

# Cards On The Spot

## Instant Issuance



Instantly issue high-quality designs like these, and more...

...all from a single card printer!



This browser-based product allows your credit union to instantly issue any type of plastic card directly within Spectrum. Generate multiple card types using a single machine. Reduces issuance costs and potential fraud, improves member service.

## Features

- Debit card, credit card, ATM card, and membership card options
- Full integration with Spectrum using Pathways (see page 2 for additional details)
- Interface to PSI Account Desk
- Security standards ensured for Visa and MasterCard instant issuance compliance
- Member selected PIN for new or existing cards
- Software-managed dual-control requirements
- Card inventory tracking
- Role-based security
- On-line inquiry and report generation
- Optional receipt generation
- Device-, location-, and credit union-level reporting
- History tracking and audit trail of all system access

### Additional requirements – available through *Problem Solved*

- Datacard 150i Card Personalization System
- Encrypted/standard PIN pads
- Security unit
- Server
- Flat Graphic Card Printer
- Card Embosser
- PIN pads

### Available On-Line Interfaces

- Certegy/Fidelity
- COOP
- First Data – STAR
- First Data – Omaha
- Fiserv EFT
- Pemco
- Postilion
- Visa DPS
- New interfaces added as needed

## Problem Solved

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# Cards On The Spot™

*Problem Solved*

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## Instant Issuance – New Card

- Account lookup by Account, Name, SSN
- Intelligently creates card record in Spectrum using ATCH, ATEX, and ATDU, as needed.
- Ability to select either member name or a drop down list of joint owner names to be placed on the card.
- Determining which share and loan suffixes will be placed in the suffixes table of the ATCH is configurable at a stock type level. This allows you to use different suffix structures for each type of card.
  - For shares, the products to match for each suffix position is based on either suffix range or by a list of description abbreviations.
  - For loans, the matching products are defined for each suffix position by suffix range or by a list of collateral codes.
  - Setting of the actual suffixes that can be accessed through the card is determined by searching all share and loan suffixes that show on the MAIN command, making sure the suffix is not flagged as closed. If there is more than one match for a given suffix position in the ATCH, a drop down box is available to select a different suffix from the list.
- Withdrawal and Point of Sale limits can be defined for each stock type level. There can be a single set of on-line and off-line limits for Withdrawal and POS (default) or there can be a number of values available through a drop down list. This type of solution insures that there is consistency in input. There is also the option to select card limits based on the member relationship management service code tied to the account.
- Ability to automatically override Spectrum errors to allow more efficient processing. There is no need to go into Spectrum or Branch Suite to temporarily remove a restrictive flag to allow the printing and updating of a card record as part of an instant issuance process.
- Special support for the Summit Release 9.x Red Flag option to limit the ordering of cards within X days of an address change...without an override.
- Automatically updates Spectrum with the PIN offset for member-selected PIN.
- Option to allow the member to use the first four characters of the audio response or home banking PIN as the new card PIN (primarily to allow a pseudo member select PIN in a phone-based card order).

## Instant Issuance – Card Reissue

- Select existing card in Spectrum.
- Option to change card holder name.
- Option to change expiration date.
- Option to select new PIN.
- The above items are automatically changed in Spectrum using the ATCH Command.

## Hot Card and Reissue

- Select existing card in Spectrum to Hot Card.
- Allows selection of card status and corresponding block code, if needed.
- Option to instantly issue a new card with the same PIN as the old card without requiring the member to enter the PIN. This is helpful in a call center environment.
- Option to select a new PIN (instead of using PIN bridging as mentioned above).
- Information from the old card, such as name, suffixes, and limits, automatically moves across to the new card.