All solutions utilize encryption and are compliant with recommended security procedures for instant issuance. For additional information, call +1 303.754.2000 or visit the Dynamic Card Solutions Web site at www.instantissuance.com.

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