



Redwood Credit Union taps into Digital Issuance with Visa Digital Enablement SDK

Redwood Credit Union members can now instantly receive a digitally-issued credential to replace a lost or stolen card, helping to ensure the credit union remains top-of-wallet.



Ready with digital:

While awaiting a plastic card, Redwood Credit Union members were able to transact immediately and took the following actions with their digitally issued credential:

83%*

made a transaction
within 3 days

19*

transactions per user
on average

\$48*

average transaction
size per user

*Source: Visa Data Manager Analysis of Transactions from October 2022 to December 2022



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The Opportunity: Digital issuance for uninterrupted payment experience

Established in 1950, Redwood Credit Union has been a trusted, and community-focused credit union offering banking services to California's Northern Bay Area. RCU prides itself on helping its members on their financial journey every step of the way. Over the past few years, the credit union has focused on transforming to a strategy of an all-around digital member experience. As part of this strategy, Redwood saw an opportunity to implement a digital card issuance service to ensure its members keep the Redwood Credit Union card at the top of their wallet, even in the event the card is lost or stolen—a fairly common scenario for many consumers.

The aim of this strategy was to support a convenient and uninterrupted payment experience to fill the gap between the time a member reports their card lost or stolen and when they receive their plastic card. Through instant reissuance, the member is given instant access to a digital card in Redwood's mobile app which saves both time and hassle of visiting a branch or pausing their spending before receiving their plastic card. For RCU, this further deepens its digital member experience, providing more convenience for the member while also optimizing branch traffic for high-value interactions.

The Solution: Visa Digital Enablement SDK: In-App Provisioning

As an existing customer of Visa, Redwood expanded their digital strategy through their introduction of Digital Issuance. The Visa Digital Enablement SDK: In App-provisioning was selected by the credit union—aligning with the client's overall objective to support a digital-first strategy and increase mobile wallet adoption.

The Visa Digital Enablement SDK simplified the workload required for Redwood to securely add the member's card credential from within their app and directly to a payment wallet on the member's mobile device.





“Visa Digital Enablement SDK has helped us accelerate our digital-first strategy by helping us provide an uninterrupted payment experience to our members. In case of stolen or lost card, it minimizes disruption to our member while also ensuring our card remains at the top of their wallet. Our decision to go with Visa Digital Enablement SDK, helps us future-proof our digital strategy by providing a gateway to more capabilities for next generation digital payments and experience.”

Todd Lindemann

Senior Vice President of Payments
Redwood Credit Union



Learn more

[Reach out to your Visa representative](#) to learn more.

Why Visa Digital Enablement SDK?

A key consideration for Redwood Credit Union was to look at a long-term, future-ready solution which would enable them to continually accelerate their digital transformation journey. The Visa Digital Enablement SDK enables them to have a single point of integration to current and future Visa products and solutions. With the Visa Digital Enablement SDK, Redwood Credit Union has the foundation to quickly deploy new capabilities such as e-commerce provisioning to Visa’s Click to Pay, subscription management solutions and more. Providing digital-first solutions will help entice consumers to keep their Redwood cards the top-of-wallet and reduce the credit union’s time-to-market with new services.

Impact to business and members

Redwood’s current implementation of the Visa Digital Enablement SDK is focused on providing an uninterrupted experience to members who have had their cards lost or stolen. The member experience and feedback demonstrated that the solution has created stronger trust in Redwood to provide instant support and delight by activating the digital card with push provisioning, right in time of need. It has generated amazing “wow” experiences where cardholders who were in a difficult situation were “saved” by the ability to obtain to access and push their card to a mobile wallet.

