



CASE STUDY

Hawaii State Federal Credit Union Unites Islands

With Entrust's Personalized, Instant Card Issuance

Challenge

As a not-for-profit financial cooperative owned by its members, Hawaii State Federal Credit Union (HSFCU) provides savings, checking, loans, and credit card services via online, telephone, and mobile banking. The bank card is at the heart of every account, and the ability to issue payment cards quickly, reliably, and securely is critical in maintaining the customer experience. Instant issuance is a pivotal aspect of their card issuance strategy, accounting for approximately 90% of debit transactions.

From a technical perspective, HSFCU wanted to upgrade to an instant issuance system that would function seamlessly and outpace their legacy printer. By staying ahead of the curve, HSFCU could position themselves more favorably against competitors.

Solution

HSFCU's Safeway satellite branches, known for their design and compact size, have successfully implemented the Entrust Artista CR825 Instant Issuance System. Although some branches adapted their existing spaces to accommodate the new solution, the transition was seamless.

During the transition period to contactless payments in 2021, there was a planned period of a week where instant issuance was unavailable. This highlighted the indispensable value of the service, reinforcing the strong demand for instant gratification and the importance of maintaining uninterrupted service. When faced with the option to mail cards or provide instant issuance, the answer is clear: The members prefer the immediacy of instant issuance, aligning with the credit union's commitment to service and enhanced security measures.



Customer Profile

Hawaii State Federal Credit Union (HSFCU)

HSFCU is a not-for-profit financial cooperative owned by its members. Headquartered in Honolulu, Hawaii, and regulated under the authority of the National Credit Union Administration (NCUA), HSFCU is one of the largest credit unions in Hawaii. Established in 1936, HSFCU has \$2.7 billion in assets, 136,000 members, 15 branches and provides financial advising, checking, savings, and loan services on Oahu and Maui. Hawaii State Federal Credit Union has been a valuable customer of Entrust for more than 14 years.



ENTRUST
SECURING A WORLD IN MOTION



In the midst of the harrowing Lahaina, Maui, wildfires in 2023, our branch stood as a beacon of hope for our members. Amidst the chaos, when members arrived with nothing, we were there to instantly provide them with cards and support their payment journey on the spot. This immediate service was a life-changer for those affected, showcasing one of the strongest benefits of instant issuance and our commitment to serving the community.

DARCIE INAGAKI, CARD OPERATIONS MANAGER, HSFCU

Results

Entrust and HSFCU adopted a hybrid approach for implementing Entrust technology across branches in Hawaii.

Entrust technicians traveled to the state to facilitate the setup at three key branch locations. Staff from other branches came to one of these locations for comprehensive training, which included demonstrations and recorded sessions, as part of a “train the trainer” model.

Next, HSFCU’s in-house technicians scheduled all installations, considering the geographical challenges unique to each location. The overall implementation took less than four weeks.

The frontline staff at HSFCU have praised the new card printers for a variety of reasons including:

- Provides immediate payment activation for members that brings satisfaction and enables an instant revenue stream for the credit union
- Offers a quieter and more aesthetically pleasing solution
- Eliminates the inconvenience of cards being lost in the mail

PERFORMANCE, RELIABILITY, AND GROWTH

Business needs

- Update existing card issuance printer inventory
- Adopt modern financial card trends, such as flat cards and personalized designs

Technology needs

- Seamlessly transition to new printers
- Train staff on new printer format and capabilities

Solutions

- 15 Artista CR825 card printers
- Entrust Instant Financial Issuance on-premises software

Results

- Successful transition to Artista CR825
- Quieter, easier to access, and more aesthetically pleasing printers mean happier staff
- Card issuance level has gone up since January 2024
- Three retail branches added to the instant issuance program can now function at the same operational level, even with smaller footprints

Why Instant Financial Issuance

The benefits of instant financial issuance for HSFCU include:

- Members receive their cards immediately, enabling instant usage and a quicker stream of interchange revenue, and reducing the risk of fraud, particularly mail fraud.
- Instant issuance is more cost effective than other options (plastic, ribbon, and other supplies).

Why Entrust

HSFCU's longstanding partnership with Entrust is rooted in exceptional product quality and unparalleled support. Instant issuance aligns with HSFCU's needs, particularly for members who travel frequently and are prone to losing their cards. HSFCU can be there for these members when they need it most.

Whether it's via email or a call to open a ticket, the time difference is rarely an issue, thanks to Entrust's knowledgeable service and after-hours support for global issues. Entrust consistently keeps the credit union informed about business updates and provides new solutions with diligent follow-up.

HSFCU also appreciates dealing directly with experienced individuals. They have come to rely on this personal level of service, which they believe is unmatched by any other provider.

About Entrust Instant Financial Issuance

Whether it's for new accounts, replacement of lost or expired cards, or reissuance after a security incident or breach, issuing cards instantly creates a positive customer experience. With the right technology, banks can produce high-quality cards personalized with custom artwork that appeals to even the most demanding consumers. Backed by world-leading IFI products and a tenured team, Entrust keeps our customers on the cutting edge of security, innovation, and experience.

[Learn more](#)