



**ENTRUST**

# IBC Bank Boosts Customer Satisfaction with Instant Debit Card Issuance

## Challenge

IBC Bank's "We Do More" philosophy has kept it at the forefront of the technology innovation curve - driving the bank to implement an instant EMV debit card solution across all branches.

## Solution

The bank selected CR825™ Instant Issuance Systems with EMV chip encoding technology, integrated with Entrust Financial Instant Issuance Software.

## Results

- IBC Bank enhanced customer satisfaction
- Debit card revenue has increased
- The bank gained a competitive advantage



## CUSTOMER PROFILE

IBC Bank was founded in 1966 in Laredo, Texas. Today, it is the flagship bank of International Bancshares Corporation, with more than 180 branches serving 88 communities throughout Texas and Oklahoma.

## Objectives

- Eliminating the waiting period for debit cards to be mailed to customers
- Giving customers immediate access to funds and instant purchasing power

## Technology

- CR825™ Instant Issuance Systems
- Entrust Financial Instant Issuance Software

« **With our instant issuance program, we inspire confidence among our customers by delivering services that go above and beyond their expectations.** »

Dennis E. Nixon, Chairman and CEO, International Bancshares Corporation

## THE TRANSFORMATION

### Delivering instant services

Today's consumers expect anytime-anywhere services and instant gratification, and they will seek a financial provider that can meet these demands. This presents new opportunities for financial institutions to offer instant solutions.

IBC Bank credits its success to an aggressive and innovative attitude. The bank realized consumer expectations were shifting, and waiting for a new card or an emergency card replacement to arrive in the mail was no longer a positive customer experience.

Seizing the opportunity to be one of the first banks to offer instant issuance services, IBC Bank adopted a solution that would allow it to securely issue permanent, personalized EMV debit cards on-demand in branch locations. It implemented Entrust Financial Instant Issuance software and installed CR825™ Instant Issuance Systems with multiple personalization functions, including:

- Over-the-edge retransfer color printing
- EMV chip encoding
- Magnetic stripe encoding

## MEASURES OF SUCCESS

### Enhancing experiences, performance

After IBC Bank rolled out its EMV instant issuance program in all branch locations, customers now have the ability to walk into their local branch and instantly receive a new or replacement debit card. This gives customers immediate access to funds and instant purchasing power – creating a positive customer experience.

IBC Bank instantly issues an estimated 24,000 new or replacement debit cards per month and that number is expected to grow. The bank continues to see the value in Entrust's instant issuance solution for customers and business performance, and it has expanded its instant issuance program to include instantly issued EMV credit cards.

### The Entrust advantage

As the pioneer of instant issuance, we offer services that make all the difference. Paired with superior hardware and software solutions, our service offerings let you deploy, maintain, and manage with ease – on premises or in the cloud.

 Learn more at [entrust.com](https://www.entrust.com)    