



CASE STUDY

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

"We felt Instant Issuance™ 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 Instant Issuance was the perfect solution," Lippert said. After a thorough review of instant issuance options, Aloha Pacific FCU decided on Instant Issuance™ from Harland Clarke. They chose Instant Issuance 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 Instant Issuance." Because it's a fully managed solution requiring minimal set up and training, Instant Issuance 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." Instant Issuance transformed an unexpected, negative event into a positive and memorable experience for their members.



Acquisition support

"Newly acquired members were super excited." Instant Issuance 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 Instant Issuance 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 received 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

2.5% debit /4.5% credit
Interchange increase

10 weeks vs 6 months for Software
for Purchase (SFP) Ease of Implementation

21% debit /50% credit increase
in cardholder transactional volume

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

THE HARLAND CLARKE DIFFERENCE

At Harland Clarke, a single strategy defines everything we do. We help organizations connect with their customers how, when, and where it matters throughout the entire relationship lifecycle. Our Payment and Marketing Services drive customer engagement in every relevant way across channels to increase acquisition, improve activation, deepen relationships and retain them for the long term. We are invested in giving our clients a distinct advantage in today's experience economy. With Harland Clarke as your partner, you have a single, trusted source to help advance your strategic business growth and ensure enduring success.

Learn how Instant Issuance™ and Harland Clarke can help you delight your customers and employees by delivering best-in-class customer engagement everytime.

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