


CU*BASE AND
DYNAMIC CARD SOLUTIONS'
INSTANT ISSUE CARDS

Gividends





PROVIDING AN ENHANCED MEMBER EXPERIENCE IS WHAT SETS CREDIT UNIONS APART FROM OTHERS IN THE INDUSTRY, AND CONSUMERS ARE DELIGHTED WHEN THEY RECEIVE BETTER THAN EXPECTED SERVICE. SO WHY MAKE THEM WAIT 7-10 BUSINESS DAYS TO RECEIVE THEIR ATM, DEBIT, OR CREDIT CARD?

Instant card issuance is a great technology investment to help financial institutions retain and grow core deposits through improved service and convenience. With instant issuance, members leave the branch with a fully functional ATM, debit or credit card – having the immediate capability to make PIN and signature-based transactions.

Instantly issuing your cards provides superior member service which drives member loyalty. Additionally, instant card issuance provides a very positive return-on-investment by increasing card activation and usage. By implementing an instant issue program, credit unions will experience:

Improved Member Experience: Delivering a card immediately means members will not have to wait days or weeks to receive their card.

Enhanced Security: By instantly issuing the cards, the risk of cards lost or stolen in the mail is eliminated.

Increased Card Usage: A large percentage of cards delivered by mail are never activated and used. By issuing the cards immediately to the customer, the activation is automatic and members can be properly educated on how to use the card at ATMs and POS.



Increased Profitability: Increasing card sales, activation and usage increases long-term interchange and thus profitability.

Reduced Costs: The cost to produce and mail new or replacement cards and PIN mailers is virtually eliminated.

Increased Cardholder Education: Instant card issuance improves cardholder education and “steering” so members perform more signature-based transactions when using their debit card which increases long-term interchange income.

Enhanced Emergency Card Replacement: Financial institutions that have an instant card issuance program in place have complete control of the emergency card reissuing process which reduces the time, cost and risk it takes for cardholders to receive a replacement card and PIN in the mail.

Competitive Advantage in the Marketplace: Instant issuance is an innovative marketing tool that credit unions can use to optimize their debit and credit card program. It ultimately increases customer retention, acquisition and cross-selling opportunities.

Customer-selected PIN: By enabling the member to select their own PIN, there will be no additional steps required before the card can be used. And, the PIN selection process is comparatively more secure than most current methods.

Green Initiative: Being able to instantly issue a payment card at the branch level eliminates the need to mail a card to the customer – thus cutting down on paper and waste.



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> The Technology

SOFTWARE

Recognizing the value instant issuance provides to credit unions, CU*Answers has developed an interface that easily integrates into Dynamic Card Solutions (DCS) patented and industry dominant CardWizard® instant issue software application.



The interface between CU*BASE and CardWizard enables the issuance of financial cards on-demand at the branch level quickly, easily and affordably. When a member opens a new DDA, the card can be issued immediately in a process lasting roughly 90 seconds. The component-based architecture is easy to implement and provides:

- Central and/or Instant Card Issuance
- Full PIN Selection and RePIN Capabilities
- Emergency Card Replacements
- Easy Integration into existing Card Management Systems
- Scalability & Flexibility
- Full, Secure Enterprise Reporting & Administration
- Built-in Compliance for Visa/MC Instant Issuance Security Recommendations
- End-to-End Encryption (Triple DES or AES)
- Database Encryption

HARDWARE

With the ability to adapt to multiple hardware devices, companies can combine CardWizard with a variety of card issuance machines and PIN pad devices to create flexible environments. These include:



Embossing machines:

Credit unions that would like to implement a traditional embossed debit, credit or ATM instant issue program can simply integrate an embossing machine with the CardWizard software to personalize pre-printed plastic cards with raised characters. All magnetic stripe encoding, color topping, indent printing, as well as contact or contactless smart card personalization are done at the branch.

Unembossed flat card printers:

Unembossed instant issue technology is starting to gain widespread market acceptance and a very enthusiastic response from issuers who have outgrown the traditional embossed card method. With unembossed printing of cards, financial institutions can simply have a single, association-branded white card stock that can be easily customized with an array of backgrounds. Images and personalization data are immediately printed in real time onto both sides of the blank stock in high definition full color. Additionally, the printing technology used for unembossed cards is extremely reliable, compact and quiet.

PIN management devices:

A variety of PIN management devices can also be integrated into DCS' CardWizard instant issue software -- enabling members to re-PIN their cards in the branch at any time. In addition, credit unions can encode, PIN and activate printed or pre-embossed cards creating an affordable instant issuance environment. This is ideal for financial institutions that want to improve customer service and offer instant issuance of an ATM or temporary card with customer-select PIN at an affordable price!



> *Getting Started*

If you would like to learn more about instant issuance and/or are ready to implement the DCS' CardWizard software today, the process is simple.

Contact CU*Answers representative online today at gividends.com.

Your CU*Answers representative will then contact Dynamic Card Solutions and notify them of your potential interest.

A fully trained and experienced Dynamic Card Solutions representative will contact you and determine what solution you need.

The DCS representative will propose the appropriate configuration and solution that will best fit your needs. Additionally, a pre-negotiated CU*Answers discount will be included on all quotations!

DCS will provide all software and hardware recommendations, as well as a thorough return-on-investment analysis.

Licensing agreements and appropriate documentation will be provided.

Upon signing, implementation will follow roughly 60-90 days thereafter.

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