

- 📍 **Client** | Pajuno Development Company Limited
- 📍 **Market** | Finance
- 📍 **Evolis Solution** | Zenius & Primacy
- 📍 **Challenge** | Issue and customize payment cards instantly
- 📍 **Applications** | Payment card

Instant EMV payment cards for Nigerian banks

Over the past decade, the delivery of payment cards, in a decentralized, customer-facing way has proved to be a major trend, even replacing the old-school and cumbersome centralized card delivery. In Nigeria, some banks have started providing their customers with payment cards issued only a few minutes after the application. This boosts customer experience while banks do away with the traditional lead-time and mailing costs related to centralized personalization. Pajuno Development Company Limited, Evolis distributor in Nigeria, partners with several local financial institutions to implement instant card issuance.

The challenge

Pajuno Development Company Limited is a card-based IT solution provider established in Nigeria since 1993. Pajuno has played key roles in implementing EMV compliant payment cards for many financial institutions in the country. *"We offer market proven solutions for both centralized and decentralized delivery of payment cards"*, explains Patrick Mbano, Managing Partner, Pajuno Development Company Limited. *"We are a one-stop shop for technology and services that help our customers support the EMV standard, implement instant issuance of payment cards and streamline their processes."*

In 2009, payment cards with a mag stripe migrated to an EMV chip-based format in an attempt to fight ATM fraud. Decentralized issuance showed as the preferred option to speed up card delivery to customers. Pajuno was challenged to seek printers that could be easily integrated, deployed and operated at the bank's branch level. Two major financial institutions, First Bank Of Nigeria Plc and FCMB initially approached Pajuno with projects for respectively 170 and 250 printers for their local branches. The number of requesting banks increased by one: Keystone Bank Limited joined the queue with a starting volume of 65 printers. *"Their goal was to personalize payment cards within 15 to 30 minutes after a card was requested at the banking counter"*, explains Mbano *"and our job was to design the ideal solution to tackle this challenge."*

The solution

Pajuno started distributing Evolis printers in 2008, to support every requirement in the instant issuance of payment cards. Evolis card printers deliver top notch printing quality matched with versatile encoding options, while their compact size makes them the right fit for over-the-counter operations. Evolis printers can be networked which makes card personalization available



from any desktop. Besides the personalization technology, Pajuno provides all allied required services, from card design to onsite support, in packages designed for financial institutions.

The benefits

Pajuno experienced a vibrant growth driven by customers happy with their benefits. Besides compliance with EMV, they value the printer lock that prevents theft in bank halls, as well as the reject box that collects, and therefore reuse cards that are wrongly fed. For such banks, top-quality personalization is a way to boost their overall corporate image, while a great leap forward is achieved in the experience of their own customers: they can use their card a few minutes after applying for it and are welcomed on ATM screens in a personal way when withdrawing cash. Eventually, as Patrick Mbano says, *"with so many benefits for our customers and their end-users, it is no surprise that we made Evolis a standard for all our instant issuance projects."*