



## Card@Once® In-branch Instant Card Issuance

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April 17, 2013

## Key Takeaways

- *53% of respondents chose their primary financial institution because of convenience<sup>1</sup>*
- *Consumers do not want to wait for a bankcard<sup>1</sup>*
- *85% of FIs that offer instant issue today believe it supports their account holder service goals<sup>2</sup>*

- Challenging economic times have caused skepticism and price sensitivity among account holders
- Consumers are demanding time-savings, customization, convenience, service and fair prices from their financial institution  
Today's consumer wants:
- Demand is growing for the convenience of debit cards over credit cards or cash
- 1:1 client servicing builds loyalty among account holders and makes it less likely for them to switch financial institutions

<sup>1</sup> *The Power of On-Demand Card and Personalization*, George Wolbert

<sup>2</sup> Gramercy Institute and EFT Source, Inc., 2011



## Why Instant Issue

### Benefits

Improved Cardholder Experience

Increased Activation and Utilization

Enhanced Security

Increased Profitability

Emergency Card Replacement

Reduced Expense

Competitive Advantage



## Instant Issue Options

- **Software for Sale**
  - Purchase software, printers and PIN pads
  - Dedicated server and network within the FI network for communication
  - Responsible for setting up all components and loading secure keys for PIN and CVV/CVC
  - Responsible for ongoing system maintenance and installing software upgrades
  - Requires internal FI resources, such as IT and Operations
- **Software for Service**
  - No software to purchase
  - Hardware purchase — printer and PIN pads
  - Provider's server for order processing and communication network
  - Program setup handled by provider, including loading secure keys for PIN and CVV/CVC
  - System maintenance and upgrades handled by provider
  - Minimal IT and Operations resources needed to set up or maintain



## Card@Once® Details

- No software purchase
- Hardware purchase includes
  - Printer/router/firewall — single unit — with security USB
  - No service contracts or maintenance agreements
- Consumables
  - Card stock, ribbon, pick and pack
- Cardholder selected PIN solution is available (optional)
- Ongoing issuance and reissues provided
  - Harland Clarke provides a seamless solution for ongoing issuance to “out-of-towners” and for reissuing expiring cards



## Why Card@Once®

- **It's Simple**
  - Harland Clarke provides implementation, setup, training and support
  - Requires only a power and internet connection
  - Easy to operate — no systems to manage
- **It's Reliable**
  - Uses proven print technology
  - Low maintenance; no annual contracts
  - Small footprint 9"x16"
  - Quiet operation
- **It's Secure**
  - PCI certified
  - Meets Visa® /MasterCard® Security requirements
  - No financial institution keys are loaded in the Card@Once unit
- **It's Economical**
  - The most cost-effective solution available
  - No software to buy



## How Card@Once® Works



### Card Ordering Process

1. Financial institution submits card order via secure web portal
  - Cardholder selects personal PIN via portal using secure IPAD® (optional)
2. Data is transmitted and encrypted
3. Encrypted data is sent to in-branch printer via web portal
4. In-branch printer decrypts message and prints card
5. System confirms successful printing of card and PIN
6. Account holder leaves financial institution with personalized card

## Overview: Printing Options

### Card Printing Process – Black Ribbon

- FI uses existing preprinted card stock or Harland Clarke design stock
- Thermal imaging of variable data [name, primary account number (PAN), expiration] is printed in black type on the front of card
  - For generic card stock: logos/verbiage are printed on front and back
- Front and back of card receive a protective overlay coating during printing
- 3-digit CVV/CVC is printed in black type on back of card

### Card Printing Process – CMYK Ribbon

- FI uses white card stock from Harland Clarke (card contains network logo, network hologram, magnetic stripe and network signature panel)
- Card front is printed in color with variable data (name, PAN, expiration) built into the card front graphic image
- Card back is printed in black with all program required verbiage, phone numbers and logos
- 3-digit CVV/CVC is printed in black type on back of card

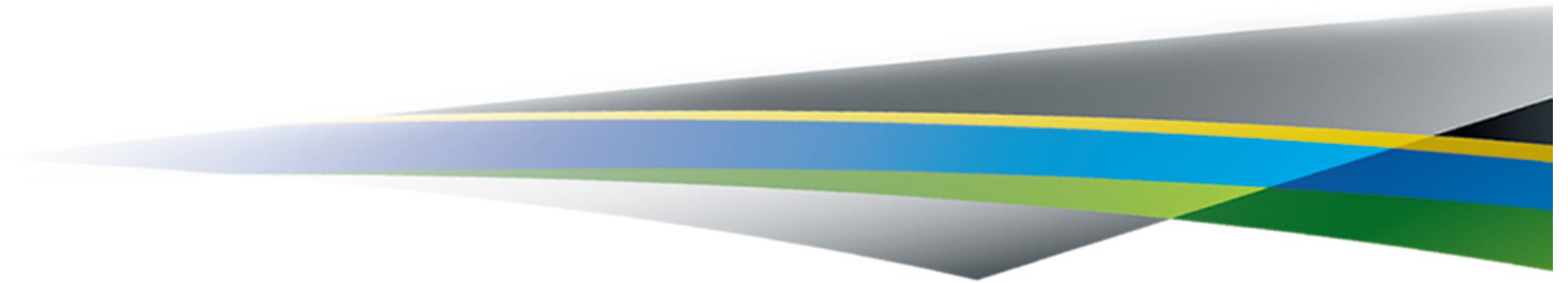




## Card@Once® — Additional Considerations

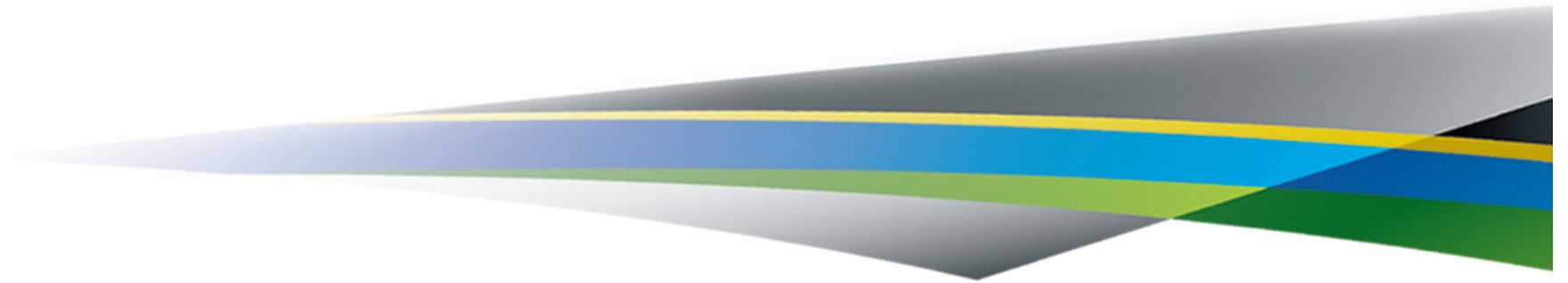
- Card Order Requirements
  - Web portal access (branch personnel or centralized)
  - PAN, cardholder name and expiration date
  - Cardholder selected PIN or offset entry (Card@Once integrated or other)
- EFT Processor System Considerations
  - Provides PAN
  - PIN offset field (financial institution would enter on card file/record)
  - “Do not mail card” indicator
  - Image identifier field in card record (optional for E2E solution users)
- Re-issue Considerations — E2E image issuers
  - Common card type or selected image





**Questions?**





# Thank You!

Contact your Harland Clarke account executive for additional product information or a detailed ROI.

