



# Card Issuance



A card can be an element of identification between a consumer and a specific brand. If they have your card, then they are taking your brand with them. Amplifying the possibilities of that one card ultimately multiplies the opportunities you have in regards to the relationship between you and your customer.



# Take CONTROL

**be ys Pay** gives you back control over your cards, as **it allows you to manage the entire life cycle of the product in a single solution.** This includes EMV parameterization and cryptographic key management for each bank subsidiary or within a single institution.

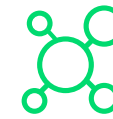
- 
- ✓ Reduce cost of global issuance.
- ✓ Increase the percentage of card activation.
- ✓ Flexibility and speed in the implementation of innovation.
- ✓ Improvement in the final customer experience.
- ✓ An issued card means an activated card, which in turn results less waste.

# No project is too SMALL or too BIG

**Our revolutionary multichannel and multi-application models offer a single solution for cards issued both in-branch and centrally.** Managing the card issuance and data processing centrally, **consequently reduces costs**, as well as improves the ability to implement more innovative solutions that improve the service to the end cardholder.

Our models are flexible enough to produce the cards you need, while adapting to the demand. With this in mind, we offer three options:

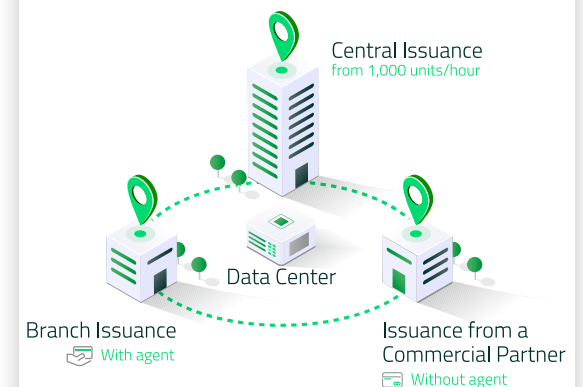
- 
- ✓ Issue the cards from a central location (from 1000 cards per hour).
- ✓ Have printing units attended by your personnel at your disposal.
- ✓ We offer our revolutionary Instant CardPoint system, which allows for autonomous instant issuance.



## MULTICHANNEL ISSUANCE

With information at your fingertips, such as: when cards are issued, delivered, activated, and when they expire; either issued centrally or from the point of sale.

You issue only cards that are activated, reducing overall card cost.





# MORE SERVICES within one card

At **be ys Pay**, we have the technological capacity and flexibility to program cards that do what you want. We help you give them a new dimension, from the configuration of basic payment services or access control to sophisticated biometric controls and digital signatures.

There are no limits to the things your cards can do:

- Payment services for a domestic brand.
- Payment services for an international brand.
- "Close loop" payment services.
- Access control.
- Promotions and loyalty programs.
- Health, transport, rental, cleaning services among others.



By adding more value to your cards, you also add more value to your business.



## WEARABLES

We develop devices that use the same EMV chip for multiple payment methods.

- Contactless technology.
- Allows you to make payments quickly and safely.

## Card Issuance Technical Information

Standard EMV payment applet designed to maintain the interoperability of various payment systems.

It can be used to create a system of alternate payments using the same infrastructure used by the methods that adhere to EMV.

Preparations of cryptographic EMV data and calculations (Visa, Mastercard, AMEX, CM).

Generates public and private keys.

Generates certificates.

Management of EMV profiles.

Issuers risk parameters.

The magnetic stripes use cryptogram calculations (CVX2).



# Types of Cards



## STANDARD

Gold, Black, Platinum...



## MULTI APP

Several services housed in one card:  
banking, public transport, health, etc.



## MATERIALS

Metal, clear, etc.



## PRINTED

With and without embossing.



## QR CODE

Cards that include  
embedded QR codes.



## ID CARD

A photo ID of the card  
owner.



## COBRANDING

Uniting two brands for a  
greater impact.



## CRYPTO DYNAMIC

Dynamic creation of a security  
cryptogram CVX2.



## CARD LIKE ME

Card personalization using the card  
holder's own images.



## THERMAL

Thermal printing.

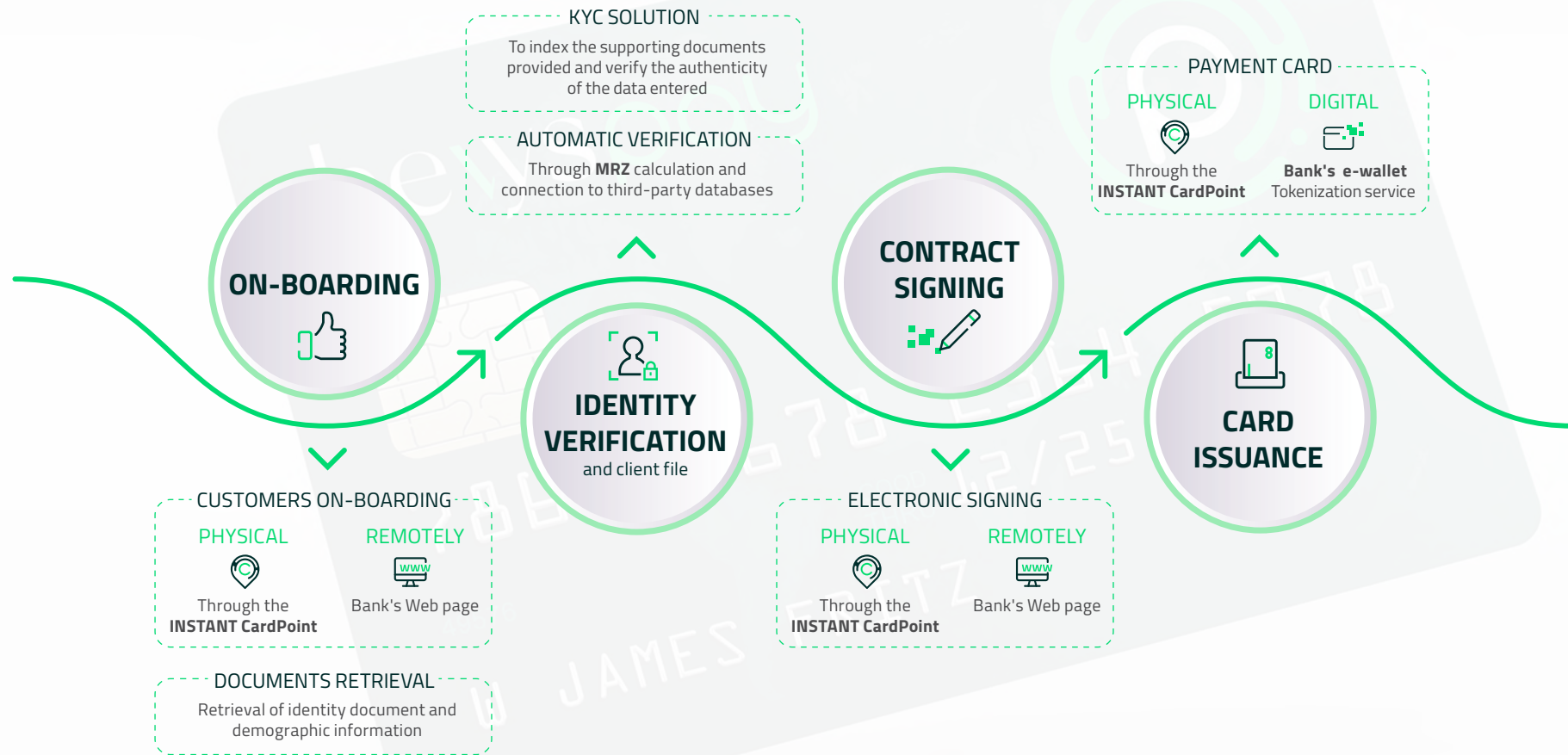


## LASER

Laser printing.



# Thanks to our solution, the client's **ON-BOARDING** process **HAS NEVER BEEN EASIER.**





# INSTANT CardPoint

## The only autonomous system on the market

Being able to deliver a card to a customer on the spot, without them having to go through complex requests or waiting for the card to arrive by post, not only simplifies the process by making it more efficient, but it also allows for a more direct relationship with the customer

### 01. SELF SERVICE ISSUANCE

**Instant CardPoint** is our exclusive system that issues cards locally without the need of any personnel.

It involves an innovative new machine that prints out a card on the spot, which then the customer can take and use immediately.

You can have it available at a branch, or any strategic point where you want to issue cards instantly with little need for space.

\* Valid for Visa, Mastercard and AMEX.

### 02. FLEXIBILITY WITHOUT LIMITS

A businesses image, a family photograph, an important memory... **Instant CardPoint** not only permits you to create a card instantly, but it allows for a level of personalization not frequently found in this space.

### 03. EXPEDITE THE RELATIONSHIP WITH YOUR CUSTOMERS

You can give out cards that are activated immediately, regardless of if they are new accounts or a simple renovation. Your customer will no longer have to wait in long lines or wait for their cards to arrive by post.

In many cases, the customer may not even be required to head into a branch, because with an Instant CardPoint close to their house, they can take care of most of their card-related needs.

This represents a revolution that sets you apart from the competition. Reflecting our philosophy of pushing past any limitations.



INSTANT  
CardPoint

—  
Our software is customizable to your needs.

—  
Card printing in 2 minutes.

—  
With all the feature of the most advanced ATMs.

#### Configurable Elements:

- Pin pad.
- Touchscreen.
- Card reader.
- Facial recognition.
- Contactless reader (optional).
- Fingerprint reader.
- Card output.
- Passport reader (optional).

