

UbiQException Manager™



For Complete Production Accountability

Production Quality Control

UbiQException Manager™ is a quality control application that gives banks, issuers and service bureaus the ability to closely monitor smart card issuance performance. By capturing essential card exception information during the smart card personalization process, it can monitor the performance of cards, card readers and equipment on the production floor.

The higher cost of a smart card has created a heightened sense of awareness in senior levels of management of the cost of card spoilage in the production process. Managing card failure exceptions is essential to understanding the root cause of the failures and taking corrective action.

UbiQException Manager™ is designed to work with all smart card applications and operating systems and provides both personalization auditing and exception tracking capabilities.

Smart Card Issuance Challenges

Issuing smart cards introduces challenges that stem from the fundamental nature of smart cards:

- the complexity of information that can be loaded onto the cards
- the wide variance of information that can be loaded onto the cards
- the greater number of possible card failure reasons
- the difficulty in identifying reasons for card failure
- the increased cost of producing duplicate cards in error
- the higher costs of the cards

All of the above differences result in the need to more thoroughly analyze each and every personalization job. However, until now, the industry has lacked the tools to capture the information required to manage these new variables.

The Power of Information

If an issuer captures sufficient information in the issuance process, they can identify problems specific to a reader, a machine or even an application on the smart card. Identifying the root cause of the card failures can help the issuer take corrective action rapidly and greatly reduce the volume and cost of card failures. For example, if the card failure rate is higher from one card vendor than another and the issuer is able to identify this factor and correlate the details, the issuer can take corrective actions like:

- request that failed cards be replaced at no charge
- provide card vendors with detailed failure statistics to negotiate future failure reduction commitments
- compare card performance between vendors to determine future card suppliers

UbiQException Manager™

With UbiQException Manager™, you will capture the essential information required to gain complete accountability for all smart cards used in the issuance process. The production manager will have the ability to identify:

- card quality problems
- problematic personalization equipment and readers
- card duplications
- smart card application problems
- and more...

This information is vital when implementing a Quality Control mechanism for card vendor performance reviews, equipment performance reviews, and to account for the cost impact of card spoilage.

Adding Value Everyday



UbiQException Manager™

Production Summary View

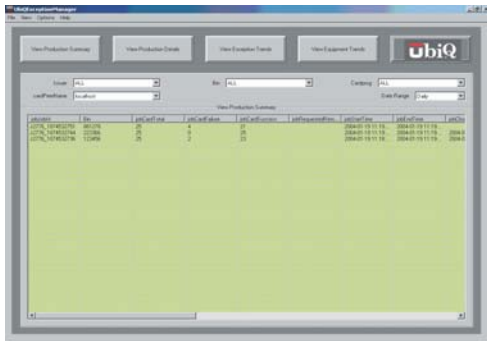
Overall productivity information is displayed at the click of a button. View the number of cards produced, cards

failed, and failure rate for the current job, day, week, month, year-to-date or for customized time periods.

The production summary provides, at a glance, the overall smart card personalization productivity and also draws attention to potential production problems that need to be addressed. For example, if the card failure rate suddenly surges percentage-wise for the current day, the production manager will see it and can access additional reports to discover the source of the problem.

Customer Reporting

A bureau with UbiQException Manager™ is always ready to answer tough production questions from your customers. If you have a production performance question about a specific product, or if a bureau has a question about a specific customer's cards, UbiQException Manager™ can quickly gather the information, determine how many cards have been produced and the failure rate for the specific product/customer. And if you want to research further, you can view detailed error reports that provide more specific results by job. If needed, you can even send the customer a periodic production report confirming the number of cards produced.



Product and Card Configuration Reporting

For a bank or a bureau that issues multiple products, each with a different card configuration, UbiQException Manager™ facilitates tracking quality control and general production information by product or card configuration. If exception reports reveal that one product has an unacceptable failure rate during personalization, you can access the detailed exception reports to find out the failure reasons. Knowing the reasons can lead to potentially simple and easy corrective measures.

Failure Reasons

When smart card personalization fails, it is difficult to know the exact reason for the failure. Most smart card personalization solutions do not attempt to provide tools to capture and present exception information. UbiQException Manager™ captures card

failure reasons for each production record. For example, if 15 cards fail in a batch of 1000 cards, UbiQException Manager™ can show you exactly which records failed and the reason for the failure. This information can help identify problems that relate to equipment, cards, application keys and other possible failure reasons. In addition, the system tracks whenever more than one card is made for a specific production record. So if it takes two cards to produce a successful card for a specific record, the system logs this information. It also logs the date and time that the card is produced successfully. This provides a comprehensive trail for all card failures that occur in the production process.

Exception Trends

Without detailed accounting of all personalization jobs, it is impossible to identify exception trends. However, when you maintain a database of all exceptions that occur, you have a powerful source of information.

Analyzing exception information can help issuers:

- track smart card performance and hold card vendors to specific card performance requirements
- identify the most common reasons for failures and take action to resolve the failures
- identify problems with specific card batches, machines or readers quickly and reduce the amount of time allocated to managing exceptions
- adjust production policies and procedures to increase productivity
- estimate more accurately the number of cards required to issue a specific volume of cards
- accurately account for card spoilage

Audit and Verify Personalization Results

Smart cards can be loaded with different applications, parameter settings, and data. The process of coordinating what information goes on which card can be complex. And programming cards with the wrong information can have disastrous results. Worse is that in most production environments there is no means to verify what has been programmed. UbiQException Manager™ provides issuers with an optional audit function that captures not only any failures that occur but also an audit of what was programmed on each card. This is a powerful feature that issuers and bureaus can use to verify the personalization process. The extent of the audit can vary according to each issuer's requirements and can be turned on and off as needed.

System Requirements

Application Requirements:

- UbiQCardIssue™ 7.6.3 or newer
- Oracle Database 8.0 or newer
- UbiQException Manager™ Application Module
- Application Profiles configured for Exception Management

Hardware Requirements:

- Windows® NT/XP
- Pentium Class Computer
- 2.4 GHz or faster
- 100 Gigabytes disk space
- Ethernet Port
- 1GB DDR SDRAM Memory

U.S. Patent #5,684,742, #5,889,941, #6,014,748. Other Patents Pending.

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