



Card@Once®: In-branch Instant Card Issuance



Greg Kuyava

Senior Product Manager, Card Services

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Stay with us for Q&A session at the end of this presentation

Card Issuance Trends

- Today's consumers want services that align with lifestyles
 - Service
 - Options
 - Convenience
- Key Advances in Instant Issue
 - 2009: MasterCard® and VISA® allow for non-embossed cards
 - Laser print technology now available in the instant issue printer market
 - Flat print technology reduces the size of printers to a small desktop printer
- EMV
 - Worldwide usage increasing to 2.37 Billion cards – Business Insider May 2014 – (excludes U.S. numbers)
 - Target breach put this “new” technology into the consumer mainstream
 - 2015 incentives are still in place by the Card Associations
- Breaches
 - Over 600 publicly disclosed data breaches in 2013 – CNBC, December 28
 - Actions by banks: blocking or limiting transactions and replacing portfolio of cards

Why Instant Issue?

Improved Cardholder Experience

Increased Activation & Utilization

Enhanced Security

Increased Profitability

Emergency Card Replacement

Reduced Expense

Competitive Advantage

Card@Once Case Study

Background

- \$2.23 billion bank headquartered in Indiana
- Pilot conducted with four branch locations over three months
- Implemented Card@Once in 43 of its 45 branches

Results

- Activation rates increased from 74% to 89%
- 47% of cards used within eight hours
- Average usage time is 93 minutes (versus 10 days for non-instant issue cards)
- Reduced card costs by 20%, by simply lowering annual shipping costs

Per Harland Clarke Testimonial Video

Instant Issue Solutions Comparison

Other Solutions



Software for Purchase	Software as a Service (SaaS)
Must purchase software, printers and PIN Pads	No software to purchase Hardware includes printers and PIN Pads
Dedicated server and network implementation required by the FI	Communication managed by provider through secure web service calls
FI responsible for setting up all components and loading secure keys for PIN and CVV/CVC	Program setup handled by provider, including loading secure keys
FI must install and maintain software upgrades	All system maintenance and upgrades managed by provider
Requires internal FI resources (IT, Operations)	Minimal IT and Operational resource needed

Why Card@Once?

Innovative	Simple	Reliable	Secure	Economical
<ul style="list-style-type: none">• Patented solution• SaaS model differentiates this instant issue solution from all others	<ul style="list-style-type: none">• EFT Source manages implementation, setup, training and support• Requires only a power source and internet connection• Easy to operate – no systems to manage	<ul style="list-style-type: none">• Proven print technology• Low maintenance, no annual contracts• Small 9" X 16" footprint• Quiet operation	<ul style="list-style-type: none">• Certified PCI Compliant• Meets VISA® and MasterCard® security requirements• No financial institution keys are loaded in the unit	<ul style="list-style-type: none">• No software to purchase• No annual licensing fees

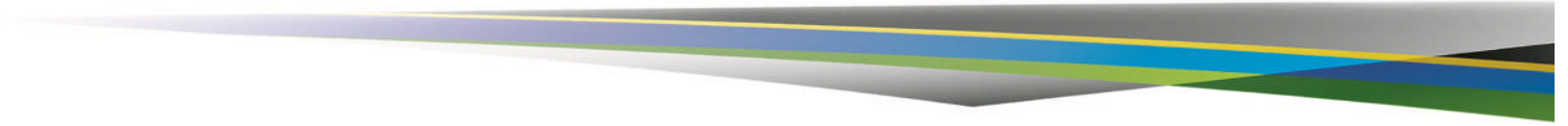
Card@Once Card Printing

- All cards thermal printed with variable data (name, PAN, expiration)
 - Flat card printing
 - Thermal printing prohibits any chance of peeling
- Magnetic stripe encoded in required format
- 3-digit CVV/CVC printed on card back
- Front and back receive a protective overlay during printing

	Standard Black Print	Edge-to-Edge Color Print
Card Stock:	Pre-printed	White
Cards Printed/Ribbon:	250	100
Time to Print:	< 1 min	< 2 mins

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)
- Reissue Considerations – E2E image issuers
 - Common card type or selected image

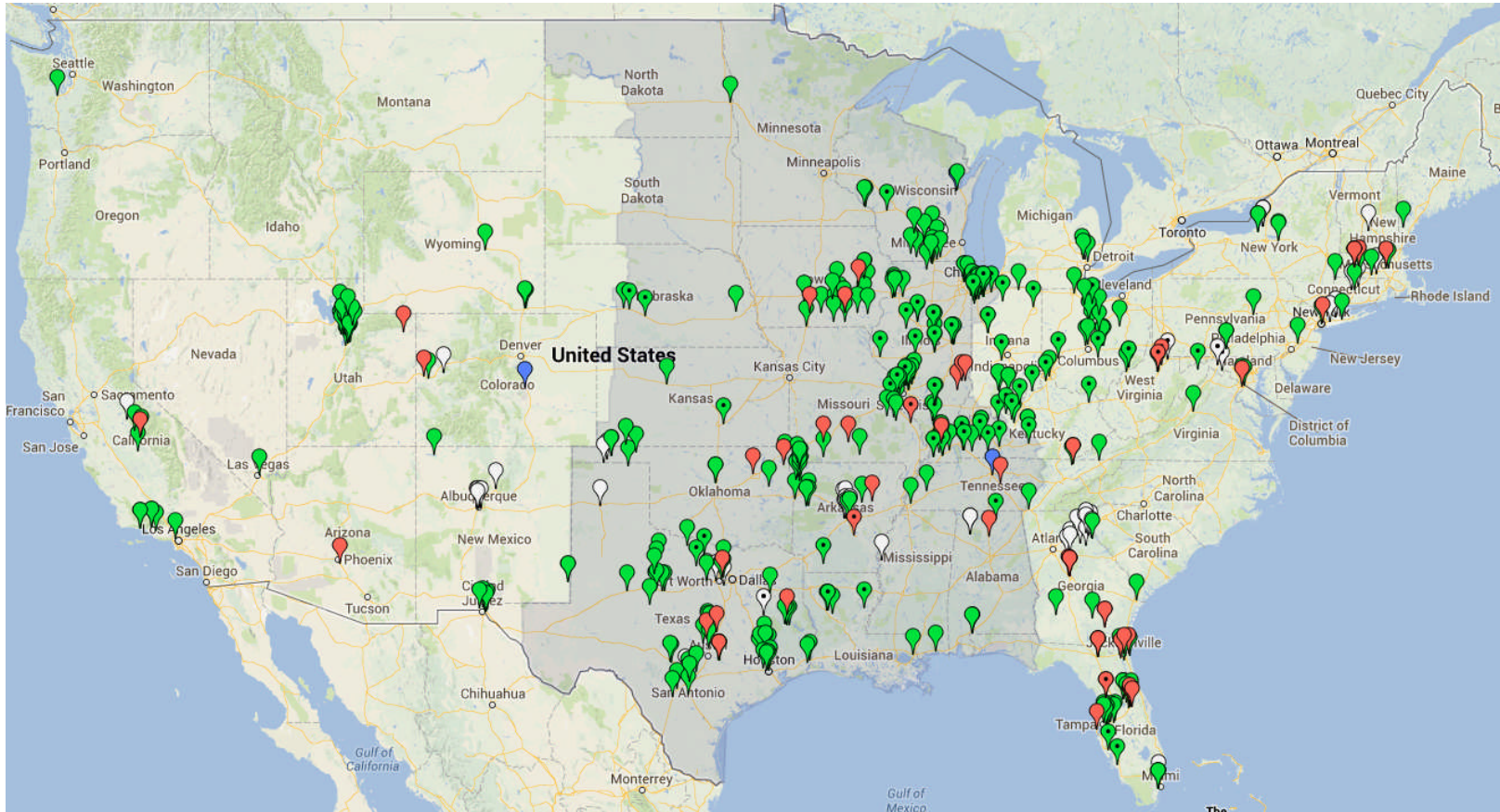


Network & IT Support

Card@Once Network Monitoring

All Card@Once printers are monitored for connectivity and activity by network engineers during open banking hours.

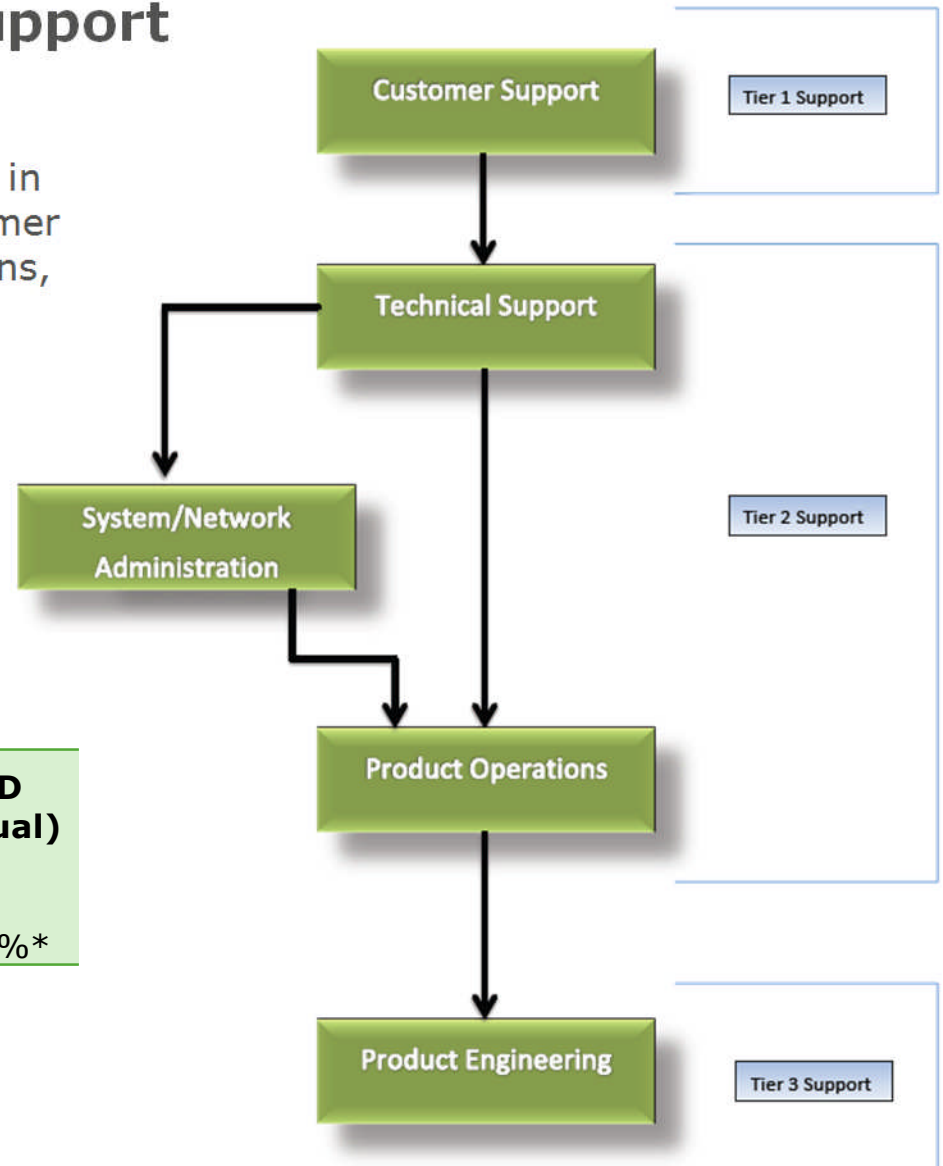
- Active Printers
- Offline Printers



Card@Once Network & IT Support

The Card@Once support staff operates in a 3 Tier support model including customer support, system/network administrations, product operations, and product engineering.

- Customer Support
- Technical Support
- Network Support



IT Systems Efficiency	Target (Monthly)	YTD (Actual)
Uptime	99.3%	99.8%*

* EFT Source Annual Audit



Voice of the Customer

Why Our Clients Choose Card@Once

- Ability to support EMV-enabled cards
- Software as a Service removes internal resource burden from your financial institution
- Secure key management conducted by EFT Source, Inc.
- PCI DSS compliant certified and VISA® certified
- Network monitoring ensures we are aware of potential communication delays
- Customer selected PIN available
- More cost effective
- Easy installation
- User-friendly process and training

Q&A

Press *1 on your phone

- or -

use the chat window and

send your question to

“All Panelists”

Greg Kuyava

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A video replay of this webcast will be sent to you within the next week.

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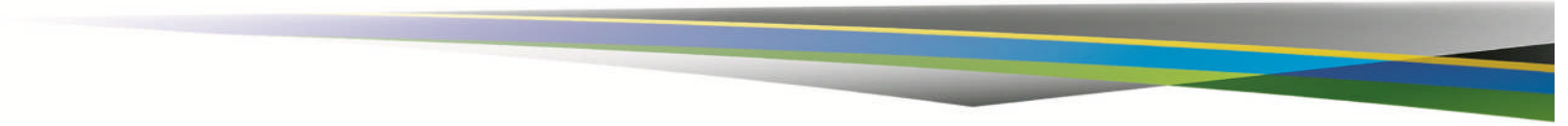
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