

> CHALLENGE

Issue payment cards instantly at the branch level while safeguarding customer data

> MARKET

Banking and financial services

> APPLICATIONS

Credit cards (contact and contactless), and payment for public transit, car parks, tolls, and more

> EVOLIS SOLUTION

Dual-sided color printer, Dualys

In Turkey, Bank Asya's customers get their cards from branch offices

Turkish Bank Asya selected the Evolis Dualys printer to personalize and deliver banking cards at the branch level, and across the counter, enabling customers to use their card for multiple applications. The AsyaCard DIT is, therefore, not just a banking card, as it can be used to pay for transit fares, car parks, movies, libraries, and more: a true "City Card" which benefits from top security.

With AsyaCard DIT, Turkish Bank Asya brings to the banking industry the latest developments and innovations in smart cards. *"We wanted to offer a true city card, which would be more than just a credit card. This card would be used by our customers to pay for public transit, at car parks and tolls, and even at vending machines, cinemas, libraries, and much more. A wealth of applications with one single card."*, explains Mustafa Ölmez, Director of Payment Systems at Bank Asya.

AsyaCard DIT fully complies with the MasterCard and Visa payment standards, and can be used both as a contact or contactless card, thanks to the Visa Paywave and MasterCard PayPass EMV technologies. Furthermore, this card is offered in different formats, each of these formats having a specific set of options. For example, the "DIT Pratik - Campus Card" is targeted at students. It has a picture printed on it and

can be used as a student ID for ID verification, access control to buildings, checking out books at the library, and paying for public transit. Needless to mention, its core application is that of being a credit card enabling contact and contactless payments, as well as cash withdrawals.

With so many innovations, AsyaCard DIT was awarded several prizes by MasterCard ("Best MasterCard Paypass Debit/Prepaid Card Product in Turkey '10") and Visa ("Visa Europe Member Awards'09 Winner" in the "Best Cash Displacement Initiative" category).

1.6 million

This is the number of cards issued by Bank Asya and currently in use. More than 530,000 of these cards benefit from a contactless payment technology, which represents a market share of more than 30% for Bank Asya in this segment in Turkey. More than 6,550 contactless readers were deployed throughout the country at partnering points of sale (more than 40% market share).



Bank Asya has decentralized card delivery throughout its 160 branch offices in Turkey, and even at partnering retail outlets during special offers. This production process has a great benefit: instant issuance. The customer simply fills in a form, and within 15 minutes, receives a personalized bank card.

Mapikart, a specialist in the integration of card personalization solutions and partner of Evolis on the Turkish market, gave Bank Asya the opportunity to evaluate the Evolis solutions. For this large project, Bank Asya thus selected

the Dualys printer from Evolis. This printer personalizes a card on both sides, in monochrome or color, and encodes the magnetic stripe and the embedded chip. Around 165 printers are currently deployed throughout the Turkish bank's network.

The bank's logo is preprinted on cards that are loaded in the printer's feeder. In less than a minute, Dualys prints the holder's account number, name, and picture, encodes the magnetic stripe and enables four other features in the chip: EMV with contact payments, EMV without

contact (for preauthorized and contactless payments), Loyalty (data for payment of transit fares ...), and Mifare (payment of tolls with the KGS system).



Mustafa Ölmez
Director,
Payment Systems,
Bank Asya.

What were the reasons for selecting instant issuance of your banking cards?

We tested instant issuance during a pilot project involving 10 local branches. The outcome was very successful and we decided to standardize this process for all our branch offices. Today, more than one-third of our cards are delivered instantly and in an over-the-counter setup as this option is the easiest and fastest for all. Our customers are satisfied and, on our side, we benefit from huge savings. Our investment in equipment will pay off for itself in just two years.

What are the benefits of this production process?

With instant issuance, the goal was to earn a true competitive edge. With the traditional centralized

process, the delivery of a bank card may take several weeks. Today, at Bank Asya, we just need 15 minutes to screen the data provided by the customer, define payment thresholds, and deliver the card. And for prepaid cards, the process is simplified and delivery is possible immediately.

With instant issuance, it is impossible to deliver embossed cards. Is that a barrier for sales?

Not at all. Thermal printing is quite satisfactory. Embossed cards are no longer required as manual readers are no longer in use. Almost throughout the world, terminals have replaced these manual readers to read the magnetic stripe and/or the chip of a payment card. Furthermore, our customers do not see the difference between these two formats. And the good news is that a flat card takes up less space in a wallet!

How do you match instant issuance with security requirements?

All personal data of a customer is stored in a central server. This data

is transferred in an encrypted format from the central server to the local server, and then deleted once the personalization process is over. No customer data is, therefore, stored at the branch office level, and we do not share personal information with other companies. Our printers are operated in a back office with restricted access, while blank cards are kept in a safe. Very few people have access to the equipment that issues cards. For all these reasons, we believe that instant issuance is even more secured than centralized production.

Why did you select Evolis?

Each blank card costs us around USD 4, and therefore, we cannot afford to waste them. Maintenance cost is another important point. Considering these factors we decided to use Dualys in our instant issuing system. Since 2008 we use Dualys card printers and our experience with Dualys is truly positive and completely satisfactory.

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