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ToPay



MANAGED SERVICE



TOPPAN Security is a global leader in systems integration and solutions, specializing in mission-critical identity and payment technologies. Being a subsidiary of TOPPAN Next, TOPPAN Security is serving as the international development arm of the TOPPAN Group in the security domain. Founded in 1900, TOPPAN (7911:TYO) is a respected Japanese brand known for exceptional quality. With heart, bold ideas, and a deep understanding of government and banking customers, TOPPAN's mission is to create a meaningful, technology-facing future together.

We harness collaborative intelligence to deliver solutions that meet the highest standards of security, quality, and effectiveness. Focused on delivering advanced solutions for the identity and payment sectors, we provide everything from secure document and card manufacturing to advanced encryption and biometric systems. By partnering with governments and businesses, TOPPAN Security consistently pushes boundaries, exceeds expectations, and sets global standards, delivering cutting-edge solutions that transform citizen experiences and drive innovation worldwide.

Card Issuance Managed Service

Our secure Card Issuance Managed Service is designed to enable card issuers to issue cards at their designated branches with a cloud-based EMV data generation and personalization software service offered by TOPPAN Security from our remote secure data processing facility.

The solution simplifies the management and issuance of payment cards by offering an issuance software platform that is centralized, optimized, integrated, and secure.



+ Various Local Schemes

THE SOLUTION



TOPPAN Security's Card Issuance Managed Service is a Software-as-a-Service offering that enables card issuers to issue cards on their own premises, such as designated branches, through our data processing service from our secure facility, with a lower upfront cost, technical support, and a short deployment time.

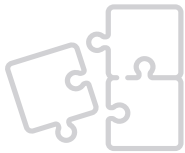
Key Features

- The data processing facility is secure and designed according to PCI standards
- Managed by TOPPAN Security expertise in personalization service
- Easy to use – just focus on printing operation on premises
- Customizable – to integrate with card management systems
- Scalable – scale up and down your printing volume easily
- Multi-tenant – shared yet secure isolated key management for multiple card issuers

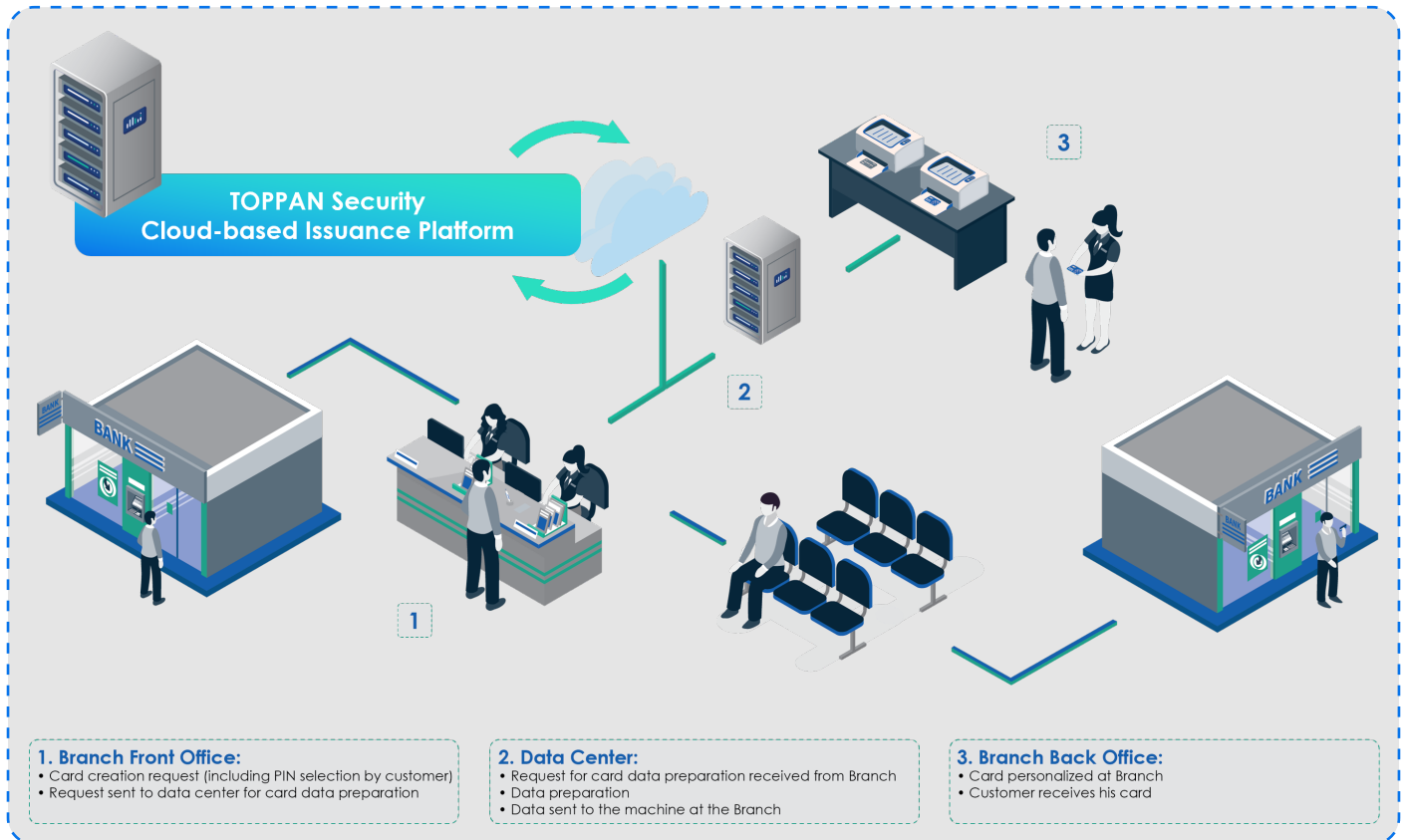
KEY BENEFITS

- ✓ Solution is designed according to PCI standards and supports all major payment schemes
- ✓ High-security level from our certified secure data processing facility
- ✓ No upfront software investment
- ✓ Subscription/transactional-based licensing
- ✓ Easily scalable
- ✓ Faster deployment time
- ✓ Great customer experience
- ✓ Simplified operation and technical support
- ✓ Better control and security on distributed payment card issuance

HOW THE SOLUTION WORKS



A cloud-based issuance program is based on real-time communication between the financial institution's branches, its card management system, and the data processing facility at TOPPAN Security.



1. BRANCH FRONT OFFICE:



The card issuance process cycle starts at the front office of the bank branch. A customer enrollment application is filled out directly on the bank agent's PC. Thereafter, the client's request is sent for verification. For security reasons, the financial institution is obliged to conduct a KYC process to legitimize the card issuance and protect the customer's private data.

2. CLOUD-BASED ISSUANCE PLATFORM:



TOPPAN Security hosts the core components of the issuance platform and is therefore the heart of the cloud-based issuance solution. As with centrally issued cards, this system performs several actions and communicates with different subsystems to create card-personalization-ready files and transfer them to the bank branch's back office.

TOPPAN Cloud-based Issuance Platform Key Actions:

- **Data management system** is constantly running in order to monitor the request in real-time, and to prepare the required information for card production by interfacing the card profile database, such as credit, debit, prepaid, etc. as well as the key management system.
- **Processing capacities** can be scaled to manage increased demand, higher volumes, and more branches.

3. BRANCH BACK OFFICE:



The branch back office is equipped with highly secure and reliable card personalization issuance machines. Here, each card will be equipped with an embedded chip and a magnetic stripe.

Thanks to our modular and open approach, various types of machines are available to manage all requirements in terms of volume and different card types.

Once data is received from TOPPAN Security's data center, card personalization can take place. After finalizing this process, the fully functional EMV card with the cardholder's details will be handed over to the new cardholder at the front office.

3. TOPPAN SECURITY HOSTED CARD ISSUANCE PLATFORM:

