

Prime Factors Enhances Key Management Functionality in Bank Card Security System

Meets PCI requirement for split knowledge and dual control of cryptographic keys

Eugene, OR – March 15, 2010 – Prime Factors, Inc., announces enhancements to the Bank Card Security System (BCSS) that meet key management requirements established by the network card brands, and the Payment Card Industry Data Security Standard (PCI DSS or PCI).

Known in the industry as split knowledge and dual control, BCSS software now supports this procedural control. It requires two or more people, each knowing only their own part of the cryptographic key, to reconstruct the whole key. It is section 3.6.6 in the PCI requirements, and it is a requirement for Visa and MasterCard certification for logical security.

Through functionality called dual sign-on, BCSS ensures that at least two people are required to change a key, and that all modifications are recorded in an audit log. Dual sign-on can be turned on or off depending on key management requirements.

BCSS customers are some of the largest payment card manufacturers, issuers and processors in the business. They include Discover, TSYS, HSBC, Alliance Data and TietoEnator Financial Solutions. Customers who use BCSS in prepaid include Premier Card Solutions, Integrated Printing Solutions, Global Card Services and Arroweye Solutions. BCSS significantly reduces the amount of programming necessary to accomplish the following:

- Implement key management
- Generate card security codes and PINs
- Verify security codes and PINs
- Incorporate hardware security modules (HSMs) into secure card manufacturing and transaction processing platforms
- Support EMV standards for smart cards
- Manage security options and keys shared by groups of cards or BINs

Customers rely on BCSS to keep them current with the latest security standards established by Visa, MasterCard, Discover Card and American Express. BCSS also keeps issuers and acquirers current with security requirements for different types of plastic media: magnetic-stripe cards, EMV-based smart cards and contactless cards (RFID cards).

About Prime Factors

Prime Factors, Inc. develops enterprise encryption and key management software that reduces risk and helps companies achieve their security goals. We specialize in meeting stringent requirements for secure card personalization established by Visa, MasterCard, Discover and American Express; simplifying key management; protecting data in use and at rest in a flexible way; protecting data exchanged with trading partners.

About GEOBRIDGE

Since 1997, GEOBRIDGE has been providing information security solutions to global clients. Today our client list includes Fortune 500 companies, financial institutions, health care, government agencies and defense clients across North America and internationally. GEOBRIDGE helps clients mitigate risk and

realize significant value from their IT investments while allowing clients to focus on the growth and profitability of their company. Our team provides solutions, integration services and consultancy in the areas of encryption, network security, identity management, transaction security, and compliance. Due to the increased needs for compliance with internal governance, and external legal and regulatory requirements, we have expanded our compliance and security best-practices offerings to address information assurance. GEOBRIDGE is a Qualified Security Assessor company (QSAC) certified by the Payment Card Industry (PCI) and a TG-3 Assessor recognized by the Electronic Funds Transfer (EFT) networks.