

PRODUCT FEATURES

Key Features

- ▶ Multi-institution enabled
- ▶ Multi-BIN (multiple BINs per institution)
- ▶ Get customer Account details and Personal details in flexible manner Details Routing based on Institution
 - Manual
 - Bulk
- ▶ Option for entry of "proprietary ATM card details" or "International Debit cards" like VISA-Electron & Maestro Card.
- ▶ Enables configuration of "BIN based products", entering card details for "Multiple BINs"
- ▶ It also offers the option for generating
 - PIN either through the application or HSM (IBM or VISA).
 - PIN, Pin off-set, CVV/CVV2 through HSM (TCP/IP or Serial)
 - Card preparation files (encoding/embossing)
- ▶ Equipped to Edit, View & Delete card details
- ▶ Enables authorization (verification) of entered card details based on the bank branches
- ▶ Issuance of Cards to the Customers
- ▶ Compatible to handle Maintenance activities such as
 - Changing Card Status: Warm, Normal, Lost /Stolen, Closed, Re-issue of Lost/Stolen cards and damaged cards.
 - Renewal of Expired Cards.
 - Registration of Add-on / supplementary cards.
 - Linking/de-linking of Add-on accounts
- ▶ Multi-Currency Support
- ▶ Comprehensive Audit Trial
- ▶ Bulk Upload Activities:
 - Bulk Card Registration
 - Bulk Address Change
 - Bulk Change card Status
 - Bulk Account Close
 - Bulk Re-Issue of cards
 - Bulk Add-on Cards
- ▶ Optional features
 - Multi Lingual support (for capturing & printing for customer details)
 - Tele-Pin generation
 - Capture of Signature for 'Any Branch Banking' signature verification purpose

INSTANT CARD

Unlike the regular Card issuance, In the case of Instant Card Issuance, the ATM/Debit cards are pre-generated in Bulk "Branch-wise" (without the Customer Account and personal details) and the same dispatched to the respective branches. The Instant Card issuance can be done in two forms:

[Stand-alone Instant Card Issuance](#)

[Web-based Instant Card Issuance](#)

Stand-alone Instant Card Issuance

The following activities can be performed instantly from the branches:

New Card Issuance

Whenever a customer needs to be issued a new card, one of the Pre-generated Cards (in order) is issued to them at the branch. Latter, based on the information provided by the branches, an Upload file (containing the Customers Account & Personal details, including the CARD Number Issued) are extracted from the Host database & uploaded into the Cardman database (centrally located). Link files are then generated and uploaded in the Switch database, after which the cards will be in Active state, i.e., the cards will be operational.

Add-on Card

Whenever a customer needs to be issued an Add-on Card, one of the Pre-generated Cards (in order) is issued to them at the branch. Latter, based on the information provided by the branches, an Upload file (containing the Parent card's Card Number, Add-on Card Number, Customer-Id, etc.) will be prepared & uploaded into the Cardman database (centrally located). Link files are then generated and uploaded in the Switch database, after which the cards will be in Active state, i.e., the cards will be operational.

Replacement Card (Damaged or Lost/Stolen)

Whenever a customer needs to be issued an Replacement Card (Either for Damaged card or Lost/Stolen Card), one of the Pre-generated Cards (in order) is issued to them at the branch. Latter, based on the information provided by the branches, an Upload file (containing the Current Card Number & New Card number) will be prepared & uploaded into the Cardman database (centrally located). Link files are then generated and uploaded in the Switch database, after which the Current Card becomes In-Active & the New card issued will be in Active state, i.e., the cards will be operational.

Web-based Instant Card Issuance

The Bank Branches can do the following activities by using the Web based Instant Card Issuance application. Web based application can be used from anywhere using a standard browser like Internet Explorer.

New Card issuance

The branch operator logs-in into the application and selects the "New Card issuance" option. The customer details like the Account(s) details and Personal details are then entered and submitted. These information needs to be

INSTANT CARD

verified /authorized by the Manager, after which the ATM/Debit card can be issued to the Customer. Subsequently, the Link files are generated & uploaded in the Switch database, after which the Card becomes active.

Add-on card Issuance

Whenever a customer request for an Add-on card, the operator will need to enter the Parent card's CARD NUMBER, Customer id, Encoding Name, Embossing name etc. in the web based application. (Up on confirmation, next available CARD NUMBER will be shown in the application). The above entries need to be authorized by the Manager. Subsequently, the Link files are generated & uploaded in the Switch database, after which the Add-on Card becomes active.

Replacement card issuance (for Damage card as well as Lost/Stolen card)

Replacement card can be issued to the customer from the Instant card stock. Replacement card can be issued to the customer whose card already marked as Lost / Stolen as well as for Damage cards. To issue replacement cards:

The old CARD NUMBER must be provided

- The old CARD NUMBER must be provided
- The application will do the validation
- Next available CARD NUMBER shall be displayed
- On completion, the action will wait for authorization

After authorization, new card can be issued to the customer. Once link file is generated, the card can be used.

Linking / De-Linking of accounts

At branches, for a given CARD NUMBER, account can be linked / de-linked. The application will get the CARD NUMBER, Option ("Add Add-on Account" or "Delete Add-on Account"). In case of Linking of Accounts, the new Account type and Account number must be entered. In case of De-Linking of Accounts, the list of available secondary accounts will be listed, from which the Account to be deleted needs to be selected. Upon confirmation, the activity will be updated in the database.

Unblocking of blocked cards (PIN Retry count - reset)

Whenever a customer exceeds the number of Pin entries in an ATM (wrong Pin entry), the card will be in 'blocked' state in the ATM Switch level. The PIN re-try count reset can be done using the web application at branch level, after which the card get unblocked (active state).

Marking a card as blocked (Hot listing of card)

When customer reports Lost / stolen of his card at the branch (or at the call center) the card status will be changed at switch as well as in the StarCARDMAN application.

BENEFITS & REPORTS

Benefits

Faster card processing

The processing of cards is speeded up as the manual part is eliminated, with the help of this software.

Pin generation Through software application or HSM

The software helps generate PIN (personal identification number) production either through the software application or through HSM.

Reports

Comprehensive reports can be generated based on activities such as 'Date-wise', 'Branch-wise' and 'User-wise'.

Security

Provides robust internal as well as external security features. Standard password and user-id controls are enforced to adhere to security measures.

GUI-interface

User-friendly GUI-interface for ease of use is provided.

Industry-standard hardware

Low project cost as it runs on industry-standard PC.

Service to rival banks

Your bank can rake in extra money by giving card production service to other banks that do not own efficient Card Management software like this.

Independent card production

Unlike earlier, your Bank's card production would be a separate single entity, with this application.

Benefits to your customers

With a flexible Card Management system like this, your card production tasks are fully in place and regulated. Not only the card production and PIN generation schedules can be met in time, but a reliable service to deliver new cards in time can also be offered to the cardholders.

Reports

- Account Linkage Report
- Application Number Branch-wise
- Branch-wise Cards Issued Report
- Card Expiring in a Given Period
- Card Status History

BENEFITS & REPORTS

- Cards Awaiting Authorization
- Cards Not Normal
- Customer Information
- Damaged Cards History
- Destroyed Cards Report
- Encoding Embossing Report
- Issuance Pending Report
- Issued Cards
- Month-wise Cards Issued Report
- Parent Card Listing
- Pending Card Status Report
- Pending Switch Updation Report
- Renewed Cards
- Re-pinned Cards History
- User Activity Report

Reports for Instant Card Issuance

- Customer Information Report
- Issuance Pending Report
- Issued Card Report
- Pending Card Status Report
- Account Linkage Report

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