

Tag Instant is a solution developed in-house by Tag Systems that enables an issuer to offer secure EMV personalisation from a Bank Branch or retail location. Tag Instant works with a number of market leading desktop personalisation machines enabling an Issuer to offer to cardholders an in-branch instant card issuing service.

Tag Instant is the perfect tool for card issuers to differentiate themselves from their competitors.

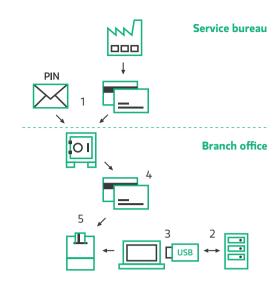


In-Branch fast and secure Card issuance

Tag Instant is an innovative solution that operates independently from the data preparation service. An in-branch desktop personalisation machine is used to finalise cards that have previously been semi-personalised. The solution uses a Master Issuer Key (MIK), which is stored inside a password secured USB HSM. The MIK is used to encode the Customer name and other fields into the EMV chip.

The customer details will be securely retrieved from Tag Instant's database and then presented to the desktop personalisation machine to finalise the card. The customer receives the fully personalised card which may be activated before leaving the branch.

Tag Instant is faster, simpler and more cost-effective than other instant issuance concepts without introducing any security compromises.



Features

- Supports EMV, EMV CPS, GP, JC and Security Card Specification Standards from international card schemes (VISA, MasterCard, Diners Club...)
- Support for contactless and dual interface products as well as for proprietary schemes
- Extended customisation options for the User Interface (languages, personalisation equipment...)
- No need for a 24/7 communication channel to the Data Preparation Service, although full online solution is available

- Cryptographic operations performed within a FIPS 140-2 level 3 certified device (included)
- Tag Instant may be integrated online or operates offline from an issuer's card system
- Advanced reporting and full audit trails to keep track of issued cards and other transactions
- Support for integration to a number of desktop machines from different vendors

Benefits

- Easy Integration to an Issuers' existing Card Management or Host System
- Service Differentiation: in branch card issuance is a major differentiator between issuers
- Easy to use: Bank Branch staff can simply "Instant Issue" cards
- Emergency Replacement cards issued immediately without delay

- Fully Functional EMV Cards: Tag Instant enables the production of completely standard EMV Cards
- Cost reduction: no mailing costs for card and PIN delivery
- Integration options: may be combined with Tag Pin for PIN Code distribution by SMS
- Increase customer satisfaction with Tag Instant card issuance