PIN by e-Channels

Delivering your customers’ payment card PIN codes digitally, securely and instantly

To win the battle for top position in your customers’ wallets you need to offer the best services at a time and in a place that suits them. Cardholders want greater convenience and the ability to interact digitally and securely. This is your chance to differentiate yourself by getting PINs into the hands of your customers faster, more cost effectively and more securely than ever before.
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**Increase efficiency – and stay ahead of the curve**

The answer is to send PINs securely by electronic channels – an approach that is gaining traction with card issuers throughout Europe. The beauty of using digital channels is that it speeds everything up: as soon as the card has been delivered, the cardholder receives their PIN by SMS, bank app or e-Banking site, enabling them to use their card straight away. Not only does this help to make your card the first they reach for, but it also means you can achieve quicker and higher activation rates as well as extra transactions since you have made everything so much easier for your customers.

And this approach doesn’t only benefit your new cards service. According to a Gemalto end user survey of 1,000 French and 1,000 British 18 to 65-year-old smartphone and payment card users, 12% of the UK respondents had requested a PIN in the previous 12 months and 5% had not used at least one of their cards during the previous six months because they had forgotten their code.

Having more active cards in circulation could boost your revenue: if you issue 1 million annually, having just 1% more active ones means 1 million euros a year in extra revenue*.

It’s also a chance to slash costs. If you mail a PIN, you have to take into account the cost of secure PIN mailer paper and packaging; the expense of printing and fulfillment; plus the actual price of postage. In contrast, a PIN by e-Channels can achieve a full Return on Investment (ROI) in less than 12 months from the live rollout date – and a significant share of this will come from an increase in revenue thanks to you having more active cards in the field.

**Choose Gemalto**

Gemalto has this covered with a solution that is PCI- CP** compliant and certified by payment associations to safely and securely communicate PINs to cardholders. It enables card issuers to get their PIN by e-Channels service up and running fast. The solution builds on our global experience in the payment cards and telecoms industry.

So you can rely on us to provide expertise from our portfolio of solutions that also includes electronic PIN distribution via web and smartphone apps.

Gemalto’s Netsize acts as an SMS aggregator to provide PIN by SMS, so you benefit from a single point of contact to implement the project and manage any issues.

* Based on a 2.5 million unit card base if the annual income per card is 40 euros. Extra revenue = 2.5million x 1% x 40 euros.
**PCI-Card Production

**Gemalto’s approach**

Gemalto offers a certified service hosted by the Gemalto DataCenter. This is available regardless of whether Gemalto or another company carries out the card personalization. The service covers initial PIN distribution (with a new card) as well as PIN reminder (to existing cardholders). This approach is based on both batch and web service interfaces.

It’s win-win for everyone. You can be sure that your card is used more quickly; that you have a greater number of active cards in circulation; and that you are offering your cardholders a premium service. And your customers get easy and fast access to their PIN; they no longer have the hassle of visiting a bank branch and their PIN is available whenever and wherever they need it – even when they’re traveling.

Our global solution ensures that 100% of PINs are distributed with you in full control. We provide a fallback to paper PIN mailer in case of error (such as SMS not delivered or PIN not collected by cardholder), and real-time monitoring, courtesy of the Allynis Issuance Portal or web services.

**PCI-Card Production**

The PCI Card Production standard was launched in 2013. It comprises two sets of requirements: PCI Card Production Physical Security and PCI Card Production Logical Security.

The Physical Security Requirements address the presence, movement and accountability of cards, while the Logical Security Requirements cover threats to confidential data and cryptographic key management. This document also details the requirements applicable to the certification of a PIN distribution system by electronic methods (Cf §10 PIN Distribution via Electronic Methods).