Cardholders feel unsafe when making a CNP transaction
Most fraud comes from CNP transactions today. Unsurprisingly, cardholders are anxious about CNP transaction security. 56% of cardholders shop online without being fully confident about security and 21% of cardholders have experienced fraud in the past. [Source: Gemalto Consumer Research Project, 2015]

Issuers are heavily impacted by CNP fraud
Cardholders significantly change their behaviors after experiencing it, which eventually results in huge revenue losses: 70% of cardholders will never use replacement cards again and the other 30% spend less than half the amount they previously spent before they became victims of fraud. [Source: Gemalto Key Account, 2017]

Gemalto Dynamic Code Card
As secure as a new card every 30 minutes!

A differentiator that offers cardholders peace-of-mind shopping experience
Gemalto Dynamic Code Card aims to provide cardholders with a peace-of-mind shopping experience by preventing fraudulent Card-Not-Present (CNP) transactions.
Differentiate yourself with Gemalto Dynamic Code Card

Gemalto Dynamic Code Card gives cardholders a peace-of-mind shopping experience. As a result, it can be a powerful differentiator for issuers operating in a crowded market. 78% of cardholders would like their bank to offer it to them. Furthermore, it can significantly boost card spending because 67% of cardholders say they would use it instead of other cards. (Source: Gemalto Consumer Research Project, 2015)

Gemalto Dynamic Code Card is an ISO standard EMV card that is certified by major payment schemes [Visa and Mastercard], replacing the traditional static security code with an e-paper screen to display the dynamic code that automatically changes over time. This approach means that a fraudulent transaction with compromised, out-of-date code will be immediately identified and declined.

Go with Gemalto: A brand you can trust

Choosing Gemalto Dynamic Code Card means benefiting from the company’s leading expertise in EMV and display card technology. Gemalto has 15 years of experience in E-paper screens and has delivered more than 4 million cards. Gemalto also provides a full portfolio of authentication, end-point protection and fraud management solutions to more than 100 million online users throughout the world.

Gemalto Dynamic Code Card can be optionally integrated with wider Gemalto E-commerce solutions that target CNP fraud, including mobile app and the Confirm Authentication Server.

Gemalto Dynamic Code Card features

> Contact or dual interface EMV payment functionality
> Fully certified by VISA and Mastercard
> 3-digit Dynamic Code supporting OATH, Visa and CB algorithm
> No button, configurable Dynamic Code refreshing time intervals
> Embossed graphical personalization available
> Standard protocol for EMV and Dynamic Code personalization
> Optionally integrated with mobile solution and server solution

Gemalto Dynamic Code Card lifespan

<table>
<thead>
<tr>
<th>Dynamic Code Refreshing time interval</th>
<th>Card Lifespan</th>
</tr>
</thead>
<tbody>
<tr>
<td>30 Minutes</td>
<td>3 Years</td>
</tr>
<tr>
<td>60 Minutes</td>
<td>4 Years</td>
</tr>
</tbody>
</table>

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