**CUSTOMER PROFILE**

IBC Bank was founded in 1966 in Laredo, Texas and now serves 87 communities throughout Texas and Oklahoma. Since its opening, IBC has grown from less than $1 million in assets to $11.8 billion. The company is headquartered in Laredo, Texas, with 207 branches and more than 320 ATMs.

**IBC BANK INCREASES CUSTOMER SATISFACTION WITH INSTANT DEBIT CARD ISSUANCE**

**CHALLENGE:** IBC Bank’s “We Do More” philosophy has kept them at the forefront of the technology innovation curve – driving them to implement an instant EMV debit card solution across all branches.

**SOLUTION:** An instant issuance solution featuring the world’s best-selling Datacard® CardWizard® issuance software and Datacard® CR500™ instant issuance systems with EMV chip encoding technology.

**RESULTS:** With the Datacard® instant issuance solution, IBC Bank has eliminated the traditional waiting period for debit cards to be mailed to customers enhancing customer satisfaction, increasing debit card revenue and giving the bank a true competitive advantage.
ACCELERATING TECHNOLOGY INNOVATION

In the financial world, competition has always been fierce and maintaining and gaining market share has proven to be challenging for financial institutions. At the same time, the rapid acceleration of mobile connectivity presents new challenges as it puts innumerable competitive options literally at customers’ fingertips and switching allegiances is as easy as clicking a button. In fact, more than 50% of financial customers have opened or closed accounts in the past year.

Today’s consumer now expects anytime- anywhere services and instant gratification, and they will seek a financial provider that can meet these demands. These changes are driving the evolution of the financial landscape — presenting new opportunities for financial institutions to offer instant solutions.

IBC BANK DELIVERS INSTANT SERVICES

IBC Bank—founded in 1966 to meet the needs of small businesses in Texas and now serving as the flagship bank of International Bancshares Corporation—credits its success to an aggressive and innovative attitude. Three years ago, the Bank realized consumer expectations were shifting and waiting for new card or an emergency card replacement to arrive in the mail was no longer a positive customer experience.

Seizing the opportunity to be an early adopter and one of the first banks to offer instant issuance services, the Bank implemented a solution that would allow them to securely issue permanent, personalized EMV debit cards on-demand in the branch locations.

OUTSTANDING RESULTS

After rolling out their EMV instant issuance program in all 207 branch locations, IBC Bank 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. IBC Bank continues to see the value in their Datacard® instant issuance solution for both their customers and their business performance. The Bank plans to expand their instant issuance program and is exploring the option of instantly issuing EMV credit cards. IBC Bank is committed to optimizing their program to stay competitive in the marketplace as other banks in the region begin to adopt instant issuance.

“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

Featured Products

• Datacard® CR500™ instant issuance systems have been installed with multiple personalization functions including over-the-edge retransfer color printing, EMV chip encoding and magnetic stripe encoding.

• The Datacard® CardWizard® issuance software manages the CR500 systems in the branches and facilitates the issuance process.