Reference Guide

CU*ANSWERS Cards & Payments

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

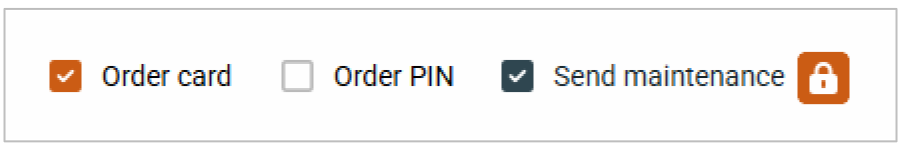
When using instant issue processing through a vendor that is not integrated with CBX, there are extra steps when creating a new card. Non-integrated means that CBX will not recognize the card as instant issue, therefore, the card record would need to be manually entered into the instant issue vendor 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.*

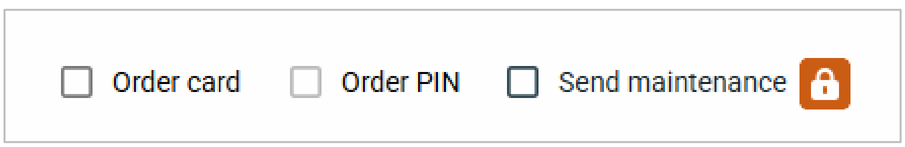
ATM/Debit Card Ordering

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



After



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.

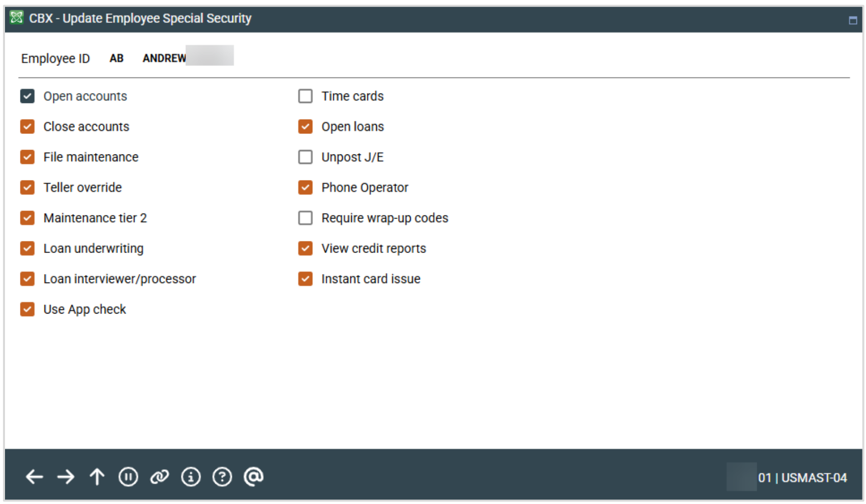
Credit Card Ordering

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.



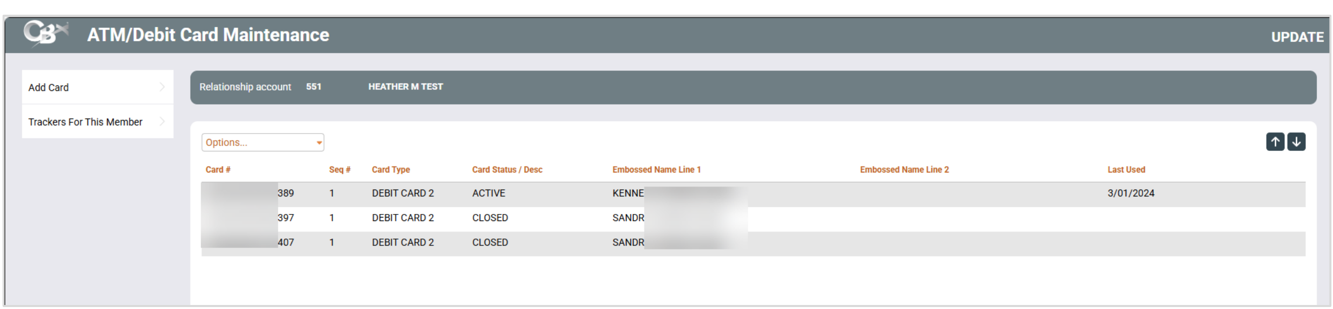
Starting the Card-Order Process

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.

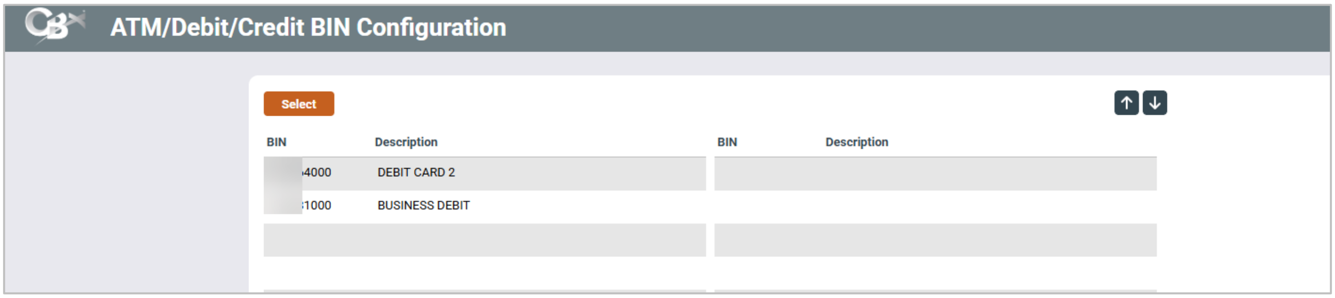
1. Use **Tool #11 *ATM/Debit Card Maintenance*** and enter the member's account number in the entry screen.
2. Click the forward arrow.
3. The Maintenance screen (shown below) will appear. Use **Add Card** to move to the BIN selection screen.

Maintenance Screen



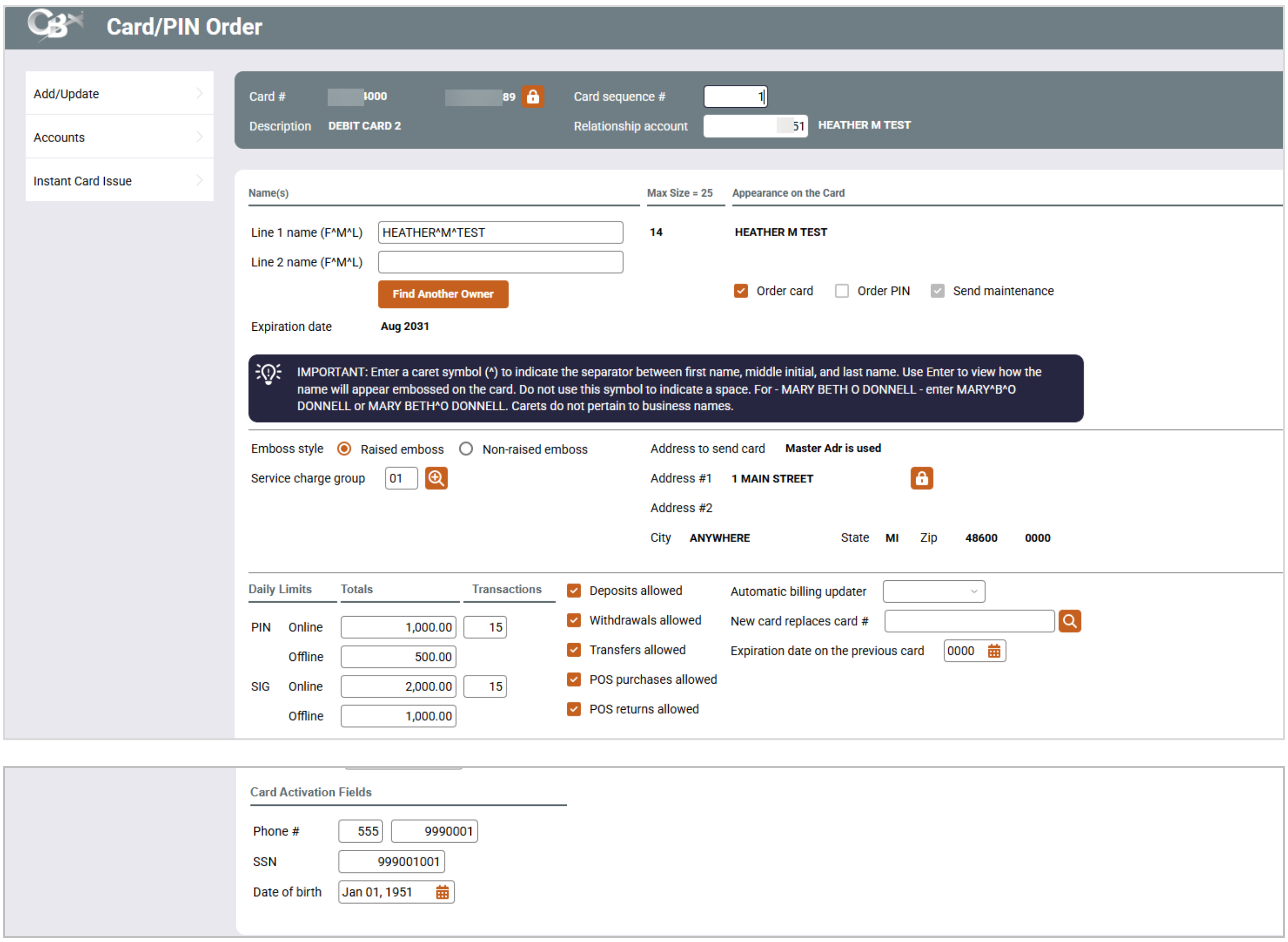
4. This screen lists the BINs available. Select the appropriate ATM or debit card BIN from the list.

BIN Selection Screen



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

Ordering the Card

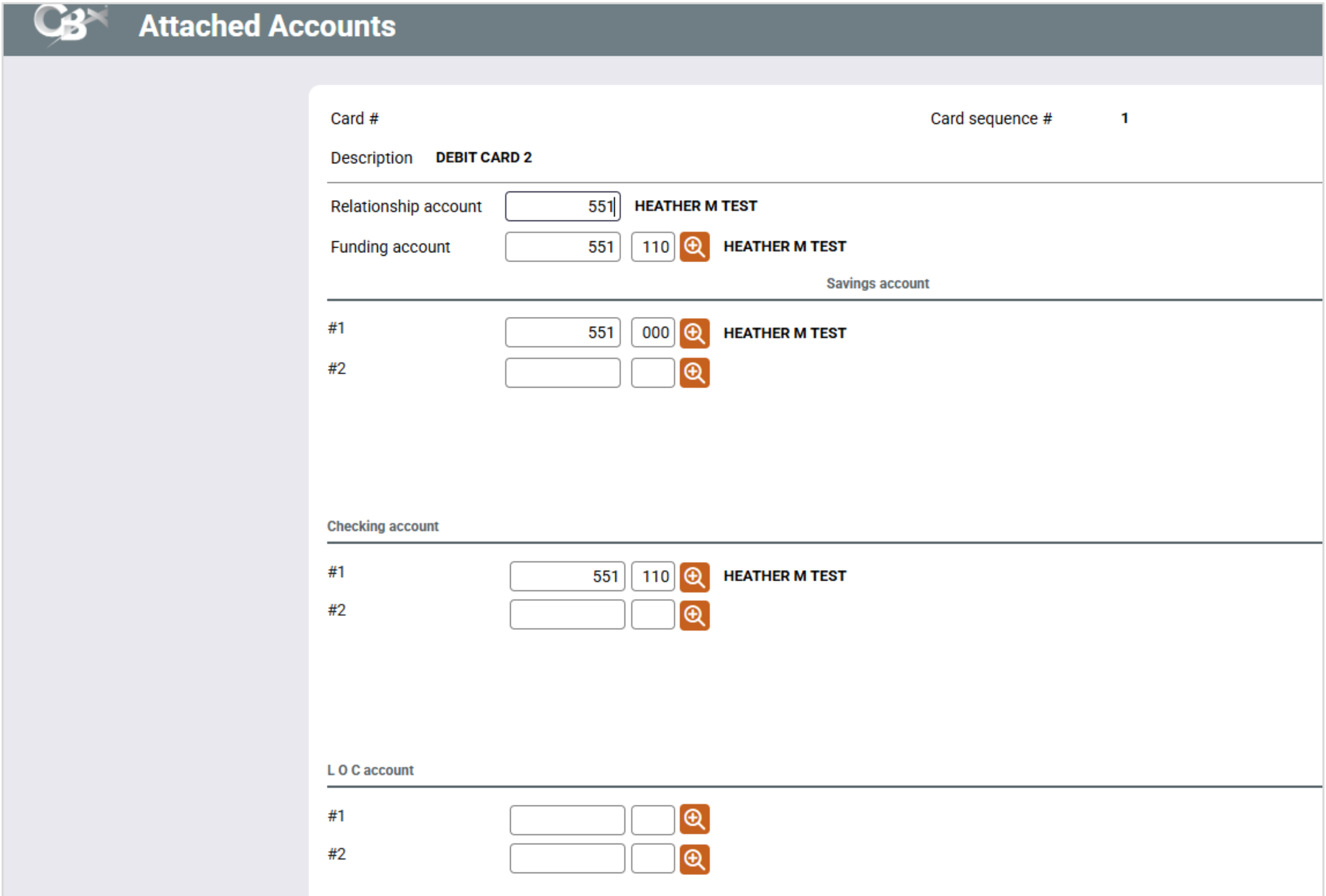


6. Confirm the information on this screen. You can change this information to ensure activation information aligns with this member.

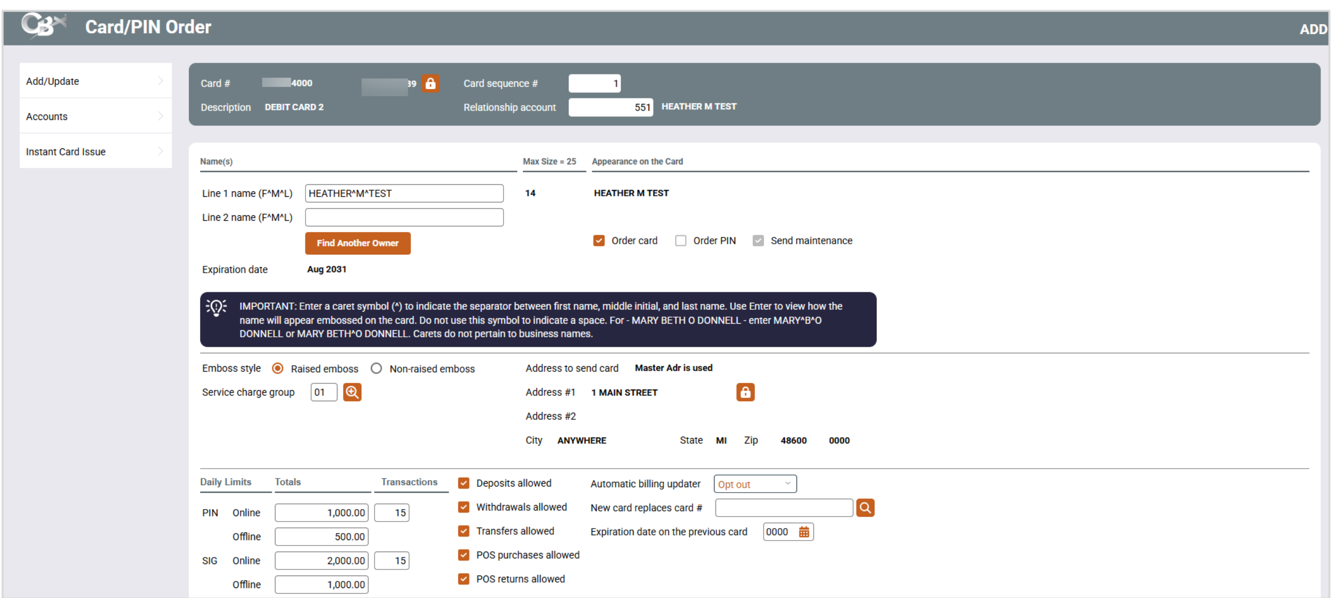
7. Next add the accounts that will fund this card's transactions. Use **Accounts** to add funding accounts for the card.

8. Enter a funding account and any additional accounts that the card is allowed to access when performing transactions.

Attached Accounts Screen



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.

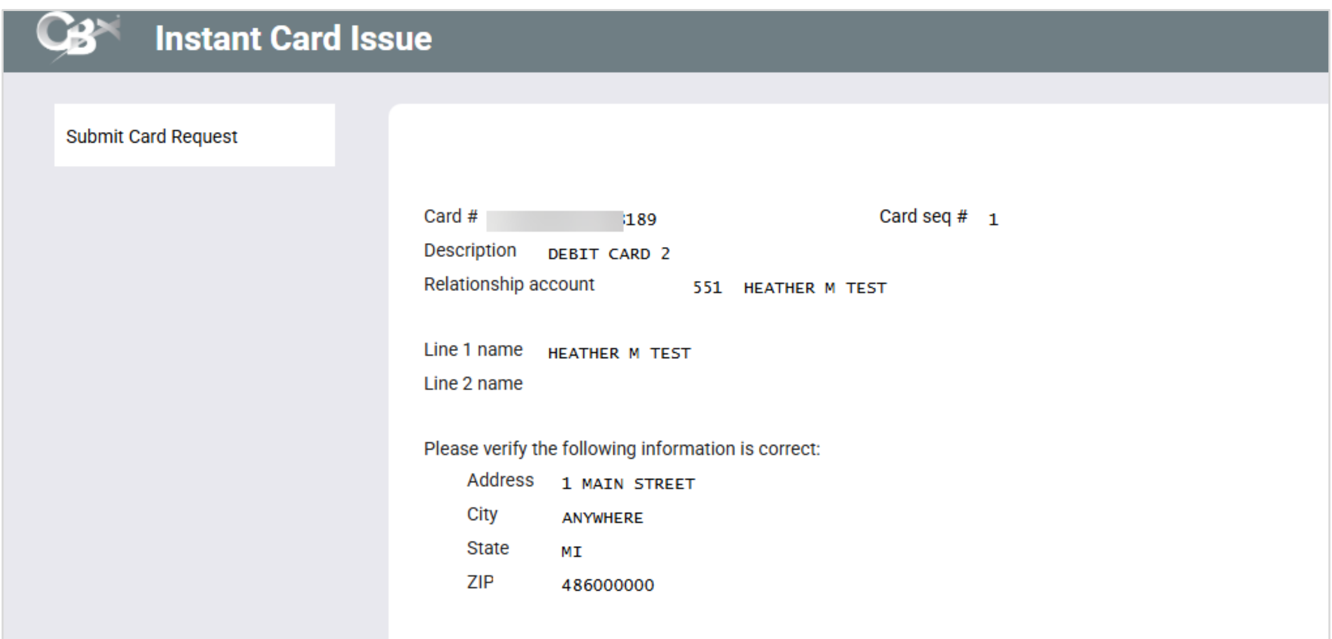


11. Click **Instant Card Issue** to enter the Instant Card Issue screens to process the order.

12. Click **Add/Update**.

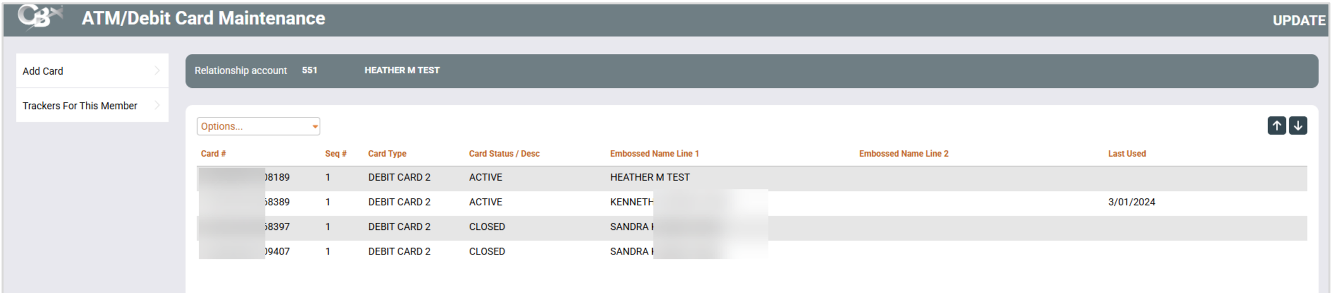
13. Even if you have auto security enabled, you will need to enter your employee ID and password in the screen below.

Instant Issue Confirmation Screen



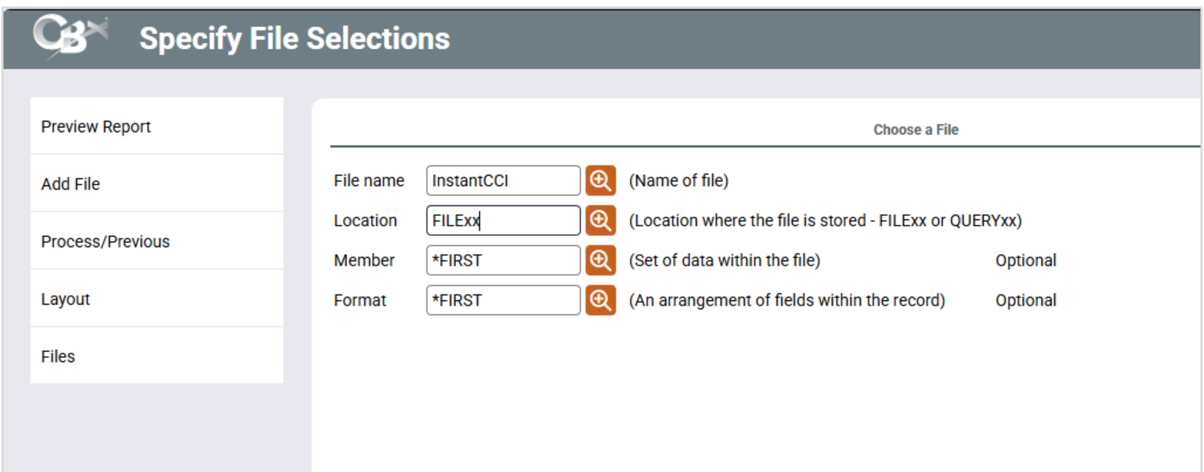
14. Click **Submit Card Request** to finalize the card order.

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

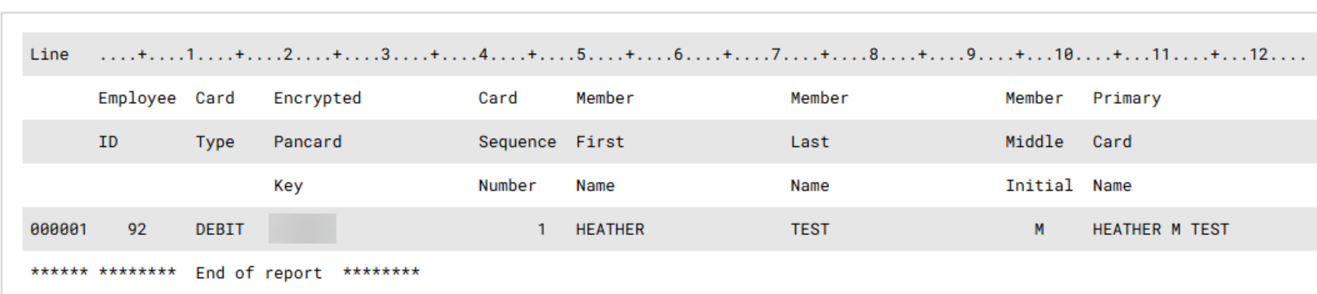


***Next Step**: Navigate to your instant card issue vendor site to retrieve and print the instant issue card.*

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.



***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....

Line	Employee ID	Card Type	Encrypted Pancard Key	Card Sequence Number	Member First Name	Member Last Name	Member Middle Initial	Primary Card Name
000001	92	DEBIT		1	HEATHER	TEST	M	HEATHER M TEST

****** ******** End of report ********

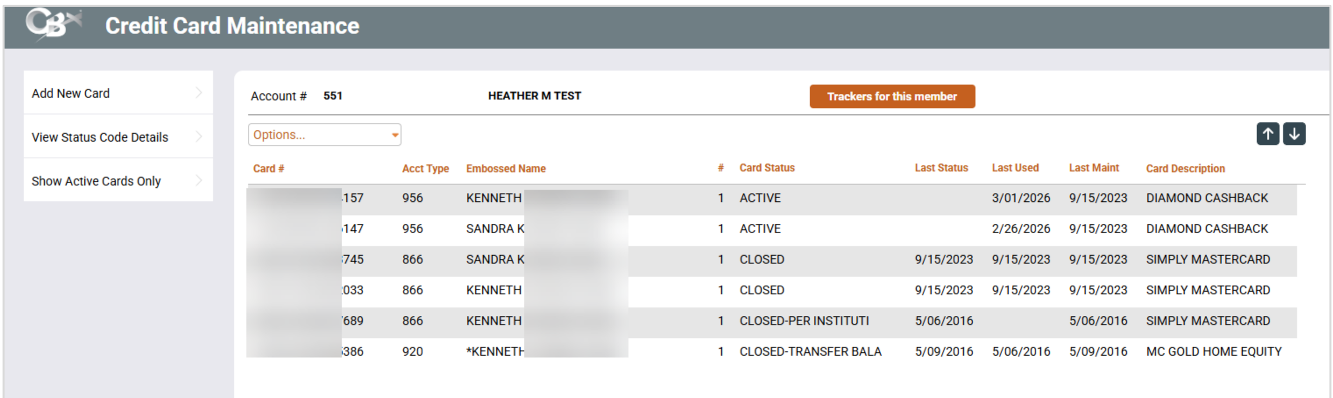
Producing a Credit Card

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.

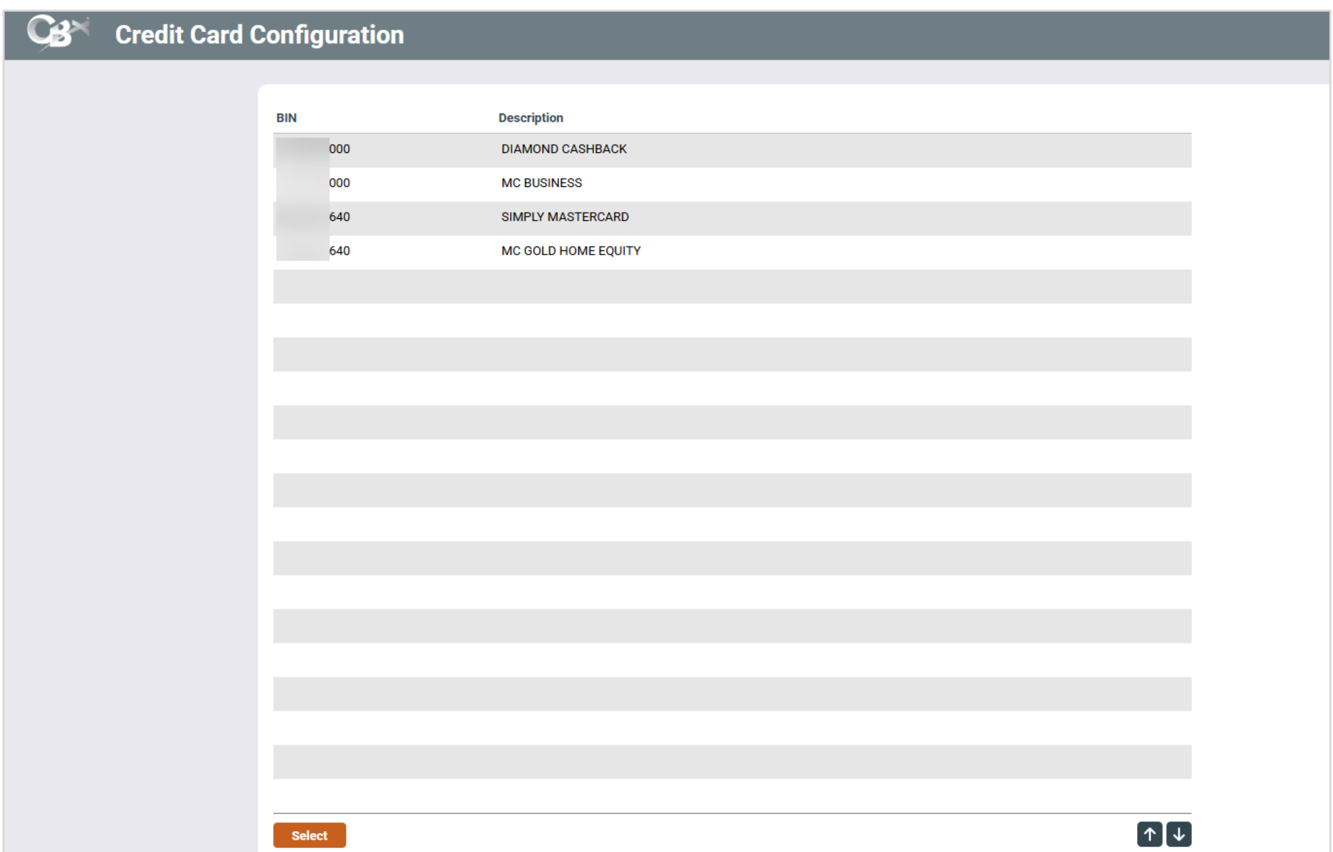
2. Click the forward arrow.

Main Credit Card Maintenance Screen



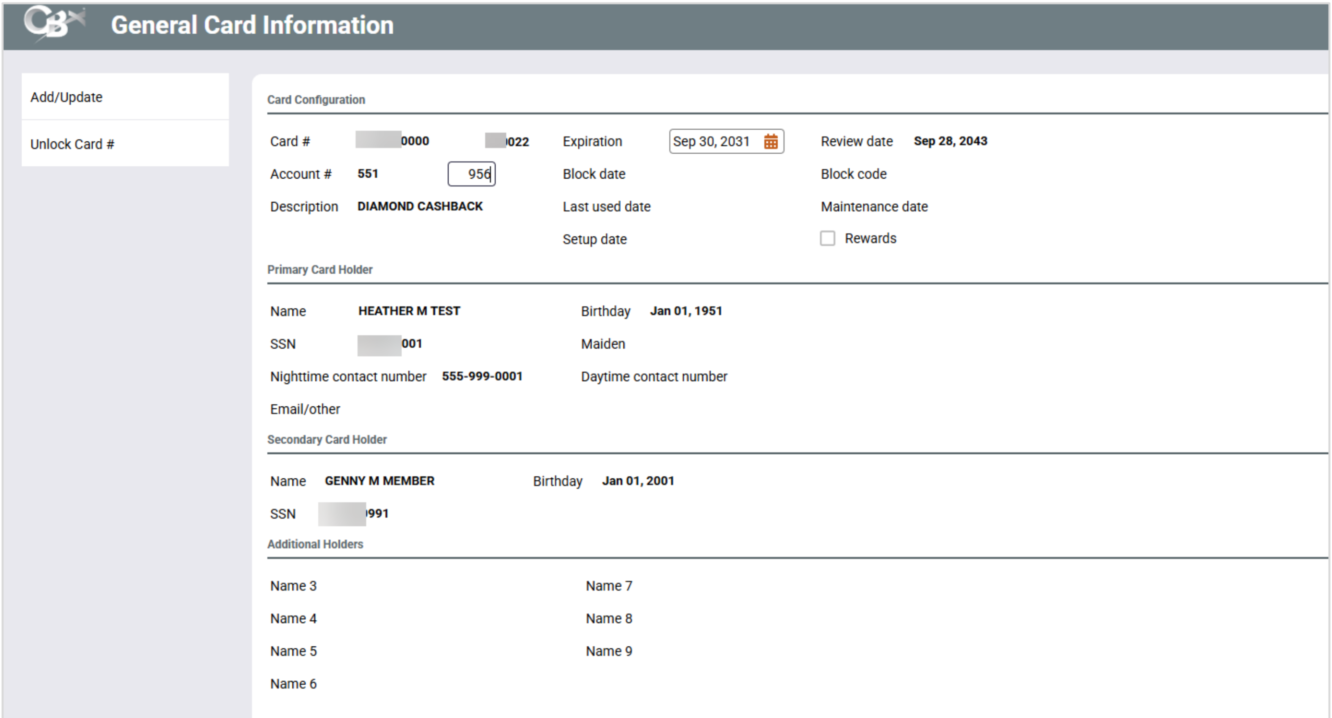
3. Click **Add New Card** to order a new card.

BIN Selection Screen



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

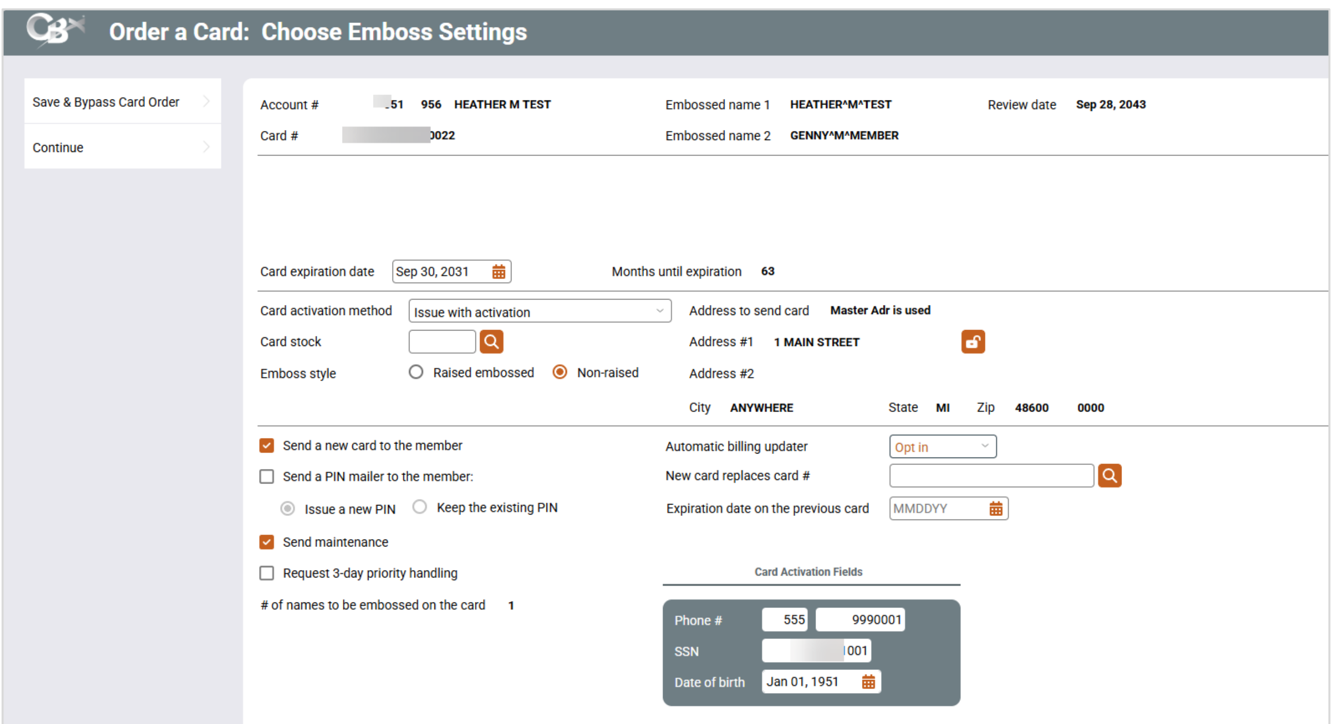
General Card Information Screen (1)



5. Enter the suffix for the loan and click the forward arrow to populate the expiration date.

6. Click **Add/Update** to move to next screen.

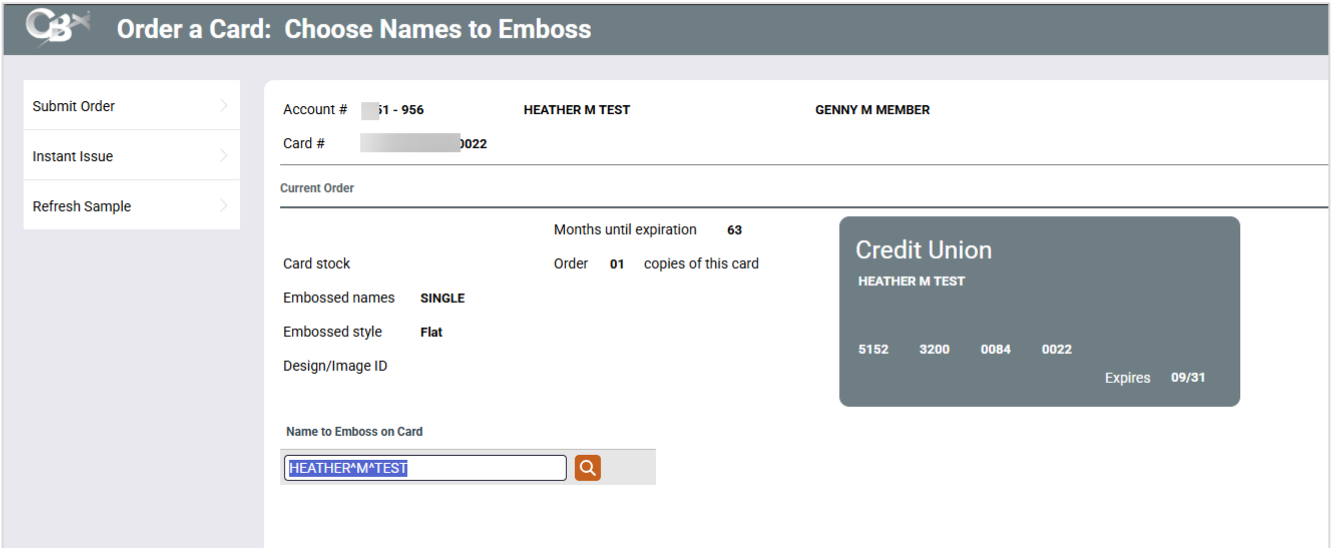
Card Emboss/Ordering Screen 2 (Choose Emboss Settings)



7. Validate activation information, choose emboss style, and select option for automatic billing updater (if applicable).

8. Click **Continue** to move to the final card order screen.

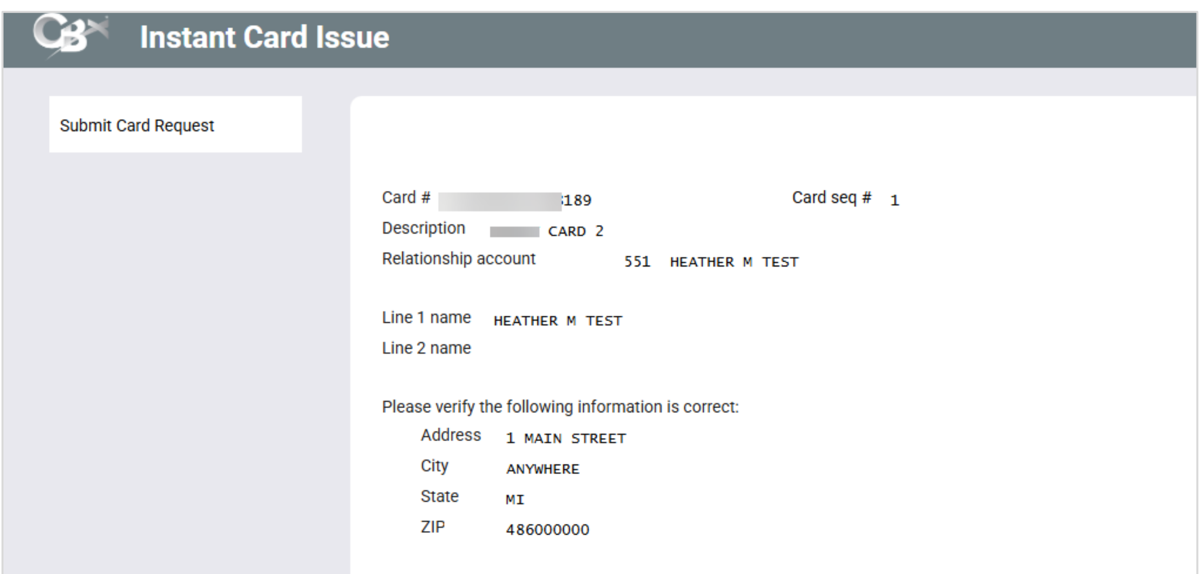
Card Ordering Screen 3



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

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

Instant Issue Confirmation Screen



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

Emboss/Order History Screen

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