



# Accelerating Next-Gen Payment Card Concepts: IST Launches New Metal Card Innovation and Design Lab

A customer co-innovation program enabling issuers to design, prototype, and bring differentiated metal cards to market faster.

# PAYMENT

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IDEMIA Secure Transactions (IST) Payment Services business has launched the **Metal Innovation & Design Labs**, a new customer co-innovation program for metal card issuers. The initiative enables IST customers to **develop differentiated card designs, features, and prototypes** in close collaboration with IST design and engineering experts.

The first Innovation & Design Lab has opened in Vitré, France, with additional sites underway in Exton (USA) and Shenzhen (China). These labs are being established within select IST manufacturing sites to leverage industrial capabilities, support close collaboration with engineering experts, and enhance flexibility, local expertise, and proximity to customers worldwide.

The network of Design Labs will enable metal card issuers to develop more differentiated, consumer segment-specific card value propositions—**combining advanced metal card design with value-added programs while accelerating time to market**.

These Design Labs bring together metal card issuers with IST's global network of metal card engineers, designers, and industry specialists to co-develop distinctive metal card concepts through innovation sessions, using a design-thinking approach.<sup>1</sup> Design-thinking has become essential in bringing new concepts to life across industries. Activities include:

- Customer analysis to understand brand identity, needs, and vision
- Interactive brainstorming sessions to review design options and explore breakthrough design concepts using advanced 3D Design Studio<sup>2</sup>
- Consultation on complex processes, such as payment network specifications to help accelerate time-to-market
- Fast prototyping capabilities, enabling customers to leave with their next card concept in hand along with its virtual visualization.

Demand for metal cards is rising, driven by fintech adoption, the rising trend of everyday payments using cryptocurrencies, along with increasing consumer expectations for premium, differentiated experiences. This shift calls for metal card issuers to create more **meaningful, targeted propositions to attract and retain customers, and create new revenue streams**. The Metal Card Innovation & Design Labs have been designed in response to this shift, empowering issuers to lead in an increasingly competitive and consumer experience-driven market.

*As digital payments become ubiquitous, the payment card must continue to evolve as an object of design, meaning, and experience for consumers. Metal cards address the growing need of our customers for differentiation and premiumization, expanding design possibilities, and opening new revenue streams through compelling value-added programs. We are proud to work alongside our customers to create the next breakthrough metal card concepts and the next “first-of-its-kinds”. These labs are where the future of the metal card is being shaped.*

Elyette Roux, EVP Payment Services, IST

*Our card manufacturing sites are more than a place of production; they are a hub of passion and expertise, where highly skilled industrial product development leads and technical designers work side by side to turn ideas into reality. The Metal Innovation & Design Labs are the ideal platforms to help our customers envision the future of their card concepts.*

Nicolas Miannay, EVP Industrial Operations & Services, IST

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<sup>1</sup> Design thinking is a mindset and approach to problem-solving and innovation anchored around human-centered design, Harvard Business School Online

<sup>2</sup> Design Studio is an advanced 3D prototyping tool for payment card visualization

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