



BCSS Software Means Easy Money

Prime Factors' Bank Card Security System software expands on one company's services and significantly increases revenue.

While it is unlikely that cash will ever completely disappear from the pockets of consumers, plastic credit and debit cards have become commonplace in most of the world's markets. As these cards continue to grow in popularity, larger market share and profitability are imminent for those card manufacturers with the ability to quickly and efficiently meet the security standards established by the top credit companies, department stores and other large card-utilizing organizations.

The Challenge

Manufacturing credit and debit cards for credit companies and banks is a lucrative but competitive business. With credit card fraud becoming more pervasive, data security is a top issue with larger credit companies like Visa® and Mastercard®, so stringent qualifications must be met when vying for their business. One card manufacturer, Cards-R-Us*, specialized in creating retail store cards and other similar cards but could never break into the larger market. A main reason for this roadblock was that they did not have the security technology that could safely generate CVVs and CVV2s for the contracting company, nor did they have the technical know-how to maneuver their way through complicated security software without some sort of technical support—something many security software companies don't offer.

Surprisingly, Cards-R-Us is not alone in this predicament. In fact, the ability to calculate CVV and CVV2 that the larger credit organizations require is what leaves many card manufacturers floundering. While historically these businesses do encode the mag stripe on the backs of the cards, the software they use is not generally equipped to manage multiple cryptographic keys (CVKs) and calculate the CVVs and CVCs that are used to personalize each mag stripe bankcard. Additionally, the banks and others who issue these cards do not have a standardized file

Function: Bank Card Security System

Industry: Credit/Debit Card Manufacturing

Platform: Windows

format with which to hand over the necessary data to the card manufacturer. Because of this, it's the card manufacturers who must be as flexible as possible in order to stay competitive. With so many variables and requirements to meet, many card manufacturers find themselves struggling with the complex mathematics and technologies required in generating the necessary codes.

With larger profits and an expanded market on the line, Cards-R-Us began exploring the hardware and software options available for calculating CVVs and CVV2s efficiently. They soon found out, however, that there was little available that could meet their needs. Says Cards-R-Us Operations Director, "There was a group of companies out there that dealt with the black box mentality. They were old mainframers. They were trying to offer us that same thing [that worked on a mainframe], telling us we could use it on a PC level. It just turned out not to be the case. All they were doing was offering a piece of hardware without any sort of technical support whatsoever."

The Solution

After exploring their options, Cards-R-Us approached Prime Factors about what BCSS software could offer them. BCSS is a credit/debit processing software that supports the generation and verification of security codes and also supports the use of cryptographic hardware devices such as Thales and Futurex Host Security Modules.

"There was really no alternative," says Cards-R-Us Operations Director. "Essentially, [Prime Factors] was the only one out there that was supplying a product like we required." Prime Factors' Technical Support Analyst, Mary Still, attributes this lack of competition to the fact that the larger security companies tend to write their own software. "Nobody else in the industry wants to figure out all the commands needed to talk to the different cryptographic

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boxes. Well, we figured it out and made front end software that’s easy to use and is flexible enough to calculate codes for several different card issuers.”

Consisting of three main components, BCSS is designed with the user in mind. The first component is a menu-driven utility that manages a database of encrypted keys. The second component is a library of subroutines which can be called from a customer’s own application programs or from a commercial product such as First Data International’s VisionPLUS. The final component is a Card Utility for small banks or card manufacturers that use cardholder information and the BCSS database to generate the data. This data includes CVVs, CVV2s, CVCs, CVC2s, CSCs, PVVs, PINs, PIN Offsets and PIN Blocks used for magnetic-stripe cards.

“When you get into the business of encryption keys and generating CVV and CVV2, it’s an incredibly complicated process,” says the Operations Director. “Dealing with Prime Factors really helped that process be a lot clearer. [They] have been absolutely fantastic when it comes down to customer support and they have a good expertise level that is really just invaluable.” He continues, “When we first launched the thing, there were a few hiccups and some learning curves, but it didn’t take very long to really get it off the ground and feel comfortable with what you were doing and its accuracy. Prime Factors was able to take us from point A to point B without sending us off in different directions. Everywhere else we talked to didn’t have that level of expertise as far as addressing your individual questions one to one.”

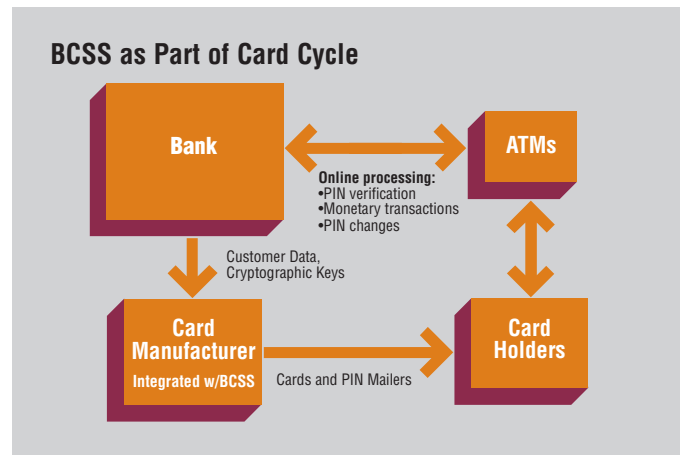
With positive initial reactions from those handling the BCSS software and confidence that the program would allow them to efficiently handle a larger workload, soon Cards-R-Us was again chasing the large credit

corporations. And because they can now generate CVV and CVV2 codes, they are able to produce Visa, Mastercard, American Express, and a variety of ATM bank cards. “Generating CVV just really pumps up our ability to charge a higher price because it’s a larger service that we’re supplying,” says the Operations Director. “Ultimately, it has increased our revenue by about five hundred percent.”

Summary

Prime Factors’ BCSS software was instrumental in helping Cards-R-Us expand their market and greatly increase their yearly revenue. Though there were few, if any, alternative programs available that met Cards-R-Us’ requirements, the easy-to-use interface, prompt technical support, extensive hardware support and compatibility, and the variety of options available to modify the CVV calculations to meet each contracting companies’ data format, all made the BCSS program stand head and shoulders above any competition there might have been. “I haven’t hit any significant stumbling blocks with the software. But anytime I have run across something, Prime Factors’ response time has been incredible,” says Cards-R-Us Operations Director. “And senior management has been so happy to get the extra billing...”

**This current Prime Factors client granted us permission to tell their story but asked that their identity and their specific security issues remain confidential. We, of course, honored their request. Contact Prime Factors about talking directly to the Operations Director mentioned above.*



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