



Introducing Instant Card Issuance to Your Customers

A definitive guide to instant marketing success



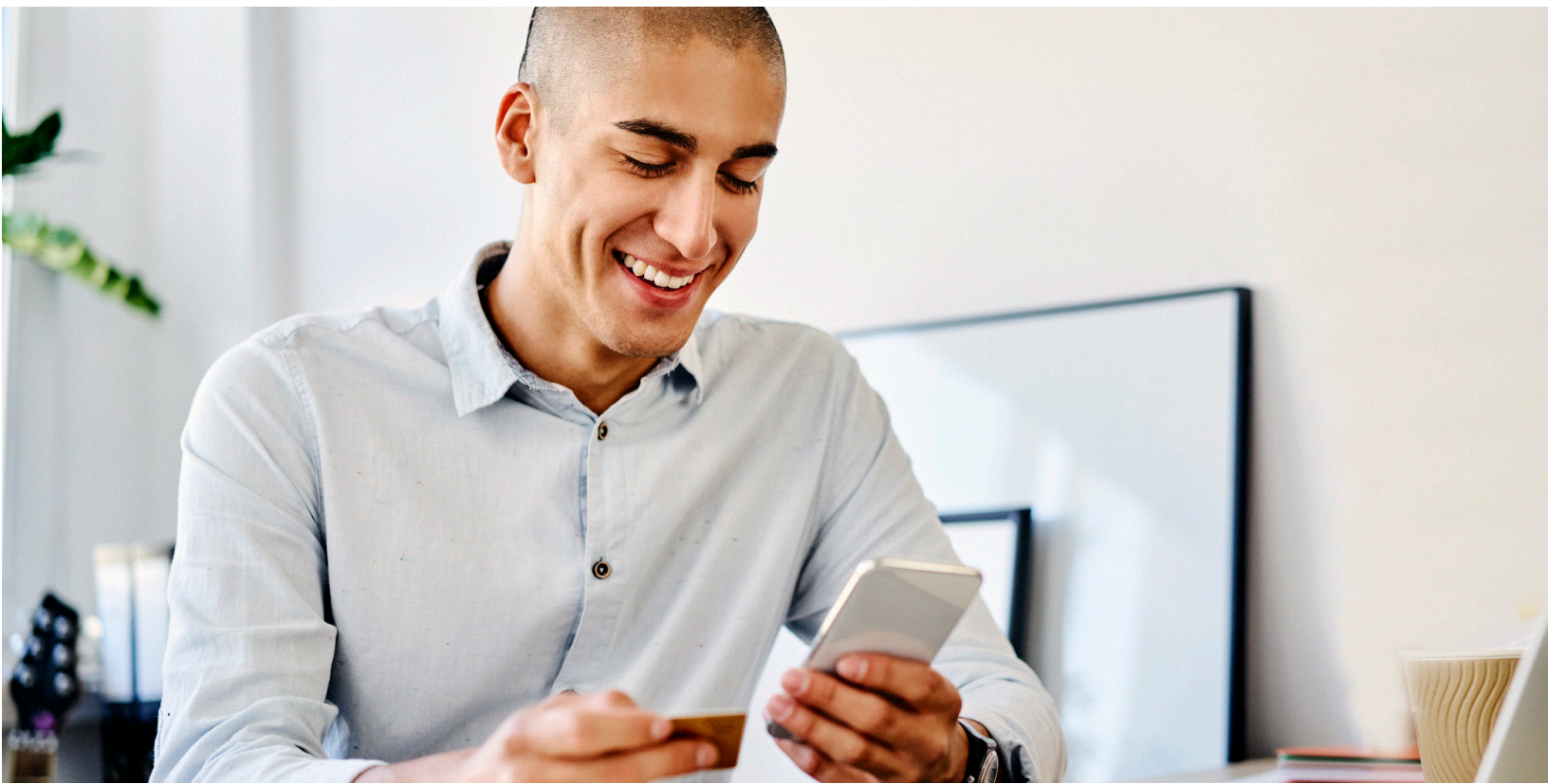
ENTRUST

SECURING A WORLD IN MOTION

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Introduction

Every bank and credit union aims to exceed consumer expectations with products and services that offer convenience and peace of mind. This guide is designed to give you a solid understanding of how instant issuance can help you achieve that goal – and how to successfully implement instant issuance to maximize its value. Topics include:

- What is instant issuance?
- Why is instant issuance a critical tool for meeting customer expectations?
- Common customer situations – and how instant issuance can help
- How to build awareness of instant issuance at your branch and in the public
- Tools and tips for a successful implementation

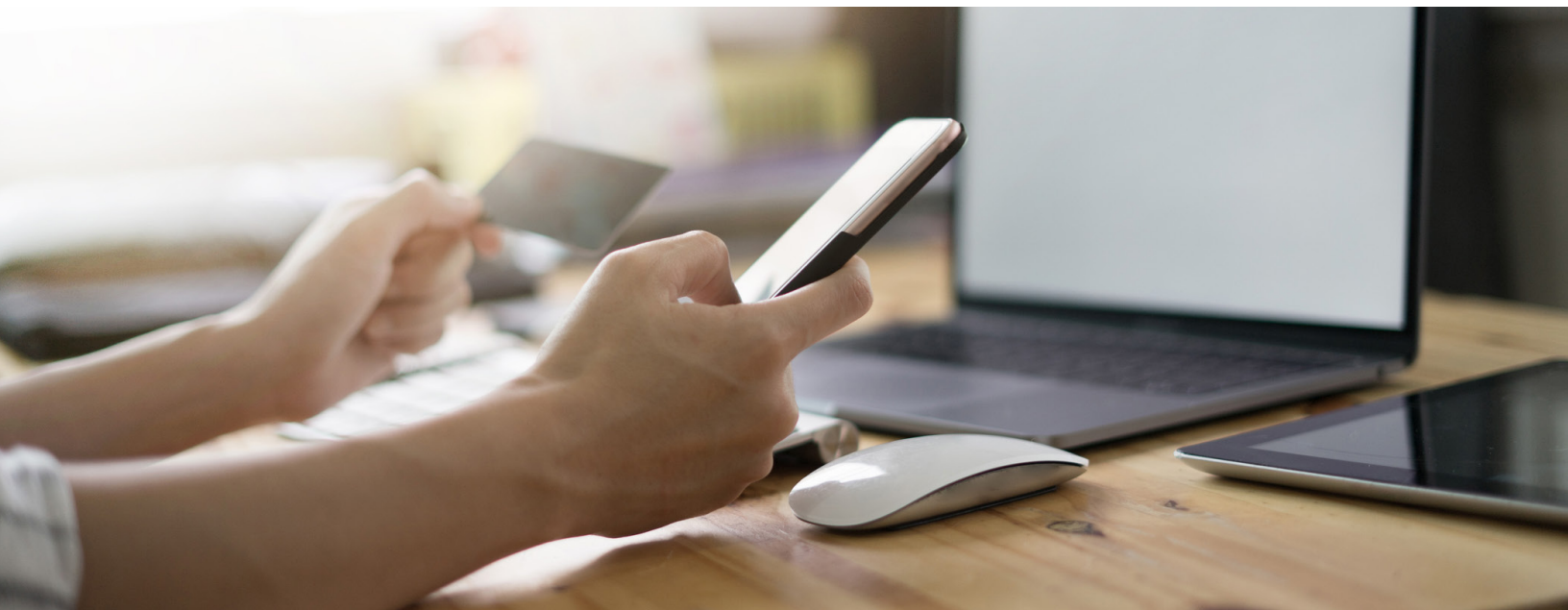
What is instant issuance?

Instant issuance gives you the power to issue new credit and debit cards or replacement cards instantly. Integrated hardware and software allow you to issue permanent, personalized cards, right in the branch. The solution and process are designed to be easy and completely secure, ensuring that your branch can quickly and painlessly begin issuing cards to the surprise and delight of your customers.

Instant issuance does not replace traditional issuance, but instead offers an alternative for customers seeking more immediate card issuance or card replacement.

Instant issuance is ideal for:

- New accounts
- Lost or stolen cards
- Damaged or expired cards
- Compromised cards/identity theft



The changing financial landscape

Today's financial landscape is rapidly evolving, with new devices, technologies, and trends forcing organizations to develop new ways of doing business:

Contactless payments



Consumer habits changed during the pandemic, driving an increase in adoption of contactless payments. According to a recently released American Express survey, 58% of contactless credit card consumers said they used their contactless cards more during the pandemic, and 80% of merchants say they encouraged their customers to pay via contactless methods.¹

Self-service instant issuance



Self-service instant issuance solutions are one of the fastest growing emerging technologies meeting changing customer needs during the pandemic. According to a report by Markets and Markets, the bank kiosk market, including ATMaas and ITM, was valued at \$744 million in 2021 and is expected to reach \$1.3 billion by 2026.²

1. 2020 Amex Digital Payments Trendex, American Express

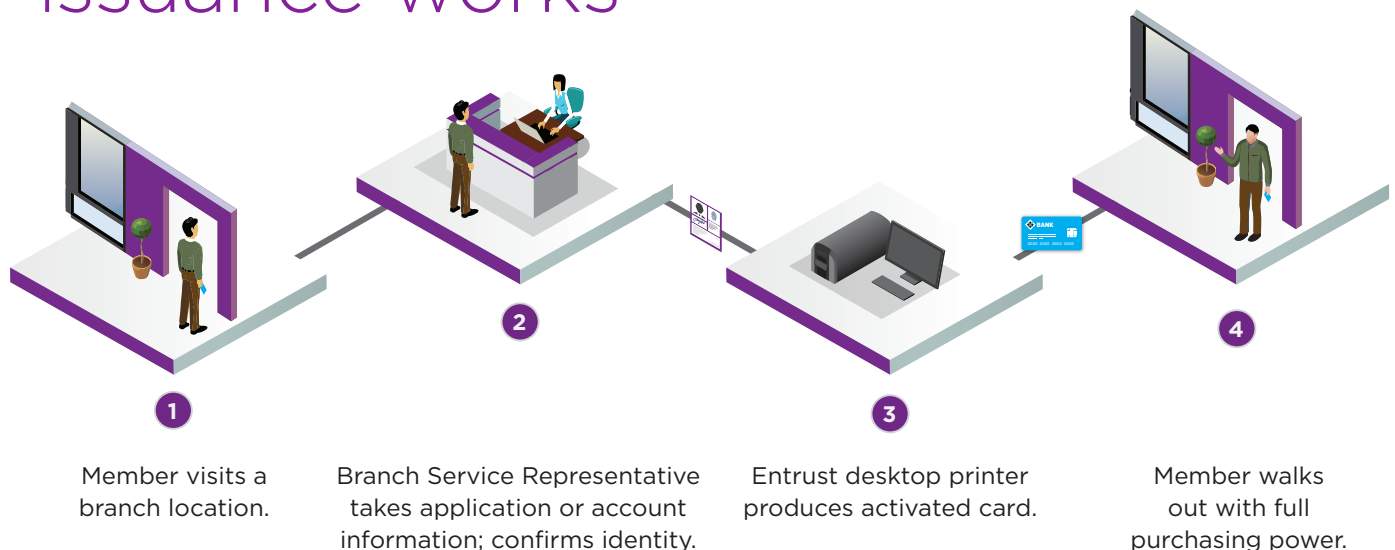
2. Bank Kiosk Market with COVID-19 Impact Analysis by Type, Markets & Markets, 2021, Markets and Markets

Why is instant issuance a critical growth strategy?

Instant issuance gives you the power to issue new credit and debit cards or replacement cards instantly. Integrated hardware and software allow you to issue permanent, personalized cards, right in the branch. The solution and process are designed to be easy and completely secure, ensuring that your branch can quickly and painlessly begin issuing cards to the surprise and delight of your customers.

- **Revolutionized customer experience:** Unprecedented convenience as part of the omnichannel experience.
- **Improved portfolio performance:** Increase activation and card usage, gain top-of-wallet placement, and increase cards-in-force.
- **Reduced issuance costs:** Reduce emergency card replacement costs and paper/mailing costs related to issuance and re-issuance.
- **Secure issuance:** Strong access controls, advanced data encryption, full audit reporting, and compliance with the latest issuance standards.

How in-branch instant issuance works



How to position instant issuance to your customers

The elevator speech:

Instant issuance gives your customers peace of mind, putting immediate purchasing power in their hands right now – whether opening a new account or replacing a lost, stolen, or damaged card.

Key value propositions:

- **Instant purchasing power**
Your customers want purchasing power now – not in 2-3 weeks.
- **Easier re-issuance for lost/stolen/damaged cards**
Now reporting a lost/stolen/damaged card doesn't come with the dread of knowing you'll be without purchasing power for weeks. Customers don't have to hesitate before reporting, knowing they'll get a new card today.
- **Enhanced security throughout**
Instant issuance cuts out the middleman – and the worries of a new card being lost in the mail. The customer's card is securely passed from the branch directly to her.
- **Personalized card designs**
No need to sacrifice quality for convenience. Instant issuance allows customers to personalize their card with photos or designs – and still receive a new card the same day.

Scenario #1: New accounts



Situation:

The customer is opening a new account in your branch and would like to link a debit or credit card to that account.

Instant issuance solution:

With instant issuance, you can issue and activate a new debit or credit card immediately following the completion of the account opening.

Scenario #2: Lost/damaged card - phone call



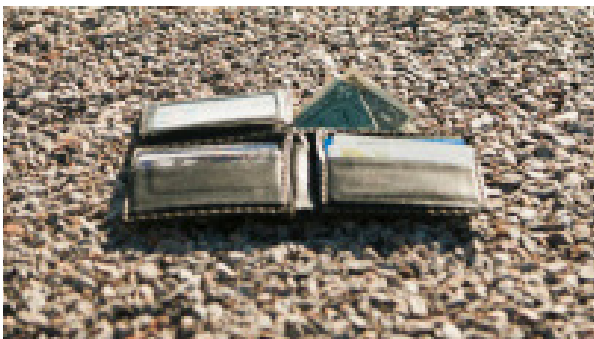
Situation:

The customer is opening a new account in your branch and would like to link a debit or credit card to that account.

Instant issuance solution:

With instant issuance, you can issue and activate a new debit or credit card immediately following the completion of the account opening.

Scenario #3: Lost/damaged card - branch



Situation:

The customer is at the teller counter and would like to cancel/replace a lost or damaged card.

Instant issuance solution:

With instant issuance, you can issue a replacement card right now.

Scenario #4: Stolen card



Situation:

The customer calls the branch to notify you that her card has been stolen.

Instant issuance solution:

You can help the customer cancel the stolen card over the phone right now. And with instant issuance, the customer can visit the branch today – or whenever is most convenient – and receive an instant replacement card in-branch or a digital card in their mobile wallet via your bank or credit union's mobile app.

Building awareness in the branch

You can leverage instant issuance to reshape your customers' notion of how the modern branch location fits into their lives, bringing a whole new level of utility to visiting your physical locations. To help you make instant issuance a core part of the in-branch experience, here are suggested tools and promotional strategies:

In-branch promotion

- **Customer Brochure:** Place customer brochures at teller stations and with other brochures and informational materials in all branch locations.
- **Table Tents:** Place table tents at teller stations and throughout branch locations.
- **Branch Signage:** Develop branch signage to visibly promote instant issuance throughout all branch locations.
- **Window Stickers:** Develop window stickers to place to catch customers as they go through the drive-through or on the front entrance to your bank branch.

Making instant issuance a core part of your new account value proposition

To truly make the most of the customer value offered by instant card issuance, it is important to make instant issuance a core part of your new account value proposition:

- When discussing new accounts with customers, staff should mention that customers are able to receive a new credit or debit card in-branch immediately upon account opening – providing instant purchasing power.
- Highlight the convenience and peace of mind offered by instant replacement of lost, damaged, stolen, or compromised cards.
- Consider updating existing new account collateral to highlight instant card issuance as a key customer benefit of the account.

Using instant issuance as a cross-sell with other services

If customers are in the branch to apply for a loan, pick up foreign currency, access a safe-deposit box, or talk through other financial services, use it as an opportunity to promote instant issuance as a value-added service.

For more information

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