**Product**

**Temporary Instant Debit Cards**

Instantly issue a secure debit card without investing in equipment and software

**The Fiserv Solution**

A Temporary Instant Debit Card is a Visa® or MasterCard® branded debit card pre-embossed or pre-printed with the BIN (Branch Identification Number), PAN (PersonalAccount Number), Expiration Date, and a generic identifier for an individual or entity authorized to use the card (“Valued Customer”).

**How Temporary Instant Debit Cards Work**

The Temporary Instant Debit Cards are shipped from a Fiserv central issuance facility to the financial institution.

The cards are stored in a secure vault in an inactive state. As needed, branch personnel pull a card from the vault, enter the information into the processing system, and hand the card to the cardholder. After the data is processed the card is activated. The Temporary Instant Debit Card can be used until a fully personalized permanent debit card arrives in the mail.

A permanent card order is placed the same way cards are ordered today. Specific discussions with the financial institution’s EFT Processor and/or Account Processor would need to be held to address considerations such as whether a new BIN or BIN extension will be used, the ability to turn off name matching, whether deactivating the temporary card will be manual or automatic, and how long the temporary card will be active.

With Temporary Instant Debit Cards, cardholders reap the benefits of instant issuance, without the initial and ongoing investment in equipment. Fiserv maintains accountability for print quality and compliance with Visa and MasterCard regulations through its central issuance facilities.

Temporary Instant Debit Cards are offered two ways:

1. Secure bulk cards with customer selected PIN using in-branch pinning equipment or IVR (Interactive Voice Recognition).
2. Secure bulk cards with sealed, tamper-resistant PIN mailers. The PIN mailer will have the last 6 digits of the card PAN printed on the outside of the envelope. The branch employee will match the last 6 digits of the PAN on the card with the 6 digits of the PAN printed on the outside of the PIN mailer, and hand both to the customer.

Obtain Optimal Efficiency from One Solution Provider

Central issuance will continue to be an integral part of the card production and delivery strategy for most financial institutions. Fiserv is uniquely positioned to support the instant issuance of cards in-branch, without disrupting your central issuance and reissue process.

Strategic Support to Achieve Your Business Objectives

With its seamless card issuance solution, Fiserv can help you determine the best card issuance approach based on your business goals, operating environment, personnel experience, and risk tolerance. This may be central issuance through a Fiserv card production facility, in-branch issuance, or a strategic combination of the two approaches. Count on Fiserv for innovative, comprehensive and seamless management of your card program.

Connect With Us

For more information about instant card issuance solutions, please contact us at 866-963-4877 or email your request to getsolutions@fiserv.com.