

CUSTOMER PROFILE

First Midwest Bank provides a full range of commercial, treasury management, equipment leasing, consumer, wealth management, private banking and trust products and services. Founded in 1933, it has 100+ branches in Indiana, Illinois and Iowa.

KEY CHALLENGES

- Improving customer account opening experience
- Ensuring customers don't have to wait to make transactions
- Reducing card expedite fees on new account opening and replacement cards

SOLUTION

- Entrust Datacard Financial Instance Issuance Software
- Issuance Device Management Software
- Datacard® CE870TM Instant Issuance System

FIRST MIDWEST IMPROVES CUSTOMER EXPERIENCE AND DECREASES COSTS WITH ENTRUST DATACARD® INSTANT ISSUANCE SOLUTION

CHALLENGE: First Midwest Bank conducted a customer survey that produced a very clear message: customers don't want to wait to receive their activated debit card. In order to improve that experience, First Midwest sought an instant issuance bank card solution for new and replacement cards .

SOLUTION: Entrust Datacard's Instant Issuance solution, which enables customers to instantly receive fully activated, ready to use bank cards — on site and on demand.

- **Financial Instant Issuance Software**
- **Issuance Device Management Software**
- **Datacard® CE870TM Instant Issuance Embosser**
- **On Call and Issuance Supplies Management Service**

RESULTS: As a result of issuing four different debit card products across all of its branches, First Midwest has realized the following benefits:

- **Customers are delighted to leave the branch with a fully activated card**
- **Branch personnel love the program and the services offered by Entrust Datacard, as they now have more time to focus on customers**
- **Significant cost savings — more than expected! — have been realized via reduced spend on rush fees**
- **Compelling lift in number of transactions the first 10 days, as well as a continued, sustained lift in subsequent months**

"It's amazing how quickly word has spread. We haven't even started advertising our instant issuance capabilities, yet our customer base has already grown in a very short amount of time, due to our ability to instantly issue debit cards."

— Jay Bernstein,
VP Business Solutions Manager



The Best Software Makes All the Difference

It all started when First Midwest acquired a bank that offered its customers instantly issued bank cards. Rather than simply adopting that system into the other branches, the team did its homework and looked at several solutions. In the end, there were two providers from which to choose — and First Midwest chose Entrust Datacard.

According to Jay Bernstein, VP Business Solutions Manager, there was really only one choice. *“Hands-down, Entrust Datacard was the winner,” he said. “Even the staff who used the previous instant issuance solution from the acquired bank prefers the Entrust Datacard solution. One important aspect of the solution is the FIS Chip Card Plug In; it goes right to our core and eliminates extra work.”*

Entrust Datacard’s world-class software products make the daily issuance process easy for branch personnel and consumers alike. For instance, Issuance Device Management software remotely monitors the status of all printers so the branches know when supplies are running low. These alerts allow for maximum uptime of the system so consumers don’t have to wait for their cards. Additionally, the Financial Instant Issuance software is integrated with over 100 core processing/switch systems, enabling instant activation of the card so consumers have immediate access to their funds.

The Quest for Greater Customer Satisfaction Lead to a Better Employee Experience

Prior to implementing the Entrust Datacard solution, bank employees were doing their own machine maintenance and ordering supplies off the internet. Now with Issuance Supplies Management, a value-added service, an Entrust Datacard technician is notified to come on site and replenish supplies, securely shred used ribbons and perform routine maintenance, relieving the branch personnel of that responsibility while maintaining high availability.

Positive Customer Experience

Given its success, the bank plans to grow the program as it expands its footprint. *“It’s clear that our customers benefit from instant issuance,” says Bernstein. “But we are also thrilled with the positive impact the program and Entrust Datacard’s services have had on our employees.”*

The Entrust Datacard Advantage — Now With Cloud

As the pioneer of instant issuance, it’s our services that make all the difference — to your business, your employees and your customers. Paired with superior hardware and software solutions, our world class service offerings let you deploy, maintain and manage with ease. For more information regarding Entrust Datacard instant issuance solutions, call **888-690-2424**, email info@entrustdatacard.com or visit entrustdatacard.com/nopain

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.



Corporate Headquarters

U.S. Toll-Free Phone: 888-690-2424
International Phone: +1-952-933-1223

info@entrustdatacard.com
entrustdatacard.com