



Trends

Materials



Thales Gemalto Innovative Cards

Instant brand recognition and Hyper Customisation

A guide to choosing the best card design



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Banks face several serious challenges including **fierce competition** from the entry into the market of many new players such as fintechs, neobanks and bigtechs to the increasing **digitisation** of banking and financial activities – think blockchain, artificial intelligence, dematerialization of payments, the cloud and big data – all require them to adapt and realign their products.

Consumers – especially Gen-Y and Gen-Z – have **greater expectations** in terms of digital services and want **improved access** to tools so they can manage their accounts and use banking services remotely that are **faster**, with **quicker** payments and **more flexible** customer relations.

These are all reasons why a bank needs to **differentiate** itself from its competitors, make itself even more **attractive** and ensure its services provide greater **convenience**. But these are still not enough.

Reputation and values are key

A number of banks were seen as placing **profits above ethics** and specifically, above **customers' best interests** after the global financial crisis. Obviously, when it comes to persuading people to invest money with them, banks must convey **trustworthiness**. This is even more so in our **fast-moving world**, where everyone can publicly rate, comment on and read what others have written about a company and its service on **social media**. Maintaining a squeaky **clean reputation** is essential.

An increasing number of banks are proactive, challenging traditional models and operating methods. They are adapting their marketing model and proposing a more **purpose-led approach**. Not only does the bank need to state what **value** it brings to users, but also what its **values**, its **purpose** and its **commitments** are. Banks need to communicate their **brand**.

"Our brand is what people say about Wells Fargo to their friends and family. It is how they feel about doing business with us and how they describe those feelings."¹

A bank's visual identity should accurately reflect its values

Banks need to adapt and display their brand and its **visual identity**, not only to reflect this new mindset but also to ensure they can be quickly **recognised** and **identified**. The **payment card** is one of the most obvious and perfect ways in which they can communicate.

Fintechs have made banking services **simpler** and more **accessible** to users. This is also the case for bank cards, where they have added greater **transparency and proximity**. They started by providing a single free card and soon evolved their offering to provide a range of sophisticated cards, diversifying and introducing more services as part of their programmes. By the likes of N26, some offer **transparent cards** to support their brand statement; others issue **metal cards**, providing symbols of wealth and status to a new cardholder segment.



Traditional banks have also rediscovered that they have **the power to innovate** in the deployment of new technologies or services to change their customer's payment journey as well as the cards used.

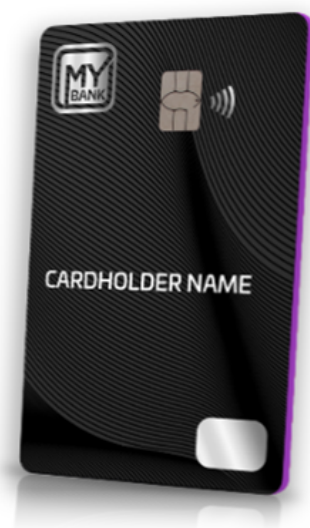
How does it translate in cards' designs?

Adding a touch of varnish to provide a subtle **focus on the bank logo** can prove very effective, especially when using a minimalist design.

Using colour is another way to identify the bank, by applying it on the card front and back – as in the very specific purple colour specially developed by Nubank.

Branding can be enhanced further by applying the bank's **colour** – such as Barclay's blue or Virgin Money's red – **to the card edge**:

- **Immediately** identifying the **bank** brand to the customer
- Making the card stand out from others in the customer's **wallet**
- Another option is to apply a **colour** that identifies a specific **programme** or distinguishes credit from debit cards



A **coloured module** can also be added that will give the card design the final and exclusive touch. Colour can be used as a brand signifier and also as a differentiator, such as **modules engraved** with the bank's name or logo.

Minimalist designs are a strong trend. Nevertheless, some issuers may feel they need now to find something else to be **disruptive** and ensure their offering stands out from the crowd.

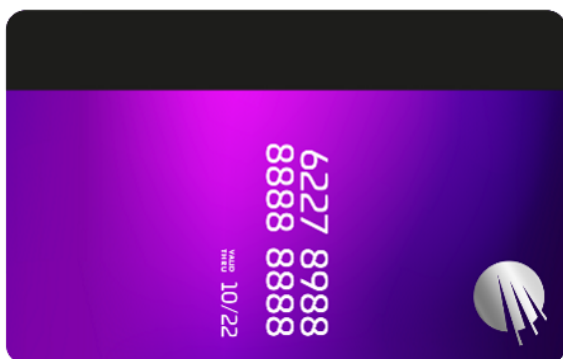


This could be achieved by **adding** something to the card – such as crystals, hot-stamped foil features or 3D effects – or **encapsulating** a patterned layer or a feature inside the card – to achieve a striking **translucent** effect or adding a feeling of **depth** to the design.

It can also be achieved through the usage of **typography** for example as the base of the design and by not using only monochromatic backgrounds but more **complex** and intricate designs or **specific themes** such as comics, **limited editions** or **collections** through partnerships with actors, fashion brands, stores and so on.

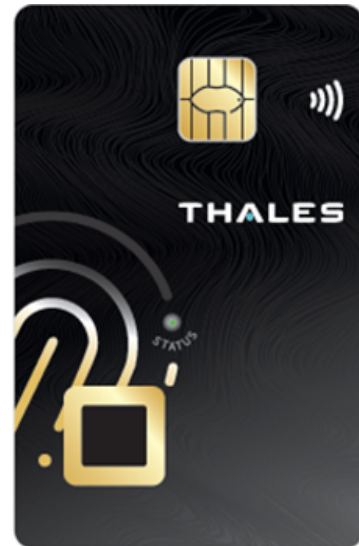
A bank can decide to be different by **removing** something from the card – the signature panel, the security hologram, the texts, the customer service number and even the PAN digits with **numberless cards**.

And it can **refashion** existing features by giving them an added **twist**: enlarging the **magnetic stripe**, making it blend into the card background or using a **digitized lasered signature** in place of a signature panel. Rethinking the **packaging design** and the material used is also something to be considered, to refresh the unboxing experience.



A bank might also wish to be seen as **unique** by offering **brand new features** not yet seen in the country or region in which they operate or even in the banking sector, regardless of whether its target customers are **tech addicts**, **environmentally** concerned or **design fans**.

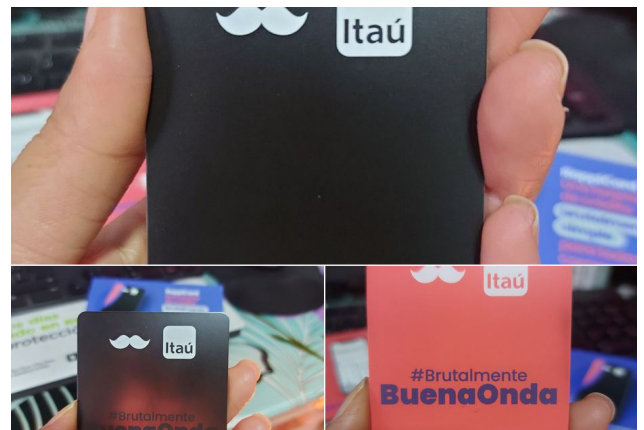
Such innovations are also available with cards that provide added security and convenience, such as **biometric cards** or cards with an **LCD screen** with a security code that changes every hour.



Banks can help their customers stand out from the crowd

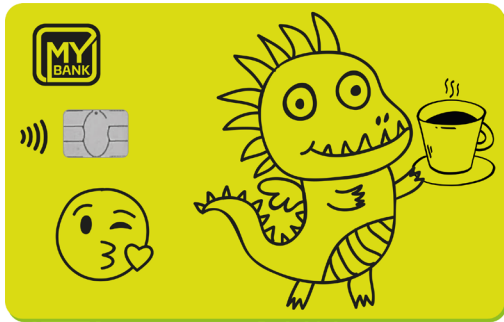
They can do this with all the above and also by adding one or more innovative features to the card to create the 'wow' effect, such as:

- **LED** lights which blink when in range of a contactless reader or when a payment is completed
- An **ink** that reacts to the **heat** of the hand or a message printed in **UV ink** that becomes visible only under a blue light to reveal a secret message²
- An optichromic ink that changes shade when the card is flipped over



Banks enable their customers to decide what type of card program they wish to have and also to pick what interests them from a selection of available services.

They are pushing this further, allowing for **extensive uniqueness** via **hyper customization**. This includes choosing the **type of material** used in the card or how it will look like; empowering customers to **tailor** and **co-design** their cards by allowing them to add doodles, stickers or drawings, or to select a background picture that showcases their family, their mood or their interests.



An internal Revolut study reveals that³

- | 20% of consumers who have expressed an interest in personalising items are willing to **pay up to 20% more** to obtain a unique item of their own creation.
- | **more than 30%** find it **fun to design** a product on their own
- | **48% are willing to wait longer** to receive a unique and personalised product rather than one that's more conventional

Banks continuously reinvent payment cards

Banks need to keep adapting their offers and cards not only to meet growing customer needs but also to deal with other challenges, including the transition to a sustainable economy and related services and the need to improve accessibility and inclusivity.

Is there a better way to demonstrate the importance of cards for banks and users?

¹ Source: [Who we are \(wellsfargojobs.com\)](https://www.wellsfargojobs.com)

² Source: [Home - Itau Rappi \(rappiplusitau.cl\)](https://www.linkedin.com/company/rappi) and Valeria Anriquez Cortés on LinkedIn: [#Rappicard](https://www.linkedin.com/company/rappi) [#BrutalmenteBuenaOnda](https://www.linkedin.com/company/rappi)

³ Revolut 8.0 update in the age of hyper-personalisation | Ergomania UX and product design agency & <https://www.gamingdeputy.com/revolut-neobank-customers-can-now-personalize-their-bank-card/>