

# PRME

# **Card Issuance and Personalization**

Originally Bank account holders had to make requests for debit cards and then return after days or weeks to collect. Today in many Banks, a typical customer can request for a card in a branch and walk out of that branch almost immediately with the requested card.

To achieve this, cards are pre-personalized and stocked in Branches waiting to be issued to customers upon request. Unfortunately, this process introduces significant challenges and exposes key limitations.

#### **Ideal Solution**

Fully personalized instantly issued cards have expiry date set for it to have a full life span.

#### **Desired Outcomes**

Customers are much more satisfied as they are getting full value for their money. The bank is more efficient as the process is now fully automated.

#### Challenges

Cards issued to customers bear expiry dates that shorten the life-span of the card sometimes by more than 6 months.



# **Card Issuance and Personalization**

#### Challenges

Personalized card are produced and kept at the branches for customers. This creates a fraud loophole usually exploited by unscrupulous Bank staff

#### **Ideal Solution**

Automation in card issuance eliminates this loophole completely as cards are only personalized and issued to customers upon request



#### **Desired Outcomes**

Banks can save a lot on fraud and other collateral damage

#### Challenges

Manual and complicated back office operations require for card issuance result is an extremely slow turn around time of 5 days

#### **Ideal Solution**

Automation of backend operations and distilling into a button click has shrunk the turn around time from 5 days to 5 minutes

#### **Desired Outcomes**

Happy and satisfied customers as they don't have make multiple visit sto the branch just to collect their debit cards



### **AppZone Prime**

...Automate. Innovate. Propagate.

#### **Card Issuance Fraud Risk Mitigation**

Manual card issuance are processed in a way that allows personalized cards lying around in the bank which often lead to avoidable fraud. Prime blocked all the card issuance fraud loophole with automation

#### Streamlined Card Operation

End-to-end automation of card issuance ensure that all aspect of your card issuance processes are streamline from branch to head office all the way back

#### **Huge Cost Saving**

Prime helps your Bank to save significant cost by consolidating all intermediary services and automating backend operations.



# AppZone Prime + Azure

Prime, being a card management platform for modern digital bank, is built on the modern state-of-the-art PCIDSS certified cloud platform hosted on Azure.

#### **End User Development**

Prime is bundled with tools to quickly develop new functionality and extend existing ones without dependence on AppZone as platform vendor. Hosted on Azure Cloud Platform



#### **Seamless Integration with API first**

Prime provides seamless integration to relevant third party systems with APIs for accessing all user functions so as to easily embed key functionality into certain Bank applications

#### **Cloud Platform on Azure**

Zero IT infrastructure requirement as the platform is hosted and managed centrally in AppZone's worldclass PCIDSS compliant cloud environment hosted on Azure



# Customer success: GTBank goes live on Instant Card Issuance

GTBank pioneered end-to-end in-branch card issuance and personalization with Zero IT cost while saving signification cost in her prior manual card issuance operation by consolidating all intermediary services.

#### **Sophisticated Solution off premise**

Prime, being an Azure-hosted platform, is deployed off GTBank premise with all the sophistication required to design, build, deploy and operate the platform

#### Disintermediation

GTBank was able to successfully dis-intermediated all intermediary services in her card operation and thereby automating her processes and saving significant cost

#### **Customer Satisfaction**

For the first time, GTBank customers can now walk into their branch and go out with fully functional debit cards



# Contact us today for a demo

Get a free trial: info@appzonegroup.com Call for more information: +234 802 6553 551 Ask a question via email: amacaulay@appzonegroup.com Learn more: www.appzonegroup.com

