



## INCREASING CAPACITY AT THE COMMERCIAL BANK OF ETHIOPIA

**INTRODUCTION:** The Commercial Bank of Ethiopia (CBE) aimed to increase the capacity of card personalization from its current operations to accommodate distributions of up to 3 million cardholders 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™ Card Issuance Systems and one DATACARD® MX1100™ 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 cardholders to 4.5 million with the Entrust 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 22 million account holders. CBE's vision is to become a world-class commercial bank by the year 2025.

### OBJECTIVES

- Increase the capacity of card personalization
- Resolve a backlog of card issuance requests
- Accommodate smart card issuance

### TECHNOLOGY AND SERVICES

- DATACARD® MX8100™ and MX1100™ Card Issuance Systems
- Entrust Service Maintenance Agreement

### SOLUTION FEATURES

- MX8100 and MX1100 systems for scaled financial card issuance
- Key management system integration for EMV chip deployment



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## Featured Solution

DATACARD® MX Series Card  
Issuance Systems

### Why Entrust?

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

**"We are receiving great feedback from our customers on how quickly they can pick up their cards."**

- Addis Tilaye  
Director, E-Payment Process



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### 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 bank's reputation.

### Solutions provided by one market leader to another

As a leading provider of EMV card printers to the global financial marketplace, Entrust 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 the bank to be able to rapidly deploy new technologies as its 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's capacity to 300 times its initial output, but also integrated with its existing Entrust 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 the bank's growing clientele. CBE also deployed a full EMV solution from Entrust 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 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 its operations. The new solution solidifies the institution as the dominant player in the Ethiopian financial market and positions it to be a world-class commercial bank. Today, CBE owns approximately 80% of the financial card issuance market in Ethiopia.

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