

Case Study

UbiQPersoMaster™ EMV Software

*NBS Technologies successfully
implements EMV personalization solution
at Bank Zachodni WBK in Poland*

Bank Zachodni WBK Customer Profile

Bank Zachodni WBK was established in June 2001 and has risen to be one of the largest banks in Poland providing financial services to both corporate and personal customers. The bank offers its services via a network of over 500 branches as well as via the use of over 1000 of its own ATMs. Through its subsidiaries, Bank Zachodni WBK also provides its customers insurance, leasing, factoring and brokerage services, and a variety of financial fund services.

Back in 2000, with the looming onset of the EMV / chip card standard, BZWBK decided to replace their magnetic stripe bank cards with EMV / chip cards. The bank already operated its own production centre for the personalisation of magnetic stripe bank cards and was now faced with a large capital investment in order to accommodate chip card production.

BZWBK began to invest heavily in its personnel to better understand the technicalities of the EMV migration process. BZWBK felt that to replace the magnetic stripe cards with chip cards was a far more complicated exercise than merely upgrading some machines.

The Challenge

BZWBK wanted to implement an EMV system of hardware and software that could embrace their anticipated customer-base growth and accommodate any future chip card specification changes. They were also under immense pressure to implement the solution quickly and efficiently while delivering a cost-effective solution that offered them the quality and reliability they required

So, the search for the complete EMV solution was on.

The NBS Solution

NBS Technologies proposed to BZWBK the installation of its scalable and cross-platform EMV software solution, UbiQPersoMaster™. UbiQPersoMaster is NBS' flagship EMV software suite that provides a modular approach to central card issuance environments delivering the core capabilities required to issue smart cards.

The core architecture of UbiQPersoMaster software provides the ability to support any smart card platform and application and most brands of personalization equipment



enabling issuers to leverage existing equipment of various brands and expand capacity with relative ease. Further, it is Global Platform™ and CPS™ compliant.

BZWBK chose NBS' *UbiQPersoMaster* solution. The installation at BZWBK is a full NBS system comprising of Horizon™ Evolution high-volume smart card personalization machine, SmartSys™ machine control software, and *UbiQPersoMaster™* EMV software.

"We chose *UbiQPersoMaster* primarily because of its scalability and ease-of-use. We had a very tight timeline to implement EMV and the user-friendliness and ease of implementation of *UbiQPersoMaster* Software enabled us to achieve it - the exceptionally high level of technical assistance from the UbiQ Software Technical Group contributed greatly to this project's success." said Kazmierski Krzysztof, Manager of Card Systems at BZWBK. "*UbiQPersoMaster* Software is extremely flexible and gives us the opportunity to produce cards with a single machine/software - it truly is a complete system. And together with the SafeNet HSM's, it was clearly the most cost-effective."

The EMV software installation project at BZWBK began 2005 where *UbiQPersoMaster* software was installed within a few weeks and the first cards were personalised for Visa® and MasterCard® certification. BZWBK is currently using more than 4 different card manufacturers' equipment, to personalize more than 79 different card types for different customers.

BZWBK considers this EMV migration investment a valuable one as their production centre now has the ability to personalize EMV contactless cards and is considered one of the most efficient in the personalization of bankcards in Poland. BZWBK looks forward to now expanding its chip bank card customer base.

"We are very proud to be part of such a successful project. They (BZWBK) made the right decision to select NBS and *UbiQPersoMaster* software and are now assured to have a system that can be used now and in the future to accommodate new card technologies. The *UbiQPersoMaster* solution is built for the future, and this implementation proves that the system is indeed the most flexible in the market." says Kirk Hamilton, President & CEO of NBS Technologies, Inc.

The NBS EMV hardware and software installation will be serviced and maintained by NBS' local partner, CardService.

Contact Us

Count on NBS for the most personalized and valuable solutions for your needs.

Based in Toronto, Canada with operations around the world, we've been the market leader in card personalization solutions since 1974.

We know the market, we know our customers, and we know what it takes to outperform the competition.

Contact NBS, the leader in card personalization solutions, to find out more about how we can exceed your expectations.

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