



WOW FACTOR



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IDEAS FOR LEVERAGING CUSTOM CARD PRINTING AND TARGETED MESSAGING

An important new reality in consumer marketing is evolving. People — especially the coveted millennial demographic — tend to distrust large, impersonal businesses and brands. More and more consumers are making it clear they want to be viewed and treated as partners, not purchasers.

It's not hard to spot evidence of this trend. Nike fans have flocked to the NIKEid website to create highly customized athletic shoes and accessories largely because they feel empowered — and understood. Consumers go online and pick the design elements that best reflect their lifestyles or personal aesthetics — and the [sales metrics make it clear that they love it](#). Other examples of this kind of customization are all around us. From [automotive OEMs](#) (original equipment manufacturers) to [quick-serve restaurants](#), marketers are discovering the powerful link between customization and brand loyalty. They're knocking down the wall of impersonal enterprise and making it clear that they want to know and understand their customers.

Technology gives card marketers the ability to capitalize on the growing demand for customization. Print-on-demand technologies from Entrust Datacard make it easy to customize cards, labels and mailings — right down to the individual cardholder level.

Two benefits make this new technology impactful: First, it doesn't measurably slow the mass issuance process or add significant cost to cards or mailings. Second, the capability is likely a simple modular upgrade for your in-house issuance systems or service bureau partners.

So, say you deploy this new print-on-demand technology. What then? How do you leverage it to connect with cardholders and drive measurable results? Here are some thoughts.

From a card design perspective, there are two options that seem to rise above. You can create multiple beautiful card designs that reflect cardholder's lifestyle and aesthetics — or you can offer cardholders the option of actually sending you their own images to be printed on their cards.

The first option is much like the NIKEid model. You could offer images that connect with people who love art, sports, outdoors, conservation, cars, animals, travel, space, technology or any topic that people get passionate about. Within the category of art, for example, you could offer images that range from classical to modern. Cardholders could choose the images that reflect their preferences. When they pull the cards from their wallets they tell the world a little about themselves — and they remind themselves that their financial company understands them. They're treated like a partner, not just a purchaser.

The option of allowing cardholders to provide their own photos or artwork for card printing requires a little more in the way of image management infrastructure, but new tools make it entirely manageable. It also requires the development and communication of image standards, because as an issuer, you

will want to protect your own brand. But the value of customers knowing that your company is personal and trustworthy and not impersonal makes the effort well worthwhile.

While cards present an opportunity for connecting with cardholders on a visual level, card mailings provide a highly efficient vehicle for delivering customized messaging. The trusted technology partner that allows you to customize card designs also lets you customize card labels, card carriers and other elements within your card mailings.

If you have an opportunity to say something directly to each cardholder, what would it be?

The first thoughts that leap to mind might be explaining the benefits of using your card, cross-selling other branded financial products or promoting co-branded offerings. Because you have insight into each individual cardholder, you can tailor those offerings to their place in life.

Another opportunity seems equally enticing. Use your mailing to deliver messages that connect with consumers on a highly personal level — and dissolve the image of a large, impersonal company. For example, talk about your company's charitable giving practices or ways in which employees at your company give back through volunteering. Other ideas might be giving cardholders an opportunity to contribute themselves — or vote on which causes your company should support. Customized messaging could also include financial advice, or the promotion of consumer educational assets.

The flexibility of print-on-demand technology makes it easy to explore all of these ideas — all with the goal of making your company and your brand more personal and more connected with your cardholder base.

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