



# THE IMPACT OF DIGITAL CARD ISSUANCE

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FIS Digital Card Issuance



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# Introduction

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**Your cardholders rely on their card as their main form of payment. Whether it's paying bills, buying groceries or filling up their vehicle, cardholders need to make sure their card is always available.**

When a card is lost, stolen or compromised, getting a new card out to your cardholder as quickly as possible is a top priority. In hindsight, the sooner your cardholders receive their card, the sooner they spend, and the sooner your institution generates transaction fees.

Meeting your cardholders' expectations for secure and convenient access to their bank accounts and creating a positive experience for account holders are two of the most important considerations for all financial institutions ■





## Evolving Your Relationship Experience

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In today's on-the-go society, cardholders expect to have the ability to use their funds as soon as their paycheck arrives in their account. To do that, they need to have immediate access to their card. With traditional card fulfillment, it can take up to 10 days to issue, mail and activate cards. This process can discourage cardholders to use your services and hurt brand loyalty.

Studies show that eliminating the lag time for account holders to receive their card in the mail and activate it leads to higher use and better performance.

Nearly **2 billion** consumers use an **eWallet** to either make a payment or send money.

Source: Worldpay

# FIS Digital Issuance

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**Introducing FIS Digital Issuance – the ability to deliver card credentials to a secure, mobile or UI application. Your cardholder can maintain the same PAN with permanent physical card.**

Digital Issuance allows cardholders to provision the card immediately into a mobile wallet. This solution attracts accelerated and increased cardholder loyalty and gives your institution’s card “top-of-wallet” status, whether it’s a physical or digital wallet.

It is highly preferred that digital issuance flow to an application that is suited for immediate payment use, both in store and online.



# FIS Digital Issuance Benefits and Features

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**Below are the driving factors and benefits for FIS' Digital Issuance**

## **BENEFITS**

- Improved experience
  - Meet new cardholder's instant expectations while retaining existing cardholders by showing the value of instant issuance in emergency card replacement situations.
- Competitive advantage
  - Digital issuance delivers speed, convenience and value to cardholders.
- Revenue opportunities
  - Activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in reissuance situations.

## **FEATURES**

- Provide cardholders with new or replacement digital card on demand
- Lower-cost option – no hardware investment
- Maintain the same PAN with the physical card
- Restrict Card Present transactions until physical card is activated
- Automatically order physical card





## **Providing for a More Demanding Customer Base**

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**Issuance gives you complete control of card delivery and ensures your customers receive their cards faster than with fundamental issuance. Whether you provide physical cards at your locations or print them from one central location and mail them, you are going to save money and generate incremental revenue.**

# Brand Loyalty

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**Digital Issuance helps establish your institution's brand as cardholders come to trust that their card will always be immediately available.**

As cardholder preferences evolve and new channels emerge, financial institutions must consider the role of locations as it relates to the emergence of digital capabilities.

This is a game-changer for financial institutions; Digital Issuance offers a great opportunity to transform your location into a superior service center, thus improving consumer loyalty and profitability.





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## About FIS

FIS is a global leader in technology, solutions and services for merchants, banks and capital markets that helps businesses and communities thrive by advancing commerce and the financial world. For over 50 years, FIS has continued to drive growth for clients around the world by creating tomorrow's technology, solutions and services to modernize today's businesses and customer experiences. By connecting merchants, banks and capital markets, we use our scale, apply our deep expertise and data-driven insights, innovate with purpose to solve for our clients' future, and deliver experiences that are more simple, seamless and secure to advance the way the world pays, banks and invests. Headquartered in Jacksonville, Florida, FIS employs about 55,000 people worldwide dedicated to helping our clients solve for the future. FIS is a Fortune 500® company and is a member of Standard & Poor's 500® Index. For more information about FIS, visit [www.fisglobal.com](http://www.fisglobal.com)

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