Push Provisioning: Strategic Digital Differentiation

TransFund℠
making money move

What is push provisioning?

Push provisioning allows cardholders to **instantly and securely add cards to digital wallets** such as Apple Pay, Google Pay, and Samsung Pay. It leverages tokenization and converts card credentials into secure payment tokens

Never be without payment access, as cardholders can:

- Instantly add cards to digital wallet
- Start spending right away
- Automatically replace a lost or stolen card and start using their digital card

The End-to-End Process Takes as Few as 2-3 Minutes:

Authentication – User identity is verified (typically conducted via log-in to mobile app)

Cardholder Initiates – Cardholder taps “Add to Wallet” in the mobile app to trigger the request from the issuer to the wallet provider

Secure Tokenization – Card details are tokenized and sent through secure network channels to the wallet provider

Card is Provisioned – Wallet provider receives tokenized card data and provisions the card into the digital wallet

Why does push provisioning matter today?

300%
Push provisioning can increase digital wallet enrollment by up to 300%

92%
of U.S. consumers have used digital payments in the past year

30%
of fraud transactions can be avoided through tokenization

Digital wallets account for:

50%
of global e-com transactions

30%
of in-person transactions

Case Study: Digital Issuance

83% of cardholders

made a transaction within 3 days while awaiting a physical card, capturing incremental engagement and interchange

This credit union expanded their digital strategy via digital issuance and push provisioning, increasing immediate transactions

Key Benefits:

Consumers

- Instant access to funds
- Everyday convenience
- Faster checkout
- Stronger built-in security
- Expectations met

Financial Institutions

- Faster + higher activation rates
- Increased transactions and revenue growth
- Top-of-wallet positioning
- Higher spend capture
- Reduced fraud