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:

- **Thales Gemalto Digital PIN**
- **Certified for innovation and security**

So why wait? For more information, visit:

https://www.gemalto.com/financial/issuance/perso/eservices

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### 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 digitalization** rate achieved by Thales' customers

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

- **13%** have a written copy of their PIN in their wallet
- **18%** admit to using their birthday as their PIN

### How do you choose your PIN?

- **1/10** Uses 1 234 as their PIN
- **1/2** Have given their PIN to a friend
- **13%** Admit that their partner knows their PIN

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### How safe is your PIN?

- **Avoid keeping in a wallet**
- **Avoid giving to a friend**
- **Avoid telling your partner**

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### Channels for Digital PIN delivery

**Via an APP:**

1. Login to mobile banking application
2. Select “Get my PIN”
3. Authenticate with fingerprint or the bank app credentials.
4. 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

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### Why dematerialize PIN mailers?

**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!)

**SAVINGS**

- Save on paper costs, postal costs and employee time

**USER EXPERIENCE**

- A state of the art customer journey rivalling modern fintechs

**FRAUD REDUCTION**

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

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**Boost your customer experience while cutting costs, fraud and your carbon footprint**

After customers open an account and get their card,

- **2-3 Seconds**
- **2-3 Days**

**Bank sends PIN code via Post**

- Customers wait to receive it
- A few days later, they receive their PIN and can use their card

**Open Bank app**

- Customers get their PIN instantly in the app
- They start using their card the same day

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**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**