Cetrel has decided to subcontract some non-core business to be more cost-effective. At the same time, the company wanted to keep its local flexibility in serving Luxembourg for urgent purposes and be able to deliver personalization services for urgent cases in a very tight schedule of 2 to 3 hours.

In 2009, Six Group has acquired 50% of the company, and a new strategy was defined, highlighting 2 main objectives: becoming the excellence center for international issuing & processing. 40 M€ were invested on new innovative solutions and shared services for banks.

In this new context, Cetrel launched, end 2009, a tender to:

- Outsource the personalization of all their credit card portfolio
- Retain local flexibility to deliver urgent card orders to Luxembourg banks within 2 to 3 hours
- Migrate their whole credit card portfolio to DDA to comply with Visa and MasterCard mandates

Gemalto and Cetrel have been partnering since 2003 on different issuance activities. For this tender, Gemalto showcased an original and cost-effective solution to answer the 3 business requirements of the customer.

Cetrel has always been an innovative player and has regularly developed shared services solutions such as:

- Corporate banking (Multiline)
- Certification (Luxtrust) Consulting Services on new banking trends
- New Visa Prepaid reloadable system with picture cards, PIN selection and SMS alert (Raiffeisen International in Austria)
- First migration to EMV chip of card portfolio in Europe

Having in mind to become the excellence center for international issuing & processing, Cetrel has massively invested in new innovative solutions and shared services for banks.

Cost-effective and flexible

Thanks to the framework put in place with Gemalto in November 2010, Cetrel has been able to reduce an important part of its costs in personalizing cards. This has been achieved by outsourcing 90% of personalization to Gemalto as well as all the most critical tasks such as data preparation and key management of EMV personalization. Cetrel retains realtime monitoring control to follow all orders for each bank via Gemalto’s Allynis Issuance Manager.

In addition to Gemalto’s managed personalization service, Cetrel also has in its premises a small desktop machine that enables it to respond to emergency requests for personalization on any type of card.

What’s critical to this Dexxis Instant Issuance SaaS is the connectivity to Gemalto that enables Cetrel to finalize the whole personalization and issuing process in only 1 to 2 hours:

- Sending the input file with the cardholder data and the card to Gemalto
- Personalizing the card in its office
- Getting the return file from Gemalto to activate the card in its system
- Personal delivery to the bank or end customer
Cetrel experience at a glance

- 33 banks – 95 artworks – Many different profiles
- Perso SLA D+2 for dailies and D+5 for renewals
- Urgent cards in less than 2 hours
- Service availability 24h 5/7 days
- All banks migrated to DDA on time
- Full & reliable service for Cetrel and their banks

Benefits for Cetrel and its customers

- Cetrel personalization team has a complete view on all orders and can directly interact to edit an address or a shipment method for a card already ordered, to delete a card before personalization or to ask for a priority personalization with Allynis Issuance Manager
- Each bank working with Cetrel can have a card fully personalized in emergency in less than 2 hours available in Luxembourg

Business advantages for partnering with Gemalto

- Minimal investment with no change in infrastructure
- Smooth technology migration (SDA to DDA) entirely managed by Gemalto
- Scalable solution for increasing volumes
- Unique entry point for all requests (in Gemalto’s German Personalization Site)
- Best of both worlds - in-house personalization and outsourcing personalization

Challenging framework

The time schedule for DDA migration was challenging as well as the number of banks, artworks, and profiles to take into account. Gemalto successfully set up all the different profiles, developed the corresponding configurations and reported all information for each profile including stock level.

Another challenge for Gemalto was to keep consistency between renewals and new personalization done in the Gemalto perso center in Germany and the Dexxis Instant Issuance SaaS solution.

Gemalto teams needed to ensure that everything created on their side would be available on Cetrel’s side and to ensure full transparency to have change requests implemented on all systems at the same time. Given the evolving demands of Cetrel, Gemalto had to propose a highly scalable solution for future requirements such as new cards, new banks, new technologies.

Thanks to the partners’ long-term relationship and Gemalto’s proven expertise both in personalization and in issuance solutions, the innovative solution developed for Cetrel has provided the security and flexibility of local and outsourced personalization as well as an easy and smooth DDA migration.

Gemalto’s approach - a mix of monitoring and personalization solutions.

- Allynis Issuance Manager
  This powerful tool allows Cetrel to follow up in real time all orders for each bank and to directly interact on those orders to respond to banks’ urgent requests.

- Dexxis Instant Issuance SaaS (Solution as a Service) and Distributed Issuance SaaS
  This unique solution provides EMV Data generation and Key Management services. They are performed over a Central Gemalto offsite server in combination with a desktop personalization machine and Branch Instant Issuance Software in Cetrel premises for the realtime issuing of urgent or pilot cards on demand.

Gemalto offer an ideal solution for Banks or personalization bureaus that:

- Have no technical resources available for personalization
- Have limited capital to invest in personalization security, hardware & software
- Want to pay per cards they are personalizing and not an upfront fee
- Want the flexibility to deploy & to personalize some cards in emergencies in one or several sites

www.gemalto.com