



## CUSTOMER PROFILE

ANB Bank — a subsidiary of Sturm Firm Financial Group, Inc. — is headquartered in Denver, Colo., with 33 bank branches spanning Colorado, Wyoming and Kansas City. The bank provides services for businesses and individual accounts, ranging from loans and investment management to deposit and trust planning.



## ENHANCING DEBIT CARD PROGRAMS WITH INSTANT ISSUANCE

**CHALLENGE:** ANB Bank was looking to eliminate the traditional waiting period for debit cards to be mailed to customers — ultimately enhancing customer experience and boosting customer satisfaction.

**SOLUTION:** Implementation of an instant issuance solution featuring the Datacard® CardWizard® issuance software and associated hardware, supplies and PIN selection technology.

**RESULTS:** The Bank has positioned themselves as a top competitor in the market and has received positive customer feedback on the new instant issuance program.

***“ANB Bank is committed to offering creative and flexible solutions that satisfy needs of our customers. Instant issuance adds tremendous value to our overall portfolio. It allows us to provide on-demand, personalized services to each and every customer that walks through our doors.”***

***– Sandra Rolens, VP Project Manager***

## Featured Products

- Datacard® CardWizard® issuance software to enable instant issuance in-branch
- Datacard® instant issuance printers
- PIN selection technologies
- Integration with FraudWatch fraud monitoring services

## Driving Value in an Instant Society

In today's hyper-connected world, technology puts an incredible breadth of information and services at our fingertips — anytime, anywhere. This instant access society, along with accelerating technology innovations, is driving behavioral changes — consumers have now come to expect instant satisfaction and services across the board. These evolving trends are challenging banks to provide customized, real-time services that streamline the customer experience.

In order to meet the demands of today's consumer and remain competitive in the marketplace, financial institutions are implementing instant issuance programs which allow them to issue permanent, secure financial cards in-branch within a matter of minutes. Instant issuance provides unprecedented customer convenience and gives banks powerful new ways to drive revenue and engage consumers.

## ANB Bank Delivers Instant Service

ANB Bank is comprised of 33 branches located in Colorado, Wyoming and Kansas City. Its parent company — Sturm Financial Group, Inc. — is headquartered in Denver, Colo. and has an asset size of \$2.3 billion, ranking in the top six percent nationwide by size.

With a passion for “banking that makes a difference,” ANB Bank recognized that they could provide more personalized, one-on-one services to their customers by offering in-branch instant issuance of debit cards. This would enable the Bank to offer on-demand services — eliminating the traditional waiting period of 5-10 business days to receive cards in the mail. After consulting with Entrust Datacard, ANB Bank decided to implement a comprehensive solution that includes the world's best-selling instant issuance

software — Datacard® CardWizard® issuance software — and associated printers, supplies for printing and personalization of cards, as well as PIN selection technologies. In addition, the Bank integrated all of the requirements for fraud monitoring services into their program to help ensure card security at the time of activation.

## The Results

With the Datacard® instant issuance solution, ANB Bank customers now have the option to walk into a local bank branch; apply for a new account or request an emergency card replacement (ECR); and instantly receive a permanent, secure and activated debit card with a personalized PIN number. This gives customers immediate access to funds which allows them to instantly make purchases or withdrawal money from the ATM using their new card.

With the successful implementation of their instant issuance program, ANB Bank will instantly issue an estimated 10,000 debit cards per year, and has improved their overall customer experience — especially for instances in which a customer's card has been compromised. As breaches and card fraud continue to rise, more and more consumers are demanding instant emergency card replacements. With instant issuance services, ANB Bank has been able to quickly fulfill ECR requests — positioning themselves as responsive, customer-centric and ultimately strengthening their brand.

“Our goal with the instant issuance program was to alleviate the stress to our customers and provide unprecedented customer service,” said Sandra Rolens, of ANB Bank. “Our customers have been thrilled by the fact that they no longer have to wait for their debit card to arrive in the mail. We have successfully provided them with convenient and flexible options that simplify their lives.”



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