



Understanding Digital Card Issuance with Push Provisioning

Learning the Lingo

- **Real-Time Card Add:** Ability for the core to send a new card order in real-time to your card processor.
- **Digital Card Issuance:** Delivery of an electronic version of the card for immediate use.
- **Push Provisioning:** Adding a card to a digital wallet from within online or mobile banking; a single-click option instead of adding card details manually.
- **Digital Wallet:** Apple Pay, Google Pay, Samsung Pay
- **Online Card Ordering:** The ability for a member to close a card and order a new one.

Overview

Understanding the phases of implementing a digital wallet payment solution begins with understanding the separation of terminology. **Digital issuance** is a service that allows cardholders to access a new or replacement debit card electronically before receiving the physical card in the mail. **Push provisioning** is a process that allows cardholders to add their cards to digital wallets like Apple Pay or Google Pay with a single tap in a mobile app.

While the final outcome ends with a simple tap by the member, the stepping stones leading to digital wallets require CU*Answers to implement multiple solutions from beginning to end to support the entire process of digital issuance and push provisioning.

Phase One | Push Provisioning (*Adding the Card to the Digital Wallet*)

This process involves a third-party vendor that will gather the information needed with the card record and send those details plus the mobile's provisioning details to the member's digital wallet.

Once received, this triggers the mobile processing system to open the digital wallet, allowing the member to add the card and use it as a payment method from their mobile device.

This phase involves a multi-layer solution, as we must first push the card details to the wallet, but also work with each card processor on their individual requirements to digitally activate the card. **This is critical for security, as a simple standard activation of the card would then mail an already activated plastic to a member!** Digital activation could also require additional certification from the card processors.

Phase Two | Creating the User Experience in Mobile

We are working on creating the end-user member experience in their mobile app. This process will allow members to request to close a card, as well as request a new one. When the member triggers this event, we must first send the card status message to close the card, then we will generate the new card add request and drop that into the nightly batch maintenance file.

Phase Three | Sending Multiple Batch Maintenance Files per Day

We understand that real-time would make this more attractive to your members, however working with the 3rd party vendors has proven to be a challenge. As such, we have shifted our focus to 'near real-time'. To make this more appealing we are working on understanding and adjusting our programs to send multiple batch maintenance files each day.

How does that help?

It would be beneficial, if for example, someone ordered a card at 9AM and the file got transmitted at 11AM; the card would appear in the wallet shortly thereafter. This would allow the *push to wallet* button to appear, and if the card processor is ready and digital activation is setup, the card would be available for use.

Moving Forward

Each of these three phases is critical and must be completed in order for the entire digital card issuance process to be self-service for your members. We do deeply believe that this service adds value and are working diligently to deliver the outlined solution.

Read More in the Kitchen

[Digital Issuance \(DCI\) and Push Provisioning](#)

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