

# What to Look for in an Instant Card Issuance Solution

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Losing a debit or credit card is stressful enough without having to wait days for a replacement. That's where Instant Card Issuance comes in. Instead of enduring delays, customers can walk out of their branch with a new card in minutes. For financial institutions, instant issuance isn't just about convenience — it's a smart way to build lasting customer loyalty and trust. In fact, [74% of consumers](#) say that receiving a card on the spot is important to them. Instant issuance turns a moment of frustration into an opportunity to deliver exceptional service and strengthen customer relationships.

However, finding the right instant issuance solution can feel daunting. Many financial leaders worry about high setup fees, complex IT requirements, and extended deployment timelines. Fortunately, modern software delivery models are breaking down these barriers. By leveraging the flexibility and efficiency of a Software-as-a-Service (SaaS) solution, banks and credit unions can implement an instant issuance solution with minimal disruption while maximizing their return on investment.

Among the available options, SaaS solutions stand out for their ability to make instant issuance scalable, efficient and accessible. Let's explore why SaaS is increasingly the preferred path for forward-thinking institutions.

## The Advantages of a SaaS-Based Solution

For many banks and credit unions, careful budgeting and resource planning play a central role in decision-making. It's important to understand the core differences between available delivery models, as these have a direct effect on daily operations and long-term costs. Providers typically offer either Software-for-Purchase (SFP) or Software-as-a-Service (SaaS) models.

Implementing a traditional SFP solution often means expensive upfront capital, costly software licensing and complicated infrastructure changes. In contrast, a SaaS model can remove these burdens. Here is a closer look at the specific advantages a SaaS-based instant issuance solution offers.

### Cost-Effectiveness

A SaaS program requires significantly less upfront capital investment. Because the software is hosted in the cloud, the financial institution does not need to purchase, program or maintain a private server. Solutions like Vericast Instant Issuance operate as an affordable SaaS model designed specifically for in-branch EMV® chip-enabled and dual-interface cards.

With no hardware service contracts and no recurring software licensing fees, the ongoing expenses often remain highly predictable. Financial institutions need to invest only in the physical card printer. The cloud-based service provider should handle all system updates, security patches and routine maintenance, helping to reduce operational overhead.

### Ease of Implementation

Time to market matters when rolling out a new branch service. SaaS providers offer turnkey solutions that often reduce implementation time from months to mere weeks. This rapid deployment means financial institutions can begin issuing cards and recouping their investment much faster.

Setup is managed almost entirely by the cloud-based service provider, including the loading of secure keys. Financial institutions can get up and running with just a standard internet connection and a web browser. This streamlined approach requires minimal operational resources and virtually eliminates the strain on internal IT departments.

## User-Friendly Design

Branch staff should spend their time engaging with customers, not troubleshooting hardware. Leading SaaS solutions prioritize innovative and simple design. Compact printers operate quietly, making them a seamless addition to busy branch environments without taking up valuable desk space.

These modern systems easily support a wide range of needs, including both contact and contactless EMV cards. Operation remains incredibly straightforward. Because there are no local servers to manage, frontline employees can focus on delivering a great customer experience. Providers like Vericast also include comprehensive implementation, setup and training to ensure staff feel confident using the system from day one.

## Reliability and Support

Dependable technology requires equally dependable support. Proven print technology requires very little physical maintenance, ensuring smooth day-to-day operations across all branch locations.

When issues do arise, robust support structures are essential. A top-tier cloud-based provider should deliver comprehensive assistance, including a dedicated help desk available during standard business hours and on-call support available around the clock. Users should always have access to a dedicated portal featuring video tutorials and detailed guides. Furthermore, under many rapid replacement programs, if a hardware issue cannot be resolved remotely, a new printer is shipped immediately to prevent branch downtime.

## Security and Compliance

Security should always be at the forefront when evaluating potential partners. Solutions must meet VISA® / Mastercard® security requirements. Additionally, the robust SaaS systems are intentionally designed so that no sensitive financial institution keys are ever loaded directly into the local printing unit. Instead, all communication is managed through highly secure web service calls. Administrative controls, tailored user permissions and advanced EMV capabilities work together to help protect sensitive information at every step of the issuance process.

## Scalability and Growth Potential

A card program is expected to evolve over time, and the supporting technology should seamlessly adapt to these changes. Leading SaaS programs are designed with high scalability in mind. Financial institutions can begin with a small-scale rollout, such as implementing instant issuance at a single flagship location. As issuance volumes grow and customer demand increases, the service can be expanded to additional branches without requiring a complete overhaul of the backend infrastructure.

Providing customers with active, ready-to-use cards is often correlated with greater interchange revenue. A scalable SaaS solution enables financial institutions to capitalize on this increased transaction volume across their entire network.

## Why Vericast Is The Right Partner for Your Card Program

Selecting the right instant card issuance partner comes down to finding a provider that genuinely understands the day-to-day realities of your operations. The best partners deliver flexible solutions, respect budget constraints, and actively help strengthen your financial institution's brand.

Bringing decades of proven experience to the table, Vericast serves thousands of financial institutions with a deep commitment to consistency, quality, and outstanding customer service. Our dedication to innovation and our client-first philosophy are at the heart of everything we do.

Our [Instant Issuance](#) solution is your financial institution's affordable SaaS platform for in-branch issuance of EMV® chip-enabled and dual-interface cards. In about one minute, you can place a permanent, ready-to-use card directly into your customers' hands. This convenient and cost-effective solution not only can enhance customer experience but also can drive higher card activation and utilization rates, unlocking meaningful revenue growth for your institution.

If you are ready to offer your customers the convenience of in-branch instant issuance, [Vericast Card Solutions](#) is here to help you on your journey. [Contact Vericast](#) today to learn more.