

Allynis e-Services

||||| Card issuance in the era of digital channels



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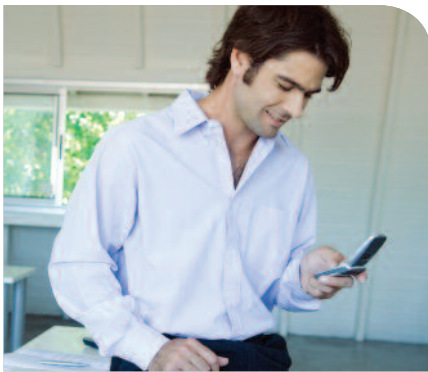
When was the last time you used a paper plane ticket? It was probably in the last century. . . And don't you feel more comfortable, tracking the online delivery status of the goods you purchased through your preferred e-commerce website?

As mobile phones and the Internet have firmly become part of our daily lives, expectations have changed dramatically: consumers need immediate and accurate information.

Allynis e-Services allows issuers to offer their cardholders a modern, digital and interactive "issuance experience", using their favorite digital channels: SMS and Internet.

■ Card delivery instant notification

A real-time personalization workshop tracking system means Gemalto is able to monitor when every individual card is mailed. Information is sent to the cardholder immediately, via SMS.

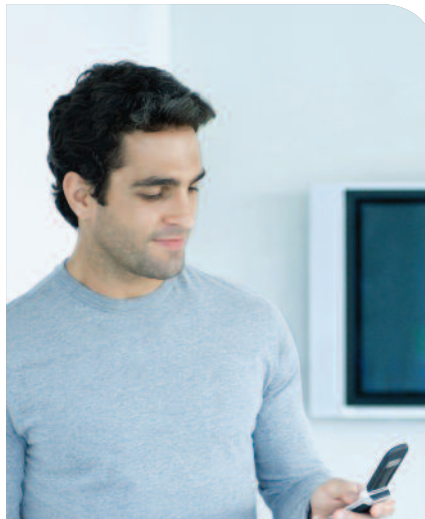


"Your card has been mailed to you today"

Allynis e-Services is connected to every single telecom operator in the world, so each and every cardholder can be reached. When Gemalto handles the card personalization, the SMS is sent simultaneously with shipment (not before or after).

■ PIN code delivery/reminders via SMS

With over 1.2 billion mobile phones sold worldwide in 2009 alone, it becomes much more efficient and convenient to deliver the cardholder's PIN by SMS, rather than sending a paper PIN mailer. Gemalto can help you to define a full "PIN by SMS" use case, to ensure the appropriate level of security.



"Please do as follows to securely view your PIN code..."

The same channel provides a valuable PIN reminder service : with consumers now holding two, three or more payment cards, it is now critical to be able to issue a reminder of the PIN code anytime the cardholder wishes to use a given payment card.

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■ e-banking and Pin code



"I can use the same PIN code as I used for my other cards"

Today more than 30% of cardholders are regular user of online banking services. So how do they react when a paper PIN mailer arrives through the post? More than likely, they're thinking "Why isn't this available online?"

Delivering a PIN code securely via an e-banking website is a great service for "online" cardholders - but not why just let them define their PIN code securely before receiving their new cards? Issuers can now offer their cardholders this valuable and attractive new facility, thanks to Allynis e-Services

■ Better service for cardholders, cost savings for issuers

Taking advantage of the internet infrastructure is a win-win opportunity: the cardholder enjoys instantaneous access to information, and at the time the issuer makes saves on postage costs. And those savings become even more significant, when taking customer hotline costs into account - for managing customer requests for paper PIN reminders, for example.

Last but not least, Allynis e-Services is eco-friendly. No more paper, no more transport CO2 footprint, just an SMS or a website page.