



ENTRUST

Navy Federal Credit Union Increases Member Satisfaction, Debit Card Usage

Challenge

Navy Federal Credit Union wanted to enhance convenience for its members, increase service levels, and ensure member satisfaction with a scalable in-branch instant issuance solution.

Solution

The credit union implemented an EMV instant issuance program, featuring Entrust Financial Instant Issuance software, Entrust Issuance Device Management software, DATACARD® CE870™ instant issuance systems with associated supplies, and On-Call services.

Results

- Navy Federal has deployed EMV instant issuance to all of its branches worldwide
- Days to first debit card use was shortened by 10 days
- Debit card transaction volume increased by more than 10 transactions in the first 30 days



CUSTOMER PROFILE

With 360 branches, \$128 billion in assets, and 21,500 employees, Navy Federal Credit Union offers a wide range of services to its 9.2 million members. It serves Department of Defense and Coast Guard Active Duty, as well as civilian and contractor personnel and their families.

Objective

- Providing convenient services to the military and defense personnel who are deployed overseas and need a new or replacement card quickly

Technology and Services

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



Navy Federal Credit Union

« **Not only have we been able to provide an invaluable convenience to our members, but it also has helped us reduce costs.** »

Molly Steele, AVP Debit Cards, Navy Federal Credit Union

THE TRANSFORMATION

Aligning strategic goals

Since 1933, Navy Federal Credit Union's vision has been "To be the most preferred and trusted financial institution serving the military and their families."

Navy Federal continually looks for innovative ways to enhance service levels, and it chose to implement an instant card issuance program in order to:

- Meet expectations of members deployed overseas for convenience
- Quickly provide new/replacement cards
- Enhance member experiences
- Reduce costs

MEASURES OF SUCCESS

Card usage, transactions increase

Three months into its pilot program with the [Entrust instant issuance solution](#), Navy Federal began rolling out the program to all of its branch locations. A full rollout was achieved in a year.

- Members appreciate not having to wait 5-10 days for a card by mail
- Member service representatives value offering instant issuance to members
- The program was so successful that Navy Federal switched to instant issuance for a majority of its card issuance
- Navy Federal has consistently seen an increase in debit card usage and transaction volume on instantly issued cards versus mailed cards – increasing transaction volume by more than 10 transactions in the first 30 days
- The credit union has migrated all of its branches over to offer EMV instant issuance capabilities, giving members added security with chip-enabled cards

As Navy Federal opens new branches globally, each features instant issuance. The full rollout includes 360 locations, which will increase as it expands. Navy Federal plans to have a total of more than 400 financial card printers throughout its branches by the end of 2020.

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

