



Identify what matters

Instant Issuance of Payment Cards: Benefits & Solutions



WHITE
PAPER

How Does Instant Issuance of Bank Cards Meet Current Trends?

What is instant issuance?

Instant issuance, often also referred to as "decentralized issuance," **allows banks to print their customers' payment cards on the spot**. This can be done through self-service terminals but can also be done at the branch counter. Instant issuance at banks is **already well established in some parts of the world** and continues to grow in many countries.

Societal changes are real.

Traditional banks are now facing real upheaval. A new context is emerging:

- **New consumer habits and expectations**: customers have high expectations regarding the **the immediacy of products and services** that are offered to them. This is particularly true for younger customers, the "connected" generation, who are adept at using new technologies. The rise of "on-demand" delivery and service platforms attests to the development of this trend.
- **Regulations and technologies** that have transformed the ecosystem: the way has opened up for **unprecedented business models and services**. New players are now entering the market and heightening the competition.
- A **pandemic that has accelerated the change** in consumer behavior and placed banks in an even more constrained situation, with more uncertain revenue streams.



Threats or opportunities?

These developments can be seen as threats, especially as they will allow new players to enter the market. This could reduce the potential profits of traditional operators by creating a more competitive environment.

But we believe that **these trends are above all new opportunities to be seized**. The challenge for financial institutions is to learn how to take advantage of all these new parameters. The agility they must demonstrate will allow them to **stay ahead of the competition**(new or existing) while retaining **consumer appeal**.

Toward an even smoother customer experience.

If a customer can now open an account in a few minutes via a digital platform, why should they have to wait several weeks before receiving their payment card?

Incorporating the issuance of bank cards within branches allows the bank to **instantly issue the customer's payment card and so provide the speed and simplicity that the customer is looking for**. This creates a real continuity in the customer experience, with no waiting time.



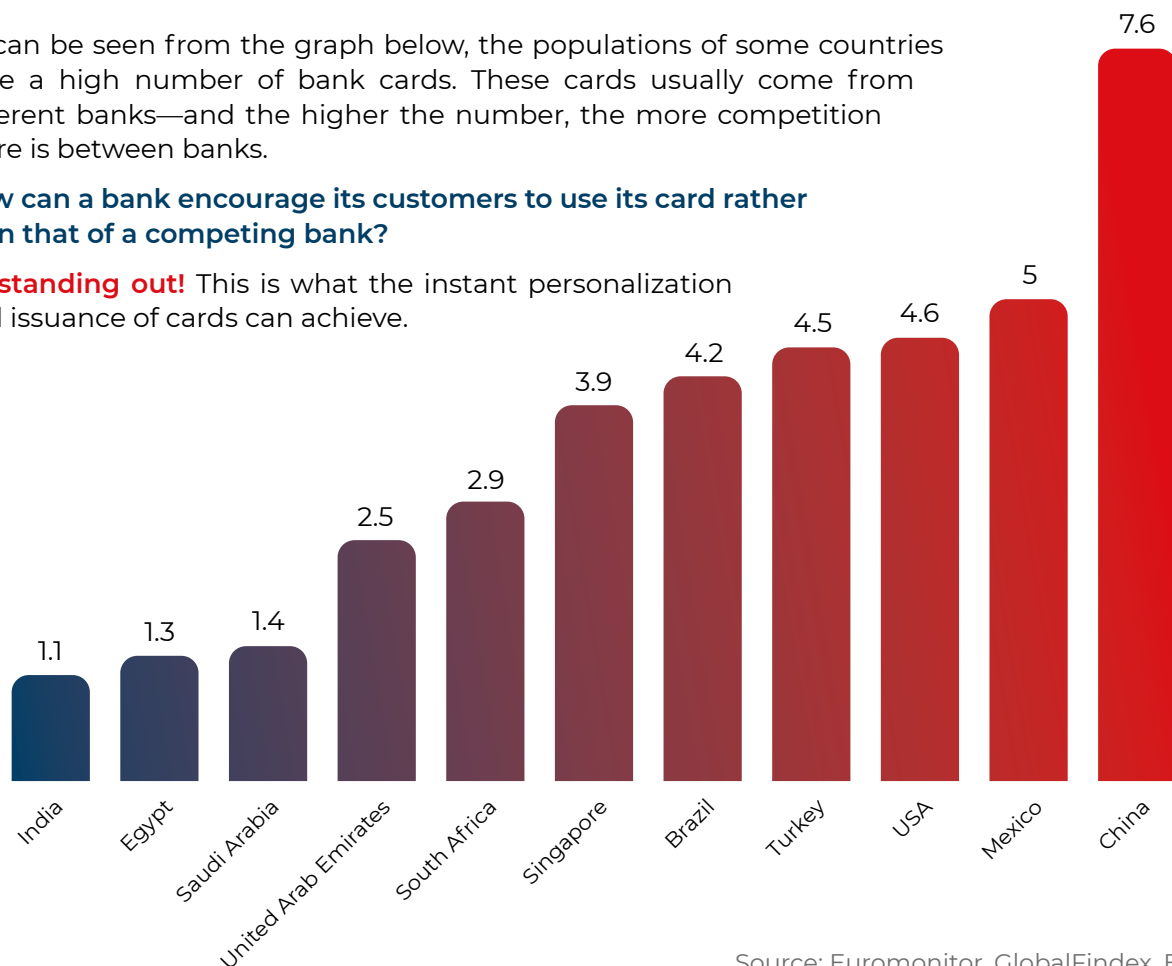
FOCUS ON FIGURES

Number of payment cards per banked individual

As can be seen from the graph below, the populations of some countries have a high number of bank cards. These cards usually come from different banks—and the higher the number, the more competition there is between banks.

How can a bank encourage its customers to use its card rather than that of a competing bank?

By standing out! This is what the instant personalization and issuance of cards can achieve.



Source: Euromonitor, GlobalFindex, Evolis.



Real Benefits for Banks & Their Customers

Instant issuance has many benefits for both consumers and banks. While consumers benefit from an improved customer experience, banks see their revenues increase. It's a win-win.

For an optimal customer experience.

The advent of online banking has given consumers access to fully digital banking products and services. But this does not mean that they have abandoned the physical payment card—quite the opposite. In fact, it remains the most widely used payment method in the world. **The bank card is therefore a key element in the commercial relationship** and, for this reason, the customer experience around the bank card needs to be handled particularly carefully.

The payment card is the most important physical element in establishing the link between the bank and its customer. **It is therefore vital that it reaches the consumer as quickly as possible.** Firstly in order to **meet their need for immediacy**, but also because the bank card is essential for them to be able to **start taking advantage of its various services**. So how can banks get their card to their customers as soon as possible, while making full use of existing physical branches? That's where instant issuance comes in.

Issuing bank cards instantly in bank branches provides a concrete response to these needs. And the advantage is twofold:

- **When the account is opened:** the payment card is issued and activated at the branch. **The customer gets their card immediately, they can choose the PIN and use it right away.**
- **If the card is lost or stolen:** emergency replacement of a payment card is simple and there's no waiting. This provides **an immediate back-up solution for the customer.**

Instant issuance of bank cards is therefore a proven way of raising the service level in physical branches.

More revenue for banks.

The instant issuance of bank cards presents real advantages for the banks, which will ultimately allow them to increase their revenues:



FLEXIBILITY IN CARD ISSUANCE

Instant issuance works on demand. It therefore offers maximum flexibility, especially as there's no need for any special technical skills.



SAVINGS ON MAILING COSTS

The cost of sending payment cards and PINs separately by mail adds up. Envelopes, paper, postage... And that's before we even consider the risk of loss or theft of the mail, which means the card has to be issued again at additional cost.



REDUCED FRAUD RISK

Avoiding mailings also allows you to **limit the fraud risk in the event that a bank card is fraudulently intercepted.** If this stolen card is used, there may also be costs for the bank.



IMPROVED CARD ACTIVATION RATE

The activation percentage of hand-delivered cards is 20%* higher than that of cards sent by mail. That's right, **when a customer gets their card immediately, they are more likely to use it right away.** This then also increases the number of transactions by 22%, which represents a significant source of revenue for the bank.



CUSTOMER PROXIMITY

This instant card issuing service encourages future customers to physically visit the bank. It is therefore **an opportunity for banks to meet them in person and offer other services.**



MODERN, DIFFERENTIATING IMAGE

The fact that customers can obtain a bank card without waiting is viewed very positively. Ultimately, all of these advantages of an instant issuance system make it possible to **increase customer satisfaction and strengthen customer loyalty.** It also has a **positive impact on the bank's image.**

*Source: EFT

At The Heart of Your Instant Issuance Service: Your Printing Solution

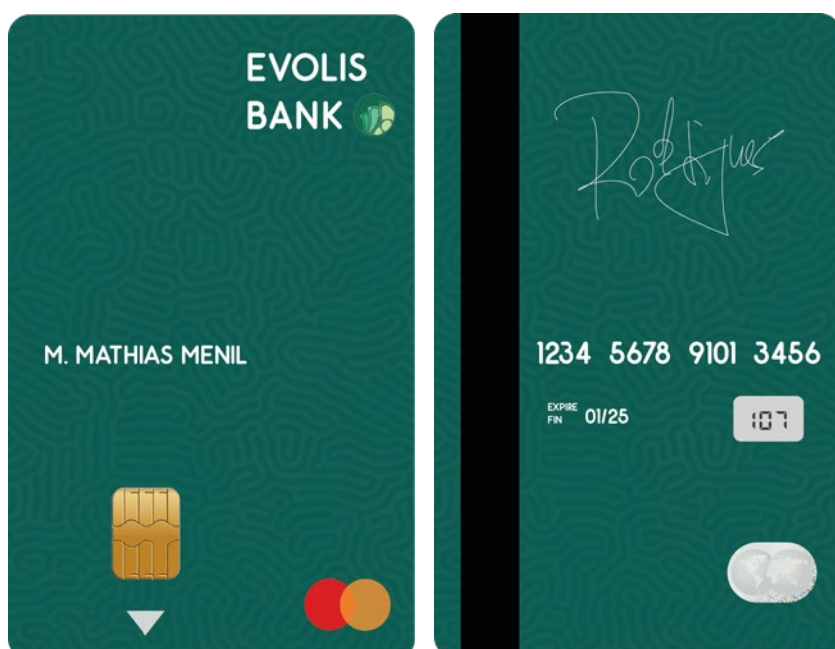
The printer is your key to offering an instant issuance service for bank cards in branch. These printer models are compact, designed to fit perfectly into a bank branch environment. The printer independently issues the customers' payment cards with different levels of graphic and electric personalization.

Level of graphic personalization.

Graphic personalization refers to all the esthetic (design, colors, shapes) and functional (texts, expiration date, security code) parts of the card. It will affect the visual aspect of the card but also its durability. A printer dedicated to instant issuance offers many features that can be chosen according to need:

- **Personalized card background:** great creativity in the card design (fonts, colors, layout, etc.). The bank can also offer a **personalized design service**, allowing its customers to choose their own card background.
- **Personalized data:** printing of personalized elements to be displayed on the card. This can be in **color or monochrome**.
- **Printed sides:** front only, back only, or double-sided.
- **Types of cards:** printing on blank or pre-printed cards, on cards with magnetic stripe, contact or contactless cards.
- **Protective film:** a protective film called an "overlay" is applied to the card as a final layer. It offers a **print durability of 3 years**.
- **Embossing:** a technique that **raises specific data on the bank card** (card number, account holder name, etc.). It continues to be used, although it is losing ground with the increasing prevalence of flat cards.

FOCUS ON TREND The new bank card designs



The emergence of flat cards vastly increases the possibilities for personalization.



Level of electric personalization.

Thanks to electric personalization, the bank card is fully operational and ready to perform secure transactions.

A decentralized card printer can then **personalize any electronic interface: magnetic stripe, contact chip, contactless chip. This is called encoding.** The printer is also capable of activating additional payment accessories (RFID tag for wristbands, phones, etc.).

When speed of service determines customer satisfaction.

These different **personalization elements are executed in just a few seconds by the printer.** This "on-demand" service can be easily provided at the branch counter or at a self-service terminal, meaning the customer is served right away. What better way to provide complete customer satisfaction?

With such a quality service, **the bank has every chance of making its card the most used** of all its customer's cards. And to see its revenue increase.



FOR MORE INFORMATION
BANKING GUIDE

**Payment methods, technologies
& designs: the future of the bank
card.**

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Choose The Right Equipment and The Right Partner

How do you choose the right printer model?

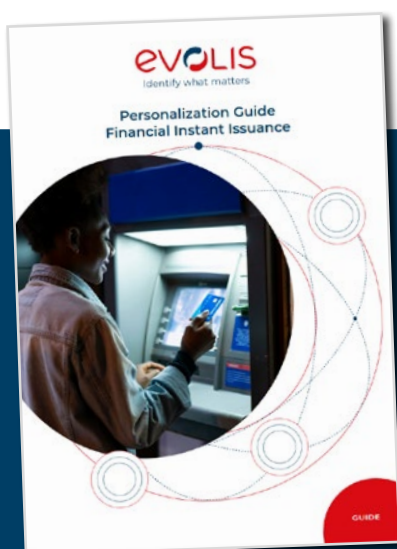
Printers for instant card issuance are integrated in a secure manner, are easy to set up and do not require any special skills to operate. However, this ease of deployment does not mean that careful selection of the right printer is not required to ensure the durability of the installation.

To achieve this, here are the essential criteria to take into account:

- **Reliability**: the printer must guarantee maximum continuity of service. It is preferable to **choose a recognized brand that is an expert in the banking field**. Particular attention must then be paid to the manufacturer of the machine (reputation, expertise, credibility, etc.).
- **Ergonomics**: the printer must be easy to operate. Replacement of consumables, daily use of the various functions, routine maintenance... everything must be designed with **simplicity for the user** in mind. This in turn will lead to improved efficiency and a reduction in incorrect handling of the equipment.
- **Security**: the printer must, as a minimum, **meet the security requirements of card networks**. This includes a machine locking system that limits access to cards and ribbons. To further ensure the confidentiality of customer data, it is advisable to find out what other security features are available on the machine.
- **Durability**: it is preferable to choose a printer capable of evolving over time. It is therefore advisable to **choose a model capable of integrating new functionalities even once installed**. This makes it possible to meet new needs, while capitalizing on the initial investment.
- **Compatibility**: the printer and the software solution for the instant issuance of bank cards are inseparable. It is therefore essential to choose **a printer that is compatible with as many software solutions as possible**. This enables the installation to run in perfect harmony with the existing IT infrastructure.

Rely on an expert partner.

At Evolis, we have been providing our expertise to banks for over 15 years. With over **80,000 printers used in branch**, we are the world leader in instant card issuance. This reliability is based on **a range of dedicated products, developed specifically for this application**.



FOR MORE INFORMATION

BANKING INSIGHTS #3

Which is the right technology for your instant card issuance?

Go to [evolis.com](https://www.evolis.com), "Resources" section > "White Papers" or use the button below.

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The Evolis logo is centered in the upper half of the page. It features the word "evolIS" in a white, lowercase, sans-serif font, with a stylized circular graphic element between the 'o' and 'l'. Below the logo, the tagline "Identify what matters" is written in a smaller, white, sans-serif font. The background is a solid red color with a complex geometric pattern of white dashed lines forming concentric circles and intersecting arcs, creating a sense of global connectivity.

evolIS

Identify what matters

GLOBAL PROVIDER OF IDENTIFICATION SOLUTIONS

- ◎ **Worldwide leader** in card personalization systems for decentralized issuance
- ◎ **International expertise and local support** through a network of 400 distributors in 140 countries
- ◎ A unique ability to meet specific customer specifications with a **Project department dedicated to design and construction of tailor-made solutions**
- ◎ **Evolis is ISO 9001 certified**, which reflects our comprehensive approach, both in terms of quality and continuous improvement

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