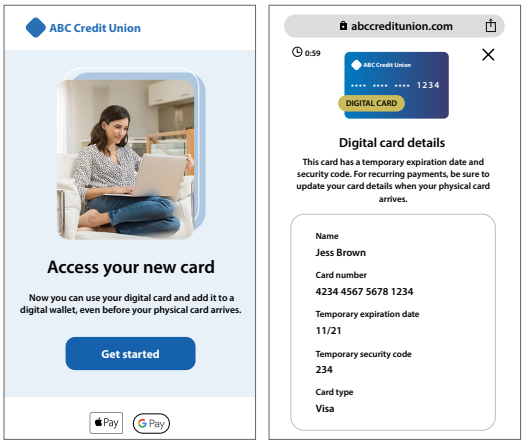
Digital Issuance

Digital Issuance provides an electronic version of a preactivated card, seamlessly delivered to the cardholder through integration with CardHub®, for immediate use in digital wallets and online shopping prior to receipt of the physical card.

- Instantly issue digital version of card
- Reduce friction associated with a lost, stolen, or compromised debit or credit card
- Promote top-of-wallet card status
- Enhance interchange income potential

Consider the following scenarios: A member has had their debit card lost or stolen and cannot get to a branch before it closes. A potential new member needs access to a payment card quickly and is seeking a financial partner where they can obtain one immediately.

Meeting members' needs with on-the-spot digital solutions strengthens loyalty and also creates a powerful advantage in winning new relationships.



With Digital Issuance, cardholders can easily view their card and immediately add it to their digital wallet. This provides an instant, convenient solution that exceeds members' expectations by reducing the wait time for access to funds and saving the cost of rush shipping. Faster access to funds keeps your card top-of-mind for continued use, even after their plastic card arrives.

How It Works

Digital Issuance allows for a preactivated, electronic version of a member's debit or credit card to be delivered directly to the cardholder immediately—members enrolled in CardHub receive a push notification, while non-enrolled members receive a secure SMS link. This means that even if your cardholders are not yet digitally engaged with your financial institution, they can still securely receive a link to their new card.

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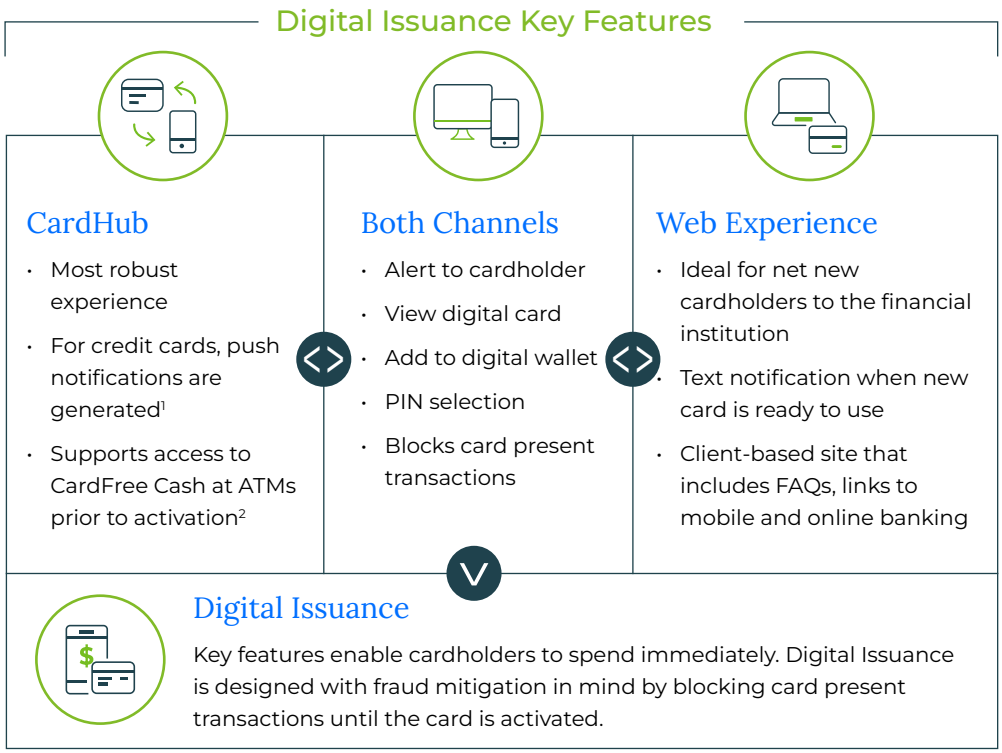

[1]CardHub roadmap item for debit cards. [2]When CardFree Cash feature is present.

"Digital issuance has become table stakes in today's payments landscape. Members expect the convenience of an immediately available digital card, and credit unions that deliver it strengthen the value they provide. Whether replacing costly printers and plastics or enhancing existing Instant Issuance, this capability provides a modern, seamless experience that resonates with younger and tech-savvy members."

Rebekah Higgins
Chief Growth Officer

Key Benefits

Offer Instant Convenience: Reduce the friction associated with a lost, stolen, or compromised debit or credit card.

Simple: Quick and easy to implement.

Promotes Top-of-Wallet Card Status: With more immediate card usage and spend, Digital Issuance fosters loyalty, cardholder satisfaction, and increased usage.

Enhance Interchange Income Potential: Cardholders spend sooner and more often.

Secure: Card-present transactions are blocked until the physical card arrives and is activated.

Position for Growth: Set the foundation now for future digital enhancements.

Learn More

For additional information on implementing Digital Issuance at your credit union, please contact your dedicated Client Success Manager.

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