

SUCCESS STORY

CAIRO AMMAN BANK BUILDS ON INSTANT ISSUANCE OF CARDS WITH GEMALTO AND EVOLIS

The retail banking market being highly competitive in most countries is what drives players to capitalize on optimized user experience in order to win new customers and strengthen their loyalty. This is the case with the Cairo Amman Bank, which, thanks to instant issuance of payment cards at the branch office level, offers an extremely versatile service which is openly and widely acclaimed by their customers for its simplicity and user-friendliness.

With 100+ branch offices in Jordan and abroad, Cairo Amman Bank is the third largest financial institution of the country. This organization has capitalized on the best of technology innovation since its establishment, as witnessed by highly advanced services that are already being offered to its customers: eye recognition at ATMs, top-of-the-range online services and access to mobile banking. By prioritizing technology innovation, the bank decided to invest even further to build up the experience of customers attending their local branches. The instant issuance of payment cards, with a chip and fully compliant with the EMV standard goes right to the heart of this strategy, and Cairo Amman Bank pioneered this service in Jordan, to support requests for new cards or for replacing stolen/lost cards.

- **CHALLENGE**
Instant issuance of payment cards
- **MARKET**
Banking
- **APPLICATION**
EMV-compliant payment smart card
- **EVOLIS SOLUTION**
Primacy + Dexxis instant issuance

INSTANT ISSUANCE FROM GEMALTO AND EVOLIS

Cairo Amman Bank selected Gemalto and Evolis to deploy Instant Issuance of cards. The overall solution brings together software, hardware, integration services as well as training, to instantly deliver and enable payment cards that can be used by their holders right away. Besides secured data management and personalization, there is also a wealth of features that is offered, such as the choice of a personal PIN code by the customer. As pointed out by Mathieu Turquand, Product Manager in charge of the Dexxis Instant Issuance solution at Gemalto, "with Evolis, Gemalto provides an end-to-end solution to personalize cards on demand, whether upon opening new accounts or for the emergency replacement of cards, at the branch level. The Dexxis Instant Issuance offers a highly secured software platform that generates EMV data in real time, and personalizes payment cards through the Evolis Primacy printer".



105 printers have been deployed throughout the Cairo Amman Bank branches in Jordan and Palestine.



TESTIMONY

Mathieu TURQUAND - Product Manager, GEMALTO

Up-to-the-minute visibility on operations

Instant issuance is about enabling card personalization at the level of multiple branches, and this distributed environment drives new requirement in terms of production monitoring. Dexas delivers monitoring tools that help system administrators track production metrics in real time, view the level of remaining cards and trigger replenishment of blank cards when required.

WHAT ARE THE CHARACTERISTICS AND BENEFITS OF THE DEXXIS INSTANT ISSUANCE SOLUTION?

Dexas Instant Issuance is an easy-to-use platform that manages the delivery of payment cards while securing all steps of card issuance. The solution provides all features to manage the system, as well as user-friendly production software which can be employed even by non-experts. Gemalto also offers a panel of valuable services at the branch level, such as the choice of the PIN code, document printing and selection of graphics.

WHAT IS THE MARKET FEEDBACK WITH REGARDS TO THIS SOLUTION?

The partnership between Gemalto and Evolis has given birth to an attractive solution, with a printer that is well suited for bank branches, yet also delivering topnotch performances and usability. These are the benefits that are appreciated by our customers, as they don't have to bother about choosing among these benefits: they just get them all!

HOW IS YOUR COLLABORATION WITH EVOLIS GOING ON?

Gemalto and Evolis are long-standing partners and, so far, we have deployed numerous instant issuance infrastructures in the Middle East. Besides Cairo Amman Bank, other financial institutions, such as Bank Al Jazira and Bank Al Bilad in this region, have selected our technology. In fact, we have deployed our combined solution worldwide so as to position it as a true market benchmark.

TECHNOLOGY

The turnkey solution for instant card issuance offered by Gemalto in partnership with Evolis is part of a major trend that is taking place in the payment card industry: the personalization and delivery of such means of payment directly to the customer at the branch level. This approach is an alternate option to the traditional, centralized personalization of cards that are then shipped to their individual holders. The new approach promotes flexibility, user experience, as well as cost containment, since handling and shipping costs are no longer applicable. The solution offered by Gemalto and Evolis provides all software, hardware and service modules required, thus deploying a one-stop shop for any requirement in instant personalization of EMV-compliant cards. Gemalto's Dexas Instant Issuance offers precise and secured management of card personalization, logs and errors management, as well as installation and maintenance services. On its part, Evolis offers Primacy, a multi-feature printer for dual-sided card personalization, with the printing of personal data and graphics (card number, card security code, and more). Magnetic and smart card encoding is also provided by Primacy.

A SMART INTEGRATION

Evolis insists on designing products that are user-friendly, as witnessed by the features loaded in Primacy, and that have made it a market blockbuster: easy insertion of the card feeder in a single step, automated identification of printing ribbons, and streamlined configuration. Furthermore, Primacy supports Dexas Satellite from Gemalto, a module deployed onsite and linked to the printer, and which receives card personalization data from the central Dexas database. The whole personalization chain, therefore, turns highly integrated and secured. Note that Evolis printers support any encoding profile, from magnetic to smart card (with contact or contactless) and NFC.