



NEWS RELEASE

Bankjoy Partners with CPI to Bring Push Provisioning to Community Banks and Credit Unions

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Easier, faster digital wallet access helps increase card activation and use

DENVER--(BUSINESS WIRE)-- **CPI™** (Nasdaq: PMTS), a payments technology leader providing a comprehensive range of physical and digital payment solutions, today announced a partnership with Bankjoy, a leading provider of digital banking solutions for community banks and credit unions. Through the partnership, Bankjoy clients can offer CPI **Push Provisioning**, giving customers a quick, secure way to add debit and credit cards to digital wallets directly from their financial institution's app or online banking portal.

Push Provisioning Drives Account Activation and Use for Issuers

CPI Push Provisioning makes eligible payment card credentials available in digital wallets immediately, giving customers instant access to accounts and minimizing interruptions when cards are reissued. A **2025 CPI consumer survey**¹ showed that 71% of respondents ages 18 to 37 found it appealing for their financial institution to add new payment information to their digital wallet. Issuers that adopt push provisioning can increase activation rates by 15-20%, according to **CPI data**².

"When a customer reaches for a phone to pay, the cards already in the preferred digital wallet have an advantage," said **Rob Dixon**, Chief Digital Officer at CPI. "Working with CPI gives Bankjoy community banks and credit unions a better opportunity to earn that everyday use from the start."

For financial institutions, CPI's established integrations with digital wallets, card networks, and payment processors

reduce the back-end complexity and ongoing maintenance often associated with provisioning cards to digital wallets. Issuers can focus on delivering an exceptional customer experience, while CPI handles the updates needed to maintain compatibility with Apple Pay®, Google Pay™, and Samsung Pay®. By removing technology, platform, and resource barriers, CPI empowers issuers to provide connected, omnichannel payment experiences however customers choose to pay.

“Push provisioning is quickly becoming a baseline expectation for cardholders, and community financial institutions need a partner who can deliver it without enterprise-level complexity or cost,” said Weiwei Duncan, co-founder and Chief Operating Officer of Bankjoy. “CPI brings the processor integrations, wallet relationships, and implementation expertise to make this a reality for our clients. We’re proud to formalize this partnership and look forward to helping our institutions compete.”

1 2025 CPI Wave 5 Consumer Study (n=2046)

2 2026 CPI Navigating the Current Environment of Push Provisioning

About CPI Card Group

CPI Card Group (Nasdaq: PMTS) is a payments technology company that is integral to the payments ecosystem. CPI's connections, people, and solutions enable payments for a broad and expanding customer base including thousands of U.S. financial institutions, processors, fintechs, prepaid program managers and more, and these customers count on us to deliver what's next. We continue to transform alongside the market, and for decades have invested in building deep connections and flexible solutions for our customers. Our proprietary platform and expertise uniquely position CPI to deliver today, tomorrow, and into the future as the market expands and payment methods evolve. Learn more at www.cpicardgroup.com.

About Bankjoy

Bankjoy is a digital banking platform built to help community financial institutions deliver modern, intuitive, and secure experiences that strengthen member relationships and drive growth. Combining flexible APIs, AI-driven insights, and best-in-class digital tools, Bankjoy empowers banks and credit unions to compete in a rapidly evolving financial landscape while maintaining the trust and values of community-centric organizations. For more information, visit bankjoy.com.

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