

# SafeNet ViewPIN+

## Revolutionizing Web-based PIN Issuance and Management

*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.*

### Benefits

Safe, fast, easy, and cost-effective 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

The Personal Identification Number (PIN) has existed since the invention of the Automated Teller Machine (ATM) in 1967 as a means to authenticate customers and authorize transactions, such as money withdrawals or retail purchases. Until today, banks and retailers have not found an easy and cost-effective way to securely deliver PINs to cardholders. Most methods involve PIN mailers, which introduce waiting periods and risk factors inherent to paper-based processes.

SafeNet ViewPIN+ revolutionizes the PIN issuance process by providing customers with a quick, simple, and secure way to retrieve their PINs over the Web. ViewPIN+ has been proven to save card issuers millions of dollars each year, and provides a competitive advantage by eliminating any delay that may occur between the time an account holder requests a new PIN and the time they receive it, thereby minimizing the opportunity for a customer to use a competitor's card during the waiting process. The level of security provided by ViewPIN+ far surpasses that of paper based PIN mailers, reducing fraud and identity theft.

### 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.

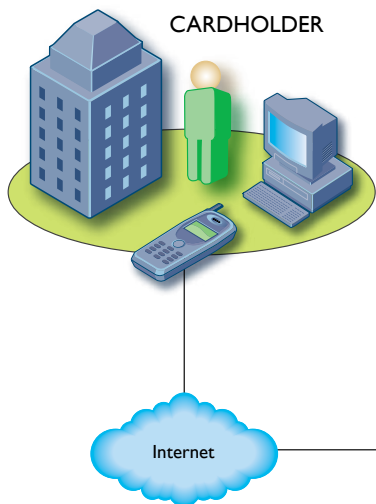
### Increased Customer Satisfaction

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.





SafeNet ViewPIN+ encrypts an SSL session end-to-end

## 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

SafeNet is a global leader in information security. Founded 25 years ago, the company provides complete security utilizing its encryption technologies to protect communications, intellectual property and digital identities, and offers a full spectrum of products including hardware, software, and chips. UBS, Nokia, Fujitsu, Hitachi, Bank of America, Adobe, Cisco Systems, Microsoft, Samsung, Texas Instruments, the U.S. Departments of Defense and Homeland Security, the U.S. Treasury and scores of other customers entrust their security needs to SafeNet. In 2007, SafeNet was taken private by Vector Capital. For more information, visit [www.safenet-inc.com/HSM](http://www.safenet-inc.com/HSM)

## 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



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PB-HSM VIEWPIN-11.14.08