

# Thales Gemalto Digital PIN



## Boost your customer experience

while cutting costs, fraud and your carbon footprint



After customers open an account and get their card, they have 2 choices:

### Without Thales Gemalto Digital PIN

Bank sends PIN code via post  
Customers wait to receive it

A few days later, they receive their PIN and can use their card

**2-3 Days**



### With Thales Gemalto Digital PIN

Open bank app  
Customers get their PIN instantly in the app

They start using their card the same day

**2-3 Seconds**



Thales Gemalto Digital PIN lets customers access or even define their PIN instantly, wherever they are, through digital channels.

**This means:**



**Increased convenience**



**Increased satisfaction**



**Lower carbon footprint**

## 6 Reasons to dematerialise PIN mailers



### ADDITIONAL REVENUE

Faster PIN delivery = faster card activations

### USER EXPERIENCE

A state of the art customer journey rivaling modern fintechs



### SAVINGS

Save on paper costs, postal costs and employee time



### FRAUD REDUCTION

Distinct delivery channels for the card and PIN mean reduced chance of interception



### SUSTAINABLE DEVELOPMENT

Go paperless and reduce your carbon footprint



### DIFFERENTIATION

Stand out from the crowd and be a technology champion (and raise your app/web traffic!)

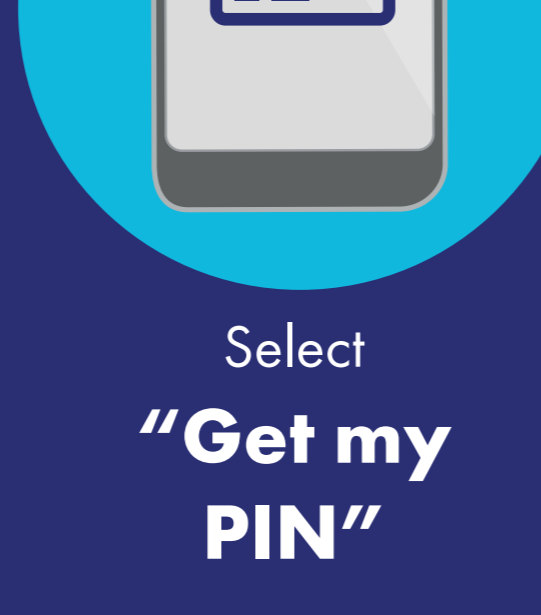


## 3 Channels for Digital PIN delivery

### Via an APP:



**Login** to mobile banking application



Select **"Get my PIN"**



Authenticate with **fingerprint** or the bank app credentials



The PIN is decrypted and **displayed**

### Via the WEB:

**1** Login to a bank's **web portal**

**2** Select **"Get my PIN"**

**3** **Authenticate** with bank credentials

**4** The PIN is **decrypted and displayed**



Or via SMS for those without a smartphone

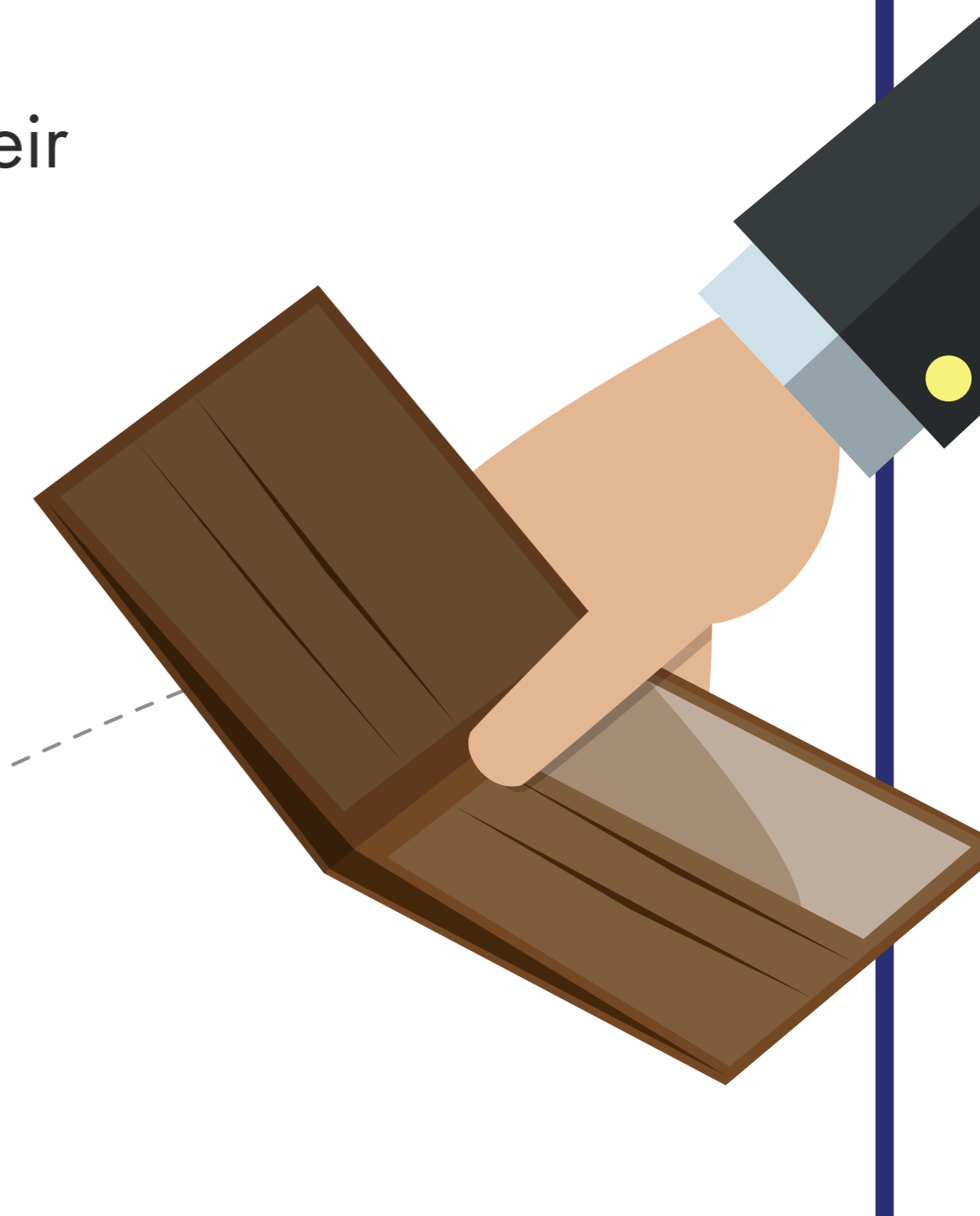
## How safe is your PIN?

### How do you keep track of your PIN?

**13%** Keep a written copy of their **PIN in their wallet**

**1/3** Have given their PIN to a **friend**

**1/2** Admit that their **partner knows** their PIN



### How do you choose your PIN?

**18%** Admit to using their **birthday** as their PIN

**1/10** Uses **1234** as their PIN

\*Sources: MyVoucherCodes and data blogger/tech consultant Nick Berry



If the PIN can't be delivered, the service includes a **fallback feature to send it by post**



The Thales Gemalto Digital PIN service provides **full reports on the PIN activity**



Thales Gemalto Digital PIN allows banks to **track the status of the PIN delivery to the end user**

## Success in numbers

**3 months** or less to implement this end-to-end service

**20% saving** on existing PIN mailer budgets

**20% rise** in the amount of cards activated

**100% PIN digitalisation** rate achieved by Thales' customers

## Why Thales?

Don't just take our word for it. Thales Gemalto Digital PIN has been recognised and certified for innovation and security, including the following accolades:



PCI CPP certified



So why wait? For more information, visit: [www.thalesgroup.com](http://www.thalesgroup.com)