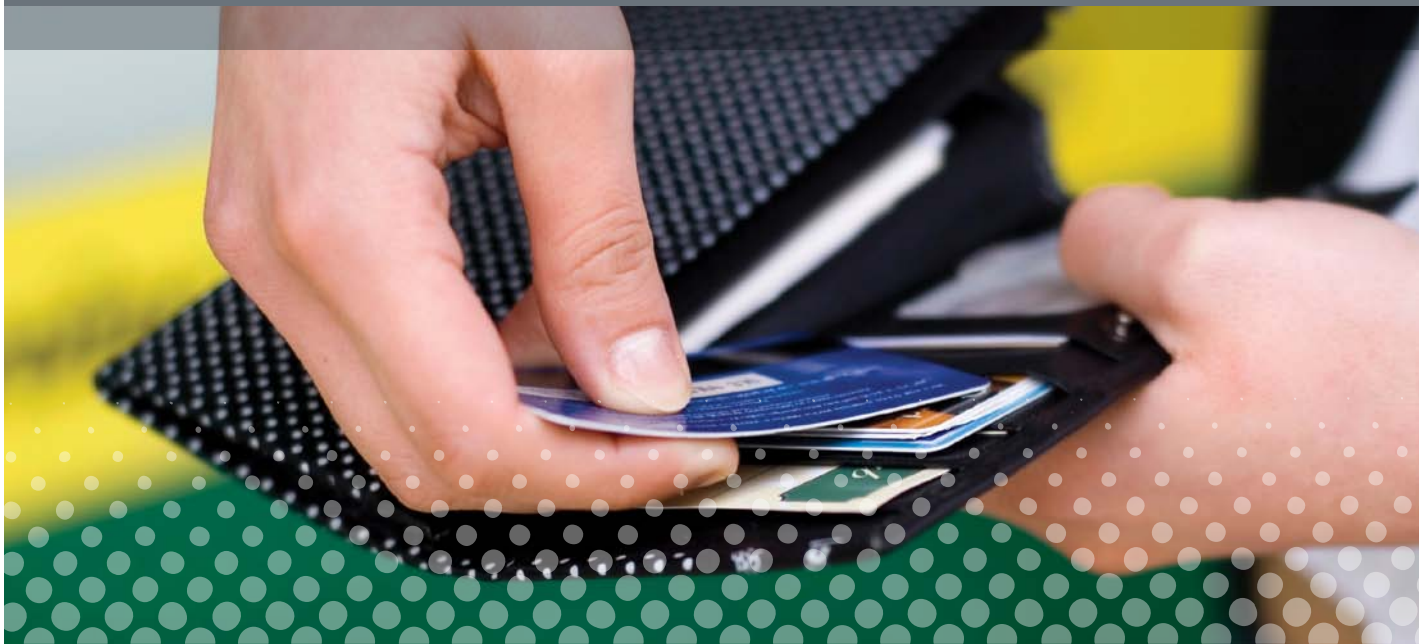




Instant Issuance



In an increasingly competitive marketplace, instant card issuance is a cost-effective technology that can help financial institutions attract and retain customers through improved service and convenience. Customers are able to enter a bank branch, apply for a payment card and leave after a short time with the card in their possession.

The benefits of instant card issuance are many. For customers, leaving the branch with a fully functional ATM, debit, credit or prepaid card with the immediate capability to make PIN- and signature-based transactions is a significant service enhancement. Customers may select their own PINs at the time of issue, allowing them to select an easily-remembered sequence of numbers and removing the requirement to revisit the branch for card activation. In cases of lost cards, replacements can be issued on the spot, considerably reducing the 1-2 week typical waiting periods.

For financial institutions, this reduction in issuing and activation times leads directly to reduced costs. New and replacement cards and PIN mailings can be replaced with a fast, secure and reliable process, with safer PIN handling, reduced risks of fraud from undelivered cards and lower administrative overheads. In addition, issuers can also benefit from increased member loyalty, card activation and usage rates.

By delivering the convenience of instantly issued debit, credit and prepaid cards in branch locations upon account opening, financial institutions can further

improve profitability with increased card sales, activation and cross-selling opportunities. Competitive advantage is also maintained, with issuers able to differentiate their product and service offerings with an enhanced customer experience that can attract new card sales and build cardholder loyalty.

PRIME Support for Instant Issuance

TSYS offers its Instant Issuance service as part of the TSYS PRIME card management and authorisation solution. In order to enable instant issuance, a financial institution requires an embossing machine and PIN pad for each branch in its network infrastructure, linked to the data centre housing its PRIME system. To provide instant issuance at these branches, PRIME's Web-based Application Programming Interfaces (APIs) provide the necessary data transports to enable the local personalisation systems to produce the cards.

To receive an instantly issued card, a customer completes a new card application, which is entered in the branch's internal application management system. Once the application is entered correctly, the data is validated and,

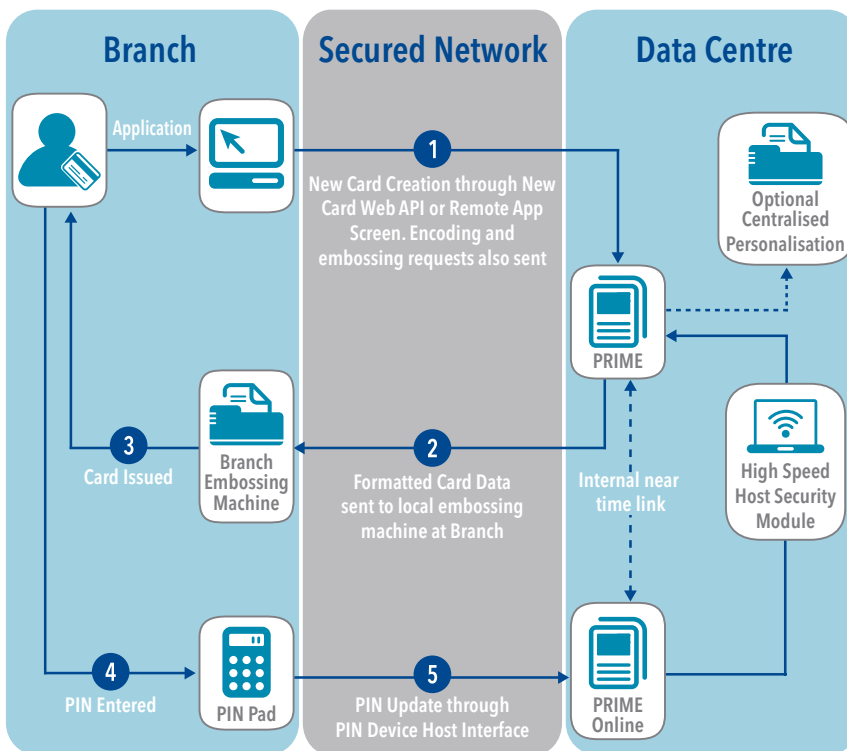
Instant Issuance

upon approval, customer, account and card number are generated. A new card is encoded, embossed and then activated by a suite of PRIME Web APIs before its PIN is manually set by the customer using a PIN pad.

Both magnetic stripe and chip cards are supported. Typically, the entire issuance process — from application to card delivery — takes no longer than 30 minutes.

How Does Instant Issuance Work?

- (1) The card application is captured using the 'New Card Application' Web screen or the bank's own screens .
- (2) Encoding and embossing requests are sent to PRIME, and the card data is formatted, then returned for embossing by the branch system.
- (3) The card can be sent instantly for embossing or clubbed together for a batch process throughout the day, depending on the bank's preferences. The cards are typically issued with a 'blocked' status and without a PIN for security purposes.
- (4) Once issued, the customer is then asked to use a PIN pad at the bank to enter in their own PIN. This process can also optionally activate the card.
- (5) The background process updates the PRIME system at the bank for card renewals.



CLIENT BENEFITS

- Improved speed of issuance and quality of service
- Reduced distribution costs
- Improved card security with consumer-selected PINs
- Increased card user loyalty
- More competitive service and product differentiation
- Increased customer acquisition, retention and portfolio profitability

TO LEARN MORE

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