THALES

Thales Gemalto Dynamic Code Verification (DCV) card
Next Generation Payment Card

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Banking & Payment Services

Mitigate fraud while maintaining the online shopping experience

Sitting at home on a Sunday night ordering up groceries, bidding in an online auction or purchasing gifts has become a popular activity for consumers throughout the world. In 2013, 41.3% of global internet users had purchased products online. In 2017, this figure is expected to grow to 46.4% (source: European Central Bank - July 2015).

Maintaining a seamless eCommerce experience while combatting fraud is becoming a challenge that all stakeholders – including online retailers, card firms, security experts and banks – are having to wrestle with. Across Europe, not only was CNP fraud the single largest fraud category in 2013, recording a loss of 958 million euros, but it was also the only one on the increase, growing by 20.6% on 2012 (source: European Central Bank - July 2015).

The right solution

Thales has developed the Thales Gemalto Dynamic Code Verification (DCV) card to help issuers deploy a solution that guarantees secure eCommerce transactions and a seamless online shopping experience for cardholders. This easy-to-use solution will give consumers, retailers and banks confidence in their transactions and cut the risk of shopping cart abandonment and revenue loss while reducing CNP fraud management costs such as charge-backs, call centers, claim management and re-issuance of cards.

The Thales Gemalto DCV is a classic contact or contactless EMV payment card which displays a dynamic code that automatically changes over time without the cardholder's intervention.

Instead of the static code currently used to secure online purchases, the Thales Gemalto DCV's is dynamic and displayed on a small ePaper screen on the back of the card. This dynamic code is time limited, which greatly reduces the risk of it being stolen by a hacker and used for fraudulent transactions.

Benefits for issuers

The DCV card guarantees enhanced security, helps issuers instantly to put a stop to CNP fraud and cuts the cost of managing it – particularly in areas such as call center, claim management and card re-issuance.

On top of that, Thales Gemalto DCV cards helps to increase customer retention. Consumer study and user testing recently conducted by an independent market research firm has demonstrated that end users intuitively understand the security benefits of this display payment card and are more likely to use this bank card as their first choice for everyday card transactions. (source: CSpace Researh Agency)

Unchanged Cardholder Experience

Since the three-digit dynamic code is in exactly the same place as the three-digit security code on a traditional EMV payment card, rollout of the Thales Gemalto DCV card is straightforward. There is no need to dedicate time and resources explaining to users and issuing branches how to use it or how the technology works: the consumer experience remains unchanged.

Enhanced security

Thales Gemalto's DCV technology is a real game changer in the global fight against CNP fraud, protecting these transactions so they are no longer the weak link in the card payments business.

Easy implementation

This issuer-centric solution is easy to deploy as it puts issuers in full control with no merchant-side or acquirer integration required. The Thales Gemalto DCV card is compliant with OATH-based open-reference architecture.

Designed to be interoperable, it enables flexible solution development and deployment. OATH-based solutions are currently implemented by more than 50 leading authentication providers.

Business growth

Consumers can enjoy a seamless and secure shopping experience with increased confidence. There is no cardholder enrollment phase and no need for additional steps such as entering a PIN code, so their experience remains the same. This ease of use will encourage customers to shop online more often, generating additional revenue for issuers while decreasing CNP fraud management costs.

A brand you can trust

Choosing Thales Gemalto's DCV card means benefiting from a market leading expertise in EMV & display card technology, quality, reliable production and issuance from MasterCard and Visa certified facilities.

Our market-leading expertise in display card technology deployments is based on delivering more than 2 million display cards over the past seven years, so you can trust us to provide a secure, reliable and easy-to-use solution.
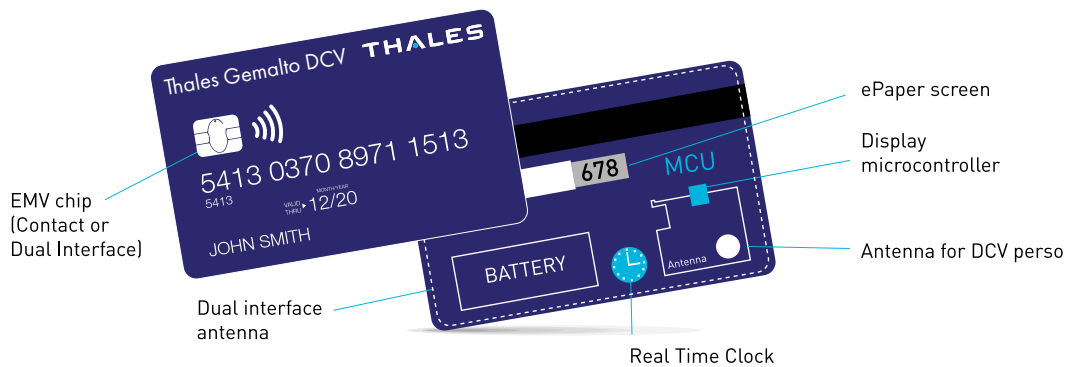
Partnering with Thales means also gaining access to a leadingplayer in the eBanking and eCommerce security markets. We have proven expertise in security and a complete portfolio of authentication, end-point protection and fraud management solutions that's responsible for securing more than 100 million online users to date.

Complete solution (one-stop-shop)

The Thales Gemalto DCV Card is fully integrated with Thales's services, from card personalization and packaging to end-user mailing and fulfillment.

The DCV card is part of a wider Thales ecommerce solution that targets CNP fraud. Other solutions include the Thales Gemalto DCV mobile app and the Thales Gemalto DCV Confirm Authentication Server.

The Thales Gemalto DCV Confirm Authentication Server stores all user, card and device information. It validates the dynamic codes generated by the card and sends the result to the authorization host.

Thales Gemalto DCV **THALES**

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VALID THRU 12/20
JOHN SMITH

678 MCU

BATTERY

Antenna

EMV chip (Contact or Dual Interface)

Dual interface antenna

Real Time Clock

ePaper screen

Display microcontroller

Antenna for DCV perso

CARD FEATURES

General Display Features
- 3-digit ePaper screen
- Battery lifetime: 125,000 DCV or four years
- No buttons

Payment Features
- EMV contact or dual interface chips
- Supports EMV applications
- Banking card: Magstripe, signature, panel, hologram
- Flat graphical personalization

Dynamic Code Verification (DCV) Features
- DCV generation algorithm: OATH time based
- Real time clock
- Refreshing Rate: 20 min+
- DCV personalization via widely used contactless interface (14443)

Compliance with standards
- EMV-certified contact/ dual interface chip
- T=CL Type A for the contactless
- ISO 7810 / 7811 / 7816 / 14443

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