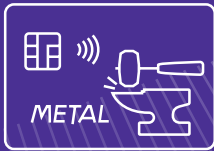


# Metal cards

## Taking payments to a higher level



**P**ayment cards are no longer mere payment tools – they have become fashion accessories reflecting the lifestyle and values of their users. For banks, metal cards are a valuable marketing asset to strengthen the link with their customers and build a lasting relationship.

### An expanding metal card market

Ever since metal cards first appeared, issuers have used them to target high-end customers. However, in recent years, major banks and FinTechs have had great success using metal cards to attract younger affluent customers.

The 2016 Chase Sapphire Reserve metal card launch is a textbook example of how far metal cards can appeal to this market segment. Demand for Chase's metal card was so strong that Chase ran out of production raw materials within weeks of launch<sup>1</sup> and 900,000-plus customers signed up for it in the fall of 2016 alone<sup>2</sup>. Customer card spending rocketed by more than half and with a 96 per cent activation rate, this card produced stellar results for the bank.<sup>3 4</sup>

### A portfolio to cover any segmentation

IDEMIA offers a wide range of metal cards made from various materials, resulting in a different look, feel, sound (when placed on a table) and weight.

Our SMA is an elegant, modern metal card, underpinned by state-of-the-art tech. SMA revolutionizes metal graphics at a reasonable price, ushering in cutting-edge artworks and combining plastic printing techniques with high-definition knockout features on plain brushed or decorated metal. This modern metal card range gives banks huge new customer pulling power.

<sup>1</sup> Skrift.com, AmEX in Hand-to-Hand Combat with JPMorgan over rewards cards, 2017/07/02.

<sup>2</sup> MarketWatch, This new luxury card competes with Amex Platinum and Chase Sapphire Reserve, 2017/04/23

<sup>3</sup> [https://www.jpmorganchase.com/corporate/investor-relations/document/ccb\\_investor\\_day\\_2017.pdf](https://www.jpmorganchase.com/corporate/investor-relations/document/ccb_investor_day_2017.pdf)

<sup>4</sup> [https://www.jpmorganchase.com/corporate/investor-relations/document/3cea4108\\_strategic\\_update.pdf](https://www.jpmorganchase.com/corporate/investor-relations/document/3cea4108_strategic_update.pdf)

## Benefits



### Improved customer acquisition

Metal cards have the power to attract new customers, especially Millennials and Gen Zers.



### Strengthened customer loyalty

Metal cards are 'top of wallet' cards, reinforcing brand loyalty.



### Increased revenues

Metal cards have proved they have a very high activation rate and they substantially increase the card spending.

## Why IDEMIA?

We are a strong, reputable global leader and can offer a complete portfolio of metal cards and the only product that is fully certified for double-sided contactless tapping. We have our own, in-house, manufacturing capacity and community of designers.

We also deliver customized local services through our metal card service centers across the world.

## Changing the graphic rules of metal

We master the latest developments in metal card manufacturing and understand how the material can be leveraged for optimal artworks. We leverage a wide variety of graphical techniques enabling the creation of original visual contrasts, metal decorations such as knockout, etching and advanced coloring. State of the art processes enable us to cut through the metal with the highest precision. We typically carry out the personalization with laser edging.



## Cutting-edge technology

- › Stainless steel metal layer and clear PVC
- › Printed PVC attached to embedded steel prelam
- › Varnish satin finishing on front
- › Tactile glossy or matt varnish on front as an option
- › Double-sided tap technology
- › 13.5 gram cards