PROTECTING CARDS AGAINST LIFE'S HARSH REALITIES

Consumers handle their credit cards in many different ways. Some carry them in their wallet and use them every day. Others may stick them in a pocket or leave them laying loose in a bag or purse. Still others like to put their cards to the test and use them for unintended purposes, such as scraping a window or opening a door. In any case, these various uses have different impacts on the lifespan of a card, and the more durable you can make the cards you issue, the less frequently you will need to replace them. As you add new EMV chips to create a more secure card portfolio, card durability and longevity become vitally important, as the cost of EMV ready smart card substrates increase significantly.

Usage is just one factor that impacts card durability. The following factors all contribute to card lifespan:

Usage & Construction:

- **Card Substrate**: The card’s construction
- **Personalization Technology**: Supplies and hardware used, machine settings
- **Storage**: Wallet, purse, pouch, dash board etc.

Environmental Factors:

- **Chemical Resistance**: Image degradation, embrittlement
- **Adhesion**: Overlay and card delamination, image degradation and removal
- **Abrasion Resistance**: Overlay and personalization removal, image degradation
- **Moisture Resistance**: Card delamination, bubbling, image degradation
- **UV Resistance**: Card and image fading, card embrittlement

As damaging as each of these elements can be, many issued cards face a combination of several of these factors. The overall effect on the card can result in high card failure rates — leading to costly re-issuance.
ADDING DURABILITY PAYS-OFF

If you are currently using the Datacard® CR500™ retransfer printer to personalize blank white cards for your customers, we recommend increasing the durability by adding another layer of In™ film. In™ film not only allows you to print vivid images over the edge of your card and up to the edges of an EMV chip, it also provides another layer of protection.

Our extensive in-house testing makes sure our products exceed industry standards and meet the needs of your card program. Our in-house laboratory — a team of experienced chemical engineers and chemists that put our products to the test every day — found that a second layer of In™ can on average increase the lifespan of your card by up to 75% for approximately a 12% increase in the cost per card. A card with two layers of film may have a life expectancy of three plus years, dependant upon usage.

Issuing durable cards that stand up to life's demands has always been a crucial component of any card program. But with increased issuance costs on the horizon due to the rise of EMV smart cards, issuing long-lasting cards is more important than ever. With Datacard® solutions and industry expertise on your side — even as the payment card industry adjusts and adapts to new technology — you can produce, print and personalize vibrant, durable cards that build consumer loyalty and helps facilitate successful, secure transactions.

For more information, contact your sales representative.