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Dynamic Card Solutions' CardWizard Software Enters Retail Space

New market segment for DCS enables financial institutions and their retail partners to issue credit cards instantly to customers outside of traditional branch locations

Englewood, Colo.—(Sept. 24, 2007) — Dynamic Card Solutions (DCS), developer of CardWizard[®], the leading instant issue and PIN selection software application for financial institutions, today announced a new avenue for financial institutions and their retail partners to issue VISA[®] and MasterCard[®] co-branded credit cards instantly at select retail locations.

DCS' CardWizard software is currently being used by hundreds of financial institutions in North America for in-branch instant issuance of ATM, debit, credit and prepaid cards. By expanding the use of its software to instantly issue credit cards in retail stores, DCS now offers significant value to financial institutions looking to offer co-branded credit cards with retail customers and to retail stores seeking to enhance customer service programs.

"The credit card marketplace is very competitive and blurred, making it difficult for associations and organizations to effectively market credit cards to consumers," said Ron Zanotti, vice president, sales and marketing, DCS. "For financial institutions, retail locations provide the perfect venue for marketing co-branded credit cards to new and established customers for in-store purchases. Offering instantly issued credit cards in store locations enhances the retailer's image, increases activation rates and allows for improved customer service."

DCS makes it easy for retail stores to quickly set up individual kiosks or member service areas in store or franchise locations with DCS' CardWizard software and in-store embosser. As with traditional credit cards, customers who want to sign up for a store credit card must complete the application process. Once approved, the customer instantly receives an activated store credit card, which 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 success of the card program.

By targeting retail customers and offering instant issue credit cards, financial institutions can begin to recognize the benefit of interchange revenue sooner due to the fact that customers have instant access to the branded credit cards.

Instantly issuing credit cards in-branch and in retail locations eliminates the cost of hiring a third party vendor to issue a plastic card as well as associated postage charges. With instant issuance, which requires that customers present identification to receive a new or replacement card, financial institutions provide an added level of security to protect customers' personal and financial information.

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

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.

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