

CAPTURE THE POWER OF CUSTOMER SELECTED PINS...

Hi-Co MCAT



MAGTEK

THE INSTANT-ISSUE CARD PROGRAM FOR THE NEW MILLENIUM

Mag-Tek's Hi-Co MCAT delivers a host of opportunities to financial institutions seeking a competitive edge. Combining instant-issue, Hi-Co encoding with the security and convenience of customer-selected PINs, Hi-Co MCAT improves customer service and decreases costs.

CUSTOMER SELECTED PINs OFFER COMPELLING ADVANTAGES

Your cardholders prefer to select their own PINs – it's a fact. Customer selected PINs are **easier to remember** and cardholders **use them more often**. Compared to issued PINs, customer-selected PINs **rarely require re-issue** and are also **more secure**. They also significantly increase ATM usage rates, which results in lower teller support charges for your institution.

FULLY FEATURED FOR THE FUTURE

The Hi-Co MCAT lets you activate pre-encoded cards, encode blank cards and repair damaged or de-magnetized cards. You can also use the device to generate offsets for cards issued by third party service bureaus.

To reduce the errors associated with manual data entry, you can pre-program all constant data into Hi-Co MCAT. For optimum convenience and functionality, an optional audit trail printer is available to provide hard copies and track operator use. We also offer an alphanumeric keyboard to further facilitate operator data entry.

VERSATILE, RELIABLE AND HIGHLY SECURE

The technologically advanced Hi-Co MCAT offers issuers a distinct competitive advantage. It has off-line and on-line capabilities and can encode up to three tracks of card data.

The unit also supports a number of advanced encryption algorithms including DES and Diebold. Hi-Co MCAT calculates, verifies and encodes DES offset, CVV, CVC and PVV functions.

Hi-Co MCAT allows authorized personnel to quickly and easily make on-site modifications to pre-encoded cards. Customized programs may also be designed to suit the specific needs of your financial institution.

TRANSITION TO HI-Co AT YOUR OWN PACE

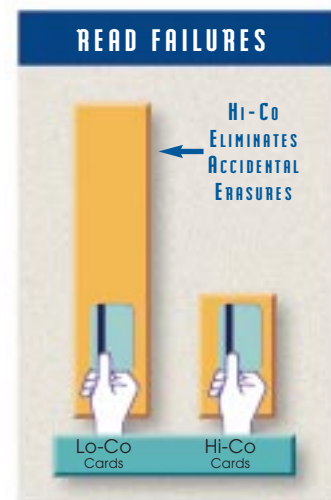
Because Mag-Tek's Hi-Co MCAT supports ISO specifications for both Low and High Coercivity encoding, you can start taking advantage of the benefits of Hi-Co encoding at any time. It's a well-known fact — millions of bank cards are reissued each year due to accidental erasure of the magnetic stripe. But with High Coercivity encoding, you can bring an immediate end to this inconvenience and its associated expense. Cards encoded in Hi-Co mode are fully protected against the everyday causes of data loss including exposure to household, billfold and purse-clasp magnets.

TECHNOLOGY BACKED BY 28 YEARS OF EXPERIENCE

Back in 1976, Mag-Tek introduced the first ATM card activator to support customer PIN selection. Today we continue to advance PIN and card issuing technologies with our Hi-Co MCAT – a major breakthrough in customer service and financial institution innovation.

HI-Co MCAT PROVIDES A MIGRATION PATH TO THE FUTURE

As your institutions' branch automation program evolves, the standalone Hi-Co MCAT can be easily upgraded to operate in on-line configurations. In the store and forward dial-up or direct connect modes, Hi-Co MCAT interfaces with any PC, transferring the highly secure, encrypted PIN information across communication lines for financial institution use and reporting. In host interactive mode, Hi-Co MCAT is under the command of your system, passing encrypted PIN information directly to your host in any desired format.



Read failure is dramatically reduced with Hi-Co encoded cards.



Cardholders by-pass long teller lines with instant-issue cards from Hi-Co MCAAT.

Two line display guides users to ensure defect-free encoding

Encode in Lo-Co, Hi-Co or Auto-Select Modes

Closed-end slot prevents card skimming

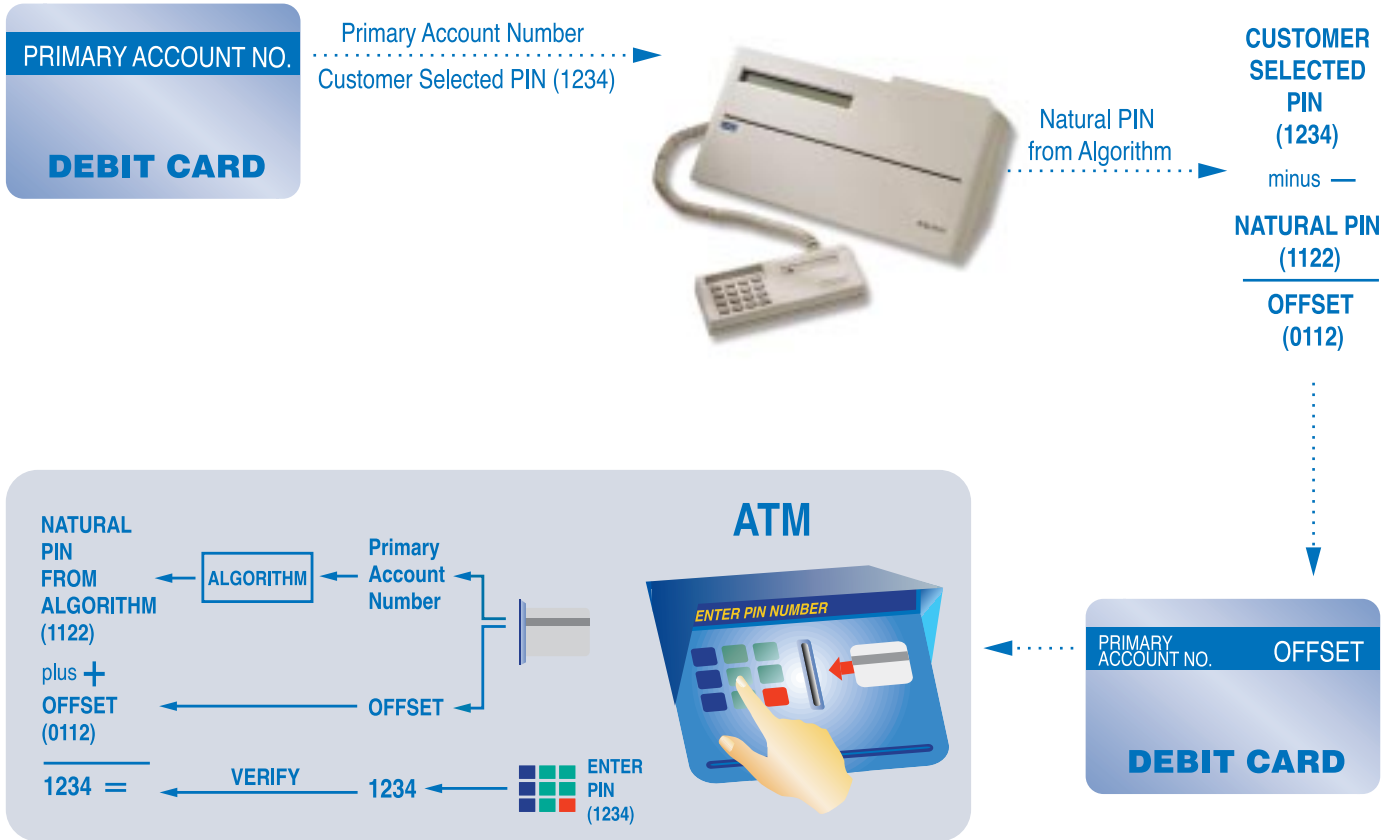
Separate PINpad can be handed directly to customers for more secure PIN entry

Customer-selected PINs significantly outperform issued PINs in usage rates and PIN recall

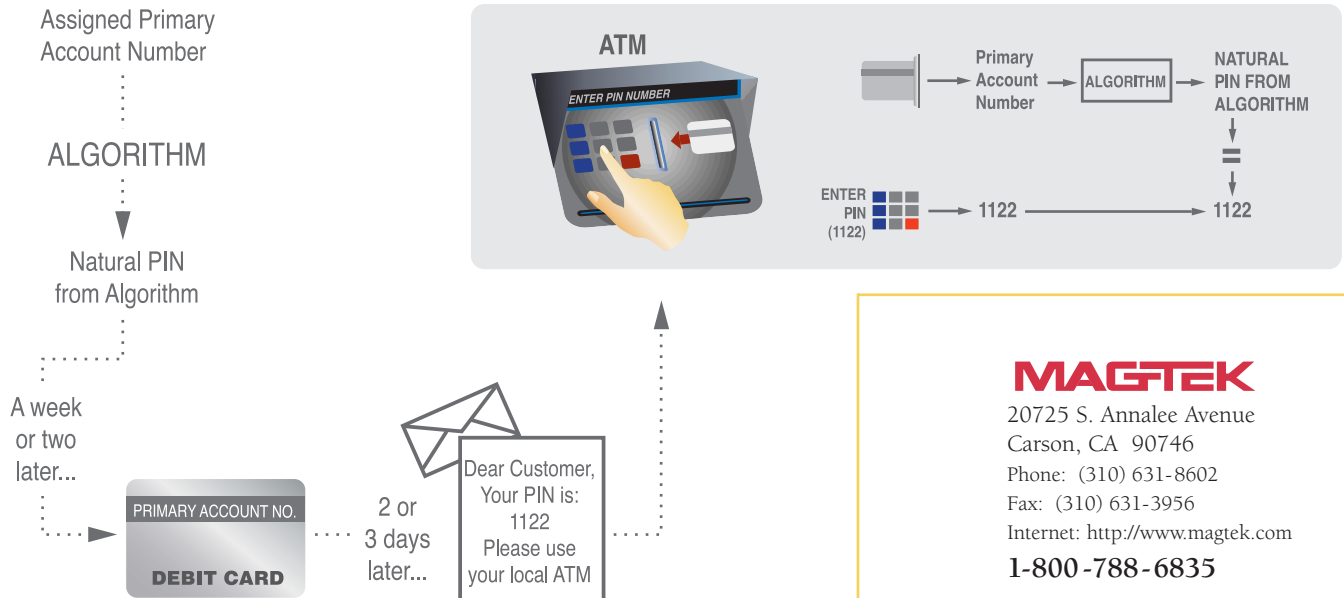


THE MCAT SOLUTION FOR CUSTOMER SELECTED PINs

Customer Selected PIN (DES)



INSTITUTION ISSUED PINs



MAGTEK

20725 S. Annalee Avenue
Carson, CA 90746

Phone: (310) 631-8602

Fax: (310) 631-3956

Internet: <http://www.magtek.com>

1-800-788-6835