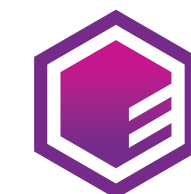


Go Further with Flat: Exploring Flat Card Technology in Financial Issuance

Whether it's central or instant financial issuance, flat cards bring brands to life.



ENTRUST

SECURING A WORLD IN MOTION



Introduction: Why Choose Flat Card?

Endless design options drive higher transaction volumes and operational efficiency. Could it get any better?

Flat card design and issuance has accelerated and shifted into overdrive after many years of gaining momentum. Whether with central issuance, instant issuance, or a combination of both, adopters are citing a win-win after transitioning with Entrust financial card issuance systems.

While embossed cards maintain some presence in certain geographical and niche markets, the paradigm shift to flat card technology has gained broad traction due to the significant strides in customization and efficiency options. Simply, customers demand a deeper brand connection, and issuers can capitalize on cost-effective solutions that drive increased transaction volumes. Flat cards deliver results.

If your customers have not considered the flat card value proposition, it's time to leverage Entrust financial issuance equipment and our flat card personalization expertise. We'd love the opportunity to show you how impactful this solution can be for you and your customers, enabling them to "Go Further with Flat."

➤ **Mike Baxter**
SVP, Product Development
General Manager, Credential Issuance Solutions
Entrust

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Dynamic Flat Card Design

Style, functionality, and innovation make flat cards an appealing option for financial institutions.

Flat cards offer a range of design benefits that make them a compelling choice to help financial institutions stand out in a crowded market:

- **Aesthetics:** Sleek, modern, and trendy designs that align well with the visual preferences of today's consumers. Variable/quick view primary account number (PAN) offers convenience, making the account number easily readable and accessible.
- **Branding:** Ample space allows financial institutions to prominently show logos, colors, and other unique design elements using edge-to-edge printing — enabling a continuous visual presentation.
- **Customization:** Vertical or horizontal alignment options and the ability to customize the front and back of the card with personalized information to cater to individual preferences.
- **Durability:** Durable materials, gloss or matte varnishes, and UV-curable coatings to enhance flat card longevity over time, making them resistant to wear and fading.

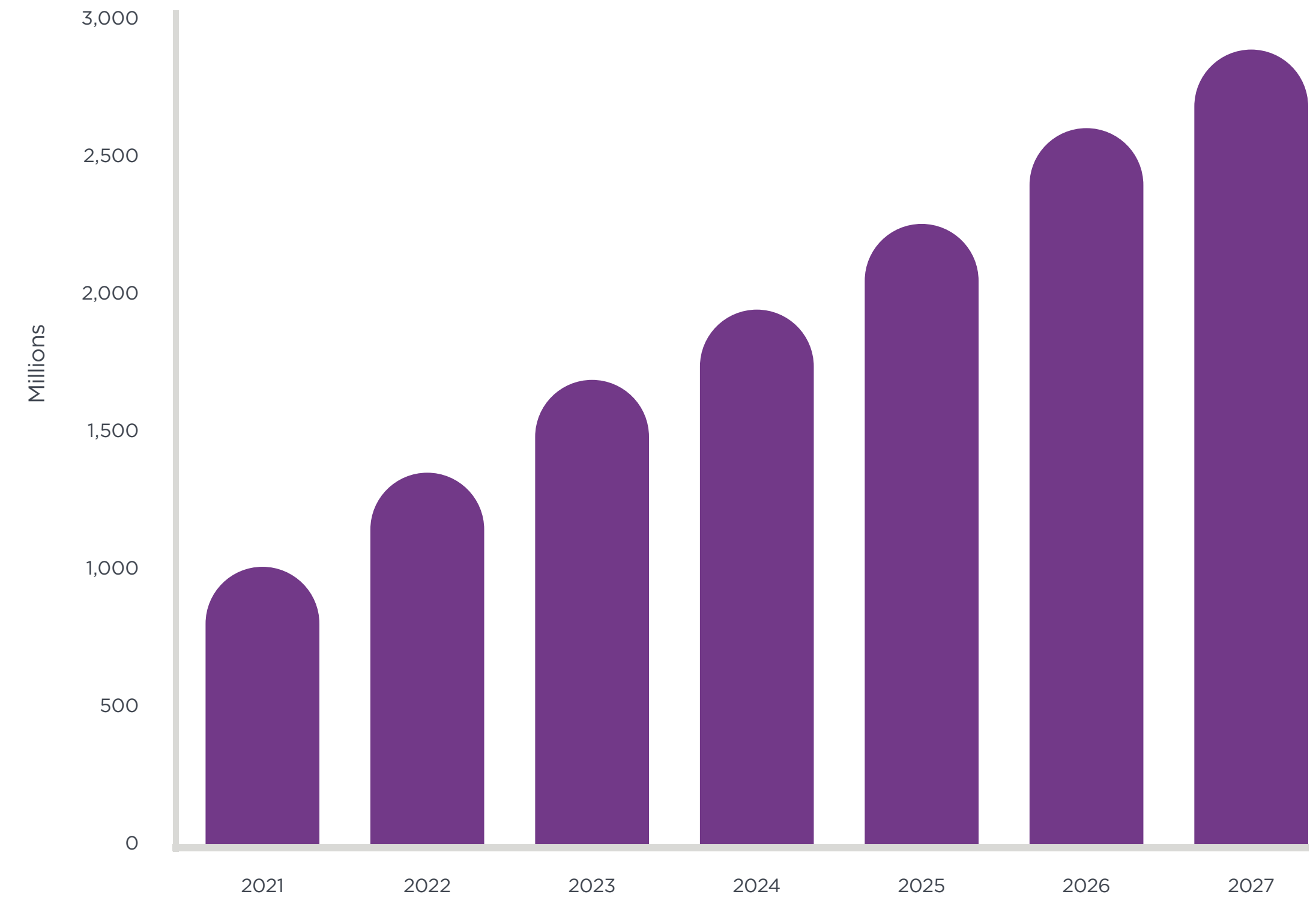
The Global Flat Card Market

Flat card migration continues trending upward, gaining top-of-wallet status.

Many features set flat cards apart:

- Edge-to-edge full-color printing
- High-quality resolution, up to 1,200 DPI
- UV-curable inks
- Modern, sleek look and feel
- Clear varnish printing for durability/tactility
- Vertical or horizontal orientation
- Unlimited branding options with back-of-card personalization

Global Flat Card Shipment Forecast
CAGR 16.7% 2021-2027



Source: ABI Research



Adopters

Flat card is widely used by financial institutions.

In a recent Entrust survey of banks, payment companies, and credit unions spanning 10+ countries, 77% of financial institutions surveyed are issuing flat cards today. North America and Europe lead the way as they are typically the first global adopters of innovative technology with large banking headquarters on both continents. Assuming similar technology adoption rates in this industry, we can expect a proportional upward trend and transition to flat card in the coming years. Even though embossed cards maintain some geographic and niche market presence — for example in Africa and the Middle East — the paradigm shift to flat card technology has been further strengthened by significant gains in customization and efficiency.



77%
**currently issue flat debit
and/or credit cards to
their cardholders**

Drivers

Flat card branding and modernization help financial institutions engage customers.

73% of survey respondents pointed to two key factors: increased branding opportunities and modernization of the prevailing traditional design. Adding further insight, 60% indicated that either reduced cost or increased efficiency stood as their second most influential motivator. The other primary reasons included sustaining a competitive advantage, staying relevant in the marketplace, and responding to consumer demand.

73%

transitioned to flat cards driven by branding and the desire for a modern card look

60%

selected either reduced cost or increased efficiency or both



77%
**experienced higher
transaction volumes**



Outputs

Flat card adoption drives transaction volumes.

The move to flat cards drives business growth. Upon adoption of flat cards, 77% of respondents witnessed an increase in transaction volumes. Among them, 61% enjoyed a 1%-25% increase, while a notable 15% realized substantial growth surpassing 25% in volume. This statistic alone could serve as the most compelling argument for any issuer who may be considering the shift to flat cards. Drawing positive conclusions about ROI and the impressive value proposition for this becomes nearly unavoidable.

Subsequent responses in the same category reveal an equally compelling aspect: Flat cards save money. A significant 64% acknowledged machine efficiencies and additional cost savings, while another 40% highlighted the efficiencies brought by third-party issuance.

For anyone seeking an incentive to assess the impact of flat cards on their business and, in turn, client satisfaction, the resounding evidence speaks for itself. Financial institutions that have adopted flat cards are witnessing higher transaction volumes and reaping the benefits of lower costs.

Enhanced personalization is an added bonus. 92% of survey respondents indicated an increased capacity for personalized customization.



Central Financial Issuance

Tailored card issuance solutions to meet your exact requirements.

Whether you're scaling an existing operation, transitioning to an in-house program, or launching your first high-volume venture, Entrust configures highly efficient solutions that align with your needs. Our card personalization and card delivery platforms draw from over five decades of industry leadership, incorporating an array of customer-driven enhancements that empower you in impactful ways.

Stand Out From the Crowd With Flat Card Innovation

Embraced by consumers for their sleek and tactile appeal, flat cards provide an opportunity to empower your clients in exceeding their cardholders' expectations. Offer flat cards with versatile designs and graphics that leave a lasting impression.

Efficient Solutions for High-Volume Card Mailings

Entrust's range of products revolutionize your card delivery processes, addressing the challenges of vertical card placement, card carrier sorting, and envelope insertion with dynamic and intelligent solutions.

Drive Impactful Metrics

Personalized debit and credit cards, along with tailor-made card packages, have a proven track record of captivating and retaining new clients. Make lasting impressions on new customers, retain existing cardholders, and increase card usage.

Incorporate Entrust's innovative solutions and drive metrics that truly matter.

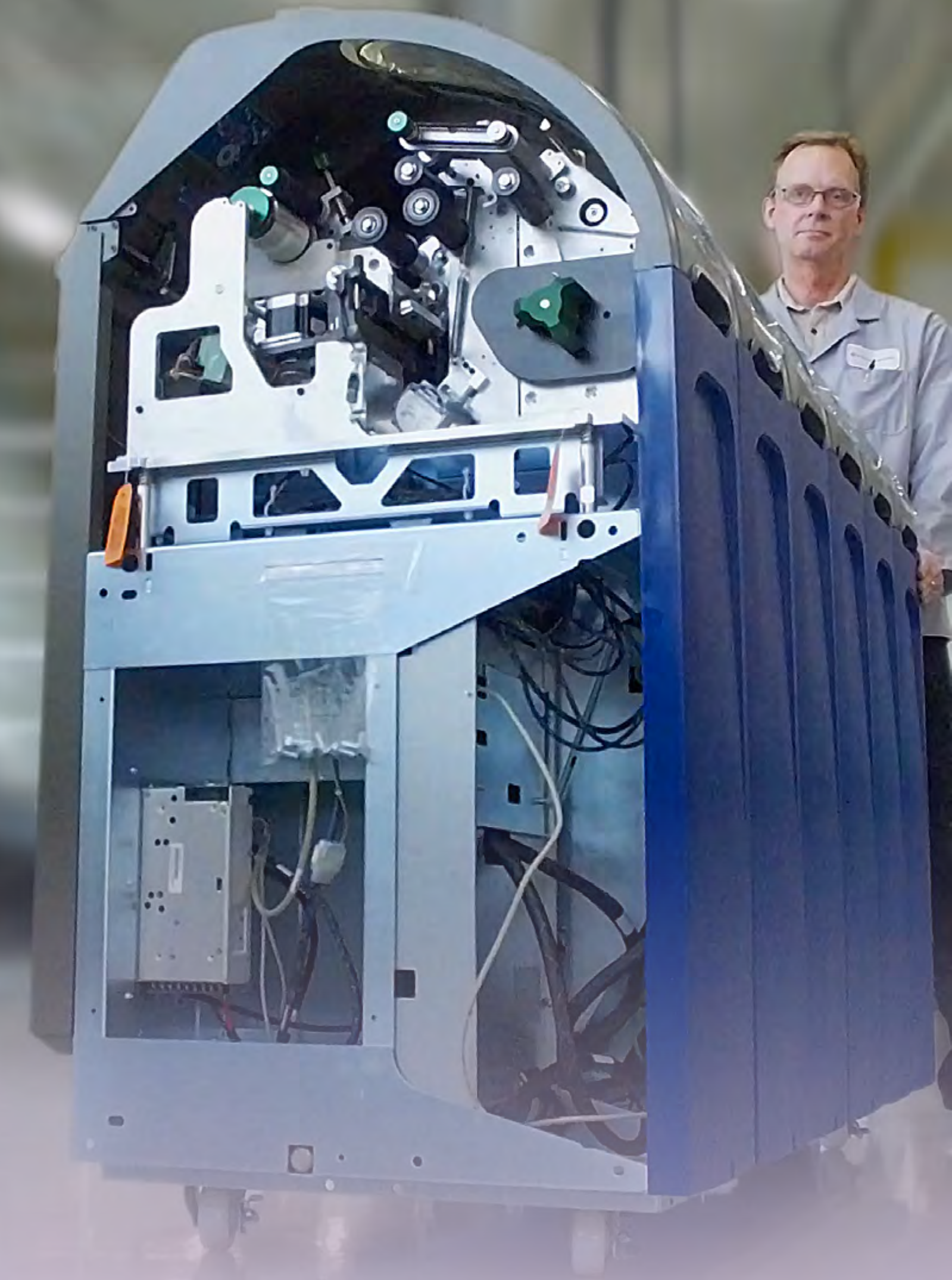
Elevate your card programs and ensure they remain at the forefront of your industry.

Central Financial Issuance MX Series Systems

A distinctively robust solution for exceptional flat cards.

The comprehensive Datacard® MX Series systems combine cutting-edge flat card personalization technologies with efficient card delivery solutions. Unlock the potential for inline customization, enabling the creation of captivating cards, dynamic activation labels, and bold card carriers that resonate with cardholders. Seamlessly integrate envelope printing, insertion, and quality assurance to increase operational efficiency and enhance key performance metrics.

The MX Series stands as a powerful solution for distinctive flat cards.



Central Financial Issuance

Flat card technology (Drop on Demand, Durable Graphics)

Unleash the potential of flat cards with cutting-edge capabilities.

Harness the revolutionary capabilities of Drop on Demand (DoD) and Durable Graphics (DG) printing technologies to experience a new level of card excellence.

Seamlessly integrating into Datacard® MX Series systems to create truly distinctive flat card designs, these technologies promise a low total cost of ownership and deliver streamlined production processes, enabling you to tap into the immense potential of flat cards.

Drop on Demand Technology Elevates Flat Cards With:

- Unparalleled personalization for preprinted or blank white cards
- Enhanced durability, protection, and tactile appeal by incorporating clear varnish printing
- Reliable, beltless-driven module to ensure accurate card tracking and data integrity
- Automated maintenance system and innovative ink handling for hassle-free daily operations

Innovative UV-Curable Durable Graphics Printing Introduces:

- Black, white, metallic gold, and metallic silver personalization offering exceptional opacity
- Simplified transition from embossed to flat cards without the need for protective overlays
- Increased efficiency and personalization that stands the test of time
- Clean system, free from ink handling and fumes
- Reliable ribbon technology built on the trusted MX Series systems

Redefine what's possible with the future of flat card technology.

Instant Financial Issuance

Enable instant issuance of debit and credit cards.

Give your customers the flexibility to make payments at their convenience, anywhere and any way, with instance card issuance.

Entrust offers a complete suite of instant issuance solutions, encompassing physical, digital, cloud-based, and on-premises options, as well as self-service capabilities. Create a card portfolio that not only delights cardholders but also aligns seamlessly with your brand's vision, featuring an extensive selection of card types, designs, and deployment methods unmatched in the market.

Entrust stands by your side, assisting you in making choices that align with your objectives.



Instant Financial Issuance

Sigma DS4 Systems

Your path to flat card instant issuance excellence.

Experience simplicity, security, and intelligence like never before. The Sigma DS4 Instant Financial Issuance System has revolutionized flat card operations for banks, credit unions, and retailers to deliver permanent debit and credit cards that are instantly activated, all within minutes.

Distinguished From the Ordinary — Meet the Next Generation of Flat Cards With the Light Curing Module (LCM)

The all-new LCM unlocks brilliance and durability, while taking card design and personalization to new heights. Enjoy up to twice the card lifespan, a palette of four vibrant monochrome colors, including white, and the option for metallic gold and silver accents. With support for both frontside and backside operations, as well as horizontal and vertical orientations, Sigma DS4 takes your card issuance to the next level.



Elevate the Security of Your Branch Operations With Secure Ribbon Scramble (SRS) — Your Gateway to World-Class Protection

Sigma's SRS technology ensures top-tier security tailored to your current and future needs.

Users can specify which card fields are to be securely printed, rendering defined personal data unreadable from the used ribbon supply. This patented* process securely scrambles sensitive data on the ribbon while preserving its integrity.

SRS seamlessly integrates with all four UV-curable ribbons enabled by the LCM. With the potential for up to double the card lifespan and a dynamic range of personalization colors, including white, gold, and silver, your flat card operations will reach new heights of security and sophistication.

Sigma DS4 takes your card issuance to the next level — brilliance, durability, and world-class security.

* Entrust patented technology



Instant Financial Issuance

Create 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. 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.



36%

of banking customers surveyed chose a branch as their first channel choice, so banks should consider an in-branch instant financial issuance tool for a total card issuance offering.

Source: Gartner Customer Experience for Financial Services Survey

**WATCH AN OVERVIEW
OF OUR INSTANT FINANCIAL
ISSUANCE CAPABILITIES.**

▶ WATCH NOW

Instant Financial Issuance

The most important elements of the cardholder experience.



Meet cardholder expectations



Address cardholder conflicts



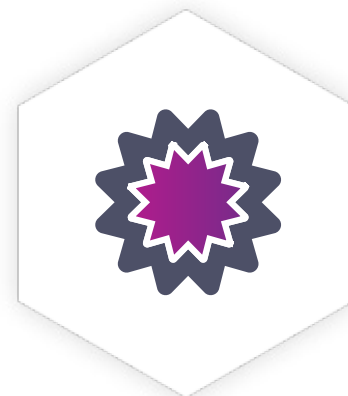
Create a seamless experience



Build rapport with cardholder



Anytime, anywhere



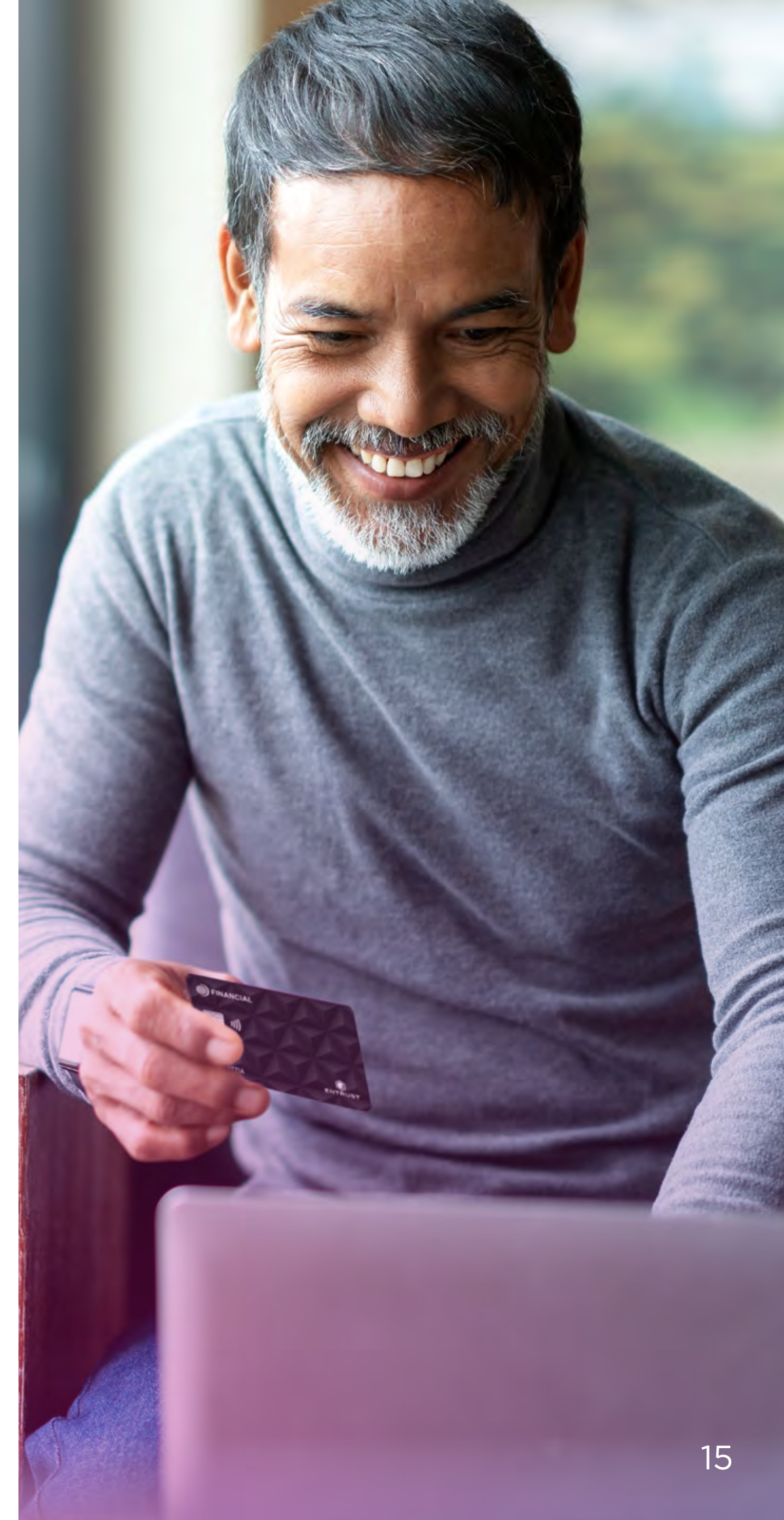
Create advocates and foster loyalty

The Value of Instant Issuance

- Instantly issued cards have a 100% activation rate
- When cards are instantly issued, 47% of cardholders use their card within eight hours¹
- Customers receiving replacements cards instantly are 30% more likely to be very satisfied with their bank²

¹ <https://www.fisglobal.com/en/insights/merchant-solutions-worldpay/article/instant-or-digital-what-type-of-card-issuance-strategy-is-right-for-your-financial-institution>

² Instant-Issuance Payment Cards: Fulfilling Consumer Expectations for Immediacy



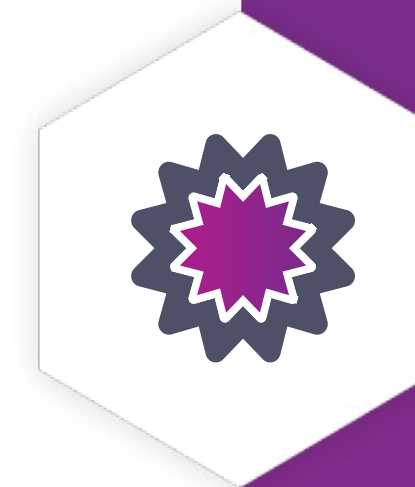
Your Competitive Advantage

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 Entrust survey among 1,000 U.S. retail customers, banks can no longer rely on inferior technology of the past. Their customer bases prefer to use a card for in-person and online transactions that provides them the ability for digital self-service and card controls. 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

According to ABI Research, the growth rate of total physical instant issuance card shipments is

14%
CAGR 2022-2027

ABI Research also estimated that the global market for instantly issued payment cards will increase from 243.2 million shipments in 2022 to a forecast 471.1 million in 2027.

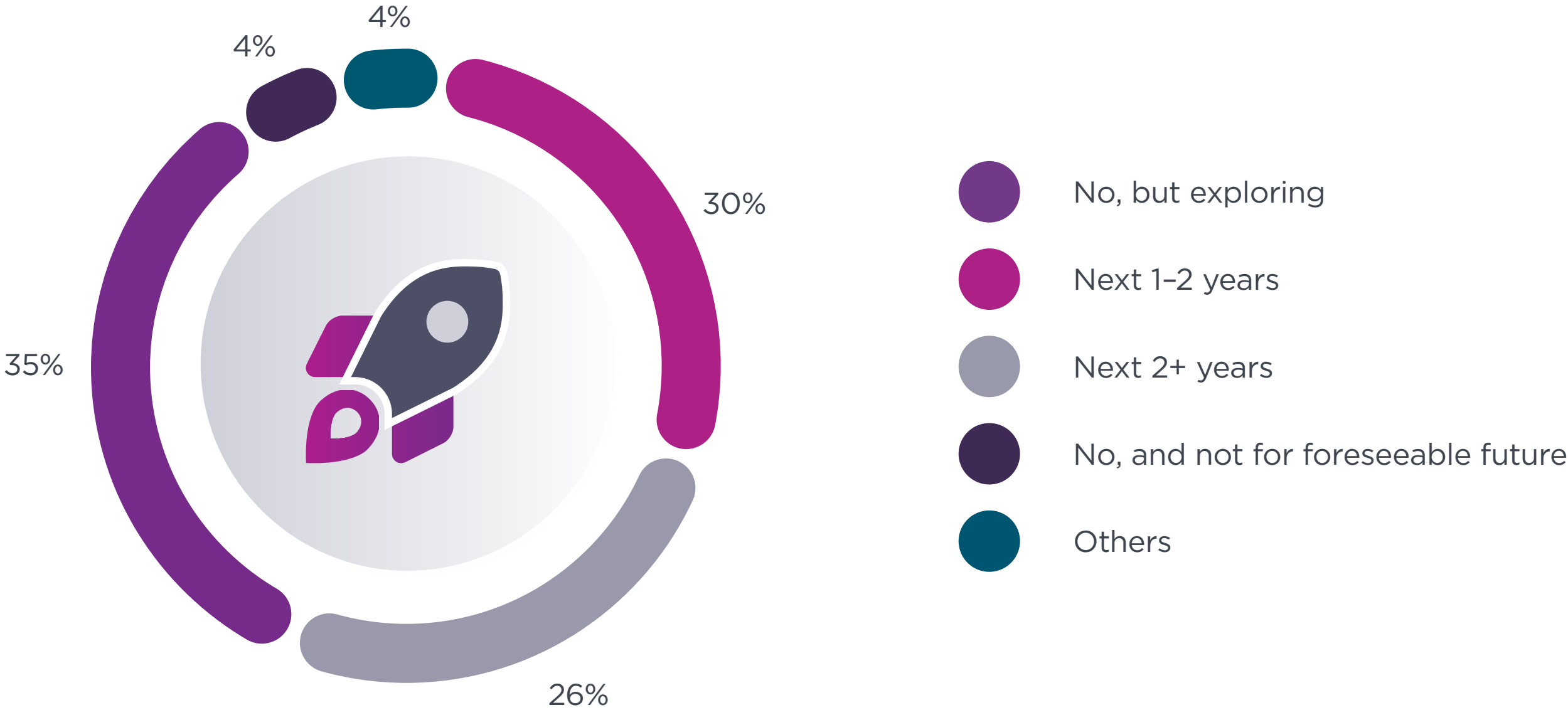
Source: ABI Research's report: *Physical and Digital Instant Issuance: Migrating to a "Phygital" Experience*, May 2023



Future Trends

Flat card is the future.

91% of financial institutions are exploring flat card and considering adopting it in the near future. Among non-adopters, 56% are planning to adopt flat cards, while the remainder of survey respondents are actively considering them.



World-Class Services That Fit Your Needs

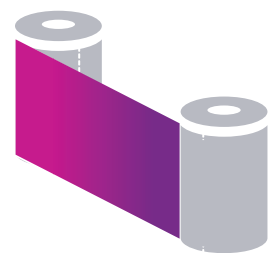
From a DIY model to complete managed services, Entrust services offer everything necessary to scope, deploy, maintain, manage, and optimize your financial issuance program.

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.



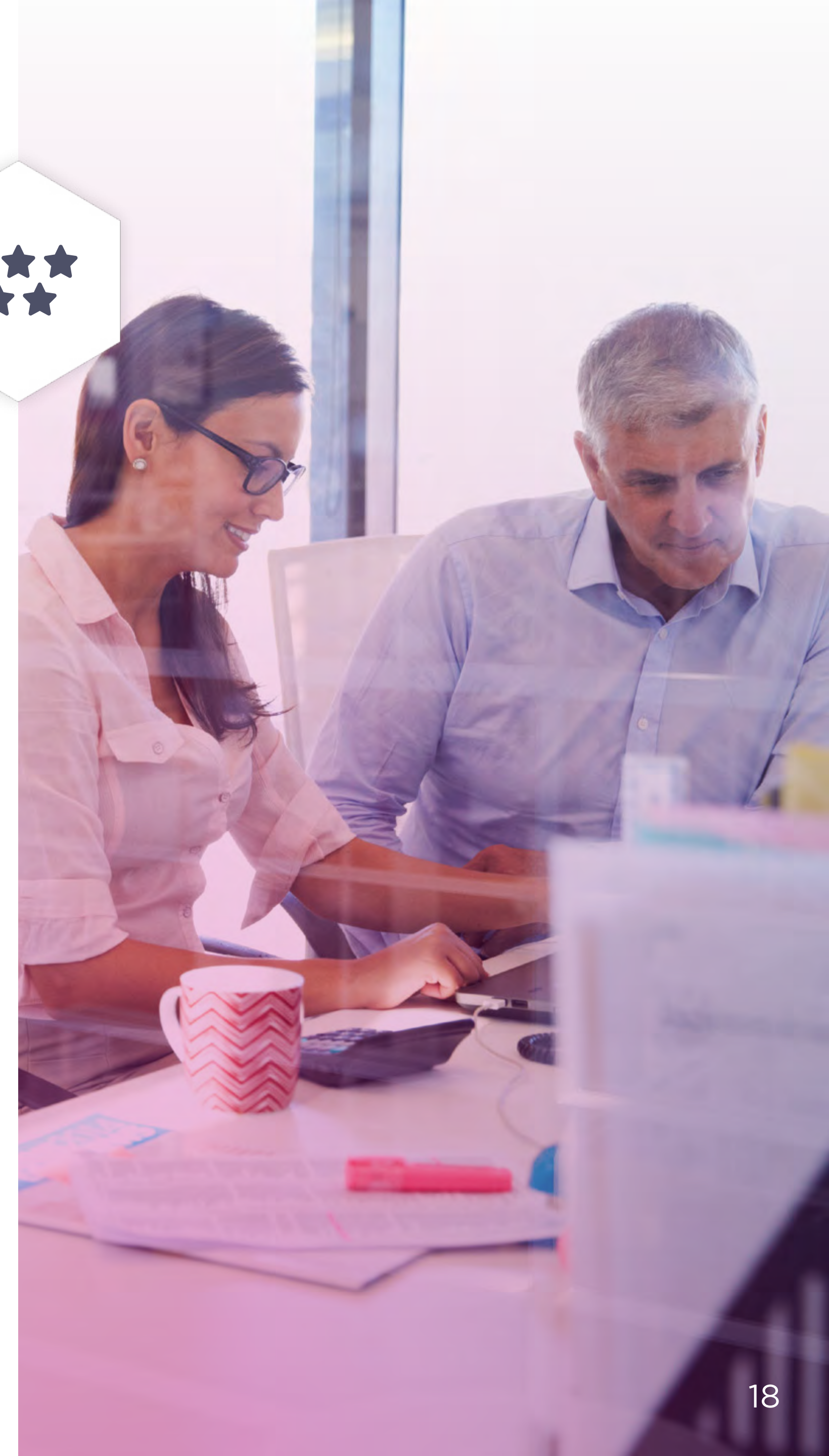
Supplies Management

We track and replenish printer supplies at your branches.



Device Management

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



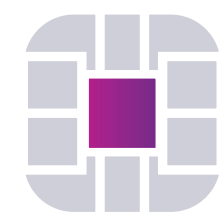
Partner Considerations

The right partner will make or break the success of your financial 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.)



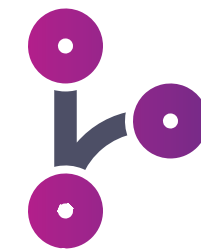
Company Experience

- 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 DSS certified cloud for our Instant Financial Issuance solution
- Issuance Device Management software, integrated with financial 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 pioneer financial issuance more than 50 years ago, but we also continue to push it forward.

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 experts keeps our customers on the cutting edge of security, innovation, and experience.
- Entrust is uniquely positioned to make your financial issuance as easy and effective as possible.



- **Complete Managed Services**
- **Program Rollout**
- **Planning and Evaluation**
- **Ongoing Solution Support**
- **Implementation**

Expert guidance
and professional service
at every step

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ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling strong identities, secure payments, and protected data. We offer an unmatched breadth of solutions that are critical to the future of secure enterprises, governments, the people they serve, and the data and transactions entrusted to them. With our experts serving customers in more than 150 countries and a network of global partners, it's no wonder the world's most entrusted organizations trust us.