

THE RESONANCE OF METAL CARDS

We see various expressions of the premiumization wave in different industries, and in banking, the "premium product" is cards made out of metal. A recent global survey* reveals how metal cards are getting attention from consumers in different markets and with different social life styles.

1

CONSUMERS ALL OVER THE WORLD EMBRACE METAL CARDS

71%

of consumers worldwide would like to have a metal card, even if there were no services associated...

... out of which

59%

would be ready to pay to get such a card



The interest for metal cards is at its biggest among Gen Z and Millennials (who rank metal cards as their preferred method of payment) throughout the world, and in emerging countries among consumers of all ages. In other words, these segments who will dominate future global spending want to pay with metal cards.

88%

India



72%

Mexico



77%

Millennials and Gen Z



IDEMIA offers a full range of metal cards ranging from combinations of plastic and metal, up to pure gold cards. These different price points enable banks to address all of their customer segments.

2

METAL CARDS MAY EVEN MODIFY CONSUMERS' HABITS

70%

of consumers worldwide would use their metal card more often than other cards in their wallet

55%

are ready to change bank to get a metal card



IDEMIA's contact and contactless metal cards and its cutting-edge technology support banks' acquisition and retention strategies.

3

THE DESIGN OF A METAL CARD AND THE SENSATIONS IT PROVIDES APPEAL TO CONSUMERS...

49%

Elegant design

37%

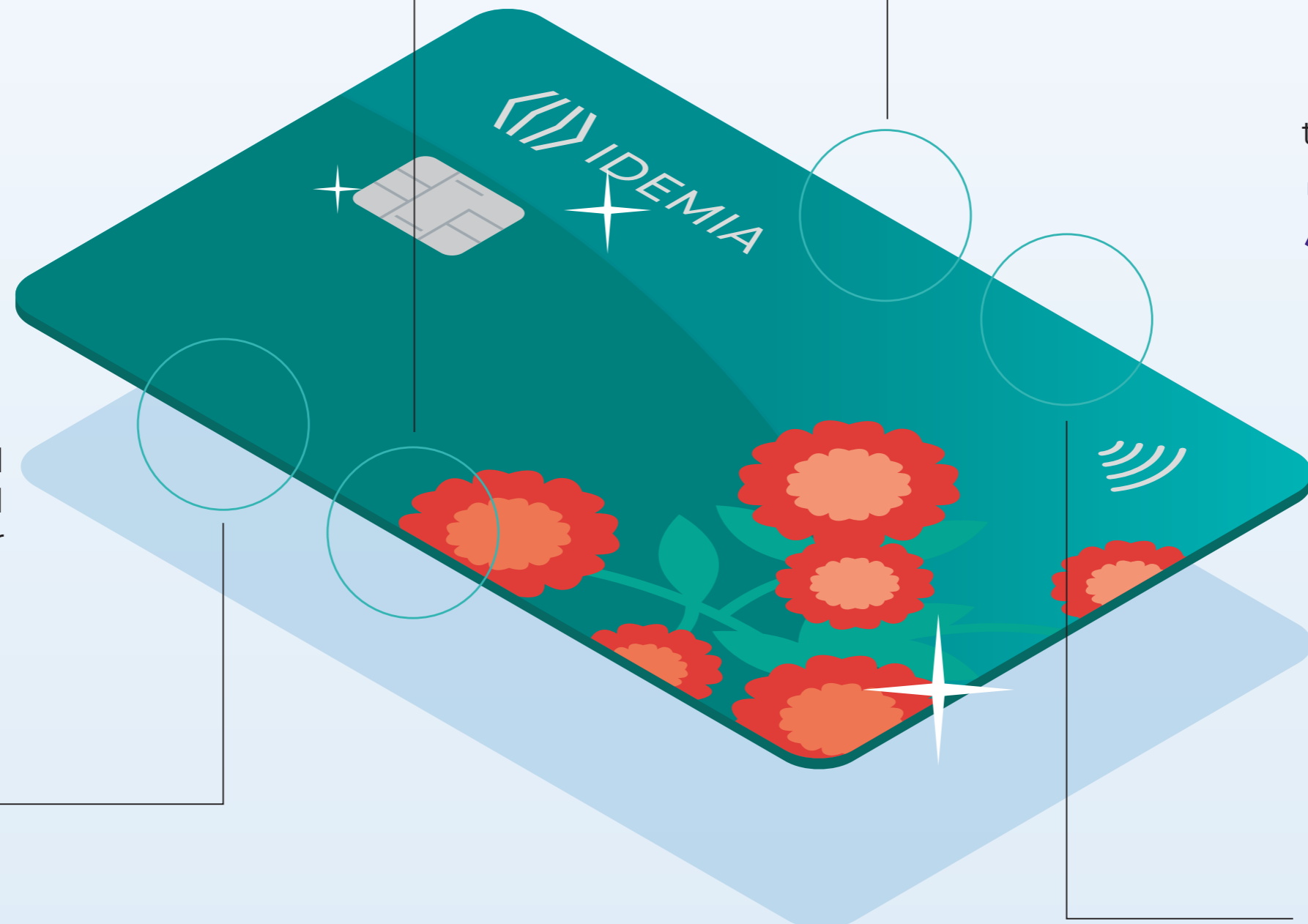
Specific touch & feel

19%

Specific sound when dropped on the counter

15%

Heavy weight



... AS DOES ITS SOCIAL STATUS

A metal card makes the consumer feel unique:

54%

Millennials and Gen Z

51%

Gen X

37%

Baby boomers

56%

Emerging countries

Thanks to unique personalization capabilities, IDEMIA can make each metal card specific, engraving the cardholder signature or a self drawn pattern.

4

AN EXTENSIVE METAL CARD RANGE TO MATCH EACH CUSTOMER ASPIRATION

BANK CUSTOMER SEGMENTS

High Net Worth (HNW)

Mass affluent

Upper-end customers of the mass market

IDEMIA'S OFFER

A range of high-end cards with full metal or composite structures

Smart Metal Art cards, an innovation by IDEMIA, changing the graphic rules in metal

Smart Prime, a card that will clearly distinguish any portfolio for the mass market

WORLDWIDE CAPACITIES

IDEMIA offers an extensive metal card personalization footprint over 15+ service centers throughout the world.

INDIVIDUAL CUSTOMIZATION

IDEMIA's technology enables individual card customization with cardholder signature or unique drawing engraving.



*Global study independently led by "Data 2 decisions" (Dentsu Aegis Network) in April 2020, on 2791 respondents representative of more than 2.3 billion people on the following markets: Brazil, France, India, Japan, Malaysia, Mexico, South Africa, UAE, UK, and USA.

IDEMIA helps banks and FinTechs to leverage the payment card as a tool for brand reinforcement, customer segmentation, differentiation and ultimately to create customer loyalty.