



EBOOK

Understanding the World of Credential Issuance



ENTRUST

SECURING A WORLD IN MOTION

INTRODUCTION

Issuance is where access begins - and where identity becomes actionable through secure credentials. It sets the tone for trust, enables secure transactions, and creates confidence in the relationship from day one.

Critically, credential issuance sits at the intersection of security, usability, and brand experience. Whether physical or digital, credentials must be delivered quickly, function reliably, and protect against misuse – all without complicating the process for your customers, users, or employees.

This guide explores the role of secure issuance, how it supports day-to-day activities and operations, and why combining central, instant, and digital solutions can drive both immediate results and lasting value.





Why Is Issuance Important?

Issuance is how verified identities become usable. It transforms trust, established through identity verification processes, into a credential that enables access, authorizes transactions, and signals legitimacy.

Whether it's a payment card, ePassport, or virtual card in a mobile wallet, this credential plays a vital role in how people interact with organizations and services.

But issuance isn't just about distribution – it's a strategic capability. When done well, it strengthens security, enhances operational efficiency, and improves the end-user experience. Done poorly, it creates friction, raises costs, and introduces risk.

Why Issuance Matters Across Key Sectors

Financial institutions

Physical cards provide a tangible way for customers to access funds and transact in person. Digital cards extend that accessibility to mobile wallets, enabling contactless payments and greater flexibility and control across devices. Together – especially when paired with instant issuance – they create seamless, omnichannel experiences that boost satisfaction and activation rates.

Governments

National IDs, passports, and driver's licenses are foundational to identity verification. Digital equivalents offer a more convenient, mobile-first alternative that's easier to access and verify via smartphones. Plus, they reduce reliance on physical documents and can help accelerate verification workflows without sacrificing security.

Enterprises

From employee badges to student IDs, credentials manage access and secure identities across campuses, workplaces, and membership-based organizations. Issuance solutions make identity management scalable from day-one onboarding to daily operations and beyond.

Central Issuance

Many financial institutions, government agencies, and large enterprises issue credentials in bulk. Keeping up with demand is one thing, but doing so at scale without sacrificing quality, security, or speed is a different challenge. Fortunately, that's where central issuance comes in.

Central issuance solutions are built for high-volume environments, supporting the mass production of payment cards, passports, national IDs, employee badges, and more. With robust quality controls, security features, and workflow automation, it's possible to produce large batches of credentials efficiently and at scale.

Core Features

- Modular workflows to fit all use cases and issuance needs.
- Built-in security capabilities to prevent tampering, fraud, and counterfeiting.
- Integration with existing systems to streamline the issuance process.
- Automated quality checks to minimize reprints and costly mistakes.

Benefits of Central Issuance

Consistency at scale:

Deliver a uniform, professional credential experience without composing on visual or functional quality.

Optimized throughput:

Maintain high daily output without bottlenecks, ensuring programs stay on schedule even during surges in demand.

Strong chain of custody:

Gain tighter oversight of sensitive credential data from prep through delivery.

Strategic resource allocation:

Centralizing high-volume issuance frees branch or local resources to focus on in-person service or instant issuance needs.



Instant Issuance

Did you know 72% of customers expect immediate service?¹ And, according to Forrester, consumers are twice as likely to stick with brands that solve their problems quickly.² When a card is lost, stolen, or newly issued, waiting days for a replacement is no longer acceptable.

Instant issuance bridges that gap. This model enables organizations to produce secure, personalized cards on the spot. For example, Entrust's Instant Financial Issuance solution empowers financial institutions to deliver a superior customer experience while maintaining security – not one or the other. Instant ID issuance enables schools, retailers, enterprises, and government agencies to create secure and long-lasting credentials resistant to counterfeiting and manipulation.

Core Features

- In-branch, on-demand card printing and encoding.
- Tamper-resistant materials and visual security elements.
- Seamless integration with banking platforms and mobile apps.
- Self-service issuance via kiosk or interactive teller.

Benefits of Instant Issuance

Immediate purchasing power:

Deliver cards fast, minimizing disruptions for customers and boosting satisfaction.

Higher activation rates:

Improve the likelihood of immediate use, reducing dormant accounts.

Operational efficiency:

Reduce mailing costs, inventory burdens, and card fulfillment complexity.

When paired with central and digital issuance, instant financial issuance and instant ID issuance ensure your institution can meet planned and unexpected credential needs with speed and consistency.

72%

of customers expect immediate service.¹



Digital Issuance

Digital-first preferences are reshaping how customers expect to receive and use credentials. According to our survey, 69% of consumers prefer digital credit or debit cards, and 47% expect instant access to those cards after account opening.³

Entrust's digital issuance solutions deliver on both fronts. They enable secure provisioning of payment credentials directly to mobile devices — no plastic, no delay. They also support everything from mobile banking apps and digital wallets to government-issued digital IDs.

Core Features

- Push provisioning to Apple Pay, Google Pay, and Samsung Pay.
- Real-time tokenization and credential lifecycle management.
- User-managed card controls for self-service.
- API-based software development kits (SDKs) for app and mobile wallet integration.
- Secure in-app card display and PIN selection.

Benefits of Digital Issuance

Frictionless access:

Let users start spending or accessing services the moment an account is approved.

Omnichannel consistency:

Extend the same brand and security experience across digital and physical touchpoints.

Reduced operational overhead:

No shipping, no printing – just instant, secure delivery to the device in hand.

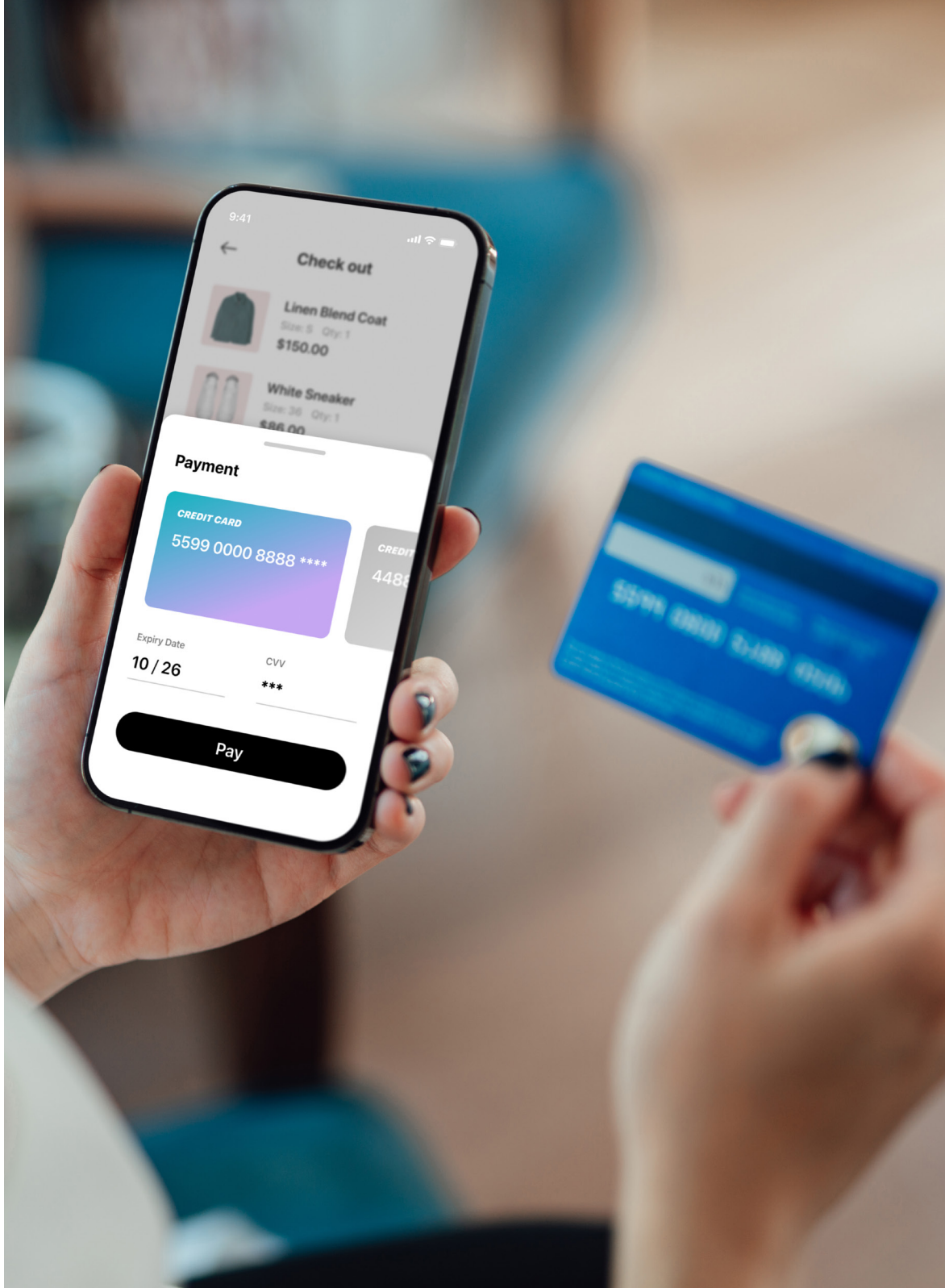
Future readiness: Meet evolving customer expectations while staying agile for what's next.

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Choosing Issuance Solutions for Your Use Cases

No single issuance model can meet every need. Most organizations require a blended approach that supports both scale and agility across the credential lifecycle.

Central issuance is ideal for onboarding at volume. When a bank sends out thousands of new cards after a rebrand or a government agency prints national IDs, central issuance delivers the required scale, security, and consistency.

But what happens when a customer loses their card? Or when a new student arrives on campus the day before classes start? That's where instant issuance comes in – enabling secure, in-person credentialing that restores access immediately and reinforces trust in the moment.

And for today's mobile-first users, digital issuance adds convenience, speed, and accessibility. It empowers users to receive and manage credentials from anywhere, without waiting or relying on physical delivery.

Each model plays a different role, but together they form a complete strategy. Choosing the right mix depends on:

- Credential volume and frequency.
- Distribution points (centralized, distributed, mobile, or a combination of the three).
- Credential type (physical vs. digital).
- Industry use case.

A converged issuance strategy is no longer optional. However, with the right partner, you can deliver the speed, security, and experience modern consumers expect.

Why Entrust

When it comes to credential issuance, execution matters – but so does experience.

Entrust brings both. With decades of innovation and a proven global footprint, we offer a comprehensive portfolio of solutions trusted by leading financial institutions, governments, and enterprises around the world.

Whether you need to produce credentials at scale, serve users instantly, or deliver digital-first experiences, Entrust provides secure and reliable issuance technology – all backed by world-class support.

What Sets Entrust Apart:

Central Issuance:

High-volume production with customizable workflows, advanced anti-fraud security, and seamless integration with identity systems.

Instant Issuance:

In-branch and on-site credentialing that reduces wait times, lowers operational costs, and delivers a more responsive customer experience.

Digital Issuance:

App-native provisioning and management of digital credentials, with robust SDKs, tokenization, and support for major third-party providers.

With Entrust, you get more than a solution – you get a strategic partner invested in your success across every channel and throughout the identity journey.

Entrust: Your Partner for Secure Issuance

Entrust is a global leader in identity-centric security. With a comprehensive portfolio and a commitment to innovation, Entrust is your ideal partner for secure credential issuance. Our solutions support the entire identity lifecycle, from day one to every day thereafter.

Onboarding:

Instantly issue secure credentials to new users, backed by biometric verification and AI-driven fraud prevention.

Transacting:

Enable safe, seamless access to funds and services with tokenized digital credentials and strong authentication.

Monitoring:

Maintain the integrity of your credential ecosystem with tamper-resistant cards and advanced threat mitigation tools.

With flexible deployment options and decades of experience, Entrust helps you unify your issuance strategy across physical and digital channels without compromising security or speed.

Let's build the future of trusted identity, together.

Contact our team to get started.

[Get in touch](#)



Sources

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