



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.

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)



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 This approach means that a fraudulent transaction with compromised, out-of-date code will be immediately identified and declined.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

Dynamic Code Refreshing time interval	Card Lifespan
30 Minutes	3 Years
60 Minutes	4 Years