

One Card to Rule Them All – Multifunctioning Your Way To Front Of Wallet

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Why?

- Many customers have multiple account relationships
- Other product functionality may be the reason for distribution/acquisition



Section 01

What multifunction makes sense?

Just because you can multifunction...

- Same target markets
- Same behaviour
 - Hand over or share card?



Section 02

Risks and Challenges

Risks and challenges

- Service levels
- Card cancellation or capture
- Who 'owns' the card
- Technical attacks
- Physical robustness
- Loss is a serious problem



Section 03

Some examples of multifunction cards

Examples

- Barclays OnePulse
 - Combines Oyster travel card and Barclays credit card

- InsureandGo
 - combined FX travel card and payout card for any travel insurance claims



ANZ Centre Card

- ANZ staff card for 6500 staff located in ANZ's new global headquarters in Melbourne
- Contactless Visa reloadable prepaid payment functionality with photographic staff identification, printer control and building access
- Primarily supported online, with balances and transaction history available online or by SMS, IVR or from ANZ's call centre
- Reload at kiosks in ANZ Centre, by BPAY or at reload merchants
- Helps to develop Melbourne's Docklands area into a contactless hub, a small help to resolving the chicken and egg of contactless issuing and acceptance
- Able to trial financial and other services with staff
- Other opportunities to follow based on this functionality



University of Sydney Student Campus Card

- The University of Sydney Card
 - Student Identification Card
 - Building Access (using one magnetic stripe)
 - Library borrowing (bar code)
 - Travel concession (where eligible)
 - Visa reloadable prepaid functionality (using other magnetic stripe)
 - ATM access
 - PIN or sign at merchants
 - No overdrawing
- Support
 - User guide issued with card
 - Cash and debit load kiosks on campus
 - BPAY load
 - Cardholder web portal, IVR, call centre and SMS support
 - Financial literacy program on campus

