



Overview

Based in Englewood, Colorado, privately held Dynamic Card Solutions LLC, (DCS) develops innovative instant-issue solutions that allow financial institutions and retailers the capability to issue a variety of financial card products (ATM, debit, credit, prepaid, etc.) instantly, rather than requiring customers to wait days or weeks to receive cards in the mail. DCS is the leading instant-issuance provider for Visa® and MasterCard® debit cards in the United States.

With hundreds of customers and thousands of individual branches/stores running the DCS CardWizard® application, it's the most widely installed instant-issue technology utilized by banks, credit unions and retailers. The company offers fully integrated solutions that allow its' customers to benefit from quick and secure instant issuance of cards at branch or store locations.

Issuing cards instantly increases customer service, card sales and revenue, and eliminates current central, batch-issuance costs. Through CardWizard®, financial institutions and retailers are afforded the opportunity to access debit, credit and ATM programs immediately, allowing real-time customer education on card benefits, ultimately making the user more comfortable with the card and more confident in the service or product.

DCS was recently named one of the Fastest Growing Technology Companies in *Deloitte's Colorado Technology Fast 50* program. Additionally, DCS was selected by Datacard Group as their "***preferred software solution***" for instant card issuance.

Market

"Debit and prepaid products are in a sweet spot, with debit use up 57% in the last five years, while cash and check use is down 54%."

- Richard G. Lyons, SVP, *Global Prepaid & Debit MasterCard International*

The financial services and retail industries are seeing consumers switch to non-cash methods of payment, contributing to tremendous growth in plastic cards. It's now a very rare occasion to come across a consumer who does not have a credit or debit card occupying prime real estate in their wallet. The consumer credit bureau Experian recently released statistics on credit card usage showing that, on average, American consumers

have 3.2 credit cards and approximately 46 percent of the U.S. population has at least two credit cards. Every financial institution in the world has realized the advantages of, or more likely the necessity of, offering customers the convenience of card payment options.

Like all consumers, credit union and bank customers are looking for one thing: superb customer service. Increasingly, bank and credit union clientele hold higher expectations of what “basic” service involves, be it free checking, free ATM transactions, or debit/credit cards issued on the spot.

Issuing cards instantly at a store or branch location provides a significant convenience for customers who can be educated on-site as to how to use their debit/credit card immediately after opening an account. Specifically for banks and credit unions, instantly issuing the card also increases activation and usage rates, thus increasing interchange revenue.

Increased revenue for the card issuer and enhanced customer service for the cardholder creates a compelling case for instant issue: Issuers want their cards in their customers’ hand the minute they open the account, not weeks later.

Mission Statement

Dynamic Card Solutions, LLC mission is to provide a comprehensive software solution which will continue to drive the aggressive trend toward the instant issue and activation of financial cards across all segments of the industry.

Quality Policy

Dynamic Card Solutions, LLC will strive to provide our customers with a product and level of service which is completely free from defect, error, omission and, at a minimum, meets the customer needs in a timely manner.

Founded

Dynamic Card Solutions, LLC is a privately owned company and is a wholly owned subsidiary of Dynamic Solutions International (DSI) founded in 1973. The CardWizard® software application development began in 1996 by a customer-focused leadership team. In 2005 the CardWizard® Division of DSI was formed into a new company, namely Dynamic Card Solutions, LLC.

Product

DCS’ industry leading instant-issue technology, CardWizard®, allows the issuance of a variety of cards (ATM, debit, credit, etc.) “on-the-spot” at the branch level – quickly, easily and affordably – and can be configured to accommodate the goals and objectives of most card-issuance environments. CardWizard® is an easy-to-use, component-based Windows 98/NT/XP/200x software application. CardWizard software components work

in conjunction with a variety of card issuance machines and PIN pad devices to create flexible card-issuance environments to accommodate most user requirements.

CardWizard's instant-issuance software is unique compared to other solutions because it offers the flexibility of integrating into existing branch, host and network systems. Additionally, it boasts a user-friendly administration component that provides full reporting, card inventory, robust security and monitoring features across the entire enterprise. The company also provides integrated instant-issue hardware solutions for customer-selected PIN and re-PIN processes, allowing banks to increase customer service levels and offer improved account flexibility.

Executive Bios

- **Steven K. Suttman, President**
 - Mr. Suttman earned a BS in Business Administration from Miami University, Oxford, Ohio in 1986. His marketing career began with a sales position in Chicago selling data communication equipment to Fortune 1000 companies. An intra-company transfer led Suttman to Denver-based Dynamic Solutions International (DSI) in 1989 as a Regional Sales Manager. In 1994, Suttman was named Vice President of Software Sales for DSI and in 1998, Suttman was named President and became a principal in the company.

- **Ronald J. Zanotti, VP of Sales & Marketing**
 - Mr. Zanotti began his tenure at Dynamic Solutions International as a sales representative in May, 1987. In 1997, Zanotti was given responsibility for development of the CardWizard instant-issue application suite. In 2001 Zanotti was named Vice President of Sales & Marketing of the CardWizard® Division of DSI. Prior to joining Dynamic Solutions International, Zanotti was a regional sales representative for Periphonics Corporation selling interactive voice response systems to the banking and retail industries. He began his career at NCR Corporation selling branch automation systems and Automated Teller Machines (ATMs) to the banking industry. Zanotti has a Bachelors Degree in Business Administration from the University of Massachusetts at Amherst.

Contact

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