



**ENTRUST**



# UZCARD Provides a World-Class Card Service Through Instant Financial Issuance Solution

## Challenge

In their effort to optimize the card issuance process UZCARD outlined these key problems: introduction of new card products, namely NFC enabled/contactless local and international co-badged financial cards, long lead times for cardholders, high costs related to card issuance, outdated approach to card issuance and its inflexibility (the incumbent solution had been in use for over 10 years).

A new Instant Card program was set up as a way to improve the interaction between UZCARD and the participating banks, update and diversify their card product offering, and as a result, provide a much higher level of customer care to participating banks and cardholders.

At the time when the Instant Card project was launched, card issuance was implemented centrally with an extensive cardholder journey: A client had to visit a bank several times and it took at least 3 business days between the card application and its actual remittance (with longer lead times for customers in remote locations).

## Solution

UZCARD and Entrust partnered to deploy over 1,000 units of the Entrust CE840™ Instant Issuance System.

## Results

UZCARD made the new service available to all partnering banks, with minimal cost on their side, with much improved speed and a range of services provided.

It became possible to provide a world-class instant financial card issuance service while minimizing the cost per card and increasing convenience for bank clients, who no longer had to make multiple visits or have long wait times.

Moreover, the Instant Card program allowed UZCARD to provide the banks with EMV contactless embossed cards, migrating from just contact cards. This way UZCARD was able to implement new smartcard technology and get up to speed with current requirements of the rapidly changing card industry.

**Learn more about our Instant Financial Issuance solutions at [entrust.com](https://www.entrust.com)**



# UZCARD and Entrust Case Study

« We highly appreciate our longstanding partnership with Entrust, a recognized global leader in digital security. And we are proud that in partnership with Entrust we have successfully implemented an Instant Card project, having currently one of the largest fleets of instant card embossing machines in EMEA. »

Damir Shakirkhanov, Deputy CEO, UZCARD

Product range has expanded: Available card products are the new domestic dual interface cards - UZCARD DUO, and international co-badged products UZCARD-UnionPay International and UZCARD-Mastercard. Each participating bank can easily choose a card product or several products depending on their business strategy.

It is important to note that UZCARD markets the Instant Card solution as a service - in a ready-to-use package including software and hardware for a bank branch. This way UZCARD can provide a speedy on-boarding process for banks as well as offer a cost effective investment model, allowing banks to save around a half of the costs they would normally have had incurred if they owned and maintained the equipment for 5 years of operation. UZCARD's as-a-service approach provided an easy entry point and turned out to be very supportive for the participating banks.

## THE TRANSFORMATION

### Providing the most efficient and the fastest card service

- For banks: time and cost savings. A bank teller provides all the services to a customer during only one visit to the branch. No time is spent searching for a card in the stack of the previously personalized cards, filling out a card issuance order, or following other paperwork procedures. Banks save on logistics staff and transportation costs related to card delivery to branches as well as PIN mailers - UZCARD's Instant Card solution does not require a paper PIN mailer anymore; the cardholder sets the PIN in a POS terminal at the bank teller's desk during issuance.
- For clients: time savings and usability. Customers do not need to visit the bank twice and wait several days to receive a card. Previously customers received a card with contact chip and graphics printing that could wear away with time. The Instant Card program is using dual interface (contact and contactless) cards with embossing. This provides higher readability and durability against wear. UZCARD has been constantly upgrading its payment infrastructure, which brings the convenience of contactless payments for customers everywhere in the country.



# UZCARD and Entrust Case Study

## CUSTOMER PROFILE

UZCARD payment system is a company with 18 years of experience in the market of payments processing and acquiring services for POS, ATM, and e-commerce for UZCARD domestic transactions as well as POS and ATM acquiring for the international cards of the most popular payment schemes worldwide.

UZCARD works with over 30 member banks, 24 payment service providers, and dozens of payment aggregators in Uzbekistan.

Being the first national payment scheme implemented in Uzbekistan, UZCARD has its own acquiring network embracing over 260,000 POS-terminals and 8,000 ATMs and info kiosks. There are over 17 million active UZCARD cards in the country.

### Objectives

Migrate to new contactless card products and provide instant financial card issuance to all bank branches even in the most remote areas of Uzbekistan.

### Technology

- Entrust CE840™ Instant Issuance System

## MEASURES OF SUCCESS

### Instant financial issuance solution to be available throughout Uzbekistan

Twelve banks have already implemented the Instant Card program, and twelve more banks have been finalizing their core systems upgrades to join the program in the near future. All of these are top and mid-tier banks.

Entrust provided UZCARD with the highest level of technical support, customer service, and reasonable pricing. Project implementation took three months; one more month was needed to get used to the equipment and fine-tune the system. Bank staff have praised the change as many operational processes were streamlined; an adjusted workflow allows them to spend less time and effort issuing cards for their clients.

UZCARD aims to extend the Instant Card project to all bank branches in Uzbekistan – even in the most remote areas of the country. In the 14 administrative regions of Uzbekistan there are more than 30 banks with approximately 970 branches and 2,000+ smaller banking service centers.

By the mid of 2023, UZCARD is planning to implement the Instant Card solution in all its member banks.



Learn more at  
[entrust.com](https://www.entrust.com)



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