a r r o w e y e®

EMV On-Demand™
Manage Volatility without Sacrificing Customer Affinity

After decades of use abroad, EMV chip card technology is being introduced into the U.S. economy, and it raises many questions and apprehensions in the financial industry. Arroweye's EMV On-Demand can steer you through such volatile times and give you peace of mind.

There are many factors to consider when comes to evaluating an EMV migration – card interface, security features, key management, data processing, production and personalization, POS integration, consumer education - just to name a few. According to Aite Group, the estimated costs the payments industry will shoulder are anywhere from $10 to 11 billion in an EMV transition. So it's no wonder financial institutions are progressing with great caution. And some only start with a few selected card programs.

With all the complexity in an EMV transition, let Arroweye take out the uncertainty in your card fulfillment. With Arroweye, cards are produced just-in-time giving you the advantage of distributing the right card to the right audience at the right time. Our zero -inventory model eliminates inventory constraints. That also eliminates a major risk in your EMV integration so you can focus on your customers and other aspects of your EMV equation.

Let Arroweye bring clarity to your EMV transition.

Key Benefits

More Flexibility and Choices
One-size-fits-all model is no longer efficient especially when comes to a new application like EMV. Don't sacrifice flexibility as a side effect of EMV adoption. With Arroweye, you can harness unlimited customization capabilities for EMV card programs and build hyper-targeted marketing campaigns, which are proven to increase adoption and customer affinity.

Boost Customer Affinity
When you select to migrate to EMV, you open up your brand to international opportunities for enhanced customers' experiences. With Arroweye's EMV On-Demand, you can incorporate consumers' unique preferences dynamically into each of your card marketing campaign boosting your brand recognition. This way you continue to build deeper customer relationships gaining their share of mind.

Reduce Risks
EMV chip cards cost 10 to 15 times more to produce than magnetic stripe cards, and personalization cost is also likely to be higher. If you plan to employ a traditional production method for EMV, you could be risking some significant inventory investment. Arroweye's EMV On-Demand provides a no-inventory solution that eliminates upfront inventory cost and spoilage. By controlling production costs, you can minimize risks when launching your trial EMV programs.

Gain Clarity
With all the complexity in an EMV transition, let EMV On-Demand simplify your card production. With Arroweye, cards are produced just-in-time giving you the advantage to launch the right card program faster to market. It is a more effective strategy for card issuers to control costs without losing speed and program flexibility. After all, it's a smarter path to get on for any cost-conscious payment card issuers.

Key Offerings

Universal EMV Platform

Approved by major card networks, Arroweye offers an open-source, global platform supporting the highly secure online and offline card authentication of an EMV card - contact and contactless. No matter the type of cardholder's verification methods you choose – Chip/Pin, Chip/Signature or Chip only, our EMV solution has unmatched flexibility to manage graphics, data integration, application development, card production, personalization and mail aggregation to your specific EMV needs. This way you can further flex your card program for your audience and harness program success.

On-Demand Card Manufacturing, Personalization and Fulfillment

Holding eight technology patents that protect the proprietary innovation, Arroweye's on-demand solution is the first fully digital on-demand card production model to be approved by Visa, with MasterCard, Discover and American Express. Such innovation is a dramatic departure from traditional production models, enabling rapid speed to market of any size card program, with any degree of customization. Cards (EMV and traditional) are printed as needed, eliminating forecasting requirements and pre-printed inventory. Now, our EMV On-Demand is an extended capability of our expertise and experience that provides card issuers the same benefits they've enjoyed for years.

Integration Service

To ensure accuracy and seamless execution from order to production, Arroweye's EMV On-Demand provides a suite of agile integration services for any platform, processors and client requirements. Whether you want to pilot a new EMV travel program or convert a program from traditional to EMV, our dynamic technology allows you to manage ALL programs simultaneously without skipping a beat.

Card Design Studio

With the prospect of an international audience that comes with EMV card programs, you can boost your brand relevance and card usage with Arroweye's feature-rich design studio. It provides a best-in-class user experience and access to a gallery of endless designs as well as the option to customize card with photos or logo. With Arroweye your EMV program can connect with your audience in a more personal way capturing their share of mind and share of wallet.

Unique Packaging

At Arroweye, the world is the limit when comes to packaging options for payment card programs. The EMV On-Demand solution offers the same unique choices of a standard letter carrier and a premier greeting card carrier with unlimited design where you can upload branded logo or design your own. Other components such as mailing inserts and envelopes can also be customized to each card – on-demand, every time.

For more than a decade, Arroweye has built its reputation on its revolutionary digital on-demand card production and fulfillment technology. Now, extending the benefits to integrate EMV into the platform, Arroweye is changing the game once again in the payment card industry. With EMV On-Demand, card issuers can transition into EMV with ease while maintaining flexibility and to connect with your audience and boost program performance.

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