



Instant
Financial
Issuance

Issue Cards at the Speed of Life

Instantly issued debit and credit cards impact your business – and your cardholder’s experience



ENTRUST

SECURING A WORLD IN MOTION

At Entrust, we take great pride in our ability to offer instant issuance insights learned over several decades. I believe our experience – not to mention our world-class solutions, support, and services – can help your financial institution grow into a better, stronger, more sought-after brand.

The truth is, no other company knows more about instant issuance than we do. After all, Entrust inspired the idea more than a quarter century ago. We continue investing in improvements and innovations that will put instant issuance in line with the rest of the managed services world.

In our experience working with financial institutions across the globe, we've learned how to refine instant issuance to better adapt to the digital environment and the ever-evolving industry. It isn't an exaggeration to suggest that, when done right, instant issuance can indeed make you a hero in the eyes of your bank customers and credit union members.

Any questions, feel free to reach out to me directly.



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OVERVIEW

Give your cardholders an amazing experience

Consumers love instant everything, especially when it comes to making purchases. And with instant issuance, there's no reason for your cardholders to wait more than three minutes to get their debit or credit cards.

Whether it's for new accounts, replacement of lost or expired cards, or reissuance after a security incident or breach, issuing cards instantly creates a positive customer experience that 55% of financial institutions plan to be offering by 2021. Instead of waiting for cards in the mail, consumers get the payment products they want on demand – and the issuer becomes the hero.

With the right technology, banks can produce high-quality cards personalized with custom artwork that appeals to even the most demanding consumers. Some forward-thinking financial institutions and retail bankers are using self-service kiosks, giving consumers even greater control over the process.

When your cardholders can walk into your branch and leave with their ready-to-use card in hand, it puts your brand top of mind – and top of wallet.

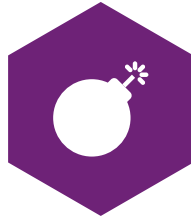
« **Long-term sustainable growth in the banking industry seems only possible with a radical departure from a sales- and product-obsessed mindset to one of genuine customer centricity.** »

DELOITTE 2018 Banking Industry Outlook

The Most Important Elements of Cardholder Experience



Meet cardholder expectations



Address cardholder conflicts



Create a seamless experience



Build rapport with cardholder



Offer anytime, anywhere access



Create advocates and foster loyalty

THE VALUE OF INSTANT ISSUANCE

- Cardholders with the best brand experiences spend 140% more than those with the poorest experiences
- Organizations that focus on customer experiences see double-digit reductions in customer care costs
- Across the retail industry, customer experience leaders outperform laggards by 26%

In addition, 100% of cards are activated versus 50% of mail-delivered cards.

Your competitive advantage

Financial institutions are reevaluating their issuance strategies to include a mix of central, instant, mobile, and self-service issuance offerings in order to better connect with consumers.

Plus, offering consumers choice in how to receive their card provides flexibility, convenience, and a modern feel, which are all critical for growing satisfaction and share in a crowded market.

According to the recent Jones Lang LaSalle Global Retail Banking 2020 study, banks can no longer rely on customer loyalty or inertia. Their customer bases are increasingly mobile. People are savvier regarding their finances, and they demand more from their banks and credit unions.

In markets where payment card penetration is high, competition tends to be fierce. Financial institutions and retail bankers need to deploy differentiated business models as one way to align with modern consumer preferences.

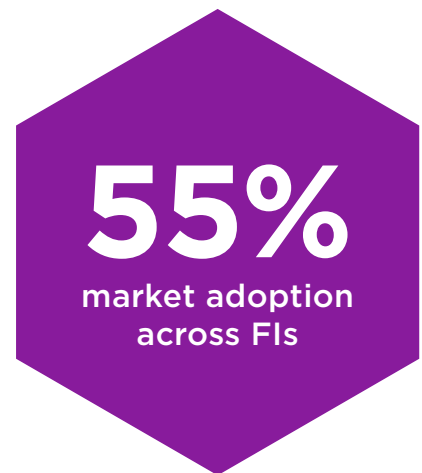


Set your bank apart

By 2021, Aite Group estimates the number of financial institutions who offer instant issuance will increase to

By 2021, Aite Group estimates that 5,483 financial institutions will offer instant issuance across 67,075 branches.

(Source: Aite Group's report Instant Issuance: U.S. Current State Assessment, June 2017)

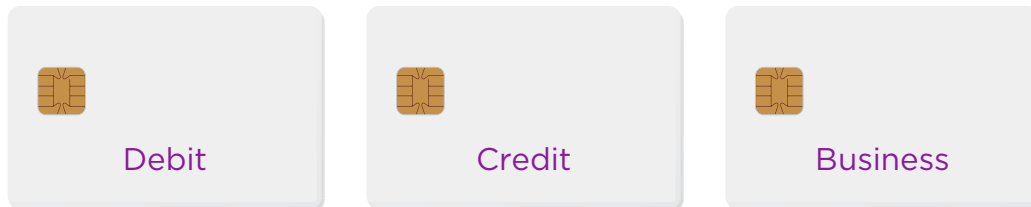


SOLUTION HIGHLIGHTS

You've made the decision, now what?

If you're still reading, perhaps you've decided to give instant issuance a try. Clearly, it makes good business sense. But how do you get started?

First, determine what kind of card(s) you're going to offer:



Next, think about the level of design. Do you want embossed or flat cards? Pre-printed or print-on-demand cards? Horizontal or vertical orientation? Account numbers on front or back?



Entrust's 25 years of instant issuance experience includes working with banks and credit unions of all sizes (from one branch to more than 2,000) to print cards for customers. The good news is instant issuance is not limited to branch locations – cards can be issued in retail stores, remote locations, airports, bus stations, casinos, and even cruise ships!

HOW IT WORKS

Which deployment option is right for you?

The world is moving to cloud solutions, but there are certainly times banks prefer a non-cloud solution. Entrust is the only instant issuance provider that offers two methods of deploying instant issuance: cloud* or non-cloud (on-premises). Choosing between the two comes down to your financial institution's journey toward cloud.

The Entrust cloud solution runs the servers, applications, and hardware security module (HSM), as well as:

- manages keys on your behalf, in our PCI-CP certified cloud (the highest level of payment card security)
- eliminates the need to purchase equipment or use your IT resources to set up infrastructure or maintain the operating systems and do security patches
- is automatically set up for disaster recovery
- fits into your bank's business continuity plans with no internal efforts

You might decide you prefer to run our instant issuance solution in your data center. Our on-premises solution would be implemented by our team after you've engaged your IT staff to set up servers, databases, and hardware security modules.

After the solution is up and running, your IT staff is responsible for upgrades, security patches, and anything else commonplace with software. Your IT and business teams would be responsible for disaster recovery, business continuity, and security practices and testing.

* Available only in North America

THINGS TO CONSIDER

BUDGET

Upfront investments and ongoing, future costs across the organization.

SPEED TO MARKET

How much time is required to implement and deploy an instant issuance program?

IT DEPENDENCY

Data centers and infrastructure, software and hardware, upgrades and maintenance, operations implementation, customization, control, security, and more.

ORGANIZATIONAL READINESS & AGILITY

Ability to prioritize, adopt, and support digital transformation and customer-centric strategies.

DATA SECURITY

Comfort and assurance with the highest levels of account level information security.

KEY FEATURES & BENEFITS

World-class services that fit your needs

From a DIY model to complete managed services, Entrust services offer everything necessary to scope, deploy, maintain, manage, and optimize your instant issuance program.

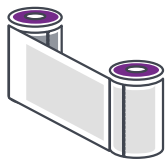


Our turnkey services are easy and hassle-free



On-call support

One to three business days, on-site hardware support and training for your team.



Supplies management

We track and replenish printer supplies at your branches.



Device management

Self-service monitoring and management of your instant issuance fleet from one central location.

Partner considerations

The right partner will make or break the success of your instant issuance initiative by being more than a vendor and offering expertise at every stage of the engagement. The best partner will have everything you need – from implementation to ongoing support. (And for what it's worth, Entrust has it all!)

Company Experience

- Strong reputation in the marketplace with a proven track record of deployments and the highest number of card management system integrations
- Continual investments in resources to bring new innovations to the marketplace

Technology

- Card personalization image quality and long-lasting durability
- Industry-leading standards for security, backed by digital authentication and encryption solutions to ensure cards are secure upon deployment
- Visa® and Mastercard® PCI-CP certified cloud
- Issuance Device Management software, integrated with instant issuance software

Flexibility

- Issuance of debit and/or credit cards
- Options of on-premises or digital cloud deployments. The trust and confidence of a single provider that can provide both options will help maximize time, manage costs, and offer peace of mind
- Options to issue embossed or flat, fully personalized cards

Customer Service/Training

- Ability to maintain the entire solution: hardware, software, supplies, and service
- Best-in-class supplies and easy restock/ordering process
- Responsive service and support 24/7
- Exclusive white glove service offering
- Ongoing instruction and education

THE ENTRUST DIFFERENCE

Experts in innovation

We promise our customers superior technology, flexible service, and consultative expertise. Not only did we invent instant issuance more than 25 years ago, we continue to pioneer it.

Consider us your trusted adviser and we'll share our expertise at every stage of engagement. Backed by world-leading products and a tenured team, you'll get the innovative solution you need – and the unrivaled service you can count on.

- We are the only sole-solution provider supporting an integrated ecosystem of printers, software, service, and supplies.
- Our team of 200 dedicated instant issuance experts keeps our customers on the cutting edge of security, innovation, and experience.
- Entrust is uniquely positioned to make instant issuance as easy and effective as possible.

Complete Managed Services

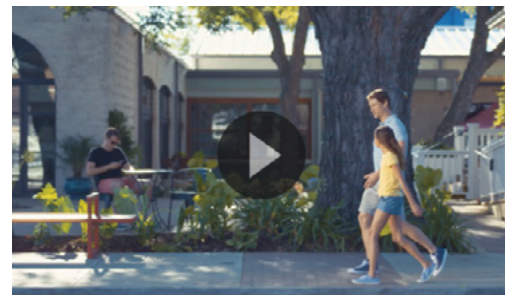
Ongoing Solution Support

Program Rollout

Implementation

Planning and Evaluation

Expert guidance and professional service at every step.



[Watch the video >](#)

1 TSYS 2016 U.S. Consumer Payment Study | 2 Aite Report: Instant Issuance: U.S. Current State Assessment, June 2017. | 3 Aite Report: Instant Issuance: Driving Card Use and Self-Service Channels, September 2016. | 4 Shaping the Future of Payment Technology: Instant Issuance, Smart Payment Association. | 5 Aite Report: Instant Issuance: U.S. Current State Assessment, June 2017. | 6 Customer Experience Trends for 2019: Building the Organization of the Future. | 7 Aite Report: Instant Issuance: Driving Card Use and Self-Service Channels, September 2016. | 8 Shaping the Future of Payment Technology: Instant Issuance, Smart Payment Association. | 9 Deloitte, 2018 Banking Industry Outlook

For more information

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ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.

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