



ENTRUST

Instant Issuance Makes Community Bank a True Champion

Challenge

The community bank needed to differentiate its brand and enhance customer satisfaction amid increasing competition.

Solution

The bank selected Entrust's instant financial card issuance solutions to implement a personalized instant issuance card program to give back to its community.

Results

- Increased revenue and cards-in-force
- Improved customer satisfaction
- Top-of-wallet status



CUSTOMER PROFILE

Founded in 1970, Citizens Bank of Las Cruces, New Mexico, serves as a hometown community bank. It offers a range of personal and business banking products, mortgages, and services, including offerings that help the local school system.

Objectives

- Implementing an instant issuance card program that gives customers the ability to choose from a gallery of personalized debit cards
- Increasing revenue and customer service while giving back to the community

Technology

- Entrust Adaptive Issuance Instant Financial Issuance Software
- Entrust retransfer system



Citizens Bank Case Study

« **Instant issuance is important to us because it allows us to provide a better level of service to our customers.** »

Mark Beer, Vice President of IT, Citizens Bank of Las Cruces

THE TRANSFORMATION

Competitive edge, giving back

Citizens Bank of Las Cruces sought a partner to implement an instant issuance card program that gives its customers the ability to choose from a gallery of personalized debit cards. It wanted a library of custom images of local scenery and high school mascots.

The bank sought to give customers a channel to showcase team pride – and give itself a competitive edge. It wanted customers to be able to walk into the main branch, choose their personalized card, and walk out with a secure, activated card in a matter of minutes. For every transaction with the personalized high school debit cards, the bank would donate a percentage directly to the school program.

Citizens Bank moved forward with implementing an instant issuance program with Entrust's solution. Integrated with more than 30 core interfaces, Entrust Adaptive Issuance Instant Financial Issuance Software was able to seamlessly interface with the bank's core system. The instant issuance program was rolled out to the bank's main branch location in just a few months.

MEASURES OF SUCCESS

Increased revenue, satisfaction

Taking a total solutions approach, Citizens Bank opted to implement an Entrust retransfer system to produce the personalized cards in the main branch. The bank was impressed with the durability and security features provided by the system – plus it wanted to avoid problems that come from using multiple vendors.

“The need for a total solution helps eliminate headaches in the future,” said Mark Beer, Vice President of IT at Citizens Bank. “Having the hardware from one vendor and software from a different vendor can bite you in the long run. Entrust solutions gave us the total solution that we needed.”

In addition to giving back to the community, Citizens Bank has increased customer through its instant issuance program satisfaction and revenue. Normally, cardholders expect to wait seven to 10 business days to receive their payment card in the mail. With instant issuance, the bank is able to issue or reissue a card in minutes – avoiding the typical wait time a customer encounters when they open an account or replace a card.



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