

> CHALLENGE

Provide customer-facing delivery of secured and personalized payment cards

> MARKET

Financial institutions

> APPLICATIONS

Payment cards

> EVOLIS SOLUTION

Dualys card printer



Card@Once®: Instant issuance of payment cards made easy

Over the past decade, financial institutions have devoted a great deal of resources into delivering personalized cards at the branch level to their customers, on demand and instantly. Yet, instant card issuance requires an end-to-end solution compliant with payment security standards and simple to use for frontline branch personnel. This is the rationale for Card@Once®, a service poised to set a new standard.

Bank and credit union customers in the USA have started experiencing a new service at their local branch offices: the instant delivery of a personalized payment card after opening an account. This instant card issuance is made possible by players such as EFT Source, a leader in turnkey payment card production and management solutions. EFT Source recently launched Card@Once®, a service for seamless and on-demand card personalization at the branch level. *"We've been working for years on Card@Once® as there were many technologies and services that needed to come in place to bring us to a point where we could deliver the right instant card issuance solution",* explains Bill Dinker, President, EFT Source, Inc. *"What is unique with Card@Once® is that it is a turnkey managed card issuance solution. This different approach is more cost effective than deploying a new infrastructure throughout an organization, and trying to make it work! "* When a customer requests a card, all personal data is encrypted and transferred from the branch location to EFT Source via the branch network access to the Internet. This data is then processed and converted into a print file that is sent back to the Card@Once® printer

located in the branch. The result is a secure, ready-to-use, personalized card.

From instant issuance to increased revenues

Customer representatives that use Card@Once® require no training. The branch provides EFT with the card application data specific to a customer and the card delivery is carried out automatically at sight and on the spot. The new card is personalized by a printer installed in the branch and is then handed to its owner. This leads to increased and faster card activation which, in turn, has a positive impact on the bottom line as customers make their initial transactions more rapidly. From a security standpoint, EFT Source's Card@Once® solution meets the stringent security regulations and is Payment Card Industry Data Security Standards (PCI DSS) certified, which guarantees the privacy of card holder and payment data. Finally, since reliability is critical to business continuity, EFT Source designed Card@Once® by leveraging a printer that has been rated as the topmost in the industry: Dualys, from Evolis.

Instant issuance: a key differentiator

Traditionally, delivering a payment card has been a centralized process resulting in a card holder having to necessarily wait, sometimes for weeks, before receiving a card. With Card@Once®, the traditional process is supplemented with on demand service at the branch. Instant issuance offers multiple benefits as it speeds up card activation, increases card utilization, and boosts revenues. This service is also a key differentiator for financial brands and is a way to increase market penetration, thanks to a service that enhances customer experience.

EFT has called upon the expertise of Evolis to supply the card personalization engine deployed in each branch: Dualys, Evolis' flagship printer for dual-sided card personalization. This printer can combine a smart card and a magnetic encoder, to provide end-to-end personalization of payment cards. Card@Once® has very stringent security prerequisites and Dualys had to be customized to support all of them. For example, the revamped printer, that carries the Card@Once® logo, comes with a foolproof locking system that prevents unauthorized access to blank cards and the printing ribbon. To securely link any branch office to EFT Source's facilities, Evolis embedded a thin Linux-based computer device in Dualys. This device connects back to EFT Source's servers through an encrypted IP VPN tunnel.

The printer is remotely operated by EFT Source and requires no software to be installed on a branch desktop, which maximizes security and ease of use. Lastly, the reliability of Dualys, as proven by a unique 3-year warranty, helps EFT Source offer premium service and maintenance options.

Evolis is making rapid strides in the payment industry

Card@Once® is the latest Evolis success in the payment industry worldwide. The company has successfully supported the requirements of Tier-1 financial institutions, willing to earn the benefits of flexible and instant issuance. Evolis also supports another key trend in the payment industry, i.e. the personalization of multifeature cards that enable a

variety of payment methods, including RFID and NFC mobile transactions, with Evolis offering the right technologies to materialize such cards in a simple and cost effective way.



Dualys3 Card@Once®



Bill Dinker,
President, EFT Source,
Inc.

How is Card@Once® different from other such offerings?**

Card@Once® has successfully undergone an independent, third-party PCI DSS audit, and therefore, fully supports all data privacy requirements from banks. The solution is also simple to deploy and can be used on demand and without training: the printer runs smoothly, and issues a personalized card to be handed to the customer before he leaves the branch. Nobody else matches up to this level of simplicity!

How did this project get initiated at Evolis?

Evolis had a successful track record in the payment industry globally and accepted to customize their Dualys printer to support all requirements of our project. This process was carried out in due time while the initial volume of customized printers purchased by us did not put our business at risk. This is the most solid evidence of the fact that Evolis strongly supports our project and stands as a true partner rather than just a supplier.

*Learn more on www.cardatonce.com

“ We have worked with EFT Source for several years in various capacities, but when Card@Once® was introduced, the reaction was tremendous. Employees and customers love the product because it provides better customer service. Customers have no need to wait five business days as they can walk out of the bank with a new card in hand. Customer representatives really enjoy the ease of use. As we looked at EFT Source's competitors, Card@Once® was a least 50 percent less expensive. Plus, EFT Source recognizes our mission as a community bank to provide excellent service while upholding our values and commitment to customers.”

Lisa Druin,
e-Banking Manager,
The Cecilian Bank