

5 Ways Instant Issuance Unlocks Revenue Potential

Today's consumers expect instant access to the products and services they need and want, and banking is no exception. Instant card issuance — a service that allows customers to leave the branch with a fully activated debit or credit card — has quickly become a must-have offering for financial institutions. It's not just about convenience; it's about meeting modern expectations for speed, security and service.

While the ability to instantly issue cards enhances the customer experience, its impact doesn't stop there. By enabling instant issuance at the branch, banks and credit unions can streamline operations, strengthen customer relationships and unlock new opportunities for revenue growth.

Below are five key ways banks and credit unions can improve their revenue opportunities with instant issuance.

1. Improve Branch Efficiency

Instant issuance helps banks create a smoother, more customer-focused experience. Frontline staff can issue cards on the spot, giving them more time to engage with customers and less time tied up in managing card orders. At the branch, instant issuance keeps things moving. Customers get immediate access to their funds, and staff have the opportunity to engage in meaningful conversations, like cross-selling other products and services, while the card is being printed. The result? Happier employees and more satisfied customers or members — along with the financial benefits that come from more efficient operations.

2. Deliver Better Customer Experiences

In today's on-demand world, instant card issuance allows financial institutions to meet consumers' growing expectations for speed and convenience. When someone loses a card or has their information compromised, being able to walk into a branch and leave with a replacement card in hand can turn a stressful moment into one of relief. Instead of waiting days for the mail, customers can quickly get back to their routines without unnecessary delays or hassles.

For many customers, especially younger adults, getting a new card right away isn't just convenient; it is a deciding factor in where they choose to bank. According to [Vericast's Consumer Card Preferences Study](#) (July 2025, n=1,000), 36% of debit card users say instant issuance would influence their choice of financial institution, and that number jumps to 47% among 18- to 24-year-olds. Nearly three out of four people consider receiving a card instantly important to them, with 19% calling it critical.

Instant Issuance is no longer a nice-to-have — it's a competitive edge. By delivering dependable, immediate card experiences, businesses can strengthen customer loyalty, attract new customers and ultimately drive revenue growth.

3. Keep Your Card Top-of-Wallet

Contactless cards frequently win top-of-wallet status because they offer unmatched convenience. Compared to inserting EMV® chip and PIN cards at a payment terminal, tapping a card feels faster and easier. By offering dual-interface EMV® cards through instant issuance, financial institutions give cardholders the smooth payment experience they expect.

The numbers support this trend. A 2025 global survey shows that [71% of consumers](#) prefer contactless payments over traditional methods — up from 62% in 2022. Because consumers want fast and secure ways to pay, contactless cards consistently earn and maintain their prime spot in the wallet. For issuers, the ability to instantly provide these cards meets consumer demand and drives higher transaction volumes. As more purchases shift from inserted chips to contactless taps, the potential for increased interchange revenue grows significantly.

4. Grant Immediate Purchasing Power

When cardholders leave a branch with a new, ready-to-use card in their wallet, they gain the ability to start making purchases right away. By eliminating the typical 7-14 day waiting period of traditional card issuance, instant issuance can act to accelerate card adoption, potentially driving higher transaction volumes and reducing delay on related bank revenue.

The benefits go beyond convenience. According to [Payments Journal](#), one of the biggest advantages is the increase in activation and utilization rates across the card portfolio. Unlike inactive and unused cards, which increase costs and strain profit margins, instantly issued cards facilitate immediate engagement and reduce the financial burden of managing dormant accounts. By adopting instant issuance, banks and credit unions can strengthen their card programs, meet customer expectations and drive meaningful revenue growth.

5. Reduce Operational Costs

While traditional card issuance often comes with significant processing, shipping and handling costs, instant issuance helps to reduce these overheads. By providing customers with their new or replacement cards directly at the branch, financial institutions can avoid postage, packing materials and mail handling fees.


By issuing cards directly to customers, banks and credit unions can hope to avoid the risks and extra costs associated with mail delays, lost, or stolen cards and to eliminate the expenses of emergency card replacements. This direct approach speeds up card delivery, enhances security and frees up staff to focus more on customer service and other essential tasks. Ultimately, both institutions and cardholders benefit from a smoother process and meaningful cost savings with every card issued.

Put Your Card Program to Work for You

Instant Issuance from Vericast is your financial institution's affordable SaaS solution for in-branch ATM, debit and credit cards. With no hardware service contracts, no software licensing fees, and a low-profile desktop card printer, it's a cost-effective way to deliver the convenience your customers expect.

Unlike traditional solutions with high up-front costs and complex infrastructure, Vericast's cloud-based Instant Issuance requires only an internet connection and web browser. The service provider handles updates, security, and maintenance, reducing IT overhead and operational costs.

[Vericast Card Solutions](#) make it easy to reduce costs, increase card activation and unlock revenue potential while delivering seamless, secure customer experiences. Let's explore how [Instant Issuance](#) can transform your card program today.



Using [proprietary data analytics and advanced modeling](#), we identify prospects who align with your ideal customer profile and engage them with personalized, compelling offers through the channels we believe they're most likely to respond to. Continuous reporting and insights allow us to refine strategies over time, aiming at sustained growth and stronger customer loyalty.

With decades of industry experience, a compliance-forward mindset and a broad portfolio of [acquisition and retention](#) solutions, Vericast helps financial institutions across the country solve their biggest marketing challenges and achieve more.

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