

# PAYMENT CARDS STANDING STRONG IN A FAST-CHANGING WORLD

Consumers are familiar with using the payment card—they know it will always work, everywhere, anytime. It's a symbol of trust in a time where the payment ecosystem is evolving at an unprecedented pace.

## 1

### PAYMENT CARDS HAVE NEVER BEEN MORE WIDELY USED THAN TODAY

The rise and evolution of payment cards has been very impressive since they emerged in 1950.

50% of in-store payments across the world were made by cards for the first time in 2020.

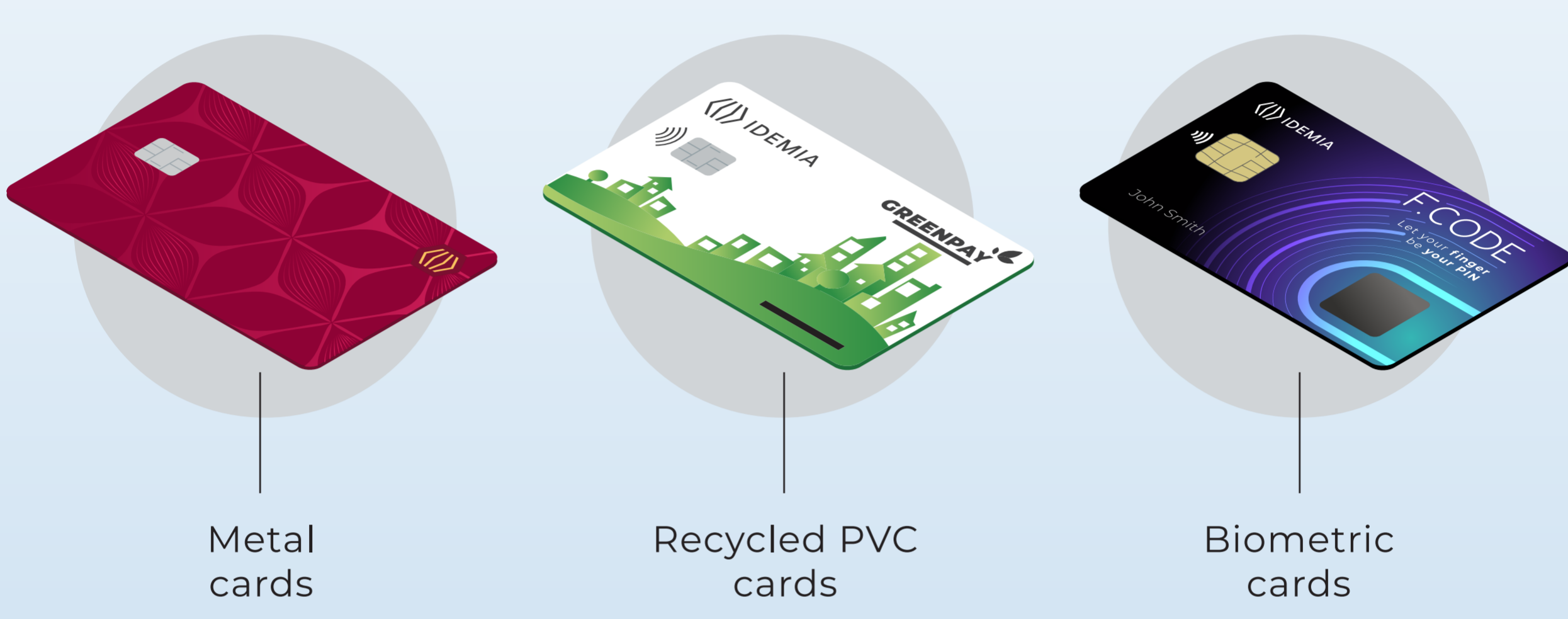


Cash and card market share for global point-of-sales payments

## 2

### PAYMENT CARDS ARE GEARING UP FOR THE FUTURE

The payment card has constantly evolved and found its place in our fast-changing world. Today, we see how cards made from metal or recycled PVC and cards with integrated biometrics are paving the way towards the future.

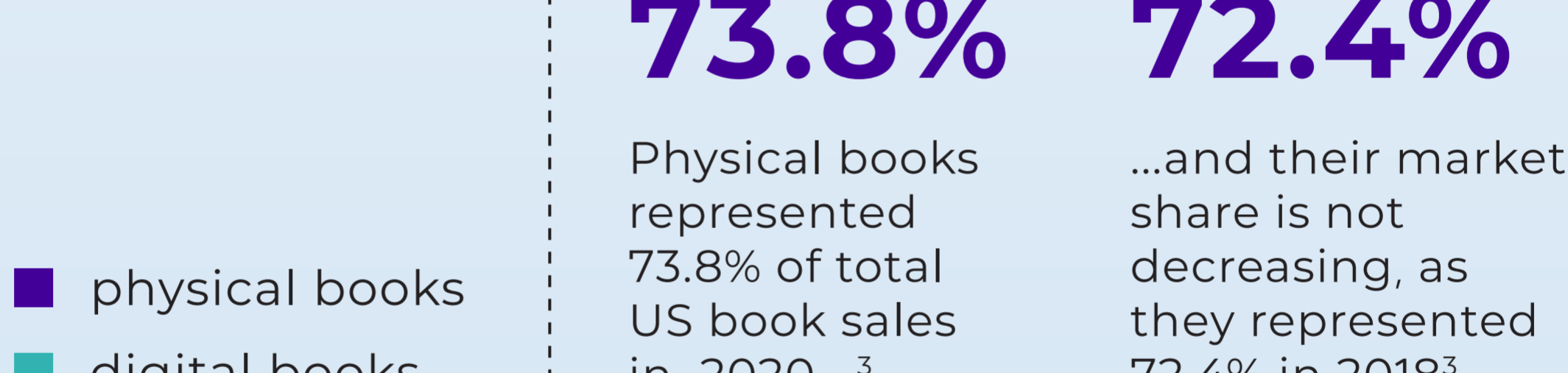
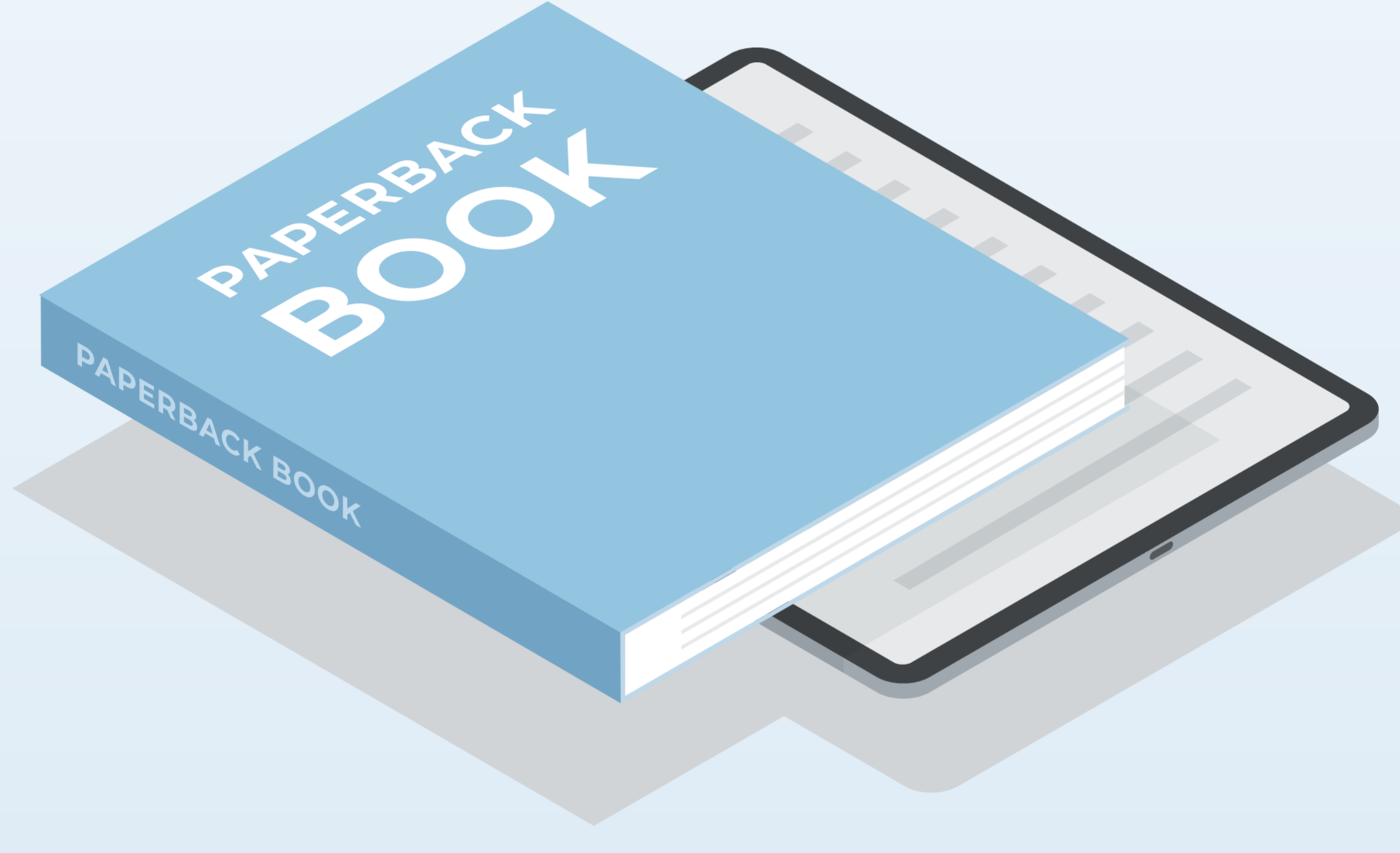


## 3

### A PHYSICAL SYMBOL OF TRUST IN A DIGITAL ERA

While the world around us becomes more digital, many physical form factors remain. Most of us still scribble down notes in a physical notebook, and many of us still read paperback books.

*"... We are gravitating towards that physical experience because ... it gives us something that's tangible"*<sup>2</sup>



## 4

### PAYMENT CARDS LEVERAGED INTO PHENOMENAL MARKETING TOOLS

Banks, BigTech and FinTech are embracing the card as one of the last physical touchpoints to their customers. Every time a cardholder pulls out their payment card, it's a marketing and branding moment. These cards can reflect the lifestyle and are status symbols of the cardholder, making them an asset to win and retain bank customers.



Sources: <sup>1</sup>worldpay from FIS, The Global Payments Report, 2021, <sup>2</sup> <https://www.sappi.com/analogue-place-digital-era>, <sup>3</sup> <https://www.markinblog.com/book-sales-statistics/>, <sup>4</sup> <https://publishers.org/news/aap-december-2020-statshot-report-publishing-industry-down-8-5-for-month-up-0-1-for-calendar-2020/>

In today's digital era, we see how the card is standing stronger than ever as a tangible symbol of trust and a carrier of brand identity.