



Faster PIN DELIVERY  
USING SMS; GET PINS INTO  
THE HANDS OF THE  
CONSUMER FASTER



COST REDUCTION BY  
ELIMINATING DELIVERY  
RELATED COSTS AND  
STATIONARY COSTS



```
01011101010010
10001010110101
01010010101111
01010010010100
01101010010101
```

PINEXPRESSPLUS PIN  
BY SMS IS INDEPENDENT  
OF ATM DRIVING SWITCH OR  
CARD PRODUCTION SYSTEM

# PIN By SMS

STREAMLINE CARDHOLDER PIN DISTRIBUTION WITH **PINEXPRESSPLUS - PIN BY SMS**

## Instant Cardholder PIN Distribution

Usagi Ebanking Innovation can now offer a PIN delivery system to issuers that can remove the risks of the legacy style PIN distribution.

**PINExpressPlus** is a revolutionary solution that allows issuers to deliver the cardholder PIN securely to their mobile phones using SMS.

**PINExpressPlus PIN By SMS**  
distribute cardholder  
PINs instantly

**PINExpressPlus** requires no additional hardware and the system supports a number of HSMs including the Thales PayShield 9000 and Thales 8000 HSMs and is instantly deployable.

Our solution encompasses enhanced security features to safeguard data and complies with PCI DSS guidelines and uses cryptography that is driven by Hardware Security Modules (HSMs).

**PINExpressPlus - PIN By SMS** is a revolutionary solution that allows issuers to deliver the cardholder PIN securely to their mobile phones using SMS.



Using a PIN is the most common form of associating a cardholder with a card. The standard form of PIN distribution to cardholders for debit and credit cards that issuers have used over the years has been paper PIN mailers. This form of transporting PINs has worked for many banks, however banks have realised that PIN mailers are also increasingly vulnerable to criminal attack due to their inherent nature.

Paper PIN mailers are insecure due to a number of inherent reasons,

including PIN mailer transport, print media, accidental losses and human error. Issuers have reported PIN mailers lost during transit, resulting in fraud and subsequent losses in funds as a result. Due to the nature of PIN mailers, stakeholders are looking to remove the redundant processes and to get the PIN directly to the cardholder.

**PINExpressPlus** offers a PIN delivery system that can get the PIN to the consumer quickly, securely and efficiently.



# Today's Consumers Cannot Wait

*PIN by SMS distribution offers the opportunity for card issuers to get PINs into the hands of their consumers faster, more cost effectively and more securely than ever before.*

**Usagi Ebanking Innovation** can now offer a PIN delivery system to issuers that can remove the risks of the legacy style PIN distribution.

**PINExpressPlus** is a revolutionary solution that allows issuers to deliver the cardholder PIN securely to their mobile phones using SMS over the mobile network.

**PINExpressPlus** uses the existing PIN issuing infrastructure which means that minimal investment is required by the issuer in order to make use of this system.

**Start using our solution now to save costs related to legacy PIN distribution methods and recover within a short period of time.**

Our innovative solution complies with PCI DSS guidelines and uses cryptography that is driven by Hardware Security Modules (HSMs).

**TURNKEY PIN DELIVERY**

**PINExpressPlus** solution can be implemented in superfast time with the least cost and effort to implement.

### Lower Running Costs

No PIN mailer stationary, no delivery costs thereby reducing operational costs.

### Secure Delivery

Cardholder PINs are delivered to consumers in real time and without the involvement of couriers or post.

### No Changes

The solution can be deployed without making any changes to existing infrastructure.

## Key Benefits:

- Secure, reliable and easy cardholder PIN delivery - no transportation using couriers/other
- Streamlines processes
- Rapid plug & play solution
- Greener and more environment friendly - no paper or printing
- A cost effective system
- Savings in losses using legacy methods (eliminates paper PIN Mailers, postal charges, distribution costs, etc.)
- Saves costs - no PIN-mailer stationary, no delivery costs
- Eliminates PIN theft
- Quicker delivery of PINs

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