

### **Case Study: Metal Card**

# Payment 4.0 Next generation payment made easy – globally

Enhancing customer excitement and loyalty with metal cards One of our clients, a leading regional pre-paid VISA card provider, wanted to expand and deepen their customers' loyalty and reinforce the perceived value of their premium offering.

Already known for the striking, clean visuals of their existing payment card range, our client started with the look and feel of their most popular card, and re-envisioned it with a premium, metallic finish. They then offered this card with a premium fee, however with the explanation that this fee was lower than the average annual banking fees that were paid in their region. They also offered this product with lower fees subject to successful customer referrals.

This combination of premium product and clever market tactics enabled a 'luxury for everyone' market positioning, generating excitement amongst existing and new customers and boosting both revenue and customer base with a successful referral program.

#### **Creating VIP experiences**

Metal cards allow issuing companies to differentiate their premium service with a physical symbol; giving customers solid, tangible proof of their value to the bank.

The metal card's premium, weighty feeling reinforces your customer's value perception and helps you to remain top of wallet.

The metal card can help transform your customer's experiences in many ways:

- Reward loyal customers with a premium experience
- Signify high-status or VIP customers with tangible proof of their value
- Offer a metal card as a part of a premium value-add offering

## Benefits in a nutshell:



Fast: We believe that rapid deployment and quick onboarding is crucial to our partners success. That's why we focus on quick onboarding and timely project execution.



Flexible: Innovative solutions require a flexible approach. Our technology and software services are designed to build a tailored, bespoke solution for our partners, specific to their needs both now and in the future. From fast track payment card programs, to high-end, top-of-wallet services, we can help.



Digital: One facet of our particular expertise is the delivery of solutions and services that enhance or enable the customer experience. These types of solutions are important to the success of any Fintech, and we can effectively and efficiently support our Fintech partners in their development.

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Global: Our position as a leading global provider means that we can offer support at any level of implementation – from regional implementation to global expansion strategies. We can support any Fintech throughout every stage of their growth.

### **About Giesecke+Devrient**

Giesecke+Devrient (G+D) is an international Group providing security technology and headquartered in Munich, Germany. Innovations by G+D make the lives of billions of people in the digital and physical world more secure. With its products and solutions, G+D is one of the market and technology leaders in payments, connectivity, identities, and digital infrastructures.

Established in 1852, the company achieved sales of €2.45 billion in the fiscal year 2019 and employs 11,500 people. G+D has a presence in 33 countries. Its customer base includes central and commercial banks, mobile network providers, automotive manufacturers, health insurance companies, and governments and public authorities. Further information: www.gi-de.com.



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