



EPCA/ECR awarded the PALMARIS Instant Issuance System as the "Most Innovative and Advanced Payments Software/Hardware Product".

PALMARIS Instant Issuance System

Thanks to the dual quality control tools (Instant PVS, Instant Quality), the PALMARIS Instant Issuance System does not allow the delivery of faulty personalized cards to cardholders.

Personalization Solutions

PALMARIS Instant Issuance System is a turn-key solution for instant issuance of contact and contactless EMV cards at the branch offices.

- Instant: It takes only a few minutes to issue EMV cards
- All EMV cards: Both contact and contactless
- Flexible: The system is based on a modular architecture
- Compatible: Can be used with your existing systems
- Differentiator: Low cost and increases customer satisfaction

PALMARIS Instant Issuance System stands out with its security, management, and quality control features. In addition, it supports the latest technologies in EMV like PayPass, payWave and Near Field Communication (NFC). Thanks to the dual working quality control tools (Instant PVS, Instant Quality), the system does not allow the delivery of errant personalized card to cardholders. Moreover, the system works independently from any card or machine vendor. It supports all types of cards and personalization machines while it complies with issuing guidelines and PA/DSS standards. The product was awarded by the EPCA/ECR in "Most Innovative and Advanced Payments Software/Hardware" product section.

Main Modules

Instant SPKM

Instant SPKM (Instant Prepare and Key Management System) is comprised of two different systems. The first is Instant Prepare, which prepares the data that writes to smart card (chip data, magnetic data, card emboss data, etc.). The second system, Key Management System, prepares the keys that are used for the smart card personalization process, smart card transaction process, and the confidentiality of personalized card data file.

Instant HSM Server

Instant HSM Server is a server program that provides a TCP interface to other programs in order to use the HSM functions. Instant HSM Server is deployed on the computer that is physically connected to the HSM device.

Branch Manager

Branch Manager has a web based structure and allows operators to follow and trigger off the personalization process.

Instant Personalizer

Instant Personalizer communicates with the branches on-line based on the information it receives from the Branch Management System and processes the records in the cardholder file one by one and generates the personalization commands.

Instant Receiver

Instant Receiver is installed in the branch and sends the personalization commands, coming from the center to the card personalization equipment, to be put on the card.

Instant UMS (User Management System)

This is a global access and authorization control system that manages all of the users and their actions defined in the system like log-on, security sensitive operations, time information.

Instant Monitoring System

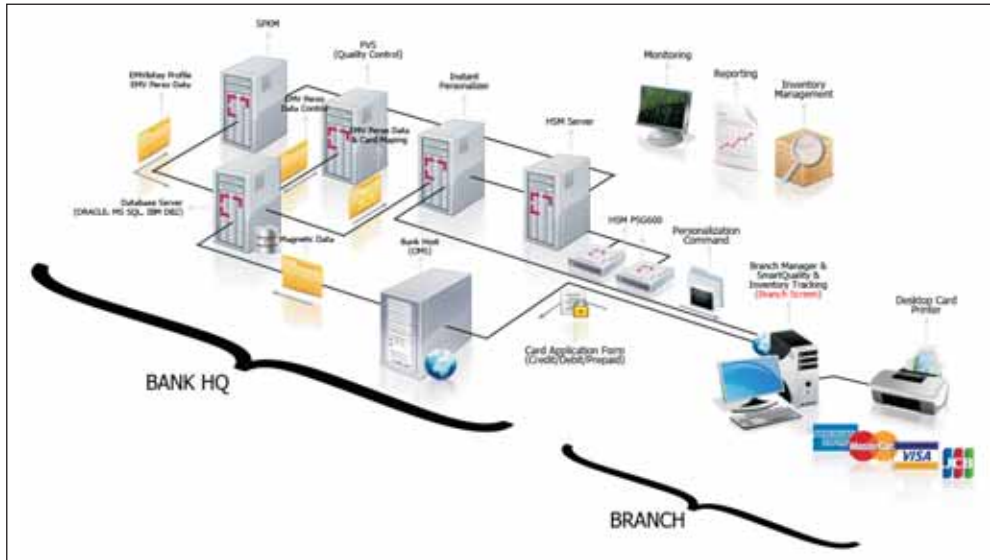
Instant Monitoring System is an advanced monitoring system that can help administrators visually monitor all activities going in the entire system, starting from the very first minute a personalization file is given to the system as an input file.

Unique Modules

Instant PVS (Personalization Validation System)

Checks EMV data according to standard EMV rules and issuer specific rules at various points of the card personalization system and informs the predefined users by client screens, mail, and etc.

Personalization Solutions



Instant Quality

Instant Quality is an application that runs at the card personalization point, checks the validity and conformity of all EMV data elements on the personalized cards.

Instant Inventory Control

Instant Inventory Control is a web application and enables the user to control and manage card inventory in accordance with the issuance system.

Return on Investment

- An increased percentage in activated cards number
- No distribution and enveloping costs
- No secure transportation costs
- Reduced lost card rate and fraud on stolen cards
- Increases effective card usage
- No latency that results from transportation delays
- Decreases the cost of gaining new customers
- No chance of using errant cards in the region

Security

- All security keys, personalization applications, and files are kept in a secured environment at bank HQ's.
- Host Security Modules (HSM) are used for MasterCard and VISA "key management"
- Personalization file is not sent to branches, the system uses the personalization command from scripting received from bank HQ's.
- Possible changes in embossing and tracking the data at the branch are prevented.

Key Characteristics

- Whole system is managed from the HQ; branches do not act as a personalization office.

- Online management of all actions with monitoring software.
- Auto-action in case of problems during personalization and no need for operator intervention to the system.
- Smart architecture and user friendly.
- No possibility for users to make mistakes during an operation, the card issuing process is as easy as using a printer.
- Auto-feedback to the host, auto-delete for the card personalization command file.
- The possibility of taking the card application and issuing at different locations.
- The possibility of defining rights management for the user:
 - Which users have access to which programs or
 - Program specific screens with an advanced logging mechanism.
- Integrated Inventory Control System; an instant view and control of the inventory status after all card related operations.

System Advantages

- Supports various types of personalization machines in the region at the same time
- Advanced quality control system after & before personalization
- Supports both EMV & non-EMV applications
- Supports contactless technology (MasterCard, PayPass, and VISA payWave)
- Card vendor independency
- Personalization machine independency
- Advanced "Monitoring & Reporting System"
- High level security, thanks to its central architecture
- Fast personalization (Approximately 40 seconds)
- Multi-institution
- Web based branch and inventory tracking applications
- PA/DSS compliant



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