



Thales Gemalto Digital PIN

Improving customer experience by taking a new step towards digital transformation

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Banking & Payment Services

Thales Gemalto Digital PIN provides processors, retailers and banks with a digital and instant way to provide cardholders with their PIN code, leveraging on secure and well known electronic channels. This allows them to benefit from a fast and seamless way to activate & use their payment card as soon as they get it in hand.

This award winning solution provides an interactive experience for cardholders and aligns with the move into digital as well as a low carbon footprint for banks. This all adds up to a win-win situation, increasing customer satisfaction, creating a new brand image all while saving on significant postage and customer care costs.

A simple, secure and digital service. The **Thales Gemalto Digital PIN** offer encompasses all PIN possibilities, from the initial **PIN Distribution** (with a new card), **PIN Reminder** (to existing cardholders) and **PIN Definition** (choose a memorable code). Thales also offers **Notification Services** (notifications linked to card production status).



Thales Gemalto PIN Distribution

Gemalto PIN Distribution is a service that allows cardholders to receive their PIN code in a secure, instant and convenient way. This can be done:

- **by SMS**, a cost effective method that requires neither an internet connection nor a smartphone
- **by App**, providing a secure PIN display by captcha, digit by digit or voice, embedded directly within the mobile banking application
- **by Web**, allowing cardholders to retrieve their PIN code directly through their bank's branded web interface

Thales Gemalto PIN Definition

Gemalto PIN Definition gives the cardholders the option of defining their own PIN code for their new card through their bank's **mobile application or website**, thus allowing them to pick a memorable code. For banks, this means less calls to their helpdesk and fewer cards blocked.

Thales Gemalto Notification Services

Gemalto Notification Services provides **notifications linked to the card production** based on the card status. For example, an SMS can notify cardholders of when their card has been dispatched. Banks can also leverage on this service to initiate the delivery of the PIN code to their cardholders.

Why choose the Gemalto Digital PIN solution?

- **Increase the cardholder satisfaction:** This user friendly, interactive and fast experience available anytime and anywhere provides a higher quality of service that reflects positively on brand image.
- **Return on Investment:** Increase in card usage, faster card activation and less cards blocked with this solution.
- **Cost effectiveness:** Reduction of postage, customer service and bank branch expenses.
- **Digital transformation:** Leveraging on all digital channels to help banks with their digital strategy by positioning themselves as technology champions.
- **Go green:** Choosing a paperless PIN management and distribution solution for a lower carbon footprint and contributing to the Corporate Social Responsibility program.
- **Secure:** Using two different methods to deliver the card and the PIN code to the cardholder reduces the risks of fraud.

Thales Gemalto Digital PIN Certifications

Thales is the world leader in Digital Security and this reflects on the Thales Gemalto Digital PIN that is a certified service and compliant with the industry standards.

- **PCI-CP-compliant:** both PCI Card Production Physical Security Requirements and PCI Card Production Logical Security Requirements
- PIN distribution by all Electronic Methods certified by **Visa** and diverse local **schemes**
- PIN distribution by SMS approved by **Mastercard**