



ENTRUST



ANB Bank Enhances Debit Card Program with Instant Issuance

Challenge

ANB Bank was looking to eliminate the traditional waiting period for debit cards to be mailed to customers – ultimately enhancing customers' experience and boosting customer satisfaction.

Solution

The bank implemented Entrust's instant issuance solution, featuring Entrust Financial Instant Issuance software, DATACARD® printers, DATACARD® certified supplies, and PIN selection technology.

Results

- An estimated 10,000 debit cards will be instantly issued per year
- Customers have provided positive feedback on the instant issuance program
- The bank has positioned itself as a top competitor in the market



CUSTOMER PROFILE

ANB Bank, a subsidiary of Sturm Firm Financial Group, Inc., is headquartered in Denver, Colo., with 33 branches spanning Colorado, Wyoming, and Kansas City. With an asset size of \$2.7 billion, it ranks in the top eight percent of banks nationwide by size.

Objectives

- Providing personalized, one-on-one services to customers
- Integrating all the requirements for fraud monitoring services into the instant issuance program to help ensure card security at the time of activation

Technology

- Entrust Financial Instant Issuance software
- DATACARD® instant issuance printers
- PIN selection technologies

« Instant issuance adds tremendous value to our overall portfolio. It allows us to provide on-demand, personalized services. »

Sandra Rolens, VP Project Manager, ANB Bank

THE TRANSFORMATION

Driving value with instant service

Consumers have come to expect instant satisfaction and services across the board, challenging banks to provide customized, real-time services that streamline the customer experience.

Instant issuance:

- Provides unprecedented customer convenience
- Gives banks powerful new ways to drive revenue and engage consumers

ANB Bank recognized it could provide more personalized, one-on-one services by offering in-branch instant issuance of debit cards. It decided to implement a **comprehensive solution** that includes:

- Entrust Financial Instant Issuance software
- DATACARD® retransfer printers
- DATACARD® certified supplies for printing and personalization of cards
- PIN selection technologies

MEASURES OF SUCCESS

Strengthening relationships, brand

Customers can now walk into an ANB Bank branch, apply for a new account or request an emergency card replacement (ECR), and instantly receive a permanent, secure, activated debit card with a personalized PIN number.

ANB Bank will instantly issue an estimated 10,000 debit cards per year through the programs, with a focus on instances in which a customer's card has been compromised. As breaches and card fraud continue to rise, the need for instant emergency card replacements increases.

ANB Bank has been able to quickly fulfill ECR requests, positioning the bank as responsive, customer-centric, and ultimately strengthening its brand.

"Our customers have been thrilled by the fact that they no longer have to wait for their debit card to arrive in the mail," said Sandra Rolens, of ANB Bank. "We have successfully provided them with convenient and flexible options that simplify their lives."