Getting Started with Instant Card Issue (ICI)

After consideration, your credit union is ready to start an instant issue card program or move to a new vendor. Congratulations! Instant Card Issuance is a value-added service that allows members to enjoy their purchasing power immediately, leaving the credit union with plastic in hand. While the process of issuing instant plastics to members is easy once configured, there are decisions to make and setup to complete before you press print on your first card. This checklist is intended to provide a guideline for items and tasks your credit union can prepare as you work with the Cards & Payments team towards implementation. Remember, each vendor may have their own specific requirements that they will communicate, but these common requirements will start your credit union in the right direction.

Common Pre-requisites

These are tasks to start as soon as you can, as they make take time, have an associated cost, or are otherwise crucial to the process.

Notify Your EFT Processors (Vendors)

Contact your vendor to begin the process; of course, we will engage with your vendor during the project, but it helps to have all parties aligned in the beginning.

You'll also want to contact **CU*Answers Cards & Payments** to engage a representative. We can answer any questions, go over the pre-requisites on this checklist, and initiate a project to get you on your way. Your implementation will come with a tailored project plan that will guide you along the finer details of the process.

Lastly, CU*Answers does not directly endorse any Instant Issue service provider, though we can work with whomever you select – don't forget to get their contact information as well!

Card Images (Front/Back)

Ensure that your card images meet the ISO standards, especially for EMV cards, and are available in the correct formats required by the ICI processor.

Card Layout Form(s)

Your vendor should be able to provide this form for each BIN.

Card Stock

Card stock generally must be on hand before the ICI installation can begin. This process can involve multiple approvals between your credit union and Visa/MasterCard, as well as a somewhat significant lead time. Starting the order first is a great first step towards a smoothly moving project.

Keys (PVK, CVV/CVC, EMV)

This is a very important part of the process, and not having the correct keys will cause a full stoppage of an implementation. Security matters here, so follow the processes defined by your vendor to retrieve these keys. CU*Answers is not able to retrieve or manage these keys for you.

Hardware Purchases to Prepare For

These are common hardware items that are required for an ICI implementation. Your ICI processor will have more details on what exactly is required and can set the guidelines.

- Card Printing Device
- PIN Pad
- Card mailers (if applicable)

Considerations for Your IT Team

These technical tasks vary by vendor, but in our experience are required no matter who you ultimately select.

Web Browser Considerations

Determine which browser you'll use to connect to the ICI solution; your SSL certificates will vary based on browser selected.

Server and IP Information

ICI host applications typically reside on a dedicated server. The ICI provider will have technical requirements to communicate to your IT team. It is helpful to include your IT team on calls to ensure they are up to speed on requirements and details, especially if they can grant access to the various components the ICI technical teams may need.