

# Smart PIN

Make paper PIN mailers  
a thing of the past



**A**ccording to recent studies\* the number of smart phones now exceeds the number of postal addresses. With the increased use of PINs in payment transactions, never before has the case for issuing PINs through digital channels been so compelling.

## Why wait to get a PIN?

Consumers do not want to wait anymore to get their products or services. They expect to have everything at their fingertips... including their PINs.

## Adopt proven technology for a changing world

With increasing call for point of sale transactions to be secured using the PIN, the need for cardholders to receive their PIN more securely and more efficiently, has grown. With the delivery of financial services in general, issuers continue to seek the benefits that new digital delivery channels provide. However, in today's digital world, issuance of a PIN for a payment card remains paper based.

## Consign paper to history with electronic PIN

Smart PIN combines IDEMIA's expertise in PIN management and digital transformation. This multichannel service enables issuers to securely issue PIN via SMS, mobile application, existing banking website or landline phones (IVR).

Thanks to Smart PIN new account holders can get their PIN within seconds after receiving their cards and traveling consumers can receive a new PIN in real time, wherever they are.

## Why IDEMIA?

IDEMIA is the one-stop-shop for PIN Issuance across all digital channels.

With more than 15 million digital PINs handled to date in over 30 countries, IDEMIA is the undisputed leader on the market.



### RELIABLE

Authentication of consumers is at the heart of the service and all PINs are tracked in our system



### FAST

Consumers get their PIN instantly and use their card sooner! The time to first spend for new accounts is reduced and activation rate is improved



### EFFICIENT

Issuers combine the efficiency gain of an electronic service with cost saved on paper PIN mailer production and delivery

## Smart PIN: A secure end-to-end process

IDEMIA provides an unrivalled capacity and capabilities in digital PIN issuance. Developed as a multichannel service, Smart PIN provides a secure end-to-end process, from the reception of the data to the management of the credentials and the secure deleting of the data. This electronic PIN service provides issuers with the opportunity to track the PIN all the way to the consumer.



### Receiving Data

IDEMIA requires PIN, consumer ID and control value from the issuers to provision PIN deliveries.

IDEMIA can receive the data by both batch file or in real time.

### Storing Data

PIN received and held under 3DES encryption in FIPS compliant HSMs.

Control value and consumer ID are also held securely.

### Authentication

Consumer requests their PIN by sending control value and consumer ID to IDEMIA.

IDEMIA validates the authentication value using the consumer's ID. PIN is only sent if both are ok.

### Communication

The PIN is sent in the required format to consumers:

- Via text messaging (SMS)
- Via mobile app (APP)
- Via landline (IVR)
- Via web page (WEB)

IDEMIA securely deletes the data once the PIN is delivered.



### LAUNCH & SUPPORT

- IDEMIA considers the deployment of the service as a migration away from paper PIN mailers.
- IDEMIA's experts provide guidance on all aspects of deployment (average deployment: 8 – 16 weeks) and more than 35 local Service Centers provide local support on day-to-day basis.
- Smart PIN is hosted in IDEMIA's data centers' network with full 24/7 service monitoring.

## And tomorrow?

To go further in your digital transformation, IDEMIA supports you with a complete range of Smart Services:

- Smart Alert: e-notification service to deliver card related information via SMS or email.
- Digital Inserts: e-insert service to make inserts available in electronic format.
- Digital Payment: payment card available digitally in issuer's wallets.