



Instant Card Issue

INSIDE THIS GUIDE:

This guide describes setting up Instant card issue, which allows your credit union to provide enhanced member experience by producing a card that is fully functional for ATM, Debit or Credit Card transactions.

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Non-integrated Instant Issue Processing

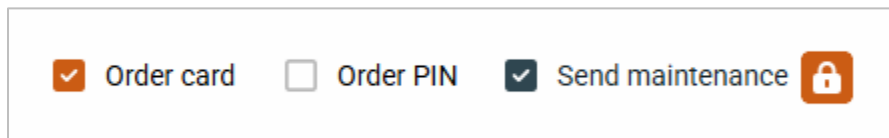
When using instant issue processing through a vendor that is not integrated with CBX, there are extra steps when creating a new card. Non-integrated means that CBX will not recognize the card as instant issue, therefore, the card record would need to be manually entered into the instant issue vendor site to be printed. If you want the member to be able to use the card immediately, then the card would need to be manually entered on the card processing vendor site as well.

Please note: Some Instant Issue vendors may send the card data to the card processing vendor, please check your credit union's set up.

ATM/Debit Card Ordering

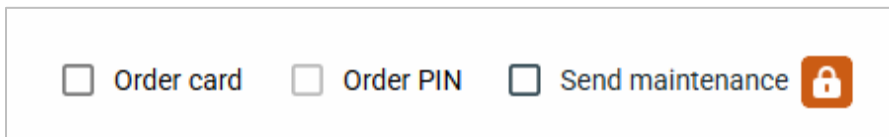
Use **Tool #11** to Add a new card, following your normal procedures. Next, since this is not an integrated process you will need to tell CBX that you are not ordering a plastic. To do that, while on the ATM/Debit Maintenance screen, highlight the new card and choose the *Reorder Card/Pin* option from the drop-down menu. Uncheck the *Order card* flag, click on the lock icon next to *Send maintenance*, this will allow you to uncheck the *Send maintenance* flag. Click **Add/Update** to save this information. This step must be taken on the same business day as the card was created in CBX and will stop any card record from being sent to your card vendor in the batch maintenance file. *See before and after images shown below.*

Before



☒ Order card ☐ Order PIN ☒ Send maintenance 

After



☐ Order card ☐ Order PIN ☐ Send maintenance 

Optional: If your member can wait until the following business day to start using the new card, then leave the Send maintenance flag checked, thus allowing the new card record to be sent to the card processing vendor in the batch maintenance file. The order card flag should remain unchecked so a plastic is not generated and mailed to the member.

Credit Card Ordering

Use **Tool #12** to Add a new card, following your normal procedures. You won't be able to "uncheck" the Send card or Send Maintenance flags during the ordering process. So, after the card is added, you will highlight the card record and Delete the Pending Order. The card will stay on the system, but no card request will be sent in the batch maintenance file. The new card will need to be manually added to the Instant Issue Vendor and the Card processing vendor sides.

Employee Security for Instant Card Issue

You can control (by Employee ID) who can create a new plastic via the Instant Issue software – right from within CBX. Permissions through CBX are granted via the “Instant card issue” checkbox in Employee Security’s “Update Special Security” settings.

1. To update an employee’s Special Security to allow the employee to issue plastics via Instant Issue, first access **Tool #327 Employee Security**.
2. From there, select the appropriate Employee ID from the list and then select *Update Special Security*.
3. Check the *Instant card Issue* box and click the forward arrow to save the changes.

CBX - Update Employee Special Security

Employee ID AB ANDREW

☒ Open accounts	☐ Time cards
☒ Close accounts	☒ Open loans
☒ File maintenance	☐ Unpost J/E
☒ Teller override	☒ Phone Operator
☒ Maintenance tier 2	☐ Require wrap-up codes
☒ Loan underwriting	☒ View credit reports
☒ Loan interviewer/processor	☒ Instant card issue
☒ Use App check	

Navigation icons: back, forward, up, down, search, help, etc.

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Starting the Card-Order Process

Producing an ATM/Debit Card

The following directions cover how to order an ATM or debit card using Instant Card Issue processing. Steps one to nine are standard practice for ordering any card.

1. Use **Tool #11 ATM/Debit Card Maintenance** and enter the member’s account number in the entry screen.
2. Click the forward arrow.
3. The Maintenance screen (shown below) will appear. Use **Add Card** to move to the BIN selection screen.

Maintenance Screen

ATM/Debit Card Maintenance

Relationship account 551 HEATHER M TEST

Options...

Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used
389	1	DEBIT CARD 2	ACTIVE	KENNE		3/01/2024
397	1	DEBIT CARD 2	CLOSED	SANDR		
407	1	DEBIT CARD 2	CLOSED	SANDR		

- This screen lists the BINs available. Select the appropriate ATM or debit card BIN from the list.

BIN Selection Screen

ATM/Debit/Credit BIN Configuration

Select

BIN	Description	BIN	Description
4000	DEBIT CARD 2		
1000	BUSINESS DEBIT		

- This will take you to the Card/PIN Order screen.

Ordering the Card

Card/PIN Order

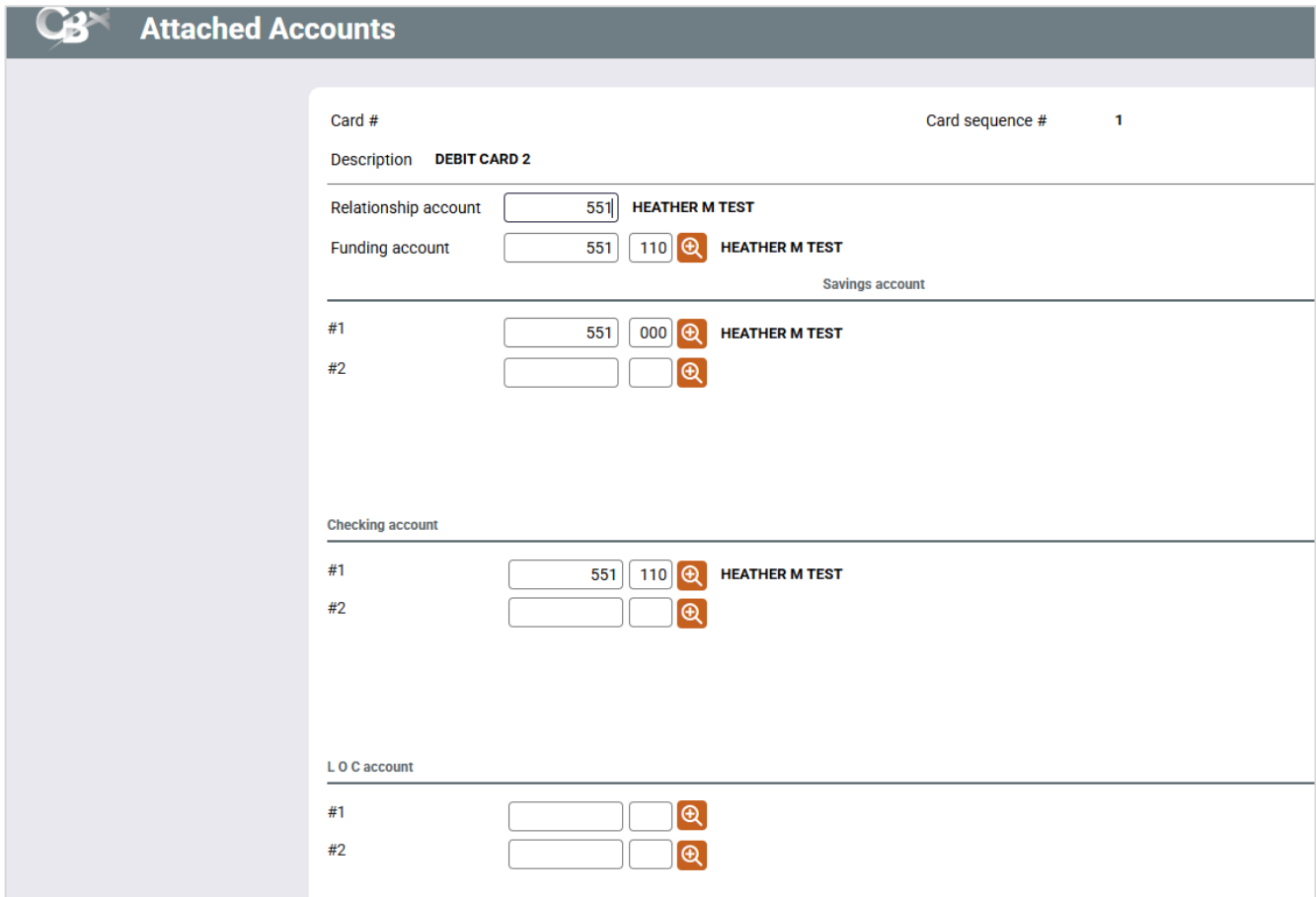
Add/Update
Accounts
Instant Card Issue

Card # 1000 89 Card sequence # 1
Description DEBIT CARD 2 Relationship account 51 HEATHER M TEST

Name(s) Max Size = 25 Appearance on the Card
Line 1 name (F*M*L) HEATHER*M*TEST 14 HEATHER M TEST
Line 2 name (F*M*L)
Find Another Owner
Expiration date Aug 2031
Order card Order PIN Send maintenance
IMPORTANT: Enter a caret symbol (*) to indicate the separator between first name, middle initial, and last name. Use Enter to view how the name will appear embossed on the card. Do not use this symbol to indicate a space. For - MARY BETH O DONNELL - enter MARY*B*O DONNELL or MARY BETH*O DONNELL. Carets do not pertain to business names.
Emboss style Raised emboss Non-raised emboss Address to send card Master Adr is used
Service charge group 01 Address #1 1 MAIN STREET Address #2
City ANYWHERE State MI Zip 48600 0000
Daily Limits Totals Transactions Deposits allowed Automatic billing updater
PIN Online 1,000.00 15 Withdrawals allowed New card replaces card #
Offline 500.00 Transfers allowed Expiration date on the previous card 0000
SIG Online 2,000.00 15 POS purchases allowed
Offline 1,000.00 POS returns allowed
Card Activation Fields
Phone # 555 9990001
SSN 999001001
Date of birth Jan 01, 1951

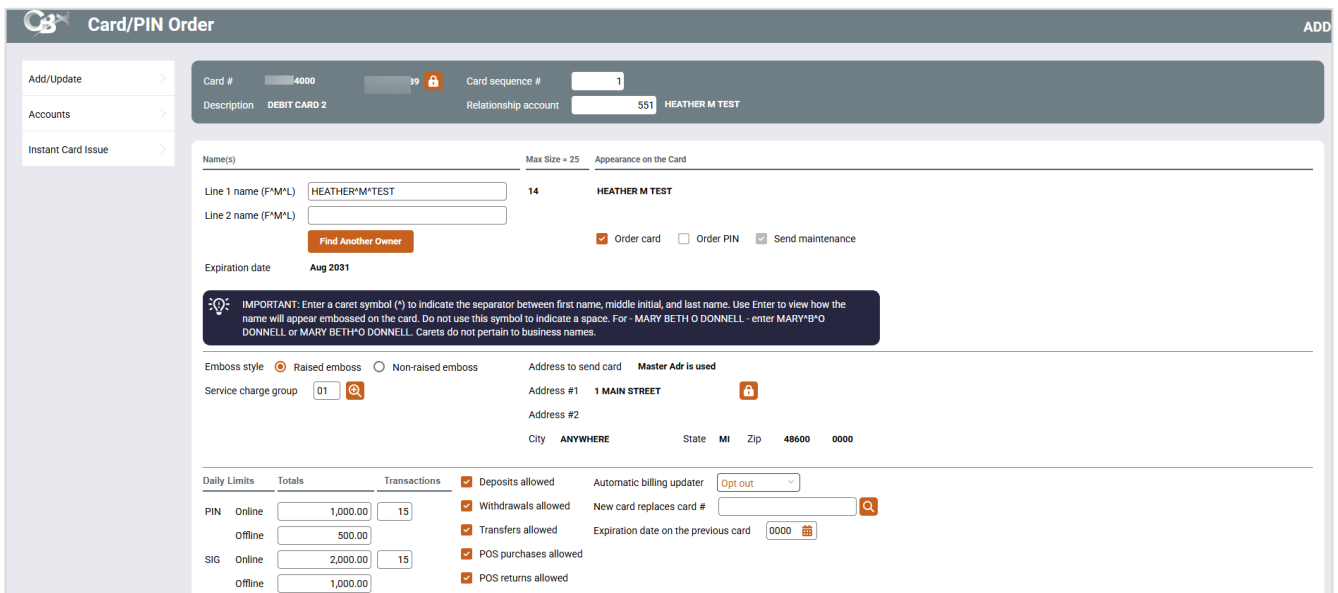
- Confirm the information on this screen. You can change this information to ensure activation information aligns with this member.
- Next add the accounts that will fund this card's transactions. Use **Accounts** to add funding accounts for the card.
- Enter a funding account and any additional accounts that the card is allowed to access when performing transactions.

Attached Accounts Screen



The "Attached Accounts" screen displays a form for managing card accounts. It includes fields for Card #, Card sequence #, and Description (DEBIT CARD 2). Below these are sections for Relationship account, Funding account, Savings account, Checking account, and L O C account. Each section has two lines for account numbers and a magnifying glass icon to view the account holder's name. The Relationship account is pre-filled with 551 and HEATHER M TEST. The Funding account is pre-filled with 551 and 110, and HEATHER M TEST. The Savings account is pre-filled with 551 and 000, and HEATHER M TEST. The Checking account is pre-filled with 551 and 110, and HEATHER M TEST. The L O C account is pre-filled with 551 and 000, and HEATHER M TEST.

9. Click the forward arrow to view the names of the account holders.
10. When finished entering the accounts, use the back arrow to return to the card order screen.



The "Card/PIN Order" screen displays a form for ordering a card. It includes fields for Card #, Card sequence #, and Description (DEBIT CARD 2). Below these are sections for Name(s), Line 1 name (F*M*L), Line 2 name (F*M*L), Expiration date, Emboss style, Service charge group, Address to send card, Address #1, Address #2, City, State, MI, Zip, and Daily Limits. The Name(s) field is pre-filled with HEATHER M TEST. The Line 1 name (F*M*L) field is pre-filled with HEATHER M TEST. The Line 2 name (F*M*L) field is empty. The Expiration date is pre-filled with Aug 2031. The Emboss style is pre-filled with Raised emboss. The Service charge group is pre-filled with 01. The Address to send card is pre-filled with 1 MAIN STREET. The Address #1 is pre-filled with 1 MAIN STREET. The Address #2 is pre-filled with ANYWHERE. The City is pre-filled with ANYWHERE. The State is pre-filled with MI. The Zip is pre-filled with 48600 0000. The Daily Limits section includes a table with columns for Limits, Totals, and Transactions. The table is pre-filled with values for Online and Offline limits and transaction counts.

Daily Limits	Totals	Transactions
PIN Online	1,000.00	15
PIN Offline	500.00	
SIG Online	2,000.00	15
SIG Offline	1,000.00	

11. Click **Instant Card Issue** to enter the Instant Card Issue screens to process the order.

- Confirm

New Card Issues must be added
prior to accessing the Instant Issue Process

Add/Update

Navigation icons: back, forward, up, down, search, help, etc.

| 01 |

12. Click **Add/Update**.

13. Even if you have auto security enabled, you will need to enter your employee ID and password in the screen below.

- CU*BASE Security

CU employee ID

Password

Navigation icons: back, forward, up, down, search, help, etc.

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Instant Issue Confirmation Screen

Instant Card Issue

Submit Card Request

Card # 189 Card seq # 1

Description DEBIT CARD 2

Relationship account 551 HEATHER M TEST

Line 1 name HEATHER M TEST

Line 2 name

Please verify the following information is correct:

Address 1 MAIN STREET

City ANYWHERE

State MI

ZIP 486000000

14. Click **Submit Card Request** to finalize the card order.

15. Here we see the card order added to the listing in ATM/Debit Card Maintenance.

ATM/Debit Card Maintenance							
UPDATE							
Relationship account 551 HEATHER M TEST							
Options...							
Card #	Seq #	Card Type	Card Status / Desc	Embossed Name Line 1	Embossed Name Line 2	Last Used	
08189	1	DEBIT CARD 2	ACTIVE	HEATHER M TEST			
08389	1	DEBIT CARD 2	ACTIVE	KENNETH		3/01/2024	
08397	1	DEBIT CARD 2	CLOSED	SANDRA I			
09407	1	DEBIT CARD 2	CLOSED	SANDRA I			

Next Step: Navigate to your instant card issue vendor site to retrieve and print the instant issue card.

The Instant issue card record information (known as Skeleton Record) is placed into a queue file (INSTANTCCI). Once you login to your instant issue vendor site, you will look up the card record by PAN number or Account number and it will import the card record from CBX. You can query that file as shown, the location is your FILEXX library.

Preview Report

Add File

Process/Previous

Layout

Files

Specify File Selections

Choose a File

File name

InstantCCI

(Name of file)

Location

FILExx

(Location where the file is stored - FILExx or QUERYxx)

Member

*FIRST

(Set of data within the file)

Optional

Format

*FIRST

(An arrangement of fields within the record)

Optional

Please note: The card record only remains in this file until it successfully prints. Then it is deleted from this file. If the card record does not get printed or otherwise does not delete from the INSTANTCCI file, this file will be purged each day during end of day processing, deleting anything that is more than 5 days old.

Line	+....1....+....2....+....3....+....4....+....5....+....6....+....7....+....8....+....9....+....10....+....11....+....12....						
Employee	Card	Encrypted	Card	Member	Member	Member	Primary
ID	Type	Pancard	Sequence	First	Last	Middle	Card
		Key	Number	Name	Name	Initial	Name
000001	92	DEBIT	1	HEATHER	TEST	M	HEATHER M TEST
***** End of report *****							

Producing a Credit Card

The following directions cover how to order a credit card using Instant Card Issue processing. These steps are standard practice for ordering any card.

- 1. Use **Tool #12 Update/Order Online Credit Cards** and enter the member’s account number in the entry screen.
- 2. Click the forward arrow.

Main Credit Card Maintenance Screen

Add New Card >

View Status Code Details >

Show Active Cards Only >

Account # 551HEATHER M TESTTrackers for this member

Options...

Card #	Acct Type	Embossed Name	#	Card Status	Last Status	Last Used	Last Maint	Card Description
157	956	KENNETH	1	ACTIVE		3/01/2026	9/15/2023	DIAMOND CASHBACK
147	956	SANDRA K	1	ACTIVE		2/26/2026	9/15/2023	DIAMOND CASHBACK
745	866	SANDRA K	1	CLOSED	9/15/2023	9/15/2023	9/15/2023	SIMPLY MASTERCARD
033	866	KENNETH	1	CLOSED	9/15/2023	9/15/2023	9/15/2023	SIMPLY MASTERCARD
689	866	KENNETH	1	CLOSED-PER INSTITUTI	5/06/2016		5/06/2016	SIMPLY MASTERCARD
386	920	*KENNETH	1	CLOSED-TRANSFER BALA	5/09/2016	5/06/2016	5/09/2016	MC GOLD HOME EQUITY

- 3. Click **Add New Card** to order a new card.

BIN Selection Screen

Credit Card Configuration

BIN

Description

000	DIAMOND CASHBACK
000	MC BUSINESS
640	SIMPLY MASTERCARD
640	MC GOLD HOME EQUITY

Select

- 4. Highlight the BIN and click **Select**.

General Card Information Screen (1)

Add/Update
Unlock Card #

Card Configuration

Card # 0000 022 Expiration Sep 30, 2031 Review date Sep 28, 2043
Account # 551 956 Block date
Description DIAMOND CASHBACK Last used date Maintenance date
Setup date ☐ Rewards

Primary Card Holder

Name HEATHER M TEST Birthday Jan 01, 1951
SSN 001 Maiden
Nighttime contact number 555-999-0001 Daytime contact number
Email/other

Secondary Card Holder

Name GENNY M MEMBER Birthday Jan 01, 2001
SSN 991

Additional Holders

Name 3 Name 7
Name 4 Name 8
Name 5 Name 9
Name 6

- Enter the suffix for the loan and click the forward arrow to populate the expiration date.
- Click **Add/Update** to move to next screen.

Card Emboss/Ordering Screen 2 (Choose Emboss Settings)

Save & Bypass Card Order
Continue

Order a Card: Choose Emboss Settings

Account # 51 956 HEATHER M TEST Embossed name 1 HEATHER*M*TEST Review date Sep 28, 2043
Card # 0022 Embossed name 2 GENNY*M*MEMBER

Card expiration date Sep 30, 2031 Months until expiration 63
Card activation method Issue with activation Address to send card Master ADR is used
Card stock Address #1 1 MAIN STREET
Emboss style ☐ Raised embossed ☒ Non-raised Address #2
City ANYWHERE State MI Zip 48600 0000

☒ Send a new card to the member
☐ Send a PIN mailer to the member:
☒ Issue a new PIN ☐ Keep the existing PIN
☒ Send maintenance
☐ Request 3-day priority handling
of names to be embossed on the card 1

Automatic billing updater Opt in
New card replaces card #
Expiration date on the previous card MMDDYY

Card Activation Fields

Phone # 555 9990001
SSN 001
Date of birth Jan 01, 1951

- Validate activation information, choose emboss style, and select option for automatic billing updater (if applicable).
- Click **Continue** to move to the final card order screen.

Card Ordering Screen 3

Submit Order >

Instant Issue >

Refresh Sample >

Account # 1 - 956 HEATHER M TEST GENNY M MEMBER

Card # 0022

Current Order

Card stock Months until expiration 63

Order 01 copies of this card

Embossed names SINGLE

Embossed style Flat

Design/Image ID

Name to Emboss on Card

HEATHER M TEST

Credit Union

HEATHER M TEST

5152 3200 0084 0022 Expires 09/31

If needed, use the spyglass to select an authorized signer other than the primary owner that is listed.

- Click **Instant Issue** to finalize the card order.
- Even if you have auto security enabled, you will need to enter your employee ID and password in the screen below.

CU*BASE Security

CU employee ID

Password

01 | UPANCARD-08

Instant Issue Confirmation Screen

Submit Card Request

Card # 189 Card seq # 1

Description CARD 2

Relationship account 551 HEATHER M TEST

Line 1 name HEATHER M TEST

Line 2 name

Please verify the following information is correct:

Address 1 MAIN STREET

City ANYWHERE

State MI

ZIP 486000000

- Click **Submit Card Request** to complete the card order.

Emboss/Order History Screen

 **Emboss/Order History** UPDATE

Add New Emboss Order

Show Pending Only

Account # 3 800 NICOLE A MEMBER

Card # 555000901

Emboss Name Primary	Secondary	Priority	# of Cards	Issue Action	Change Date	Order Status
NICOLE A MEMBER		N	01	Card Only - new PIN/No Mailer	06/18/2026	Card Order Pending

Next Step: *Navigate to your instant card issue vendor site to retrieve and print the instant issue card.*