



Card@Once® In-branch Instant Card Issuance

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Key Takeaways

- *53% of respondents chose their primary financial institution because of convenience¹*
 - *Consumers do not want to wait for a bankcard¹*
 - *85% of FIs that offer instant issue today believe it supports their account holder service goals²*
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- 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
 - 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



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 a 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

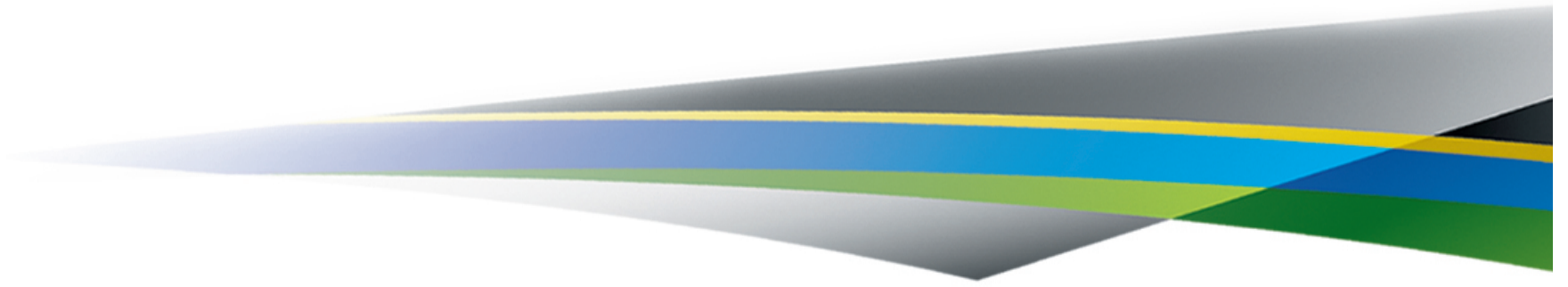
- FI uses white card stock from Harland Clarke (card contains network logo, network hologram, magnetic stripe and network signature panel)
- Card front is printed in color with variable data (name, PAN, expiration) built into the card front graphic image
- Card back is printed in black with all program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



Card@Once® — Additional Considerations

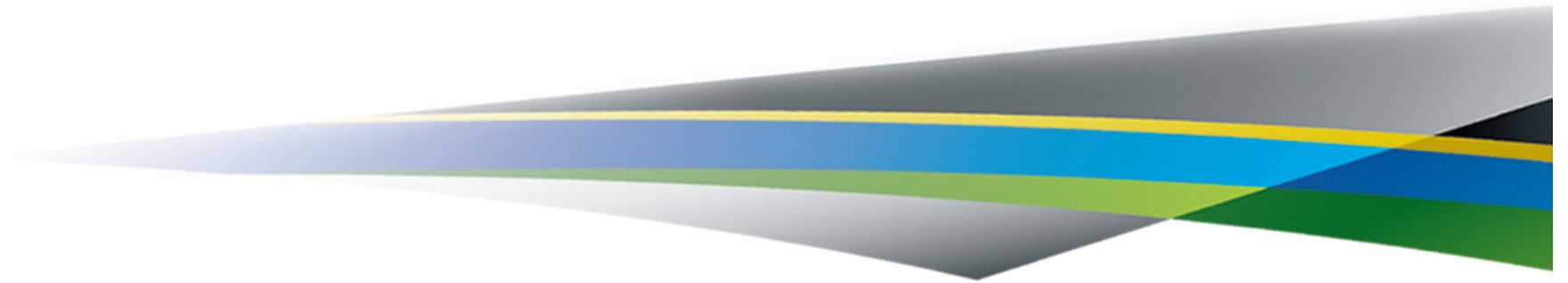
- Card Order Requirements
 - Web portal access (branch personnel or centralized)
 - PAN, cardholder name and expiration date
 - Cardholder selected PIN or offset entry (Card@Once integrated or other)
- EFT Processor System Considerations
 - Provides PAN
 - PIN offset field (financial institution would 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.

harlandclarke.com/ContactUs
harlandclarke.com/CardAtOnceVideo

