PIN MANAGEMENT

An end-to-end service that allows you to encompass all PIN code management from definition to all forms of electronic delivery

Distributing the PIN by an electronic channel is more secure and efficient than paper-based methods as well as being faster and cheaper. An electronic request is fulfilled immediately, saving you and your cardholders’ time, enabling immediate on-the-spot card activation. By embracing the latest digital technologies, you will differentiate your offering from your competitors’ and develop a strong, innovative brand image that’s eco-friendly as well. It completely re-imagines the customer journey to provide a convenient, simple and enjoyable experience with an emphasis on the instant reception whenever, wherever.
Gemalto’s PIN MANAGEMENT Service caters for all distribution methods while enabling the issuer to carry out all the functions themselves. Whether it is PIN definition, generating the PIN during consumer enrolment or sending the PIN via an electronic method, this service/platform gives the Issuer full unprecedented control to offer and deploy the PIN securely and conveniently.

**PIN Definition**
PIN definition gives the cardholder the option of defining their own PIN for their new card via the web or the issuer application. This self-select PIN option means they can pick a memorable code as well as instantly activating their card. It also helps cut costs because you get fewer calls to your helpdesk and fewer cards blocked.

**PIN by SMS**
The PIN is distributed by SMS. This is a cheap method that requires neither an internet connection nor a smartphone. After receiving an SMS telling them their new PIN is available, the cardholder replies sending their predefined authentication code to obtain the PIN. Very shortly after the process is complete, the PIN is replaced by a new SMS to overcome any security issues.

**PIN by Web**
The PIN by Web function is integrated into your website so PIN delivery can be provided to cardholders online. Using the same familiar branded web interface makes it more convenient for them and is also a way to convince even the most reluctant cardholders to go digital. PIN by Web enables cardholders to use your website to check their account and request a PIN for their new card at the same time.

**PIN by App**
The PIN by App function is embedded within the issuer mobile banking application to receive the PIN. It provides some advanced features such as a secure PIN display, where the PIN is displayed in a captcha mode developed by Gemalto. Cardholders are already familiar with your app ecosystem so they won’t be fazed by you offering PIN distribution as a new added-value service.

**Fallback - PIN Mailer**
Paper-based PIN distribution can be deployed as a fallback method when the code can’t be delivered by electronic channels (SMS not delivered, card not activated, or no request from customer). This reassures cardholders who may have lost confidence in electronic channels and gives them a reassuring traditional method that they are used to and can always rely on.