

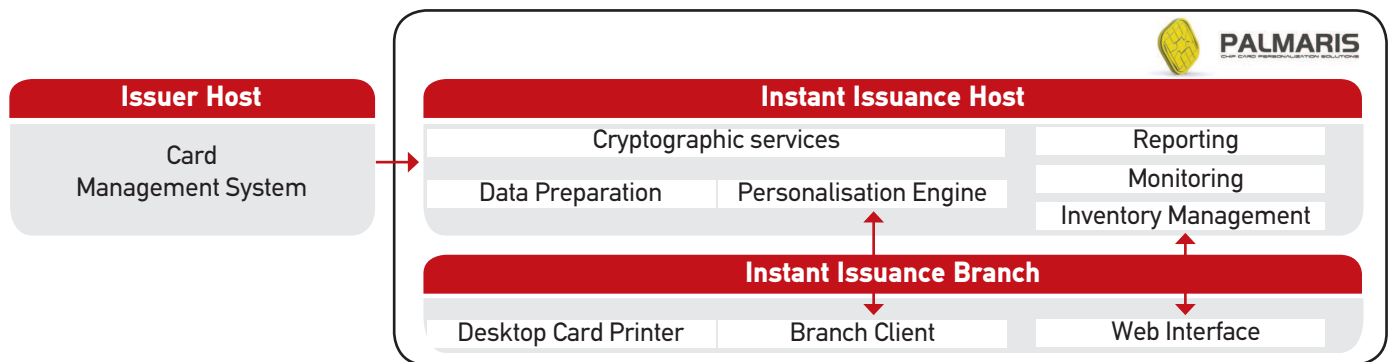
About ACE Instant Issuance

Issuing banks can personalise and issue payment cards on-site at a bank branch with Austria Card's ACE Instant Issuance solution. ACE Instant Issuance solution is based on PALMARIS card personalisation platform from SmartSoft, which allows:

- Issuance of an EMV payment card within a few minutes only
- Scalable configuration tailored to customer requirements
- Use of different types of personalisation equipment

Key Features

- Support of all ACE product lines
- Centralised system management
- Advanced quality control system before and after card personalisation
- Advanced monitoring and reporting system
- Advanced inventory control system
- User management system
- PA/DSS compliant
- Highly scalable



Key Advantages

The ACE Instant Issuance solution is a turnkey solution for instant issuance of banking cards at the branch offices. Thanks to the flexibility of the PALMARIS card personalisation platform the system can easily be integrated into existing infrastructure. The focus is set on the following customer benefits:

- Instant: It takes only a few minutes to issue EMV cards
- Flexible: The system is based on a modular architecture
- Compatible: Can be used with your existing systems
- Differentiator: Increases customer satisfaction

Return on Investment

ACE Instant Issuance is designed to assist card issuers in increasing their profitability.

Issuers can benefit from:

- No latency that results from transportation delays
- No distribution and enveloping costs
- No secure transportation costs
- Decreases the cost of gaining new customers

Data Preparation

Data Preparation module receives cardholder data from the issuer's card management system and preparing EMV chip data to be personalised on a card.

Personalisation Engine




Personalisation engine is in charge of generating personalisation commands to be sent to a payment card at a branch.

Branch Client

The Branch Client Application features a role based User Management System and a user friendly Web Based Interface.

Desktop Card Printer

ACE Instant Issuance thanks to SmartSoft PALMARIS platform supports various types of desktop card printers which have a capability of performing the following operations:

-  Contact & Contactless Chip Personalisation
-  Magnetic stripe personalisation
-  Embossing or Indent printing

Reporting, Monitoring & Inventory Management

Reporting module allows generation of reports on instant card issuance activities and stock management whereas the monitoring module allows an administrator of the instant issuance system to track all activities in the entire system.

Inventory Management module enables bank staff to control and manage card stocks at branch offices.

SMARTSOFT About SmartSoft

SmartSoft, which was founded in 2001 to develop chip-based EMV and payment software, is today providing services for card payment systems and smartcard technology. Becoming aware of the EMV chip-based systems gap in the sector, SmartSoft effectively put its R&D company characteristics into action with EMV chip based solutions. SmartSoft, who had also entered the payment processing solutions arena in the second half of the last decade, is now among the leading companies manufacturing range of products for horizontal and vertical markets.

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