

Remote & Branch Issuance Solution



Maximize your options with UbiQTM Software's remote and branch issuance software, XpressiTM that can facilitate both centralized & de-centralized personalization control & processing for either contact or contactless card applications.

The remote and branch issuance solution from UbiQ software, Xpressi, is one today's market-leading EMV implementation platforms. Offering financial institutions of all sizes choice and flexibility for an EMV migration solution, Xpressi enables EMV compliance today along with the ability to accommodate your business' growth into the future. The Xpressi solution performs with the choice of either a smart card enabled printer/embosser or an existing non smart card printer/embosser, provided additional EMV compliant contact and contactless encoders supplied by NBS are installed. Resting on the same infrastructure, clients can integrate and implement EMV issuance as local conditions dictate allowing for not only efficient workflow integration - critical for cross-sell time with customers -- but the provision of an EMV Management Infrastructure that is tied together delivering centralized reporting, management, and oversight that the world's regulatory bodies demand. Supporting an entire spectrum of topologies and implementation options, Xpressi delivers financial institutions the ability to serve locally and act globally.

Delivers:

- Flexibility
- EMV compatibility
- Security
- *Any time - Anywhere* card issue ability
- One-pass or Two-pass EMV card
- Centralized Card Management
- Multi-card support
- Multi-printer support
- Mag stripe, contact or contactless application support

... and more!

The Challenge

EMV remote issuance is one of the more challenging types of EMV implementations. There is a myriad of issues that require specific, defined processes and targeted, integrated solutions including security, confidentiality, key management, branch and remote card management, central operations integration and branch workflow. All of these components require tight management so as the institution's workflow model allows for maximized cross-sell time with the customer. There is simply no value-add in either a non-integrated stand alone system or a poorly integrated system for any financial institution.

The system must work for the financial institution, its branch locations and its customer(s). The remote and branch issuance solution ought to be seamless and should provide the optimum workflow integration into the institution's systems and processes thus ensures cross-sell and customer face-time optimization, thereby enhancing existing processes. Additionally, the range of options require flexibility, not a 'one size fits all' approach, also having the ability to work off the same platform and 'speak the same language'. For example, some branches might have low speed connections,

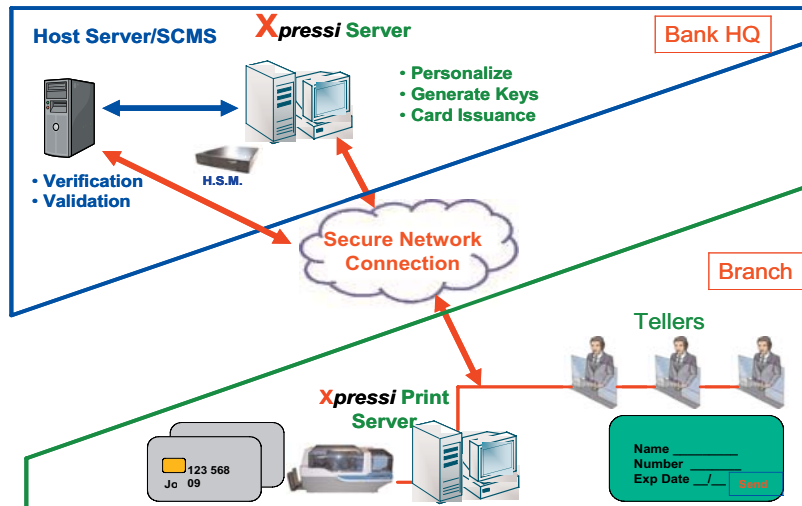
some may have connections only certain times of the day, some branches may have broadband connections, some branches might be mobile. All of these implementation scenarios need to have the same foundation for data preparation, key management and card issuance.

Gaps have traditionally existed within most remote and branch issuance systems but with the introduction of Xpressi, that statement is no longer true. Through extensive research and development, Xpressi addresses the need for flexibility -- a system that can be implemented in a variety of topologies and yet be integrated into the workflow of the financial institution ensuring the needs of the institution, branch location and customers are equally met.

The Solution:

Xpressi,
the Remote & Branch Issuance
Solution from UbiQ Software.

The Architecture



The XpressiTM architecture and approach was designed with the market in mind. Each global financial institution and its associated branch locations have differing needs, approaches and methods of serving their customer(s). We have designed our remote and branch issuance solution to meet those individual needs. We do this by leveraging our 14 years of experience in the industry, our innovation and commitment to our customers providing innovative solutions. As a nimble unit of a larger company we can provide the type of flexibility in product and process which assures you we can innovate, create, and deliver -- something the world's regulatory bodies demand.

Xpressi TM - remote and branch issuance system	
Product	Description
<i>Web Client Interface</i>	HTML branch interface which provides access to card issuance. Centralized Data Preparation & Key Management in Central Operations. Integrated into banks infrastructure.
<i>Integration toolkit</i>	Develop tightly integrated remote and branch issuance applications. Fits neatly into existing branch and banker workflow and processes