Case Study

CPI worked with First State Bank of Gainesville to double their digital wallet users in two months

The Company

First State Bank is committed to delivering excellent customer service and convenience. Whether it is by pioneering new banking products or taking client relations the extra mile, complete customer satisfaction is the top priority.

As a longstanding fixture of North Texas, First State Bank has always been a community-centered bank. The bank is proud of its past and excited about what the future has to offer.

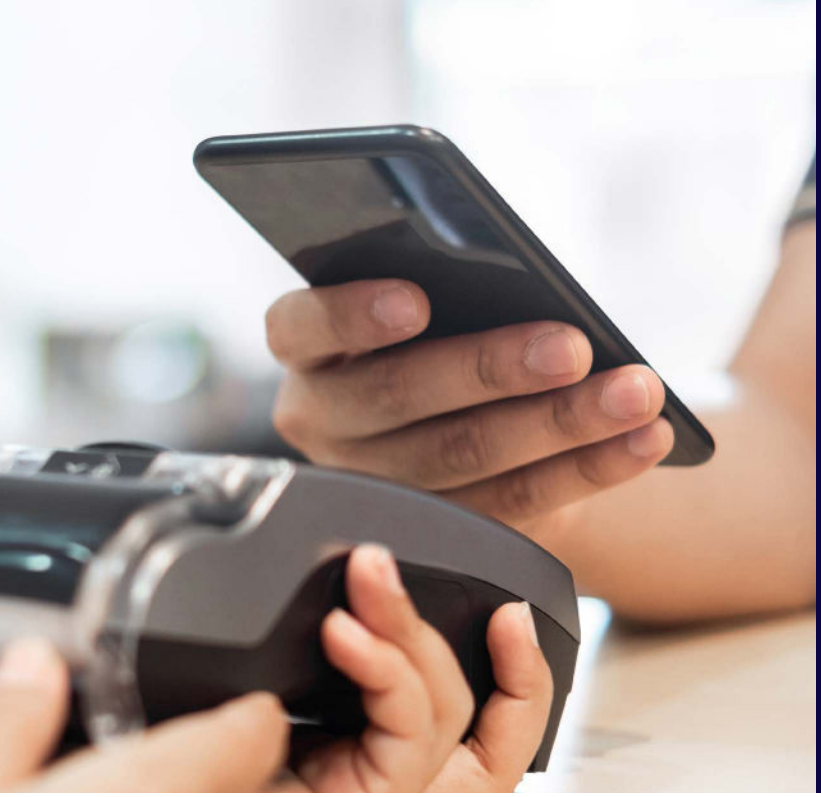
The Situation

Prior to adopting Push Provisioning, digital wallet usage was minimal. Manual provisioning was introduced in 2019, but over the course of five years, only two percent of the card base had enrolled. Additionally, there were constraints with business debit cards. Instant issuance is not currently available for these cards, meaning customers must wait seven to ten days for their new card to arrive.

> **"Push Provisioning is user-friendly, and we appreciate that it prompts our customers to add a new card to their wallet. They can complete this process directly within our bank's app without needing the physical card."**
>
> **- Amy LaRue**
> VP, Deposit Operations

Results

In just two months of using Push Provisioning, the number of cardholders using digital wallets has doubled. Providing an immediate solution that enables customers to use their cards when they cannot access a branch or when instant-issued cards are not available for their specific account is also a benefit.



> "In just two months, we have doubled the size of our cardholders using digital wallets. It's also beneficial to offer an immediate solution for customers to use their card when they can't access a branch or if instant issued cards aren't available for their particular account."

- Amy LaRue
VP, Deposit Operations

A couple of great use cases have already been reported. One involved a customer who was out of town and experienced fraud. Unable to visit a branch for a new card, they were pleased to learn from the Contact Center that a brand new card could be added to their digital wallet. Push Provisioning has also been particularly helpful for college students who need a new card while away from home. This had been a challenge for years, and until now, there has been no effective way to accommodate it.

It is also worth noting that this offering is so straightforward, there has been no increase in calls to the Contact Center since it went live. While an increase in calls related to the text messages was expected, the simplicity of the process, employee scripts, and various marketing efforts have allowed the product to be rolled out and its usage to double - without adding extra support in the back office.

A Great Partnership

A strong, long-term relationship has been established with CPI for both the Instant Issuance and the Central Issuance products. And when considered for Push Provisioning, CPI was already collaborating with the bank's current mobile app provider, creating an excellent opportunity for a seamless implementation.

About CPI

CPI Card Group is a payments technology company providing a comprehensive range of credit, debit, and prepaid card solutions, fraud tools, and digital solutions including Software-as-a-Service-based instant issuance. Contact us at www.cpicardgroup.com.

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