Instant Card Issue

For ATM/Debit Cards and Credit Cards

INTRODUCTION

CU*Answers has partnered with Datacard Group to offer an integrated Instant Card Issue product when requesting either a new card or a replacement card through **Tool #11 *ATM/Debit Card Maintenance*** and **Tool #12 *Update/Order Online Credit Cards***.

Refer to the following link for more information about how to get started.
https://www.cuanswers.com/wp-content/uploads/Flyer-Instant-Issue.pdf

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Revision date: March 19, 2017

For an updated copy of this booklet, check out the Reference Materials page of our website:
http://www.cuanswers.com/client_reference.php

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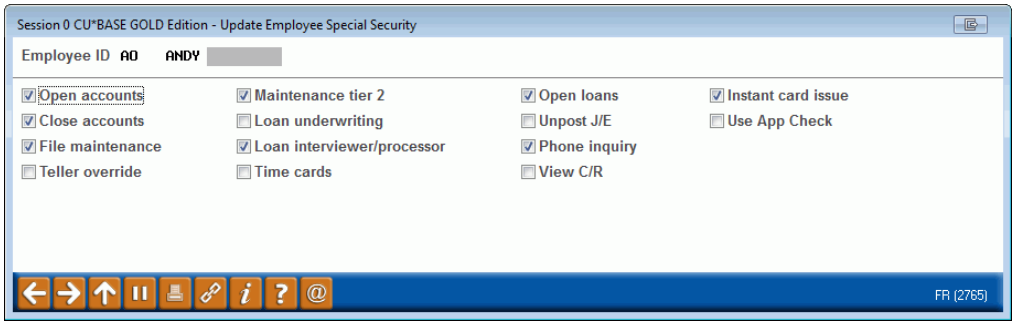
CU*BASE EMPLOYEE SECURITY FOR INSTANT CARD ISSUE

You can control (by Employee ID) who can create a new plastic via the Instant Issue software – right from within CU*BASE. (This is in addition to security controls required by the CardWizard software.) Permissions through CU*BASE are granted via the "Instant card issue" checkbox in CU*BASE Employee Security's "Update Special Security" settings.

1. To update an employee's CU*BASE Special Security to allow the employee to issue plastics via Instant Issue, first access **Tool #327 *CU*BASE Employee Security***.

2. From there, select the appropriate Employee ID from the list and then select *Update Spcl Security*.

3. Check the *Instant Issue* box and press Enter to save the changes.



STARTING THE CARD-ORDER PROCESS

PRODUCING AN ATM/DEBIT CARD

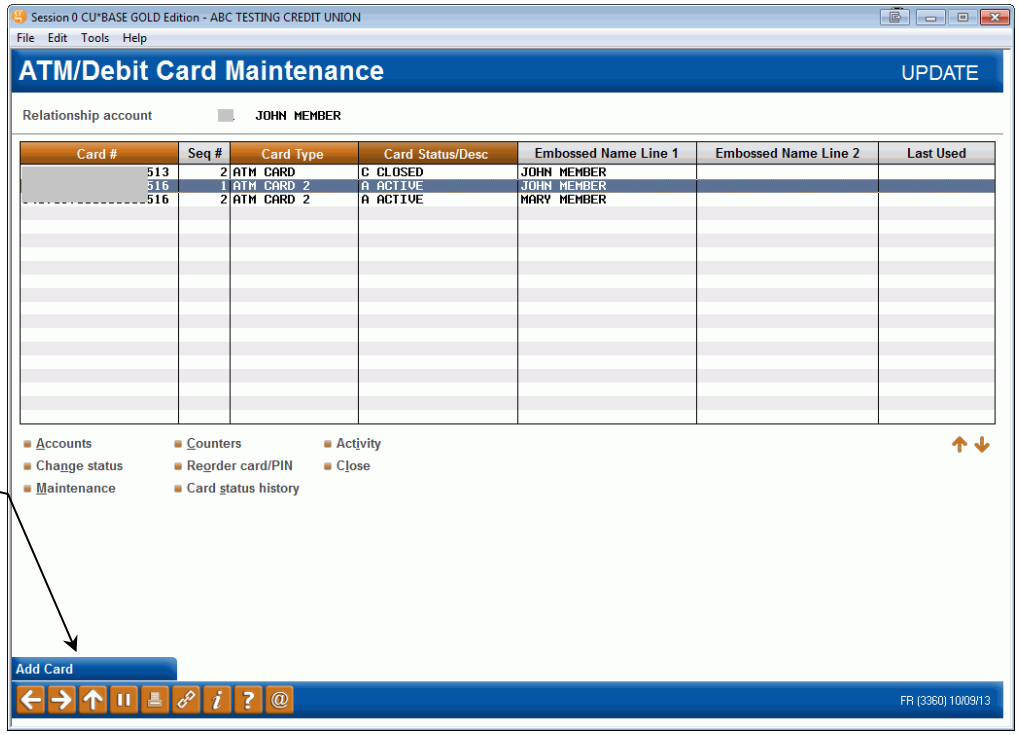
The following directions cover how to order an ATM or debit card using Instant Card Issue processing. Steps one to nine are standard practice for ordering any card. **Refer to Page 11 for steps specific to the Instant Card Issue processing.**

1. Use **Tool #11 *ATM/Debit Card Maintenance*** and enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

2. Press Enter.

3. The Maintenance screen (shown below) will appear. Use *Add Card* (F6) to move to the BIN selection screen.

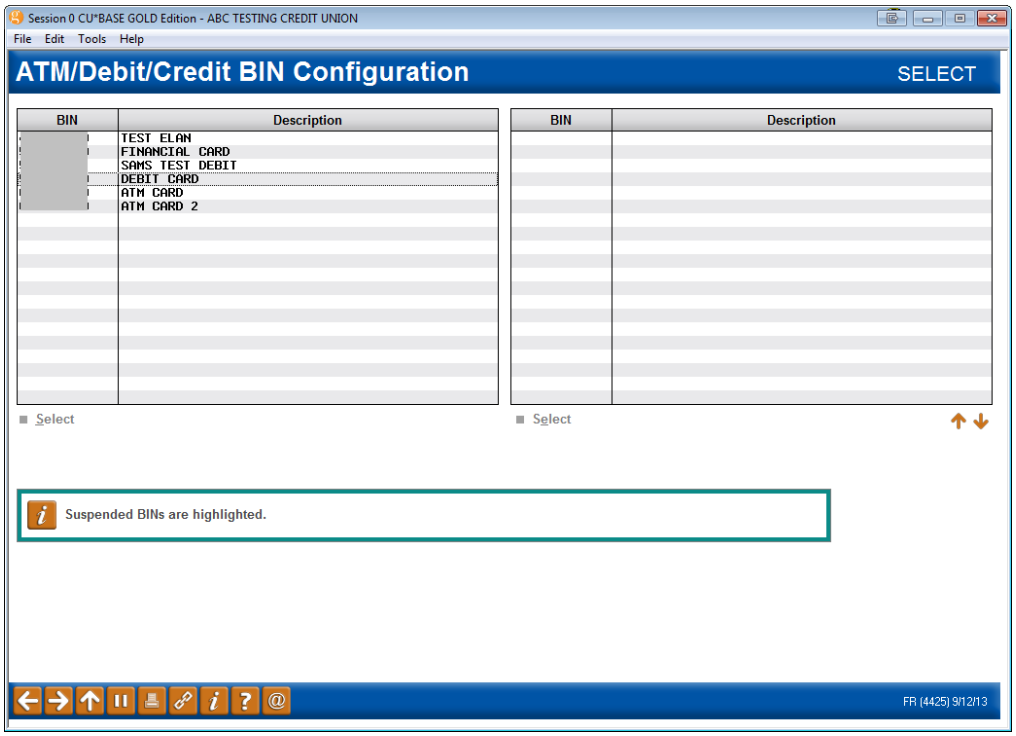
Maintenance Screen



Use *Add Card* (F6) to order a new card for the member.

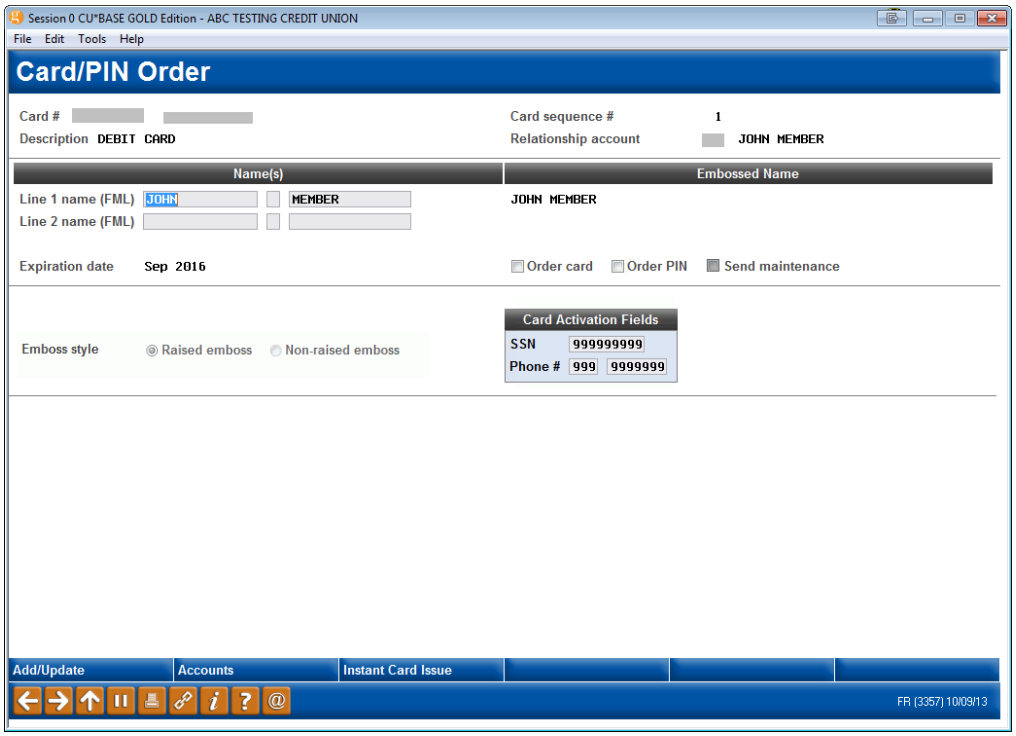
4. This screen lists the BINs available. Select the appropriate ATM or debit card BIN from the list.

BIN Selection Screen



5. This will take you to the Card/PIN Order screen.

Ordering the Card



6. Confirm the information on this screen. You can change this information, for example, to allow a member to activate a card via a cell phone.

For more in depth information on using this screen, refer to the ATM/Debit User Guide.
http://www.cuanswers.com/pdf/cb_ref/ATMDailyMaintenance.pdf

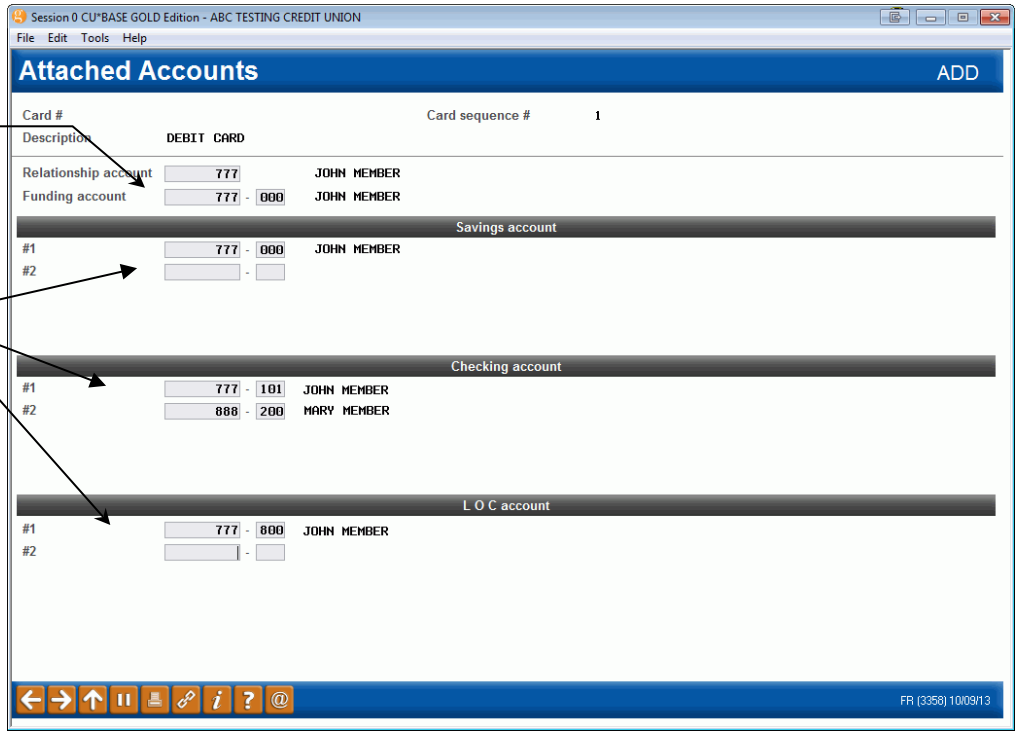
7. Next add the accounts that will fund this card's transactions. Use *Accounts* (F13) to add funding accounts for the card.

8. Enter a funding account and any additional accounts that the card is allowed to access when performing transactions in the area below.

Attached Accounts Screen

Enter the account that is the primary funding account here. This account must be listed in the area below as well.

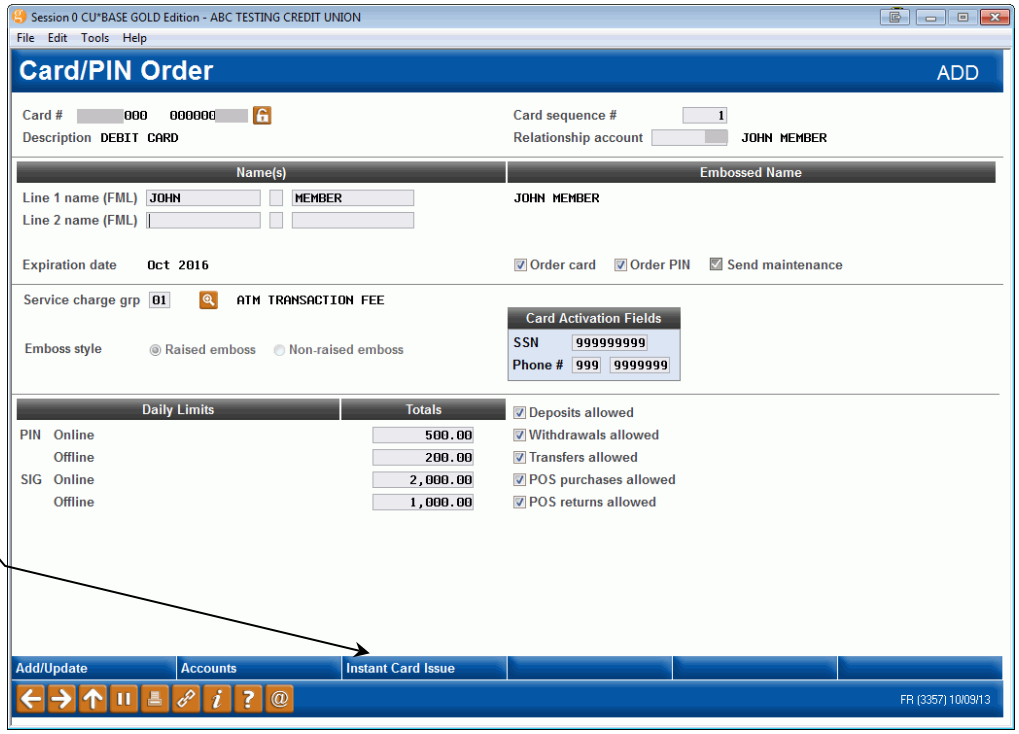
In this area list all of the accounts that will provide funds for the card.



For more in-depth information on using this screen, refer to the ATM/Debit User Guide available on the Reference Page.
http://www.cuanswers.com/pdf/cb_ref/ATMDailyMaintenance.pdf

9. Press Enter to view the names of the account holders.

10. When you are finished entering the accounts, use the backup arrow to return to the card order screen.



Instant Card Issue (F14) will appear only if the BIN is configured to support the feature. See Page 18.

11. Use *Add/Update* (F5) to continue. If you fail to do so, you will first see a message box reading "New Card Issues must be added prior to accessing the Instant Issue process."

12. At this point, use *Instant Card Issue* (F14) to enter the Instant Card Issue screens to process the order. The Instant Card Issue screens are identical to the screens used to order a credit card. **Instant Card Issue processing steps start on Page 11.**

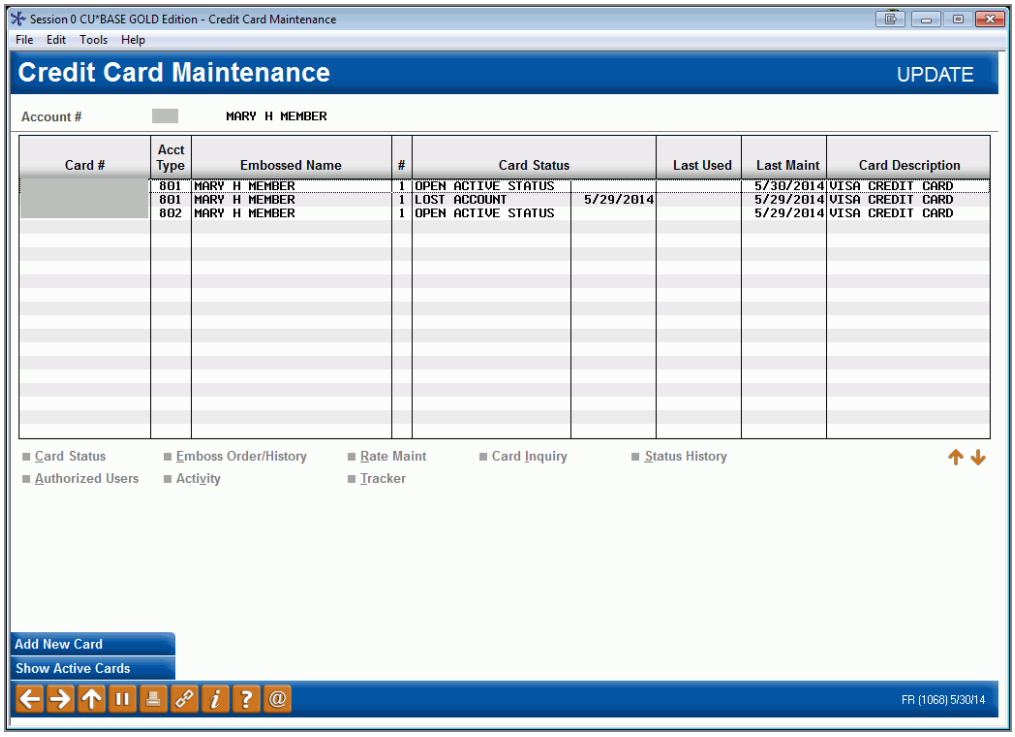
PRODUCING A CREDIT CARD

The following directions cover how to order a credit card using Instant Card Issue processing. These steps are standard practice for ordering any card. **Refer to Page 11 for specific directions on Instant Card Issue processing.**

1. Use **Tool #12 *Update/Order Online Credit Cards*** and enter the member's account number, the last four digits of the card number, or the full card number in the entry screen.

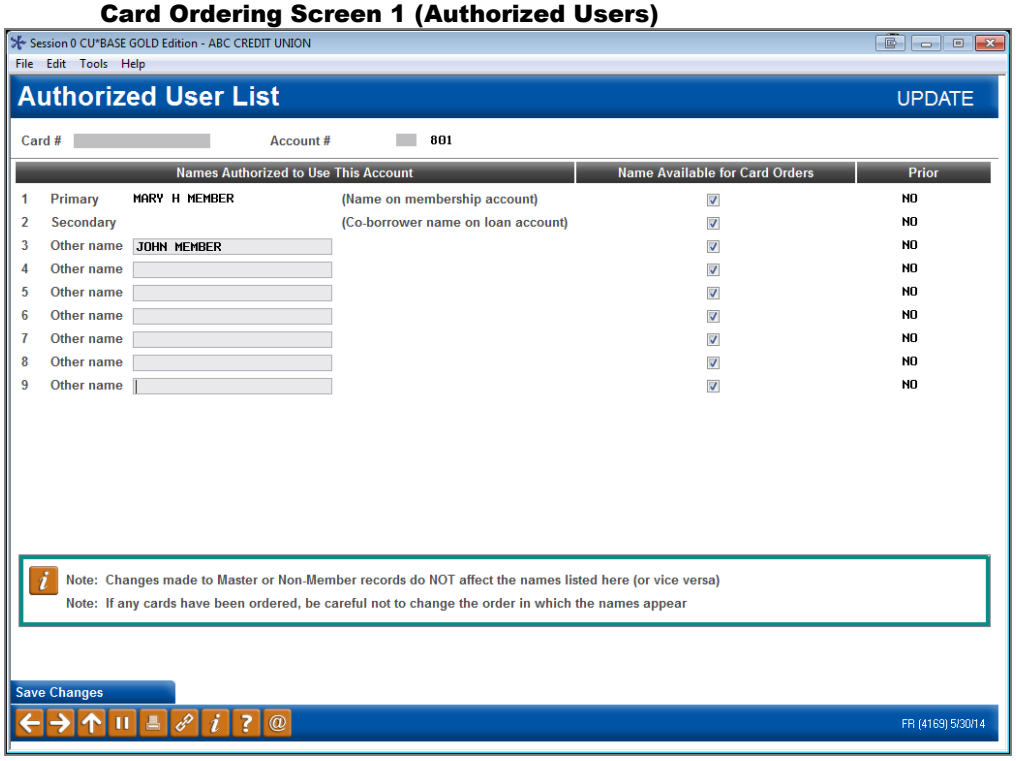
2. Press Enter.

Main Credit Card Maintenance Screen



3. Use *Add New Card* (F6) to order a new card.

Card Ordering Screen 1 (Authorized Users)

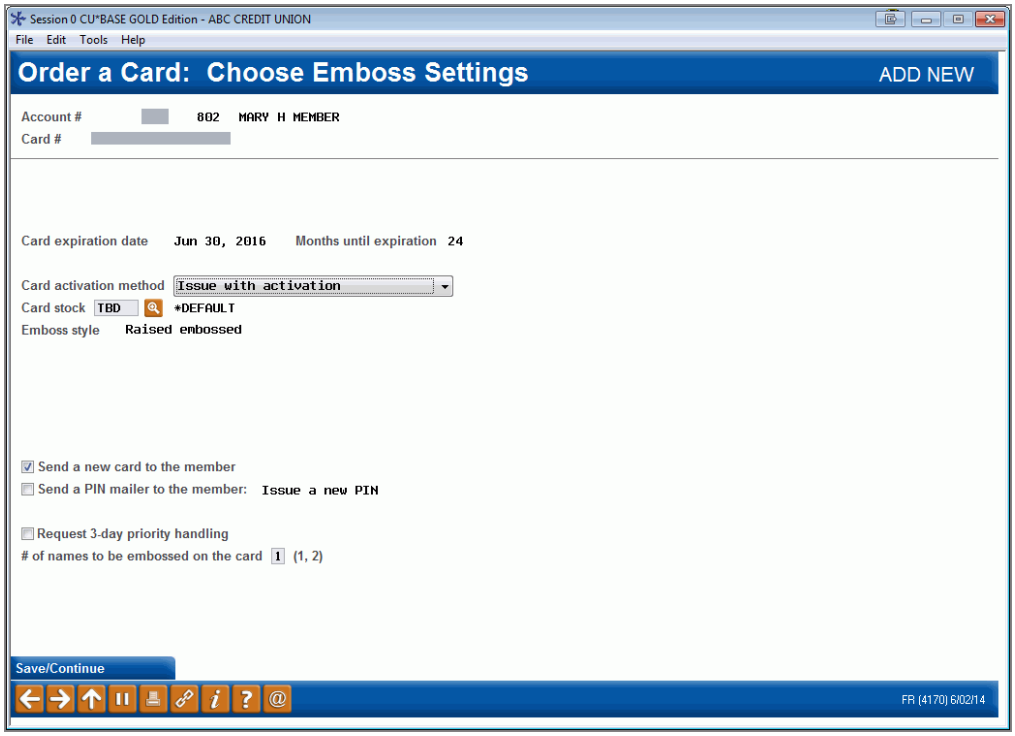


4. If a co-applicant was designated on the loan application, that name will already be set up as a secondary name and can be used when embossing the card. You can use the Additional signers feature here to add a name if one wasn't entered on the application. The primary cardholder information is pulled from the MASTER membership information; the secondary cardholder name comes from the first additional signer record attached to the loan account.

    - NOTE: The "Name Available for Card Orders" and "Prior" fields are for further development. Documentation will be written at a future date.

5. After you have completed filling out the fields on this screen, use *Save Changes* (F5) to move to the next screen.

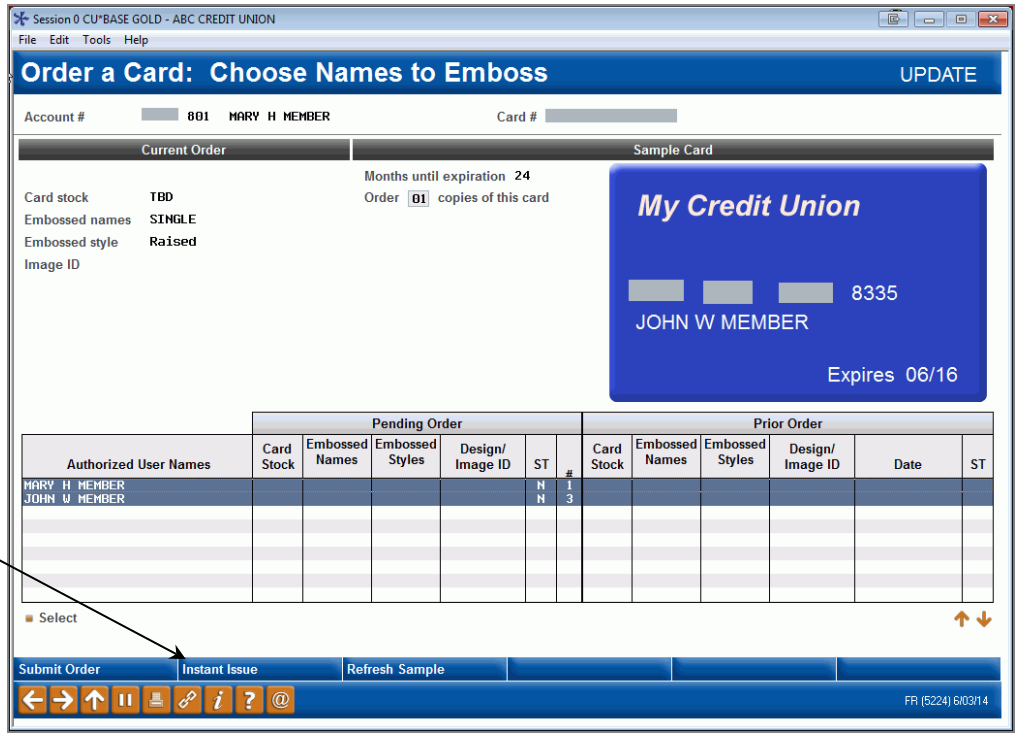
Card Emboss/Ordering Screen 2 (Choose Emboss Settings)



6. IMPORTANT: When using Instant Issue to order a card, do not make any other changes to this screen. On this screen you may only change the number of names that appear on the card.

7. Use *Save Continue* (Enter) to move to the Emboss Order screen. A picture of the card is show to the right. If you select for two name embossing on the previous screen, a second name selection will appear.

Card Ordering Screen 3 (Names to Emboss – 1 Name)



Instant Issue (F14) will appear only if the BIN is configured to support the feature. See Page 18.

8. At this point, use *Instant Issue* (F14) to enter the Instant Card Issue screen to process the order. The Instant Card Issue screens are identical to the screens used to order an ATM or debit card. Instant Card Issue processing steps start on Page 11.

INSTANT CARD ISSUE PROCESSING (ATM/DEBIT OR CREDIT)

Following are the steps used to process an Instant Issue card.

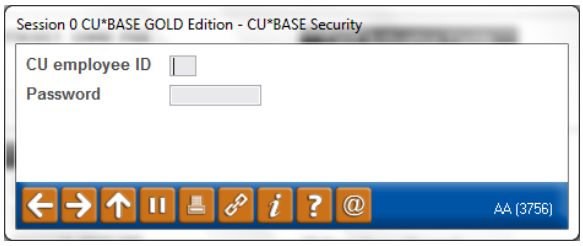
For ATM or debit cards, this processing is accessed via *Instant Card Issue* (F14) to use the Instant Issue integration with CU*BASE EFT standard platform. For credit cards, it is accessed via *Instant Issue* (F14).

- *Instant Card Issue* (F14) or I*nstant Issue* (F14) will only appear if the BIN is configured for Instant Card Issue.

- NOTE: If you are creating an ATM or debit card, be sure to use *Add/Update* (F5) prior to using F13-Instant Card Issue.

1. The Employee Security screen will appear next. This is the security feature that manages the approval of ICI card requests.

2. Enter your Employee ID and password and press Enter.

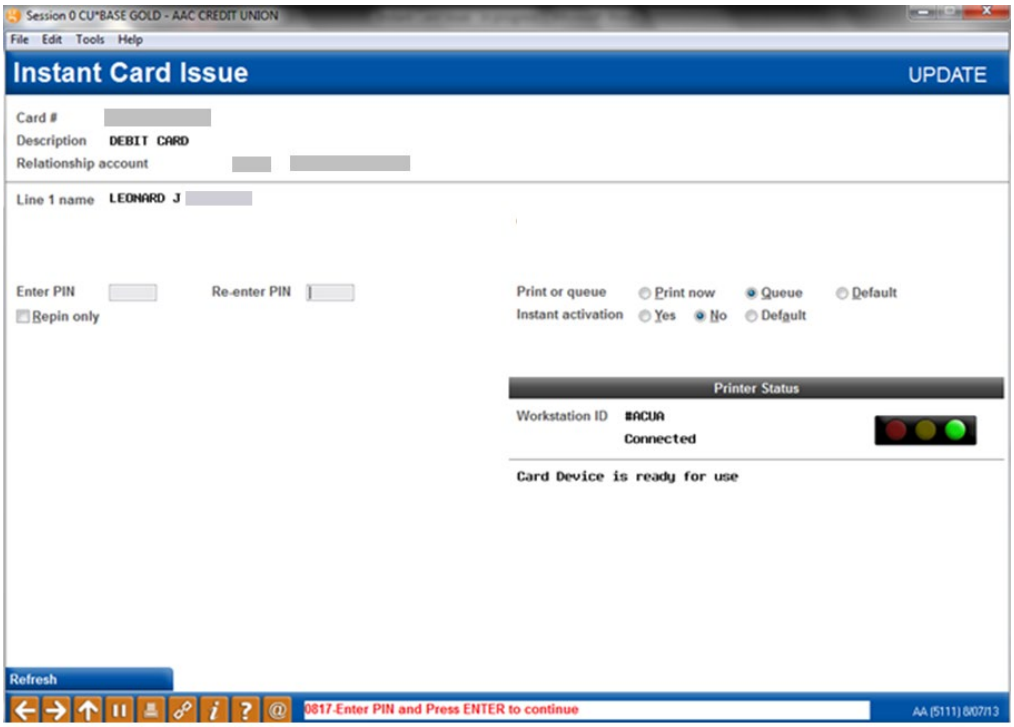


- If you do not have security configured in CU*BASE, an error message will appear, indicating that this employee does not have permission to use this feature. Refer to Page 2 for more information on this configuration.

- *IMPORTANT NOTE: If you do NOT have permission and attempt to enter your credentials, the card will automatically be sent in the nightly card maintenance and will NOT be processed as an instant card issue order.*

3. The processing screen will appear. Enter and re-enter the member's PIN selection. Make other changes as needed. (See notes below.)

Processing Screen (used for ATM/Debit and Credit Cards)



Repin only is supported only if the PIN offset is Stripbase (stored on card track) or Hostbase (stored with Vendor).

- Your credit union may need special software and a Re-Pinning device for CardWizard. Contact Datacard Group for more information on how your card formats are configured on CardWizard.

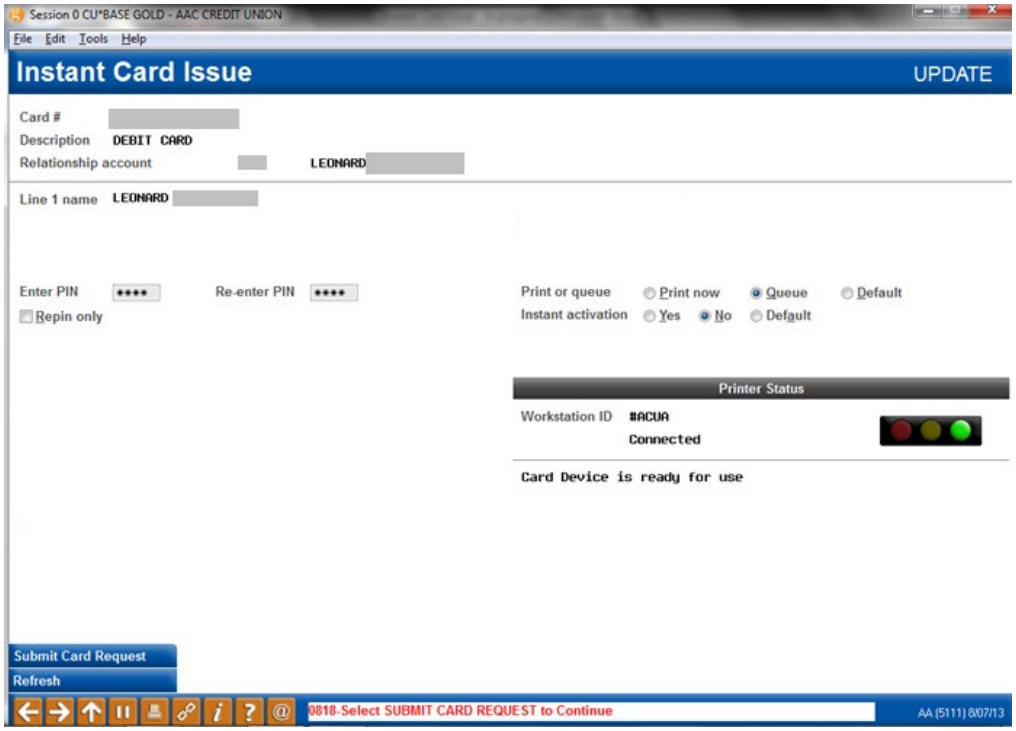
The *Print or queue* field allows the flexibility to instantly print the card or send it to a print queue.

- If the selection on your screen defaults to *Default*, this may indicate that you have the flexibility to choose "*Print now* or *Queue* per card request. (Card formats must be formatted on CardWizard for these options to work.)

The Instant Activation field allows the flexibility to instantly activate the card or require another activation method (PIN for example).

- If the selection on your screen defaults to *Default*, this may indicate that you have the flexibility to choose *Yes* or *No* per card request.

Ready for Submission, Traffic Light Green



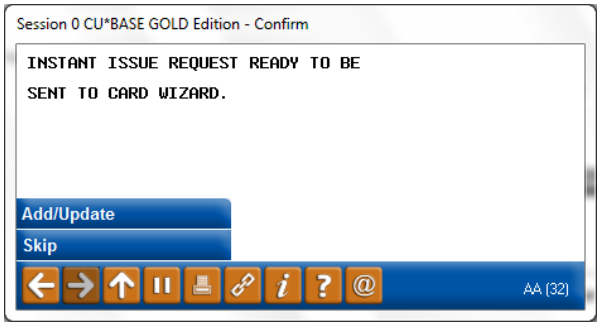
4. Take note of the traffic light display to determine your next step:

   a. **Green** means card device is ready for use.

   b. Yellow means card device is busy and you can proceed with caution. See **Page 15**.

   c. **Red** means that an action will have to take place before continuing. You **cannot** continue until the issue has been resolved. Learn more about how to handle a red traffic light on **Page 16**. See an error list in the Appendix starting on **Page 19**.

5. If the traffic light indicator is green, press Enter to continue.



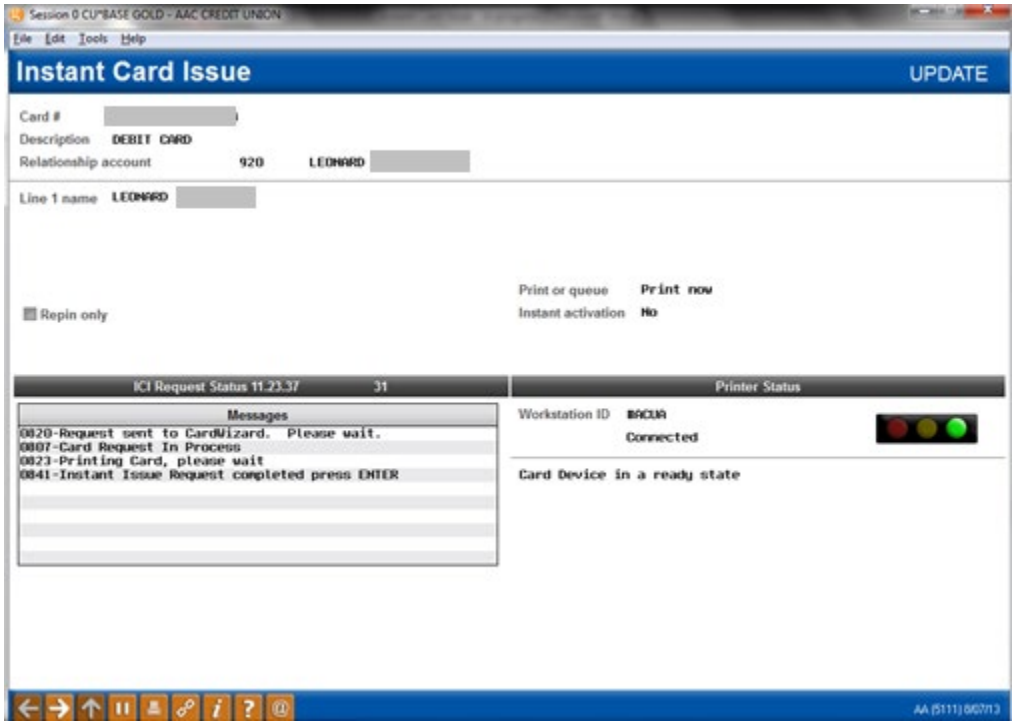
6. Select *Add/Update* (F5) to send the order.

   - If you use *Skip* (F8) or the backup arrow, the card order will be sent to the daily maintenance file. The card will not be processed as an Instant Card Issue order.

7. Once *Add/Update* (F5) is selected, Instant Card Issue will send a record with the member-selected PIN to CardWizard, which will upload this data to the card vendor.

8. The message will alert you to the processing of the card order. Be sure to read the message and look at the traffic light to determine how to proceed. (You may need to press Enter.)

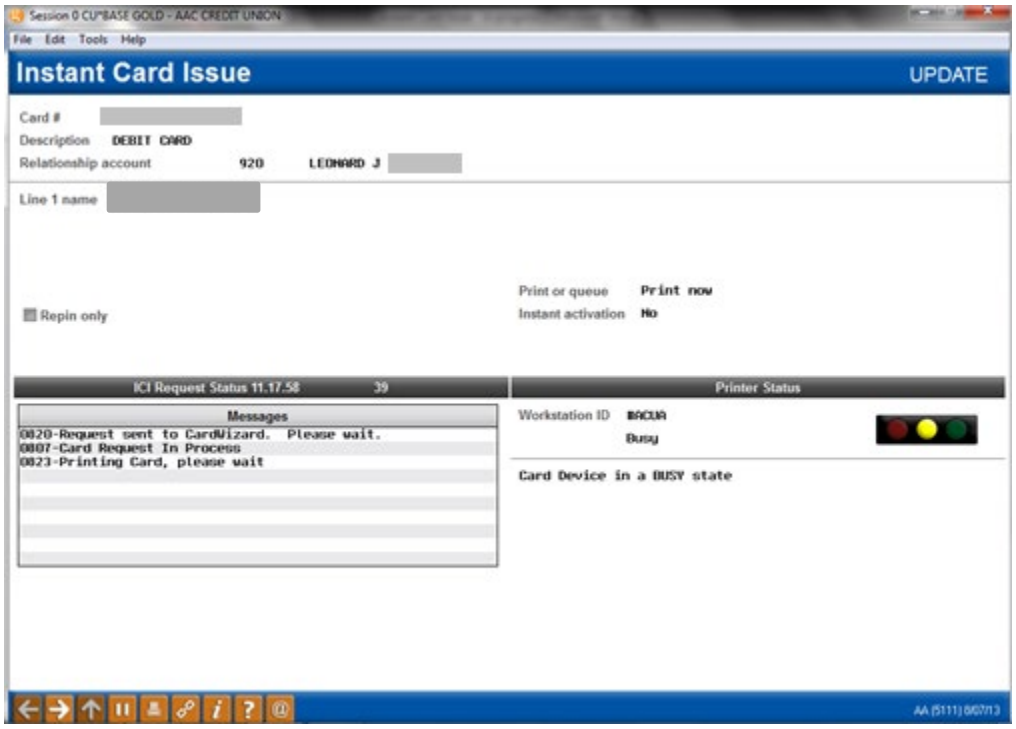
9. Once the Instant Card Issue order is completed (as indicated by the messaging on the screen), **<u>be sure to press Enter to complete the order</u>. The order must be completed to be acknowledged in the maintenance file as an ICI order. Also, the ICI Flag will not be checked in the PANCARD file if the order is not completed.**



WHAT TO DO WITH A YELLOW TRAFFIC LIGHT

You may get a yellow traffic light (shown below) as the card is processed. In this case proceed with caution or wait for the card to be processed further. Read the message to determine your next step.

Traffic Light Yellow – Wait or Proceed with Caution

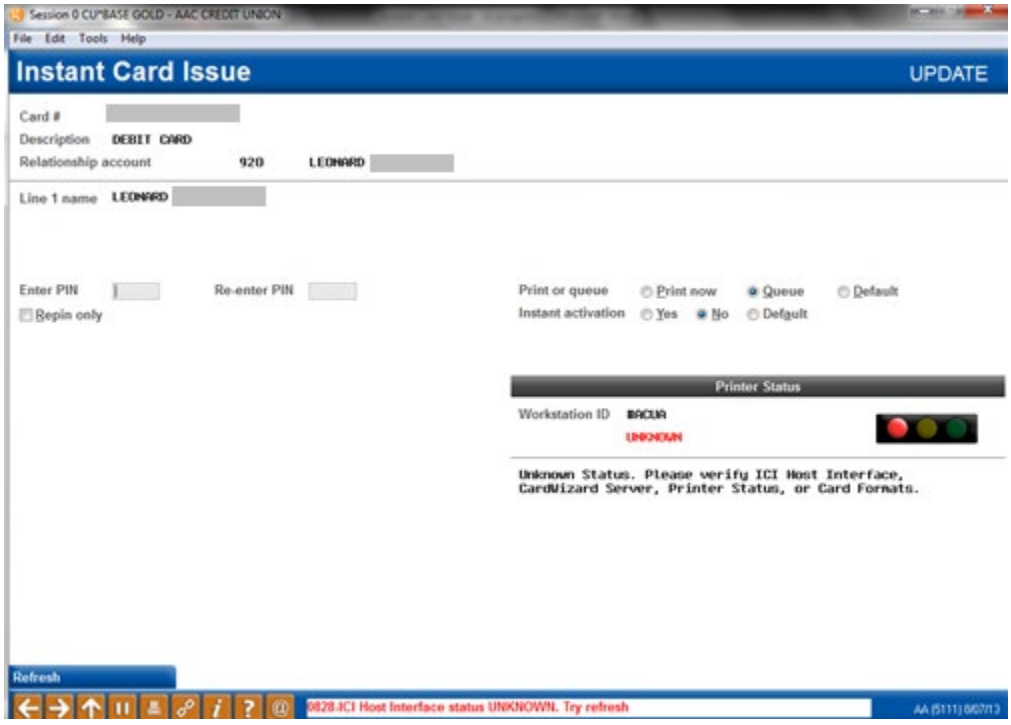


- IMPORTANT: If you receive a red traffic light during processing, additional action will be needed. See **Page 16** for a discussion on handling a red traffic light.

WHAT TO DO WITH A RED TRAFFIC LIGHT

Below is an example of when a traffic light is red. Red traffic lights can be caused by several factors. The red light could indicate that the card format does not match what was entered on the screen. If might also indicate that either the ICI host interface is down or the CardWizard's communication is down or unplugged. Read the message on the screen to determine the reason for the red traffic light. For further assistance, contact the Cards & Payments team.

See an error list in the Appendix starting on **Page 19**.

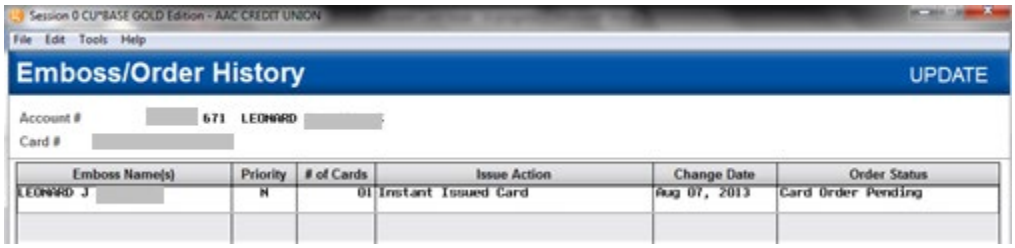


If you back out of this screen, the card will be processed with daily maintenance. It will not be handled as an Instant Issue order.

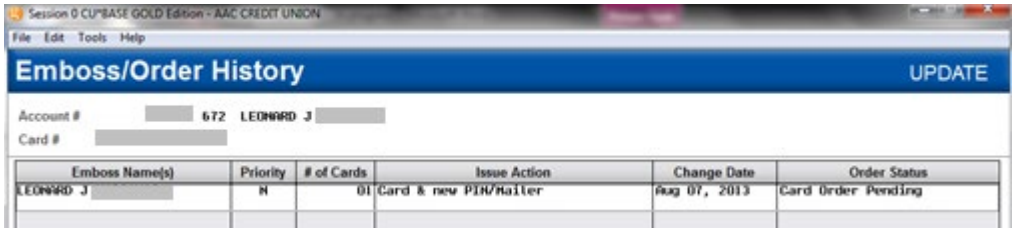
If the situation causing the red traffic light is corrected, use *Refresh* (F10) to reset the traffic light and to continue processing the card order.

Credit Card Emboss/Order History Screen – Two Views Depending on How the Card was Processed

If the card order is sent via Instant Card Issue, the order will appear with an issue action of *Instant Issued Card* as shown below. You cannot make changes to this order.



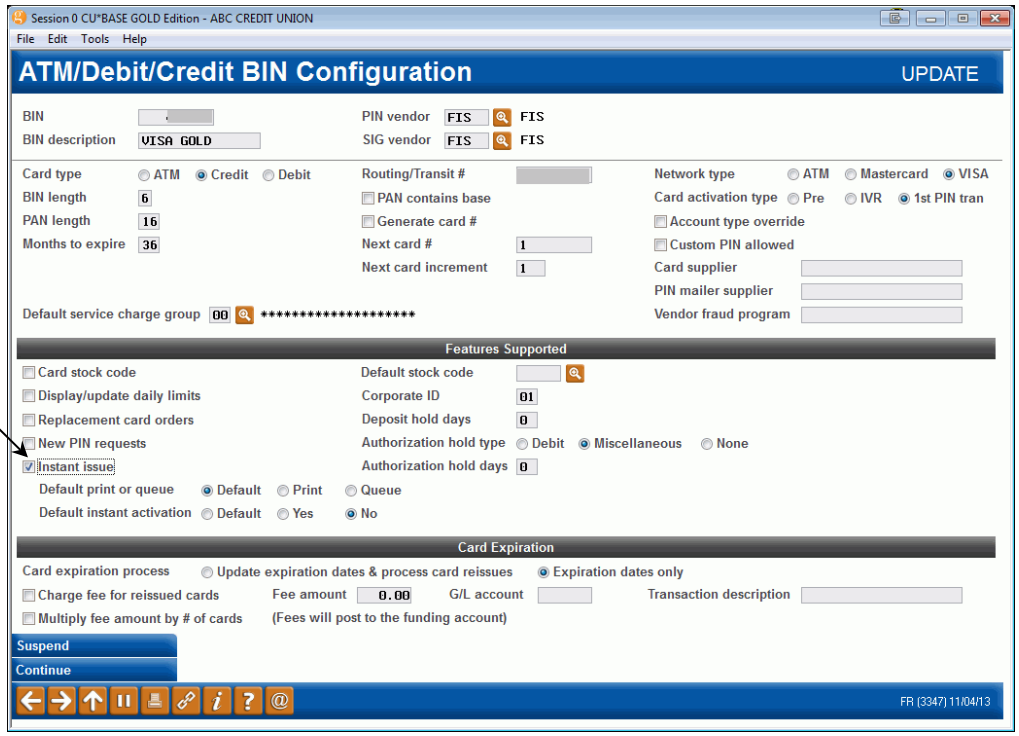
If the card order is set to be sent via daily maintenance, the order will appear with an issue action of *Card & new PIN/Mailer* as shown below. The next time maintenance is transmitted to your vendor, the order will be placed. (This means you can re-enter this screen *before* the transmission is sent and make changes if needed.)



BIN Configuration of Instant Card Issue

In order for the Instant Card Issue function keys to appear on the ATM/debit and credit card screens, the feature must first be activated in the BIN configuration. *Instant issue* must be checked.

This box must be checked for the feature to be active for the BIN.



APPENDIX

Always read the message to determine your next step. For further assistance, contact the Cards & Payments team.

```
0801-Pin must be numeric
0802-Pin must be different than zero
0803-Re-enter Pin and Pin do not match
0804-Printer Unknown. Please refresh screen
0805-Card was printed successfully
0806-Error occurred, review CardWizard Logs for details. (CWEServer.Log)
0807-Card Request In Process
0808-Card was not processed succesfully
0809-RePIN must be 'Y' or 'N'
0810-Cannot choose repin only for new card
0811-Request Queued For Later Production. Press <ENTER>
0812-Request Timed Out. Please manually check status.
0813-Code not found in PANSTK file
0814-Print or Queue must be P for Print or Q for Queue
0815-Instant Activation must be Yes or No
0816-Stock Code not on file
0817-Enter PIN and Press ENTER to continue
0818-Select SUBMIT CARD REQUEST to Continue
0820-Request sent to CardWizard.  Please wait.
0821-No Card Device. Could be disconnected/powered off, or CMC Not Running
0822-Device Powered Off, Cable not Connected, etc. Check and correct the Device.
0823-Printing Card, please wait
0824-Unknown Device status. Check CUBASE ICIHOST & CW Logs
0825-ERROR. Status of device unknown. Check ICI Host interface.
0826-Powered on and connected.  Check card supply.
0827-Device error. Unable to submit request
0828-ICI Host Interface status UNKNOWN. Try refresh
0829-Automatic CANCEL request sent to CardWizard.
0830-Request to RETRY sent to CardWizard
0831-CardWizard CANCEL complete.
0832-Failed. Verify PC name,card format, queue & repin options
0833-User CANCEL request sent to CardWizard.
0834-Card request was deleted from CardWizard.
0835-Card format device error or not configured.
0837-Production queue error or not configured.
0839-CANCEL CardWizard Request Ignored
0840-Instant Issue Request CANCELLED.
0841-Instant Issue Request completed press ENTER
0842-Instant Issue Request finished and card not produced
0843-CardWizard status unknown. Please check CardWizard.
0844-Delete Ignored. CardWizard may be processing your request
0845-Delete Failed, CardWizard may be processing your request
0846-Please correct issue and then REFRESH to continue or BACKUP to cancel request.
0847-ABNORMAL ERROR
```