



Instantly Empowered: Instant Financial Issuance

Delivering Cardholder Choice, Speed,
and Security at Scale



ENTRUST

SECURING A WORLD IN MOTION

Turn Wait Time Into Wallet Time

Every moment your customers wait for a card is a moment of risk. Whether they're opening a new account, replacing a lost card, or recovering from fraud, delays can lead to frustration, attrition, and missed opportunities.

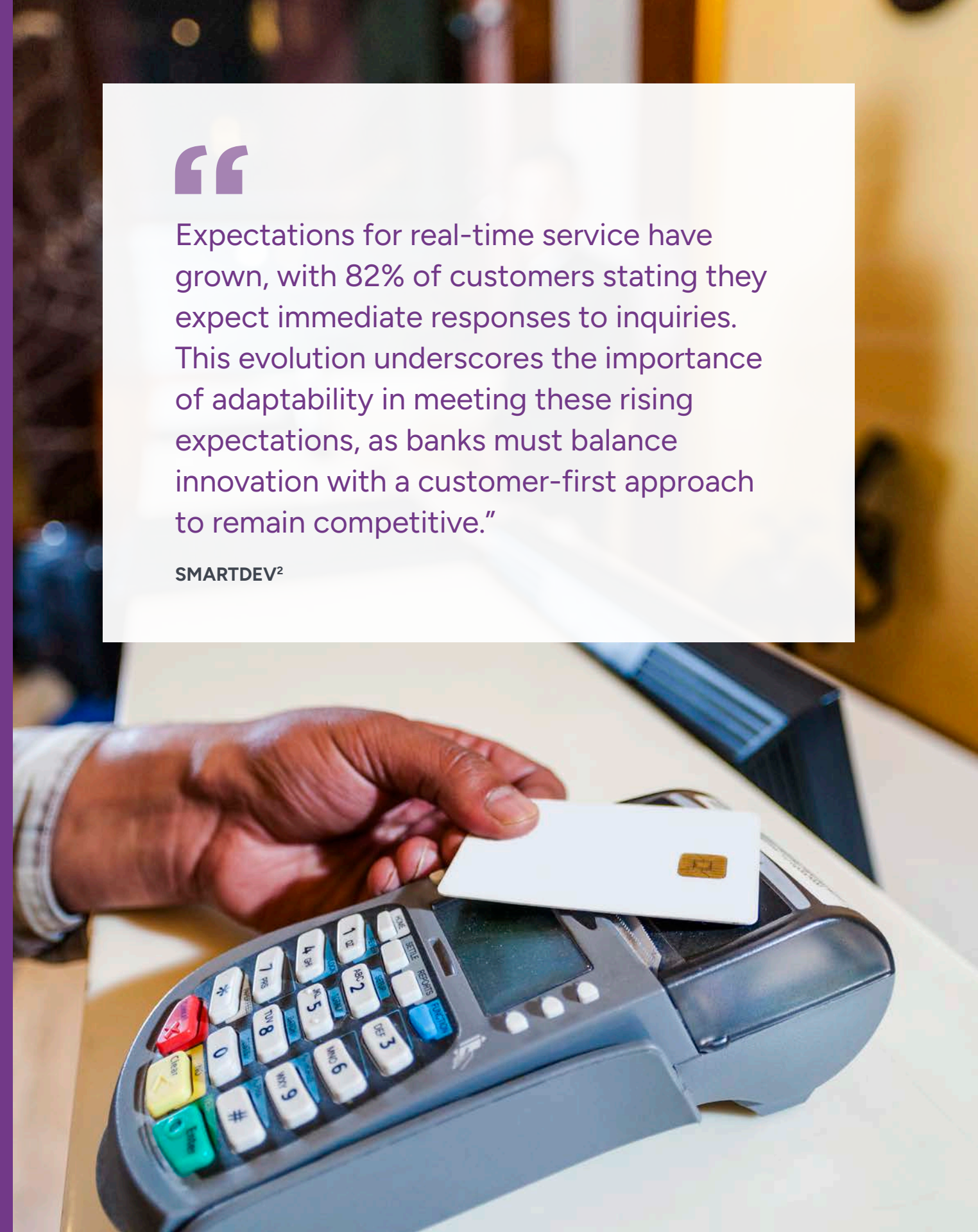
Instant issuance flips the script. Instead of waiting days for a card to arrive by mail, customers leave your branch with a ready-to-use debit or credit card – and the instant ability to pay anytime, anywhere, any way. The result? A better onboarding experience, faster activation, and stronger brand loyalty from day one.

More than 55% of U.S. financial institutions now or are planning to offer instant issuance – a trend fueled by rising customer expectations and increased competition for wallet share.¹ With modern flat card designs, self-service kiosks, and personalized options that reflect your brand, instant issuance helps you stand out while giving cardholders more control and confidence.

“

Expectations for real-time service have grown, with 82% of customers stating they expect immediate responses to inquiries. This evolution underscores the importance of adaptability in meeting these rising expectations, as banks must balance innovation with a customer-first approach to remain competitive.”

SMARTDEV²



Cardholder Experience Essentials

- Meet cardholder expectations
- Address cardholder conflicts
- Create a seamless experience
- Build rapport with cardholders
- Provide anytime, anywhere access
- Create advocates and foster loyalty

The Value of Instant Issuance

- Instantly issued cards have a 100% activation rate (vs. just 60% of mail-delivered cards).
- When cards are instantly issued, 47% of cardholders use them within eight hours.³





Your Competitive Advantage

Consumer expectations are shifting fast, and financial institutions are responding by rethinking their issuance strategies. To stay relevant, many are offering a mix of instant, mobile, and self-service options to meet customers where they are.

When cardholders can receive their card how and where they prefer – in a branch, in the mail, via a kiosk, online, or directly into their mobile wallet – it adds convenience and strengthens brand loyalty.

Yet, even in a digital-first world, physical payment methods are essential. According to a recent Entrust survey, 69% of offline transactions still use physical debit and credit cards.⁴

Set Your Bank Apart

ABI estimates the physical instant issuance market in North America to continue to grow, with shipments projected to increase from 46.6 million in 2022 to 141.2 million by 2028. ABI also expects similar high-growth trajectories in Latin America, Asia Pacific, and Europe.

20%

CAGR 2022–2028



Solution Highlights

You've Made the Decision. Now What?

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

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

- Debit
- Credit
- Business

Next, think about design. Even with digital cards, the visual impact matters. It reinforces trust, drives usage, and keeps your institution top of mind – and that's especially true for physical cards.

Do you want pre-printed card stock, or to start from an empty canvas of white card stock? The choice is yours.

Classic and Timeless

Preprinted card designs with a name and account number

Sleek and Personal

Brand image and design with a flat printed name and account number

Ultimate Experience

Gallery or personal images with a flat printed name and account number

In our 30+ years of instant issuance experience, we've worked with banks and credit unions of all sizes (from one branch to thousands) to print cards for customers. But instant issuance isn't limited to branch locations – cards can be issued in retail stores, remote locations, airports, bus stations, casinos, and even cruise ships!

Printers & Supplies

Reliable Hardware for a Seamless Experience

Entrust offers a powerful lineup of instant issuance printers designed to deliver high-quality, secure cards at scale, whether you're operating a single branch or a multi-location network.

- Sigma DS4 with LCM: A secure, high-performance desktop printer equipped with a Light Curing Module (LCM) for UV-cured card personalization. Ideal for in-branch issuance with enhanced durability and visual appeal.
- Artista RS4: A compact, kiosk-optimized printer purpose-built for flat card issuance. Offers fast, reliable printing with modern design flexibility and low operational overhead.
- Sigma DS4K: Our most advanced desktop system, enabling edge-to-edge printing, tactile impression, and smart card encoding – ideal for premium issuance experiences.



Trusted Supplies

Ensure consistent quality, reduce reprints, and keep your issuance program running smoothly across every location.

- Print Ribbons: Choose from full-color or monochrome options to ensure sharp imagery, vibrant branding, and extended card life.
- Overlays and Laminates: Add secure overlays or laminate layers to protect against tampering, enhance durability, and support compliance in high-security environments.



How It Works

Which Deployment Option Is Right for You?

Every financial institution is on its own journey to the cloud. That's why Entrust offers two flexible deployment models for instant issuance: cloud and on-premises. The right choice depends on your IT strategy, internal resources, and risk posture.

Cloud Deployment

The Entrust cloud-based instant issuance solution takes the operational burden off your team – enabling you to launch faster, scale easily, and reduce infrastructure overhead. We manage the servers, applications, and hardware security module (HSM) in a PCI-CP certified environment, ensuring the highest level of payment card security.

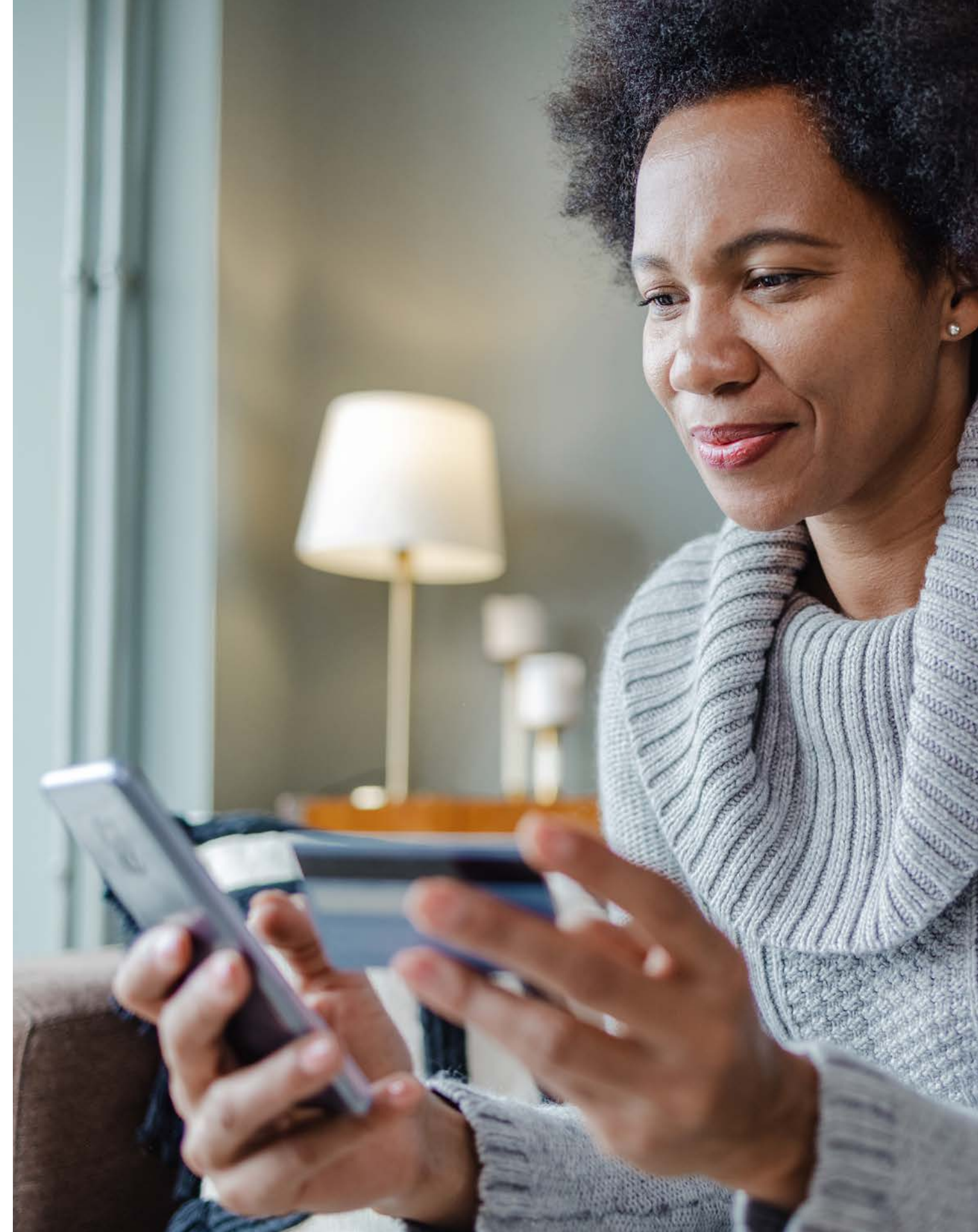
With this model, you get:

- End-to-end key management and compliance built in
- Automatic disaster recovery and business continuity
- No need for internal hosting, patching, or infrastructure maintenance

On-Premises Deployment

With the Entrust on-premises solution, you can give your internal IT team full control. We help with setup – including servers, databases, and HSMs – while your team handles ongoing operations, updates, and disaster recovery planning.

Both models are built to support secure, compliant, and scalable card issuance – so you can choose the path that best fits your institution's goals.





Things to Consider

Choosing the Right Deployment

- **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

Flexible Services, Trusted Support

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

Our turnkey services are easy and hassle-free:

- **On-Call Support:** Get the help you need when and where you need it. Our expert field technicians provide on-site support and training within 1–3 business days to keep your teams up and running.
- **Supplies Management:** We take the guesswork out of inventory. Entrust tracks and replenishes printer supplies across your branches to minimize downtime and ensure consistent card availability.
- **Device Management:** Monitor and manage your issuance fleet from a single dashboard. Our self-service solution gives your team full visibility into printer status, performance, and maintenance needs.

Picking the Right Partner

Your instant issuance program is only as strong as the partner behind it. Look for more than a vendor; choose a provider with the experience, flexibility, and support to deliver long-term success. Here are some key qualities to keep in mind:

Proven Experience

Seek a provider with a strong track record of successful implementations and deep integrations with core banking and card management systems. Longevity and ongoing investment in innovation are also signs of a partner committed to the future of issuance.

Reliable, Secure Technology

Look for high-quality card personalization, supported by strong security standards – including PCI-DP certification, encryption, and authentication safeguards. An ideal provider offers integrated device management and instant issuance software for centralized control.

Flexibility

A strong partner should support both cloud and on-premises deployments and offer options for issuing debit, credit, embossed, and flat cards. This enables you to scale and adapt to changing customer expectations.

Customer Support

Consider the full picture: hardware, software, supplies, training, and support. The best partners offer 24/7 service, easy supply replenishment, and tailored onboarding to ensure long-term program success.



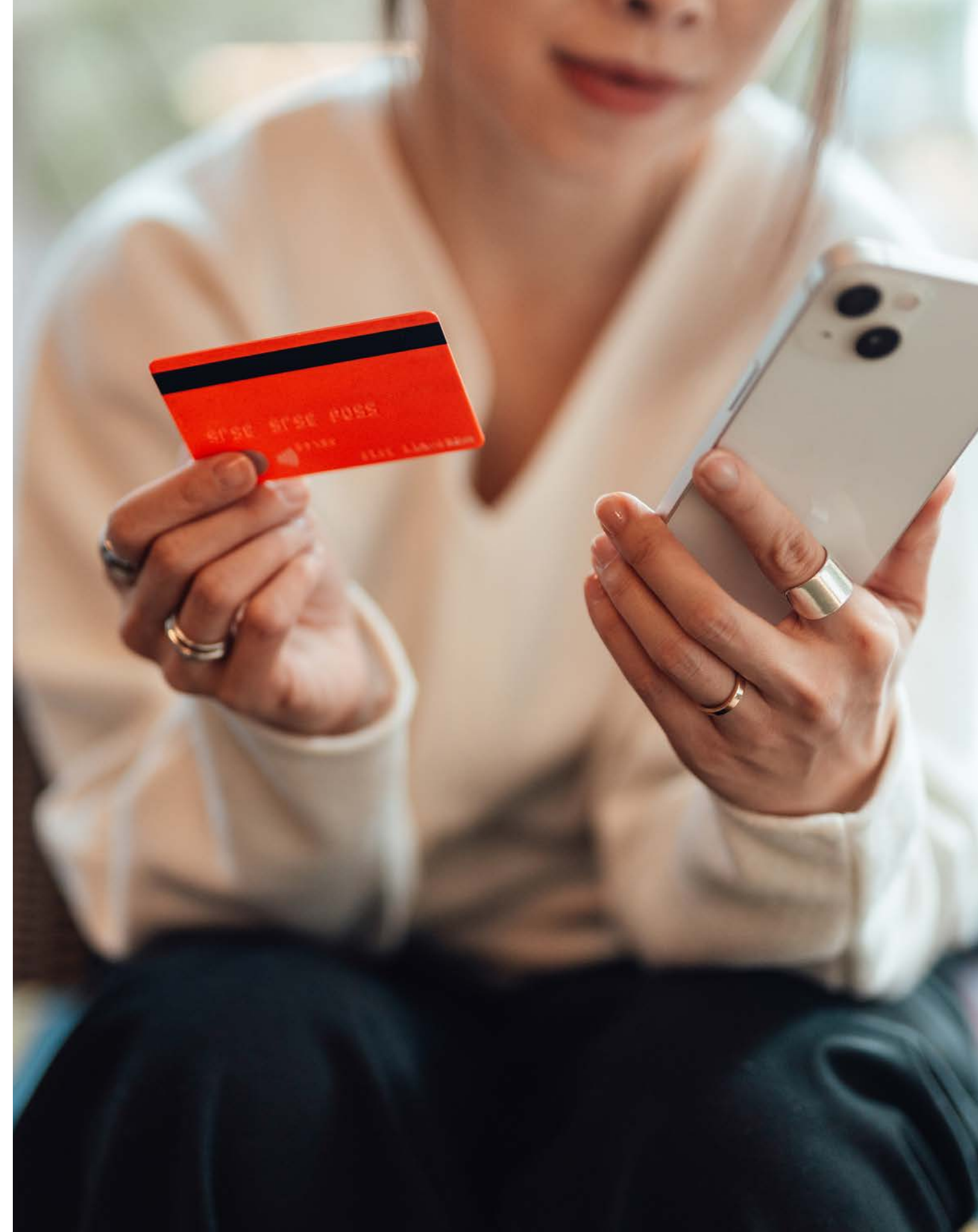
The Entrust Difference

Innovation That Works for You

We promise our customers superior technology, flexible service, and consultative expertise. Not only did we invent instant issuance more than 30 years ago, but we continue to pioneer it.

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

- Integrated hardware, software, services, and supplies – so you get everything you need from a single, trusted partner
- Backed by 200+ instant issuance experts to support your team with real-world experience and responsive guidance
- Designed to simplify deployment, reduce operational burden, and help you deliver secure, high-quality cards with confidence



For financial institutions, the moment someone opens a new account or loses their card is a moment of truth. Every delay in card delivery puts the relationship at risk and invites customers to look elsewhere. That's why instant issuance has become a competitive necessity.

At Entrust, we've spent decades working with banks and credit unions around the world to help them implement secure, scalable instant issuance programs. The result? Higher activation rates. Stronger brand loyalty. And a better experience for every cardholder, with immediate purchasing power.

Whether you're launching instant issuance for the first time or expanding an existing program, we're here to help you get it right.

A handwritten signature in black ink, appearing to read 'Tony Ball', with a stylized, cursive script.

Tony Ball
President, Payments & Identity

ABOUT ENTRUST

Entrust fights fraud and cyber threats with comprehensive identity-centric security that protects people, devices, and data. Our solutions help enterprises and governments safeguard critical systems from every angle, enabling secure onboarding and issuance, providing everyday identity protection, and empowering them with 360-degree visibility and orchestration across keys, secrets, and certificates so they can transact and grow with confidence. Building on our decades as a pioneer and innovator in establishing trust, Entrust has a global partner network and supports customers in over 150 countries.

For more information:

888 690 2424

+1 952 933 1223

sales@entrust.com

[Learn more at entrust.com](https://www.entrust.com)



ENTRUST

SECURING A WORLD IN MOTION



Sources

1. <https://www.abiresearch.com/market-research/product/1027072-physical-and-digital-instant-issuance-migr>
2. <https://smartdev.com/customer-experience-in-traditional-banks-vs-digital-only-banks/>
3. <https://www.worldpay.com/en/insights/articles/instant-or-digital-what-type-of-card-issuance-strategy-is-right-for-your-financial-institution>
4. <https://www.entrust.com/company/newsroom/us-consumers-prefer-seamless-and-fully-integrated-payment-experiences-new-entrust-survey-reveals>
4. <https://www.abiresearch.com/market-research/product/1032802-evaluating-physical-instant-issuance-chall>