

Digital is no longer a nice-to-have, it's a must-have.

Provide customers with the best of
both worlds — instant card issuance and
digital card issuance — at the same time.



The simple way to offer customers what they want. Everything instantly.

When it comes to issuance, you no longer have to offer a choice between physical or digital cards. You can now offer both – simultaneously – with Entrust Unified Financial Issuance.

For decades, our instant physical card issuance has set the standard. Our experience and world-class solutions, support, and services make Entrust the trusted leader.

We also offer instant digital issuance that is seamless and secure. Only Entrust can offer all the best features that easily integrate right in your bank's mobile app, for a launch that's simple and stress-free.

If you are looking to be more competitive in a crowded marketplace, it's time to offer your customers Unified Financial Issuance. We'd love the opportunity to show you how impactful – and simple – our two-pronged solution can be for your financial institution and your customer engagement.

Tony Ball
Senior Vice President and General Manager
Instant Issuance, Entrust

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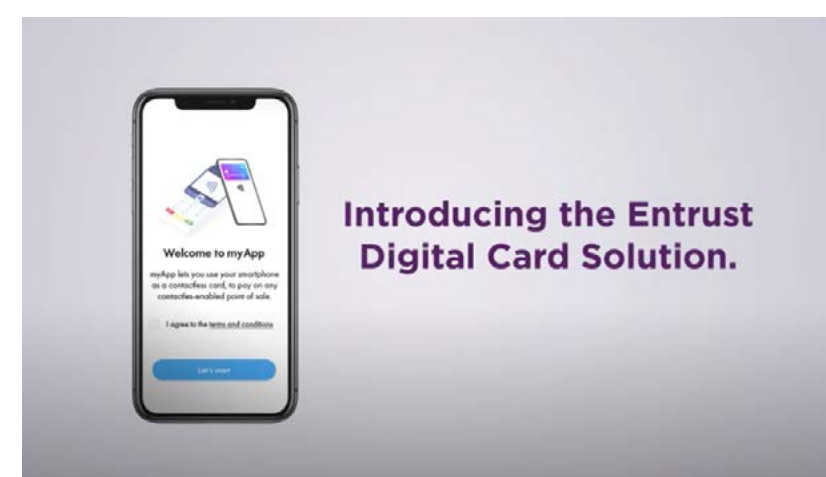
The future of digital card issuance

The Entrust Digital Card Solution is a digital-first solution that gives your customers the seamless payment experiences they want – and all the features they need.

From one single provider and point of integration, our industry-leading solution empowers you to:

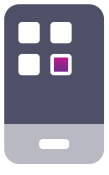
- Offer a secure and unique digital card issuance and management experience to cardholders
- Conveniently and securely push cards into mobile wallets like Apple Pay
- Get all digital card features in one solution
- Meet PSD2 regulatory compliance with strong customer authentication
- Enable comprehensive digital card features through a mobile-only integration

Watch an overview of our digital issuance capabilities



Proven in the marketplace





Provide an instant, mobile-first payment experience

Consumers today want everything on demand, available at the tip of their fingers. This goes for banking experiences too. Increasingly, consumers are onboarding entirely via their mobile phones, and that device is quickly becoming the foundation of your relationship with them. The truth is, if you are not providing your customers or members what they want when they want it, they will find a bank that does.

A digital-first strategy gives you a competitive advantage by providing clients the freedom to choose their own banking experience. That said, digital-first doesn't necessarily mean digital-only. The digital card is quickly becoming an essential partner to the physical credit and debit card.

In addition, safety continues to be a major concern for many consumers, which means contactless payments are fast becoming a top priority.

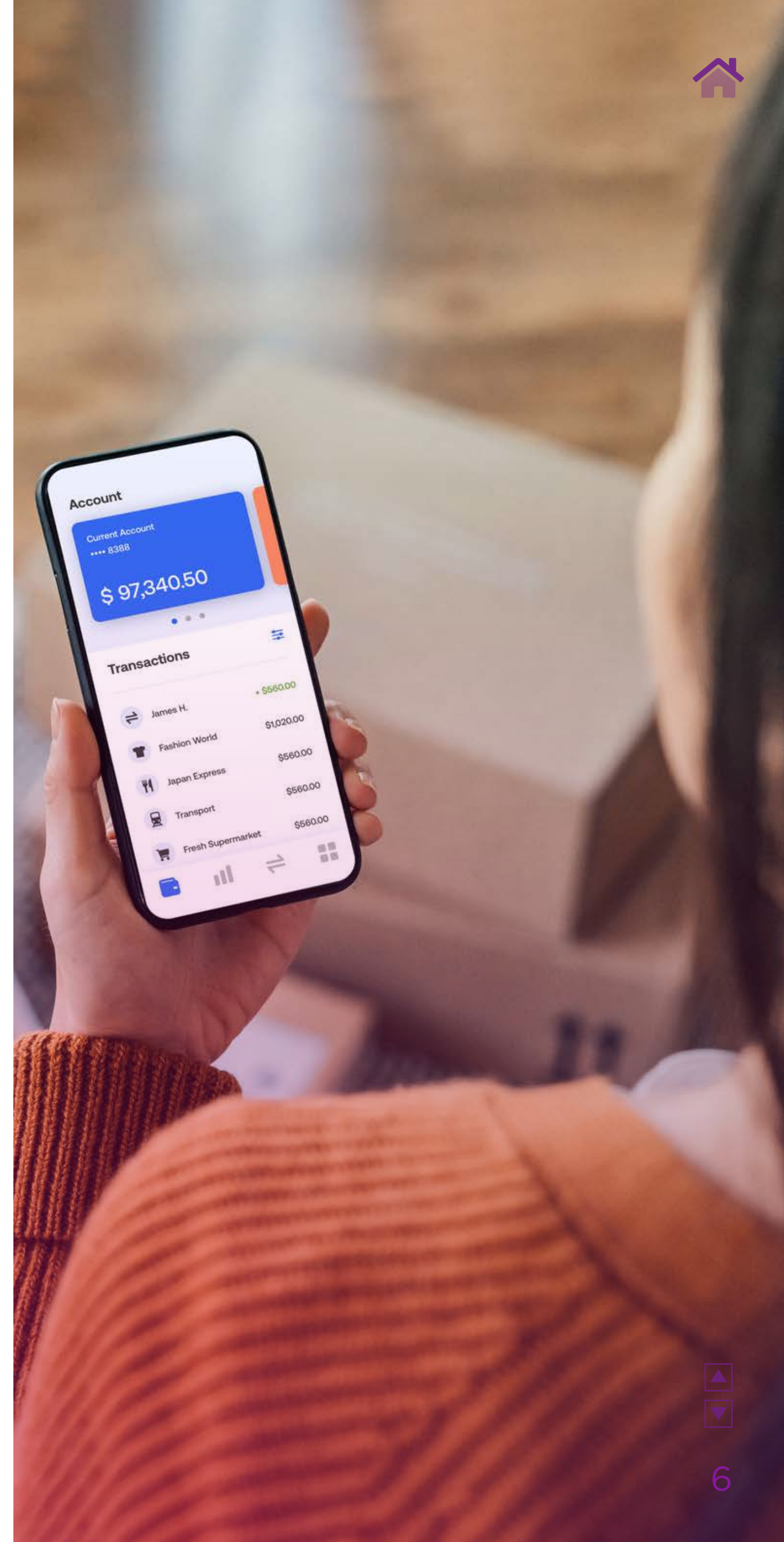
➤ **A unified financial issuance strategy gives you a competitive advantage by providing customers the freedom to choose their own payment experience.**



The latest digital card features, directly in your mobile banking app

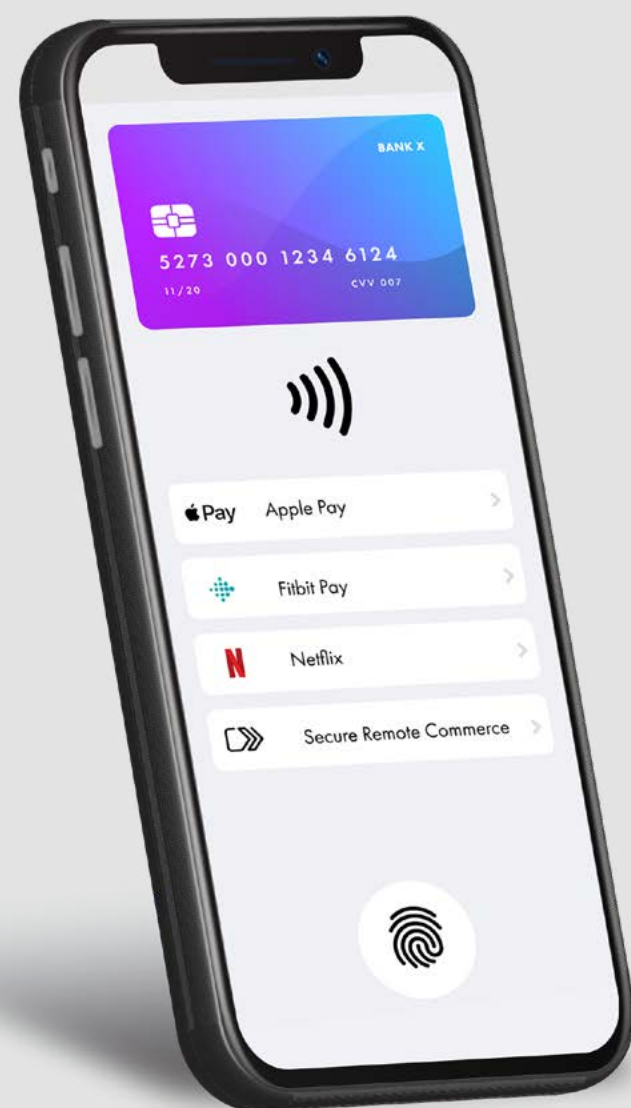
Our Digital Card Solution enables you to offer cardholders a full range of the latest features when it comes to payment options, card controls, and token provisioning, without bearing the burden of development complexities, with an all-in-one solution and a single point of integration.

- **Instant issuing:** Provision digital cards to your customers' mobile devices in real-time.
- **Secure card display:** Securely display sensitive card information in the application. Let customers pay on the internet without using a physical card.
- **NFC issuer wallet:** Turn your mobile banking app into an NFC (near field communication) enabled wallet. Maintain strategic links with customers through in-app NFC mobile payments.
- **Push to x-pays and e-commerce merchants:** Enable customers to push cards to digital wallets, and to "Click to Pay" and compatible ecommerce merchants like Amazon and Netflix.
- **Card alerts & controls:** Reduce fraud and ensure trust with instant card controls, giving your cardholders the ability to turn on and off cards and tokens, and limit spend in specific categories.
- **Token manager:** Empower cardholders to self-manage their digital cards and secure tokens. Provide a state-of-the-art payment management tool that reduces the support burden to your team.
- **PIN in and out:** Securely display the PIN code in the application and let customers choose the PIN for their card. The PIN is immediately available in the app.
- **Strong customer authentication:** Use the chip-like security of payment solutions to provide super secure while convenient customer authentication. Meet European PSD2 regulatory compliance with convenient UX.





Reinventing digital card management



Contactless payment methods like digital cards or tokens are gaining in popularity, complementing traditional physical EMV and dual interface payment cards, allowing cardholders to have the best of both payment worlds.

Scheme tokenization systems such as Mastercard Digital Enablement Service (MDES) and Visa Token Service (VTS) are what make digital cards possible and, because card numbers are replaced by encrypted tokens, they bring more security to consumers when it comes to using a contactless card to pay (both digital and physical cards).





Give full control to cardholders, all with an easy and unified implementation

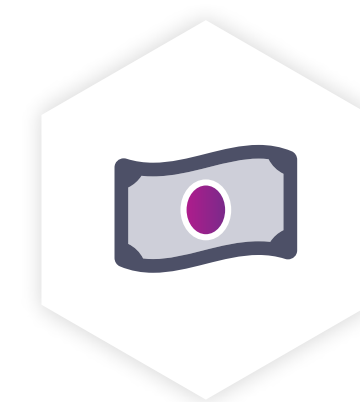
Our solution is a fully SDK-driven service and is simpler and more convenient than most solutions proposed by fintechs and card processors. With our single SDK you're able to easily access the latest and most sophisticated digital card features, without having to deal with burdensome internal development and ongoing maintenance. It is easily integrated with your existing card systems. We use APIs to unify provisioning and lifecycle management of tokens for all use cases.



Quick and secure instant card activation



Establish positioning at top of customer e-wallets



Streamline consumer path to purchase with payment flexibility



Expand share of wallet among potential competitors



Push provisioning into Apple Pay, Google Pay, Click to Pay and more



Tokenization reduces payment fraud risk



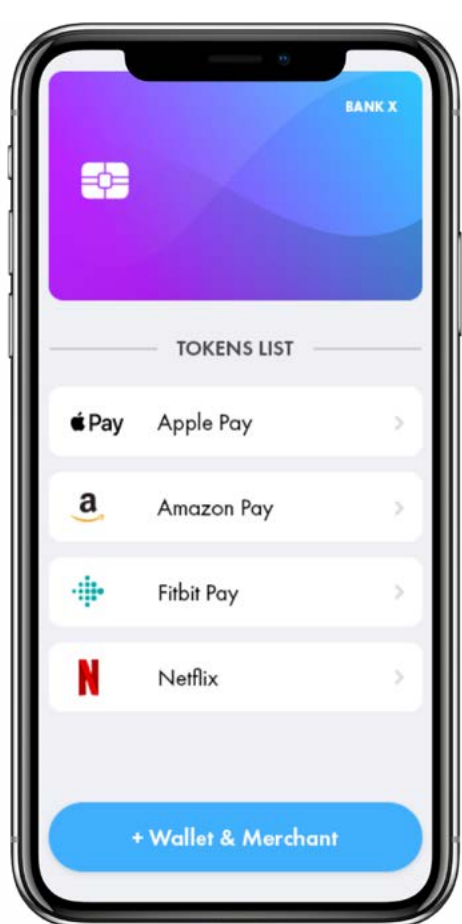


Transform the customer experience and enhance security

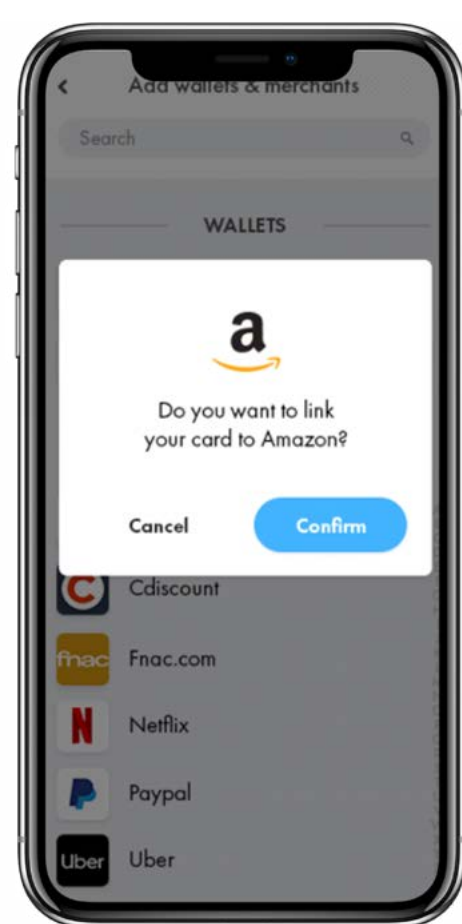
Tokenization allows banks to bring more convenience and self-care to users' card management through the bank's mobile banking app by offering an effective solution for the user.

The Entrust Digital Card Solution was one of the first to be certified by Apple Pay. Our Token Manager enables PAN encryption for Apple Pay Push provisioning for financial institutions globally in a multi-scheme way, simplifying complex architectures (multi-CMS and processors).

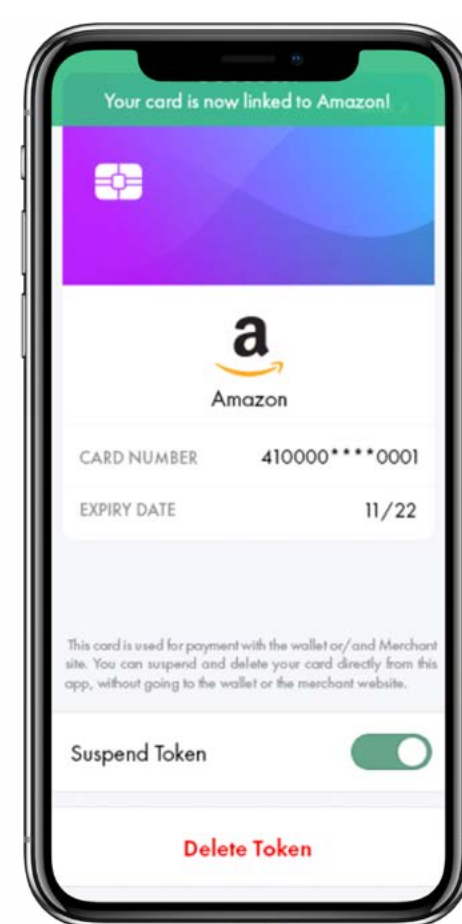
The cardholder can push a card to a new device or merchant, suspend, resume, or delete a token, and update tokens automatically when their card or mobile device is replaced, stolen, or lost.



Token View



Token Push

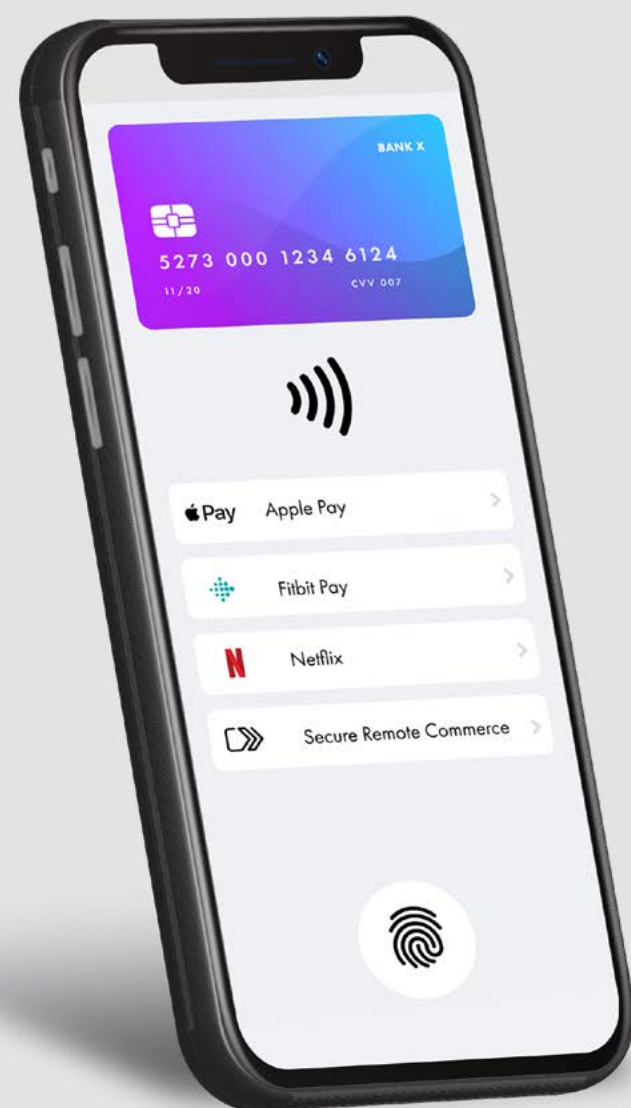


Token Control





Provide a unified customer experience with Apple Pay Push

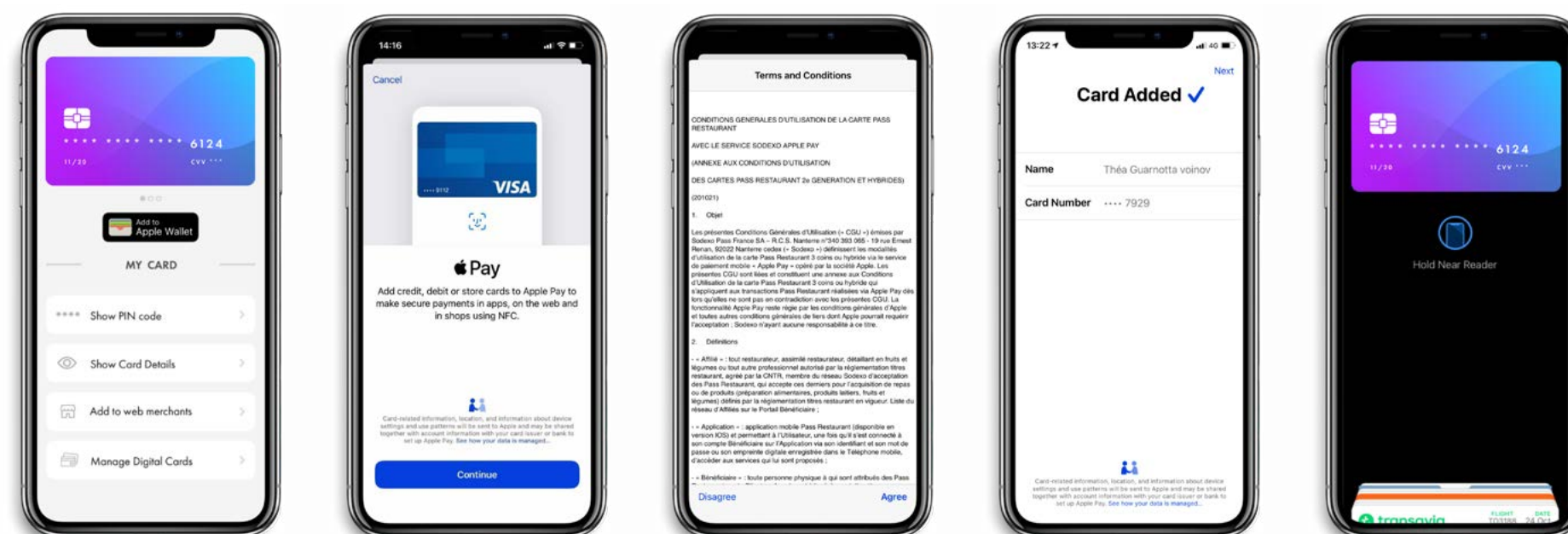


As a leading digital wallet globally, Apple Pay enables users to instantly access their cards in-app and perform POS payments and online payments, a service that iOS users now expect from their bank.

However, banks that want to offer Apple Pay to their clients have to implement the mandatory in-app Apple Pay push provisioning of the card, directly from their banking app. And while many solutions on the market are complex, our Digital Card Solution, which is a secure mobile SDK that's embedded into the mobile app, offers a simplified integration and thus, a fast and easy launch.

Apple Pay Push by Entrust enables your customers to securely push their Visa® and Mastercard® cards directly into Apple Pay wallet without step-up authentication needed, as already authenticated by the bank. The cardholder does not need to manually enter the card number into Apple Pay.

Customers can also conveniently and securely push the cards into Google Pay, Garmin Pay, Samsung Pay, and Fitbit Pay.



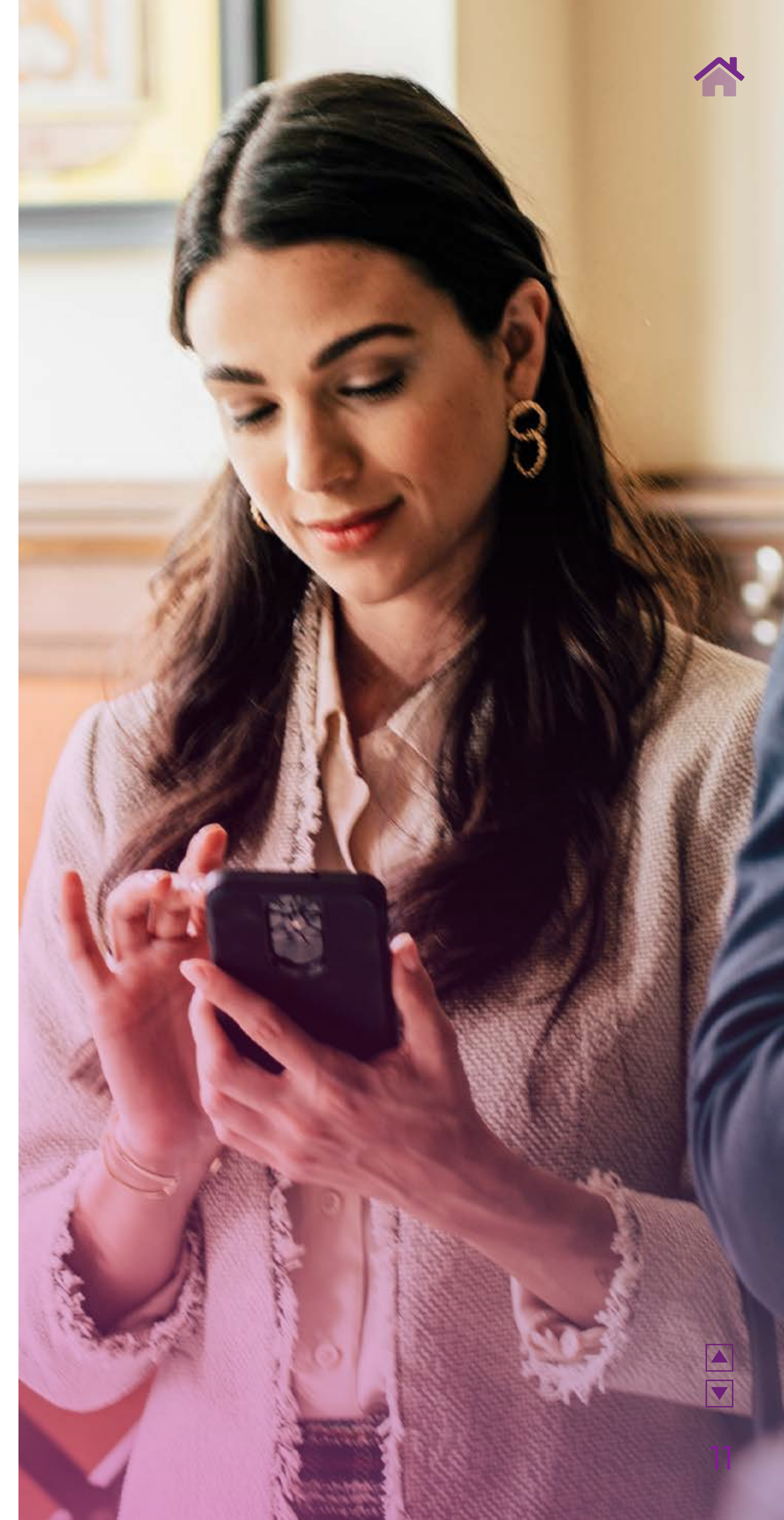
Trust a mobile-first certified solution and expert provider

Entrust is the world leader in secure payment card issuance. For more than 50 years we've been leading innovation in the creation and use of financial credentials, and we are committed to continuing to do so for decades to come.

Our Digital Card Solution empowers financial institutions with an unmatched portfolio of digital and physical credential issuance and transaction security solutions.

Our game-changing technology greatly reduces the complexity of providing digital payment offerings. As a certified Visa, Mastercard, and Cartes Bancaires (CB) partner, we can deliver fast, secure integration of the very latest card features onto existing banking applications. This empowers banks, credit unions, and other issuers to offer true digital-first payment experiences that fully align with consumer expectations for simplicity and security.

Learn more about our Digital Card Solution at [entrust.com](https://www.entrust.com)





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. 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.

25%

of consumers surveyed prefer to open bank accounts in a branch, so banks should consider an in-branch instant card issuance tool for a total card issuance offering.



Watch an overview of our physical card issuance capabilities.





The most important elements of the cardholder experience



Meet cardholder expectations



Address cardholder conflicts



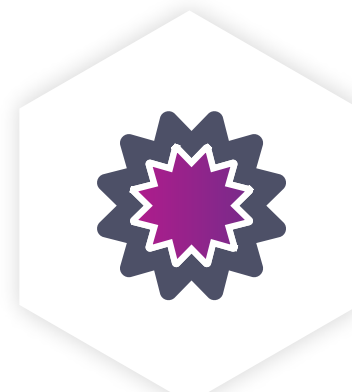
Create a seamless experience



Build rapport with cardholder



Anytime, anywhere



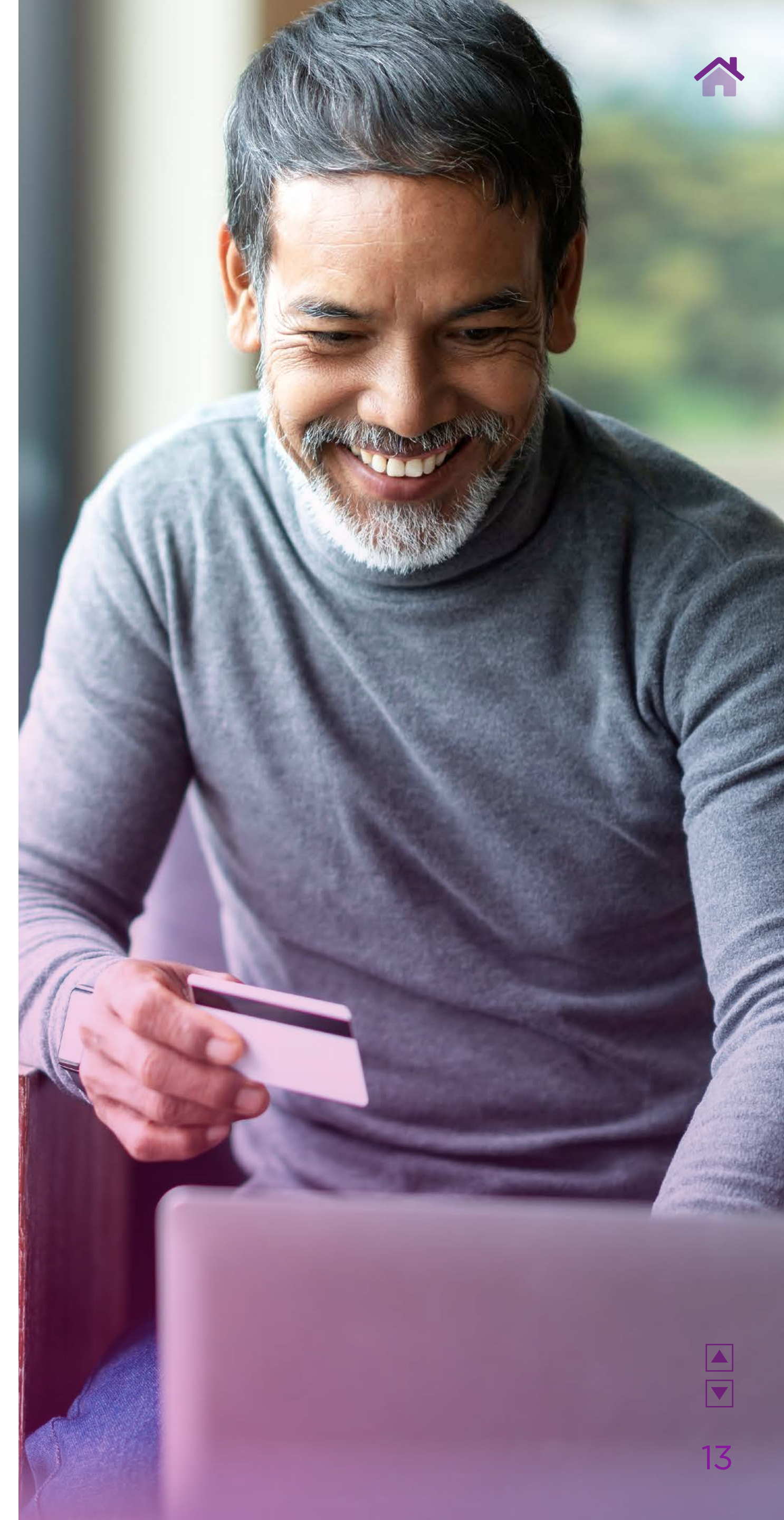
Create advocates and foster loyalty

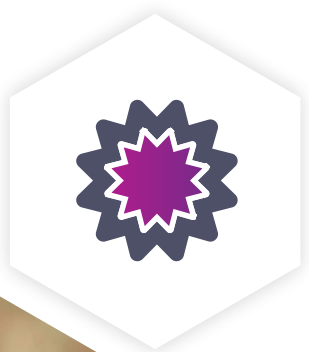
The value of instant issuance

- Instantly issued cards outperformed mailed cards by 53% over a 45-day period¹
- When cards are instantly issued, 47% of cardholders use their card within eight hours¹
- Instantly issued cards given to the cardholder on-site can reduce financial institutions' mail-related costs by upward of \$1 per card²

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 Instantly issued cards given to the cardholder on-site can reduce financial institutions' mail-related costs by upward of \$1 per card





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 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

According to the Aite Group, in 2021 the number of financial institutions that offered instant issuance would increase to

55%

market adoption across FIs

Aite Group also estimated that 5,483 financial institutions would offer instant issuance across 67,075 branches.

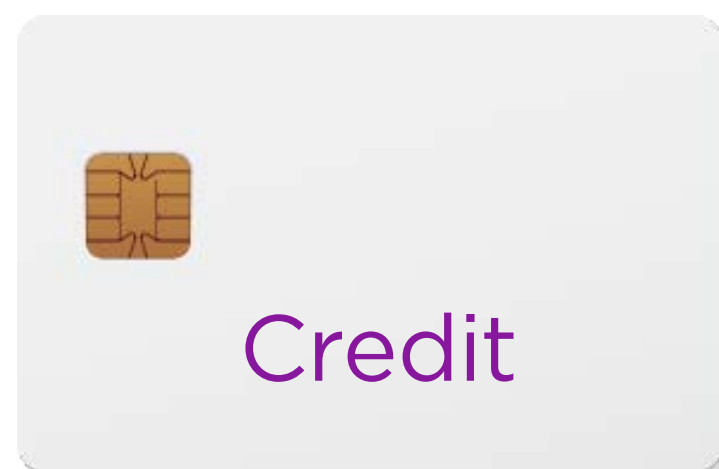
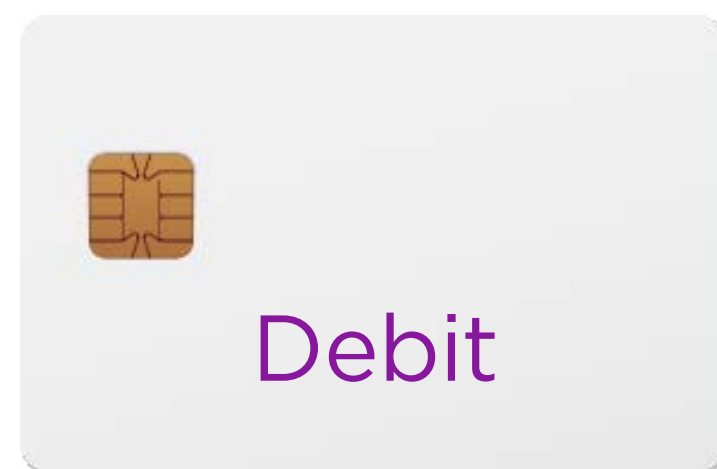
(Source: Aite Group's report Instant Issuance: U.S. Current State Assessment, June 2017)



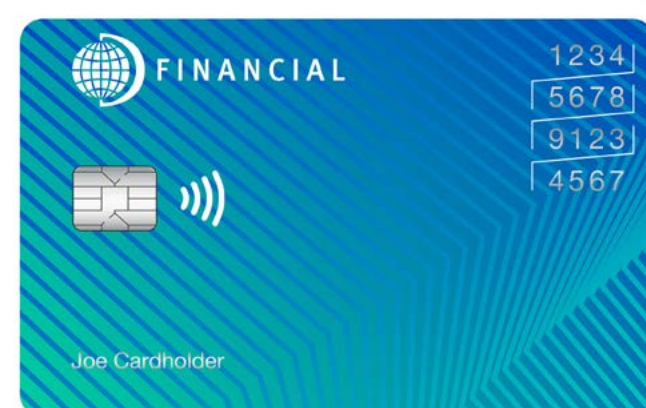
You've made the decision, now what?

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?

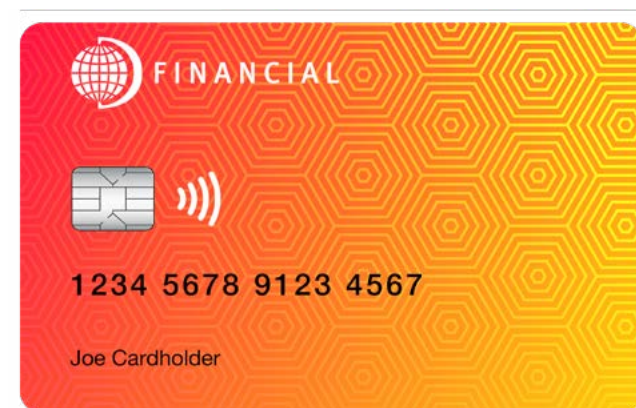
First, determine what kind of card(s) you're going to offer:



Next, think about the level of design. Should your cards be embossed or flat? Professional or personal?



Classic and Timeless
Preprinted card designs with embossed name and account number

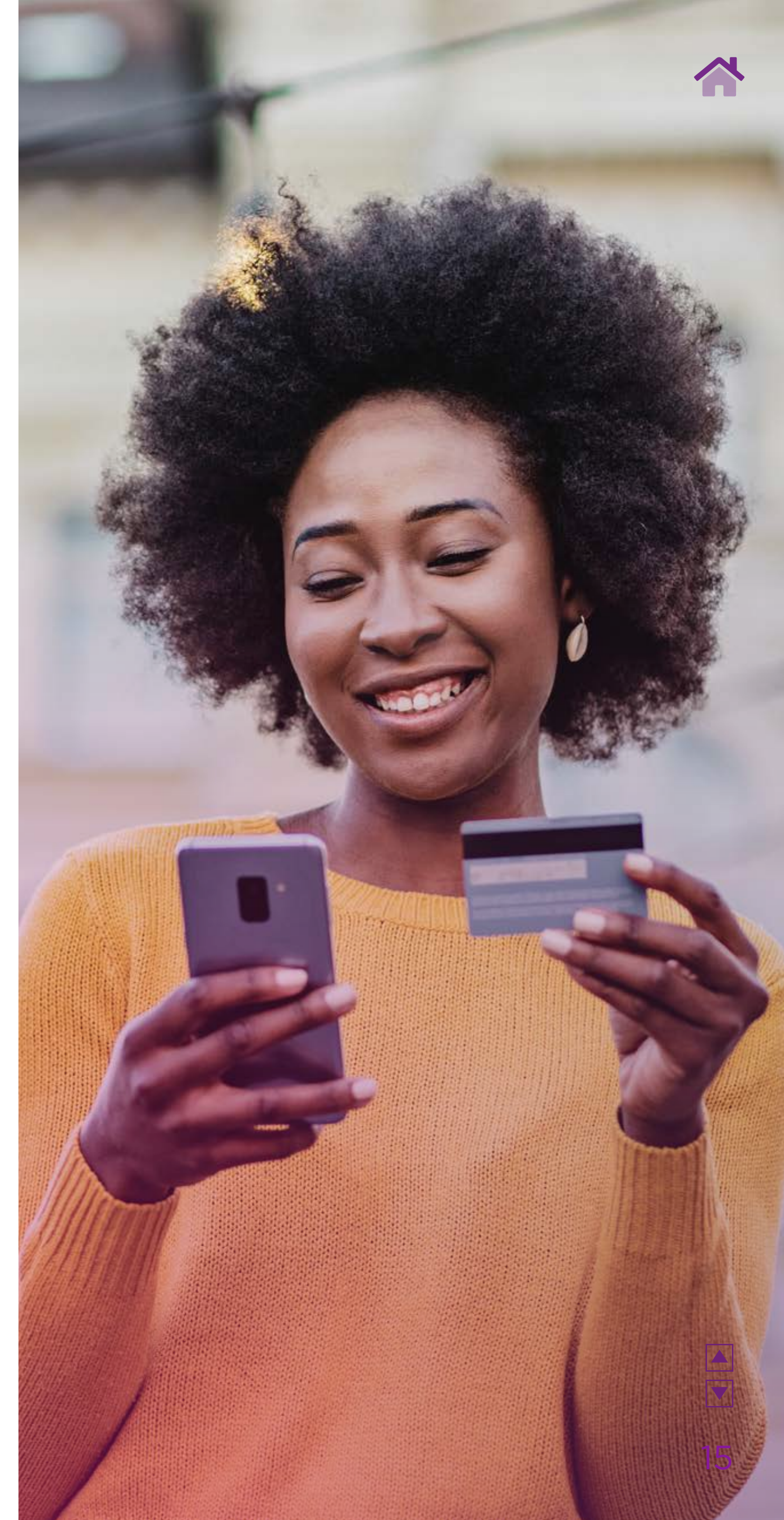


Sleek and Personal
Gallery images or personal photos with flat printed name and account number



Ultimate Experience
Gallery or personal images with the choice to either emboss or flat print name and account number

Entrust's 25 plus 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.





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.

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 customercentric strategies.

DATA SECURITY

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





World-class services that fit your needs

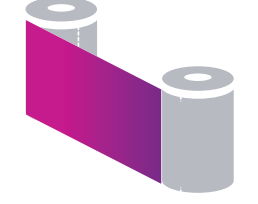
From a DIY model to complete managed services, Entrust services offer everything necessary to scope, deploy, maintain, manage, and optimize your instant issuance program.

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

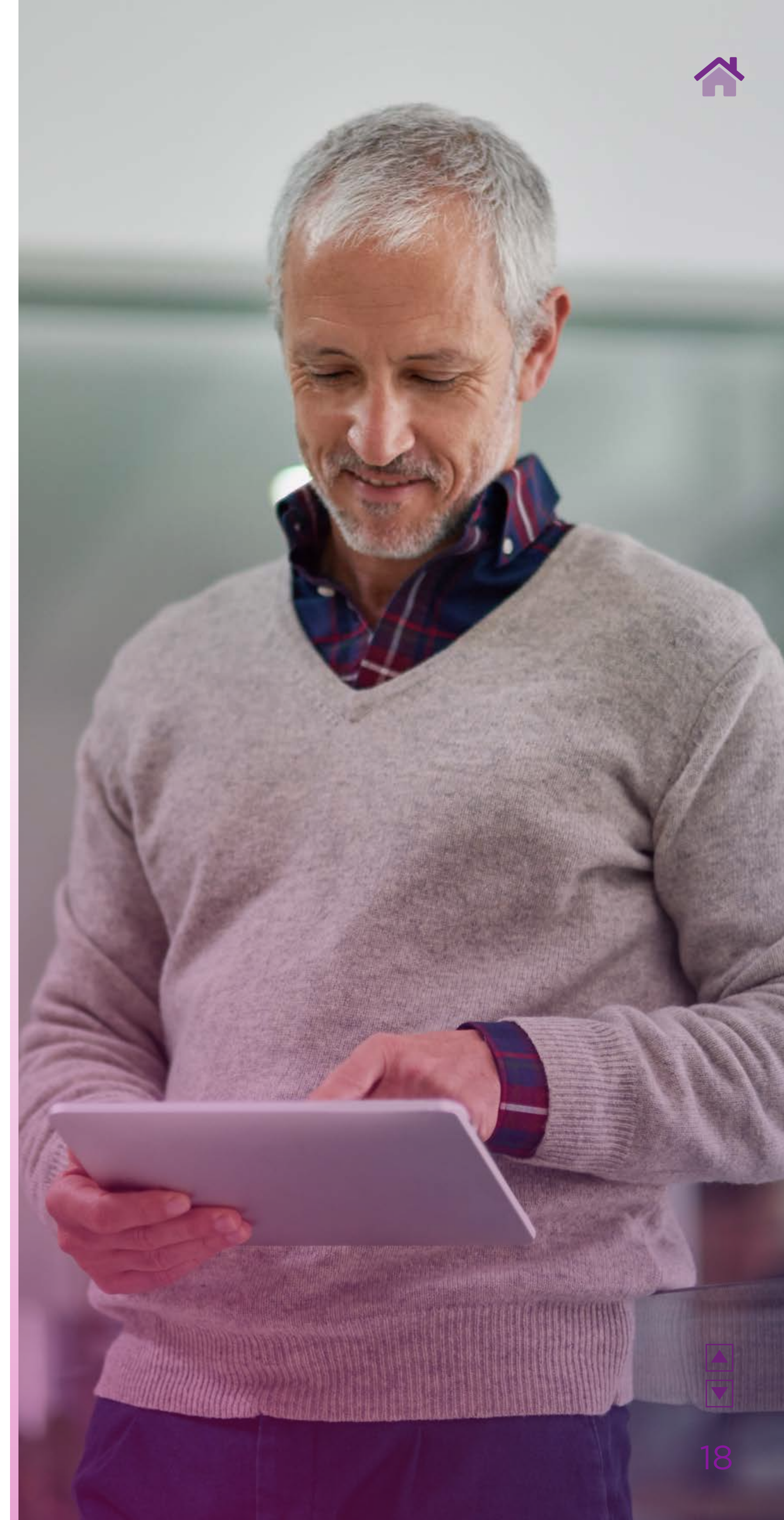
- Card personalization image quality and long-lasting durability
- Industry-leading standards for security, backed by digital authentication and encryption solutions to ensure cards are secure upon deployment
- Visa and Mastercard PCI-CP certified cloud
- Issuance Device Management software, integrated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

➤ **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 trusted experiences for identities, payments, and digital infrastructure. We offer an unmatched breadth of digital security, payment, and identity solutions that are critical to enabling trust for multi-cloud deployments, mobile identities, hybrid work, machine identity, electronic signatures, encryption, and more. With more than 2,800 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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