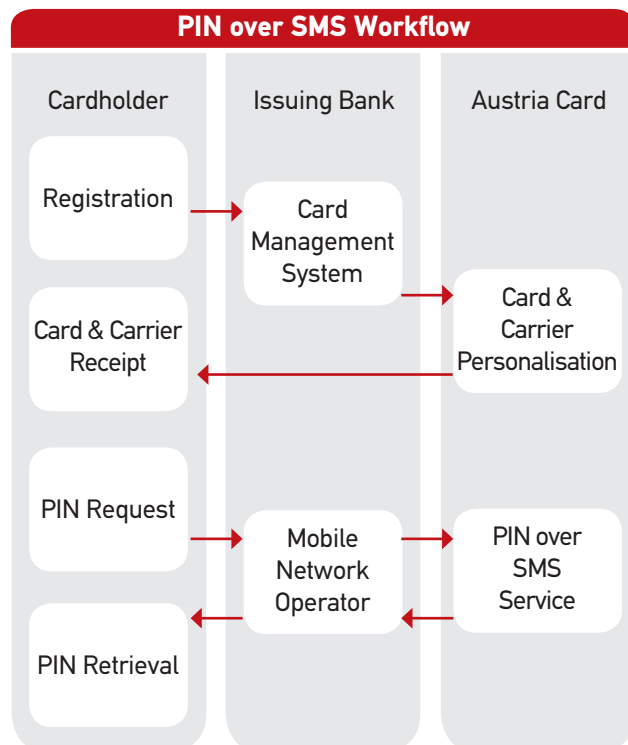


# All about PIN over SMS

Cardholders no longer have to wait for the postal delivery of their payment card PIN mailer. Austria Card provides PIN over SMS.

## Approaching new ways

Austria Card developed a flexible and secure PIN distribution solution using the standard and globally available Short Message Service (SMS) technology. The SMS gateway is hosted by Austria Card and can be connected directly to either national Mobile Network Operators or SMS Mass Aggregators.



## Benefits

- Profitability by replacement of additional PIN mailer printing and courier service
- Environmentally friendly
- Strong security using two factor authentication
- High availability service
- Easy handling
- Instant cardholder PIN access for card usage

## Just one number away

To obtain all profits and benefits of PIN over SMS service, the data interface between Issuing Bank and Austria Card just has to be extended with the mobile telephone number of the cardholder.

Austria Card's data management system is taking care of processing all relevant information necessary to enable secure PIN value distribution via the SMS gateway directly to cardholders.

## Requesting the PIN value

On the card carrier the cardholder is instructed to send the personalised and unique identification number to the Austria Card SMS gateway:

- Such unique Identification number contains a security check digit to prevent type errors on cardholder's side
- The actual PIN is **not** initially transmitted to the registered mobile number, the cardholder has to trigger the process
- The sensitive PIN is securely delivered and securely stored within the mobile handset

## Features

Several features, so called "issuer specific security policies", can be defined per product:

- Reminder messages to the cardholder
- Fallback to carbon PIN mailer
- Forced fallback, initiated actively by the bank's Card Management System
- Denial of Service attack detection and blocking
- Extensive and automated report mechanisms
- Dynamic and multi language SMS text
- Usage of different Network operators based on their availability
- Support of prepaid cards
- Flexible system design allows fast and easy parameterisation of specific customer needs
- Sensitive and security related processes are performed by certified Host Security Modules (HSM)