



**ENTRUST**



# Enabling digital and physical card issuance for a top 10 U.S. bank

## Objectives

This top 10 U.S. bank wanted to offer an elevated payment experience digitally and physically. Additionally, they wanted to revitalize their core card portfolio and augment their existing application with best-in-class digital card features.

They needed even more engaging digital card issuance capabilities for their customers, such as the instant and automated digitization of Mastercard® cards to OEM Pays and to e-commerce merchants. While already having taken a first step toward manual push provisioning to wallet apps, they now want to build on that foundation to offer automated push provisioning capabilities.

They wanted to accelerate digital transformation efforts with a digital card issuance program. They needed a solution that is easy to maintain and scalable to future use cases, and wanted to provide an instant physical card issuance program in-branch and for kiosks.

- The digital card issuance and digital payment experience had to be complementary to their existing physical card portfolio
- Wanted to generate faster time-to-value for new customers
- Looking to increase cross-sell, relationship-building events
- Solution must integrate with bank's existing backend infrastructure and mobile application (large U.S.-based core provider, and a well-known U.S.-based mobile banking app provider (platform model) that counts top global banks among its clients)

**Learn more about digital card issuance at [Entrust.com](https://www.entrust.com)**



# Digital Card Issuance and Instant Financial Card Issuance Top 10 U.S. bank Case Study

## Solution

- Entrust Digital Card Solution (SDK solution including Push to Apple Pay, token manager, and secure card and PIN display)
- Entrust Instant Financial Issuance as a Service with Sigma Multi-hopper + Light Curing

## Results

- Instantly issue more than 10,000 cards per day
- 100% card activation rate for digital cards
- 95% of digital card holders used card on first day
- Digital card issuance has been used by 2M cardholders
- 1.5M digital cards issued
- 13% average increase in customer acquisition
- 22% fraud reduction for digital-first transactions
- Net Promoter Score surveys of in-branch consumers jumped 20%
- Spend increased substantially in first 30 days

## CUSTOMER PROFILE

- Top 10 U.S. financial institution
- One of the largest debit and credit card issuers in the U.S.
- 14M customers
- Issues about 4M physical cards per year
- 2,120 branches in the U.S.

## Objective

To offer an elevated payments experience digitally and physically



# Digital Card Issuance and Instant Financial Card Issuance Top 10 U.S. bank Case Study

## THE TRANSFORMATION

The Entrust Digital Card Solution was chosen by this bank due to the complete digital card issuance and management portfolio, and due to the simplified integration to the back-office, thanks to the Entrust SDK.

They now offer digital card issuance within their banking app, enabling the cardholder with automated Push to Apple Pay (via Apple Pay Push Provisioning), the secure display of the card number within the banking app (this enables the cardholder to pay online without having the physical card at hand), and the secure display and change of their PIN. The Entrust SDK also enables tokenization, offering cardholders a true control of their e-commerce transactions. They can push their card to different online use cases (e.g. Amazon) and control the token per use case.

The solution has been live since March 2022. Since then, the bank has seen a 100% card activation rate for digital cards as well as top-of-wallet status (95% of digital card holders used their card on the first day). 1.5M digital cards have been issued since April. Thanks to this new digital card issuance solution, and the unified card portfolio approach, the bank has also seen a 13% average increase in customer acquisition, and 22% fraud reduction for digital-first transactions. The bank has seen an increase in the transaction volume, and also expects a future reduction in card customer servicing costs.

The Entrust Instant Financial Issuance solution was selected as a complement to their Digital Card Solution experience,

made simpler by shared integrations and a common platform. This solution enabled a completely cloud-hosted, unified payment enablement experience across in-branch and mobile-based interactions.

With organizational buy-in and key third parties engaged, the Instant Financial Issuance as a Service solution was selected in the Entrust cloud and Sigma printers were installed in the first 500 branches in less than three months.

Net Promoter Score surveys of in-branch consumers jumped 20%, and customers who receive an instantly issued card are twice as likely to recommend the bank to their friends, family, and colleagues.

Spend increased substantially in the first 30 days, and the bank is beginning to see patterns of persistent elevated spend through the life of the card - "top-of-wallet" status, so to speak.

## About Entrust

Entrust keeps the world moving safely by enabling trusted experiences for identities, payments, and digital infrastructure. We offer an unmatched breadth of digital security, payment, and identity solutions that are critical to enabling trust for multi-cloud deployments, mobile identities, hybrid work, machine identity, electronic signatures, encryption, and more. With more than 2,800 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.



Learn more at  
[entrust.com](https://www.entrust.com)



**ENTRUST**

Global Headquarters  
1187 Park Place, Minneapolis, MN 55379  
U.S. Toll-Free Phone: 888 690 2424  
International Phone: +1 952 933 1223