

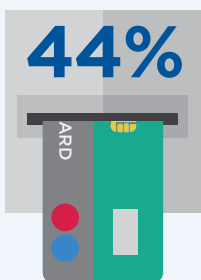
Why Instant Issuance Makes Strategic Sense

Financial Instant Issuance (Fii), or issuing personalized debit and credit cards on-demand and in-branch, is no longer a nice-to-have. It's a must-have! Learn why more financial institutions are turning to Fii to increase engagement and generate revenue.



GAIN TOP-OF-WALLET STATUS

Fii ultimately helps create top-of-wallet and loyalty¹.



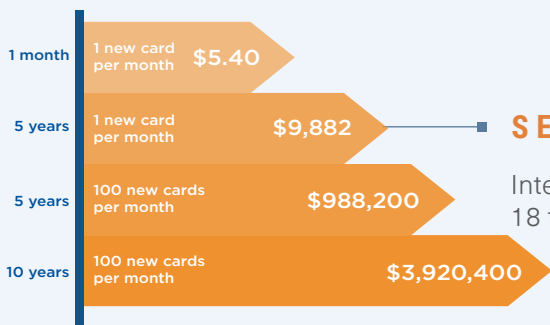
IMPROVE CUSTOMER SATISFACTION

The percentage of current financial consumers that select their bank based on Fii².



INCREASE LIFT & SHIFT

Fii results in the majority of cardholders using their card within 5 days³.



SEIZE ROI POTENTIAL

Interchange Revenue: \$0.30 per transaction at an average 18 transactions per month.



36%

ENHANCE SECURITY & RELIABILITY

The U.S. has a bigger share of global card fraud than total card volume.⁴

EMV and Fii go a long way in getting a more secure debit or credit card into the hands of consumers.

Today's fast-paced world directly impacts customer behavior, with expectations for instant gratification that only Fii can satisfy. HID® TRISM®, our complete end-to-end Fii software solution, has been successfully deployed in thousands of branches representing hundreds of financial institutions.

Contact us at trism.sales@hidglobal.com to connect with a Fii expert today.

Visit hidglobal.com/Fii for more information about HID TRISM

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¹ Schwerdtfeger, Paul. "Instant issuance is here to stay." Credit Union Times, 13 Feb. 2020, <https://www.cutimes.com/2020/02/13/instant-issuance-is-here-to-stay> ² Santora, Melissa. "In the mobile age, the speed of 'instant issuance' is a must for cards." PaymentsSource, 28 Dec. 2016, www.paymentsource.com/opinion/in-the-mobile-age-the-speed-of-instant-issuance-is-a-must-for-cards ³ Oppy, Mick. "Opinion, is instant card issuance right for your credit union." Credit Union Journal, 20 Nov. 2017, <https://www.americanbanker.com/creditunions/opinion/is-instant-card-issuance-right-for-your-credit-union> ⁴ "Card industry faces \$400B in fraud losses over next decade, Nilson says." Payments Dive, 14, Dec. 2021, <https://www.paymentsdive.com/news/card-industry-faces-400b-in-fraud-losses-over-next-decade-nilson-says>

