Q&A from February 30, 2013 Webinar on
Card@Once®: In-branch Instant Card Issuance
Host: Greg Kuyava

We are pleased to introduce Card@Once, the first instant card issuance solution that leverages advancements in technology to deliver a quick, affordable, compact and secure service. Card@Once is **software as a service** model that utilizes encrypted data over the internet to instantly issue a fully personalized card. No servers, no networks, no network support, no software purchases, no licensing fees, no maintenance agreements, no secure key loading, minimal training … to summarize … **no hassles!**

Card@Once is "one of a kind" brought to you by your partners at Harland Clarke.

1. Did I understand that the FI does not have to ensure the PCI certification?
   GREG: Our program is PCI certified. We have taken the steps to go through the full PCI auditing process. Many of the competing instant issue programs will provide a program that is PCI compliant; however, the PCI certification process falls on the responsibility of the individual FI.

2. Can you link multiple accounts to one card?
   GREG: The instant issue program allows for one BIN per card.

3. How does my card company get the CVV number?
   GREG: The instant issue program uses the same card information that you provide to your EFT processor, allowing both partners to calculate the same CVV number for the card. This is the same process that occurs in a standard card program — the card issuing company calculates the CVV number before mailing it to the card holder.

4. Are your cards high or low coercivity?
   GREG: We use high coercivity cards.

5. Will the equipment need to be changed to get ready for EMV requirements?
   GREG: Card@Once equipment in the market prior to the release of the EMV compatible printers will need to be exchanged. It will be a simple and easy exchange where we ship out the new equipment, and you send us back the existing printers.

6. What happens in the event we have to do a mass reissue due to cards being compromised? It has happened previously w/ a couple of large chain stores.
   GREG: For all large reissues, including monthly reissues for expiring cards, our recommendation is to keep your existing card issuing process in place. This is a more efficient manner in which to handle any

type of large reissue file. As a personalization provider, HC is one of the few instant issue providers that can also handle reissue files through our standard (USPS) issuing service.

7. Will you allow individualized edge-to-edge photo on the card, such as a picture of one's child or wife?
GREG: At this time we do not allow for individualized photos on the card in our Card@Once solution. HC does provide this service through our standard personalization service. Ask your HC account executive for more details.

8. What about EMV? How does that work on these printers?
GREG: We are in the final testing phase of our EMV solution with Card@Once. The launch of EMV printers will be very soon.

    Setting up an EMV BIN with the card associations and your processors will take at least six months. If you have already set up your EMV program, our printers will be EMV ready in plenty of time for your program.

9. Is the card name, number, etc. transitioned automatically for the card to be printed or does it need to be manually typed in?
GREG: We provide both an integrated and non-integrated solution. Our integrated solution, the essential card information (PAN, expiration date and cardholder name) transfers directly to our card-processing platform. In the non-integrated solution, these three pieces of information need to be manually entered and takes as little as 30 seconds. We provide verification on the PAN entered into the system to assure accuracy. An inaccurate PAN will not allow for the card to be processed and a notification is sent immediately back to the FI employee who entered the number.

10. Is the printer networked directly or is a PC required?
GREG: The printer is networked directly. It requires a power source and a DHCP internet connection.

11. Is there a minimum stock we have to order?
GREG: No.

12. We are considering moving to clear cards. Would Card@Once work with clear cards?
GREG: We have successfully tested clear cards through our Card@Once printers in the past. We recommend a test on any clear card design to assure the same successful results.

13. Is there a problem with the card working at all merchants from a printed number versus embossed?
GREG: Flat print cards are becoming more common in the market with over 90 percent of all Visa® transactions being handled in an online (mag stripe) environment. With the invention of electronic transaction devices like The Square, even the smallest merchants can handle online transactions.

14. Is there a direct core integration option or is the swivel chair process the only option? I.e., request card info in the core, then type into the portal.
GREG: We provide both options. Depending on the core processor at the FI will determine the option available to implement.

15. How will an account holder input a specific PIN that they choose?
GREG: We can provide a PIN Pad device to allow the card holder to input their personalized PIN at the time of card opening. Our program will also work with most existing PIN Pad processes that might be in place at the FI.

16. Since the printers are located at the branches and the member is allowed to pick up the card, how will we handle out of town card issues?
GREG: We recommend you keep your existing standard card issuing process in place to handle those card orders for individuals who cannot go to a branch to pick up their card.

17. What if the printer jams, can you reprint?
GREG: If the printer cannot produce the card, a notification will be sent to the employee who entered the card request. A card can be reprinted.

18. If it breaks who maintains it or replaces it?
GREG: Card@Once has an outstanding maintenance program. If the printer is failing to print and encode the card orders, the FI simply calls the 800# service line to get the printer working. If, through a series of trouble shooting actions, the printer cannot be brought back up, we will overnight a new printer using a next-day delivery service.

19. Can we get a copy of this presentation?
GREG: A link of this presentation containing a replay will be sent to all participants. Contact your HC account executive if you would like to have a more detailed discussion around Card@Once and instant issue.

20. Is the cost of the program based on the number of cards issued? Are we required to purchase cards a minimum number of cards?
GREG: Please contact your HC account executive for detailed program pricing. There are no minimum requirements on number of cards.

21. What is the plan when the cards have the microchip instead of the mag strip?
GREG: Our printers are going through the final phases of testing for EMV cards.

22. Do you have or are you working on any integration to card issuing platforms?
GREG: We are currently working on and have integrations with many of the major core platforms.

23. What is the average life of these cards? Does print fade or magnetic strip fail?
GREG: The plastic used in the Card@Once solutions is the same card plastic and meets the same specifications as cards you use today. There is a protective layer placed over the flat print information.

24. Can you detail the process for card activation? Are the cards immediately available for use?
GREG: The cards will be activated once the FI communicates with their EFT processor that a new card has been requested. The timing of this activation and the communication process will be determined by each FI.

25. Can the same card numbers be reissued?
     GREG: Yes, an existing card number can be reissued using Card@Once.

26. What is the cost of the printer and VPN?
     GREG: Please contact your HC account executive for detailed pricing information.

27. With the laser etching, is there any embossing of the card numbers or account holder name?
     GREG: Card@Once uses a flat print technology; our program does not emboss the card number or the cardholder's name.

28. What support do you provide for the card inventory process? I.e., monthly automatic resupply?
     GREG: We can support your inventory needs by handling the manufacturing and storage in our Visa® and MasterCard® secured facility. When the branches need to be replenished, the system will allow for an automatic resupply based on the FI's program specs.

29. Will we use the same portal as the check ordering website to order the cards?
     GREG: The Card@Once portal is different from the HC check ordering website.

30. Is there a quantity that each printer can handle or do you just replace the ribbon?
     GREG: Each Card@Once printer is calibrated to handle over 300,000 cards under its warranty. We do supply ribbon replacement as part of program. Black ribbons can expect to handle approximately 250 cards, and our CMYK ribbons handle approximately 100 cards.

31. Can you send out a link to this entire presentation?
     GREG: A link to a replay of this webcast will be sent out to all participants 48 hours after the end of the presentation. See: www.harlandclarke.com/media/webinars.