



# Sumeria and IDEMIA Secure Transactions launch “Feuille d’Émeraude”, an exceptional payment card

Available in physical and digital versions, the payment card here takes on a new dimension as a hybrid object, part work of art, part technological jewel and offers a fully end-to-end experience, including the digital application. This first-of-its-kind card is the result of joint innovation between Sumeria and IDEMIA Secure Transactions, one of the world's leading providers of payment solutions.

# PAYMENT

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## A payment card that makes you want to take out your card



The moment you hold Sumeria's latest card, you immediately notice how it stands out from the crowd. Based on IDEMIA Secure Transactions' Ultimate Metal Art (UMA) technology, Feuille d'Émeraude<sup>1</sup> is the heaviest contactless payment card on the French market.

Crafted with a stainless steel and tungsten core, this cutting-edge card delivers outstanding performance, durability, and ease of use, including the ability to perform contactless transactions on both sides of the card and a read range of more than 4 centimeters.

Looking at it is a pleasure in itself, as its elegance and sophistication make it incomparable. Its distinctive design resembles a thin sheet laser-cut from a gold-veined gemstone.

Moreover, the card ensures top-notch security. Forerunner in France, the card numbers are not physically visible but can be quickly viewed in the Sumeria app. From there, they can be copied and pasted with a single click making online payments easier.

## A limited series for everyone

This offer from Sumeria once again extends benefits typically reserved for exclusive clients to everyone<sup>2</sup> – an approach previously used for interest on current account credit balances.

While the card will be produced in limited volumes, it will not be reserved for a given customer segment, nor subject to a minimum value of savings or income.

It will be available for all Sumeria customers for €75 beginning in early 2025.

# The best of physical and digital to raise the bank's profile

Having made payments between friends a trendy and seamless experience with its Lydia app, ACPR<sup>3</sup> licensed Lydia Solutions is now venturing into providing digital banking solutions with Sumeria, adding a lifestyle component and a unique blend between the physical and digital payment journey.

As such, the Sumeria Feuille d'Émeraude metal card comes with an app "skin" – icon and virtual cards matching the physical card, golden background and stingray card holder – ushering in an all-encompassing experience.

Sumeria has further decided to embody this approach in the *Café Sumeria* that recently opened in the Aligre neighborhood in central Paris, where its staff are on-hand to talk to customers.

This first-of-its-kind offering is bound to resonate with the lifestyle of young city dwellers, who have been drawing on Sumeria's services for more than 10 years.

*We wanted this new metal card to be luxurious, original, and cutting edge. It meets just what our customers are looking for and like about Sumeria: innovation, fun to use and elegant design.*

Félix Lepoutre, Sumeria VP Design

*We are proud to partner with Sumeria to offer consumers a metal card that combines elegance, durability and technological performance. Resulting from an end-to-end collaboration, from design to manufacturing, this card reflects our commitment to redefining payment standards and supporting our customers in their search for differentiating innovations.*

Christine Bardoulat, IDEMIA Secure Transactions VP Business France, Payment Services

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<sup>1</sup> Emerald Leaf

<sup>2</sup> 71% of French consumers say they "would like to have a metal card", according to a study conducted by Dentsu Insights for IDEMIA Secure Transactions, involving over 3,000 people in 12 countries, in 2023.

<sup>3</sup> Lydia Solutions is licensed by the French central bank's *Autorité de Contrôle Prudentiel et de Résolution* to provide banking services as specified here.

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**About Sumeria and Lydia Solutions** - Launched in spring 2024 by Lydia Solutions, Sumeria offers straight-forward and intuitive online banking services for private customers, aimed at making their money dealings more service-oriented and less commercial. Its technology is discreet, its design accessible, and its narrative jargon-free.

With 250 staff based in Paris, Nantes, Bordeaux and Lyon, Lydia Solutions, the company owning the Lydia and Sumeria apps, has set an overriding goal to shift the dial in banking with an essentialist approach to banking services such that customers can thrive.

A major French financial services industry player listed in the FT120, Lydia Solutions is supported by international investors including Accel, Tencent, XAnge, New Alpha, Groupe Duval and Founders Future, from which it has raised €235m.

**About IDEMIA Group** - IDEMIA Group unlocks simpler and safer ways to pay, connect, access, identify, travel and protect public places. With its long-standing expertise in biometrics and cryptography, IDEMIA develops technologies of excellence with an impactful, ethical, and socially responsible approach. Every day, IDEMIA secures billions of interactions in the physical and digital worlds.

IDEMIA Group brings together three market-leading businesses that enable mission-critical solutions:

- **IDEMIA Secure Transactions** is the leading technology provider who unlocks safer and easier ways to pay and connect.
- **IDEMIA Public Security** is a leading global provider of biometric solutions that unlock convenient and secure travel, access, and protection.
- **IDEMIA Smart Identity** leverages the power of cryptographic and biometric technologies to unlock a single trusted identity for all.

With a global team of nearly 15,000 employees, IDEMIA Group is trusted by over 600 governmental organizations and more than 2,400 enterprises in over 180 countries. For more information, visit [www.idemia.com](http://www.idemia.com) and follow @IDEMIAGroup on X.



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