

**Title: Instant Issuance Offered Throughout Alabama to Enhance Customer Service**  
**Subtitle: *Alabama Credit Union Partners with Dynamic Card Solutions to Instantly Issue Debit Cards***

On average, American consumers have 3.2 credit cards, and approximately 46 percent of the U.S. population has at least two credit cards. As a result, every financial institution in the nation has recognized the advantages and necessity of offering customers unique and superior card features. However, with so much competition between banks and credit unions now offering similar card benefits, financial institutions must also focus on offering superb customer service.

As an example, and since its founding in 1956, Alabama Credit Union has been focused on superb customer service. In particular, the credit union has consistently established ways to provide superior member service to its customers with its strong debit card program. Serving residents in several communities, and employees of sponsor groups from its 13 offices statewide, Alabama Credit Union looked to offer a unique card feature that few financial institutions in the state offered: instant issuance. By adding this feature, the credit union would be able to issue its debit cards instantly, rather than require its members to wait the seven to 10 business days to receive their cards in the mail.

The traditional system of ordering cards for its members through the mail was also failing Alabama Credit Union in other ways, including minimal activation, invalid addresses, and members simply not opening their mail, ultimately affecting the credit union's activation rates and interchange revenues.

***Superior Instant Issuance Matching Superior Debit Card Program***

After a rigorous evaluation of instant issue systems, Alabama Credit Union selected Dynamic Card Solutions (DCS) as its instant issue vendor of choice. Selection was based on extensive positive feedback and referrals from other financial institutions using the system, as well as DCS-enhanced features, such as its detailed reporting system.

Additionally, the DCS software was selected above all others due to its simple and secure method of instantly issuing and re-PINing cards, along with its user-friendly administration component that allows for full reporting, card inventory management, robust security and monitoring features required for instant issue.

“As we thoroughly researched different instant issuance vendors, DCS rose to the top of the list because of its excellent reputation, strong referrals, and software superiority,” said Benson Bolling, director of business and card services for Alabama Credit Union. “DCS’ software has delivered an extremely reliable solution with a detailed reporting system that seamlessly integrated with our existing infrastructure.”

The \$216-million credit union is now providing this service to its 34,000 members. Since the spring of 2005, Alabama Credit Union has been utilizing DCS’ CardWizard®

software, SuperCAT® encoder for re-pinning, and DataCard's 150i embosser for instant issuance in Tuscaloosa, Huntsville, and Orange Beach.

“Offering instant issue to our members meets our primary goal to enhance member service,” Bolling said. “As our debit card program grows, we want to continue to expand the convenience of walking into our offices and having a card issued on-the-spot. In addition, we anticipate that we will be able to increase activation and usage, creating a win/win for both our members and the credit union.”

According to Bolling, instant issuance can benefit financial institutions and customers in many ways. In particular, instant issuance:

- instantly increases customer service, card sales and revenue;
- eliminates current central branch-issuance costs;
- allows real-time customer education on card benefits, ultimately making the user more comfortable with the card and more confident in the service or product;
- enables members to open an account and leave the credit union with a convenient means to access their funds;
- gives financial institutions the ability to better service members who need card replacements when cards have been lost, stolen or damaged;
- increases card usage rates, thus increasing interchange revenues for financial institutions;
- decreases risks associated with traditional mailing;
- provides members with immediate access to their cards, eliminating the typical seven-to-10 business days it generally takes for cards to arrive via mail.

Debit card usage continues to increase among consumers, as does the demand for superior customer service. Through DCS' software, Alabama Credit Union is meeting this demand by providing instant issuance across the state, ultimately offering a variety of benefits that focus primarily on enhancing member service and convenience.