



**ENTRUST**



# Security First Bank Implements Personalized, On-Site Card Delivery

## Challenge

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

## Solution

The bank chose Entrust's Financial Instant Issuance solution to enable instant issuance of debit cards for its customers across Nebraska and southwest South Dakota.

## Results

- Account acquisition for the Affinity card program increased across all markets
- 10+ day wait period for bank card delivery by mail was eliminated
- Monthly card use increased 50% for the full life of the card



## CUSTOMER PROFILE

Founded in 1898, Security First Bank is a privately-held community bank with 27 branch locations and 11 insurance locations throughout Nebraska and southwest South Dakota. It offers a variety of personal banking services.

## Objectives

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

## Technology

- CE870™ Multi-hopper embossing and direct-to-card printing systems
- Entrust Financial Instant Issuance software
- Entrust certified supplies, including embossing tipping foil

« **The in-branch experience has been significantly improved. 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

## THE TRANSFORMATION

### Issuing cards on-demand, on-site

To keep up with customer expectations, Security First Bank needed to improve its card issuance procedure. Due in part to the rural location of the communities it serves, cards would often take 10 or more days to arrive in the mail.

It chose to partner with Entrust to help:

- Reduce card delivery pain points
- Improve customer experiences across a variety of account services

The simple installation and superior mechanical aspects of [Entrust's Financial Instant Issuance solution](#) made it the clear choice.

After implementing its instant issuance program, the bank saw immediate results with positive customer experiences.

- Its instantly issued cards are used 50% more each month than those received in the mail
- The bank earns \$2.40 more per account, per year where the customer has an instant issuance card

## MEASURES OF SUCCESS

### Personalization drives loyalty

Security First Bank offers school mascot debit cards through partnerships with school districts. Customers can now pick one of these card designs and have it instantly issued in the branch.

These affinity cards are popular, and they have:

- Given the bank a competitive advantage
- Increased the performance of its card program, driving more revenue
- Received an overwhelmingly positive response, with a sharp uptick in customer satisfaction and calls for wider availability

While instant issuance systems were initially rolled out in 10 of its 27 branches, the new service's popularity has spurred customer requests for it to be expanded.

To meet growing demand and reaffirm its commitment to tackling rural communities' unique banking challenges, Security First Bank is exploring ways to expand instant issuance access to more locations.

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

