



# Card Management Services

## Visa Debit Processing Service

### Overview

Visa® Debit Processing Service offers card management services that can enhance the security and efficiency of your financial institution's plastic card ordering process, helping you get cards into cardholders' hands quickly and automating important back-office functions.<sup>1</sup>

When you maintain a cardholder file on our system, Visa Debit Processing Service can help you forecast your card issuance requirements, identify potentially suspect cards before reissuance, and automatically generate card orders and forward them to your card vendor for embossing, encoding, and delivery. And, our robust reporting system keeps you informed of all your card issuance activity.

### Benefits of Card Management Services

- **Automate the card ordering process.** Automatically generate card and PIN mailer orders as new cardholder records are added to the cardholder database and as existing cards expire and require reissuance.
- **Automate reissuance.** Avoid cardholder service gaps by automatically reissuing eligible cards.
- **Control your ordering schedule.** Generate and transmit card orders according to your own schedule—daily or multiple times per week.
- **Eliminate redundant data entry.** Use the same cardholder data file for both transaction authorization and card management to eliminate a redundant data entry step and reduce the opportunity for error.
- **Encourage card usage.** Fuel card usage by issuing multiple cards linked to a single primary account number. Each card may have a unique embossed name and Track 1 greeting name.
- **Choose your vendor.** Select the card vendor that best meets your needs from among the many certified with Visa Debit Processing Service.

### How Card Management Services Work

To take advantage of card management services and facilitate card ordering, your financial institution must maintain a positive file at Visa Debit Processing Service.<sup>2</sup>

Card management services automatically generates card orders and, at your option, PIN mailers as new cardholder records are added to the cardholder database or as cards expire and require reissuance. Visa forwards these card orders and PIN mailer requests to the vendor of your choice for card embossing, encoding, and delivery, as appropriate.

### Key Features

- **Automatic card and PIN mailer orders.** Automates the generation of card and PIN mailer orders for new and reissued cards.
- **Automatic card reissuance.** Automatically flags cards for reissuance 30-45 days prior to their expiration date, giving you the opportunity to make changes and authorize reissuance.
- **Express delivery orders.** Supports flagging new, replacement, and reissued cards and PIN mailers to enable card vendors to identify priority orders for immediate processing and special delivery.
- **PIN selection.** Supports customer-selected and system-generated PINs.
- **Card activation.** Interfaces with our card activation service and enables the card activation field to be set automatically when an expiring card is reissued.
- **Multiple name embossing.** Allows embossing of more than one name on a card. For example, the names of joint account holders or a company name combined with a personal name.

## Key Features (continued)

- **Card & Account Maintenance (CAM).** Enables card ordering functions through a browser-based application accessed through a PC at your financial institution. You may use CAM to issue cards, make changes to cardholder data, flag cards for automatic reissuance, order replacement cards and PIN mailers, and flag selected cards or PIN mailers for express delivery.

Card order maintenance requests also may be made via batch file maintenance.

- **Card management reports.** Provides a robust set of reports to keep you informed of your financial institution's card issuance activity:
  - **Card reissue forecast reports.** These monthly reports identify all cards due to expire in two to three months and enable you to review the status of these cards and make changes/corrections before the cards' expiration month. The reports:
    - Identify cards eligible for reissuance, cards not eligible for reissuance, and suspect cards that require review prior to reissuance.
    - Summarize accepted, suspect, and rejected cards by program and card type.
    - Forecast card stock usage.
  - **Expiring cards reissue reports.** These monthly reports identify cards due to expire during the next month including all cards that would be accepted/rejected for reissuance. The reports:
    - Identify cards scheduled to expire during the next month that are eligible for automatic reissuance. Any cards previously reported as suspect are accepted for reissuance if no changes are made.
    - List cards scheduled to expire that were rejected for reissuance.
    - Summarize your financial institution's card reissuance requirements for the reported month.
    - Summarize your financial institution's reissuance card stock usage.
  - **Order processing reports.** These daily reports, generated in accordance with your card order schedule, identify card orders and PIN mailer requests submitted to your card vendor for processing. The reports:
    - List accepted card orders and PIN mailer requests forwarded to your card vendor for processing.
    - List rejected card orders and PIN mailer requests including rejection reasons.
    - Summarize, by institution-level, PIN mailers, express delivery PIN mailers, total cards ordered, and express delivery card orders for each card program by issuance reason including new application, forced reissue, emergency reissue, expiring card automatic reissue, and mass reissue.
    - Summarize, by institution-level, all card orders processed by card stock ID.
    - Summarize, by processor-level, all card and PIN mailer orders by financial institution and card program.

- **Customer-focused.** Meeting your payment product and service needs is our business and our priority.
- **Integrated processing solution.** Reach your objectives with the Visa solution for success in the debit and prepaid marketplaces.
- **Continuous access and security.** You're covered with reliable, state-of-the-art processing and security technology.
- **Single-point connectivity.** One connection simplifies your Visa and EFT product processing needs.
- **Proven service.** Specialized client team is dedicated to helping you meet your card program goals.

For more information, please contact your Visa Account Executive or Visa Debit Processing Service at (800) 611-1426 x7673.

<sup>1</sup>This document is intended for descriptive purposes only. For more complete information regarding these services, please contact Visa Debit Processing Service.

<sup>2</sup>Financial institutions that use the AP Positive File option load all cardholder records on the Visa Debit Processing Service system. Transactions are authorized for any valid card number, without a negative status, on the cardholder file.

## The Visa Debit Processing Service Advantage

## For More Information

