



CASE STUDY

First Midwest Improves Customer Experience with Instant Issuance

Challenge

First Midwest Bank conducted a customer survey that produced a very clear message: Customers don't want to wait to receive their permanent, activated debit card. To improve that experience, First Midwest sought an instant issuance solution for new and replacement cards.

Solution

The bank selected Entrust's Instant Financial Issuance solution to deliver customers fully activated, ready to use bank cards – on-site and on-demand.

Results

- Customers are delighted to leave the branch with a fully activated card
- Transaction volume has increased
- Branch personnel love the program and have more time to focus on customers
- Significant cost savings have been realized via reduced spend on rush fees



Customer Profile

First Midwest Bank provides a range of commercial, treasury management, equipment leasing, consumer, wealth management, private banking, and trust products and services. Founded in 1940, it has 100+ branches in Indiana, Illinois, and Iowa.

Objectives

- Improving customer account opening experience
- Ensuring customers don't have to wait to make transactions
- Reducing card expedite fees on new and replacement cards

Technology and Services

- Entrust Financial Instant Issuance software
- Entrust Issuance Device Management software
- DATACARD® CE870™ Instant Issuance System
- On-Call and Issuance Supplies Management Service



ENTRUST
SECURING A WORLD IN MOTION



We haven't even started advertising our instant issuance capabilities, yet our customer base has already grown in a very short amount of time, due to our ability to instantly issue debit cards.

JAY BERNSTEIN, VP BUSINESS SOLUTIONS MANAGER, FIRST MIDWEST BANK

THE TRANSFORMATION

Simplifying the issuance process

When First Midwest acquired a bank that offered customers instantly issued bank cards, it didn't simply adopt that system. It did its homework, and then chose Entrust's **Instant Financial Issuance solution**, including Issuance Supplies Management.

"One important aspect of the solution is the FIS Chip Card Plug In; it goes right to our core and eliminates extra work," said Jay Bernstein, VP Business Solutions Manager at First Midwest,

Entrust's world-class software products make the daily issuance process easy for branch personnel and consumers alike:

- Issuance Device Management software remotely monitors printer status so branches know when supplies are running low, allowing for maximum uptime of the system so consumers don't have to wait for cards
- Financial Instant Issuance software is integrated with over 100 core processing/switch systems, enabling instant activation of the card

MEASURES OF SUCCESS

Employees and customers benefit

Prior to implementing Entrust's solution, bank employees were doing machine maintenance and ordering supplies online.

Now with Issuance Supplies Management, an Entrust technician is notified to come replenish supplies, securely shred used ribbons, and perform routine maintenance.

"It's clear that our customers benefit from instant issuance," says Bernstein. "But we are also thrilled with the positive impact the program and Entrust's services have had on our employees."

Given its success, the bank plans to grow the program as it expands its footprint.

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.

