



Giesecke+Devrient

Digital first customer PIN services: Convego® Activate ePIN



Ensure a faster path to first use.

One of the most common barriers to first use of a payment card for customers is waiting to receive a Personal Identification Number (PIN). This code is usually 4 digits and is required for the majority of in store card payments, and even contactless payments occasionally require validation through PIN entry. The typical way most customers receive their PIN is through a dedicated letter or mailer, sent separately to the card to reduce risk of interception and fraud. In cases of replacement PINs following loss, theft or simply forgotten numbers, these too can be sent via postal methods, often preventing the customer from using the card for several days.

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



Online Banking

Convego® Activate ePIN seamlessly integrates with issuers' 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 by offering 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 and start to 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:

Issuers' existing online and mobile services will already use sophisticated digital security and validation technologies, so their customers' PINs will be protected.

Environmentally beneficial:

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

Convego® Activate ePIN use cases



New PIN issuance



PIN reminder services

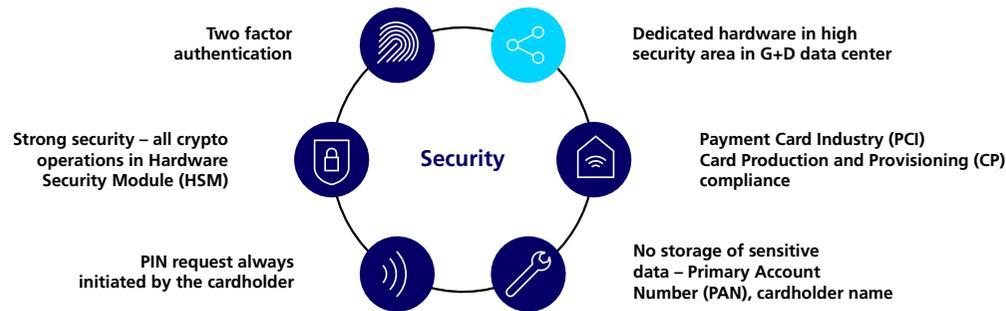


Customer-selected PIN services

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® Activate ePIN is built with security at its heart:



To enable secure selection and deliver of PINs, Convego® Activate ePIN relies on the latest sophisticated technologies and certifications for smooth, secure integration:



Rest APIs

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



Webview

- <iframe/> for banking portal and App



Supported standards

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



Convego® Activate 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

Creating confidence

Giesecke+Devrient (G+D) is an international Group providing security technology and headquartered in Munich, Germany. Innovations by G+D make the lives of billions of people in the digital and physical world more secure. With its products and solutions, G+D is one of the market and technology leaders in payments, connectivity, identities, and digital infrastructures.

Established in 1852, the company achieved sales of €2.45 billion in the fiscal year 2019 and employs 11,500 people. G+D has a presence in 33 countries. Its customer base includes central and commercial banks, mobile network providers, automotive manufacturers, health insurance companies, and governments and public authorities.



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