Ideas for Improved Card Program Metrics

ENTRUST

SECURING A WORLD IN MOTION

Contents

About This Guide

Looking for new ideas in the constant battle to improve the key metrics in your card program? This guide presents inspirational and pragmatic ideas to make an emotional connection with cardholders and positively impact your bottom line.

In this guide you'll find:

• Explanation of both central card issuance and instance issuance channels

• Ideas for deploying card issuance technology to your advantage

• A blueprint for engaging your operations team

• Ways to get more from your contracted service bureaus

• Technologies to upgrade your existing card issuance systems

Set Your Targets

The ability to print custom designs on each card, label, and card carrier empowers you to unleash some great creativity. But the real value of those printing capabilities is in the financial impact they make on your card programs.

As you dig in to the technology and the capabilities, you will find more and more ways to visually improve your cards, labels, and card carriers. The choices and options are endless, but you can find the right level of creativity and customization to fit your program goals.

BEST PRACTICE: Early adopters who established target metrics and strategic goals at the beginning had better success keeping creative explorations on target.

What's Your Goal?

Increase brand loyalty	Increase card activation rates	Expand share-of-wallet	Cross-sell additional products and services	Attract new cardholders

Connect With Customers

Consumers are beginning to understand how their relationships with brands are changing in their favor. More and more brands are customizing their offerings — and consumers are rewarding them by switching brands or deepening existing loyalty.

Examples are popping up everywhere, but the financial card market has barely scratched the surface. Observing how some brands — such as companies offering customized athletic gear — make this connection is a good first step. Keep in mind, this is more than a branding exercise. It's also about capitalizing on golden card carrier and card label real estate to promote other offerings.

Ideas for Customization

- Family photos of kids or pets
- Images of vacation spots
- Sports or lifestyle photos
- Offer a gallery

- Tailored financial products
- Well-targeted co-branded programs
- Offers to increase credit limits or upgrade to new cards

Think Holistically — Cards, Labels, Mailings

Marketers should be able to craft every customer touch point for their audience. The on-demand printing technologies we've created are based on four decades of learning how consumers interact with financial cards. We've learned a great deal about their behaviors and preferences, ranging from applying for cards to opening card mailings to activating cards to choosing a card to use at the point of sale.

We've learned that the totality of the experience shapes the brand in customers' eyes. How a card looks, how it is delivered, and how it is activated all impact the ongoing success of the relationship. Be sure to view your cards, labels, and card carriers as your customers do. Approach design in a holistic fashion and think about how all of the elements work together.

Activate Now
TO START EARNING REWARDS!

ACCOUNT # XXXX-XXXX-XXXX-5505

MARIELLE LANDON
101 ABC WAY
CITY, STATE, ZIP

Hi Marielle,

CALL 1 123 334 5667 or visit
www.mycreditcard.com/activate

Meet your new, exclusive financial card. Your upgraded card offers expanded benefits with even more cash back on everyday spending, better perks, and improved security. All with no annual fee.

Start earning today with our limited time offer to earn $25 cash back the first two months when you spend $500 or more. See inside for details.
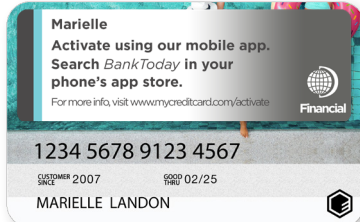
ENJOY THESE BENEFITS AND MORE:
• No annual fee
• Accepted worldwide; no foreign transaction fees
• 1% cash back on every purchase, every day
• 3% cash back on dining and travel

Marielle
Activate using our mobile app.
Search *BankToday* in your phone's app store.
For more info, visit www.mycreditcard.com/activate

Financial

1234 5678 9123 4567
CUSTOMER SINCE 2007   GOOD THRU 02/25
MARIELLE LANDON

MOBILE ACCESS   FREE FICO SCORE   FRAUD PROTECTION   CHIP SECURITY

TAKE ADVANTAGE OF DINING AND TRAVEL PERKS

3% cash back on all dining and travel purchases is just the start. Book through our perks portal for VIP negotiated discounts on travel and accommodations.

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Captivate Consumers With Personalized Card Designs

There are many ways to approach custom card design, but one way to view it is to offer a choice from an image gallery and/or allow customers to send in their own images. If you want to provide a choice of card design options, you could offer a selection of images that connect with people, such as:

- Art (both classical and modern)
- Sports
- Space
- Conservation
- Cars
- Animals
- Outdoors
- Technology
- Charitable causes

When consumers pull the cards from their wallets, they tell the world a little about themselves — and they're reminded that their financial company understands them. They're treated like a human being, not just a number.

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. As an issuer, it requires the development and communication of image standards in order to protect your brand. But the value of customers knowing that your company is personal and trustworthy makes the effort well worthwhile.
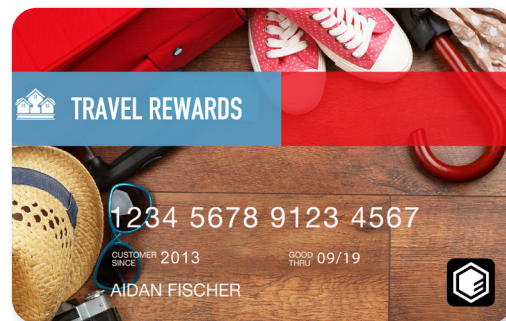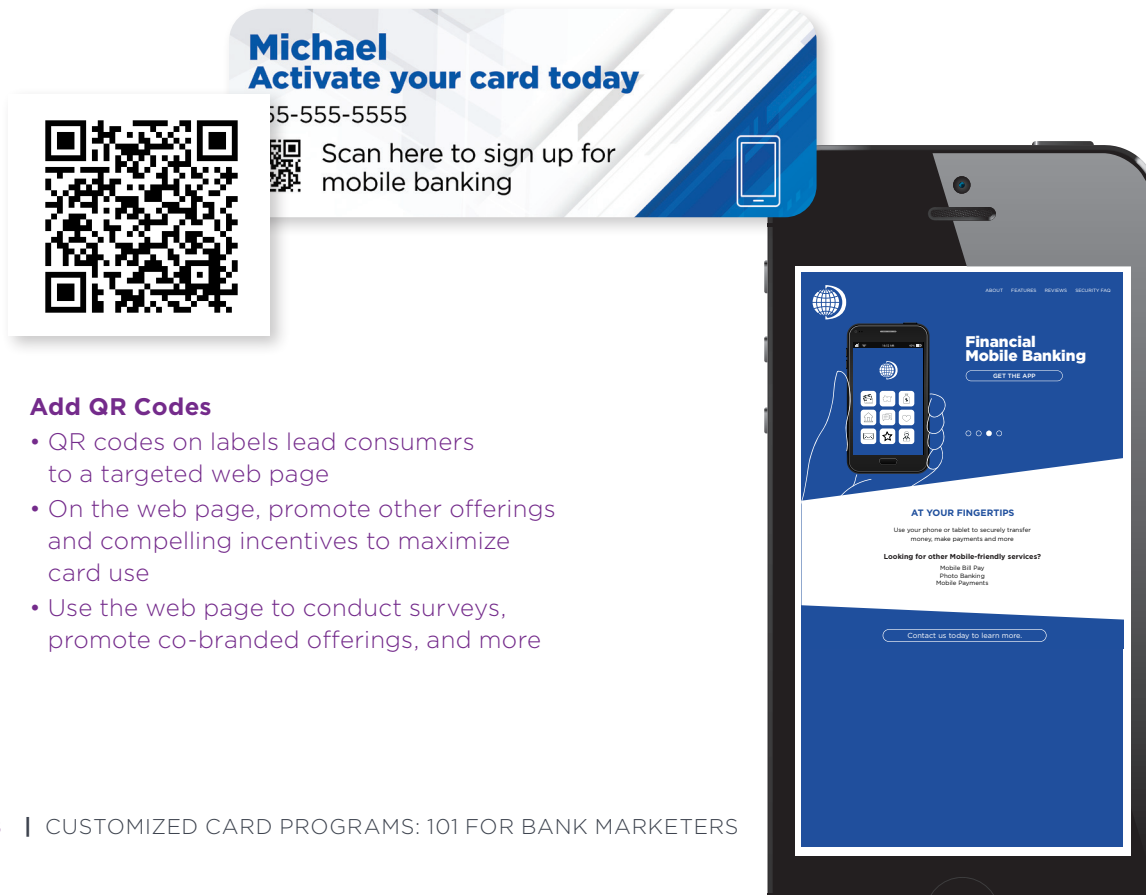

travel

art
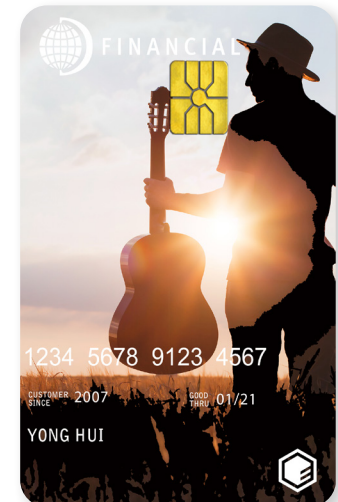
hobby

More than Just an Activation Label

Card labels provide you with a unique opportunity to get messages front-and-center with your customers. When they open mailings and remove cards from carriers, they see and interact with the label affixed to the face of the card. Clearly, one popular use of this messaging real estate is card activation, but the possibilities are as unlimited as the messages you want to convey.

Michael
Activate your card today
55-555-5555
Scan here to sign up for mobile banking

AMBER
www.entrustdatacard.com
1-800-222-2222
Save this label and receive 10% off your next purchase instore on online
10% OFF
COUPON CODE TC2222

Jamaal
Activate your card and receive 2x points on dining and travel perks.
Scan the QR code to see how you can qualify for premium travel and dining rewards
Financial.com/VIPperks
VIP

Financial Mobile Banking
GET THE APP

AT YOUR FINGERTIPS
Use your phone or tablet to securely transfer money, make payments and more
Looking for other Mobile-friendly services?
Mobile Bill Pay
Photo Banking
Mobile Payments

Contact us today to learn more.

Add QR Codes
- QR codes on labels lead consumers to a targeted web page
- On the web page, promote other offerings and compelling incentives to maximize card use
- Use the web page to conduct surveys, promote co-branded offerings, and more
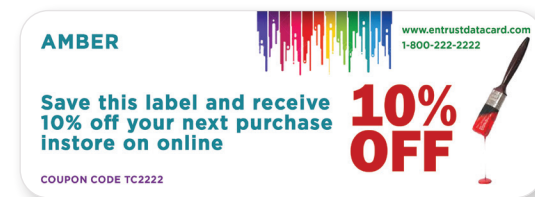
Encourage Activation
- Use labels to provide clear activation instructions
- Make messages clearer and attention-getting with full-color, on-demand printing

Rethink Messaging and Design on Card Carriers

We've seen many of our card issuance customers improve their card program metrics by viewing card mailings as one-to-one marketing opportunities. Not long ago, card carriers mostly consisted of cards affixed to standard letters with contractual terms and conditions and multiple inserts placed in an envelope.

Over time, card issuers have leveraged our technology to take advantage of this golden real estate — opening an entirely new world of creative and strategic possibilities.

Make a Bold Impact
• Cut through the clutter with targeted messages
• Create colorful advertising
• Promote rewards programs
• Share cross-promotional offers

Create brand-building carriers

Educate consumers

Promote partnerships and provide savings

Accommodate legal requirements

Encourage card activation and use

Move more customers online

Help consumers protect their identities

Cross-sell financial services

Collaborate With Your Card Service Bureau to Develop a Plan

Sometimes the biggest barrier to bringing an innovation like this to market is infrastructure. Here's the good news: Your operations team may already have the core systems in place. If they do not today, adding these capabilities to your card program could include simply adding new modules to the DATACARD® card issuance and delivery systems.

Printing customized cards, labels, and forms is quick and efficient. The only significant change after production is the addition of new cardholder data. Every operation or service bureau will approach these data management aspects differently, depending on the infrastructure that's currently in place.

For fast, smooth deployment of on-demand technology, form a cross-function team consisting of:

• Card marketing
• Card operations
• IT
• Entrust field support

Plain-Speak Overview — Brief Explanation of Core Technologies

Central Issuance

Your internal operations or service bureau team likely uses Entrust Datacard® high-volume card issuance systems to issue your cards today. Those systems are built with modular components for personalization steps, such as:

• Embossing
• Flat graphics printing
• Encoding of smart chips and magnetic stripes embossing, flat graphics printing, and encoding of smart chips and magnetic stripes

We've introduced a complete suite of print-on-demand technologies to the central issuance portfolio including:

• DATACARD® Artista® VHD Retransfer Printing Module Gen 2
• DATACARD® Color Label Printing Module
• DATACARD® Card Delivery Systems

The power to provide customer-selected photos in branch exists with Entrust instant issuance solutions. These are also modular systems, built with high-quality retransfer printing technologies. Featuring a smaller footprint, these systems provide the flexibility you need to issue permanent credit or debit cards right from your desktop. The Entrust CE875™ Instant Issuance System is a complete, on-demand flat card and embossed card printing solution.

Instant Issuance

Looking For More Ideas?

After four decades of partnering with virtually every large financial card program in the world, we've developed some valuable insights. Today, we invest more heavily than ever to continually bring new capabilities to market.

Most of our time is spent with card operations teams. Your internal operations or service bureau most likely uses our high-volume card issuance and/or card delivery systems. Our new on-demand card, label, and forms printing technologies are opening new doors for card marketers around the world.

Contact Us

If you'd like to tap into our expertise to improve key metrics in your card program, visit **entrust.com/print-on-demand** or call **1-888-690-2424**.

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