

METAL Cards



Reflecting high-end lifestyles with eye-catching payment cards



The demand for premium products is growing around the world. Consumers want to stand out from the crowd with exclusive items, ranging from exquisite chocolate and liquor to the most sober smartphone model. With metal cards, payments are riding on this “premiumization wave**”

Payment cards as a sign of exclusivity

In 2016, a major US issuer launched a metal card. The interest in the card was so high, that the issuer ran out of the metal to make the cards within days of the launch. The popularity of this metal card is confirmed by a recent global study showing that more than 50% of consumers are willing to pay for a metal card, of which 70% are under the age of 35**. People feel the need to be noticed.

Our offer: a complete range to meet a variety of cardholder expectations

IDEMIA proposes a varied product range in terms of the materials constituting the card body and the resulting look &

feel, sound (when placed on a table), and weight.

This range includes several different cards, enabling issuers to provide different segments the card that suits the segment best. One of these cards is for the mass affluent market, it has a core of stainless steel, weights 13 grams (compared to 5 grams for a card made out of plastic). The combination of the weight and the structures gives the card that sharp clink sound when you place it on the table.

For the HNW (High Net Worth) segment, we propose an artisan silver full metal card. With an impressive 28 grams, this imposing card has a very distinctive character: you feel its weight when you take it out of the wallet, it looks exclusive and the sound really resonates.



Brand elevation

With metal cards, a bank positions itself as a high-end provider, offering its cardholders a distinctive customer experience.



Customer loyalty

Metal cards reinforce the loyalty to the bank brand, improving the activation rate, increasing the spending and making the card top of wallet.



Revenues increase

Metal cards and their related exclusive programs strongly stimulate consumption.

Sources:

* *Advanced payments report, Edgar, Dunn & Company*

** *Global study independently led by «Data 2 decisions» (Dentsu Aegis Network), encompassing 2,100 people in 8 countries*

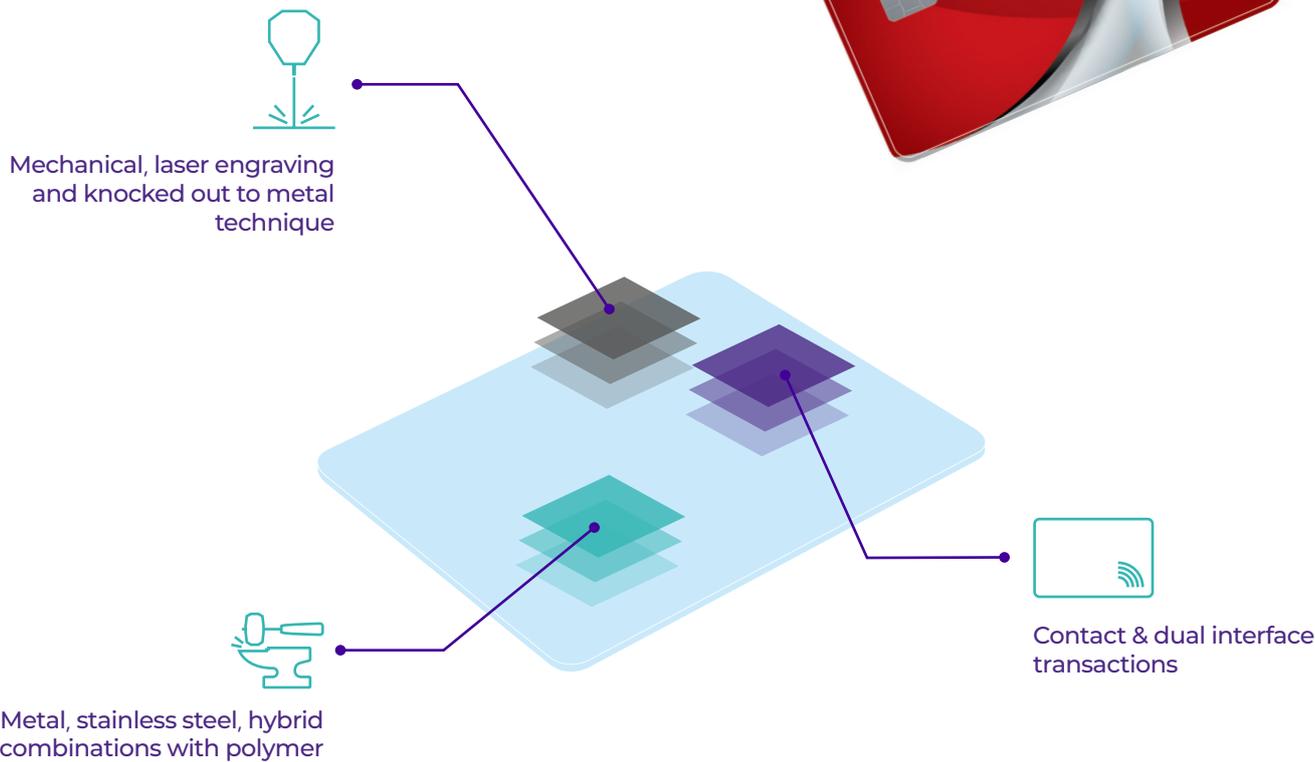
Why IDEMIA?

We have the strength of a global leader, and can provide a one-stop-shop service with dedicated equipment for metal cards. We also

have the flexibility of a local partner through our metal card personalization footprint spread over 15+ service centers throughout the world.

Laser engraving on metal-based card structures

From unique combinations of stainless steel cores with polymers or pure artisan silver materials, IDEMIA proposes a large range of metal-based card structures and production techniques such as mechanical, laser engraving or «knocking out» the metal to create design options.



Cutting-edge technology

- › Exclusive materials (metal, stainless steel, hybrid combinations with polymer)
- › Contact and dual interface technologies
- › Dedicated luxury craftsmanship personalization
- › Laser engraving with extraordinary durability