



Adding Durability to Your Card Program

Make sure your cards are built to last.



ENTRUST

SECURING A WORLD IN MOTION






Protecting cards against life's harsh realities

Consumers handle their 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. In any case, these various uses have different impacts on the lifespan of a card, and the more durability you can add to the card, the lower the replacement costs will be. This is especially important with costly EMV smart cards that are used to create more secure card portfolios. Card durability and longevity become vitally important in reducing overall program costs.

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

Usage and Construction:

 <p>Card Substrate The card's construction</p>	 <p>Personalization Technology Supplies and hardware used, machine settings</p>	 <p>Storage Wallet, purse, pouch, vehicle dashboard, etc.</p>
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Environmental Factors:





 <p>Chemical Resistance Image degradation, embrittlement</p>	 <p>Adhesion Overlay and card delamination, image degradation and removal</p>	 <p>Abrasion Resistance Overlay and personalization removal, image degradation</p>	 <p>Moisture Resistance Card delamination, bubbling, image degradation</p>	 <p>UV Resistance Card and image fading, card embrittlement</p>
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Many issued cards face a combination of several of these factors in varying degrees. The overall effect on the card can result in high card failure rates — leading to costly re-issuance.

A closer look at card lifespan

To get an idea of the average lifespan for your card program, you need to consider the typical usage, the level of required functionality for transaction capability, and exposure levels that your card will face on a regular basis. We recommend considering all of the elements that impact your card program and selecting the appropriate level of protection based on your specific needs.

Based on the types of usage and exposure a card may experience, the chart on the following pages can help you determine the durability options that best suit your card program.

Card Functionality/Exposure			
	Low	Medium	High
 <p>Handling</p>	<p>Rarely used in transactions such as a magnetic stripe or smart card reader. Infrequent handling, exposure to sunlight or finger oils.</p>	<p>Average exposure to sunlight, finger oils, and transaction contact (such as a magnetic stripe or smart card reader).</p>	<p>Frequent contact with transaction terminals or regularly exposed to finger oils, sunlight, or abrasion from items stored nearby (such as coins or keys).</p>
 <p>Storage</p>	<p>Rarely carried on a person on a daily basis. Often stored in an additional storage product (such as a Tyvek card pouch).</p>	<p>May be carried on a person, but stored in a protected environment, such as a wallet.</p>	<p>Often carried on a person and ready for immediate use or stored loosely in a pocket with coins, keys, or other items.</p>
 <p>Frequency</p>	<p>Typically only used a few times per year.</p>	<p>Used occasionally (weekly).</p>	<p>Used frequently (daily).</p>
 <p>Readability</p>	<p>Cards can still be accepted even if the printing has significantly deteriorated.</p>	<p>Cards can still be accepted even if some of the printing has deteriorated.</p>	<p>The need for the personalized card print detail is a critical factor for authentication.</p>

DURABILITY SOLUTION	CARD LIFE AT VARYING FUNCTIONALITY/EXPOSURE										HIGHLIGHTS
	1	2	3	4	5	6	7	8	9	10	
Card personalization with black, metallic, and non-metallic colors printed on MX Series Systems											
DROP ON DEMAND, UV-CURABLE PRINTING Specially formulated, fast curing, UV-curable inks in black, white and full color (non-metallic ink options), bonded to the card with UV-curable ink printing technology.	Low										Performance tested as per ANSI INCITS 322-2015.
	Medium										
	High										
FULL COLOR DATACARD® ARTISTA® VHD PIGMENT PRINTING + RTM RETRANSFER FILM + CARDGARD True edge-to-edge retransfer film single layer coverage over color pigment panel printing.	Low										Performance tested per ANSI INCITS 322-2015 & ICO 24789.
	Medium										
	High										
GRAPHICS/COLOR PRINTING + DATACARD® CARDGARD™ UV-CURABLE OVERLAY Full edge-to-edge protection over color or graphics printing, bonding to the card surface with a UV-curable technology for long life cards.	Low										Performance tested as per ANSI INCITS 322-2015 and ISO 24789.
	Medium										
	High										
GRAPHICS/COLOR PRINTING + DATACARD® DURAGARD® LAMINATE Available in clear or custom holographic designs for full card, chip, or partial card applications. Near edge-to-edge patch coverage.	Low										Performance tested as per ANSI INCITS 322-2015 and ISO 24789. Meets ISO/IEC 24789: 2012 Requirements; Annex B3:10 Year Driver's License.
	Medium										
	High										

Metallic gold and metallic silver ribbon options offer extremely high print quality with a shiny metallic appearance and a high degree of opacity. In addition, metallic UV-curable ribbons show comparable performance to the black and white UV-curable ribbons in key performance metrics such as print opacity, chemical resistance, plasticizer resistance and cross hatch performance. However, because of differences in design and ribbon construction, traditional metallic graphics ribbons have a lower level of abrasion durability performance when compared to the traditional black and white matte graphics ribbons. Similarly, metallic gold and metallic silver UV-curable graphics ribbons also have a lower level of abrasion durability performance when compared to the excellent performance of the matte black and white UV-curable graphics ribbons.

Note: ANSI INCITS 322-2015: Industry standard guidance on performance test methods for card durability.
 ISO 24789: Industry standard guidance on performance test methods for card service life.

Adding durability pays off

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 due to the rise of EMV smart cards, issuing long-lasting cards is more important than ever. With Entrust 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 ensure successful, secure transactions.

For more information

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ABOUT ENTRUST CORPORATION

Entrust keeps the world moving safely by enabling trusted identities, payments, and data protection. Today more than ever, people demand seamless, secure experiences, whether they're crossing borders, making a purchase, accessing e-government services, or logging into corporate networks. Entrust offers an unmatched breadth of digital security and credential issuance solutions at the very heart of all these interactions. With more than 2,500 colleagues, a network of global partners, and customers in over 150 countries, it's no wonder the world's most entrusted organizations trust us.

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