NEWS RELEASE

CPI Card Group White Paper Educates Financial Institutions on Assessing Instant Issuance Platforms

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Software as a Service (SaaS) and Software for Purchase (SFP) Instant Issuance Model Guidance for Financial Intuitions Seeking to Meet Consumer Demands

LITTLETON, Colo. --(BUSINESS WIRE)-- **CPI Card Group** ® (Nasdaq:PMTS, TSX:PMTS) (“CPI” or the “Company”), a global leader in financial and EMV® chip card production and related services, today released “Instant Issuance: Deeper considerations when choosing between Software as a Service (SaaS) or Software for Purchase (SFP)” , a white paper highlighting the various factors financial institutions should consider when choosing between the two principal models for an in-branch instant issuance solution.

In today’s consumer-driven, on-demand environment in the financial services industry, instant issuance has become a key focus to meet growing customer expectations at the branch-level. A crucial decision when building an instant issuance program is determining the ownership of the server in which the solution will store secure data for programming new cards. Issuers can choose from either a SaaS platform in which organizations select a supplier that offers cloud-service software and the server is owned by the supplier, or an SFP platform that provides a secure server and software for purchase, owned and maintained by the financial institution.

“Decision-makers must examine the financial institution’s unique situation at a deeper level to determine the instant issuance model that is most appropriate for their needs, and to consider the cost efficiency and human resources that go along with it,” said Lane Dubin , SVP and General Manager, Prepaid and Instant Issuance at CPI Card Group . “Our newest white paper aims to help make these assessments between SaaS and SFP instant

issuance platforms and to support FIs in evaluating their options."

Knowing how each model approaches the fundamentals of card issuance – and the effects on economic, staff and time resources – will help decision-makers to find the best instant issuance platform solution. "Instant Issuance: Deeper considerations when choosing between Software as a Service (SaaS) or Software for Purchase (SFP)," illustrates how SaaS and SFP platforms have different implications around a number of organizational factors, such as cryptographic keys responsibilities, EMV certifications, employee involvement, and timeline of the desired instant issuance launch.

"We've seen financial institutions, small and large, implement successful instant issuance programs with our patented SaaS solution, Card@Once®," added Dubin. "CPI's comprehensive approach unburdens branch employees and ensures, in a manner of seconds, cardholders can walk out of the location with a custom, personalized card in hand."

To download "Instant Issuance: Deeper considerations when choosing between Software as a Service (SaaS) or Software for Purchase (SFP)," click **here** .

For more information about CPI Card Group's instant issuance solution, Card@Once® , click **here** .

About CPI Card Group

CPI Card Group is a leading provider in payment card production and related services, offering a single source for credit, debit and prepaid debit cards including EMV chip, personalization, instant issuance, fulfillment and mobile payment services. With more than 20 years of experience in the payments market and as a trusted partner to financial institutions, CPI's solid reputation of product consistency, quality and outstanding customer service supports our position as a leader in the market. Serving our customers from ten locations throughout the United States , Canada and the United Kingdom , we have the largest network of high security facilities in North America , each of which is certified by one or more of the payment brands: Visa, MasterCard , American Express , Discover and Interac in Canada . Learn more at **www.cpicardgroup.com** .

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