



ENTRUST



Baiduri Bank adopts instant issuance solution to deliver new and replacement cards in 15 minutes

Challenge

With the largest card member and merchant base in Brunei, Baiduri Bank needed to adopt new technology to offer the widest range of payment cards to meet the varying needs of its customers.

Solution

Baiduri Bank implemented an instant issuance strategy featuring Entrust® instant issuance systems and Instant Financial Issuance software that combines the flexibility of batch and instant issuance.

Results

Compliant with the security requirements of Amex, Visa, MasterCard, and UnionPay for data entry, embossing, and card personalization, this technology allows the bank to immediately issue new cards and instantly replace lost, stolen, or damaged cards.

CUSTOMER PROFILE

Baiduri Bank is one of the leading banking and financial groups in the Sultanate of Brunei Darussalam.

Its payment card business has the largest card member and merchant base in the country.

BAIDURI BANK

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« **At Baiduri Bank, we understand that our customers expect fast delivery of services as well as quick response to their needs. This instant card issuance program is our latest initiative to enhance our customers' experiences.** »

Mr. Pierre Imhof, CEO, Baiduri Bank

Featured products

- Instant Financial Issuance software utilizes leading data preparation and personalization solutions, enables secure and affordable issuance of multiple form factors, streamlines the issuance process, and makes implementation fast and efficient
- CE870 Instant Issuance System with Embossing Module has multiple personalization functions including graphics printing, embossing, rear indenting, magnetic stripe, and smart card encoding
- Customers select their personalized PIN in-branch using an encrypted PIN Pad

Weathering challenging economic times

In a very challenging global economic environment, many countries have faced difficult times. However, the sultanate of Brunei Darussalam has endured the recent market crisis far better than its Southeast Asian counterparts. Its healthy fiscal balance and low unemployment rate has cemented the area's standing as an economy with the necessary clout to endure market volatility.

In such an environment, major banking industry player Baiduri Bank has been able to progress forward thanks to a successful strategy based on collaboration with global players and in-depth understanding of the local market.

“Our strategy is to always partner with the best, most reputable names in the world in order to design and distribute the best products in the market most suitable for the local Brunei environment,” said Baiduri Bank CEO Pierre Imhof.

Award-winning products and service

Established in 1994, the bank has offered a comprehensive spread of financial services and products to businesses and individuals in Brunei for over two decades. The first debit card issued in Brunei was the Baiduri Visa Debit card, which was launched in October 2001. Baiduri Bank currently offers four major card brands – American Express, Visa, MasterCard, and UnionPay – the most card brands provided by any bank in the Sultanate.

In 2015, Baiduri Bank Group took home its unprecedented seventh consecutive Best Banking Group Award win since 2009, as awarded by the *World Finance Magazine* in London. World Finance is a leading financial magazine, produced every two months by World News Media from its headquarters in London.



Baiduri Bank

Local commitment, global expertise

The bank's shareholders include local corporations such as Baiduri Holdings, Royal Brunei Airlines, and Royal Brunei Technical Services, as well as international banking giant BNP Paribas. Combining its local commitment with extensive global expertise, Baiduri Bank is well equipped to spearhead technological innovations in the domestic market.

"Being a local bank with international knowledge, we know the local environment very well and have been able, when one of our customers has a specific requirement, to address their needs and respond very quickly. This has been the key to our success," said Imhof.

Serving customers instantly

With its eye toward enhancing the consumer experience, Baiduri Bank made the decision to launch an instant issuance program so it could immediately issue new or replacement cards in its branches within 15 minutes. Baiduri Bank selected Instant Financial Issuance software for the implementation.

Baiduri Bank was the first bank in the region to launch an instant issuance program. In conjunction with the launch, the bank waived processing and instant issuance fees to encourage its customers to embrace the program. Today, instant issuance services are offered in selected Baiduri Bank branches in the country and more roll outs are being planned.

ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.



Learn more at
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