



CX24

AUTHENTIC ROOTS. AMBITIOUS PURSUITS.

CSI

WHAT'S NEW AND WHAT'S NEXT:

PAYMENTS PRODUCT

UPDATE

AGENDA

01 - Introductions

02 – Payment Tokenization

03 – Push Provisioning

04 – Industry Trends & Updates

05 – EMV 3D Secure

06 – Card Plastics

PRESENTERS



DERRICK BRETZ
Vice President of
Payment Strategy



MATT HERREN
Director of
Payment Strategy



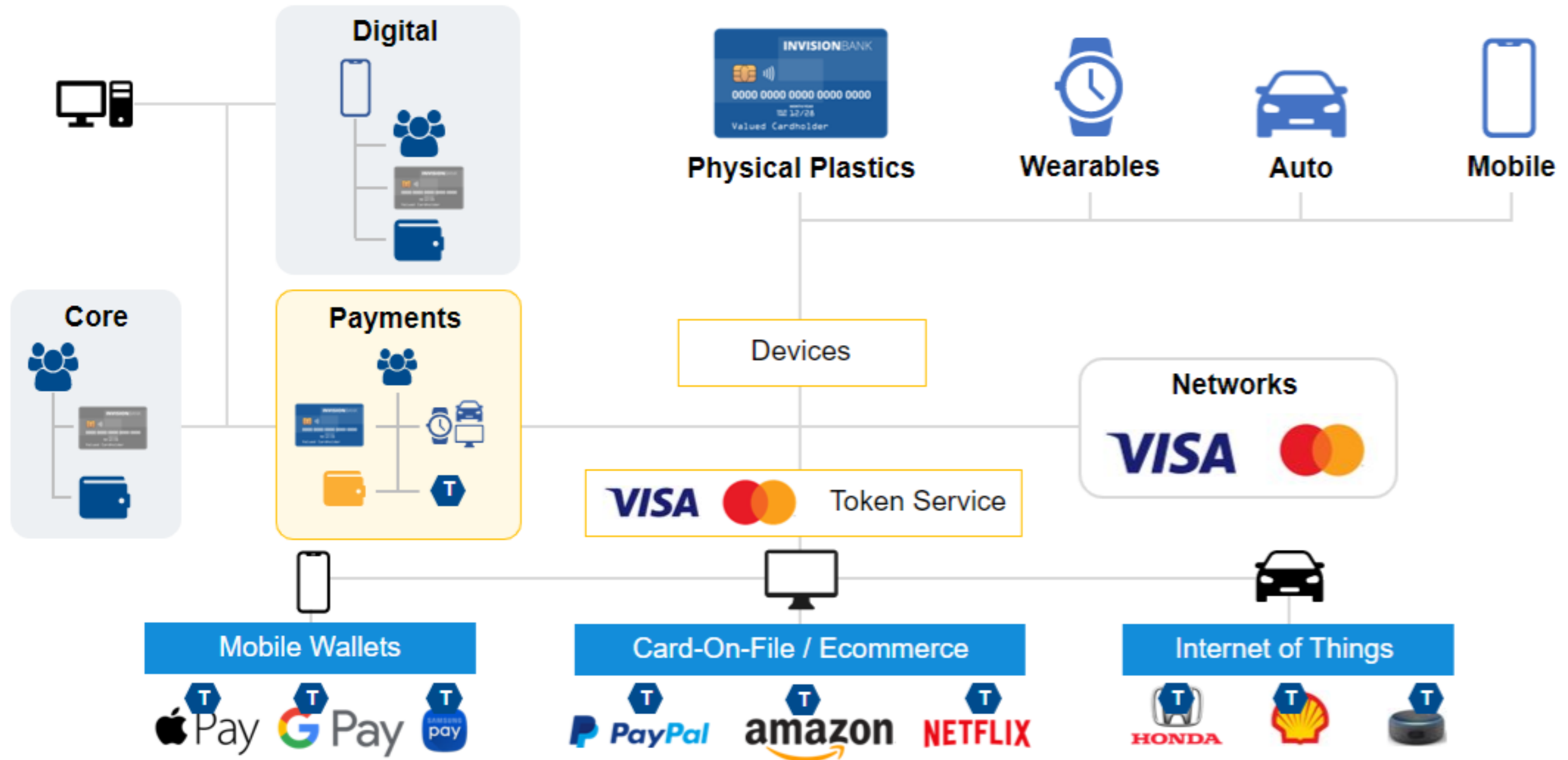
TINA ZULICH
Product Manager
Payment Networks



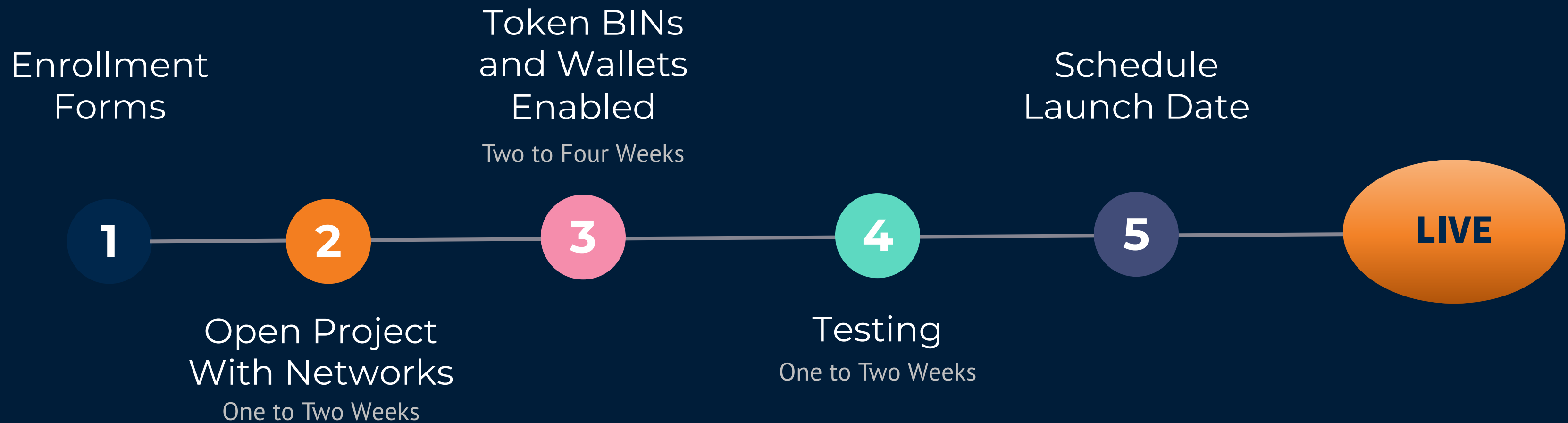
JACOB CHRISTMAN
Product Manager
Digital Payments

PAYMENT
TOKENIZATION

MAPPING OF TOKENIZATION



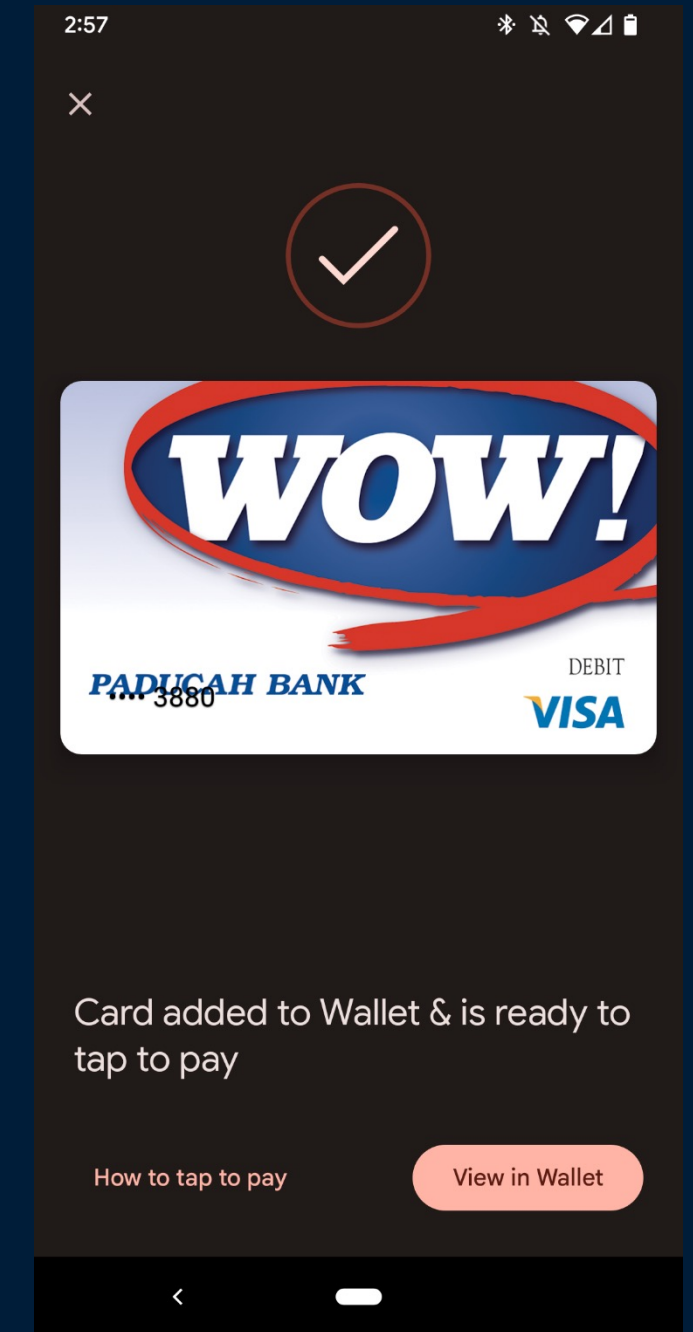
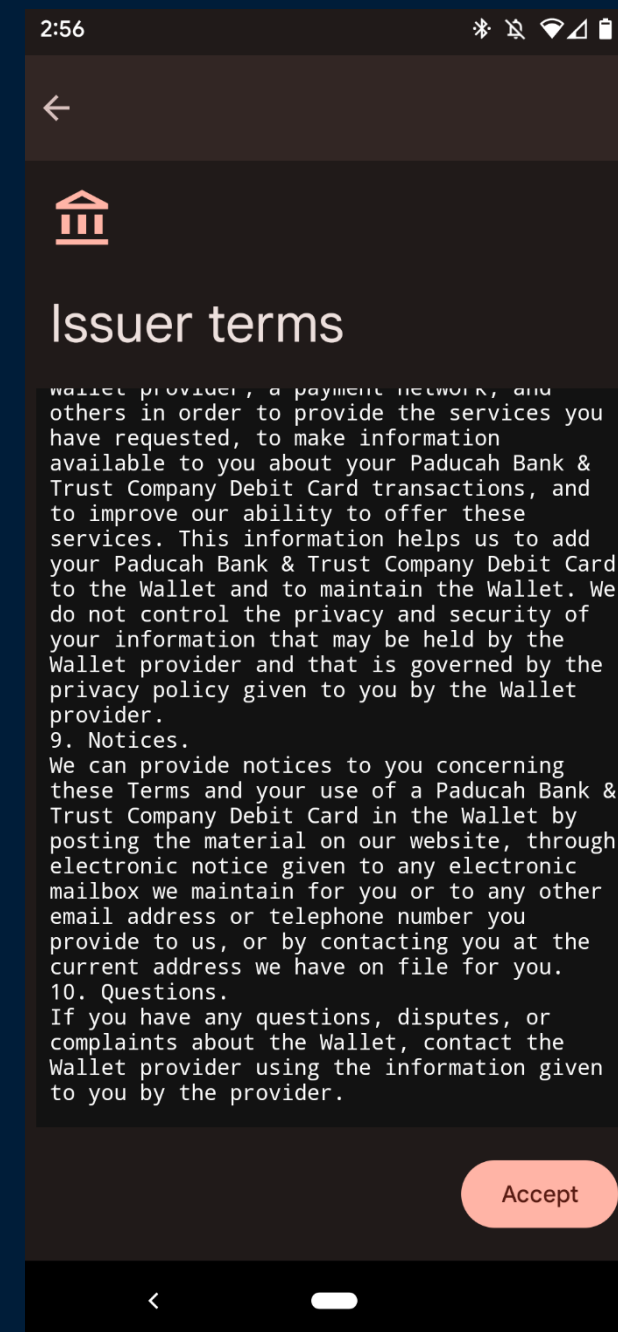
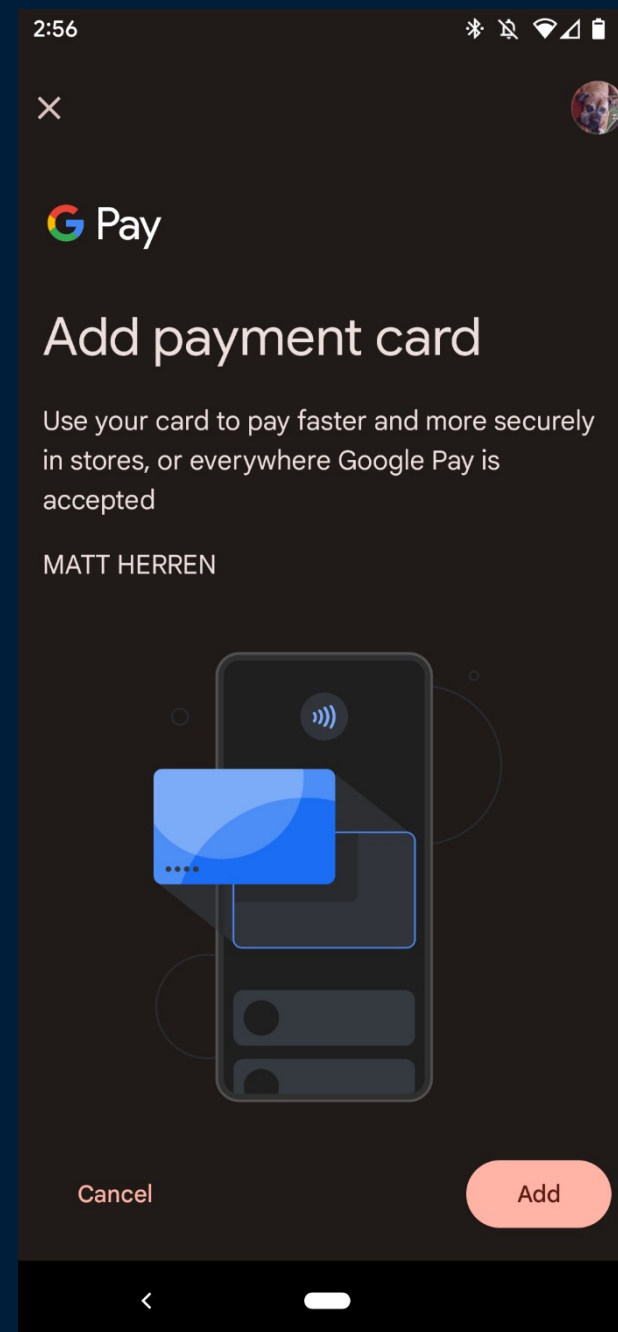
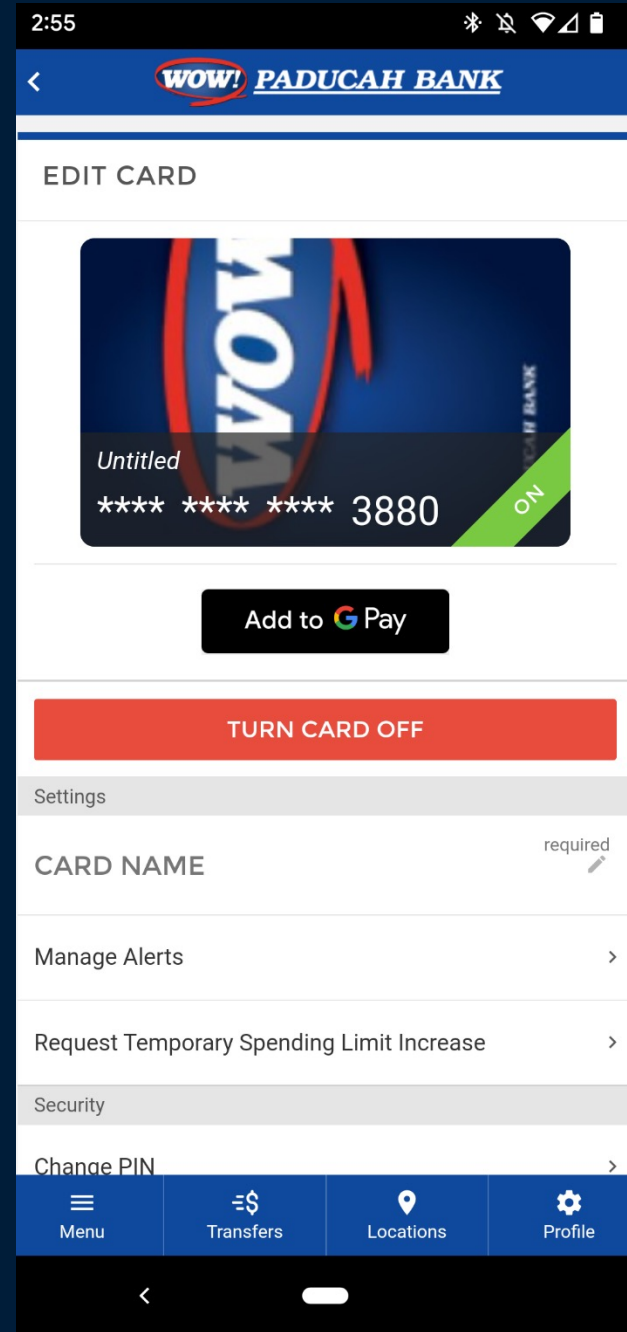
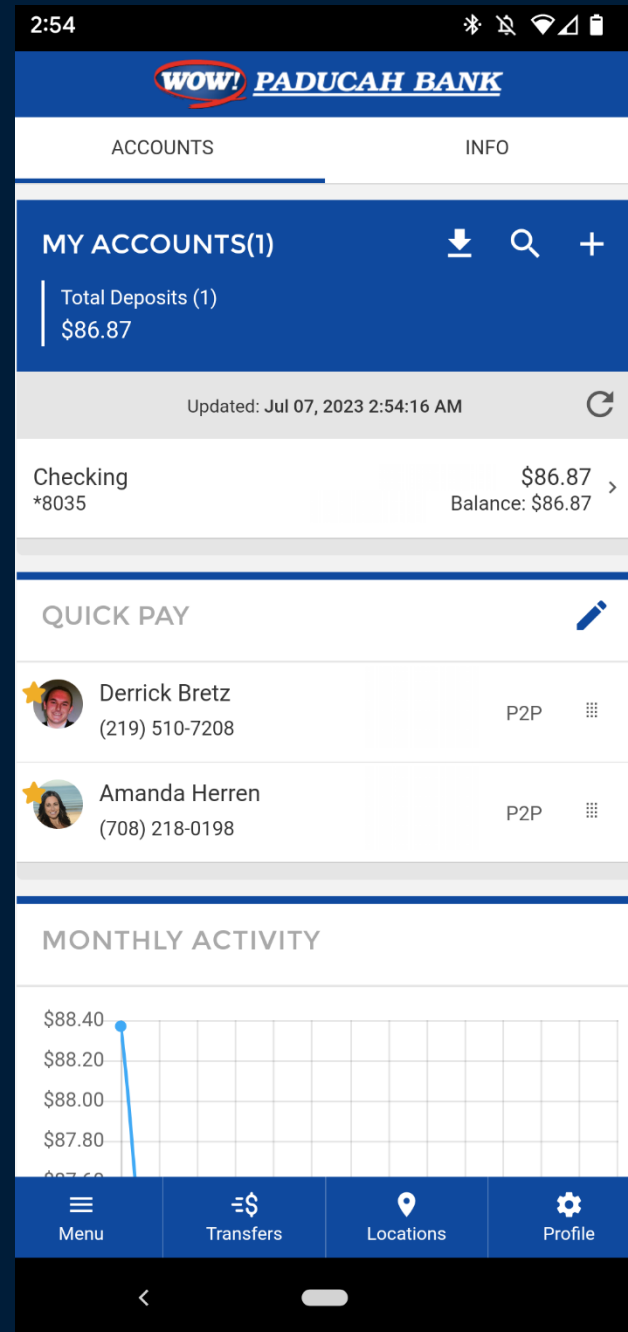
PAYMENT TOKENIZATION – IMPLEMENTATION TIMELINE



“If you want something **new**, you have to **stop**
doing something **old!**” – Peter F. Drucker

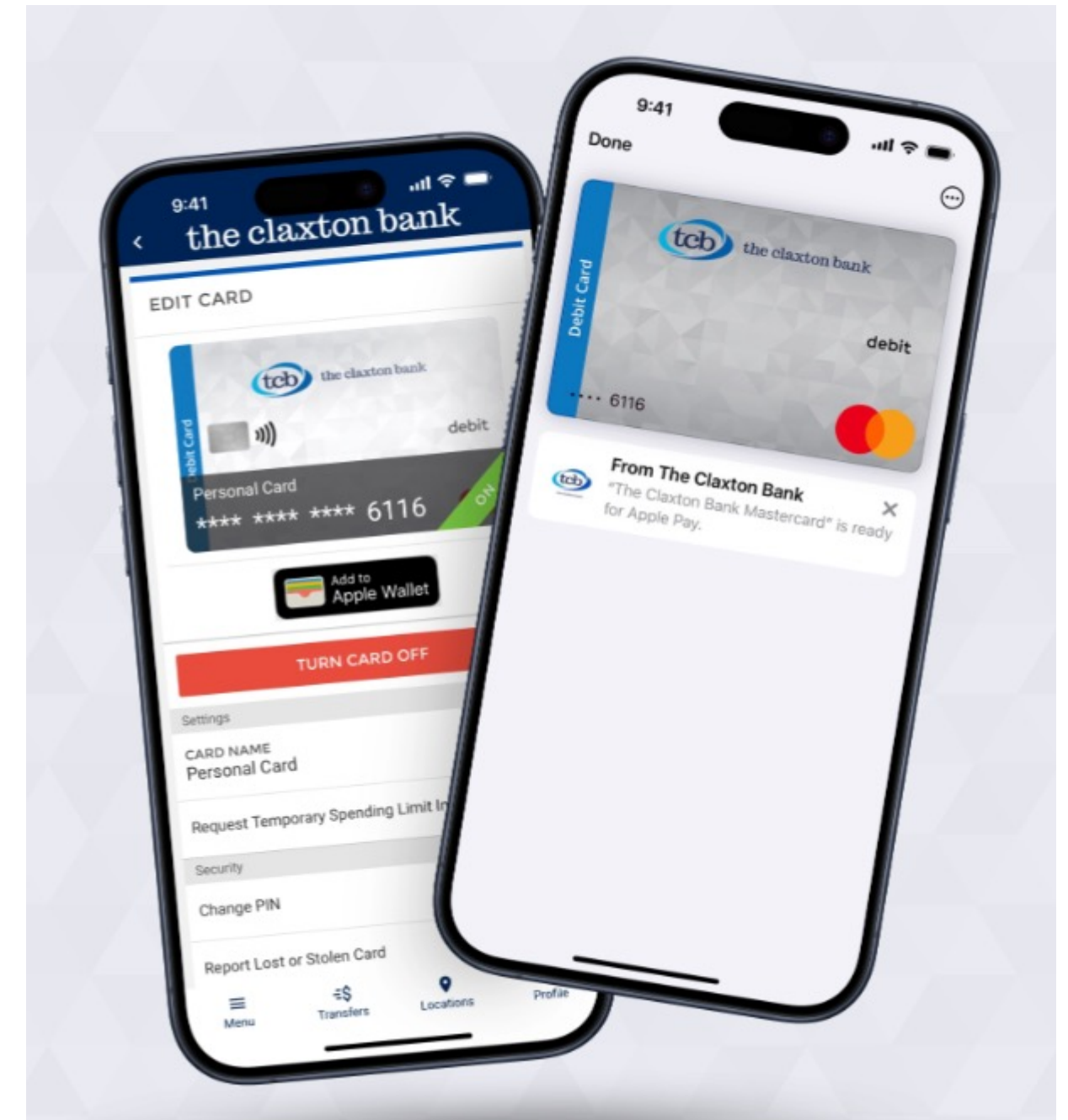
PUSH PROVISIONING

ADD CARD TO WALLET WITHIN MINUTES



PUSH PROVISIONING IS A WIN FOR ALL

- Seamless Enrollment Experience
- No Token Activation Process
- More Enrollments, More Interchange
- Offers Flexibility in Card Issuances



PUSH PROVISIONING – IMPLEMENTATION TIMELINE



PROMOTE PUSH PROVISIONING

- Release an announcement
- Set up a Banner in the Bank's Mobile App
- Update Card Mailer
- Use the AT-018 and AT-118 CenterView Reports

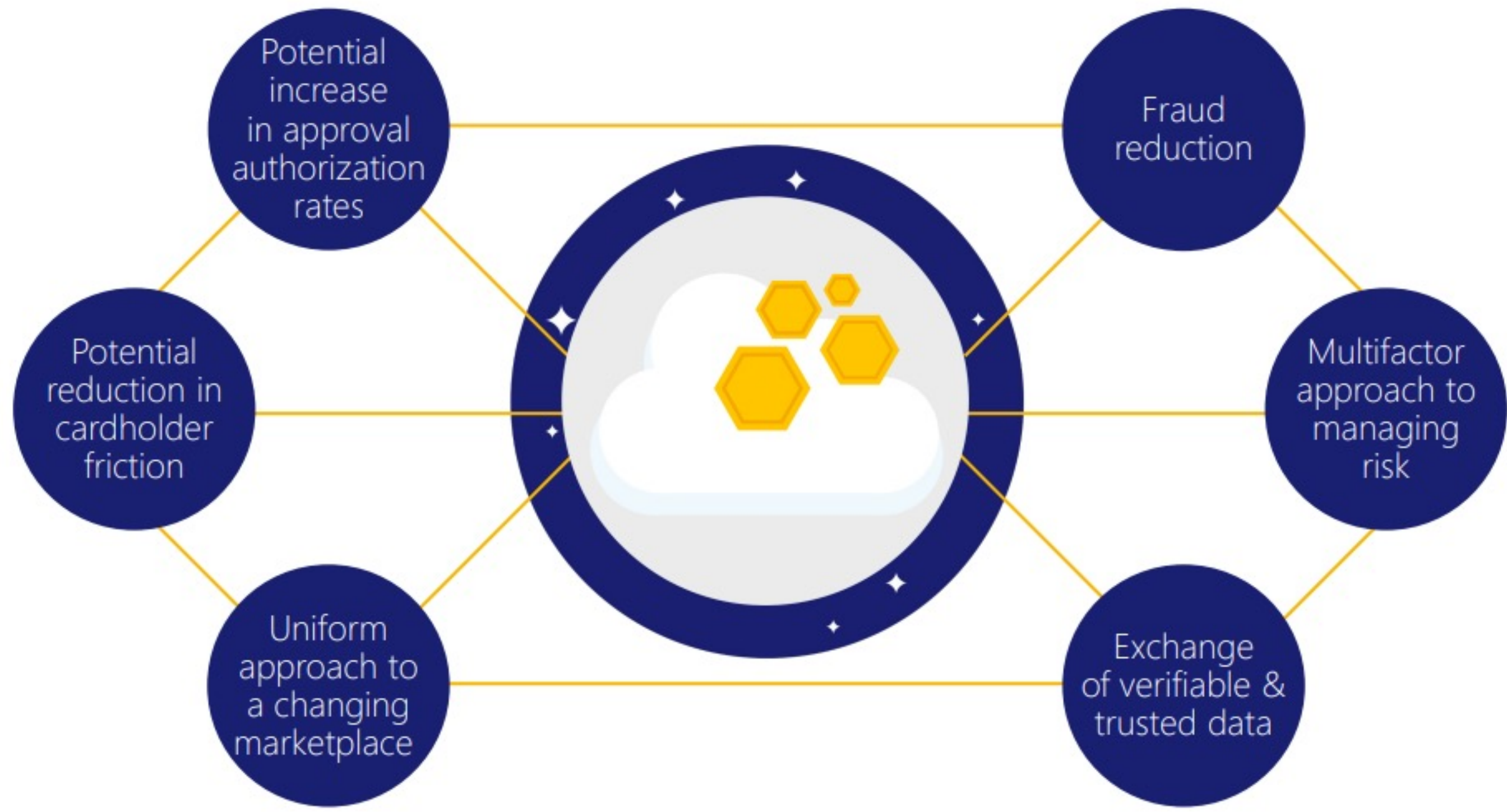
ADD YOUR DEBIT CARD WITH THE PUSH OF A BUTTON

Introducing Debit Card Push Provisioning For Mobile Wallets.

Pushing the limits of convenience: Adding your debit card to a mobile wallet has never been quicker, thanks to our effortlessly easy push provisioning. Just open card control from our mobile app and tap the “add to wallet” button, to add your card. No more entering the details or calling the bank for verification. Adding your debit card to a mobile wallet just became the easiest move in your financial playbook. Just another way TCB makes banking simple.

INDUSTRY
TRENDS &
UPDATES

CLOUD TOKEN FRAMEWORK

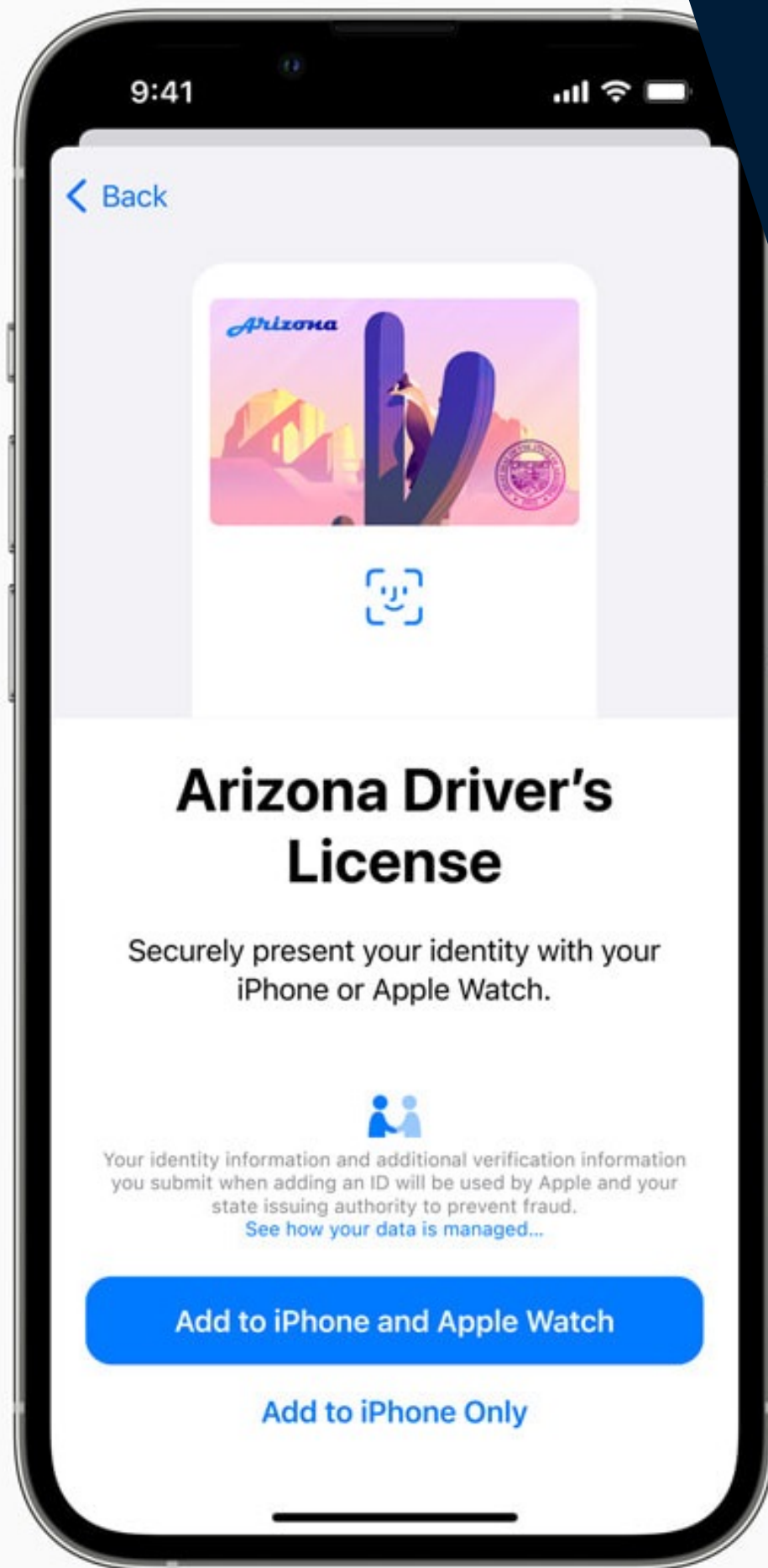


Apple Update

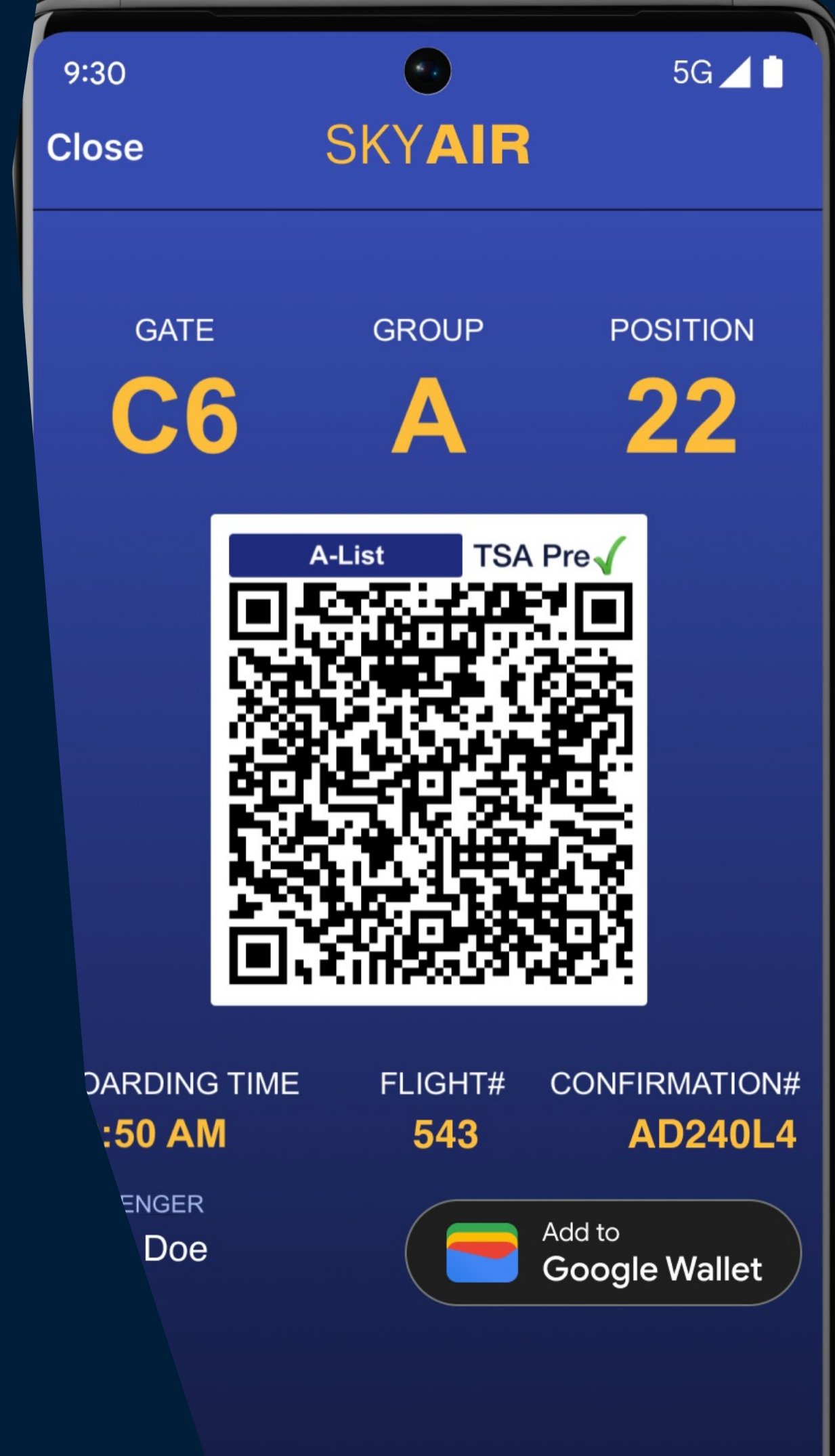


GOOGLE'S REMOVAL OF P2P (GOOGLE PAY)





WALLET INNOVATION

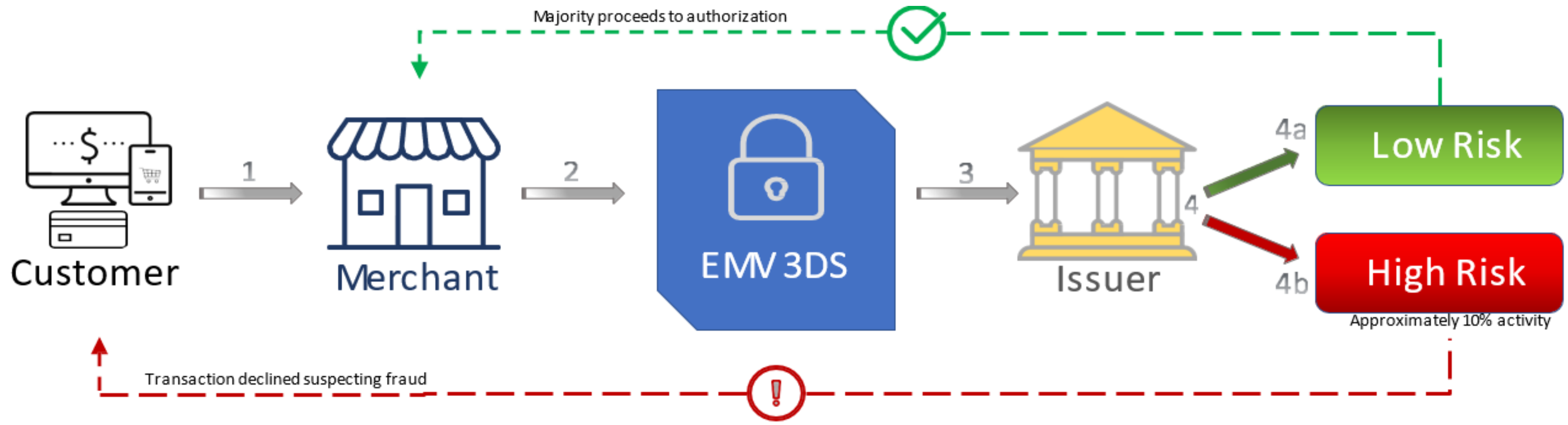


EMV 3DS

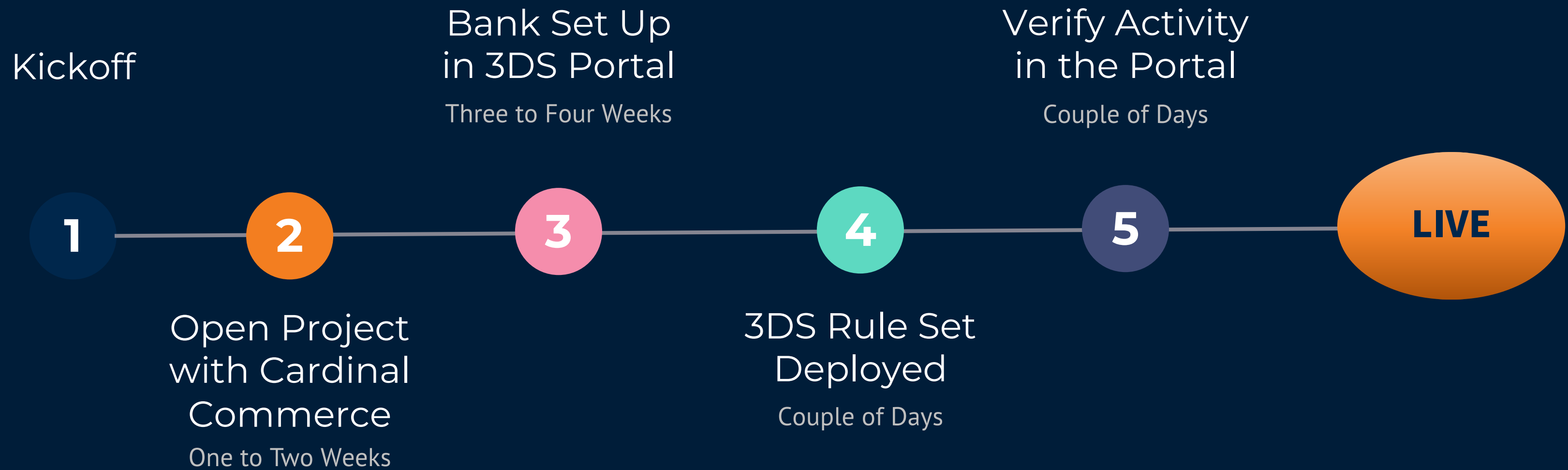
Authentication with 3-D Secure

Authorization





EMV 3DS – IMPLEMENTATION TIMELINE



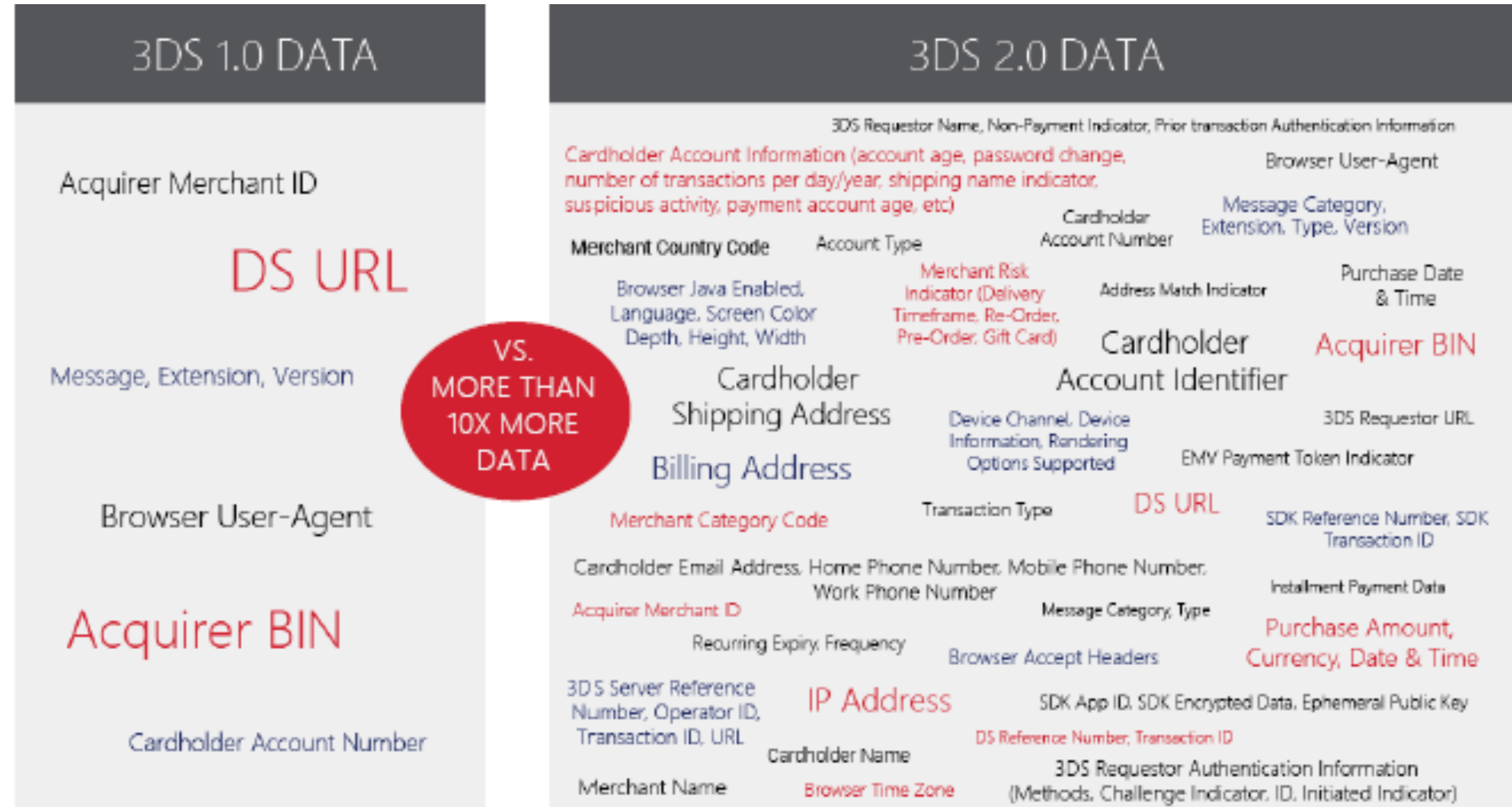
CHALLENGE FLOW: ONE-TIME PASSCODE

- Higher Authentication Rates
- More Aggressive Rule Parameters
- Automated Block Function
- Better Fraud Rates



GLOBAL 3DS RULES

- Faster Rule Deployment
- Quicker Detection of Fraud Trends
- Better Rule Performance
- Fewer “Secure Site” Losses



CARD PLASTIC & PRINTING

What are
you saying?



DEBIT CARD COLLATERAL

- Are your cardholders really reading the information that you are placing on the mailer/card carrier?
- Trends suggest that physical mail related to finance is still important but only the highlights.
- What highlights should you be focusing on?
- WHY and HOW

Why

Why am I receiving a card in the mail?

- Auto replacement
- There's been a security update
- The issuing brand changed
- The logo changed
- New features available

How

How can the cardholder use the card?

- Issued active
- Activate online
- Please call to activate



Your dual interface
EMV® chip card
has arrived!

Now you can swipe, insert,
tap or wave your card to
make purchases.



To activate your card
please use this QR code

How to use the new contactless feature

Step 1



Look for the Contactless
Symbol at checkout.

Step 2



Simply tap the terminal
to make your payment.

Step 3



Once your payment is complete,
you're good to go.

All terminals that are not contactless enabled, insert or swipe your EMV card as you would with your previous cards.
The Contactless indicator mark, consisting of four radiating arcs, is a trademark owned by and used with permission of EMVCo, LLC.
EMV® is a registered trademark in the U.S. and other countries and an unregistered trademark elsewhere. The EMV trademark is owned by EMVCo, LLC.

QUESTIONS?
Please see the FAQs on the back



- 01 – Customize your colors
- 02 – Customize your message
- 03 – Customize the experience





Technology to tap or insert

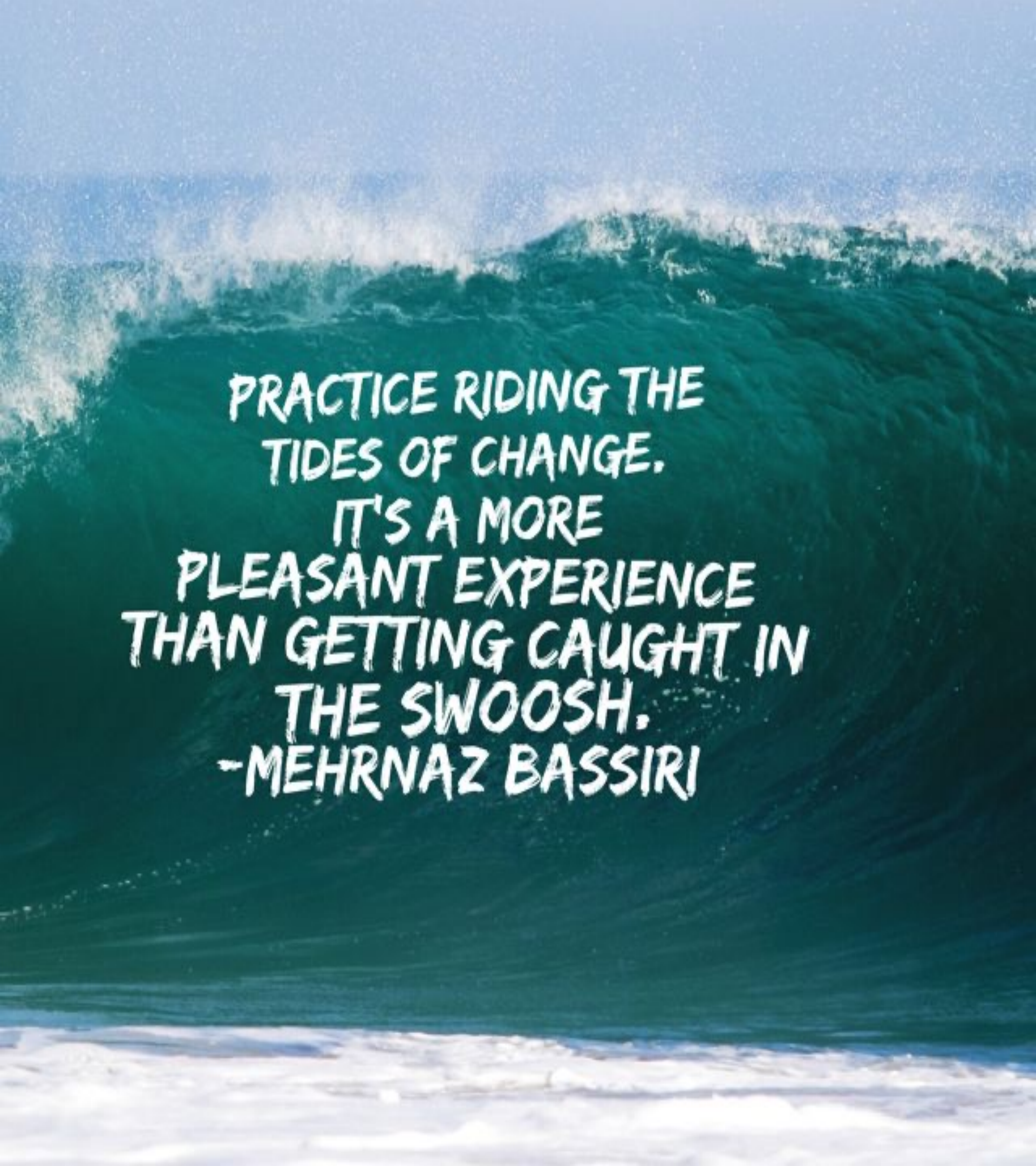
Dual interface furnishes the flexibility of contact and contactless EMV transactions and is available for both credit and debit card programs.

Quality at our core

All CPI cards are constructed with quality core materials like traditional PVC, encased metals or eco-focused materials. Add a color core to your design to get an edge that stands out.

Add the wow factor

Often, the payment card is the most frequently seen touch-point for your financial brand. Treatments and embellishments like silkscreens and sparkle finishes can help your card stand out.

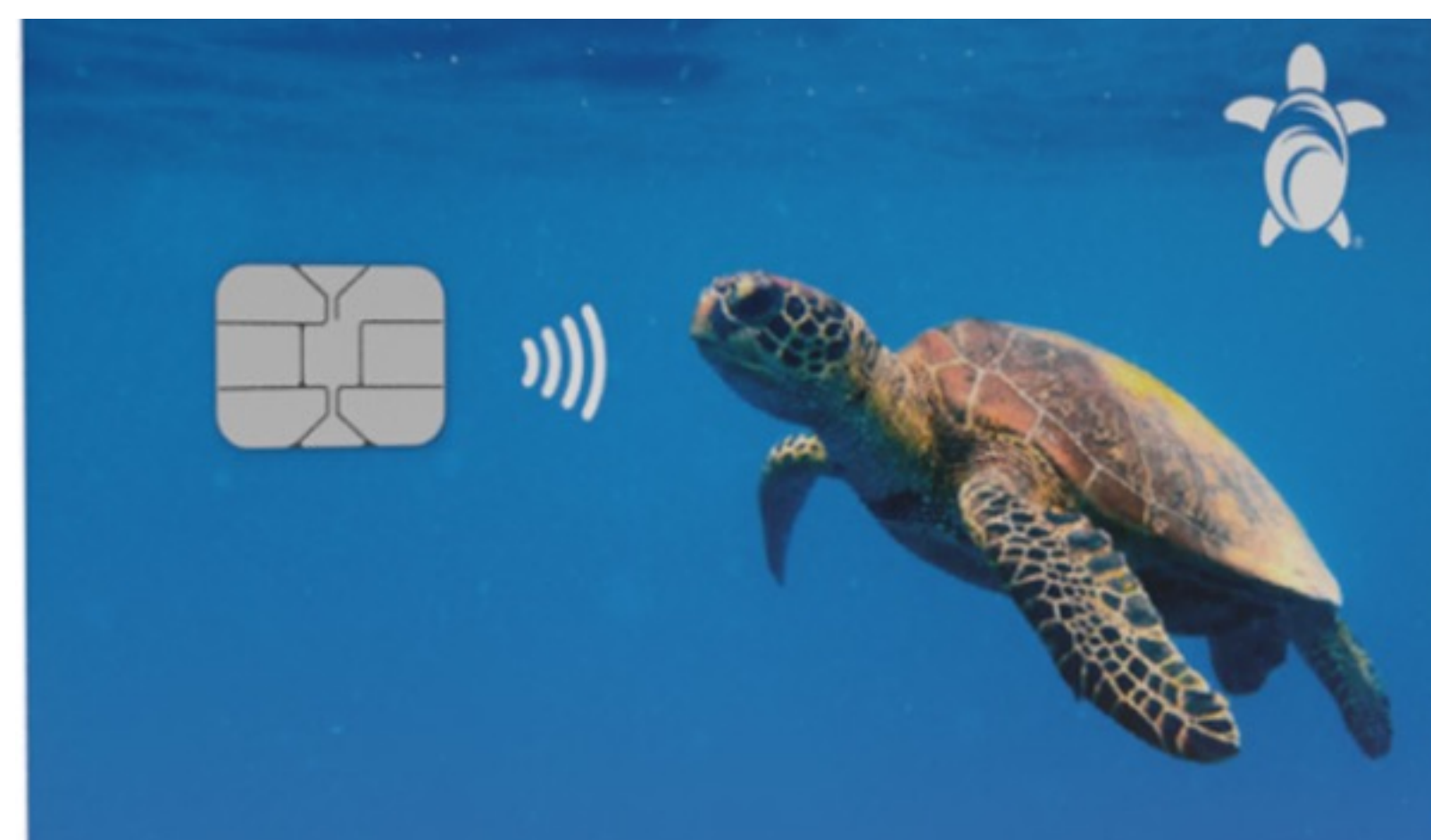


PRACTICE RIDING THE
TIDES OF CHANGE.
IT'S A MORE
PLEASANT EXPERIENCE
THAN GETTING CAUGHT IN
THE SWOOSH.
-MEHRNAZ BASSIRI

ECO-FRIENDLY
PLASTIC IS
HERE TO STAY!

OUTSTANDING DESIGN. UNIQUE USABILITY.

- Up-Cycled Plastics: use PVC recycled and repurposed to create debit cards, helping reduce plastic waste.
- First Wave Plastics: use plastics collected from the ocean, rivers and streams. Help clean up the world!





Don't wait for that
interchange income!

Instant card issuances result
in 47% of cardholders using
their card within eight hours.

INSTANT SOLUTIONS

Precision 2.0™ by Card@Once

- Ideal for full-color printing on pre-printed and blank white stock
- Direct-to-card print technology
- Edge-to-edge print capability
- Easy to use double overlay ribbon
- Image Quality 300-600 dpi
- Monochrome and silver personalization (pre-printed stock)
- Touch screen usability with QR code capability
- Weight: 15.43lbs



Precision 2.0: direct-to-card print technology (dye-sublimation/resin thermal transfer)

- Dye-sublimation/resin thermal transfer
- Print is applied directly to card surface (color is vaporized and solidified to card)
- Print-head makes contact with surface of card
- Double overlay ribbon with increased print durability

THANK YOU!



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