

Innovative Technology and 'Wow' Effects Help Banks Differentiate Payment Cards

Despite the rise of more and diverse payment methods, payment cards continuously act as a unique emotional and physical payment intermediate link between financial institutions and their customers. Therefore, banks are looking for innovative ideas to enhance their customers' payment experience. This is according to G+D, a member of the International Card Manufacturers Association (ICMA).

Payment cards are a status symbol or representation of end-users' values. They also strengthen a bank's brand awareness. Dr. Ing Milena Niedernhuber, product management director at G+D, uncovers innovative technologies and "wow" effects to help banks differentiate their payment cards to enrich the customer experience.

The latest trends show that payment cards can become an expression of a consumer's lifestyle, underlining their individuality. As such, banks continue to look for options to differentiate among others and to elevate their cards to top of wallet. Special cards like metal, biometric and eco- focused cards mean—in terms of the production process—material supplience and applied technology fundamentally change. Additionally, they're a somewhat disruptive change when compared to the standard products all card vendors are used to using. The majority of the payment cards in the field are standard PVC cards.

 Corporate designs, along with innovative and unique features, are the instruments banks use to attract and retain customers and convey their vision to B2B users. For card manufacturers, it becomes crucial to create and develop innovative "wow" effects to provide issuers sophisticated solutions for differentiation and to impress.



... **How do new ideas arise?**

 Card manufacturers and suppliers untiringly explore and develop new ideas to address the market needs and continuously adapt their portfolio with advanced card design features and "wow" effects. Exploring concepts from different fields and target groups is how ideas for new features arise. Products that can be interpreted in a different context and that are flexible for modification will stay for a longer time at the tribune. Of course, the best

 Invention in the world can ruin a card, if not properly integrated into the overall card product or if the technical execution is not perfect. Designing a payment card requires excellent engineering expertise, with an artistic knowledge at the cutting edge.

Functional elements as an artwork conveyor

The payment card offers endless imaginative options of new features and effects, which include:

- Elements that can be added and integrated into the standard card body structure.
- Functional elements that can become an artwork effect or a brand conveyor.
- Functional elements that can carry, in a discreet way, the card manufacturer's signature.

As an example, G+D can be easily recognized by its chip module design, which is an exclusive development and used worldwide for all dual-interface cards produced by G+D.



G+D developed and established exclusive tape layout for all its dual-interface cards

In addition, chip modules can be further customized in their color, shape or by applying a logo thanks to various possible techniques.

Innovative technologies as a driver

An innovative technology, currently being developed at G+D together with an advanced technology partner, provides the possibility to customize the chip module shape. It's a patented technology that goes with a completely different production process of a dual-interface card. It brings a unique attribute that immediately attracts attention. The human eye, which is familiar with the rectangular chip module shape, will instantly catch the curious and unexpected appearance.

The real differentiator for the card product, as a whole, arises by complementing card artwork design with a seamlessly matching chip module shape. The result is that both elements speak the same language, and the end user needs to look twice before recognizing the difference.

This feature perfectly fits with Premium Edition card programs. For certain customer groups, it adds a unique creative touch and empowers the financial institution brand. The various appearance of the contact plate can smoothly integrate with the overall design of a card to provide the end customer with a special and unique payment experience.



Examples of G+D customizable chip module shapes

Multiple pieces can beautify the payment card



Convego® WoW Imprint is one of the Convego WoW Effects part of the G+D portfolio. It's an elegant high-end feature, which emphasizes a desired detail in the card artwork. With its 3D high-definition shiny appearance, it highlights the bank's logo or underlines other branding elements of the card. It can be used to enhance the rendering of bigger areas. Eye-catching designs, combined with the Convego® WoW Imprint, can create a unique and highly three-dimensional structure.



A metal element, which is inserted into the card under the overlay, assures card construction and the protection of the Convego® WoW Imprint against abrasion and detachment. By varying colors, shapes, thicknesses and sizes, a different design of the Convego® WoW Imprint can be created. The metallic element is available in silver chrome, 24k gold and black chrome.



Convego® WoW Imprint is an enhancing factor. The feature can be used as a single standalone or multiple elements and integrated to complement the card artwork. The metal effect transmits a sense of exclusiveness. Under different light reflections, the element will appear metallic with a shiny 3D appearance.



Customizable Convego® WoW Imprint

There are endless possibilities to create a highly valued and appealing look by playing and combining various form factors, features and "wow" effects. It's up to the card manufacturers to work and be inspired to help the banking world to keep the card up.

More Insights on Card Trends

For more than 30 years, ICMA has represented the interests of the card manufacturing industry—which includes manufacturers, personalizers, issuers and suppliers—as its leading global association.

ICMA also offers regular educational opportunities, including virtual ACE-Commercial training, which provides sales, marketing, customer service and other key personnel at ICMA member companies with the opportunity to learn the fundamentals of card manufacturing.

Throughout the year, ICMA members have the opportunity to share insights and knowledge by giving presentations during ICMA webcasts and events. The association's main event is its annual Card Manufacturing & Personalization EXPO.

Learn more about the benefits of an ICMA membership.