

Implementing a Best-Practice Photo ID Card Policy

New Card Technologies and Cloud-Based Production Offer Many Options

By David Finkelstein

Insurance companies are increasingly concerned about security. Implementing a consistent policy on photo identification cards is one of the best, most cost-effective ways to communicate to employees and clients that a company takes security very seriously.

Luckily, companies have many options. Professional photo ID cards can be simple flash cards or can incorporate radio frequency identification and/or smart-card technology. New methods of outsourced production make ID cards affordable and hassle-free for insurers of all sizes and types.

Professional ID cards should be issued to each new hire, with clear instructions on expectations for use. Best practices call for all employees to wear a photo ID badge at all times. Executives and managers sometimes believe that their organization's rules on ID cards don't apply to them, but senior executives have an obligation to set an example for the rest of the organization. Otherwise, it becomes a case of do as I say not as I do.

Exclusive insurance agents who meet the public should also be required to wear a photo ID card. These cards prominently display the company logo, vouching that the employee represents the company while also complying with increasingly common regulations that require such identification for door-to-door solicitations. And ID cards are a not-so-subtle form of brand promotion, as every employee who wears a badge becomes a brand ambassador.

Traditional cards are "flash passes" because employees flash them to a security guard to obtain passage. These cards don't contain any identification technology and can't be automated, but they certainly work. Effective security depends on the security's guard's diligence, though. If he or she gets bored or distracted or if someone has a forged card that can pass muster at a distance, an unauthorized person may slip in and cause havoc. These are the kinds of low-probability/high-consequence incidents that insurers encourage their clients to guard against, so by implementing an ID card policy, insurance companies demonstrate their commitment to avoiding such security breaches. And various technologies that reduce reliance on fallible humans are



becoming increasingly common in ID card programs. A proximity card allows authorized individuals to open doors of facilities securely and easily. Prox cards use radio-frequency technology to send a unique number to door-side readers, which determine whether access should be granted. The individual waves the card in front of a reader and the door opens. They're very difficult to forge, and provide security for smaller offices that can't justify a security guard or receptionist. When proximity technology is integrated with photo IDs, compliance is augmented and there's no need for staff members to carry separate photo ID and prox cards – one card serves both functions.

Smart cards, containing a chip and an antenna that communicate with a network, allow multiple functions that go beyond building access. Employees can use smart cards to log on to their computers, purchase lunch in the cafeteria, or even buy drinks from the vending machine. Smart-card technology is being increasingly included in advanced photo ID card programs.

Options in producing cards

Some insurers may be tempted to try to save money with do-it-yourself methods such as printing paper nametags or producing cards with a color printer and a laminator. These cards may have been adequate a decade ago, but they are not durable, and worse, are easily copied. The best choice is a solid plastic card that's similar to a driver's license. Such cards are durable, fraud-resistant, and attractive.

The very largest insurers, which may need to produce a significant number of cards every day, perhaps, can justify buying a specialized card printer and training someone to use it. But unless a company is printing cards regularly, the expensive printer is gathering dust 98 percent of the time.

More companies find that outsourcing their ID card production is far more economical. Using a local printer is one choice, but the disadvantage is a slow turnaround time if the printer doesn't specialize in it. But in the last few years, another option has arisen. Several companies specialize in producing photo ID cards on-demand in the cloud. It is all done efficiently and easily over the web. The insurer uploads photos and names to the company's server, which produces the cards with the required features and mails them out.

Small and large insurance organizations are well served by outsourcing, which can also handle the distribution of cards to multiple offices and field agencies or directly to employees. Headquarters avoids the hassle of having to receive photos and data, produce cards, and then send them back out to the correct branch. Each location can order its own cards online and have them delivered directly. The card company can even drop-ship individual ID cards, along with badge holders and lanyards, to staff members' homes while headquarters maintains visibility and control across the entire network.

Photo ID cards, whether the simple flash type or those with advanced features, are becoming more common in corporate America. It's one of those seemingly small items where taking the right strategy and then getting the details right can increase security, boost the brand, reassure clients, save staff time, and produce significant savings.

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