



IDEMIA PayCheck December: Digital transformation rendering the card the last physical touch point

Insights into recent developments in the payment eco-systems, and examples how card issuers can leverage these trends

PAYMENT

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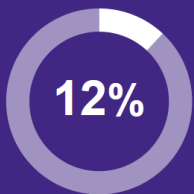
IDEMIA
PAYCHECK

**DIGITAL
TRANSFORMATION**

In the wake of the digital transformation, more and more of the traditional "physical touch-points" (bank branches, monthly paper account statements sent to your mailbox) are being reduced or have disappeared altogether, leaving the payment card as arguably the last "physical" link between a bank and its customers.

Not the least **FinTech** and **Neobanks** are leveraging this link with **innovative** card designs as a central part of their marketing efforts to position their novel **brands** and convey their core **values**.

RENDERING THE CARD THE LAST PHYSICAL TOUCH POINT



... of consumers list the **design** as the **single most important factor** of choosing a card¹

4
out of
4

... all of the 4 leading UK neobanks have launched **advertising** campaigns putting the **card front** and **center**

Sources:
1. Consumers from the US, TSYS

IDEMIA

Helps banks to leverage the card link to the fullest by offering a wide range of card design techniques enabling the banks to create unique cards, adjusted to their specific needs

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SMART GLAM

Combining several special inks such as phosphorescent or fluorescent for stunning aesthetic effects



SMART TEXTURE

Through an innovative process, high visual & tactile effects can be given to certain areas