CARDS ON THE SPOT™

Problem Solved

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This browser-based product allows your credit union to instantly issue any type of plastic card with full integration to 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
- Member-selected PIN for new or existing cards
- Card inventory tracking
- Software-managed dual-control requirements
- Role-based security
- Security standards ensured for Visa and MasterCard instant issuance compliance
- History tracking and audit trail of all system access
- Optional receipt generation
- Device-, location-, and credit union-level reporting
- PIN change & card activation web page
- Interface for PSI Account Desk (NAOP)
- Single Sign-On
- Automatic fees for replacement cards
- Batch card printing

Additional requirements — available through *Problem Solved*

- Fargo Graphic Card Printer (HDPii or HDPii Plus)
- Encrypted/standard PIN pads
- RePIN device
- Hardware Security Module

Available Card Network Processor Real-time Interfaces

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

VISA and MasterCard compliant

Spectrum Integration

- Account lookup by Account, Name, or 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; option to use joint SSN on ATCH.
- 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 the use of different suffix structures for each type of card.
  - For shares, the products to match for each suffix position are based on either suffix range or a list of description abbreviations.
  - For loans, the matching products are defined for each suffix position by suffix range or a list of collateral codes.
  - Setting of the 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. Single set of on-line and off-line limits for Withdrawal and POS (default) or a number of values available through a drop down list. This type of solution insures that there is consistency in input. 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. No need to go to 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 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).
- Intelligent conversion from one card type to another.