EXTENDING PERSONALIZATION AND INCREASING CAPACITY AT THE COMMERCIAL BANK OF ETHIOPIA

INTRODUCTION: The Commercial Bank of Ethiopia (CBE) aimed to increase the capacity of card personalization from their current operations to accommodate distributions of up to three million card holders annually.

CHALLENGE: Facing a boom in demand for EMV smart card issuance, CBE developed a backlog that had customers waiting two full weeks to receive their cards. The bank needed a solution that would increase card production capacity and efficiency to meet these pressing needs.

SOLUTION: CBE purchased two Datacard® MX8100™ and one Datacard® MX1100™ Card Issuance Systems to increase card personalization capacity while integrating with their previously acquired MX1000 system.

RESULTS: Issuing nearly 80% of Ethiopia’s financial cards, CBE increased capacity from 10,000 card holders to 4,500,000 with the Entrust Datacard solution. The bank fulfilled its backlog and continues with on-time issuance—receiving positive feedback from customers.

CUSTOMER PROFILE
The Commercial Bank of Ethiopia (CBE) has more than 1,300 branches stretched across the country. Currently CBE has more than 13.3 million account holders. CBE’s vision is to become a world-class commercial bank by the year 2025.

KEY CHALLENGES
• Increase the capacity of card personalization
• Resolve a backlog of card issuance requests
• Accommodate smart card issuance

SOLUTION
Datacard® MX8100™ and MX1100™ Card Issuance Systems and Entrust Datacard™ Service Maintenance Agreement

SOLUTION FEATURES
• MX8100 and MX1100 systems for scaled financial card issuance
• Key Management System integration for EMV chip deployment
Featured Solution
Datacard® MX Series Card Issuance Systems

Why Entrust Datacard?
CBE needed rapid expansion of their card personalization technology to meet growing client demands. The Entrust Datacard solution enabled a new level of efficiency and strengthened authority as the dominant financial card issuer in Ethiopia.

“Because of the Entrust Datacard solution, we now have around 4.5 million card holders. We are receiving great feedback from our customers on how quickly they can pick up their cards.”

Addis Tilaye
Director: E-Payment Process

INCREASED CARD PERSONALIZATION OFFERED BY A MARKET LEADER
The Commercial Bank of Ethiopia (CBE) needed to address a growing backlog of financial card requests. Customers were forced to wait two weeks for card delivery, hurting the Ethiopian financial leader’s reputation.

SOLUTIONS PROVIDED BY ONE MARKET LEADER TO ANOTHER
As a leading provider of EMV card printers to the global financial marketplace, Entrust Datacard experts proposed a solution to employ MX8100 card issuance systems designed for large institutions with high demand. The MX8100 brings an unrivaled combination of speed, reliability and cost-per card efficiency to CBE card operations. It also positions them to be able to rapidly deploy new technologies as their customer needs grow.

Addis Tilaye, CBE’s Director of E-Payment Process said, “Our existing MX1000 was no longer meeting our capacity and technology needs. We needed to make a smooth upgrade to a high quality, faster system.” The new MX8100 systems not only scaled CBE capacity to 300 times their initial output, but also integrated with their existing Datacard system for seamless issuance. The common MX system software platform reduced training efforts and system downtime often needed with card system expansion.

To extend the personalization solution and issuance of financial EMV chip cards, CBE purchased two MX8100 systems and one MX1100 system. The new MX1100 system will be used to print ID cards of every kind (employee IDs, Student IDs, etc.), while the new MX8100 systems ensure ample capacity for their growing clientele. The bank also deployed a full EMV solution from Entrust Datacard to encrypt the chip data according to EMV and international standards. With the purchase of a service maintenance agreement, CBE operators receive the support needed to keep the printers up and running smoothly.

BUSINESS BENEFITS
The increased capacity and personalization capabilities strengthened CBE’s position in the banking marketplace. With the ability to issue financial EMV chip cards to all its cardholders and produce ID cards for a variety of uses, the bank is now equipped for the future of their operations. The new solution solidifies the institution as the dominant player in the Ethiopian financial market and positions them to be a world-class commercial bank. Today, CBE owns approximately 80% of the financial card issuance market in Ethiopia.

About Entrust Datacard Corporation
Consumers, citizens and employees increasingly expect anywhere-anytime experiences — whether they are making purchases, crossing borders, accessing e-gov services or logging onto corporate networks. Entrust Datacard offers the trusted identity and secure transaction technologies that make those experiences reliable and secure. Solutions range from the physical world of financial cards, passports and ID cards to the digital realm of authentication, certificates and secure communications. With more than 2,000 Entrust Datacard colleagues around the world, and a network of strong global partners, the company serves customers in 150 countries worldwide.

For more information about Entrust Datacard™ products and services, call 888-690-2424, email sales@entrustdatacard.com or visit www.entrustdatacard.com.