

A Fast and Easy Turnkey EMV Conversion Solution for Financial Card Issuers



*Chip Complete
makes the
complex EMV
conversion
process **simple.***

The EMV conversion process can be overwhelming and time-consuming. In fact, the entire process can take as long as six months to complete. Then there's the additional staff time necessary to research and answer essential questions, including:

- Which chip is best for my financial institution?
- How do I train internal stakeholders on the new cards and processes?
- How and when should I communicate the change to my cardholders?

Chip Complete is Harland Clarke's turnkey solution for a quick and easy EMV chip card migration. From product training and card manufacturing, to EMV chip card issuance, Chip Complete delivers a step-by-step plan and support to help navigate the complex process of launching an EMV program. Chip Complete removes the inherent complexities from the process, so you can complete your EMV transition in just 10-12 weeks.

Internal Training and Education. Chip Complete's Teachme™ EMV webinars and other educational tools help your internal stakeholders understand EMV and what your financial institution needs to implement it successfully. We deliver all the training you'll need — from the basics of EMV, to the technical aspects of chip cards.

Card Implementation. Chip Complete simplifies the complex chip selection process for you. We'll guide you to select the best chip for your financial institution based on your chosen profiles – so you don't have to wade through myriad chip options. We have selected a few of the most common chips that meet all the requirements of MasterCard® and Visa®. Each offers choice and flexibility in memory size, authentication method and operation system.

There are dozens of EMV personalization profiles currently on the market, and they vary widely in complexity. Chip Complete can support any U.S. standard profile for MasterCard and Visa. We'll even guide you through security, uploading keys and testing to ensure that the program is going to work for you.

Cardholder Communication. When it comes to educating cardholders on the transition to new cards, communication is key – before, during and after card issuance. We'll provide a best-practice, multichannel plan to help you communicate all aspects of the EMV transition to your cardholders — from messaging to materials design to project timeline development, we make it easy — so all you have to do is implement the plan.

We can also help reduce issuer disruption with these additional services:

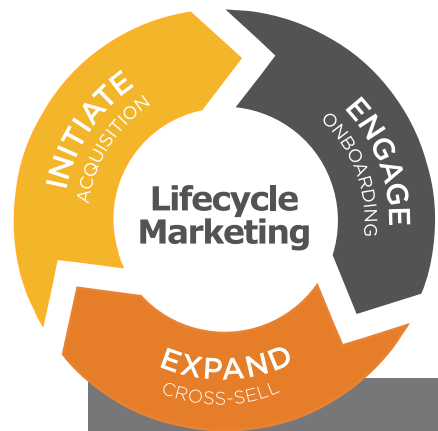
- *ChipTrac™ chip and inventory management*
- *Card design*
- *Card@Once EMV-capable instant issuance solution*
- *Account management setup support*

Chip Complete Turnkey EMV Chip Card Solution



We can also help reduce issuer disruption with these additional services:

- Training
- Design
- Manufacturing*
- Personalization*
- Marketing communication
- Issuance



For more information on how Harland Clarke can help your financial institution navigate the EMV transition process quickly and easily,

call **1.800.277.7637**,
email us at cardservices@harlandclarke.com
or visit harlandclarke.com/ChipComplete.

Harland Clarke's Lifecycle Marketing Solutions — powered by advanced analytics, insightful data and award-winning creative designs — drive engagement and profitability at every stage of the account holder relationship.

Through effective acquisition, onboarding and cross-selling strategies, we help our clients achieve primary financial institution status with their account holders.

Acquisition

Reach prospects with targeted, effective communications that encourage new account openings and set the foundation for strong relationships

Onboarding

Use relevant account holder data to deploy multichannel communications that effectively transition new account holders into satisfied, loyal customers

Cross-sell

Increase the number of household products to capture full profit potential