



To stay competitive in today's market, financial institutions need to focus on the customer experience where their offered product portfolio and services are key in achieving differentiation from competitors. Consumers expect everything instantly and in this multichannel 24/7 world, being unable to meet and surpass customer expectations is to effectively hand your competitors both your current and potential business. Instant Issuance is one such service that not only offers an enhanced experience for the customer but also offers reduced risk and costs for the issuer, helping them gain greater market agility whilst ensuring a return on their technology investment.

TranzAxis Instant Issuance is an innovative solution from Compass Plus, which enables financial institutions to issue EMV and magstripe cards in-branch in a matter of minutes. On-the-spot issuance is a win-win situation allowing the issuer to offer an array of advantages to the customer which, in turn, have beneficial knock-on effects to themselves:

**No more waiting.** The customer no longer has to wait for their card and PIN to be sent separately in the mail and the issuer no longer has to incur the cost of postage, cards lost in the mail or replacing stolen cards, with the further advantage of a reduced risk of card fraud.

**Instant loyalty.** Once the customer has received the card in-branch, they can activate it straight away and make their first purchase within minutes. Issuers can reduce the amount of inactive card accounts, increase transaction volumes and interchange revenue whilst securing loyal customers before they have left the building.

**Value-added experience.** Not only has the customer been offered a service that is convenient and time-saving, the issuer can now offer the customer other value-added services tailored to their needs. This opportunity to cross-sell to the customer face-to-face is invaluable in terms of building a better relationship and extending their product portfolio.

#### Advantages for the issuer:

- Attract new card holders
- Enhance existing customer loyalty
- Increase activation rates and card usage
- Instant cardholder PIN selection
- Reduce the paper trail
- Decrease distribution costs
- Instantly issue replacement cards
- Ensure secure data transfer
- Reduce number of cards lost/stolen in the mail
- Optimise overall issuing costs

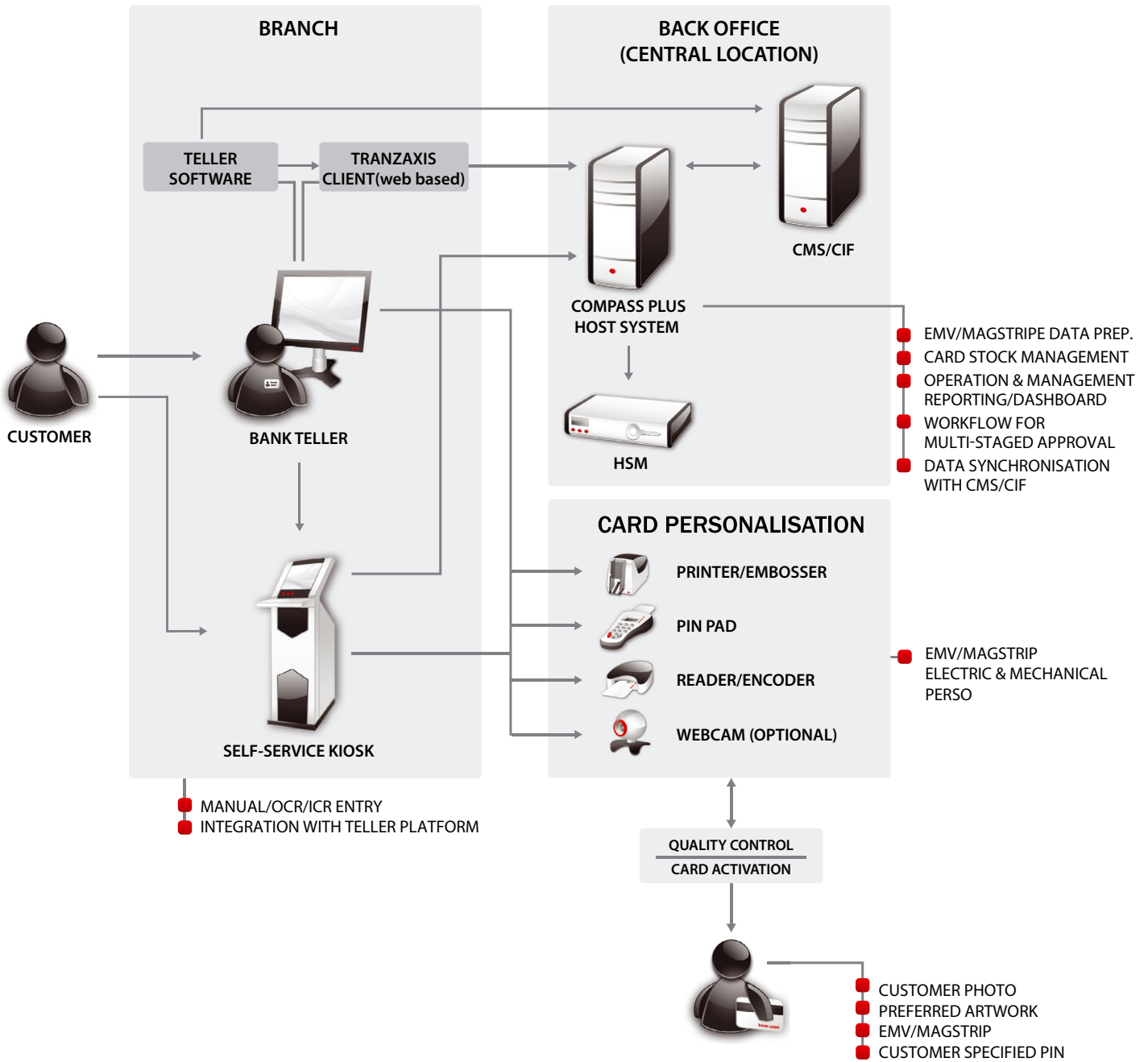
For financial institutions issuing cards in remote locations, Compass Plus offers decentralised issuance, allowing the penetration of markets where card delivery by mail is impossible. In this situation, rather than personalising cards at the location where the secure data preparation is carried out, the issuer can transport the cards to different locations. This still reduces the costs and risks of transporting personalised cards, reduces the time the customer has to wait for their card and provides the customer exceptional service, regardless of location. TranzAxis also supports a more traditional method of card personalisation and issuance in a centralised location.

#### TranzAxis Instant Issuance Technology:

- Centralised HSM and key management
- Web deployed, zero administration client
- Two deployment options: in-branch by a bank clerk and via self-service kiosk by a customer
- Provision of client API for integration with teller software
- PCI PA-DSS certification
- Wide range of personalisation equipment support (Muehlbauer, DataCard, CIM, HID and more)
- Wide range of EMV and contactless cards support (Gemalto, Future Card, G&D, Austria Card, etc.)
- Integration with built-in or external card management systems (incl. CBS)
- Extensive capabilities for customisations by end users (including support for new chip card types, integration with other systems, and more)



## TranzAxis Instant Issuance - Solution Architecture



### About TranzAxis

Compass Plus provides comprehensive, fully integrated and flexible payments software and services that help financial institutions and payment service providers meet rapidly changing market demands. Our diverse customer base spans retail banks, processing centres, national switches and personalisation centres in countries across Europe, Asia, Africa, the Middle East, North and South America. With 30 years' experience, Compass Plus helps build and manage all-scale electronic payment systems that generate new revenues and improve profits for its customers.

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