

Veneka Solutions

Indigo Instant Card Issuing



veneka



Indigo Instant Card Issuing

Instant Card Issuing at Branches, Agents and Kiosks

Card Issuing Channels

In-Branch Instant Card Issuing

- Instant printing of Debit, Prepaid & Credit cards
- Secure & audited workflow
- Embossed, Indented or Thermal printed cards

Kiosk Instant Card Issuing

- Instant printing of pre-authorized tokens
- Instant printing of a new / replacement card
- 24 x 7 service, reduce branch congestion
- No paperwork

Hub Card Issuing

- Customer requests card via mobile banking
- Card printed & returned to collection branch
- Card couriered to customer (premium & diaspora)

Token Card Issuing

- Token requested via Agent / Mobile banking
- Token is used to print card instantly in branch or at a kiosk (no paperwork / approvals)

Value Adds

Card Personalisation

- Standard: bulk personalisation with final printing, linking & activation at time of issue
- Optional: full encoding at time of issue
- Flat printing, laser printing & embossing

Card Stock & Inventory Management

- Bank-wide inventory management of branches and kiosks

Sales Management

- Sales performance tracking and dashboards
- Single view of card business

Revenue Assurance Engine

- Billing and collection of card fees
- Once off and recurring (monthly / annual) fees

PIN Engine

- PIN via Mobile App / USSD
- PIN Set on PIN Pad



In-branch Instant Card Issuing

Instant Issuing of Debit, Prepaid and Credit Cards



Branch Stock Management

- Branches carry a stock of pre-personalised / inactive cards
- Cards can only be issued by the correct Customer Service Officer



Instant Issuing

- Customer walks into branch and requests card
- Customer lookup in Core Banking
- Customer details saved
- Customer name printed on card
 - ✓ Flat cards: Thermal printing
 - ✓ Credit / Premium cards: Embossing
- Card linked to customer in Card Management System
- Card activated in Card Management System
- Card issuing fee charged



PIN Select / PIN distribution

- Customer selects PIN on PIN pad, or
- Distribution of PIN to customer via Mobile Banking



Security

- Supervisor authorisation for Card printing / PIN select



Customer Self-Service Kiosk

Self-service channel for account opening & card issuing



Core Value Propositions

- Reduce branch congestion by locating in banking ATM halls
- Onboard & issue cards at retail stores / universities / airports / malls
- FinTech's can securely issue bank cards
- Launch of digital branches

Key Features

- Customer on-boarding & account opening
- KYC with identity management & facial matching
- Instant issuing of flat debit & prepaid cards
- Instant issuing of embossed premium & credit cards
- Replace lost / stolen / old cards

Other Features

- Open a new account / cross selling
- Make payments / Purchase prepaid vouchers
- Manage card limit
- Reset PIN
- Fund prepaid cards (from account / wallet)
- Update KYC
- View & request electronic statements



Hub-based Card Issuing

Centralising printing of cards to high volume branches / regional hubs



Hub Issuing

- Customer requests card in a minor branch/ via mobile / via call centre
- Card issuing fee charged
- Card request queued at Hub
 - ✓ Flat cards: Thermal printing
 - ✓ Credit / Premium cards: Embossing
- Card linked to customer in Card Management System
- Hub returns card to collection branch OR hub delivers card to customer
- Notification sent to customer



Card Activation

- Customer collects card OR card is delivered to customer
- Card activated in Card Management System
- Customer can activate via mobile app



PIN Select / PIN distribution

- Customer selects PIN on PIN pad, or
- Distribution of PIN to customer via Mobile Banking

Inventory Management

Card stock control and distribution across the branches and regions



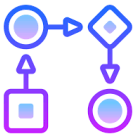
Bank-wide stock management

- View of card stock in each branch & hub
- View of bank-stock in card operations
- Dashboard to highlighting how long stock will last
- Implement lean stock / optimisation



Card Production: Bank stock replenishment

- Create and manage stock at a bank level
- Create stock orders for pre-personalisation
- Management of blank plastic stock at personalisation bureau



Branch stock replenishment

- Automated request from branch / distribution to branch
- Setup automatic re-order levels
- Move stock between branches



Core Banking System

- Account validation & creation
- Account opening
- Fee charging



Card Management System

- Card ordering
- Linking card to customer
- Card Activation
- Updating PIN
- Card funding



Customer Identification

- Customer Identity management
- KYC validation



Document management

- Uploading of KYC documents



Messaging centre

- Notifications to customers
- Delivery of OTP



Card Printing Hardware

- Thermal Printing
- Embossing | Indenting | Encoding



PIN Pads

- PIN select



Card Personalisation Bureau

- Sorting of cards into bundles
- Courier reference for tracking



Courier Company

- Track card deliveries
- Request courier to collect



Hardware Security Module

- All cryptography functionality



Active Directory

- User authentication / Single sign-on



Indigo Hardware

Standard hardware options offered as part of the Indigo package

Card Personalisation



Javelin DNA Pro

- Thermal printing
- Flat debit & prepaid cards
- Monochrome & multi colour



Evolis Primacy

- Thermal printing
- Flat debit & prepaid cards
- Monochrome & multi colour



Matica S3300

- Embossing & Indenting
- Premium debit & credit cards

PIN Set & Kiosk



PAX PIN Pad

- In-branch PIN set



WizarPOS PIN Pad

- In-branch & Agent PIN set
- Agent functionality



Indigo V3 Kiosk

- Thermal printing
- Flat debit & prepaid cards
- PIN Set
- Document Scanning

info@veneka.com

www.veneka.com

+27 11 568 0200

41 Sloane Street, Johannesburg, South Africa

