



IDEMIA and Alpien partner to offer the Smart Metal Art card to a new generation of customers

The card appeals to Gen Z who seamlessly blend the digital and physical in their daily lives.

PAYMENT

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In a collaboration that sets the trend for the future of banking, IDEMIA proudly joins forces with Alpien—the forward-thinking, fully digital bank operating in Switzerland. Together, they introduce the Smart Metal Art (SMA) card to their discerning customers. At the forefront of this partnership is a strategic focus on catering to the evolving financial needs of the Gen Z demographic—a generation that seamlessly blends the digital and physical realms in their daily lives. The choice of IDEMIA as Alpien's partner testifies to a shared commitment of excellence. The premium Smart Metal Art payment card, curated to meet the exacting standards of the highly stringent Swiss banking market, will now be a distinctive offering for Alpien's customers.

Stephane Girodon, IDEMIA Secure Transaction's representative for Payment Services in Switzerland, sat down with Alpien's Chief of Marketing & Brand, Roman Balzan, to explore the intricacies of the Swiss payments market, the strategic rationale behind the launch of their distinctive metal card, and its target audience.

Alpien operates as a fully digital bank with a distinctive business model. How does the physical card contribute to your business operations and impact your relationship with customers?

The Alpien metal card is the perfect physical embodiment of our digital-first ethos. It's a touchpoint that gives our customers a tangible connection to our brand's values of trust, stability, and premium service.

Roman Balzan, Chief of Marketing & Brand at Alpien



While we operate in the digital realm, the card allows us to occupy space in our customers' wallets and lives, bridging the digital with the physical. It differentiates us from other Fintechs by providing a piece of luxury, a metal testament to the solidity and reliability of Alpien, reinforcing our relationship with every touch and transaction.

It's also the gateway to one of our most exceptional features: highly competitive exchange rates. When our cardholders travel, they can access commission-free exchanges in Euros, Swiss Francs, US Dollars, and British Pounds to maximize their financial potential wherever they are in the world.

This differentiator holds immense significance for us as a player in Switzerland, given the considerable competition and demanding market. Customers expect excellent service and top-notch quality which makes it crucial for us to remain consistently innovative and aligned with market demands.

What makes the card you're issuing to customers unique, and how were these innovative features or formats conceived?

Our card's PAN-less feature is a game-changer, providing enhanced security and a sleek look that aligns with our customers' preferences for minimalism and modernity.

The ability to retrieve card details through our app was born from a vision of seamless integration between the physical and digital—developed in collaboration with IDEMIA's innovative product team. It's about marrying functionality with design, and this comes to life not just in the card itself but in the unique leather packaging, setting a new benchmark for what a card delivery experience can be.

You recently launched a marketing campaign targeting GenZ. What is the reasoning behind this strategy, and how will the metal card factor into your engagement with this new target segment?

Gen Z is at the forefront of our latest marketing campaign because they are shaping the future. This demographic values brands that resonate with their dynamic and tech-savvy characteristics. Our metal card directly appeals to them. It's a fashion statement and a symbol of their connection with a forward-thinking, trendsetting bank. The card, combined with our advanced digital capabilities, provides Gen Z with the premium experience they look for, both online and through the physical feel of the card.

Additionally, we have introduced Alpian PULSE as our dedicated offering to Gen Z. This ensures that from day one, they have access to premium banking services. The card is especially appealing to a generation that predominantly embraces digital solutions.



Alpian PULSE, dedicated offering for Gen Z

What does a partnership with IDEMIA mean to Alpian?

Our partnership with IDEMIA transcends traditional manufacturing. It's a synergy where expertise meets innovation to create a card that's not just a payment method but a piece of branded art.

IDEMIA brings a wealth of design and technological proficiency that enables us to infuse our digital banking strengths into a physical form. This collaboration allows us to leverage their global footprint while maintaining the bespoke charm of a localized presence, ensuring our customers feel at home with Alpian anywhere in the world.