

CARD

MANUFACTURING™

The Official Publication of the International Card Manufacturers Association

October/November 2015

Volume 25 • No. 7

THE NEW R&D IN CARDS:

RESEARCH AND DESIGN



Creative Thinking

**Creating Effective New
Card Designs**

**Member Benefit Spotlight:
ICMA's EcoLabel Program**





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Design Refresh

| By Jeffrey E. Barnhart

The team at ICMA recently crafted and molded each of our member communications to make sure that they are visually appealing, streamlined and readable. This allows us as an association a way to keep you as our member, engaged and educated as to what is happening not only within ICMA, but also within the industry. And with so many modes of communication now it is especially important that we stand out to you!

ICMA recently unveiled our newly redesigned and rebranded e-newsletters. *InBrief*, formerly known as *Industry and Member News*, is your go-to source for new and interesting industry news. Take a look and see what your fellow members are up to as well. Remember that you can submit your company's news to ICMA's communications manager, Anna Lopez, for inclusion. *Inside*, formerly known as *Card Flash*, is your go-to source for all ICMA news. In these new designs you will see that the ICMA team has streamlined the content so it's easy and quick for you to read and click on what you want to read more about. We hope you enjoy the new designs and format. All issues are archived on the ICMA Members Only site. Please visit www.icma.com to learn more.



from the ICMA staff



Card Manufacturer Locator on ICMA Website

| By Lynn McCullough

ICMA's online Card Manufacturer Locator feature is back and better than ever. The new search engine has been custom designed to include the information that makes each of ICMA's manufacturer members unique. Individuals looking for card providers from around the world will be able to access this feature and search by parameters such as region, type of cards, special features such as chip, foil, and hologram, and by size, thickness, substrate, number of cards, type of application being used for, personalization, and if they need fulfillment services. Once the individual selects the requirements needed for their card project, a list of members who match those qualifications will appear.

What does this mean for ICMA members? The ICMA Card Manufacturer Locator may drive business to our card manufacturer members. By including your company in the search feature, your potential sales leads may grow as a result. ICMA continually receives calls asking for a manufacturer within a specific area or asking for a specific type of card. Make sure your company profile is updated so that you are included in this valuable ICMA member benefit! To learn about how to update your profile, please go to page 9. For more information, contact ICMA headquarters at info@icma.com or call 1-609-799-4900.

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www.icma.com



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| By Adam Wahler, Creative Director, A to A Studio Solutions, Ltd.

ABnote and MeaWallet Partner to Deliver Open Loop Mobile Wallet Solutions

American Banknote Corporation

(ABnote) and MeaWallet, a provider of cloud-based payment services, have formed a strategic partnership to deliver open loop mobile wallet solutions to ABnote customers worldwide. MeaWallet's cloud-based mobile payment platform is now fully integrated into ABnote's Europay MasterCard Visa (EMV) payments platform and can provide a simple path to EMV-based payments. The MeaWallet platform provides an advanced interface layer for ABnote's wallet solutions that allows customers the ability to enable payment services as well as other services like loyalty, coupons and more in a mobile wallet. The partnership provides existing and new customers the ability to add branded mobile wallets and cloud-based digital mobile payment cards to their portfolio of card products. The open loop mobile cards will initially support MasterCard® and Visa® cloud-based mobile payment schemes.

For more information, please visit www.abnote.com.

Bilcare Research AG Announces Acquisition of a New Site in Singapore

Bilcare Research AG after having consolidated its position in Europe, the U.S. and Asia, widened its global reach with the acquisition of a manufacturing location for high barrier films for the pharmaceutical industry in Singapore. The new member of the group will operate under the name of Bilcare Research Singapore Pte. Ltd.

For more information, please visit www.bilcaresolutions.com.

CardLogix Releases M.O.S.T. Toolz™ Biometric Series for Developing Smart Cards and Systems with Fingerprint Capability

CardLogix announced it has added biometric capability to its microprocessor smart card development platform, M.O.S.T. Toolz™. M.O.S.T. Toolz Biometric Series captures and writes interoperable fingerprint data to a microprocessor smart card, providing additional factors of security that bind the user to the process of mutual authentication for any card application. CardLogix' contact and contactless M.O.S.T. Cards® developed on this platform are ideal for applications such as passports, citizen IDs, voting, law enforcement, and healthcare IDs. M.O.S.T. Toolz is CardLogix' flagship development platform and is designed to create the company's M.O.S.T. Card® C Series Microprocessor smart cards in contact, contactless, and dual interface versions.

For more information, please visit www.cardlogix.com.

Just 30 Seconds to Get a Social Security Card—Emperor Tech Self-service Kiosk Social Security Office

Recently, a new system was installed in the Jiujiang Social Security Office, the Social Security Card Self-service Kiosk from **Emperor Technology**. The citizens of Jiujiang city can now use this kiosk to get their social security card within 30 seconds. Citizens only need to swipe their ID cards on the specified area and touch the screen, and then wait for the system to read the ID information, scan the ID card for a record, find the corresponding social security card automatically and spit out the card finally. The whole process takes less than 30 seconds.

For more information, please visit <http://emperorotech.us/>.

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Entrust Datacard Releases Enhanced Software for Secure Identification Card Issuance

Entrust Datacard announced the most recent release of the Datacard® TruCredential™ Suite Software, version 7.1. TruCredential software is used to issue a variety of credentials such as student, faculty or visitor IDs; employee or contract badges; patient and staff healthcare IDs; credentials for local government programs; membership and customer loyalty cards; and transit passes.

For more information, please visit www.entrustdatacard.com.

First Data Acquires Spree Commerce

First Data announced the acquisition of open source storefront platform Spree Commerce, but the terms have yet to be disclosed, *TechCrunch* reported. In a blog post confirming the acquisition, Spree Commerce CEO Sean Schofield said the company will remain focused on e-commerce technology solutions and that it is already working on new products for First Data. *TechCrunch* confirmed that not all of Spree Commerce's services will be continued as a result of the acquisition. The company's eCommerce integration platform Wombat will no longer be operational.

For more information, please visit www.firstdata.com.

Fiserv Completes CardFree Cash ATM Pilot Test

The days of always needing a card to get cash from an ATM are slowly becoming the days of yesteryear. The results of a recent pilot test appear promising, as **Fiserv** announced that it had competed a pilot with Jacksonville, Florida-based

VyStar Credit Union to enable its card-free access to cash at participating ATMs. This means that for members with a debit card that is lost, stolen, breached or forgotten at home, those consumers can still get cash when it's needed simply by using a secure access code and PIN at ATMs that offer the technology. Consumers can also set limits, restricting how many transactions can be made in that manner and how long the access code can be used by any specific member of that account. These particular cash-free pilots are performed at acquiring partner Payment Alliance International's participating ATMs and completed over the Accel debit payments network.

For more information, please visit www.fiserv.com.

G&D Unveils Debit-Compliant Dual-Interface EMV Card

Giesecke & Devrient (G&D) introduced its next-generation Dual-Interface EMV product, the first one available in the U.S. that provides all of the features necessary for full compliance with the Durbin Amendment. G&D's GlobalPlatform and EMV-compliant chip card platform Convego Join, which supports both contact and contactless payment interfaces, includes a range of U.S. debit EMV-certified products. Card issuers have reported a 50 to 70 percent increase in personalization speed compared with other products. Having begun in other markets, G&D began providing EMV products in the U.S. in 2011. The G&D Convego Join portfolio contains the latest applications for all major payment brands, including Visa, MasterCard, American Express and Discover.

For more information, please visit www.gi-de.com.

HID Global Reader Simplifies Use of Cards Containing Biometric Information

HID Global® announced that it has integrated the company's Lumidigm® biometrics technology with its widely deployed OMNIKEY® contactless smart card readers to simplify identity validation for citizen ID and many financial, healthcare and other commercial applications. With the Lumidigm V-Series V371 fingerprint reader, program administrators can verify users' identities by having them present a card, fingerprint or both to the reader. The solution is designed to streamline enrollment and transactions while preventing the use of fake fingerprints.

For more information, please visit www.hidglobal.com.

MasterCard Opens Pop-Up Portal on Sustainable Growth

With the world's attention turning to the post-2015 Sustainable Development Agenda, the **MasterCard** Center for Inclusive Growth, in collaboration with News Deeply, launched the Inclusion Hub, an innovative pop-up content portal featuring original reporting and educational content on advancing sustainable growth. The site, www.inclusionhub.org, features perspectives from top thinkers and dynamic players alongside on-the-ground reporting from seasoned journalists. As a result, visitors will gain additional insights on the innovative technologies and global policy shifts driving financial inclusion. The Inclusion Hub is timed to launch in advance of the 70th annual United Nations General Assembly held in New York. It will serve as a resource for public- and private-sector participants in the coming weeks of debate on the future of global prosperity.

For more information, please visit www.mastercard.com.

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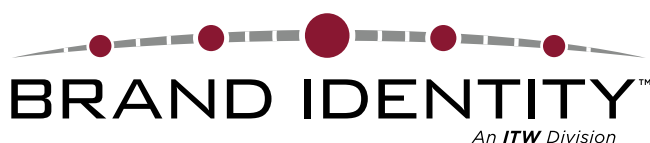
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Matica Opens New Headquarters in Munich

Matica Technologies AG announced that the group has opened a new headquarters office, and changed its legal seat, to Munich, Germany. Opening its new headquarters is part of the company's ongoing global growth and expansion strategy. The offices will primarily handle corporate functions such as global human resources, finance, marketing, IT and administration. The management board will also be located in Munich.

For more information, please visit www.maticatech.com.

MorphoTrust Launches Identix Trusted Identity-as-a-Service

MorphoTrust USA (Safran) has opened a new front in the battle to protect consumers, businesses and government agencies from the growing burdens of identity theft and fraud, bringing the power of multimodal biometrics, authentication and search engine technology to the cloud. With the commercial introduction of the Identix Trusted Identity-as-a-Service (TlaaS) platform, MorphoTrust brings more than two decades of pioneering leadership in biometric identification (fingerprint, face, iris and palm), document authentication, and data verification to customers seeking new ways to leverage cloud and mobile technology to verify that individuals are who they claim to be.

For more information, please visit www.morpho.com.

SMARTRAC Presents SMART-LOOP PRELAM for eID Documents

SMARTRAC has introduced its new SMART-LOOP PRELAM® that offers crucial benefits to manufacturers of UHF eID documents. The benefits include extended read range with a very small antenna, minimal thickness (from 100 to 250 µm)

and unmatched mechanical durability, longevity and performance. These features also translate into reduced complexity, resulting in easier handling of the pre-laminates during eID document manufacturing processes. The new pre-laminate's outstanding features are attributable to SMARTRAC's patented wire-embedding technology and inductive coupling know-how. The wire-embedded UHF PRELAM uses inductive coupling technology and consists of two components: firstly, the chip and chip loop on a thin carrier bonded via flip-chip-assembly; secondly, the wire-embedded antenna that is connected to the chip loop via inductive coupling.

For more information, please visit www.smartrac-group.com.

TSYS Named Preferred Provider by The Edge for Jewelry Store Payments Processing

TSYS announced that The Edge, a provider of jewelry store management software systems, has named TSYS Merchant Solutions a preferred provider for payments processing. The relationship gives The Edge's more than 3,000 independent retailer jewelers access to TSYS' advanced payment and security solutions. The agreement also offers The Edge jewelers assistance with the transition to EMV chip card acceptance, and help with achieving PCI Data Security Standards (PCI DSS) compliance.

For more information, please visit www.tsys.com.

VFP Ink Technologies Introduces New and Innovative IR Blocking Ink

VFP Ink Technologies' IR Blocking Ink is the new solution for designers and manufacturers to produce transparent transaction cards. To meet the growing need of creating transparent credit cards,

VFP found an innovative formula for IR Blocking Ink to be the most un-tinted ink on that market. VFP IR Blocking Ink's components were strictly selected to strongly absorb infrared wavelength and do not harm the unity of the transaction card. This Ink is certified ISO/IEC 7810:2003 specification for transmission density. Cards printed with VFP IR Blocking Ink are performing properly in ATM machines and other readers possessing IR sensors to detect the presence of the card. The ink also keeps specific card flexibility and accepts overprinting on the surface.

For more information, please visit www.vfp-ink.com.

Visa's EMV-Based Biometrics Test Launches

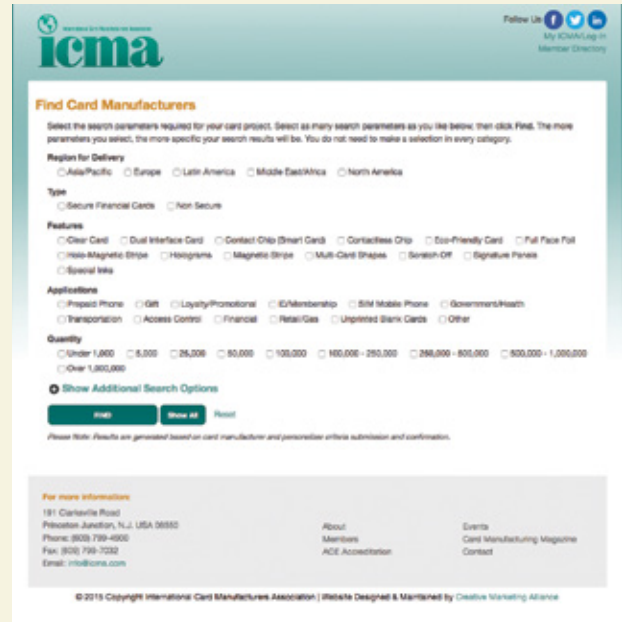
Visa just took its EMV and biometrics game to the next level—by combining the two. Visa announced that it launched a new specification that allows biometrics with chip card transactions. This technology will allow palm, voice, iris, or facial biometrics to be used in what Visa calls the "first-of-its kind technology framework" that's compatible with the EMV chip industry standard. Both EMV, a security standard aimed at preventing payment fraud, and biometric verification are two methods companies are hoping can help make payments more secure. Visa's architecture of its new specification allows fingerprints to be securely accepted by a biometric reader, encrypted, and then validated. This supports what is called "match-on-card" authentication, which is where that biometric is validated by the EMV card—making it so its data is never exposed or stored on a central database. The specification allows for issuers to validate the biometric data within their own transaction systems, such as ATMs.

For more information, please visit www.visa.com.

IS YOUR COMPANY LISTED IN ICMA'S CARD MANUFACTURER LOCATOR

ICMA's new Card Manufacturer Locator on www.icma.com is now live! The search engine allows businesses around the world who are in need of cards to find your business. The search engine allows individuals to search by a variety of fields such as company and product description, market segment, area accepting business, personalization services, size of cards manufactured, added features, types of substrates used and more, to find a business that fits their card manufacturing needs. Visit www.icma.com to check out the search engine.

Haven't updated your company's profile? To update your profile please visit www.icma.com and click the My ICMA/ Log-In at the upper right side of the page. Contact Michele Giovine at mgiovine@icma.com for your unique log-in information if needed. The information you provide on your company will be used in the new online Card Manufacturer Locator page. Don't miss out on this great opportunity for easy sales leads that will help impact your bottom line.





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2016 will mark the first time that these two leading industry associations are co-locating events, giving attendees a broader perspective and expanded opportunities. The content and exhibits of the event will cover technology ranging from the core manufacturing and personalization of a card, to the rapid evolution in secure payments, involving EMV chip cards, mobile wallets, and transportation payments.

The event will include a joint exhibition and opening general session, as well as separately led educational tracks open to all attendees. Each association will also hold separate networking events for their members on the closing night.

Registration opens in late 2015 and will be available on both the ICMA and Smart Card Alliance websites. Full event registrations offer access to all joint programs and the exhibition. The event is open to everyone to attend and members of either organization will receive special offerings and registration discounts available through their organization.





An Expanded Focus on Card Manufacturing and Personalization

ICMA's 2016 Card Manufacturing & Personalization EXPO continues its tradition of being the industry's only card production focused event. As the card manufacturing industry continues to evolve and change with emerging technologies, new equipment, efficient processes and more, the International Card Manufacturers Association is here to keep you informed with education and best practices as lasting takeaways. It is the perfect meeting place for the card manufacturing industry to network with potential clients, customers and industry colleagues, while taking advantage of our abundant educational opportunities. Topics covered on ICMA's educational program include card industry trends, technology advances, growth opportunities and how to improve manufacturing and personalization performance. Join leading card manufacturers, personalizers, suppliers and issuers to gain global and regional perspectives on leading edge trends and technologies to ensure card manufacturing growth.



A Bigger Stage for Secure EMV, Mobile and Transit Payments

Get ready for the next leap forward in industry growth at the Payments Summit as the industry continues a remarkable evolution: the U.S. migration to EMV is here and the Smart Card Alliance, the authoritative industry leader for EMV, will continue its comprehensive leadership of this landmark transition. Mobile payments and tokenization are redefining secure payments delivery, and conference speakers will review a wide range of solutions being touted by networks, bankers, telecoms and handset manufacturers. Public transportation leaders will talk about the ongoing move to open standards-based contactless and mobile payments championed by the largest U.S. transit operators. It all comes together at the leading annual event for secure payment systems. In 2016, the Payments Summit transitions to a location with expanded facilities with room for additional conference content, a larger exhibition, and a wider range of participant networking opportunities and activities.

For information about sponsorship and exhibiting opportunities, please visit these event websites for further details.

www.icma.com

www.scapayments.com

Exhibitors and Sponsors

Exhibit space is filling up fast! Have a new product or service to showcase? Interested in exhibiting or sponsoring? Booth space selection is based on the order in which contracts are received, so secure your booth now to ensure premium site selection.

For sponsorships or exhibits, contact Diane Webster-Sweeney at dwebster@icma.com.

The following companies have secured a sponsorship and/or exhibit as of October 2, 2015:

									
									
			Booz Allen Hamilton						
									
									
									
									
									
									



EVENT LOCATION

Loews Royal Pacific Resort at Universal Orlando • Orlando, Florida, USA

The 2016 venue is located right on the grounds of Universal Orlando. Experience the feel of the South Pacific at this unique resort featuring a lagoon-style pool, all access pass to Universal Studios, home of The Wizarding World of Harry Potter,™ a luxurious day spa, Torch Lighting Ceremony, Wantilan Luau and more!

Loews Royal Pacific Resort at Universal Orlando

ICMA/SCA Group Rate: \$219.00

Cutoff date to ensure rate availability: March 14, 2016

SCHEDULE AT A GLANCE

Monday, April 4

- Golf Outings
- SCA Pre-Conference Workshop
- Opening Reception in Exhibit Hall

Tuesday, April 5

- Exhibits
- Opening Keynote/Joint General Session
- Separate General Sessions
- Reception in Exhibit Hall

Wednesday, April 6

- Exhibits
- Track Sessions led by each Association
- ICMA Élan Awards Ceremony and Dinner
- SCA Dinner

Thursday, April 7

- Track Sessions led by each Association (half day)

Note: Each association will also offer certification training and exams.

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Adam Wahler – Creative Director,
A to A Studio Solutions, Ltd.

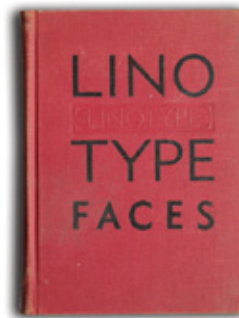
THE NEW R&D IN CARDS: RESEARCH AND DESIGN

Because design is so often equated with mere decoration, it is safe to assume that few people understand what design means or the role it plays in the corporate world. -Paul Rand

Never heard of him? See a UPS truck, ABC TV logo, or the IBM logo and you see his designs and his importance to the world of design. The Centre for Design Innovation has said *“in an increasingly commoditised world, design thinking is seen by leading businesses as the discipline that will set them apart from their competitors.”*

Cards are not a commodity, but rather a tool that connects and establishes a dialogue with customers. People are always looking for the “latest and greatest.” Business can use this to grow their customer base and to foster innovation.

What is your design process? Do you interact with other creatives outside the office; go to design lectures, read articles on new trends in design and typography? Investigate alternative materials? Cards are not only PVC. There is no specification for card material, only specifications for dimensions, flexibility and functionality. Is life made of only one material? Go to a physical book store and look at trends in publishing. Books and cards are analogous industries. Less books are being printed as people move towards e-books in the same



Linotype’s “Big Red”
from the personal collection of Adam S. Wahler

way Apple Pay and the growth of mobile payments takes away from the number of cards manufactured. Less books are being printed, but the jacket designs are creative and inventive, staying within the confines of budget constraints, printing processes and materials.

Cards can be works of art. Designers have access to multiple printing techniques, offset lithography, silkscreen, laser engraving, chemical etching, PVD and other coatings, split core manufacturing, translucency and an array of colored core PVC and other substrates: brass, stainless steel, aluminum, carbon fiber, wood veneers, etc.

Our first step is research. Yes, research. Spend a few days with a pencil, some paper and the computer as our research assistant. Who is the client? What is their

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5555

VALID THRU 00/00

CARDHOLDER NAME



876 5432



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philosophy? Who is their customer? Do we have their corporate standards manual? What are their colors and typefaces? Do I have logos for use in different scenarios? What are the logo usage rules for size and clear space?

How many designs am I going to show? I like to show a plethora of concepts. The same design in red or blue is still one concept. Translucent design? Make sure you show any elements that will show through back-to-front or front-to-back. This simple concept is often overlooked, leaving clients to ask: "What is that rectangle showing through to the front of the card? I didn't see it in your PowerPoint presentation."

I fill a wall in my office with a myriad of concepts. These concepts may illustrate different core and mag tape colors, printed mag tape with the client's logo or the card product's name, different types of personalization, including personalization on the acceptance side, non-standard card shapes and alternative materials.

Once the wall is filled, I usually just walk away, close the files and go work on something completely different, I may go to the gym, take a walk, or change the record on the turntable. I want to clear my mind of the project. I really enjoy working off-hours when no one is around and the phone is not ringing. I have built a studio that fosters a creative environment, including a library that goes back to an original Linotype type catalogue from 1939 known in the design world as "Big Red." A library of research material is important. I peruse art and design books instead of random google searches. I will not spend my day looking for clip art or stock photography to solve a creative problem.

We must transform a financial product or service into something more rewarding and more memorable.

Design is not just a result of marketing, but a source of competitive advantage, customer and employee satisfaction and, lastly, a route to higher profits.

Aesthetics act as the bridge between a product and the user's emotions. Aesthetics in any business are the physical manifestations of the company's "voice" and help people understand the core of the company's persona. We need to communicate the meaning, purpose and personality of the brand.

Consider the importance of color. Color is subjective. It is the first thing absorbed by customers. A brand must take ownership of color. Blue is the most common color in corporate identity, symbolizing trustworthiness, dependability, fiscal responsibility and security. Green is health, freshness, and serenity. Different shades of green give a variation to their meaning. Deeper greens are symbolic of wealth and prestige. Lighter greens are calming.

Black symbolizes power, elegance, sophistication and mystery. However, black is not appropriate for all situations. A small community bank's debit card, especially if that is the only card they issue would probably not be black, but more in line with their corporate identity. Gold and platinum are representative of extravagance, wealth and prosperity.

Sensory user experiences are great techniques to bring more usage to a card product. JCB used scent on their Linda card. They chose to do this after a study showed that 70 percent of women responded that fragrance plays an important part in their lives. 72 percent of their customers always carried the card in their wallets. The more often the card is in the wallet, the greater the chance it will be used.



Coutts Bank
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<http://www.yangrutherford.com>

The tactile experience makes a card easier to find in a wallet. A raised texture can be felt without being seen. This can also be translated into tactile communication between the bank and its customers. Every time the customer feels the raised texture, the bank is communicating to them nonverbally.

Alternative materials, especially metals, are very in vogue. Stainless steel, brass, anodized aluminum and even solid gold are becoming more commonplace. The goal of a full-metal card is to deliver a unique physical and psychological user experience. Drop a metal card on a bar and people will turn their heads when they hear the sound. It is distinctive, signaling I am a person of great status and importance.

This perceived status is the result of the American Express Centurion (“The Black Card”). There is another card in the market that is printed with the words “Black Card” on the front, but it does not have the caché or the sheer presence of the American Express version. Metal cards are perceived to be cost-adverse in comparison to standard PVC cards and they are. However, the Circa Black card is powdered coated stainless steel with a thin layer of liquid PVC and laser cut typography. It is unique for two reasons, first, it is a prepaid debit card, not a high dollar fee charge card, and second it is being manufactured for less than \$30 USD per unit. Circa is bringing this perceived level of status to the underbanked millennial market.

Card manufacturers compete primarily on delivery time and card engineering. Art is reduced to a formula based on number of litho colors, silkscreen colors, foils and effects. Manufacturers need to look beyond their traditional means of production and start looking into new technologies and materials. There is no reason why cards could not be manufactured on a 3D printer.

Think of the creative possibilities for finished cards or prototyping concepts.

I prototype every project. I like to see how inks and colors interact on the substrate versus a composite inkjet effect. Inkjets simulate colors, a true ink-on-ink prototype will give the closest proof without incurring the time and costs of press proofs. The ability to swap out a color, change ink rotation or even the core color can be done in minutes, not hours and days. Prototypes bring a comfort level for designers and their clients BEFORE going on press.


The approved prototype is sent in advance to the printer, with drawdowns of each color for analysis and subsequent color matching. No proof or prototype will ever match an actual press run, however, establish a comfort level, there will be a time and cost saving creating a much improved workflow for all parties. The faster we make tangible concepts, the faster we can evaluate, refine, and zero in on the best solution.

We must create with the knowledge of how the card will be manufactured, building production-ready mechanical files while designing. A common pitfall is to create and render presentation files in Adobe Photoshop or a 3D application then go back and build a press ready mechanical file. The various effects and styles created in these applications do not transfer over well to print; resulting in a day’s work, rather than an hour of work to fix the issues.

Print laser separations and make a sheet of printing notes for the manufacturer detailing ink color, ink type (silkscreen or litho) and print order. Too often illogical files are dropped on manufacturers and they are expected to figure out how to make it work. RGB is the color space of the screen and CMYK is the color space for print. They

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are not interchangeable. Effects produce unintended results when color spaces are changed. This is the responsibility of the designer, not the manufacturer. Their job is to produce what they are given. When a file is created and colors are applied, those should be the colors used. If things do not reproduce the way they appear on screen due to the disorganization or poor file prep by the designer, there should be a cost to correct the file based on time. You can estimate based on colors and materials. You cannot estimate how much time can be lost due to poorly constructed files. Time is money.

You now have this beautiful card. Next, make a package that has presence, reflects the attitude of the bank and the personality of the card. Tangible packaging delivers the goods. Do not brush this off saying it costs too much. Look at the cost/benefit of spending a few more cents or even a dollar more on packaging. Create a package that has mystery, romance and suspense. The customer should anticipate something special. What is the “tipping point” of the budget when it comes to new client acquisitions and customer retention? Deliver a package that is impeccable, with stringent quality control through every stage of production. Guide customers through interactions, layering the package from outer box, to literature and finally the card itself as the centerpiece. As artists we have a vision; as designers we have clients; but as human beings we must make beautiful things that benefit everyone. 

About the author: Adam Wahler is the creative director of A to A Studio Solutions, Ltd and adjunct professor at The School of Visual Arts in New York City. He is ACE-M accredited by ICMA and has worked on secure card projects as a designer and consultant for American Express, Citibank, ING Direct, Capital One, Morgan Stanley, PayPal, Chase, Bank of America and many others. His work has won awards from The Type Directors Club, Graphis, Communication Arts, Art Directors Club and American Corporate Identity.

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Jorge Ojeda – Creative Director,
ABnote North America

CREATIVE THINKING

As a process, creativity is often compared to invention; however, when we think of a creative piece, like a poem for example, we tend to recognize it as a creative work of art, not as an invention. I've always been a firm believer that nature, not nurture, determines a human being's potential for creativity. Some begin demonstrating creativity at an early age, while others never develop creative skills. Creativity can be molded, and fine-tuned, but it cannot be taught.

The Ancient Greeks were authorities on the concept of creation. They were craftsmen, artists and architects of all genres: music, literature, sculpture, painting and architecture, among others. I have found that reading and studying about this period opens windows to their art and culture and inspires creativity. I'll spare you a journey into that particular history, because nowadays with a couple of clicks, you can do your own research into the theory, history and interplay between concepts of design and creativity, as they fit into a particular historical context. We can even note how a particular trend can be effective for marketing at a particular point in time, and observe its efficacy, while other, apparently excellent creative pieces fail to really resonate with the intended target.

Design is simply a conscious effort to impose a particular order. We do not create the parts, but we mold and interconnect them, so they have a unique spatial relationship. The types of rules governing those relationships and the particular ethos that resonates with an audience have changed with advancing technology and with the moods of society at the time.

Currently, creativity can extend beyond the physical act of pencil sketching or painting or sculpting. We now have the technology to facilitate creative thinking and to allow us to focus on our moments of creative exploration. As the burden of the physical has been lifted, however, a new burden has been placed on the designer; so many digital tools exist; design software, music programs, animation and video software programs, all requiring additional effort to learn and comprehend in order to be used efficiently. This circumstance can actually hamper creative development. We become lazy. Rather than discovering new tools to bring about innovative, original designs, we rely too much on templates and the "save as" feature to merely create variations on the same theme.

When it comes to the use of our creativity in designing cards, there is a predetermining factor: full knowledge of card manufacturing and ISO 7810 specifications. When I started designing my first plastic cards in 1994, I did not think beyond the surface design, in other words, what images I could create for the given substrate. After figuring out all the current printing techniques, I was curious to investigate the substrate itself, and discover what options were available, rather than accepting the most commonly used one. I realized that instead of covering up the printing surface, it was best to take advantage of it and relate it to the overall design of the card. In short, I arranged the parts, design and substrate, so that each had a logical way to adapt and transform to fit it into an aesthetically unique design. It was then that I realized the best explanation of Victor Papanek on the design concept.

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“Design is the conscious effort to impose a meaningful order”


Victor Papanek

Form and Function

We constantly see product designs in which aesthetics are imposed on functionality. We see wristwatches where you can barely make out the hands, but the design is “cool.” Or we discover products that are works of art, but for which we have not the slightest idea of how they work without a manual that is thick as the Bible. The same applies to card design, especially the design of identification cards, in which we impose the highest of standards relating to security and forget that customized information must be legible. How to balance form and function in a product? That’s when it requires creativity to highlight aesthetic without losing the true function of the product.

Thinking Out of the Box

English is not my native language and the phrase “thinking out of the box” has always made me laugh when it’s used to suggest that my design must be unique and different. I’ve never fully understood its use, since I’ve never been inside any box, but you can bet that if I were, it would be beautifully designed!

Creativity today is based on the relationship and balance between knowing techniques and materials and understanding the particulars and functionality of a product, so the designer is able to relate all components harmoniously. We have both sources of information and misinformation each day. It is incumbent on each of us to filter out what does not aid the process and put to good use what is, to take advantage of the resources given to us and to use the tools we have at their maximum potential for this purpose. 

About the author: *Jorge Ojeda, creative director for ABnote North America, is an award-winning designer with a background in branding, marketing and design in the payment and ID markets. Ojeda previously worked as art director at Valid USA (formerly VCT) and Inteligencia. His expertise in graphic design, security design, plastic card design and branding has earned him numerous honors and awards. Over the past decade, he has received over 23 accolades from numerous industry organizations, including the ICMA Élan Award, American Graphic Design Award, Create Awards, Millennium Silver Awards, Peak Award Excellence and Gold Ink Award. He graduated from the Jose Maria Vargas University in Caracas, Venezuela with a bachelor’s degree in graphic arts and recently became ACE-M certified.*



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CREATING EFFECTIVE NEW CARD DESIGNS

The changes we have seen in card design were hardly even thought possible ten years ago when all “standard” financial cards, and many non-secure cards, were made out of PVC. “High technology” comprised waterless UV cured inks and cards personalized on high-speed embossing and magnetic stripe encoding machines. Marketing calls for spot colors, to get that “special look” brought quality and scrap issues to the manufacturing floor. High quantity orders of cards were won or lost based on a fraction of a cent price difference per card (the definition of a commodity). Secure card manufacturers experimented with long run non-secure gift cards to balance the manufacturing load. All the cards in your purse or wallet looked pretty much the same.

Times have changed and everyone is busy! For financial card manufacturers, chips are in short supply and unknowns like tokenization, increasing the BIN length in the PAN and the “real” expiration date for these more expensive EMV cards are somewhat fuzzy. Metal cards and cards with non-standard locations for the personalization data are becoming more common. For non-secure card issuers, many cards have to sell themselves as the customer makes their choice from a plethora of cards hanging on J-hooks in a retail location. How to make your card stand out and be noticed, and then selected, is the job of the card designer and their marketing department. In this column I will illuminate the important role Standards play in making it possible for these diverse systems to work efficiently and reliably. Interoperability and backwards compatibility enables changes to be designed and installed without taking systems down, or making excuses for lost business.

What are some of the broad trends we are seeing in the card industry today and how might these affect card design? EMV in the U.S. is a fact, especially going forward, as it is for much of the rest of the world. The EMV card costs more to produce than its predecessors regardless of the volume. This increased cost implies that a longer card life will be desired, if not required. Also, these designs must enable the card to look terrific throughout this longer useful card life.

Secure ID card applications and requirements will continue to expand. Cyber security is a topic of discussion in the local newspapers, including the need for secure tokens, a role cards often play. Undoubtedly new devices and security features will be added to the card. The one most often referenced is a fingerprint biometric sensor, especially since Apple Pay uses such a sensor for user (cardholder) authentication. Both face and voice recognition biometrics seem to be getting some traction as well.

Mobile transactions are starting to emerge, but the rollout landscape for financial transactions is yet to be defined. Mobile technology may affect the pre-paid, loyalty and gift card applications as well. The gift card industry has produced some of the finest new card graphical designs and that trend is likely to continue. For the secure card manufacturer, it is noted that the first card-less ATM’s, using mobile technology with single use QR codes, are now operational in several locations.


Contactless cards, including dual interface, represent a viable “next big thing” especially for transactions that must be concluded in a fraction of a second. Mass transit ticketing applications are an example. Contactless



David Tushie – Magellan Consulting, Inc.,
ICMA Standards and Technical Representative

cards must interoperate and must be backwards compatible with contact and magnetic stripe cards. The present contactless card Standards permit many options and these options can prevent true interoperability in some circumstances. And contactless cards, for some applications, must have an extended card life to mitigate the increased cost of the cards. Manufacturing long life cards for financial transactions enables the same technology to be utilized for the secure identity market, as the industry works to provide improved cyber security worldwide.

Remembering the days when the PVC card was a true commodity, can we expect Issuers to adapt to a new cost model that includes all the elements involved in this equation? For

instance, if we have a five-year or more expiration date can we expect a higher level of card cracking or delamination than we had for a card that was expected to last only two years? Will card failure be a function of card usage? Do the best customers then use their cards more often than those whose cards are stuck in their wallets? If so, an Issuer's best customers will suffer the highest level of inconvenience due to card failure. Is this logical argument sufficient to get the industry to consider changes to some of the card design, materials of construction and processes to produce more durable cards, even if they cost a few cents more? This dialogue between Issuer and card manufacturer is more relevant today than it ever has been before. 

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MEMBER BENEFIT SPOTLIGHT:

ICMA'S ECOLABEL PROGRAM—ARE YOU LICENSED?

Anna E. Lopez – ICMA

ICMA's EcoLabel Program provides a determination of the environmental performance of a manufacturer's cards through a third-party ecolabeling certification program. In response to consumer and card issuer demand for green transaction and identification cards, the program was initially developed through an open process involving card manufacturers, personalizers, suppliers and issuers internationally. The ICMA EcoLabel Standard Program initiates measurable criteria for assessing the environmental impact of cards for ICMA EcoLabel certification and conforms to global ISO principles for environmental labeling.

EcoLabeling is a voluntary method of environmental performance evaluation and labeling that identifies the overall environmental integrity of a product within a specific product category. As businesses have come to recognize that consumer environmental concerns may be translated into a market advantage for certain products, various environmental declarations, claims and symbols have emerged on products with respect to their environmental responsibility (e.g. natural, recyclable, eco-friendly, energy saving, recycled content, etc.).

By choosing a product with an ecolabel, the consumer can confidently make an informed choice to purchase a product. The ecolabel does not imply the product has no negative impact, but it does verify that the product has been impartially evaluated against accepted thresholds for specific characteristics.

In response to consumer demand, there has been considerable interest in environmentally responsible plastic transaction cards. The ICMA EcoLabel Standard Program is a means of evaluating, quantifying and comparing the environmental impact of specific cards and administering an impartial and credible third-party ecolabeling certification program for card manufacturers.

Developed in 2010 the EcoLabel Program, which was created by ICMA's Green Task Force, is comprised of the *Indicators for*

the Environmental Impact of Cards document, which includes comprehensive complete criteria and technical information, as well as the EcoLabel Standard Program Manual, which outlines how the program works and how ICMA members are able to be included in the program.


The current ICMA EcoLabel criteria include:

- Reduced materials (minimum of 25 percent)
- Recycled content (minimum 25 percent threshold)
- Compostable (municipal and home)
- Biobased content (minimum of 40 percent)

ARE YOU AN ECOLABEL LICENSEE?



The first step for manufacturers is to become a licensed EcoLabel provider. Manufacturers who review and accept the criteria as described in the program documents, through written verification, can become an EcoLabel licensee and can use the logo on their company marketing materials. From there, you then have the ability to submit cards for an EcoLabel review/approval. The forms for becoming a licensee are on the ICMA web site.

The program manual as well as the Indicators document can be found by visiting the ICMA website at www.icma.com. Information regarding registration is also listed on the website. For questions please contact ICMA headquarters at info@icma.com or call 1-609-799-4900. 

ACE Your Way to the Top!

Join the growing number of ACE-certified professionals. ICMA has certified 211 individuals to date, including 154 ACE-M and 57 ACE-P designees. ICMA's ACE-M and ACE-P certifications are the only industry-wide and global certifications that recognize advanced knowledge in the field of card manufacturing and personalization and fulfillment. The ACE designation validates your expertise and distinguishes you as an industry expert, while showcasing your knowledge of these processes to your company and client base.

Did you know? ICMA ACE enrollees are 95 percent more likely to pass the ACE exam if they have taken ICMA Standards Representative David Tushie's interactive training session. David guides you through your questions about the ACE exams and the manuals they are based upon. As demand for experts in the card manufacturing industry grows, continual training and expertise remain crucial for individuals and companies to stay ahead of the competition.

Coming Soon: Advanced Card Education - Advanced (ACE-A)!

ICMA is expanding the ACE program to include an ACE-A exam. ACE-A is the next step for those looking to advance their card education and become accredited in areas such as smart card manufacturing, RFID, and more. An ACE-A training session and exam will be offered at the upcoming ICMA EXPO. Stay tuned in the coming months for more information on this great new opportunity.

Schedule Your Company Group Exam Today

Do you have a group of employees that are looking to become ACE certified? ICMA's ACE group exams are the perfect way to allow the employees at your company to earn a high level of distinction without having to spend extra money on travel and hotel costs. Our Standards Representative, David Tushie, will travel to your facility to run a private ACE-M or ACE-P training session for you and your employees. David will also proctor the exam the next day.

ACE accreditation validates expertise and distinguishes your employees as motivated experts in the card manufacturing industry. It also increases customer confidence in your company. The more employees in your business that are ACE-accredited, the more it helps your company to stand out from the rest!

Requirements to schedule an ACE group exam are:

- A minimum of 10 employees must register for the training session and exam
- Two consecutive days must be agreed upon by your company and ICMA headquarters
- Training and exam proctoring room must be provided by your company to adequately accommodate your group.


Your company can join the growing number of companies such as CPI Card Group, MPS Cards-Chicago (formerly Jet), First Data and ABnote who have had great success in holding their group ACE exams! Contact ICMA Headquarters at info@icma.com for more information and group pricing.



ICMA's CITE Program: Helping You Train Employees

ICMA's online CITE training offers a certificate program for you to extend to your employee teams to earn. Members are able to go through the training module at no charge. However, the certificate gives the validation and recognition of passing an exam with a \$50.00 USD fee. Take the online exam and become a CITE certificate holder if you receive a passing score of 70 percent or higher. Utilize this tool as part of your organizations' orientation process, employee continuing education and more! Once you have earned the certificate, your company and employees will be listed in ICMA publications such as *Card Manufacturing* and ICMA's e-newsletter *Inside*.

To take the training, go to the ICMA Members Only site. Once you are logged in you will see a link at the top navigation labeled Training. Click that link and you will be directed to the CITE information page.

Take the next step and enroll your employees today. Provide a solid foundation of knowledge in the processes, technologies and history of the industry to help create a well-versed and well-qualified workforce. Need help enrolling your employees? Contact Michele Giovine at mgiovine@icma.com or call (609) 799-4900. 

This month's CITE excerpt:

Section 7 — Components Overview: Signature Panel, Holograms, Foils

Signature Panel

The signature panel allows the cardholder to apply his or her own written signature to the plastic card so that it can be used to associate the card and the cardholder. However, it is far from foolproof and can be subject to fraudulent reproduction. All financial card signature tapes are pre-printed and contain various security features embedded in the process. These features are activated if the signature panel is tampered with after the recipient signs it.

Cash is Still King with U.S. Shoppers

A new survey details what methods Americans are using to pay for goods and services—and which ones are gaining steam. The study, “How America Pays in 2015: Traditional, Digital and Mobile Convergence in Payments,” by Blackhawk Network, finds that cash, checks, cards are still the most used payment methods, but select digital offerings are picking up steam. The survey found that 93 percent of shoppers used cash as a payment methods over the last year, followed by debit cards and checks (both at 68 percent), and credit cards (67 percent). New payment methods are gaining momentum. Sixty-eight percent of mobile payment users report that they are using the alternative payment methods more than last year. Cash and checks saw the greatest declines in use overall.

Soundpays Turns to Sound Waves for M-Payments

Soundpays is a Toronto-based mobile payments startup, but instead of trying to perfect common solutions like NFC, Soundpays is betting on the use of sound waves to facilitate secure and frictionless mobile payments for retailers. In an interview with *TechVibes*, Colin Turnbull, head of marketing and public relations at Soundpays, explained how this technology reduces the burden on both consumers and merchants. Turnbull emphasized how fragmented the current market of consumer electronic devices is, and Soundpays’ approach to mobile payments could smooth over many of the gaps, creating a frictionless customer experience. While emerging technologies like NFC certainly hold potential, the consumer and merchant training required to acclimate to those mobile payments methods may be too large an obstacle for the average customer and retailer

to surmount. However, if Soundpays can make its sound-based communication system work, the process could be simple enough for the least tech-savvy users to understand and implement. In addition to bridging a fragmented mobile device ecosystem, Soundpays could also link devices that aren’t traditionally thought of as connecting into this environment. Anything that emits sound waves, such as televisions, radios and *YouTube* videos could potentially communicate with a Soundpays-enabled smartphone.

North America will Lead Card-Based Access Control

Future Market Insights, a research firm based in India, projects that the card-based electronic access control market in North America will grow from around \$2 billion in 2014 to \$3 billion by 2020, with a CAGR between seven and eight percent. The 2014 global value for this market was around \$6 billion, Future Market Insights senior consultant Pallavi Guhe told *Security Systems News*. It will rise to around \$11 billion by 2020, creating a global CAGR between 10 and 12 percent, she said. The report covers two types of access control cards: proximity cards and smart cards. Guhe declined to comment on which technology is the most prominent currently or in the future.

The Future’s Bright as Cards Get Smarter

We hear it all the time...wallets are taking over, virtual currencies are gaining more traction and the payment is moving to the mobile. Oh, and payment cards, if not dead, then they’re in the final years of life. Reading some of the commentary in the press and at events, you’d expect never to see a payment card again—no matter how smart. The truth, of course, is considerably different. Shipments of

EMV cards are growing rapidly. It took 25 years for smart card shipments to reach the one billion mark. This happened in 2011. It took just three years to reach the second billion. This is not the kind of growth you’d expect from a faltering technology. Not only this, innovation is alive and well in payment card space. We have seen an amazing increase in the share of contactless-enabled, dual-interface cards. The number of different form factors is dramatically increasing—including wearables in the shape of Barclays PayBand, Barclays Lyle & Scott jacquet and others. And we’re seeing a new generation of on-card screens that turn cards into smart authentication devices. But even if we were to ignore all these things, it wouldn’t matter. Cards are, and will remain, important for three hugely significant reasons.

- First, ApplePay, SamsungPay and Google Wallet are cool and contemporary, but they all still rely on the user having a physical payments card(s) as the ‘payment launchpad.’ And of course, in order to replace cards (or any other form of payment for that matter), penetration rates need to be around the 100 percent mark. For that to happen a seismic shift in consumer and merchant habits is required. It hasn’t happened yet, and won’t for some time.
- Second, the card remains the issuer’s main marketing tool. Cards are taken out of purses and wallets tens of times a day. Not only that, the evolution of multiplication cards is opening up a new world of exciting services and brand-building use cases—adding access control to payment to allow users to get into offices, gyms, football stadia and airport lounges. This is already happening. Banks are already working with airlines and soccer clubs to deliver these to their audiences, while flight check-in via the card is also very much on the agenda.

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- Third, the security aspect. There's simply nothing more secure than the hardware/software combination of a smart payment card.

The Future of a Secure Digital Identity is Plastic Cards

What has remained a secure way for the U.S. government to keep track of the physical and digital access of its employees, may be a new answer to enterprise security concerns in the private sector. Ten years ago the federal government

faced a huge national security issue: how to ensure federal employees and contractors could securely access both facilities and IT infrastructures. The answer came in the form of the Personal Identification & Verification (PIV) smart card, a credit-card sized chip-enabled identification card equipped with the ability to authenticate cardholders from both a physical and digital access standpoint. But a lot has changed in 10 years. And Oberthur's latest updates to the PIV seek to not only speed up the authentication process but also open the door to

leveraging the smart card in new ways. Not only do PIV cards provide access to federal buildings, but with a smart card reader either built-in or connected to a federal laptop or personal computer, the PIV cards enable authenticated individuals to access IT infrastructure as well as electronically sign and access sensitive documents and email through either PIN or fingerprint verification. With a combination of new hardware and an optimized operating system, the next-generation PIV card also has its sights set on mobile authentication.

new members

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CardLogix develops and manufactures smart cards and software for the secure transaction of identity, data, and value. CardLogix extends its capability through technology partners and resellers throughout the world, supplying to government and businesses in national IDs, health-care, and the casino/gaming industries.

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Malca-Amit Group is a global supplier in the secure logistics marketplace. The company's provision of services spans a wide and diverse customer base and offers secure transportation, warehousing and third party logistic solutions to a multitude of markets.

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Graph-Tech USA has offered system controllers and drop-on-demand inkjet printers for the card manufacturing and personalization industry since 2002. Graph-Tech system controllers are installed worldwide with over 3,000 installations and provide certified inks, parts, head repairs and refurbishment as well as on-site support and service.

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Mr. Michael Keie
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ART-Line's business is in the trade of machines and materials for the production of high security printing products. The company's goal is to create individual solutions together with its customers and partners.

Discover “Unlimited Innovation” at CARTES SECURE CONNEXIONS 2015, the global event for Payment, Connection and Identification.

CARTES SECURE CONNEXIONS 2015 will be held at the Paris-Nord Villepinte Exhibition Centre, from November 17 to 19, 2015. This 30th edition of the secure-connections sector’s leading global event will showcase the world’s most comprehensive range of Secure Payment, Connection and Identification solutions. Beyond the 400+ international exhibitors, CARTES SECURE CONNEXIONS 2015 will offer over 140 conference sessions and seven panel discussions, welcome more than 40 CEO speakers and host the internationally recognized SESAMES Awards.

This year, CARTES SECURE CONNEXIONS will change its name to TRUSTECH, to reflect the rapid evolution of new technologies. TRUSTECH’s mission is to be the hub of the international secure-connections community, as it addresses complex and diverse security issues, shapes future strategies and develops ways in which the new technologies will be used. Trust in the security of sensitive data is critical for the development of new applications in our increasingly connected world.

Anticipating and promoting international trends and innovations in secure connections and facilitating business relations, TRUSTECH is THE annual rendezvous for international key players in the sector. As its slogan “Unlimited

Innovation” suggests, TRUSTECH will give prominence to the latest and best innovations from around the world and be the place where new applications are created.

This November, 460 exhibitors and 20,000 visitors representing the Finance, Retail, Telecommunications, Government, Healthcare, Transport and many other sectors, from 160 countries, will converge on Paris to help define the way our digital world will evolve. Don’t miss this unique occasion to network, acquire expert insight into key industry issues and develop your business. For more information or to register, go to: www.cartes.com.

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CardLogix Names Thomas A. Hope as Director of Sales

CardLogix announced it has hired Thomas A. Hope as director of sales. Hope is in charge of all U.S. and International sales for the company, which has customers worldwide. He will manage direct staff, authorized resellers, and partners in support of the company's ongoing expansion of its sales efforts. After working in manufacturing with DataCard and Honeywell, Thomas has been in semiconductors and systems sales for over 28 years as a supplier to CardLogix. Hope's experience includes sales with Harper and Two. He graduated from Southern Illinois University with a degree in industrial technology.

TSYS Names New CIO

TSYS recently announced a new CIO, who will be taking over following the retirement of TSYS' veteran CIO Ken Tye. Tye, who will be stepping down after 44 years with the company, will be succeeded by Patricia Watson, who has 17 years of experience in the financial services industry and will be taking over as senior executive vice president and CIO. She comes to TSYS after being vice president and global CIO for The Brinks Company. Prior to that role she worked for Bank of America for 14 years, where she served in a number of technology positions, including areas like treasury, payments and credit. Watson has a bachelor's degree in applied mathematics

from Saint Mary's College at Notre Dame and a MBA from University of Dayton in Ohio. She also spent 10 years serving in the United States Air Force as executive staff officer, flight commander and director of operations.

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