

Dynamic Card Solutions contact:

Nicole Hegg

VisiTech PR

303-752-3552 x230

Nicole@VisiTechPR.com

Dynamic Card Solutions Continues to Lead in Card Innovation with Second Patent Filing

Unprecedented software process allows customers to fully personalize debit, credit, ATM and prepaid cards using thermal, unembossed print

Englewood, Colo.—(Dec. 18, 2007) — Dynamic Card Solutions (DCS), developer of CardWizard[®], the leading instant issue and PIN selection software application for financial institutions, today announced the filing of its second instant issuance technology patent. The patent protects the advanced technology process used to enable customization of individual debit, credit, ATM and prepaid cards. With this technology, DCS continues to advance the industry with software that puts customization capabilities into the hands of card issuers and their customers.

DCS' second patent filing is aimed to secure the systems and methods which allow card issuers to produce a fully personalized, thermally printed, unembossed card in real-time for cardholders. This includes the immediate transmission of all card personalization information such as the cardholder's name, account number, expiration date, CVV or CVC 2 security codes along with front and back card images. During this process, personalization information is printed onto association branded blank cardstock, producing a fully personalized, thermally printed unembossed card instantly.

"The technology developed by DCS marks a big step forward with regards to instant issuance in the banking industry," said Matt Chevalier, senior vice president of deposit products for TD Banknorth, the first bank to pilot DCS' patent-pending technology. "This unique process allows our branch personnel to easily produce a multitude of unembossed card offerings from a single card stock instantly in the branch. As a financial institution focused on freeing our customers from the hassles of banking, we are currently in pilot and are already experiencing how valuable this technology is to our customers and staff, we look forward to our full rollout."

Dynamic Card Solutions' Ron Zanotti and Mark Behner are responsible for the technology behind the industry's first and only patent-pending instant issuance software that offers full, over-the-edge card personalization in real-time. Using DCS' CardWizard software and newly introduced CardWizard FCP 20/20 card personalization device, financial institutions can easily request any background image onto the front and/or back of a card. CardWizard transfers the images along with all personalization data to the CardWizard FCP 20/20 printer where the unembossed card is printed on the spot.

"Both instant issuance and unique card personalization are becoming key ways for financial institutions to gain a leg up over competitors," said Zanotti, co-inventor of the technology and vice president of sales and marketing at DCS. "Our company is fully committed to helping our customers thrive in the industry, gain additional revenues, and increase customer satisfaction through service, convenience and innovation. Our patent-pending software supports our vision to help customers meet the needs of today's consumer who want personalized cards instantly."

In April, DCS was awarded patent No. 7,191,938 B2 from the U.S. Patent and Trademark Office for its flagship product, CardWizard instant issue technology. The patent, titled "Systems and Methods for Enterprise Based Issuance of Identification Cards," recognizes CardWizard's unique method for handling card issue requests and the enhanced security that the software provides for instantly issued cards. The addition of the full card personalization patent enhances DCS' portfolio and supports the company's efforts to create secure, customizable and reliable products for financial institutions.

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.

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