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## 2025 Instant Issuance Provider Scorecard

### Debit Payments

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#### AUDIENCE

**Financial institutions:** Bankers, senior strategists, and product managers responsible for card issuance products.

**Vendors:** Instant issuance card vendors.

**Fintechs and businesses:** Issuers of non-traditional/non-bank debit cards, digital banking accounts, embedded finance, prepaid cards.

## Overview

Fiserv stands atop the rankings in Javelin Strategy & Research's inaugural Instant Issuance Provider Scorecard, earning Best in Class for its comprehensive, end-to-end offering that supports the entire customer lifecycle with robust features, integrable technology, and complementary service options. Rounding out the top three were Entrust and Thales.

This scorecard is part of Javelin's Debit Payments' Instant Issuance and Digital Issuance Provider series. These two scorecards provide a comprehensive assessment of instant issuance and digital issuance solutions from eight vendors: Alviere, B4B Payments, CPI Card Group, Entrust, FIS, Fiserv, Galileo, and Thales. For this scorecard, Javelin meticulously evaluated eight instant issuance products across three categories using 28 criteria, backed by findings from our consumer survey research.

## Primary Questions

- Why is instant issuance important for debit card issuers?
- What are the leading providers of instant issuance services?
- What are the key features for a best-in-class instant issuance product?

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# Excerpt from Executive Summary

Fiserv ranks **Best in Class** in the inaugural Javelin Strategy & Research Instant Issuance Provider Scorecard. Fiserv’s Instant Issue product boasts a comprehensive, end-to-end offering that supports the entire customer lifecycle with robust features, integrable technology, and complementary service options.

The instant issuance solutions from Entrust and Thales emerged as **Overall Leaders** because of their innovative features, extensive functionality, diverse technology options, and dedicated customer support. Entrust’s self-service instant issuance capability allows financial institutions to significantly improve customer experience in branches and at interactive teller machines. The Thales D1 Solution supports an omnichannel card issuance approach similar to a retail customer experience. Customers can order a new or replacement debit card on their mobile device for pick up at a nearby bank branch or ATM.

Banks, credit unions, and other issuers must consider several factors when identifying the best partner and solution to support instant issuance capabilities. Javelin ranked the eight instant issuance solutions based on critical product features and functions, such as supported card types, card design options, and printing services. The products were also evaluated on their technology delivery capabilities, such as hosted, on-premise, hybrid solutions, APIs, and ease of integration into the FIs’ platforms. Other essential product capabilities include delivering industry certified and compliant (e.g., PCI, EMV, etc.) solutions and security tools. Lastly, Javelin evaluated the providers’ customer support throughout their product lifecycle, including time to market, staff training, software maintenance, and ongoing customer service.

## Fiserv Sits at the Head of the Pack in Instant Issuance

Figure 1. How Debit Card Instant Issuance Solution Providers Rank in the 2025 Scorecard



Source: Javelin Strategy & Research, 2025

# Companies Mentioned

Alviere, American Express, B4B Payments, CashApp, Chime, CPI Card Group, Dave, Discover, EMV, Entrust, FIS, Fiserv, Galileo, NCR, PayPal, SoFi, Thales, Venmo, Visa

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