

Travel Tags, Inc.

CARD SERVICES INDUSTRY GLOSSARY

ACTIVATION:

Is usually referred to as the act of making a card or a package active or operational in a POS system.

ACTIVATION REPORT:

Report generated back to the customer and/or data provider that will initiate the valuation of an open or closed loop card.

ADDRESS CORRECTION SERVICE:

This is a service required for all presort mailings but can also be applied to any address file to verify and correct bad or incomplete addresses, or to suppress bad addresses that cannot be corrected, thereby saving postage on undeliverable pieces.

B2B:

Business to business.

B2C:

Business to consumer. Sometimes called one-to-one fulfillment.

BLISTER WINDOW SECURE PACKS:

Packages that are durable, transparent, and tamper proof. These clear plastic blister packs are used in conjunction with a cardboard blister backer to keep the card in full view for the customer to examine.

BRE:

Business reply envelope.

BUCK SLIP:

Coupon type insert.

COERCIVITY:

A measure of the strength of a magnetic field. Fields are expressed as low or high by the terms LoCo and HiCo.

COMBO PIECE:

Is usually referred to as a CR80 card with 1 or 2 key tags.

COMMINGLING:

Process of merging multiple mail pieces together to capture mailing discounts. This allows the mailer to capture some discounts for mailings that normally do not qualify for presort or are too small to make it cost effective. The following types of mail can be commingled: First-Class and Standard cards, letters, flats and parcels as well as priority mail (pieces subject to postal guidelines and specifications).

CONFIRMATION REPORT:

Report generated back to the customer to confirm order completion, along with any order specific details such as completion date, tracking #, etc.

CLAM SHELL SECURE PACKS:

Two hinged halves of a (usually clear and thin) plastic shell that can be fused together securely.

CLOSED LOOP:

Cards issued by one merchant that can only be used at the corresponding merchant's particular stores.

CR80 CARD:

ISO 7810 (Identification Cards-Physical Characteristics). Referring to the card type as ID-1, the dimensions are defined as 3.370 inches wide and 2.125 inches high.

CUSTOMIZATION

Printing a custom image or message on a card or carrier.

DOD:

Drop-on-Demand ink jet. An option for personalizing a card (raised print).

DPI:

Dots per inch (measurement of ink jet print quality).

DROP SHIPMENT (USPS):

For large Standard class mailings. Trucking mail directly to USPS facilities close to where the mail is to be delivered. This offers deeper discounts over and above presorting. Presorting requirements still apply plus additional requirements for entering this type of mail. Extra savings can significantly outweigh additional costs. Analysis required to determine if mail qualifies. Trucking expenses apply.

DUPLEX:

Printing on 2 sides of a card or form.

EMBOSSING:

This is the raising of characters on a card which is a form of personalization.

ENCODING:

Recording electronic information onto a magnetic stripe.

ENCRYPTION:

Transferring information based on a key to make it unintelligible to unauthorized parties.

FIRST CLASS MAIL:

The process of preparing and sorting mail to qualify for reduced postage rates. First class mail receives the fastest delivery (2 to 5 days across the United States) and costs the highest postage rate; it also has return-to-sender service.

GPR:

General Purpose Reloadable (GPR) cards can be used to pay bills, obtain cash at ATMs and make purchases everywhere the debit cards are accepted, including Internet and mail order/telephone order merchants. One can spend up to the value placed on the card anywhere the card is accepted. Each time you make a purchase the amount of that purchase is automatically deducted from the card and it enables cardholders to add or "reload" funds as needed.

HEAT SEALED:

A method of sealing a secure card pack.

HOLOGRAPHIC FOIL:

The foil used to carry embossed holographic images.

INITIALIZATION:

Programming a smart card chip with data that is the same for a batch of cards.

ISO:

International Standards Organization, (ISO) central body for formation and dissemination of industry standards for all national standards bodies.

ISSUER:

An organization that issues cards to individual or corporate cardholders.

LINK/AFFIX:

Process of reading a card to create an association to a carrier or order as part of the affixing process. Associated card #'s are then reported back to the customer utilizing a confirmation and/or activation report.

MAGNETIC STRIPE (MAG STRIPE):

The strip of magnetic recording material on an ID card (measured in Oersted; Lo-Co 300 Oe; Hi-Co 2750 Oe).

MATCH/AFFIX:

Process of reading a card and reading a carrier to confirm an association as part of the affixing process. Associated card #'s are then reported back to the customer utilizing a confirmation and/or activation report.

MEK:

Methyl Ethyl Keytone (MEK) or solvent based inkjet printer.

MULTIPACK:

A secure package with multiple open or closed loop cards in one package; can have 2-200 cards per package, but the common counts are 3-5.

NCOA:

National Change of Address (NCOA) required for all presort mailings. This is a database check with all known forwarded addresses as reported to the USPS. This is required to be run within 95 days of a presorted mailing being entered at a post office.

OCR:

Optical Character Recognition (OCR) is the mechanical or electronic translation of scanned images of printed text into machine-encoded text.

OERSTED:

The unit of magnetic coercive force used to define difficulty of erasure of magnetic material. (LoCo 300 Oe; HiCo 2750 Oe)

OPEN LOOP:

An Open Loop Credit Card is a credit card that can be used nearly everywhere. These cards have a Visa, Master Card, America Express, or Discover logo on them.

PERSONALIZATION:

Printing, encoding and programming a card with data specific to an individual cardholder.

POP:

Point of purchase.

POS:

Point of sale.

PRESORT:

The process of sorting mail by destination, thereby doing some of the work that is normally preformed by the post office (work share), this allows for postage discounts to the mailer. The mailer must comply with the U.S Postal service guidelines to qualify for discounts; these guidelines include but are not limited to: minimum quantities, change of address update (called "move update"), designation as a presorted mailing, and proper mail statements submitted to the USPS.

READ/LOOK-UP/PRINT:

The ability to read a card using a mag stripe, barcode, or OCR to look up the specific record and in-line print the corresponding information. Associated card #'s are then reported back to the customer utilizing a confirmation and/or activation report.

SET:

A Secure Electronic Transaction (SET) is the MasterCard/Visa backed standard to allow safe Internet trading via encryption certification of all parties involved in a transaction.

SCRATCH OFF:

A label or hot stamp that is used to hide secure information such as a pin number.

SIGNATURE PANEL (SIG PANEL):

The area of an ID card where the cardholder enters a signature.

SIMPLEX:

To print on 1 side of a card or form.

SKIMMING:

Copying the magnetic stripe encoding from one card to another.

STANDARD MAIL:

The process of preparing and sorting mail to qualify for reduced postage rates. Standard Mail postage is lower than First-Class; however Standard Mail has a longer delivery time; does not have return to sender service.

SUBSTRATE:

Material upon which a plastic card is printed.

T&CS:

Terms and conditions.

TIPPING:

Affixing an object to a carrier.

THERMAL PRINTING:

The form of personalization where a colored foil is fused into the lamination of a card.

USPS:

United States Postal Service.

V-FOLD



C-FOLD



Z-FOLD

