



# ViewPIN+ Revolutionizing Web-based PIN Issuance and Management

# PRODUCT BRIEF

# **Benefits**

- Safe, fast, easy, and costeffective PIN issuance
- Winner- 2008 Network Product Guide Best in Security Solution Finance
- Highest security available
- Increases customer satisfaction
- Increases competitive advantage
- Increases profitability
- Environmentally responsible
- Easy to integrate and deploy

PINs are just a click away with ViewPIN+. For banks, credit card issuers, telecom operators, and retailers with membership/PIN cards, SafeNet's award-winning ViewPIN+ is the only secure Web-based PIN issuance and management solution that delivers unprecedented customer satisfaction and proven cost savings by eliminating expensive, insecure, and time-consuming paper-based PIN delivery to customers.

# **Highest Security Available**

Paper-based mailers are easy to intercept by fraudsters, while voiced-based systems cannot be effectively secured. Traditional SSL-secured Web sites are also not entirely secure because they require encrypted data to be decrypted at the Web server as part of the delivery process. A key advantage of ViewPIN+ is that it overcomes this vulnerability by establishing a secure end-to-end encrypted tunnel between the cardholder and the card issuer.

This best-of-breed solution includes SafeNet HSM Luna SP – a FIPS 140-2 Level 3-validated hardware security module (HSM) that provides an integrated, secure application environment, including hardware key management, at the customer's site/datacenter/back end. Cryptographic keys and processes are stored and managed exclusively within FIPS-validated hardware at all times, protecting against physical, logical, and operational threats. In addition, code signing and verification maintain the integrity of the ViewPIN+ Java application code, which is only executed within the confines of the appliance to prevent unauthorized application execution. To further enhance security, ViewPIN+ maintains a separation between the cardholder identity and the PIN to protect against compromise - the two are never linked.

## **Increased Customer Satisfaction**

ViewPIN+ is easy to use and provides instant results for the end user through an intuitive Web interface for self-service PIN issuance and management - convenient and instantaneous. By comparison, delivery of PINs by mail is slow, resulting in a waiting period, during which a cardholder could use a competitor's card.

## **Increased Profitability**

ViewPIN+ reduces operational costs, increases revenue, and saves resources for banks, credit card companies, and retail program membership card issuers. The first ViewPIN+ customer was U.K.-based financial services provider Egg Banking, plc, a Citigroup company, and the world's largest online bank. Using ViewPIN+, Egg eliminated paper-based PIN issuance, saving thousands of resource hours and upwards of \$5 million dollars in expenses the first year alone.

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# **Technical Specifications**

#### Performance and Scalability

- Services up to 2 million PIN requests/ day
- Supports load balancing
- Running on fastest HSMs in the market

#### Physical characteristics

• 1U

#### Platform

· SafeNet Luna SP

#### Transport

- · Hardware-secured accelerated SSL
- Any browser that supports Javascript 1.1 or higher
- IE, Firefox, Safari, Opera, iPhone

#### Compliance

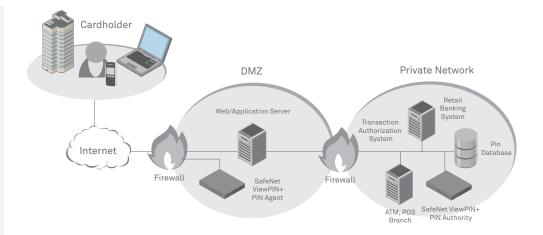
- FIPS 140-2 Level 3
- APACS guidelines
- RoHS
- ISO 9002 certification

#### **Network Connectivity**

• 2x10/100 Ethernet

#### Secure Integration & Administration

- Secure remote administration
- Hardware-secured RSA and 3DES/AES crypto keys
- Strongest cryptographic algorithm



# **Easy to Deploy**

ViewPIN+ integrates into the bank's existing Web site and user authentication system without any requirement for applets or browser plug-ins on the client side. The browser requirements are basic and standards-based, making ViewPIN+ available from any browser, including on mobile devices.

#### **About SafeNet**

Founded in 1983, SafeNet is a global leader in information security. SafeNet protects its customers' most valuable assets, including identities, transactions, communications, data and software licensing, throughout the data lifecycle. More than 25,000 customers across both commercial enterprises and government agencies and in over 100 countries trust their information security needs to SafeNet.

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