



SECURITY FIRST BANK CASE STUDY

Founded in 1898, Security First Bank is a privately-held community bank with 28 branch locations and ten insurance locations throughout Nebraska and southwest South Dakota. Security First Bank offers personal banking services including checking accounts, savings accounts, mortgage lending, mobile banking and more.

KEY CHALLENGES

- Deliver on customer expectations for immediate bank card access
- Delivery time for customers in rural communities

TECHNOLOGY

- Entrust Datacard™ Instant Issuance Solution

COMMUNITY BANK INSTALLS ENTRUST DATACARD™ INSTANT ISSUANCE SOLUTION TO DELIVER PERSONALIZED CARDS ON-SITE

CHALLENGE: In order to better serve rural customers, Security First Bank sought an innovative approach to expedite card delivery to its customers. They deployed an instant issuance bank card solution that could issue and reissue cards quickly, in-branch, while delivering superior customer experiences.

SOLUTION: Entrust Datacard's Instant Issuance solution enables instant issuance of debit cards for Security First Bank customers across Nebraska and southwest South Dakota.

RESULTS:

- Increased account acquisition for the Affinity card program across all markets
- Eliminated 10+ day wait period for bank card delivery by mail
- Saw an increase in monthly usage of instantly issued debit cards of .5 times more per month

Overcoming Card Issuance Delivery Times

To keep up with customer expectations for immediate access to bank cards and services, Security First Bank needed to improve its card issuance procedure. Under the existing system, all debit cards were produced at a central location and then mailed out to customers. Due in part to the isolated, rural location of the communities Security First Bank serves, cards would often take 10 or more days to arrive in the mail. In the event a customer needed to have a card reissued after loss or theft, the long delivery time meant the customer had to switch to another form of payment.

“The in-branch experience has been significantly improved. Recently, we had a couple come in who were getting ready to travel overseas, and they had lost their debit card. Our CSR was able to print a replacement card instantly. They were so excited because they were leaving in three days. It is great to be able to solve problems right there on the spot for our customers.”

— Marnie Herrmann
 Director of Marketing
 Security First Bank

After learning about different instant issuance options, Security First Bank chose to partner with Entrust Datacard to help reduce card delivery pain points and improve customer experiences across a variety of account services. The simple installation and superior mechanical aspects of Entrust Datacard’s solution made it the clear choice for the bank’s instant issuance project.

Delivering Personalized Cards On-Demand and On-Site

Once installed, Security First Bank saw immediate results with positive customer experiences. After setting up a new account in branch, customers left with a fully-activated debit card in hand. Similarly, when customers lost their debit card, replacement cards could be reissued in only a few minutes at participating branches—instantly restoring access to bank accounts. As a result, Security First Bank’s instantly issued cards are used .5 times more each month than those received in the mail. Additionally, the bank earns ~ \$2.40 more per account, per year where the customer has an instant issuance card.



Security First Bank offers school mascot debit cards through its partnerships with various school districts in several communities it serves. Customers can pick one of these unique cards designs and have it instantly issued in the branch. These affinity cards are a popular option for customers, which have given the bank a competitive advantage, and increased revenue and customer retention.

Expanding Instant Issuance Services to New Communities

While Security First Bank currently operates instant issuance systems in ten of its 28 branches, the new service’s popularity has spurred customer requests for these services to be expanded to include more branch locations. To accommodate growing customer demand and reaffirm its commitment to tackling the unique banking challenges faced by rural communities, Security First Bank is exploring ways to expand instant issuance access to more locations in the future.

About Entrust Datacard Corporation

Consumers, citizens and employees increasingly expect anywhere-anytime experiences — whether they are making purchases, crossing borders, accessing e-gov services or logging onto corporate networks. Entrust Datacard offers the trusted identity and secure transaction technologies that make those experiences reliable and secure. Solutions range from the physical world of financial cards, passports and ID cards to the digital realm of authentication, certificates and secure communications. With more than 2,000 Entrust Datacard colleagues around the world, and a network of strong global partners, the company serves customers in 150 countries worldwide.

For more information about Entrust Datacard™ products and services, call **888-690-2424**, email sales@entrustdatacard.com or visit entrustdatacard.com.



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