



CUP OF COFFEE



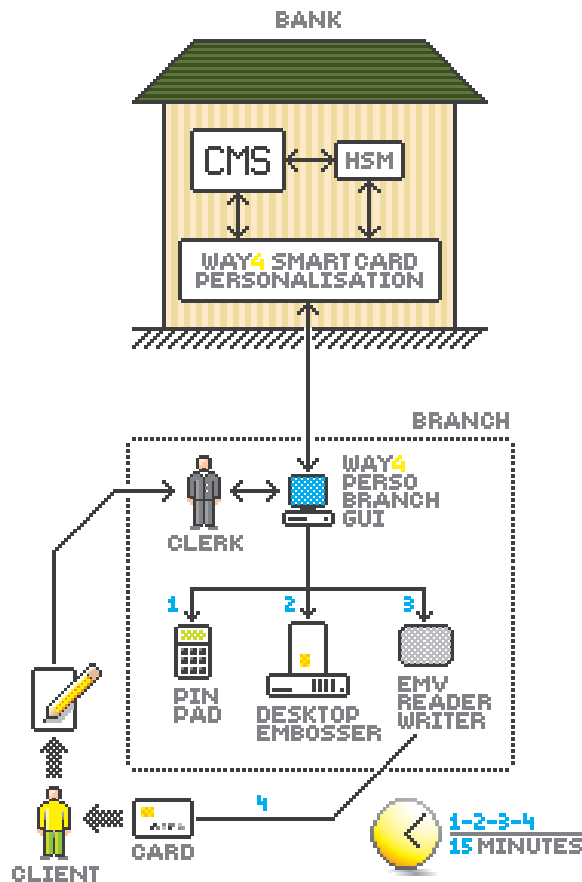
15 MINUTES

# INSTANT ISSUING? NOT AN ISSUE!

Card issuance is a first step in a customer's relationship with a bank – but usually this takes too much time...  
Now, thanks to WAY4™ EMV In-Branch Instant Issuing, your customer can request an EMV card and receive it in just 15 minutes! It takes no longer than to drink a cup of coffee.

# WAY4™ EMV IN-BRANCH INSTANT ISSUING

OpenWay's WAY4™ EMV In-Branch Instant Issuing configuration allows banks to issue EMV smart cards remotely in just a few minutes. The customer visits a bank's branch office or a mini-office, orders a card — it is ready instantly! The customer receives the card quickly in “one stop” and can start using it immediately.



## AT THE BANK CENTRAL OFFICE

- EMV certified CMS (provides full EMV issuing functionality)
- HSM (Host Security Module)

## AT THE BANK BRANCH

- WAY4™ Perso Branch GUI provides any branch with access to necessary card information stored in the central card management system (CMS).

The GUI might be a remote personalisation workstation or a simplified XML application for entering card applications and exchanging requests with the processing centre.

- Device for card embossing and magnetic stripe encoding (inexpensive models may be used)
- PIN pad
- Chip reader/writer device personalises cards and activates the PIN after a card is embossed

## HOW DOES WAY4™ INSTANT ISSUING WORK?

- 1 A customer comes to a bank and requests a card. A bank employee provides him or her with a request form. The customer fills it in, signs a card agreement, and enters the PIN of the new card on a PIN pad. The bank employee enters all required data into the WAY4™ Branch GUI, and the data is sent to CMS.
- 2 CMS saves the received data and sends it along with a personalisation request to the WAY4™ Smart Card Personalisation host to prepare data for embossing and magnetic stripe encoding.

The bank employee puts a new card into an embosser, which embosses the card and records data on the stripe.

- 3 The bank employee pulls the card out of the embosser and places it into a chip personalisation device. WAY4™ Smart Card Personalisation sends a personalisation request and the card is personalised. CMS and WAY4™ Smart Card Personalisation receive confirmation of successful card personalisation and save all necessary processing data.
- 4 The customer receives the card, which is ready for immediate use. The entire card issuance procedure has taken only a few minutes.

## THE BENEFITS

- Quick and safe remote issuing — over a cup of coffee!
- Various EMV smart card types
- Optimisation of issuing costs:
  - Centralised HSM in the bank's processing centre
  - Regular HW to emboss your cards and encode magnetic stripe
  - Inexpensive PCSC smart card reader/writer
  - Even low-speed, low-bandwidth connections for request exchange between WAY4™ Branch GUI and the processing centre
- Integrated solution:
  - Pre-integrated with WAY4™ CMS and WAY4™ Switch
  - Can be easily integrated with other software

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