



Giesecke+Devrient

## Close the activation gap: Convego® ePIN



Move closer to your customers with instant activation services, whenever, and wherever they need.

One of the most common barriers to a customer's first use of a payment card is waiting to receive a Personal Identification Number (PIN). This code is required for most in-store card payments, and even contactless payments occasionally require validation through PIN entry. Most customers typically receive their PIN through a dedicated letter or mailer sent separately to the card. This is intended to reduce the risk of interception and fraud. When replacement PINs are requested, often following loss, theft, or forgotten numbers, banks might send them via postal methods, preventing the customer from using their card for several days.

Today's busy and increasingly mobile-oriented lifestyles require a more flexible, digital-first approach, enabling customers to receive or retrieve their PINs whenever and wherever they need, without compromising security. Convego® ePIN, from Giesecke+Devrient (G+D), provides a simple, secure, out-of-the-box solution, enabling issuers to deliver their customers' PINs digitally, through whatever channels are most convenient for them:



#### Online banking

Convego® ePIN seamlessly integrates with existing online banking services.



#### Mobile banking

Reach customers anywhere by enabling digital PIN services in issuers' existing mobile banking apps.



#### SMS

Include those without access to smart technology and offer PIN services securely through SMS.

### Why change your PIN services to a digital-first approach?

#### Faster activation and first use:

Digital solutions enable customers to receive their PIN instantly, so that they can use their card right away.

#### Simplified supply chain:

Without the need to print and ship PIN mailers, logistics and supply chains become simpler and more straightforward.

#### Cost savings:

Save time and money when compared to postal delivery.

#### Leverage sophisticated digital security:

Your mobile app is already protected by sophisticated authentication and security, therefore your PIN will be too.

#### Environmentally beneficial:

Moving to digital PIN offerings reduces the amount of printed material that issuers need to produce, eliminating waste.

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## Convego® ePIN use cases



New PIN issuance



PIN reminder services

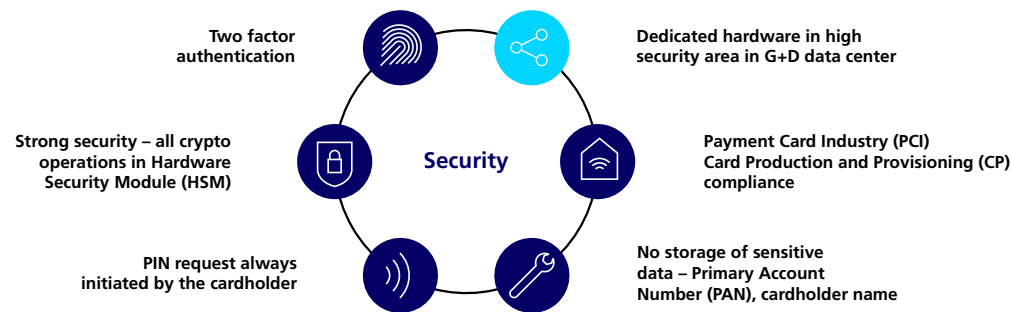


Customer-selected PIN services

All use cases can be accessed through online banking and mobile banking. One can also have PIN issuance and PIN reminder by the SMS.

### Secure PIN solution

Convego® ePIN is built with security at its heart:



All of these use cases can be implemented through your mobile banking app, and PIN issuance and PIN reminder services can be offered through SMS.



#### Rest APIs

- PIN order import
- PIN order status
- Token API
- PIN Select for PIN processor



#### Convego® ePIN – product features

- Two factor authentication
- Authentication value generation
- Limited number of attempts & blocking of invalid attempts
- Multilingual
- PIN blacklist for customer PIN selection
- Customizable PIN expiry duration
- Global reach for SMS
- Virtual randomized keyboard for PIN select
- Display of PIN in CAPTCHA for mobile apps and banking portal
- Responsive design
- Customizable templates
- Billing report



#### Webview

- <iframe/> for banking portal and App



#### Supported standards

- ISO-0, ISO-1 PIN blocks
- AES, RSA, 3DES crypto algorithms

### About Giesecke+Devrient

Giesecke+Devrient (G+D) is a global SecurityTech company headquartered in Munich, Germany. G+D makes the lives of billions of people more secure. The company shapes trust in the digital age, with built-in security technology in three segments: Digital Security, Financial Platforms and Currency Technology.

G+D was founded in 1852 and today has a workforce of more than 14,000 employees. In the fiscal year 2022, the company generated a turnover of 2.53 billion euros. G+D is represented by 123 subsidiaries and joint ventures in 40 countries. Further information: [www.gi-de.com](http://www.gi-de.com).



Giesecke+Devrient ePayments GmbH  
Prinzregentenstrasse 161  
81677 Munich  
Germany

[www.gi-de.com/](http://www.gi-de.com/)  
[www.gi-de.com/en/contact](http://www.gi-de.com/en/contact)

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