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# Banco del Pacifico grows market share with self-service instant issuance

## Challenge

Though the bank is known for its high-tech solutions, including a strong digital experience, many customers still want a physical debit card that they can use immediately. It also highlighted the need for a convenient way to deliver fully activated cards to customers on the spot.

## Solution

The bank added an instant issuance solution to existing bank kiosks, featuring Entrust instant issuance software and Entrust direct-to-card issuance systems instant issuance systems deployed and managed by Entrust partner Intexus.

## Results

- Banco del Pacifico has deployed instant issuance kiosks in 28 of its branches
- The bank has seen an increase in debit card usage, market share growth, and customer satisfaction



## CUSTOMER PROFILE

Banco del Pacífico offers its 1.1 million customers in Ecuador a modern approach to in-person banking. Branches are centered around a self-serve member experience for products and services.

## Objectives

- Offering instant delivery of debit cards within the bank's self-service network
- Integrating solutions into its existing kiosk network

## Technology and Services

- Entrust instant financial card issuance software
- Entrust CD820 Instant Issuance System
- Entrust supplies management, on-call support, and device management



« **The Entrust software and hardware demonstrate the quality of this instant issuance solution, and the Intexus service is a differentiator.** »»

Elias Ronquillo Navas, National Manager of Payment Methods, Banco del Pacifico

## THE TRANSFORMATION

### The right vendor, the best solution

Banco del Pacífico wanted to offer instant delivery of debit cards into its self-service network, but realized that prepaid cards are not an appropriate alternative to instant issuance.

After looking into several different solutions, the bank ultimately chose Entrust as its instant issuance provider because of Entrust's proven success and demonstrated leadership, specifically in Ecuador, and SaaS offering with PCI certification. Plus, Entrust was the only provider to offer a secure end-to-end solution. It was also important that the bank find a technology provider with solutions that integrate into its existing kiosk network.

Additionally, the PMI project rules were implemented, including Entrust certified engineers and the bank's project team.

Intexus served as Entrust's hosted solutions partner, and had immediate access to the bank's CMS information through its own Hub interface manager (IH) and the bank's EMV profile, which created a seamless deployment experience.

## MEASURES OF SUCCESS

### Successful solution rollout

A customer who has lost a debit card or had it stolen simply visits a participating branch, goes to a kiosk and, after a quick verification process, selects the correct replacement card. The personalized debit card is then printed on the spot. The process is very simple and, takes less than two minutes.

After a 60-day pilot, the bank deployed this instant issuance solution to 28 branches and is preparing to roll out to 30 more in the coming months.

Instant issuance has provided Banco del Pacífico an opportunity to meet customer expectations while continuing to use modern technology to differentiate itself from other financial institutions. By offering cardholders the ability to receive a high-quality, personalized, ready-to-use permanent replacement debit card right away, the bank has improved customer satisfaction, increased debit card usage, and grown market share.



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