

# SMART INSTANT ISSUANCE

Get cards in consumers' hands quickly and efficiently



In an increasing mobile and connected world, we all expect getting everything faster, or even instantly. With IDEMIA's Instant Issuance Service your payment card is now available immediately in your bank branch.

## Why wait to get a payment card?

It now takes only 2 minutes to get a Uber, 1 hour to get your order delivered from Amazon Prime, less than 10 minutes to open a bank account at any digital bank, etc. So why would consumers wait days to get their cards ?

## Deliver cards instantly

With Smart Instant Issuance by IDEMIA, financial institutions can issue personalized cards immediately within their branches network. This end-to-end hardware and software solution supports all type of payment cards, from contact and dual interface to the latest powered and biometric cards.

## Simplify consumers experience

With Instant Issuance, new clients walk into the branch to open an account and walk out with a card that is activated and ready to be used. This is a privilege moment in branch for consumers to discover other services available to them.

Customers who have lost their card or had it stolen, can quickly get a replacement card at a location that is convenient to them.

Wherever they collect their card, customers can also get their PIN electronically without waiting, or even select their PIN thanks to our Smart PIN complementary service.

## Why IDEMIA?

Instant Issuance service is the magic combination of our areas of expertise: credential management, card personalization, digital and value-added services.

IDEMIA has also developed a unique experience deploying Instant Issuance service in different locations: universities, bank branches and at retailers worldwide. IDEMIA is the one-stop-shop for Instant Issuance.



## Improve consumers experience

by transforming the "in-branch" experience significantly, serving the consumer instantly



## Increase consumers acquisition

with a ready-to-use personalized card in few minutes, creating true customer stickiness



## Generate revenues

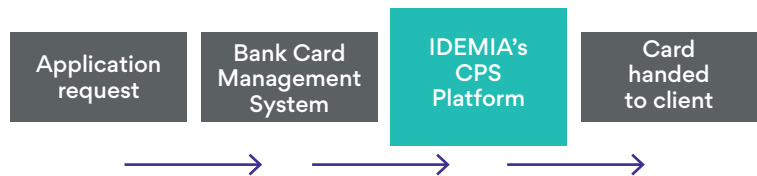
with cards that consumers will be able to use as soon as they leave the branch, establishing top-of-wallet placement

## Our complete solution

Smart Instant Issuance provides a full end-to-end system. It takes in a card request from the issuer in real time, processes the request and performs data preparation. Then, it generates machine ready files, manages the information exchange between the central server and the card personalization printer.

Smart Instant Issuance is primarily a hosted solution. IDEMIA's global Smart Center network provides high availability locations for IDEMIA's solutions. Our secured centers daily perform high security personalization leveraging our Common Personalization System (CPS). They are PCI CP\*, Visa and Mastercard approved for both logical and physical security.

\*PCI CP: Payment Card Industry Card Production



### Enrollment Solutions

to onboard, capture, verify cardholder data and then generate card request and then send card request to bank Card Management System.

### PIN Selection

to allow cardholders selecting their own PIN at the point of card request.

### Electronic PIN

to deliver PIN electronically via SMS, Internet, in the banking smart phone application or IVR after the card is issued.

### Carrier Printing

to provide a welcome letter to cardholders, introducing their new card and providing offer details.

### Digital Card

to issue both physical and digital cards instantly.

## Management of the solution

IDEMIA provides a suite of functionalities to support issuers in the launch and management of the solution:

- User management tool allowing the central management of the system users.
- Branch management which allows the administrator to manage the functions of a branch.
- Card redirect: in the event that a branch cannot handle a request for a card, the card can be re-routed to another branch.
- Inventory management which is used by the issuer to view and manage their card volumes.
- Real-time reporting on the status of personalized cards, with daily and monthly reporting on the cards produced.

## And tomorrow?

Financial institutions will use Instant Issuance service in different ways:

- Self-service kiosks: to gain selling locations to enter into new areas points.
- 2.0 Bank branches: to combine physical & digital services in branches and create tomorrow's customers experience.
- Biometric enrollment & card: to manage biometric enrollment within their branches and deliver associated card products.