



**ENTRUST**

SECURING A WORLD IN MOTION

# There's more to a card than meets the eye

How to get instant issuance  
that goes beyond the card



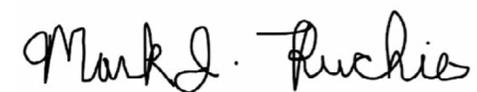
## Letter from Mark Ruchie, CISO

As a financial institution, it's imperative that you create the best customer or member experience possible. One of the most impactful things you can do to retain and attract clients is offer instant card issuance. In today's world, though, you can't afford to sacrifice security for speed.

As a chief information security officer, it's my job to constantly and consistently challenge all things security. I have to assume that if you're at all responsible for the protection of customer or member data, you too are concerned with security, especially regarding in-branch card issuance.

Entrust has a world-class solution that's been thought through from top to bottom, front to back, and left to right. In this ebook we will help your security team understand how instant card issuance can add value to the customer experience while also offering limited exposure to risk - and why our instant financial issuance solution gets the best results for your clients, colleagues, and card program.

Any questions, please reach out to me directly.



Mark Ruchie  
Chief Information Security Officer

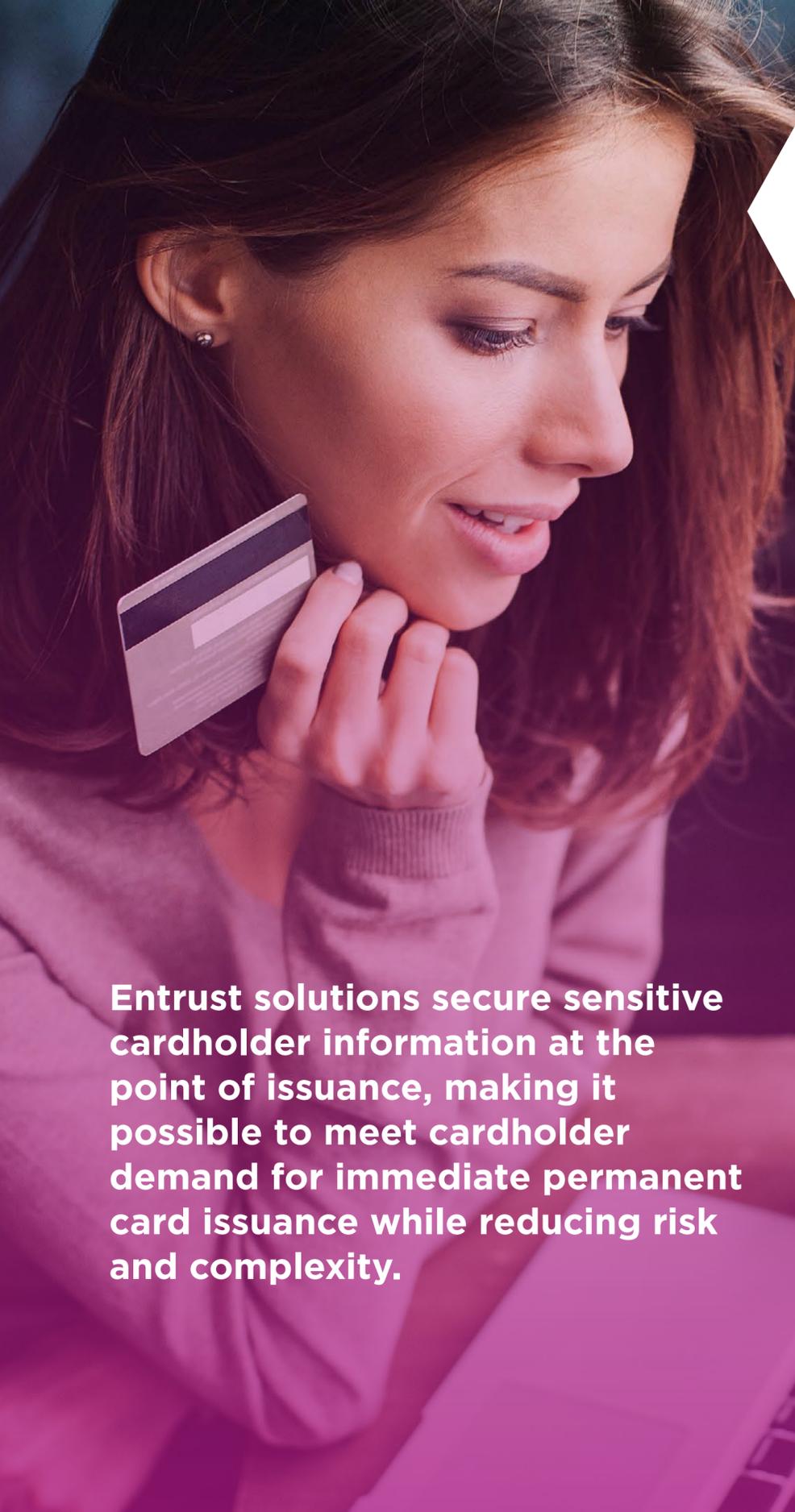


# Simple, secure instant issuance is possible

While consumers demand instantly issued cards, and bank staff want and need simplicity, it's up to IT to ensure a highly secure solution. On the following pages, you'll see how meeting everyone's needs is possible when it comes to issuing ready-to-use, fully activated, totally customizable debit cards. We'll also highlight the three things that create one total (and secure) instant card issuance solution: hardware, software, and services.

But first, what qualifies Entrust as your trusted adviser on all things instant financial issuance? For starters, we're the foremost leader in this space. We pioneered the instant card issuance solution, and we continue to innovate through solution design that keeps you and your cardholders moving forward fearlessly.

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# Instant card issuance and the cardholder experience

## **Give customers what they want (new or replacement card) when they want it (now)**

As securing data is critically important for financial services firms, security is often chosen over the customer or member experience. But that's beginning to change – with in-branch issuance that provides cardholders the freedom to walk into a branch and, within minutes, walk out with a ready-to-use, fully activated debit card.

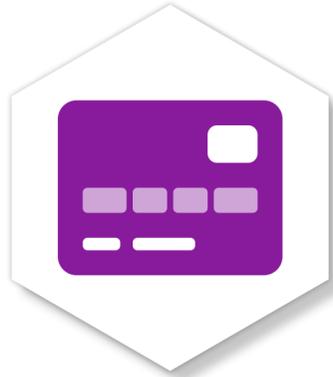
The technology for instant card issuance has existed for some time, but security improvements are making the technology more attractive to financial institutions wary of accepting the risk inherent in legacy systems and on-premises hosting.

Entrust is designing new solutions with enhanced security, like critical security technologies such as trusted platform modules (TPM) and secure boot start-up processes that better protect the end-to-end solution.

These technologies satisfy financial firms' security requirements while causing no negative impact on the branch or cardholder experience.

**Entrust solutions secure sensitive cardholder information at the point of issuance, making it possible to meet cardholder demand for immediate permanent card issuance while reducing risk and complexity.**

# Defining a secure payment card



The card should match or be similar in look and feel to centrally issued cards.



Instant activation is essential.



Touchless issuance options are highly valued.



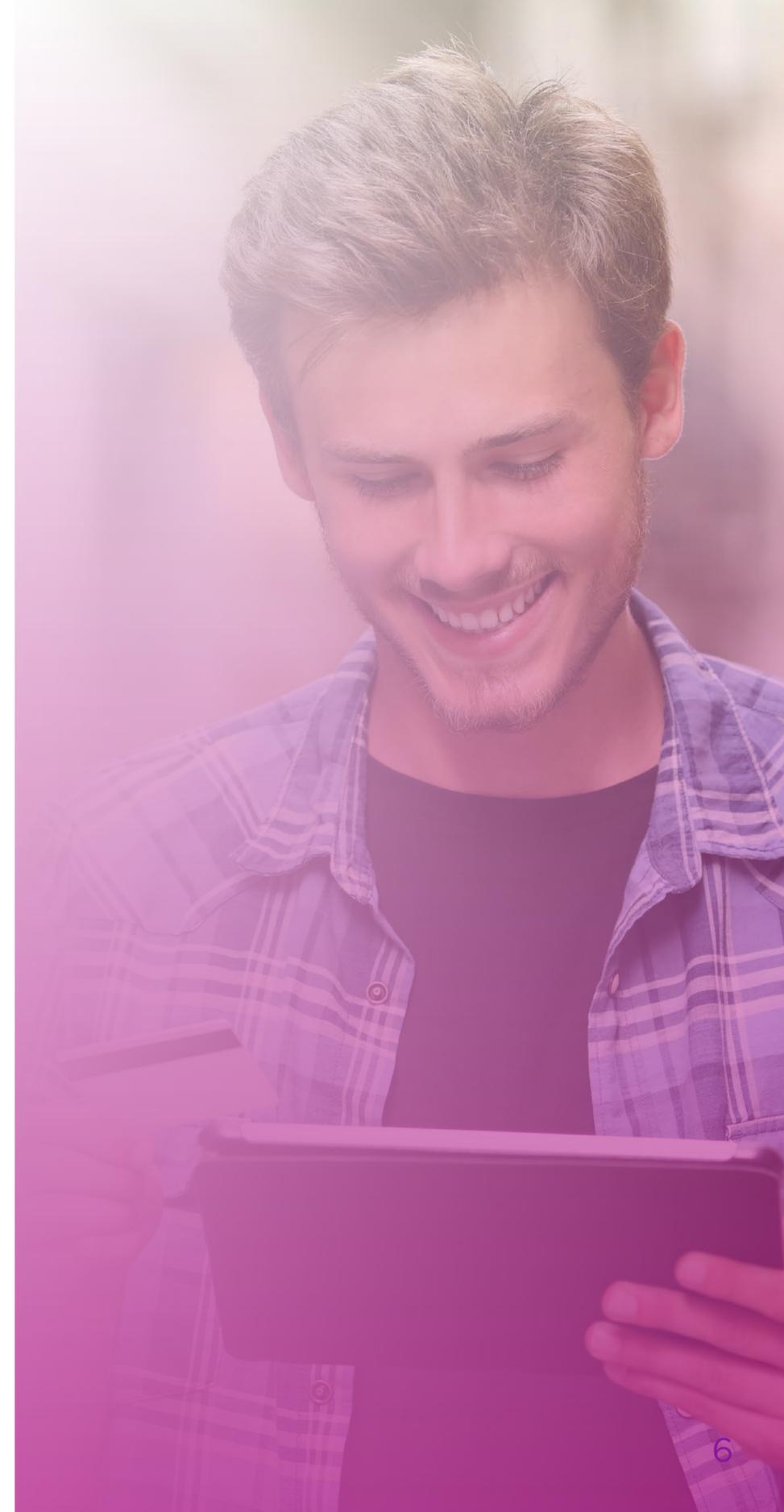
Offering a variety of card designs meets cardholders' diverse needs.



# Providing improved hardware security for instant card issuance

Some financial institutions have gone without offering instant card issuance to customers because of hardware security concerns. However, in the last several years the tools for securing hardware physically and logically have improved by leaps and bounds.

The Entrust solution integrates proactive protection from the instant the system is turned on. Secure boot processes ensure the system has not been subject to a malware intrusion. trusted platform module, which is an international standard for a secure cryptoprocessor, securely encrypts all sensitive data that the system handles.



# Protecting instant card issuance services with comprehensive software security

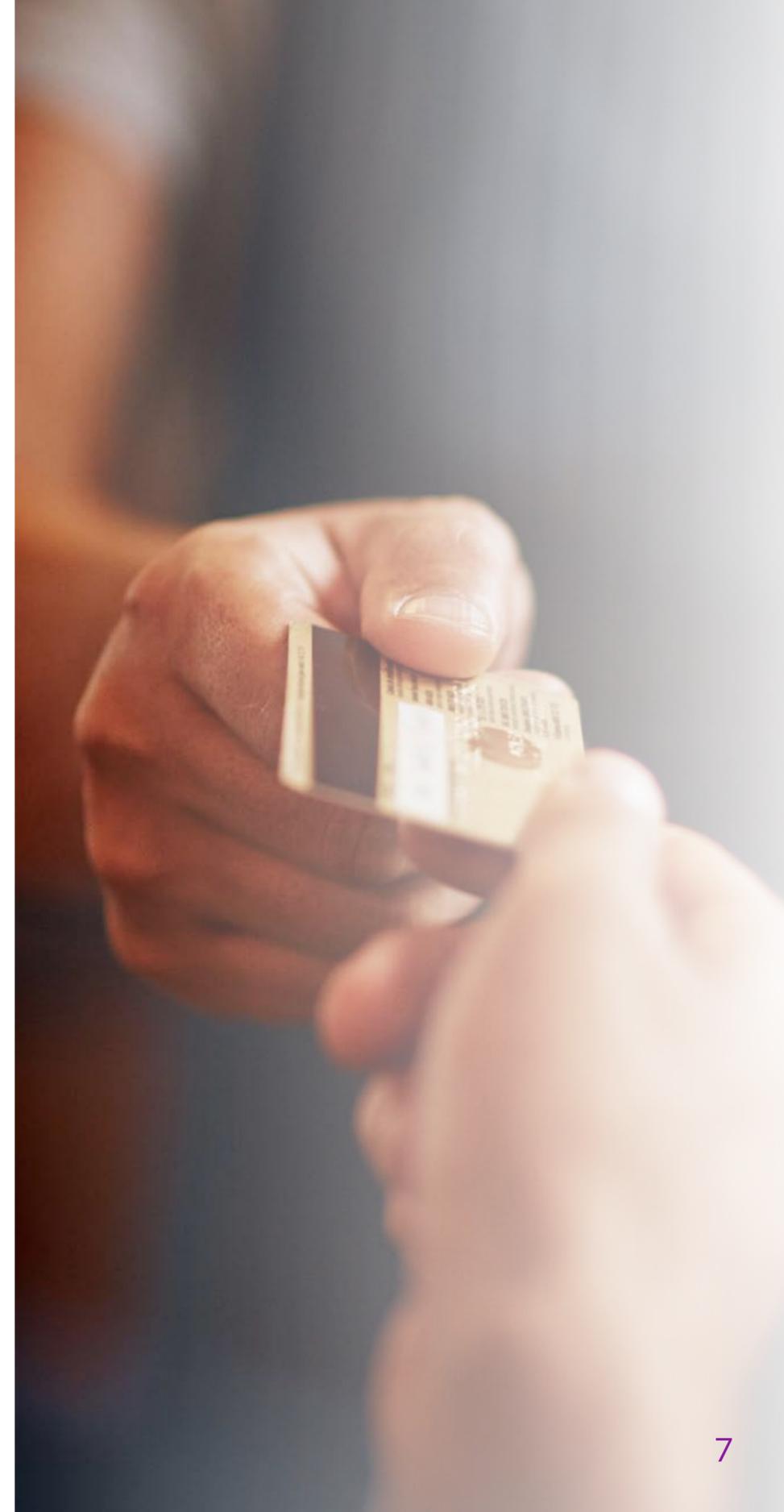
To pick the right provider you must evaluate the total instant issuance solution. Entrust is one of few providers that deliberately designs and builds to an integrated solution, which is more secure and easier to maintain.

Choose a vendor whose solution is built to work with your existing IT stack. Having to conform to the requirements of the provider is often harder on branch operators and end-users.

Next, ensure that the most important individual technologies or components of a secure solution are in place.

- A hardware security module (HSM) safeguards and manages digital keys, performs encryption and decryption functions for digital signatures, enables trusted authentication, and serves as the cryptographic engine to all communication to and from the issuance device. A cloud-hosted solution would manage the HSM on your behalf; for on-premises deployments the HSM would be installed in the issuer's data center.
- Trusted Endpoint (TEP) technology ensures that the cloud services to support card issuance are communicating with a device verified to be secure and is not propagating malware either upstream or downstream.
- Key management systems (KMSs) provide comprehensive protection and security in the key delivery and use process.

Securing the issuance platform requires the ability to holistically manage all aspects of the deployment, ensuring necessary security tools are in place and working effectively.

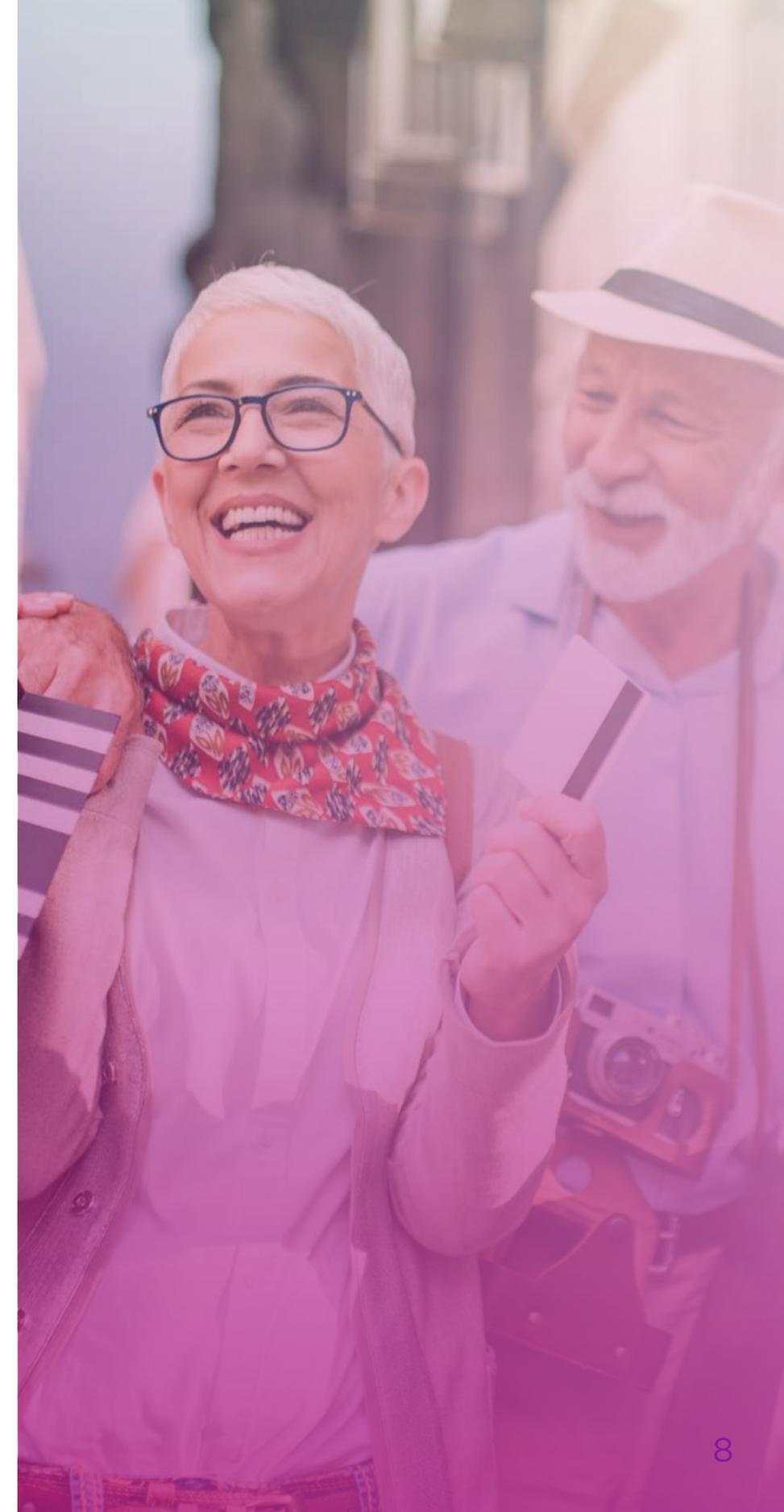


# Comprehensive services create seamless instant issuance operations

Whatever instant financial issuance solution you select must be easy for your branch staff to use. If the process for instant issuance is problematic, frustrating, and unreliable, the negative impact on branch staff and cardholders will be substantial. Therefore, best-in-class services are essential.

When devices fail, it's inconvenient for customers and branch staff. Your IFI partner's process for maintenance and service must be fast and simple. They should also take care of supplies management so that supplies are available and securely managed.

Remember, bank and credit union employees are not IT, cybersecurity, or device management experts. They are experts in building meaningful relationships with your customers or members. The company that builds your IFI solution is best suited to keep it running. A partner invested in a large and well-trained staff shows a serious commitment to service.





## Top 5 things to look for in an instant financial issuance partner

To identify the best partner for your institution, committed to providing best-in-class services, ask about specific services offered, and who delivers them. Key services or service investments include:

1. Instant issuance devices must be brought back online quickly to avoid poor customer experiences. Find a partner that makes a service-level commitment based on response time.
2. In-branch service and maintenance are essential. If they aren't offered, the vendor isn't committed.
3. Security enhancements
4. Secure supplies management
5. Easy installation and ease of use





# Entrust is a leader in secure card issuance solutions

## **We keep you and your cardholders moving forward fearlessly**

After investing more than 50 years perfecting our instant financial card issuance solution, Entrust can offer this expert insight: There is more to a successful instant issuance program than most providers can offer. In today's market, you need a comprehensive, holistic approach to security, comprehensive and integrated software security, and a full range of secure in-branch and remote services for a seamless experience for branch staff and cardholders.

Entrust instant financial issuance solutions see the highest possible card activations and are used more in the critical first 30 days than those delivered by other methods.

## **Our single-source instant financial issuance solution provides a robust range of:**

- Card types
- Designs
- Options for customization
- Security
- Deployment on the market

For more information  
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### **ABOUT ENTRUST CORPORATION**

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 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**    

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