



HARLAND CLARKE®

10 Critical Questions  
to Ask *Instant Issue*  
*Providers* in Your RFP



Instant card issuance can be an important onboarding tool and a key differentiator in meeting account holders' needs. If your financial institution is publishing an instant issue request for proposal (RFP), you'll want to consider several key factors when developing the RFP.



We've outlined 10 critical questions to include in your RFP to help you select the best instant card issuance solution for your financial institution.

# 1

### **Is software setup required? If so, what are the system requirements?**

It's important to research the type of instant issue programs that are available. Gone are the days when large financial institutions need to purchase a software package for \$100,000 or more and pay annual licensing fees. With innovations in instant issue programs, purchasing software is now one choice among many, rather than the only option. Additionally, system requirements can differ greatly. You'll want to determine who is responsible for setting up the card production process, if your financial institution will have to coordinate a setup project with your core and EFT platforms, and if there are ongoing resource requirements to operate the instant issue program. Costs for instant issue —whether they are hard costs such as software or printers, or soft costs, like internal resources needed to the set up project — can significantly impact the return on your investment.

**Costs for instant issue can significantly impact the return on your investment.**

### **Is software training required? If so, what are the time requirements and resources needed?**

# 2

When it comes to instant issue programs, three factors can make the difference in whether you will run the program or it will run you: ensuring that your employees can easily navigate the card ordering system, whether your IT department has the resources necessary to remain updated on the program requirements, and whether your operations department knows how to monitor the system. Web-based solutions can be more intuitive for users and provide greater systems support as part of the overall package. Software-based solutions give control of the system to the financial institution, enabling its own resources to fully maintain, provide training for and monitor the instant issue package. Knowing what resources are available internally at your institution that can be dedicated to learning the system and then training staff will help you identify the program that is best for you.

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## How long will integration with the processor's platform take?

For a fully integrated software solution with a core or EFT processor platform, timing depends on the vendor. A system that provides integration options will allow for the most flexibility in both the time to set up and the costs of integrating. It's also important to understand the role of the core and EFT processors in the integration project. Will a separate integration project need to be managed with them? Are there costs associated with utilizing an existing processor integration? Does a new integration need to be built to your customized core platform? Is there a web service option, or can the integration be set up without involving the core or EFT processors? Integration of the instant issue program is key in larger financial institutions. Having integration options could mean the difference between saving time and money during the setup process or getting your instant issue program bogged down in setup.

## How simple is the solution to deploy and operate?

There can be a tremendous difference in the resources necessary for system setup, maintenance and ongoing monitoring. Look for a solution that minimizes your financial institution's resources during setup, provides a user-friendly maintenance plan, and supports ongoing monitoring of both the system and your printers. The new norms for instant issue are customer service hotlines available 24 hours a day to immediately troubleshoot system problems, rapid printer replacement programs and proactive monitoring solutions. You'll also want to determine if your employees will have access to the card ordering site at their desks, or if they have to go to a centralized location to enter an instant

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issue request. Access to the instant issue solution by your employees who are responsible for ordering can either enhance the new account opening experience or hamper it.

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## What is system network uptime?

Uptime is essential in any instant issue solution. Your financial institution should expect 99% uptime for any card issuance system, and you'll want to determine who is responsible for that uptime. Specifically, does the responsibility fall on your financial institution, or is it on the instant issue provider? Other questions to ask: Who creates and is responsible for the backup systems when incidents occur? Does a system technician need to come out to the branch to resolve issues, or can system repairs be handled remotely? Ask for references from experienced users about the vendor's track record on network uptime and system repairs.


## Is the solution Payment Card Industry (PCI) certified by an independent third party?

Instant issue programs create an environment where sensitive card information is stored and handled within the branch. Making sure the instant issue program provides the highest level of account holder information security needs to be your highest priority. Whereas most instant issue programs provide a PCI-compliant program, only a few provide a PCI-certified program. Implementing a non-PCI-certified program means a financial institution must prepare for and submit to an audit by its payment-branded card provider (Visa®, MasterCard®, AMEX®).

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*Making sure the instant issue program provides the highest level of account holder information security should be the highest priority.*



SaaS providers often manage ongoing maintenance tasks for responsive customer service.

## 7 **What is the procedure for printer maintenance?**

The most common instant issue maintenance relates to the printer. New to the instant issue market are solutions offering customer service that can first troubleshoot via telephone. If it's determined that there is a mechanical issue, some providers can ship a new printer to the branch overnight to ensure that downtime is no longer than 24 hours. Quick and easy plug-and-play instant issue solutions enable the new printer to be up and running without draining IT resources. With some instant issue solutions a financial institution needs to have maintenance agreements in place that can be costly and time consuming, particularly when the timing of repair is dependent on technicians who must service the hardware in person.

## **What IT resources are required for ongoing maintenance of the software solution?**

Instant issue programs can increase the strain on your financial institution's IT resources. With some software-based solutions, the institution's IT staff and customer representatives need to budget time for handling updates and issues. SaaS providers often manage these tasks for financial institutions, and their solutions make it possible for most problems to be resolved with responsive customer service.

## 9 **Can the hardware be placed, if secured, in an open area where there are customer and employee interactions?**

Instant issue programs are designed to help support and enhance the account holder experience. The best solutions tend to offer more compact printers that are ideal for even small branches in grocery stores or office buildings. Printers can be placed behind a teller counter or other secure area (with a security camera) that is close to where representatives interact with account holders. Bigger, bulkier printers can take away from the account holder experience because they hold sensitive data and, therefore, require a dedicated space and computer (with a security camera and a room with a locked door). Be aware that if embossing printers are used, they need to be placed in a separate room or area due to size and the potential for noise.

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## **How are inventory and card management handled?**

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Look for a setup that allows for easy monitoring of inventory and can automatically reorder cards when needed. Most institutions also want a solution that tracks employee usage and provides audit trails, which saves valuable time when it's necessary to backtrack and troubleshoot problems.

Harland Clarke offers a full suite of card services — including an affordable, easy-to-implement instant card issuance solution for large financial institutions.

To learn more:

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