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Dynamic Card Solutions Announces EMV PIN Change Appliance

Financial institutions and retailers now have the ability to select and update PINs in real time

ENGLEWOOD, Colo.—(Sept. 09, 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 has expanded its product offering to include an EMV PIN change appliance that enables cardholders to change PINs in real time.

Based on financial institutions' enthusiastic reception of the company's CardWizard Chip instant issuance solution, DCS wanted to expand its offering to include the EMV PIN change appliance that is easy to set up and administer and can be deployed and used at many different locations including financial institutions' branches, retail stores, post offices, etc. DCS' new PIN change appliance can be deployed regardless of whether or not the issuer instantly issues cards.

With this new product offering, customers who have an EMV card, but forget their PIN or would like to change it, can select a new PIN at any location that offers the DCS EMV PIN change appliance. The cardholder can simply walk into a branch location, insert their card, enter the old PIN (or confirm their identity to the clerk in the case of a forgotten PIN) and then select their new PIN. The PIN change appliance then updates the chip with the new PIN in real time via standard EMV scripting without having to go through a payment network or a third-party system. The PIN change appliance can also update in real time PIN offsets in the card management systems (CMS), authorization systems, and if applicable, on the magnetic stripe.

“EMV adoption is growing considerably and financial institutions as well as their customers demand state-of-the-art technology and capabilities,” said Spencer Clark, director of international markets for DCS. “As DCS’ EMV instant issuance solutions continue to evolve, we are focused on and committed to delivering innovative solutions to issuers. The EMV PIN change appliance is another value-added benefit that enhances customer service and customer loyalty.”

“In certain countries, EMV scripts are not allowed to execute over the domestic network, so our PIN change appliance offers issuers an easy alternative,” added Clark. “Likewise, we have had requests from numerous smaller issuers who want to collectively offer a more omnipresent way for their cardholders to be able to change PINs, thus positioning them more competitively with their ubiquitous larger competitors. Imagine a network of small credit unions or banks being able to tell their cardholders that they can simply go into any post office or participating branch and change their PIN.”

Results from a study presented by Deloitte at the Credit Union Central of Canada Conference this spring revealed that cards for which the cardholder cannot remember the PIN drop to “bottom of wallet” status and are rarely, if ever, used. However, when the cardholder has the ability to select his own PIN, the card is much more likely to reach “top of wallet” and stay there.

Given the direct correlation of PIN familiarity to card usage, DCS also provides a pre-PIN solution. At the time the card is requested (not necessarily produced) the cardholder simply selects his/her own PIN by entering it into an encrypting PIN pad – even if the card will be centrally issued at a bureau. Doing so saves the issuer the cost of printing and mailing a PIN mailer, and there is no risk of PIN mailer interception. Most importantly, the pre-PIN process ensures that when the card reaches the customer, the card can be used immediately given that the cardholder already knows the PIN, and no secondary process such as a required PIN change will stand in the way of card usage.

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

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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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