

Ideas for Improved Card Program Metrics



ENTRUST

SECURING A WORLD IN MOTION

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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.

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



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.

Mark Brown
132 Avenue Drive
Aspen, AB T2A4S

Dear Mark Brown,

Build color personalization. On demand printing makes it personal. Increase activation rates. Exceed handling potential. Create more dynamic mailings and transform card carriers into true customer relationship documents.

The new Konica Minolta bizhub PRESS C1100 enables full-color printing on demand with superior 1,200 dpi image quality. This new laser printer integrates seamlessly with Entrust Datacard® card delivery systems. Utilize all of the on-demand print technologies in the Entrust Datacard® portfolio to create unique card-to-mailings cardholder experiences.

EVERYTHING IN COLOR, ON DEMAND.

For more information, contact your sales representative today.

This full-color image is one eye-catching graphic you can integrate into your mailings with the new Konica Minolta bizhub PRESS C1100.

HIGH-VOLUME PERFORMANCE AT 1,200 DPI

The Konica Minolta bizhub PRESS C1100 delivers Konica Minolta's renowned engineering with customizable firmware, seamless integrations and product features unique to Entrust Datacard.

- ABSOLUTELY STUNNING 1200 DPI IMAGES**
 - True 1200 x 1200 dpi resolution equivalent to offset printing at 600 x 600 dpi
 - Near edge-to-edge laser printing
 - Enhanced color range and accuracy. Vibrant skin tones
 - Enhanced granularity — smoother gradients
 - Better color, less light resistance
 - Adjustable, real-time color adjustments with Image Control Center (ICC)
- AWARD-WINNING PERFORMANCE**
 - 50:1 Price Award for Outstanding Color High Volume Production Device awarded by In-Planet along to color, size and first-to-market
 - Ideal for high-volume production — prints up to 100 pages per minute
 - Increased throughput thanks to vacuum paper feed, new belt feeding technology and other unique efficiency and reliability features

A POWERFUL INVESTMENT IN YOUR CARD PROGRAM

Deliver a transformative cardholder experience without adding extra burden, complexity or cost to your card program operations.

- RELIABLY SIMPLE DEPLOYMENT**
 - Fully tested and proven integrations with existing Datacard card delivery systems (MIDEX, MIDEX2, MIDEX3, MIDEX4 and Entrust MIDEX)
 - Built from the ground up for maximum customization and integration options
 - Unique firmware customizes for card delivery workflows
 - All support and updates from a single partner

CHOOSE THE RIGHT SOLUTION FOR YOUR CARD PROGRAM

Because every card program is unique, Entrust Datacard offers a complete portfolio of card delivery technologies — all offering trusted quality and proven performance. From cost-effective solutions for basic programs to the unmatched combination of image quality and performance offered by the Konica Minolta bizhub PRESS C1100, Entrust Datacard can help you put the right technologies in place to meet your operational needs and achieve your program goals.

Card Delivery Printer	HP 7500E	Blue 7500E	Blue C1100
Print Color	Monochrome Only	Monochrome and Color	Color
Systems Compatible	MIDEX1, MIDEX2, MIDEX3, MIDEX4	MIDEX1, MIDEX2, MIDEX3, MIDEX4	MIDEX1, MIDEX2, MIDEX3, MIDEX4
Print Technology	Laser	ink-Jet	Laser
Resolution	600 dpi	1200 x 1200 dpi	1200 x 1200 dpi
Speed	50 FPM	100 FPM	100 FPM
Smallest Sheet Size (in)	3.500 (91.4)	2.500 (63.5)	2.500 (63.5)
		1.800 (45.7)	1.000 (25.4)
			0.800 (20.3)

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.

ACCOUNT # XXXX-XXXX-XXXX-5505

MARIELLE LANDON
101 ABC WAY
CITY, STATE, ZIP

Hi Marielle,


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.

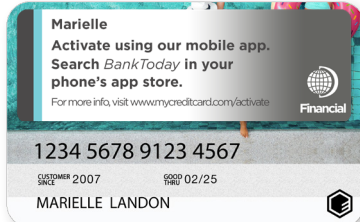
ENJOY THESE BENEFITS AND MORE:


- No annual fee
- Accepted worldwide; no foreign transaction fees
- 1% cash back on every purchase, every day
- 3% cash back on dining and travel

Activate Now
TO START EARNING REWARDS!




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







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.





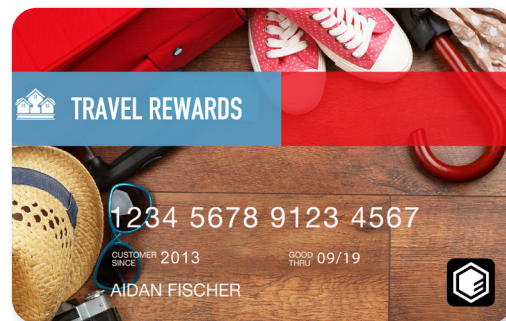
Captivate Consumers With Personalized Card Designs

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.

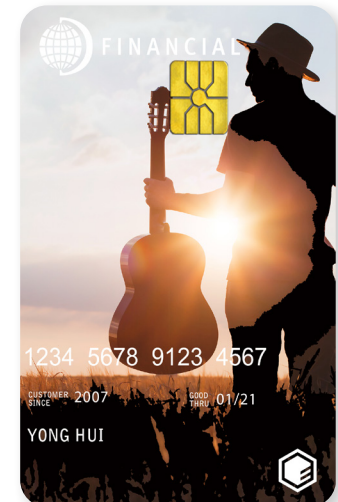
Allowing cardholders to provide their own photos or artwork for card printing requires a little more in the way of image management infrastructure, but new tools make it entirely manageable. As an issuer, it requires the development and communication of image standards in order to protect your brand. But the value of customers knowing that your company is personal and trustworthy makes the effort well worthwhile.



travel



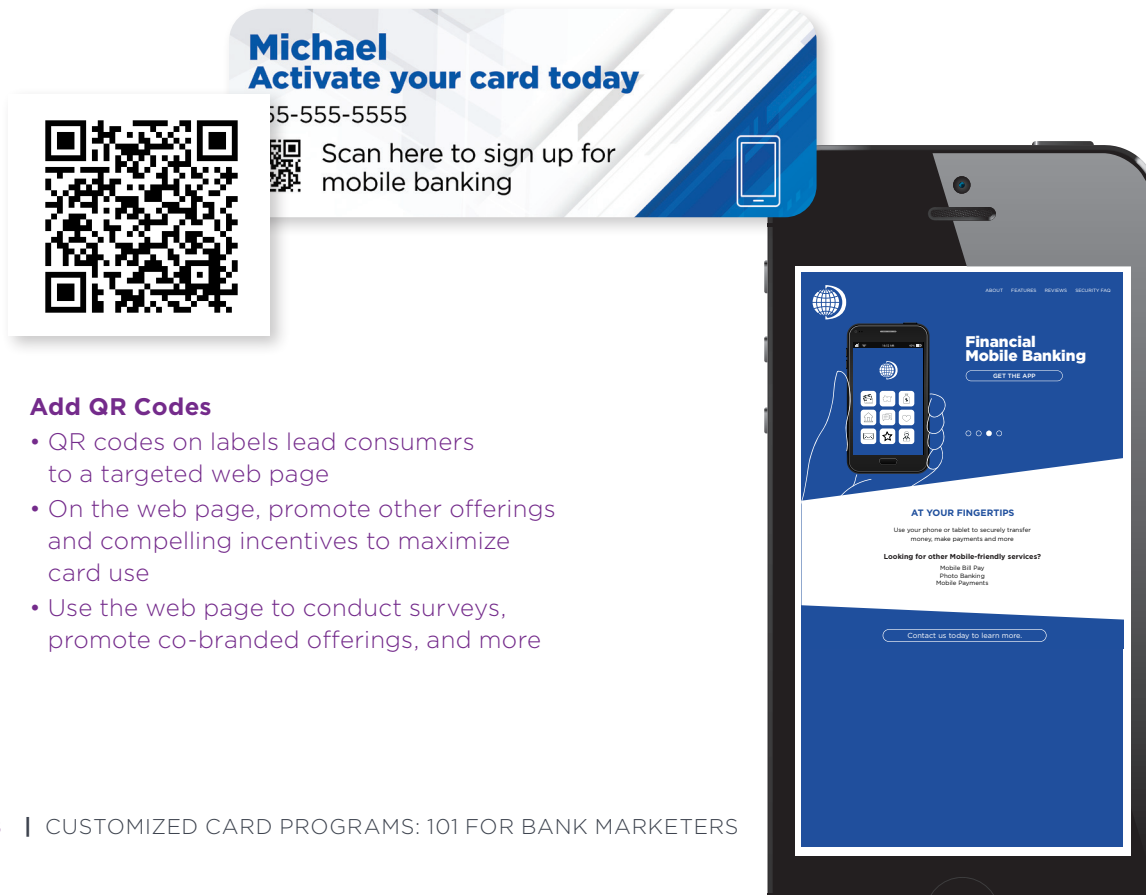
art



hobby

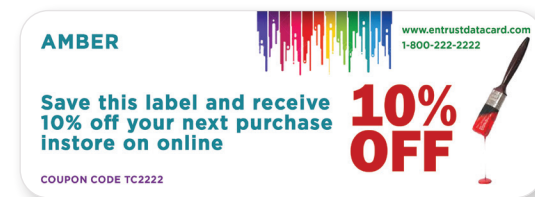
More than Just an Activation Label

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.



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

TERMS & CONDITIONS

Annual Percentage Rate (APR) for Purchases	APR will be 8.25% to 18.75% based on your creditworthiness. This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	Your APR will be 20.50%. This APR will vary with the market based on the Prime Rate.
Penalty Interest	Your Rate will be at least 25 days after the end of each billing cycle.
Annual Fee	\$0
Foreign Transaction	4% of each transaction converted to US dollars.
Parity Fee	\$0
Late Payment	Up to 30%
Over-the-Credit Limit	\$0
Returned Payment	Up to 30%

CREDIT CARD FAQs

Q: Can I access my credit card account online?
A: Yes. You can check an online account at [www.entrust.com](#) and then log in. If you don't have an online account, you can create one at [www.entrust.com](#).

Q: How do I request a new or replacement card?
A: Additional cards or replacement cards can be requested online in the Service tab of your account.

Q: How do I increase my credit limit?
A: Log into your online account and request an increase through the Information tab.

See more FAQs at [www.entrust.com/FAQs](#)

Get \$20 off car rental when you spend \$200+
EXP. 05/21/2017

YOUR CARD. YOUR WORLD.
Henry Williams
1234 Street South
Anytown, ST 12345

Dear Henry,
Big advances in card delivery have arrived. Advances so big that you can now enjoy the perfect balance of size and convenience and delivery capabilities while enjoying your efficiency, flexibility and personalized communication.

With Entrust's card delivery solutions, you can enhance the security of your mailings with advanced quality assurance technologies that help ensure the right card, the right form and the right inserts are included together every time. Our flexible system provides the creative freedom and elasticity to meet your program needs. Plus, our card delivery technology is built on the same platform as our card issuance system, which simplifies operations, testing and servicing your mailing lists.

Think big, deliver big — like new services, better new online systems, streamlined solutions or a hybrid model for the ultimate flexibility to deliver any way you choose.

ENTRUST

Educate consumers

Promote partnerships and provide savings

Accommodate legal requirements

Create brand-building carriers

Encourage card activation and use

IDENTITY THEFT
Identifying how you can better protect your identity from data breaches is a top priority. Trust Entrust's advanced card delivery technology to protect your identity.

Call to order at 1.800.500.0000

ONLINE BANKING -- ON YOUR TIME
Manage your bank account, pay your bills and more — all from the go. Sign up for our free, convenient online banking service or download our mobile app for secure access to your accounts anytime, anywhere.

Learn more at [www.entrust.com/online](#)

WHAT'S NEXT?
Are you ready to buy a new home or update your home? Is a new car in your near future? Will your loved ones be financially stable after you're gone? Explore our portfolio of financial services — home sale and the insurance as well as mortgage and home equity loans — so you can prepare for whatever comes next.

Find out more at [www.entrust.com/next](#)

Move more customers online

Help consumers protect their identities

Cross-sell financial services

PO Box 123
Anytown, State 12345

WHAT'S YOUR NEXT MOVE?

Are you thinking about buying a new home or updating the one you currently live in? Do you have a future major child's education plan? Do you want to explore investment options for your retirement? We have the financial solutions you need to help you reach your goals.

Make the Next Move

- Explore home equity loans
- Compare your investment options
- Learn how to use your equity to purchase a new home
- Meet with our advisors about expanding your home
- Find out how to fund your retirement or emergency needs

Get started today by contacting our home mortgage specialist.

ENTRUST

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

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.



Central Issuance



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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