





Introduction:

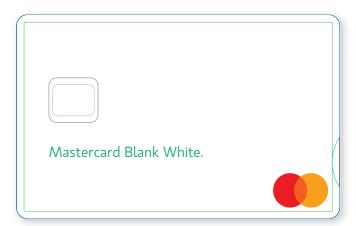
To support clients who require small volume runs or even bespoke card design production, Tag Systems have invested in re-transfer printing systems that offer a cost-effective solution to aid the launch of new programs.

Using CMYK technology, clients can shorten their time to market to produce quality cards avoiding the necessity of having to go through the full production process and associated costs of establishing new programs and card stocks.

This document is designed to provide an overview of the system, its benefits and limitations and key considerations to produce the best possible product.

Process:

In order to use this process, a base stock of cards is required to be put into stock. This stock will have blank white face with scheme logo printed at manufacturing stage and completed reverses including magnetic stripe, signature panel and hologram (where required). Chip modules will be embedded in the card faces as usual.







Designs should be approved by the Issuer prior to being sent to Tag Systems to be set up on the printing system with a unique image identifier agreed so it can be matched to personalisation data when received. These images will be held on the printing system to dynamically print card artwork on demand.

We would suggest that to accommodate a wide range of images and designs, clients look to personalise the reverse of the card in a generic format to avoid over complicating personalisation of card faces where contrast of artwork and personalisation is a scheme requirement.



Where the requirement is for fully bespoke / individual cards, some development will be required to establish the process of receiving bespoke designs where clients need to supply artwork with each image having a unique identifier which should be included in the personalisation data file. This will enable Tag Systems to ensure the correct image is matched to the correct individual. The formatting of the image however would the same for both options.

Re-printing Process:

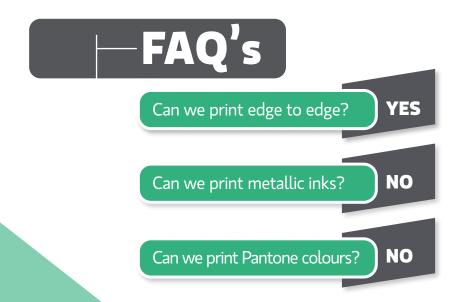
The Re-transfer printing system uses reverse-transfer printing technology. Images are printed onto a thin retransfer film in a "reverse image" and heat transferred onto the card.



Printing small quantities of cards, does pose colour challenges in maintaining colour consistency from print run to print run and whilst minimal, some tolerance should be allowed. (Fig 2)

As the system only prints in CMYK, metallics, varnishes and other special effects are not possible to reproduce.

It should also be noted that the result is a semi-gloss product due to the application of the film, therefore a matt or high gloss finish is not achievable.





VISAScheme Guidelines

Visa Brand Mark

All Visa cards must include the Visa Brand Mark. The white Visa Brand Mark, with or without the product identifier or debit identifier, is knocked out of the card design background at the point of personalization, and is the preferred method of applying the Visa Brand Mark to Print on Demand cards.

For card designs with busy backgrounds that may interfere with the white Visa Brand Mark, the streamlined Visa Brand Mark that

includes a white staging device around the new vibrant blue Visa Brand Mark must be used, placed in the lower right position on the card.



Print Requirements for Print On Demand Visa Cards

- The resolution for images must have a minimum resolution of 300 dpi.
- The front of the Visa Card must be printed to all edges of the card, preferably with over-edge bleed.
- When the streamlined staged Visa Brand Mark is used, the vibrant blue Visa Brand Mark must be preprinted on the base plastic in the lower right corner of the card
- Do not place the Visa Brand Mark on a white area of a card background design

EXAMPLES: Visa branding applied at the point of personalisation







The non-staged Visa Brand Mark, Visa Brand Mark with Debit identifier, and Visa Brand Mark with product identifier are reversed out of the card design background at the point of personalisation, all using the same card stock.

Streamlined Staged Visa Brand Mark

When using the streamlined staged Visa Brand Mark in the card design:

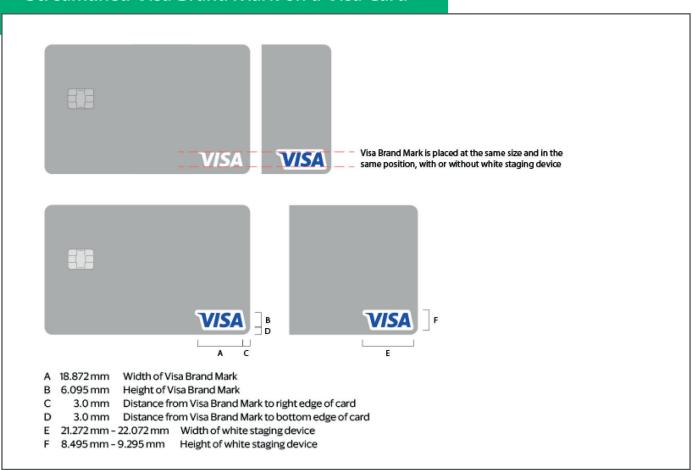
- The vibrant blue Visa Brand Mark must be preprinted on the base plastic in the approved lower right position on the card A product identifier cannot be displayed with the streamlined staged Visa Brand Mark
 - The manufacturer MUST follow the allowed tolerances for production and printing of the Visa Brand Mark
 - The staging device of the streamline staged Visa Brand Mark must measure between 1.2mm to 1.6mm from the edge of the brand mark
 - The staging device must maintain the shape of the Visa Brand Mark and cannot interfere or - touch the blue mark







Streamlined Visa Brand Mark on a Visa Card



White Visa Brand Mark



The white Visa Brand Mark with or without the product identifier is knocked out of a clear area of the card design background.

Streamlined Staged Visa Brand Mark



On a busy background, use the Visa Brand Mark that includes the streamlined white staging device surrounding it.





mastercard. Scheme Guidelines

Card Customisation/Print on Demand

Card Customisation/Print on Demand allows for a background design, selected by the issuer or cardholder, to be added to a template containing the Mastercard Symbol or Maestro Brand Mark and (if applicable) program identifier.

Physical Cards

The card is manufactured with the Mastercard Symbol or Maestro Brand Mark within a safety shape on a pre-printed white or black background. A background design, selected by the issuer or cardholder, is added during personalisation.

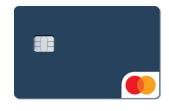
Card Customisation/Print on Demand printing requires the use of safety shape artwork to ensure proper alignment with the Mastercard Symbol or Maestro Brand Mark. Certified card manufacturers must use the safety shape artwork provided by Mastercard. Additional safety shapes may be used, subject to Mastercard approval. Send a .pdf of the proposed safety shape in an email message to

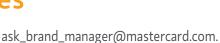
Step 1

The first step is to print the Mastercard Symbol or Maestro Brand Mark in one of the locations and safety shapes shown below; this is the image submitted to Mastercard for review.

Figure 1. Black and White Oval Safety Shapes on Horizontal Card

Figure 3. Black Corner and White Corner Safety Shapes on Horizontal Card





Mastercard Blank White.

Card Customisation/Print on Demand is prohibited with a Mastercard Black card, a World Elite Mastercard card, or any card containing the Mastercard Premium Brand Mark.

Digital Cards

For digital card images (including MDES), this means one of the following:

An exact replica of the physical card front image is used; including the program identifier, when the program identifier is present on the physical card back.

The background design is combined with the appropriate Mastercard Symbol or Maestro Brand and program identifier. When necessary, a treatment to ensure sufficient contrast with the Mastercard Symbol or Maestro Brand Mark must be used. Refer to Brand Mark Contrast.

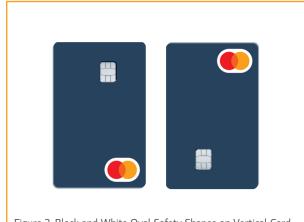


Figure 2. Black and White Oval Safety Shapes on Vertical Card



Figure 4. Black Corner and White Corner Safety Shapes on Vertical Card





mastercard. Scheme Guidelines

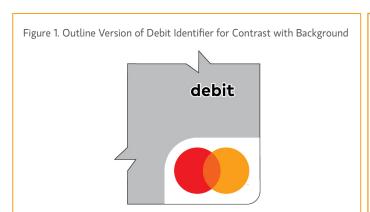


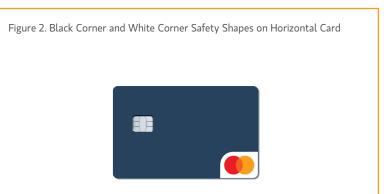
Step 2

The second step is to print the background image and, when applicable, the debit identifier; this image is not submitted to Mastercard for review.

When the debit identifier is required on the card front, the debit identifier must be printed in one of the exact locations specified in Chapter 3 Debit Mastercard > Conditional Elements > Debit Identifier.

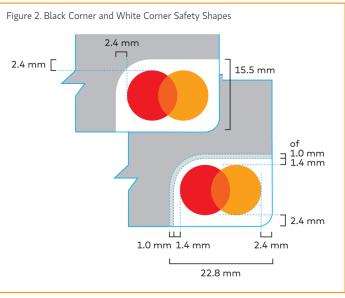
Solely in a Card Customization program, the debit identifier must be printed in black or white. When the background does not provide sufficient contrast, an outline version of the debit identifier must be used to ensure sufficient contrast with the background. Two outline versions are available: white letters with a black outline and black letters with a white outline. The outline versions must be reproduced using artwork provided by Mastercard and must not be altered





Mastercard Measurements







Please Note:

Designs should be approved by the Issuer (VISA or MASTER CARD) prior to being sent to Tag Systems.

The information in this document is given without warranty and can be update at any time, without prior notice given.

