



PEPS™

PRINT EMBOSS PERSO SYSTEM



Card Personalization-A Scenario

It has become the necessity of any bank to issue debit/credit cards with photo so as to increase the security feature. It needs end to end smart scalable card production solution. But complete card personalization capability is available only in high volume perso machines, which also requires high investment costs. Moreover, desktop personalizes either perform a printing or embossing operation but not both.

PEPS™-An Overview

PEPS™-Print Emboss Perso System, a complete integrated solution to enable organizations and financial institutions to manage their card printing and embossing activity. An overview into the modules would help us to know about the superior functionality of the product.

Image Capture Module

Image capture module is designed for customizing the image capturing or scanning based on a form template. Later that can be linked for printing. It is of great use for printing of photo cards. It associates with scanning the photo, picture and signature from the application form and storing it in the database.

A typical scanning and image capturing operations requires the following:

- ✦ Scan Template
- ✦ Image Capture
- ✦ Image Authorization

Scan template is an important interface, which caters with scanning of application form that consists of the images. This template allows you to configure the number of images available on the form and the location of the images on the form.

Image capturing is done as a batch operation. Image capture interfaces with twain compliant scanners. Desktop Perso Suite supports capturing and storing of three sets of images from a single scan. After scanning, the specified scanned images would be displayed for cropping, in order to resize the images. Also allows doing an image correction, for the contrast/brightness and RGB color adjustments. The link button enables the images to be linked to the existing scanned image, thus avoiding the rescanning of images.

Image authorization is an optional module, to be set at the time of defining default system settings. Authorization is a process where the user could either accept or reject the images. Rejection of images could be due to poor quality of the scanned images. Authorization is either done in a batch operation or by Key authorization.

Authorization of images is done by following methods:

+ Batch selection

+ DSN Selection

+ Batch Authorization

+ Key authorization

Data Preparation

Customers' personal details like Name, A/C number, Bank name, and card validity period are required to be sorted for printing and embossing. Desktop Perso Suite prepares such data through a separate module namely data preparation module. Record filter option with a range of value will fetch the group of records at random. Once the data are split into printing info and embossing a single or two-pass card production is easily managed.

Card Production and Printing

The card printing operation has a basic function for printing images as well as data on the plastic cards. The images file paths are dynamically linked to the printer along with the respective data file. The image file is defined as a control file, for selecting which a separate dialog is associated. Operator can assist the printing by clicking one by one card in order or allow the card printing in a batch.

Features of PEPS™

Common Features:

- Ease of operation - enhances printing job either in batch mode or one-to-one printing option
- Allows single card detail printing on emergency conditions
- Supports ODBC compliant Database
- BIN number associated with a 2 digit qualifier helps to separate card types
- Conventional name for files to physically identify card types (with Photo or without photo)
- Integrated Data preparation module helps to pick up the basic card details from the raw input file
- Maintains history for each record/card holder, for usage at the time of re-applying
- Integrated Error Trapping and Error Description for to resolve the errors then and there

Ease of operation because of

Single/Two-pass Mechanism:

- Integrated Single/Two pass Card Production Solution
- Single pass – mechanism supports parameter-based retrieval of data file
- Single pass improves performance by one-time scanning of image
- Supports storing the multiple designing for different forms

Scanning Features

- Scans three sets of images on a single application
- SAS- a feature to set up System Automated Scanning by maintaining a key identifier to fetch the images from the file
- Batch ID to prompt the scanned image for simultaneous authorization or validation
- Reduces job allocation to scanning operation
- Supports simultaneous scanning of images for both sides (front and back) of the card
- Scanning based on the image from existence or image usage when a master card holder re-applying for Visa card

Customization Features:

- Card Template helps to customize the image data
- Supports customization & coloring of Monochrome bitmap of signatures in the user-defined format.
- Allows customization of all credit cards for picture area
- Allows customization of choosing of a wide pixel option varying from 75 to 600 dpi
- Allows customization for image appearance by changing of RGB proportion, brightness, color and background
- Allows customization of image by setting user-defined XY co-ordinates for image on the card

Multi-Level Access and Storage:

- Supports multiple scanning locations connected to a centralized database from where printing is directed
- Facilitates maintaining multiple database for different card types (Debit card and Credit Card)
- Supports a multi-user network environment
- Controls simultaneous login of same user in a multi-user environment
- Checks Password Expiry and allows to change password periodically or based on validity period

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