



# START CARD

START your relationship earlier

## Delivering superior service for new and loyal cardholders

Today, consumers expect in-branch and instant issuance services to be readily available. With traditional card fulfillment, it can take up to 10 days to issue, mail and activate cards. Such a long period of time is no longer acceptable in today's on-demand society.

The FIS™ Start Card solution, allows your institution to compete with larger issuers offering traditional instant issuance for a much lower start up investment. The solution conveniently provides a temporary card and automatically orders a permanent card for the account holder.

On average, account holders who receive their cards via in-branch services, use their new cards within eight hours of activation. The sooner account holders receive their cards, the sooner they spend and the sooner you generate transaction fees. It's a win-win situation for everyone. Not only will you receive more revenue but your institution will have a clear point of service differentiation by having the ability to reissue a card instantly if your customer's card is ever compromised.

- **44%** of cardholders say instant issuance would influence where they bank.<sup>1</sup>
- **46%** of the top 50 U.S. banks and credit unions by asset size have adopted instant card issuance technology.
- **32%** discrepancy in activation rates in cards that were instantly issued (82% activation rate) versus those that were mailed (50% activation rate).<sup>2</sup>

## Key Features



Provide customer with new or replacement debit card on demand



Lower cost option - no hardware investment



Maintain the same permanent account number (PAN) between temporary and permanent card



Temporary card is automatically deactivated when permanent card is activated

1 - <https://www.ondotystems.com/products/use>  
2 - <https://www.aitegroup.com/report/instant-issuance-us-current-state-assessment>

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## Benefits

- **Improved customer experience** - meet new consumers' instant expectations while retaining existing customers by showing the value of instant issuance in emergency card replacement situations
- **Competitive advantage** - instant issuance delivers speed, convenience and value to cardholders.
- **Trusted partnership** - provide services that align with your cardholders' lifestyles.
- **Revenue opportunities** - activation at the time of card issuance maximizes activation rates, increases card usage and reduces downtime in re-issuance situations.

## Establishes top-of-wallet placement

Instant issuing helps establish top-of-wallet placement as customers come to trust that their card will always be immediately available. As consumer preferences evolve and new channels emerge, bankers must consider the role of branches as it relates to the emergence of instant card issuance. This is a game-changer for financial institutions; instant issuance offers a great opportunity to transform the branch into a super customer service center, thus improving customer loyalty and profitability.

By issuing a temporary card, your institution gets the opportunity to deliver customer service benefits for new and loyal customers. Start Card leverages our FIS Card Personalization services to bulk print temporary magnetic stripe cards that your institution can offer in-branch for new account openings, lost or stolen card replacements, or any other type of card replacement until the permanent card arrives. This process is a simple three-step process, allowing you to satisfy your account holders with ease. Enroll and order initial bulk card shipment, deploy inventory to branches as needed and assign temporary cards - as easy as 1, 2, 3.

## Get Started Today

For more information on Start Card, please call 800.822.6758 or email [getinfo@fisglobal.com](mailto:getinfo@fisglobal.com).



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