
Instant Issue Advantage™

Enhance the Consumer
Experience and Increase
Satisfaction With Immediate
Access to Payment Cards

Instantly issuing permanent payment cards in branches can improve consumer experiences, raise activation and use rates, and differentiate a financial institution in the market. Empower cardholders by giving them an activated, ready-to-use payment card with Instant Issue Advantage from Fiserv.

Instant card issuance can increase cardholder satisfaction and card use by allowing consumers to walk out of the branch with an activated payment card. That ready-right-now activation generates interchange revenue for the financial institution.

Enhanced Cardholder Experience

Instantly issuing EMV®, contactless and magnetic stripe debit and credit cards in branch creates a positive experience for cardholders, eliminating the wait for cards to be delivered by mail.

Instant issuance can also become the capstone of the onboarding process, giving staff the opportunity to more effectively explain card features and benefits while encouraging immediate, frequent use and cross-selling other products and services, such as online banking. The opportunity for staff to explain card features is especially helpful when issuing EMV or contactless cards because some consumers may not be familiar with those features.



What's Driving the Interest?

As the branch continues to evolve from transactional to a high-service model, instant card issuance is one of those services consumers appreciate and increasingly expect. Even better, instant issue puts activated cards in people's hands, encouraging immediate use while building retention and revenue for the financial institution.

- Giving consumers the choice to receive card in-branch or through the mail
- Providing card at new account opening
- Allowing immediate access to funds
- Replacing lost, stolen, damaged or compromised cards
- Meeting cardholder needs in a moment of crisis
- Increasing adoption of contactless card



Effectiveness of Instant Issuance

When evaluating the effectiveness of instant issuance, financial institutions typically focus on increased revenue opportunities and positive cardholder experiences, such as:

- Attracting new accountholders and retaining existing cardholders
- Educating consumers about EMV and contactless cards
- Increasing activation rates
- Increasing card use
- Gaining loyalty and top-of-wallet positioning
- Cross-selling other products and services, such as credit cards
- Reissuing lost or compromised cards

Gain a Competitive Advantage

Financial institutions are working harder than ever to differentiate themselves. They're looking for new products and services to distinguish themselves from competitors while offering a superior cardholder experience.



Instantly issuing debit cards in-branch can create a positive experience for cardholders, eliminating the wait for cards to be delivered by mail.

Instant Issue Advantage

Instant Issue Advantage allows financial institutions to offer fast, in-branch personalization and issuance of permanent debit, credit, ATM, EMV and contactless cards.

It provides access to the same product suites, such as The Card Collection™ from Fiserv, available for centrally issued cards. Whether it's a sunset or local high school mascot design, Instant Issue Advantage can offer designs that help cards rise to the top of the wallet.

Simple, Single-Source, Permanent Card Delivery

Instant Issue Advantage provides the tools to offer Visa®, Mastercard® or Discover®, flat-print cards that are personalized with the cardholder's name and primary account number. Fiserv makes it easy to issue personalized cards with integration to many account-processing systems, eliminating the need for dual entry.

Fiserv also provides the supplies needed for in-branch card fulfillment, including plastic, printer ribbons, printer cleaning kits, labels, inserts, carriers, envelopes and glue dots. With an online ordering portal designed to make replenishment and inventory management fast and easy.



Consumers have grown accustomed to getting whatever they want, whenever they want it. When they need a new credit or debit card, they expect their financial institution to deliver instantly.



Instant Issue Advantage can help financial institutions increase loyalty, generate revenue and gain a competitive advantage.

Instant Issue Advantage Service Models

Fiserv is in a unique position to offer solutions that help clients reduce operational complexity and deliver exceptional consumer experiences. We offer two instant card issuance solutions: an in-house model or a hosted solution.

Fiserv is committed to delivering the right solutions in step with the way consumers live and work today.

In-House Service Model

The solution is typically integrated or interfaced with Fiserv card-processing platforms and cores for activation and single data entry. Financial institutions must register with a card association to be an instant card issuer and obtain approval of card designs.

- Consists of TRISM software, SQL database and HSM installed in the in-house data center
 - Desktop application running at the branch
 - Hardware to produce cards and enable PIN selection (if desired)
 - Physical and logical Data Encryption Standard key management component

- Implementation varies depending on branch configuration and the types of cards offered, including magnetic stripe, EMV and contactless
- Many interfaces/integrations are available for account-processing systems and/or EFT card-management systems



Key Benefits:

- Easy in-house production and issuance of all card types, including credit, debit, ATM, photo and EMV
- Integrated or interfaced with core-processing systems and central-card issuance facilities
- Comprehensive support for a customized, strategic solution, including central issuance, instant issuance or a strategic combination of the two
- One source for in-branch card fulfillment, including hardware, software and supplies
- Compliance with Mastercard, Visa and Discover reporting requirements and PCI standards
- Comprehensive technical service support by phone, email or case ticket-tracking system

Built-In Troubleshooting and Configuration Tools

Our equipment enables efficient card production through a variety of features. Helpful error messages minimize system downtime, activity logs document all errors and an administrator is automatically notified by email if a service interruption occurs. Daily self-tests are automatically performed and reported through email to prevent lapses in monitoring.

An easy-to-use utility configures the equipment to meet a financial institution's specific needs. The utility enables simple service-test scheduling, customized email notifications and effortless adaptation to internal IT changes.

Hosted Service Model

The Instant Issue Advantage hosted solution operates through a web portal. The EMV card personalization software, database and HSM are hosted in a secure card-production data center.

When using the nonintegrated hosted model to order a card, financial institutions copy the information into the web portal to print the card. After creating the card, the associate accesses the card-management system to add and activate the card.

- **Instant Issue Advantage** – Hosted is available in two models depending on your budget
- **Non-Integrated** – The hosted solution reduces risk and costs by operating through an internet connection that does not require a server or loading encryption keys at the financial institution. When you order a new card either at account opening or as a replacement, you copy that information into the Instant Issue Advantage: Hosted web portal in order to print the card. Once the card is successfully created you need to access your card management system to add and activate the card you just produced. This is a simple, lower cost option used by 50 percent of hosted clients on this platform. Available Today
- **Integrated** – Many clients have Account Processing Core or Account Opening applications that can be upgraded and leveraged to create a more seamless card ordering process, often through a single-user interface. But this requires additional investment to program and implement an integration. This solution does require a local application hosted on a server in your in-house datacenter in order to facilitate communication between Core, EFT and the Hosted datacenter. This solution leverages the many robust interfaces/integrations currently available for our in-house solution without the need to install and manage Keys or an HSM in your datacenter. Coming Soon – based on timeline for core availability



Key Benefits:

The hosted model of Instant Issue Advantage is a natural extension of our instant card issuance solution. It's designed to realize cost efficiencies, lessen the need for internal IT resources and reduce the time to implement a new instant issue card program.

- **Economical** – Client provided IT, infrastructure and staffing is minimized so financial institutions can focus on other priorities
- **Manageable** – Financial institutions can make rapid adjustments to their resources for unpredictable and fluctuating business requests
- **Secure** – Data is processed in a centralized card-personalization system that can be accessed only through strict authentication methods, providing a very high level of data protection

Client Support

- **Inventory Management** – Card stock inventory is managed through real-time tracking and auto-replenishment at the branch level, limiting in-branch warehouse concerns
- **Training and Support** – Fiserv provides initial training during the implementation process and offers 24/7 real-time support, excluding holidays
- **Performance** – Fiserv uses metrics and diagnostic tools to track and ensure all machines connected to the network are performing at their peak

Maximize Instant Issue Advantage With Driverless Card Printers

Our new instant card issuance printers are compatible with the in-house and hosted solutions. The printer options are designed to reduce software maintenance and meet the demand for secure and reliable card personalization.

HDP600ii Retransfer Driverless Card Printer

The new HDP600ii printer rivals our central issuance machines' output quality at 600DPI. It features patent-pending iON™ technology and prints a fully customized debit or credit card in just minutes, elevating in-branch customer service to a new level. It allows for shorter "heat up" or wait times between cards produced.

The printer does not require a dedicated PC to enable financial card instant issuance and eliminates reliance on IT staff to manage ongoing Windows® driver updates. It is designed to be compatible with in-house and hosted environments.



DTCii Plus Direct-to-Card Driverless Printer

The new DTCii Plus printer leverages proven print technology and economics favored by many of our clients but is also a Windows driverless printer.

It does not require a dedicated PC to enable financial card instant issuance and eliminates reliance on IT staff to manage ongoing Windows® driver updates. It's designed to be compatible with in-house and hosted environments.

Optimal Efficiency From One Solution Provider


Central issuance will continue to be an integral part of payment card production and delivery strategies for most financial institutions. Fiserv is uniquely positioned to support seamless card program management, including the instant issuance of cards in branches.

We consult with financial institutions to determine what role instant issuance will play in the card program mix based on business goals, operating environment, personnel experience and risk tolerance.

Whether financial institutions choose central issuance, instant issuance or a strategic combination of the two, Fiserv can help determine the approach that maximizes the cardholder experience and delivers a competitive advantage.

Connect With Us

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Fiserv is driving innovation in Payments, Processing Services, Risk & Compliance, Customer & Channel Management and Insights & Optimization. Our solutions help clients deliver financial services at the speed of life to enhance the way people live and work today.

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