Process Flow

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| S/N | Description |
| 1 | Customer fills form with account number and card type |
| 2 | CSO is signed in if authenticated successfully |
| 3 | CSO creates new card request and Dexxis sends to iCard Customer Account Number, Card Type, branch ID to request new card data |
| 4 | Customer Account No is submitted to Core Banking for Authentication |
| 5 | Core Banking Responds with account details |
| 6 | iCard checks if the branch has a valid blank card batch for the Card type requested |
| 7 | If customer has enough balance, Card Data including PAN, serial number, Expiry date together with fetched account details are generated by iCard and displayed |
| 8 | Depending on bank’s flow, card request is approved and card data (input data) are sent to Dexxis for data preparation |
| 9 | Depending on Pin management, pin is captured on PED. |
|  | CSO starts card production and Prepared EMV data are sent from Dexxis Central Base to Satellite |
| 10 | Satellite encodes and personalises card body |
| 11 | Personalisation result is sent back to Dexxis Central Base |
| 12 | Personalisation result is sent from Dexxis Central Base to iCard |
| 13 | On approval, iCard sends host commands to the HSM to calculate PIN or PIN offset based on Pin Management type |
| 14 | Card is linked to account on card management system |
| 15 | Transaction posting request with debit account, credit account, amount etc is logged |
| 16 | Transaction posting service picks requests and posts transaction to core banking |
| 17 | Customer receives card |