

Making In-Branch Issuance Easy with MULTOS

Why In-Branch Issuance?

Customers are used to getting what they want, when they want it – information, fast food, instant credit, entertainment on demand. So why should they wait weeks to get access to their credit or debit account via their payment card? Better still, the cardholder can choose his PION in the branch – no need to wait for a PIN mailer.

What's so difficult?

In many countries, banks already offer in branch issuance of magnetic stripe cards. The infrastructure requirements are limited to a card embosser / encoder, and some blank cards. But with the advent of Chip & Pin, the complexity increases to include chip data preparation, chip personalisation and some form of encryption / decryption module.

How does StepNexus MULTOS make in branch issuance easier?

The Secure Provisioning mechanism of MULTOS enables the Chip & PIN and other applications intended for a cardholder to be generated and personalised with the cardholder's details centrally in the institution's central card management and data preparation environment, encrypted in a secure packet of code, data and key envelope, and delivered either on line, or off line, over open networks to remotely installed issuance equipment in branches. Unlike other types of smart card MULTOS does not require a separate decryption device to decrypt the chip data being sent to the printer. MULTOS itself acts as the decryption device, so protecting the cardholder's data until the moment it is installed in the smart card.



Where to get a StepNexus MULTOS Branch Issuance Solution?

A wide variety of solutions or services are available from organisations including, ACI Worldwide, Bell ID, DataCard, NBS, Thales and Trueb. Visit the Product Directory on our website for details.

