

## Honolulu Credit Union's Instant Issuance Solution Leaves Members Delighted, Engaged, and Excited

*"We felt Card@Once® was the perfect solution."*

JASON LIPPERT  
EAST REGIONAL MANAGER

### CHALLENGE

*"Every decision we make is about member experience," said Jason Lippert,* East Regional Manager of one of Hawaii's oldest and largest credit unions, Aloha Pacific Federal Credit Union. That's why the credit union made it a priority to upgrade their inefficient card issuance process, which could take up to three weeks for members to receive their cards.

### SOLUTION

*"We felt Card@Once® was the perfect solution,"* Lippert said. After a thorough review of instant issuance options, Aloha Pacific FCU decided on Card@Once® from Harland Clarke. They chose Card@Once® for its on-the-spot, in-branch issuance of personalized, PCI-compliant EMV® credit and debit cards; seamless interface with their internal processes; low maintenance, plug and play technology; and reduced operational expenses.

In addition, Harland Clarke's reputation as an industry-leading provider of customer engagement solutions focused on helping deliver superior interactions aligned perfectly with the credit union's mission to build lasting relationships through positive member experiences.

## RESULTS

*"Once we went live, it validated our decision to use Card@Once®."* Because it's a fully managed solution requiring minimal set up and training, Card@Once® enabled the credit union and their staff to immediately respond to members' needs, both expected and unexpected:

### Local data breach response

*"We issued cards like crazy after a local business's data breach."*

Card@Once® transformed an unexpected, negative event into a positive and memorable experience for their members.

### Acquisition support

*"Newly acquired members were super excited."*

Card@Once® was instrumental in ensuring a smooth merger transition by offering a service to members their previous credit union did not.

### Deeper member engagement

*"Employees really liked taking care of our members."* Aloha Pacific FCU's employees were excited by Card@Once® because they now had an additional tool to truly elevate member interactions.

## Instant Issuance Delivers Enhanced Customer Experiences, Increased Revenue Opportunities, and Valuable Cost Savings



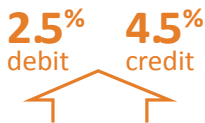
53% of cardholders receive replacement cards provided via instant issuance, which **reduces the risk of fraud**



Incremental usage — up to **10 transactions per card/month**



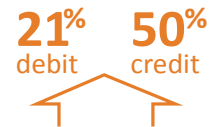
Average of **\$1 operational cost savings** per card



Interchange increase



**10 weeks vs. 6 months** for Software for Purchase (SFP) Ease of implementation



Increase in cardholder transactional volume

Source: Instant Issuance: Current State Assessment, Aite Group, June 2017.

*Many variables impact campaign success. The information contained within this case study is provided for demonstrative purposes only. Harland Clarke does not guarantee or warrant a particular level of success with a campaign.*

Learn how Card@Once® and Harland Clarke can help you delight your customers and employees by delivering best-in-class customer engagement everytime.

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