



CUSTOMER PROFILE

Citizens Bank of Las Cruces, New Mexico, was founded in 1970 and serves as a hometown community bank that caters to consumers looking for outstanding local service. It is dedicated to providing its customers with the best financial services the first time, every time — offering a range of personal and business banking products, mortgages and services. With a strong track record of giving back to the community, Citizens Bank continually looks for ways to deliver products and services that help the local school system and boost pride in a thriving high school athletics program.



INSTANT ISSUANCE MAKES COMMUNITY BANK A TRUE CHAMPION

CHALLENGE: The community bank needed to differentiate its brand and enhance customer satisfaction amid increasing competition.

SOLUTION: A personalized instant issuance card program to give back to its community.

RESULTS: Partnership with Entrust Datacard and Datacard® instant issuance solutions has led to improved customer satisfaction, increased cards-in-force and top of wallet status.

“Instant issuance is important to us because it allows us to provide a better level of service to our customers. It gives our customers choices of what they’d like to put in their pocket. If it’s the card that they like, it will be the card that they use. Top of wallet is very important.”

– Mark Beer, Vice President of IT, Citizens Bank of Las Cruces

Featured Products

- Datacard® Cardwizard® issuance software, which links to the bank’s back office system and records card issuance data and personalization instantly.
- The Datacard® CR500™ instant issuance system — integrated with Datacard® Cardwizard® issuance software — delivers consistency, reliability and security while issuing ready-to-use, flat financial cards on-demand.

COMMUNITY MATTERS

In a city with a population of only 100,000 people, high school sports play a huge part in the community. Every year for the past 10 years, there has been a high school state championship held in Las Cruces. With community excitement built around the local athletics programs, Citizens Bank of Las Cruces wanted a way to capitalize on this high school rivalry and offer a program to its customers that would increase revenue and customer service — while giving back to the community.

COMPETITIVE EDGE, GIVING BACK

In August of 2013, Citizens Bank of Las Cruces sought a partner to implement an instant issuance card program that gives its customers the ability to choose from a gallery of personalized debit cards. They didn’t want just standard imagery — they wanted a library of custom images of local scenery and high school mascots that customers could select to display their team pride.

A true competitive edge, Citizens Bank sought to give their customers an additional channel to showcase their team allegiance by instantly issuing personalized debit cards with customer images for each local high school in the community. The bank wanted its customers to be able to walk into the main branch location, choose their desired personalized card and walk out with a secure, activated card in a matter of minutes. For every transaction with the personalized high school debit cards, Citizens Bank would donate a percentage directly to the school program.

“By getting more of the high school cards out into the hands of our customers, we could help generate money that goes right back to the schools and their funding needs,” said Grant Buck, marketing officer for Citizens Bank of Las Cruces.

CHOOSING THE RIGHT PARTNER

Citizens Bank moved forward with implementing an instant issuance program after meeting with Entrust Datacard to learn more about their solution and speaking with the company’s client base about their successes. Integrated with more than 30 core interfaces, Datacard® CardWizard® instant issuance software was able to seamlessly interface with the bank’s core system. As a result, the instant issuance program was rolled out to the bank’s main branch location in just a couple months.

“CardWizard software is straight forward and the production sequence is automated to the point where in just a few clicks, you can have the card in production and issued instantly. It was very easy for our staff to learn how to use the CardWizard software and they took to in just a matter of a day or so,” said Mark Beer, vice president of IT at Citizens Bank of Las Cruces.

Taking a total solutions approach, Citizens Bank opted to implement the Datacard CR500™ instant issuance system to produce the personalized cards in the main branch. The bank was impressed with the durability and security features provided by the CR500 system — plus it wanted to avoid problems that come from using multiple vendors.

“The need for a total solution helps eliminate headaches in the future,” said Beer. “Having the hardware from one vendor and software from a different vendor can bite you in the long run. Entrust Datacard solutions gave us the total solution that we needed.”

AN INSTANT BUSINESS MODEL

In addition to giving back to the community, Citizens Bank has also increased customer satisfaction and revenue. Normally, cardholders expect to wait seven to 10 business days to receive their payment card in the mail. With instant issuance, Citizens Bank is able to issue or reissue a card in minutes — avoiding the typical wait time a customer encounters when they open an account or replace a card.



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