

CARDWIZARD® CHIP SOLUTIONS

THE SMART CHOICE FOR INSTANT CARD ISSUANCE



CardWizard® Benefits

Instant Issuance

Customers select their own PIN and leave with a personalized card they can use immediately

Central Issuance

For small branches or emergency card replacements

Security

Financial keys are securely stored in an HSM and user access is managed on multiple levels

Reporting

Reports can be generated "on demand" for any specified users, branches, or date ranges

Scheme Compliant

CardWizard® complies with all major scheme security standards for Instant Issuance

CardWizard® Financial Card Issuance Software

Component-based software application creates flexible instant card issuance environments ...

Consumers love "better than expected" service. Why should they wait 5-10 days to receive their ATM, debit or credit card? CardWizard® allows ATM, debit and credit card issuance "on-the-spot" at the branch level – quickly, easily and affordably.

Bank customers appreciate the superior service, while banks enjoy the competitive advantage gained by instantly issuing cards.

CardWizard® Financial Card Issuance Software:

- Increases customer service and satisfaction with "on-the-spot" issuance
- Eliminates current new card issuance costs
- Increases card sales
- Replaces lost, stolen or damaged cards at the branch level or from central location
- Promotes card usage
- Activates cards automatically (optional feature)

CardWizard® is an easy-to-use, component based Windows 9x/NT/XP/200x software application. CardWizard® software components and a variety of card issuance machines and PIN pad devices creates maximum card issuance flexibility.

The primary CardWizard® software components are:

- **Client Component** – Three client options exist. The "Standard Client" is used to manually enter information to issue, PIN, and re-PIN the card. The "Integrated Client" retrieves card data from an existing card management database to eliminate the manual entry of data. The "Embedded Client" allows an existing desktop client application to send the card information to CardWizard® to issue and/or re-PIN a card.
- **Administration Component** – Easily monitor and administer the CardWizard® system to secure and audit your instant issuance environment.
- **Enterprise Server Component** – The central Enterprise Server component manages client and administration component requests from all locations. The Enterprise Server handles card production requests, logging, reporting, production queues (for central issuance of cards), and database storage.
- **KeyManager Component** – Financial keys and tables are injected and saved into the system by using the KeyManager component. Once a key or table is entered and saved, it is encrypted and stored in the HSM. If keys are already in an existing HSM, CardWizard® can use those keys to calculate values such as PIN offsets and CVV/CVC.

ChipManager Components – For EMV™ Instant Issuance, two options exist to best accommodate issuer requirements. Both options are comprised of central and branch level elements:

- **CardWizard® Chip** – This integrated chip option can personalize virtually any type of chip on the market today. The Data Preparation/KMS/HSM solution is installed along with the CardWizard® Enterprise Server in the issuer's central computer room, while the branch elements are located at each issuance site.
- **CardWizard® Smart Start** – This "pay as you go" option significantly reduces startup costs and deployment time. CardWizard® Smart Start uses a remote Data Preparation Bureau which eliminates the need for in-house infrastructure investment while reducing key management. A small setup and annual maintenance fee are assessed along with a click charge per application personalized on the chip.



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About Dynamic Card Solutions

Formed in 1996, Dynamic Card Solutions is a wholly owned subsidiary of Dynamic Solutions International, founded in 1973.

Dynamic Card Solutions offers innovative instant issuance and PIN selection software for financial institutions. Dynamic Card Solutions leads the in-branch instant issue market for Visa/MasterCard branded plastics.

Dynamic Card Solutions' industry leading CardWizard® application offers a secure, easy-to-use software platform that allows financial institutions to issue debit and credit cards instantly and securely at branch locations.

Instant issuance increases card sales, revenue, customer service and eliminates current card issuance costs. Unlike other instant card issuance software, CardWizard's® technology is fully featured yet easy-to-use, administer and support. All transmissions are fully secured by robust encryption methods.

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CardWizard® is a Registered Trademark of Dynamic Solutions International.
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The Smart Start model is ideally suited for a wide range of scenarios, including:

- issuers in the process of EMV™ migration who want to instantly issue cards
- issuers who have not decided whether to centrally issue cards through a bureau or in-house
- issuers who want to test EMV™ issuance before committing to the infrastructure investment.
- any issuer who wants to quickly deploy a low cost instant issue solution.

CardWizard® Smart Start offers all the benefits of instant issuance at a fraction of the cost.

A variety of optional components are available to compliment the primary CardWizard® components. A partial listing includes:

- **Batch Input Component** – The Batch Input component provides an easy-to-use solution for batch production of plastic cards with embossing, encoding, optional smart card personalization, card and PIN mailer printing. The batch input component supports a variety of batch input files including but not limited to flat, comma-delimited or database files.
- **Designer Component** – The Designer component is used to fully define all plastic card formats (encoding, embossing, CVV2/CVC2 printing, etc.) to be used by the CardWizard® system for producing cards, card mailers, PIN mailers, etc.
- **Interface Kit** – Sometimes an issuer wants to use an Embedded Client to produce cards without using the CardWizard® Standard Client, Integrated Client or Batch Input components. The interface kit provides detailed instructions and an API so the issuer can leverage existing host, server or client applications to send card data to the Enterprise Server to produce cards, card mailers, re-PIN cards, etc. The Embedded Client can be developed by the issuing bank, a third party, or by Dynamic Card Solutions.

Additionally, the following complimentary applications can be added to the CardWizard® to provide additional value and functionality to your card issuance environment.

- **PhotoWizard** – Supports digital cameras, signature pads and photo printers so photos and digital signatures can be captured, stored and printed on plastic cards.
- **PINWizard** – Allows issuers to provide customer selected PIN capability if not instantly issuing a plastic at that location. Additionally, PINWizard can issue and activate pre-personalized plastics and support re-PIN of cards when the offset is stored on the host.
- **SuperCAT Encoder** – For fast, secure re-PIN of cards.

CardWizard® Features:

- Customer-selected, random or "natural" PINs
- Optional card re-PIN
- Optional card and PIN mailers
- Multi-language capability
- Chip (contact and contactless)
- Complete security features
- Visa/MC instant issuance security compliance
- Powerful reporting and monitoring functions
- Card inventory management system
- Online help
- "Open System" design
- Supports variety of PIN pads, card readers, card encoders, and embossers
- Supports major PIN calculation methods (Left/Right, Key Party, ZCMK)
- Supports CVV/CVC and CVV2/CVC2 calculations
- High and low coercivity cards
- Card encoding, embossing and topping
- Rear indent printing
- Allows re-issue of cards through optional Batch Input component
- Optional instant activation

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