CASE STUDY: BANKING

Banking Customer Experience

IDP AMERICAS

Background

Improving New Account Activation with Instant Card Issuance

As financial institutions continue to adopt instant issuance programs, banks are increasingly producing debit cards and payment credentials directly within branch locations. While instant issuance improves customer satisfaction and reduces fulfillment delays, it also creates new security requirements surrounding the disposal of used card production consumables.

The Challenge

Reducing Wait Times for New Debit Cards

Traditionally, customers waited several business days to receive new or replacement debit cards by mail. This delay created frustration for account holders and increased the likelihood of customers postponing card activation and usage. The credit union needed a reliable solution that would allow branches to issue cards quickly while maintaining security and operational efficiency.

The Solution

Upgrading to SMART-51S Series Printers

The credit union implemented the IDP SMART-51S card printer to support instant issuance at select branch locations. With fast print speeds, reliable operation, and support for card encoding technologies, the SMART-51S enabled branch staff to issue debit cards on demand while simplifying the card fulfillment process.

The Results

- **Faster debit card issuance**
- **Improved customer satisfaction**
- **Reduced dependency on mailed card delivery**
- **Enhanced branch efficiency**

By implementing instant issuance with the SMART-51S, the credit union improved the customer experience while streamlining branch operations. Customers were able to leave the branch with an active card in hand, helping increase satisfaction and accelerate card usage.