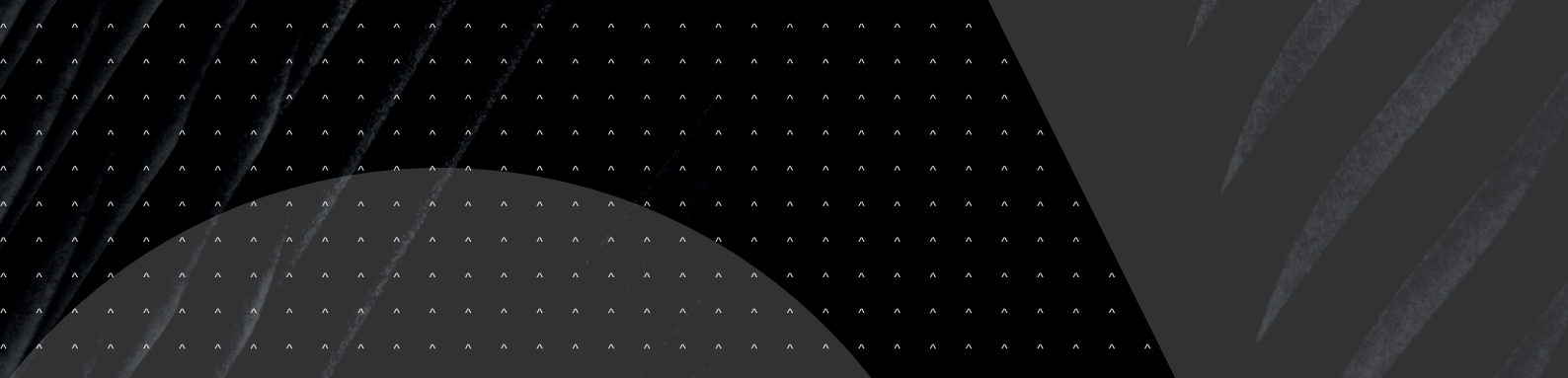




Thales Gemalto Innovative Cards The Minimalist Design

A guide to choosing the best card design



Thales Gemalto Innovative Cards

The Minimalist Design

A guide to choosing the best card design

Most players in the banking world would agree that the **payment cards' design plays a vital role** in customer acquisition, retention and transaction frequency. Creating an innovative card that **perfectly matches business requirements, end-user expectations** and is also capable of adapting to payment scheme and industry standards is a significant challenge.

It opens up an ocean of new possibilities. But finding the one perfectly suited to your needs becomes a real brain-buster. Thales has many years of experience in payment cards, personalisation and packaging for major banking customers. This experience puts us in a privileged position to monitor the environment, design trends and customers' needs evolutions. We have done in thorough analysis and these led us to build a comprehensive catalogue that includes the four main design trends worldwide major. This brochure showcases the first – the minimalist design.

What is the minimalist design?

The minimalist design is generally quite sparse. **The front of the card** often contains only the bank and the payment scheme logos. The background is mostly a **single colour or a gradient**; the tones can be dark, light or sometimes metallic. It can also include **options or effects** such as gold and silver inks, **innovative inks and varnishes**. The reverse displays the technical and security elements and it often repeats the design on the front without any special effect.

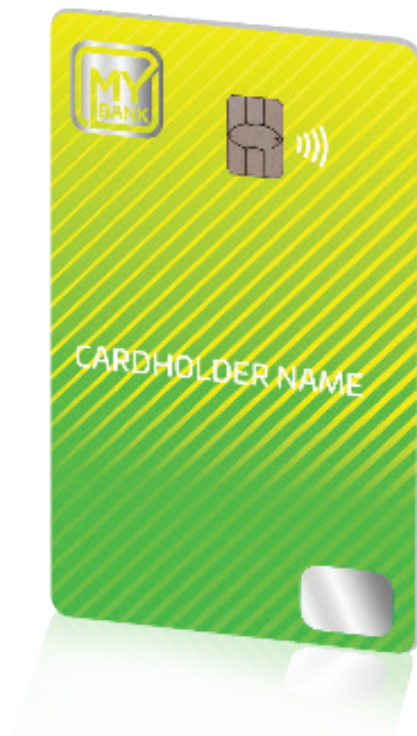
Traditionally, minimalist designs were targeting **VIP high-end card programmes**. With a matte finish and the use of premium materials such as foil and metal, these cards are designed to stand out from the crowd and to symbolise refinement and elegance.



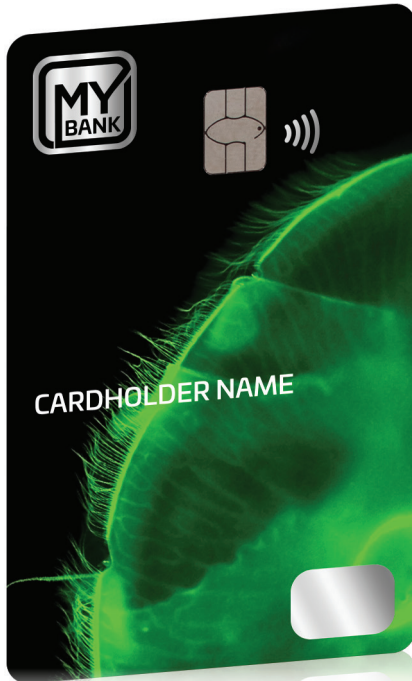
Then Fintechs came along and changed everything

Because they needed to **differentiate themselves in a crowded banking environment**, Fintechs started **using minimalist designs** for all their card programmes. Minimalism became part of their **brand image**: a symbol of simplicity, modernity, transparency and proximity with their users.

Fintechs continued to stand out from the crowd and blurred the lines even more.



Using **premium materials** such as metal cards, they democratized these – as well as the programmes and services they are traditionally associated with – and put them within everyone's reach. They also de-codified the usage of certain features such as fluorescent or phosphorescent inks, which were previously **targeting youth segments** and used them in their **mass-market or high-end programmes**.

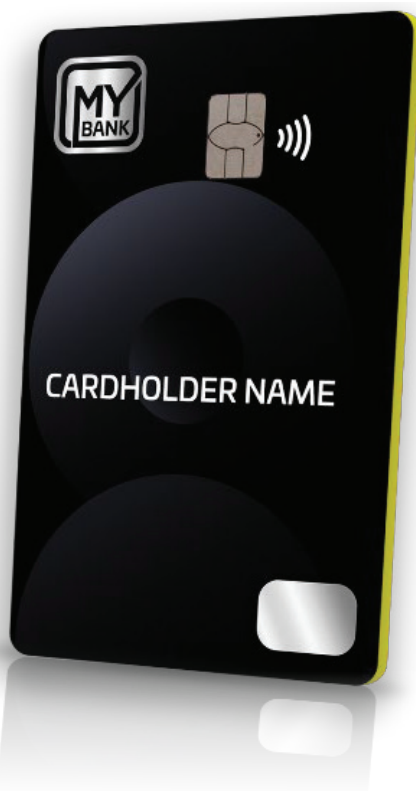


This forced their competitors to reconsider how to use minimalism in design and how to match programmes to materials.

Minimalism is now a design trend and is no longer associated with specific card programmes.

How to remain distinctive while playing the minimalism card

Banks have found **other ways to differentiate** and make their cards instantly identifiable in a user's wallet, such as, **colouring the edge of the card** in their brand colours or a specific colour for each programme.

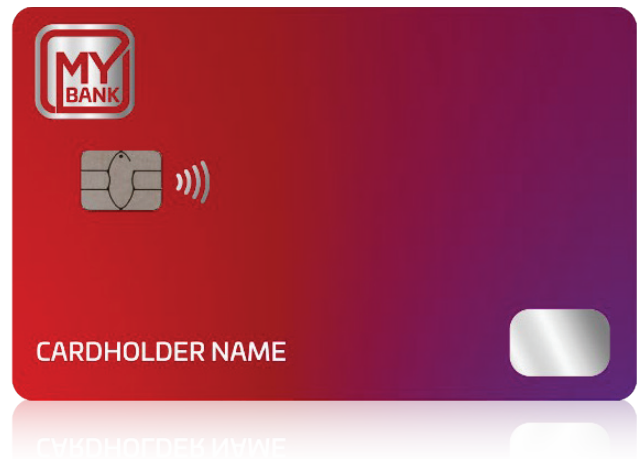


The **card's edge** can also be used as a **natural extension** of the design printed on the front and back, by **reusing certain hues** or **graphic elements**.

The **choice of colour** and its use in the design can be pushed to its maximum, even in **the magnetic stripe** or **the signature panel choice**.

Payment schemes have made it possible to go even further

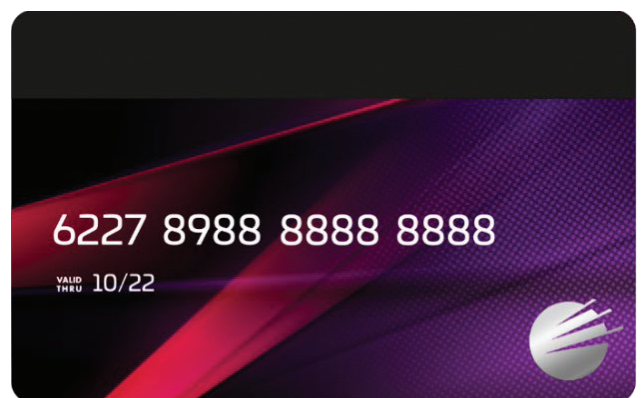
By adapting to the banks' demands, schemes have introduced greater flexibility in their branding guidelines in order to free more space to the design. The signature panel, the hologram and certain text or personalisation elements have become optional.



The **increasing popularity of flat personalisation** also opens up new possibilities by switching the visual from horizontal to vertical, both on front and back and allowing the bank to decide where to put the security and/or graphic data - on front, back or both.

This type of personalisation also **allows formats, fonts and sizes to be more practical**, legible (as Visa Quick Read) and to adapt to users' needs and lifestyles.

This new flexibility is encouraging even greater changes and some banks are **pushing to position the module** on the same side as the security elements. The removal of the magnetic stripe, which has been on the agenda for several years, is also becoming more tangible after **MasterCard's announcement of its predicted death in 2033**. Design is getting lighter but so are the mandatory elements and personalisation.



The card is an essential link...

...even more so when it happens to be the **only tangible link between the bank and the end-user**. Some banks have even decided to make their users proud of showing their cards around, either because it is beautiful or because it conveys an image or values that are important to its owner.

So are cards the new status symbol?

The case of metal cards is interesting. They adopt a minimalist design, but they wouldn't be such a big hit if they weren't associated with high-end materials and very attractive service programmes. Democratized by Chase and Fintechs, **they still equate exclusivity and proclaim the user's status**, even though these cards are no longer the sole preserve of the wealthiest.

Another good example is the emergence of eco-friendly materials, **from recycled plastics** based on PVC or PET to **bio-sourced plastics such as PLA**. Banks are becoming increasingly interested in these products, which allow them to offer one or more card programmes to customers with an ecological mindset who want to go green.



For some banks, the choice of card material is part of a broader strategy to **reduce their ecological impact**, including a complete redesign of their products with an eco-design approach. Adopting an eco-friendly strategy and considering **the whole card lifecycle makes total sense**. This covers the manufacturing process and also transport, storage, distribution and end-of-life disposal.

Based on the need to be as frugal as possible, minimalism takes on another dimension when it **aims to have the smallest possible footprint**.

Minimalist design is more virtuous, but what about packaging?

Packaging, too, has undergone a huge makeover. Where once there was an abundance of formats, materials, colours and options, the 2008 global financial crisis imposed a strict diet which made banks focus on **rationalisation and limiting costs**. Packaging is now streamlined to accommodate any bank programme.

In addition, the gradual realisation by banks that they need to take a more sustainable approach has given rise to **a wide-ranging ecosystem transition**. The digitisation of banking services has followed that of society. Government and European directives as well as CSR-oriented companies and banks have accelerated their reduction of paper use.

This all means that, cards are no longer distributed with a multitude of printed brochures. **Packaging is more compact and focuses on the card**. Often reduced to its simplest mailer form and **made from recycled paper**, it also supports a more sustainable approach.

Other packaging formats are still being developed, but they are designed to complement specific programmes only—except for Fintechs. They **emphasise minimalism** through the choice of colours, inks and layout. They innovate with their elaborate or organic origami shapes, which must be unfolded to reveal the card hiding inside. **Discovering the card becomes an event, a ritual**. You just need to view the unboxing videos on social networks to realise how much of a craze this is becoming.



Is there a better way to demonstrate the importance that cards have taken on in recent years for banks and users?