# CARD MANUFACTURING™

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# GLOBAL CARD INDUSTRY
# LOSES REVENUE AMID COVID-19

**Flat Card Personalization Accelerates**

**How to Protect Against Microorganisms on the Card's Surface**

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**The Subtleties of UV Ink**

**Join Growing Number of Professionals Taking ACE-C**

## founder /executive director

## ICMA Announces New 2021 EXPO Dates

| *By Jeffrey E. Barnhart*

The 2021 ICMA Card Manufacturing and Personalization EXPO will take place Nov. 7-10, 2021 at the Renaissance Orlando at SeaWorld in Orlando, Florida, USA.

The theme is **Cards Reimagined,** and we will celebrate ICMA's more than three decades of uniting the global card industry during the event.

By joining us in-person, you'll have access to the following:

- An exhibition of leading card industry suppliers showcasing equipment, materials, card components and services.
- A dynamic educational program with presentations and panel discussions on current card industry topics.
- Diverse networking opportunities including speed networking with exhibitors, golf, outdoor receptions and dining with card manufacturers, personalizers, issuers and consultants.
- The 2021 ICMA Élan Awards of Excellence ceremony and themed dinner.

Stay connected, grow professionally and get the essential education you need to excel in the global card industry. Join us!

Exhibit and sponsor opportunities are available. Email dwebster@icma.com for more details and to secure your space.

For more information, visit icmaexpo.com.

## from the ICMA staff

## EcoLabel Supports Greener Future, Improves Value Chain

| *By Jennifer Kohlhepp*

There has been a movement by card manufacturers and a push from consumers to minimize the environmental impact of manufacturing processes and services. The ICMA EcoLabel Standard program is designed to support ICMA's member manufacturers in navigating the rapidly changing global landscape while meeting both issuer and consumer demand for environmentally friendly cards and materials.

The EcoLabel Standard Program offers a certification that establishes third-party credibility of card manufacturers' assertions that a product is an environmentally preferable alternative. The program defines criteria for environmental green card standards, allows for ICMA EcoLabel usage, licenses companies and certifies card products.

In addition to having a positive impact on the environment and demonstrating a commitment to sustainability, the benefits of enrolling in ICMA's EcoLabel Standard Program include licensing permission to use the ICMA EcoLabel logo on qualified cards at the issuer's request, placement of the licensee logo on all manufacturer corporate communications and conveying a "green" image to customers, through companywide as well as ICMA's public relations efforts.

To enroll or learn more about the ICMA EcoLabel Standard Program, as well as the criteria for assessing the environmental impact of transaction and identification cards, visit icma.com.

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## RECURRING SECTIONS

## FEATURES

### THE SPOTLIGHT IS ON ICMA'S PLATINUM AND GOLD MEMBERS

*These suppliers have committed to the highest level of support to ICMA activities in 2021.*

**Platinum Level**

kp klöckner pentaplast

**Mühlbauer** High Tech International

**Gold Level**

apollo colours na

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# FLAT CARD PERSONALIZATION ACCELERATES

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

One of the clear themes at last year's inaugural *ICMA Connect* event is the accelerating trend in flat card personalization over the last several years. While the payment brands eliminated their requirements for embossed cards around the year 2010, it is really only in the last 3-4 years that we have seen card issuers widely embrace the flat printed card.

Some of this adoption has been driven by technology developments, especially in the area of specialized, ultraviolet (UV) cured inks that are both reliably applied in the personalization process and durable over the expected card life. Drop on Demand (DoD) and thermal printing technologies both employ these new ink formulations to achieve durable adhesion and abrasion resistance without the need for protective overlay materials. Consequently, emboss data can be replaced with printed data, making it possible to provide flat card personalization anywhere on the card. As marketing requirements

change, these flat card printing technologies support the change process and execute these changes quickly by virtue of their high-speed print capability. Further, as new requirements arise for graphical images, they can be integrated into the personalization process with minimal impact on the workflow.

One such example of the flexibility offered by flat printing technology is the positioning of a card's personalization data in a digital printing environment. Until recently, most cards were manufactured in a landscape format.

This is no longer the case as we see some portrait orientation cards being offered. Digital printing and flat card personalization make this change of card orientation possible. With the advent of more electronic elements in the card (antenna, chips, sensors, buttons, keyboards, displays), acceleration to flat card printing and personalization is predictable.

These flexibility-driven changes clearly identify the fact that card personalization continues to evolve as card design and card body construction advances. Other technologies can also be projected

to have increasing influence as this evolution progresses. Laser engraving enhanced by color laser technology is one such area in secure card personalization that is undergoing considerable development. While we have had black/gray scale laser personalization for many years, the addition of color laser capability will address many needs in secure ID and payment applications. With further refinement and development, it could find applicability in many non-secure card applications as well.

More changes are certain to come. This industry will continue to innovate with its card design and materials of construction. Issuers continue to search for card features and functionality that enhance their relationship with their cardholders and loyalty to their product brands. Personalization will continue to adapt as these innovations are implemented and adopted.

*About the Author: ICMA Standards and Technical Representative David Tushie has had a long and continuing career in the card industry working for international companies such as Datacard, UbiQ and NBS Technologies. He has master's degrees in engineering and business, holds U.S. and international patents in measurement and card issuance systems and has had several years of involvement with the ANSI, INCITS and ISO standards process. ICMA is represented at six ISO and ANSI standards meetings through his standards role within the association.*

# HOW TO PROTECT CARDHOLDERS AGAINST MICROORGANISMS ON THE CARD'S SURFACE
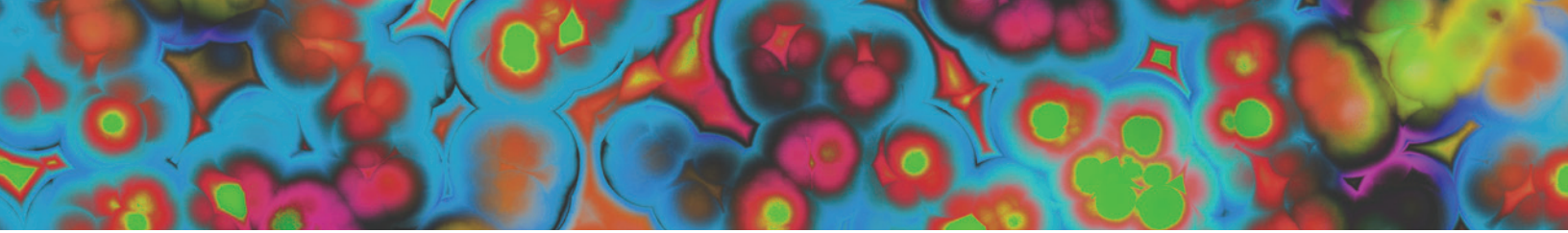
Jennifer Kohlhepp – Managing Editor, ICMA

Invisible enemies lurk on the surface of cards that could be detrimental to cardholders' health.

Liveo Research has studied microorganisms that live on the card's surface and what's available in the marketplace to protect people who handle them.

The human body can be fragile, especially when it is attacked by invisible enemies such as bacteria and viruses. While antibodies and white blood cells and other natural defense systems can defeat the majority of these attacks, in some cases the human body is not well equipped to fight against these invaders that cause infections, sickness and disease.

Bacteria, which are living organisms typically referred to as monocellular organisms, are made by one cell and that cell is like a small city with an ecosystem that can provide all of the sustenance (food and energy) it needs to survive on different surfaces. Bacteria are giant compared to viruses, with the majority ranging from 1-10 microns in size.

"A bacterial infection usually can attack one part of the body and does not affect the whole body completely," said Luca Castellani, international area manager, Liveo Research. "Bacterial diseases include pneumonia, tuberculosis, tetanus and food poisoning."

Viruses are not living organisms and cannot survive by themselves. They need a living cell to activate their biochemical processes and only grow and reproduce inside of the host cell they infect. Submicroscopic, they are typically five to 50 times smaller than bacteria. Viruses can create diseases that spread throughout the body. Diseases caused by viral infection include COVID-19, Polio, AIDS and measles.

"We don't see anything on our cards, but they are one of the most dirty things we have in our wallet or purse," Castellani said. "Very often cards are something we pass from hand to hand and we don't think about the harm it can create to us. Every time someone touches a card, it leaves something on our skin and this something comes from the card's surface."

While most of what lives on the card is harmless to the cardholder, bacteria and viruses can be detrimental to human health. Liveo Research studied means of protecting cardholders from the harmful effects of bacteria since it can survive on external surfaces and multiply without being inside of a human body. "If it's on a surface, it can grow and multiply," Castellani said. "A virus is not a living organism. If you want a solution, you need a specific solution for each type of virus."

There are five solutions in the card market today that can help protect cardholders from the negative effects of bacteria:

1. **Contactless:** Most payment companies reported that the number of payments made via contactless technology more than doubled in 2020 when compared to the previous year. Contactless card transactions enable cardholders to pay at the point of sale without having to give the card to anyone else or touch the transaction terminal, both of which prevent bacteria from getting on the card.

2. **Washing:** Washing cards often with soap and water and/or with an alcoholic solution can remove bacteria from the card's surface. However, washing cards may damage the card's components such as the microchip and magnetic stripe and can shorten the card's lifecycle.

3. **Antibacterial spray:** Different antibacterial sprays are available to spray onto the card's surface to create a protective layer. Approximately 99% of the spray has to be antibacterial for the best effectiveness. However, the abrasiveness of using the card and moving it in and out of a wallet or purse can degrade the protective layer. Sprays on the market claim a 99% durability for 90 days but that may not hold true for cards, which are used quite often. Cardholders can spray their cards more often but there has not been research into how that would affect the card or its chip or magnetic stripe.

4. **Antibacterial coating:** An antibacterial coating can be placed on top of the card's overlay to protect cardholders from bacteria. Some limitations with this process include the coating getting scratched when a card is swiped in an ATM machine or point-of-sale terminal or when it rubs against other hard surfaces. The coating is more difficult to remove than the antibacterial spray, but it may affect the personalization of the card.

5. **Antibacterial PVC:** Antibacterial PVC contains an antibacterial agent that does not change the structure of the PVC. It can't be scratched or removed and, after lamination, has more than 99% efficacy. It's long-lasting because it is inside the card body and will last longer than the lifetime of the card. Antibacterial PVC can very easily replace a standard overlay. However, the magnetic stripe would not be protected. Although bacteria could live there, it would have little space to thrive.

In summary, contactless is a known technology. However, it is not accepted everywhere and can break. Washing cards may be easy and simple but the process could damage the card. The use of antibacterial spray is applicable to all cards and everyone can do it, but it can easily be removed and could damage the card. While antibacterial coating is easy to find, it can easily be removed and its effectiveness breaks down after lamination and it could impact a card's personalization and construction. The antibacterial overlay remains active after lamination and is not removable with usage but does not protect the magnetic stripe area of the card.

# GLOBAL CARD INDUSTRY LOSES $3B IN 2020

Jennifer Kohlhepp – Managing Editor, ICMA

The COVID-19 pandemic severely impacted the global card industry in 2020. All regional geographic markets and vertical markets experienced significant declines in revenue, with few exceptions, for a total loss of $3 billion.

The 10.8% decrease from $27 billion in 2019 to $24 billion in 2020 includes revenue from cards manufactured as well as cards personalized and fulfilled around the globe.

ICMA's analysis is based on its newly released *2020 Global Card Market and Personalization and Fulfillment Statistics Reports.*

"The reports account for a bad year for the global card industry as a result of the pandemic and the impact of technology," said Al Vrancart, ICMA founder emeritus and industry advisor. "The only good news is that the value of cards produced in North America increased because of the penetration of contactless cards in the U.S. market. But remember, the rest of the world including Canada and the Caribbean has had contactless cards for several years."
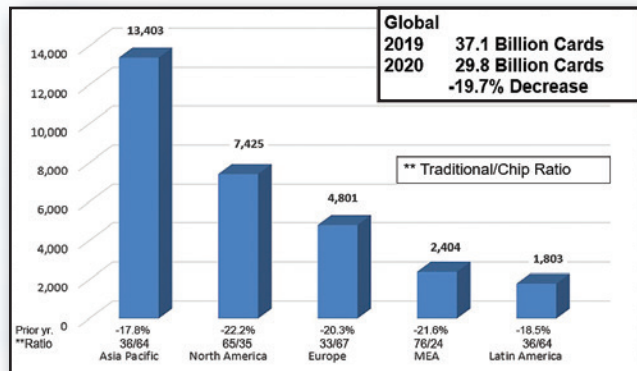


The number of cards manufactured globally decreased 19.7% from 37.1 billion cards in 2019 to 29.8 billion cards in 2020.
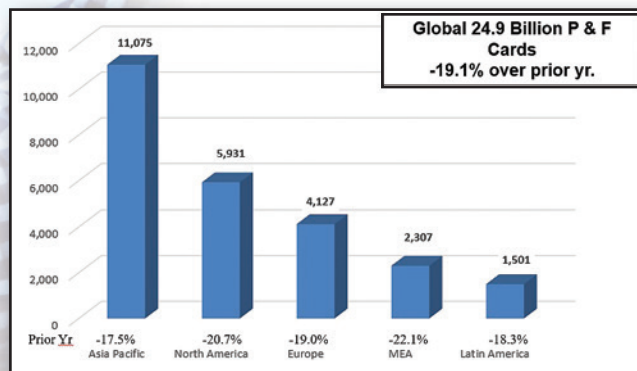


The number of cards personalized and fulfilled decreased 19.1% from 25.4 billion in 2019 to 24.9 billion in 2020.
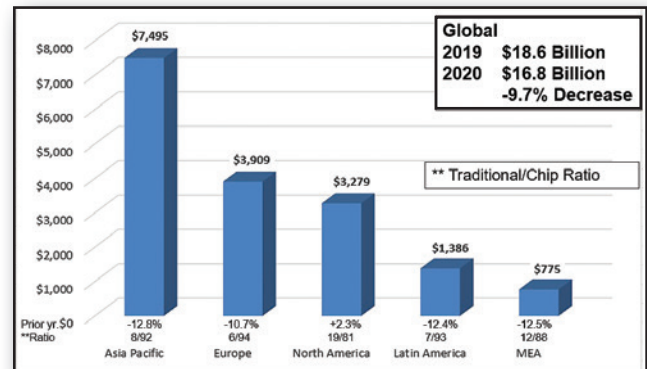


The Asia Pacific region has the largest (41%) share of the industry, having manufactured $7.5 billion worth of cards and personalized and fulfilled $2.4 billion worth of cards in 2020. Europe has the second largest share (23.2%), having manufactured $3.9 billion worth of cards and personalized and fulfilled $1.7 billion worth of cards. North America has the third largest share (22.4%), having manufactured $3.3 billion worth of cards and personalized and fulfilled $2.1 billion worth of cards. Latin America has the fourth largest share, having manufactured $1.4 billion worth of cards and personalized and fulfilled $560 million worth of cards. The MEA region manufactured $775.5 million worth of cards and personalized and fulfilled $407 million worth of cards.
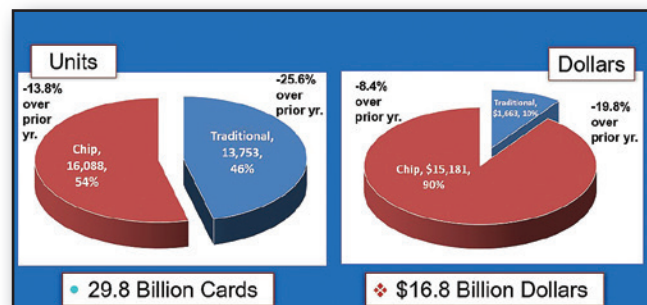


The card industry is comprised of traditional cards (with/without magnetic stripes, barcodes or QR codes) and chip cards (contact/contactless or dual interface). Traditional cards represent 46% of the total card units produced in 2020 at 13.8 billion cards, which is a decrease of 25.6 % from the number produced the previous year. These cards account

for $1.7 billion of the overall value of the card industry, which is 19.8% less than in 2019. Chip cards represent 54% of the total card units produced and 90% of the overall value of the card industry. The number of chips cards produced declined 13.8% and their value decreased 8.4% from the prior year.
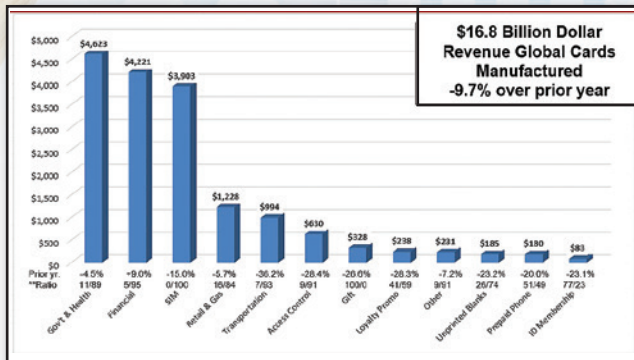


Among market segments, the **financial card market** segment experienced one of the smallest unit volume decreases, down 6.6% from 2019 to 5.2 billion in 2020. However, this market segment had the only revenue increase of 9% to $4.2 billion. These cards represent 17% of the global card unit volume and account for 25% of the global dollar share with the largest volumes manufactured in Asia Pacific followed by North America.

The **government/health card market** segment experienced a revenue decrease, down 4.5% from the prior year to $4.6 billion. The number of cards manufactured in this market segment decreased 6.5% to 3.8 billion with the largest volumes produced in the Asia Pacific and Europe.

The **SIM card market** segment experienced a 15% revenue decrease, to $3.9 billion. The number of SIM cards manufactured globally decreased 13.9% to 4.7 billion with the largest volumes produced in the Asia Pacific and Europe.

The number of **gift cards** produced globally dropped 28% from the prior year to 3.8 billion with most cards being produced in North America. The gift card market's revenue decreased 26.6% from the prior year to $328 million in 2020.

The **retail and gas card market** segment's overall revenue dropped 5.7% to $1.2 billion with 2.3 billion cards produced, which is a decrease in unit volume of 13.3% from the prior year.

The **transportation card market** segment lost 36.2% globally in revenue, down to $994 million. The number of transportation cards produced globally dropped 39.4% to 1.8 million.

The **prepaid phone card market** is a rapidly declining market segment that produced 3.5 billion cards in 2020, down 22.4% from the prior year. This card market segment's revenue decreased 20% from the prior year to $180 million. The global card manufacturing market is valued at $16.8 billion and the personalization and fulfillment services market is valued at $7.2 billion, making the overall global card industry a $24 billion market.



ICMA's comprehensive reports are a source of valuable card industry data generated from primary and secondary research, as well as statistical modeling created by Vrancart. The reports examine five regional markets: North America, Latin America, Europe, the Middle East/Africa and Asia Pacific. Within these regions, the reports analyzed card units manufactured in 12 vertical market segments: prepaid phone, SIM, financial, gift, government/health, retail and gas, transportation, loyalty and promotional, ID and membership, access control, blanks and other.

*The full reports are available to ICMA members free in the member portal at icma.com. Non-members may purchase the set of two reports for $2,500 USD.*

*The information in this article was compiled from Vrancart's February 2021 Global Card Industry Statistics and Market Trends webcast, which is available to ICMA members by logging in to the members-only section of ICMA.com.*

# CONTACTLESS PAYMENTS
# EXPECTED
## TO BECOME MORE POPULAR DUE TO COVID-19 VIRUS

Dan Good – Vice President of Bureau Solutions, Entrust

Going contactless is suddenly in vogue. From elbow bumps to video conferencing to food delivery, the COVID-19 pandemic has changed how society views close contact. The payments industry is no exception.

Contactless payment use is expected to surge, analysts predict, because of the reputation paper bills have for being dirty and because passing and swiping credit cards can cause unnecessary contact at points of sale.
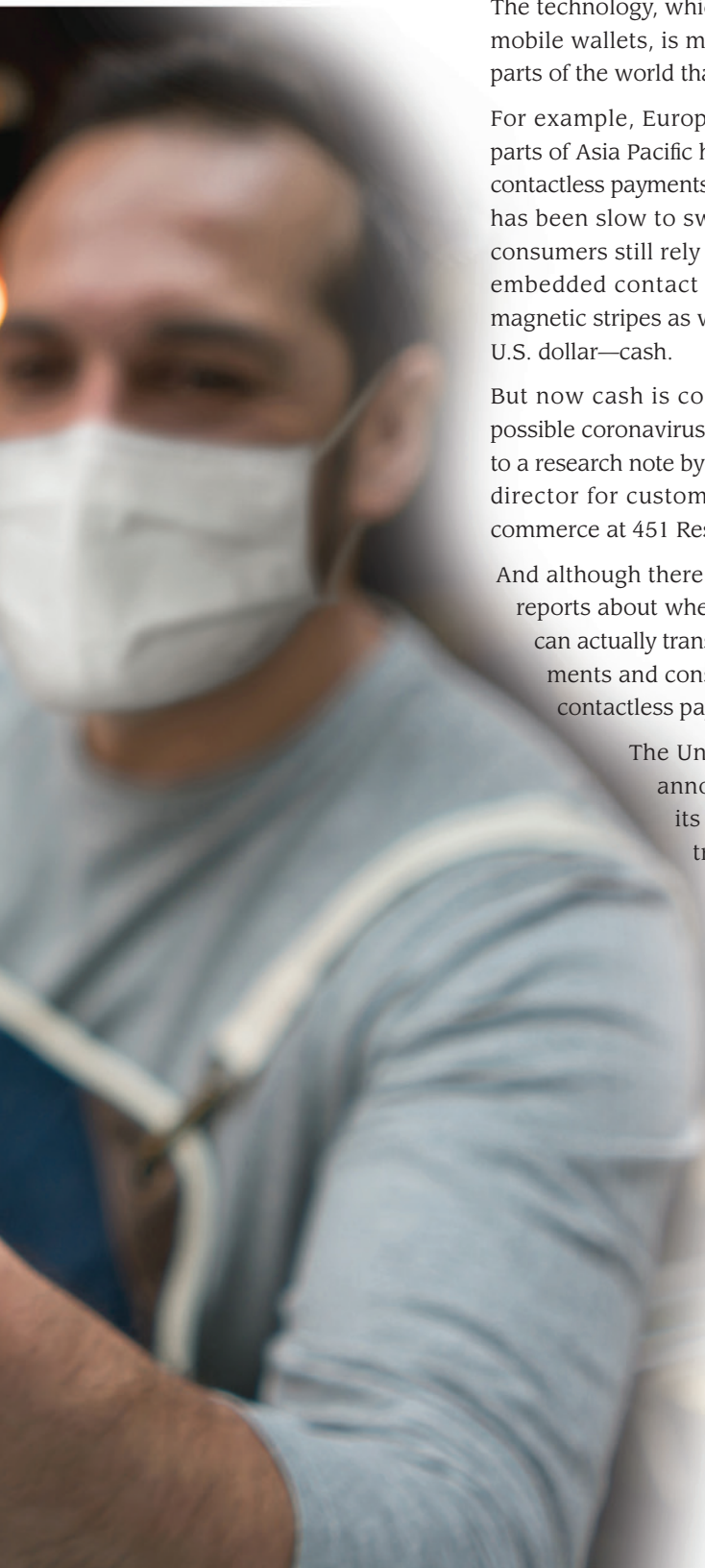
Contactless payments include tap-and-go credit and debit cards that allow a user to hold their card next to a reader to pay without entering a pin or providing a signature. The technology, which works similarly to mobile wallets, is more popular in some parts of the world than in others.

For example, Europe, Canada and many parts of Asia Pacific have broad adoption of contactless payments while the United States has been slow to switch, as retailers and consumers still rely heavily on cards with embedded contact payment chips or magnetic stripes as well as the greenback U.S. dollar—cash.

But now cash is coming under fire as a possible coronavirus transmitter, according to a research note by Jordan McKee, research director for customer experience and commerce at 451 Research.

And although there have been conflicting reports about whether or not currencies can actually transmit COVID-19, governments and consumers are embracing contactless payment methods.

The United Kingdom recently announced an increase in its maximum amount per transaction allowed for contactless cards from £30 ($35) to £45 ($52). Authorities have raised similar limits in 29 European countries due to the pandemic. The contactless limit in the United States is typically $100 per transaction.

The trend to use contactless looks like it might stick around. RTi Research conducted a consumer survey from March 20, 2020 to March 23, 2020 that found 30% of respondents have started using contactless payment methods since the COVID-19 outbreak started, according to an article in *Payments Journal.* Of those new users, 70% expect they will continue to use the method after the pandemic ends, the report said.

Besides reducing touchpoints, the switch to contactless also has the benefit of speeding up transactions, according to a report on COVID-19 and the financial services sector by Aite Group. "The lack of friction and physical contact in digital payments not only accelerates commerce, but also keeps the economy moving at a time of crisis," Aite said.

"At Entrust, we continue to introduce new solutions for personalizing, packaging and delivering debit and credit cards to consumers, including contactless cards," said Dan Good, vice president, bureau solutions. "As card issuers assess their portfolios, we expect more of them to turn to contactless technology—and we're ready with the solutions to meet that demand."

*About the Author: Dan Good is the vice president of bureau solutions at Entrust. He has more than 30 years of experience in product marketing, R&D and business incubation. Before joining Entrust, Good held senior leadership positions at CyberOptics, Storage Genetics, Seagate Technology, Western Digital and IBM. He received his master of science from University of Minnesota's Management of Technology program and holds a bachelor's in mechanical engineering from North Dakota State University. For more information on how Entrust can help with payment needs, visit entrust.com/solutions.*

# Not All Cards are the Same: The Subtleties of UV Ink

Roy Kropman – President, Buskro

Ultraviolet (UV)-curable inks have long been described as being versatile and are often touted as being compatible with virtually all printing substrates. While this statement is mostly accurate, it is important to note that the performance of UV inks is not a panacea for all your card printing requirements.

Achieving a streak-free image that is largely scratch resistant requires that you pay attention to and consider a number of factors including dosage and irradiation of the UV light source, the surface tension of the material, ink drop volume and print density and ink formulation.

Although choosing and working with materials that are conducive for inkjet printing is critical for success on plastic cards, you also have to focus on those features and tools inkjet printers and UV LED curing solutions offer in achieving optimal print results for your variable data printing needs.

## LED Curing Lamp Irradiance and Dosage

UV ink exposure to light and the amount of ink deposited determines the level of cure of the printed image. When there is insufficient LED light dosage or too much ink, a "wet" or partially cured image with poor scratch resistance or adhesive properties is the outcome. In cases where the printing application

requires high-speed and/or high-density (high dots per inch (DPI)) images, conditions that stretch the limits of curing, it may be necessary to augment light dosage by extending the exposure period with lamp rotation or by adding curing lamp capacity. LED curing lamp solutions that are equipped with a minimum intensity of 16 w/cm2 are sufficient for most applications provided the dose delivered is adequate for the ink chosen.

### Surface Tension

The dyne level of a material is called its surface energy and the general rule for the optimal application of UV inks onto materials is that the material's dyne level exceeds the ink's dyne level by at least 10 dyne. A material's surface tension is a function of its coating properties and the time elapsed from production. In most cases, a material's dyne level will often decrease over time, which means a material that exhibits good adhesion shortly after its manufacture may produce less predictable results a number of days afterward. If this is not taken into consideration before printing, it can negatively affect the print quality and result in product waste.

When there is an imbalance between the ink and the printed material's surface tension, adjacent ink drops deposited on the material may not flow freely and join the rest of the ink mass causing an image to have a streaky appearance in the best case or to be easily removed (through abrasive contact) in the worst case. Glossy printed materials including some plastic cards, UV-coated and aqueous-coated stocks can be challenging. One way to create optimal print conditions is by altering the material's surface properties with a surface treatment device such as corona, plasma or heat; another is choosing an ink formulated with good wetting properties.

### Ink Formulation

Not all UV inks are the same. UV inks contain a number of components in varying amounts including monomers, oligomers, photoinitiators, pigments and additives, which can be adjusted to impact certain characteristics including wettability and adhesion. That's why choosing and working with an ink that exhibits good wettability is critical to achieving a print image that adheres and is streak free. There are inks specially formulated for the plastic card industry.

### Drop Volume and Drop Density

Overcoming image streaking is achieved by either applying a sufficient volume of ink, employing an ink with good flow characteristics (wettability) or a measure of both. When considering ink volume or more precisely ink density (image resolution X drop volume), modern inkjet technology offers an assortment of possible solutions either by a combination of high-resolution (600 X 600) and smaller drops (6-14 pl) or via a more moderate resolution (400 X 600) combined with a large drop (30 pl). Keep in mind that vertical DPI is a feature of the printhead and cannot be changed while horizontal DPI can be set by the operator but does impact top-end speed.

To ensure your success when inkjet printing on plastic cards, use LED curing lamp solutions equipped with a rotating lamp, a choice of print technologies offering a variety of resolution and drop volume combinations and an ink specially formulated with good flow properties.

### 6 Things to Remember:

1. High print speeds decrease light exposure time while high-resolution images require more light dosage. Choose a high-power curing lamp solution with an ability to extend exposure time via lamp rotation.

2. Material surface tension may be a challenge and be adversely affected over time. Choose an ink formulation with good wetting properties.

3. Produce streak-free images by depositing a sufficient amount of ink. Choose a print solution designed either as a high-resolution (600 X 600) and small drop (14 pl) model or medium resolution (400 X 600) and large drop (30 pl) model.

4. Printed images cure from the surface inward and continue to cure over time.

5. Optimal surface tension range for most material is around 38-50 dynes but should not be higher than 54-60 dynes.

6. Surface treatment devices such as corona, plasma or heat act to alter the surface tension to make it more ink-friendly and optimize surface tension prior to printing.

*About the Author:* Roy Kropman is the president of Buskro and has been with the company for more than 35 years. He has a degree in mechanical engineering and has extensive experience and knowledge of inkjet printing technologies.

## Hawaiian Airlines, Barclays, CPI Card Group Collaborate on Recovered Ocean-Bound Plastic Credit Cards

Hawaiian Airlines and Barclays US Consumer Bank today collaborated with **CPI Card Group** to produce Second Wave™ credit cards with contactless technology and featuring a core made with recovered ocean-bound plastic for its Hawaiian Airlines World Elite Mastercard® members.

Second Wave™ payment cards, which are EMV® compliant and contactless capable, feature a core produced with plastic typically recovered within about 30 miles of a seashore or near streams and rivers that lead to the ocean, in countries or regions that lack adequate waste management infrastructure. CPI estimates that for every one million Second Wave™ cards produced, more than one ton of plastic will be diverted from entering the world's oceans, waterways and shorelines.

Second Wave™ reflects CPI's continued commitment to environmentally conscious initiatives and is part of Earth Elements™, the company's innovative portfolio of more eco-focused payment cards designed to help reduce first-use plastic. The convenient and secure contactless feature allows cardmembers to safely pay by simply waving the card over a contactless enabled terminal reader.

For more information, visit cpicardgroup.com.

## Entrust Introduces Sigma DS4 Printer, Enhances MX Series Modules

**Entrust** recently introduced the Sigma DS4 Printer for instant financial issuance. Designed to enable banks, credit unions and retailers to instantly issue secure, flat financial cards, the Sigma DS4 printer sets the standard for simplicity, security and smart features.

Entrust Sigma Financial Card Printers are specifically designed for today's cloud environments and have the ability to easily issue the most secure financial cards in the world. With the growing demand for contactless technology solutions, Sigma systems make it easy for banks and credit unions to provide permanent, fully activated cards through drive-up service and drive-thru windows when a replacement card is needed.

The Sigma DS4 is Entrust's most user-friendly financial card printer, with an intuitive dashboard that lets users see print status, order supplies, check cleaning status, update firmware or contact help from a mobile device.

Entrust recently announced new enhancements to the Datacard® MX Series Card Issuance systems: the Duplex Drop on Demand Printing module and new Metal Card Input and Metal Card Output modules.

Entrust's new Duplex Drop on Demand (DoD) Printing module for the MX Series systems joins the DoD Printing Module Gen 2 in offering monochrome, color or clear printing of flat elements to personalize both sides of the card in a single module. The Duplex DoD Printing module is offered on the Datacard MX6100™ Card Issuance system and the Datacard MX8100™ Card Issuance system. Leveraging decades of industry expertise, the module is engineered to allow organizations with space-constraints to easily integrate DoD technology with a system that delivers consistent card printing capabilities.

Duplex DoD Printing systems include patented technology enabling the personalization of both sides of the card within a single module, which helps reduce cost and footprint of the Duplex DoD Printing solution. When the module is installed in an MX8100 system, the system will run duplex jobs at 2,000 card per hour (cph). Issuers can affordably grow their capability as their volumes grow by installing a second DoD Printing module to achieve 3,000 cph. Designed with trust and security in mind for financial card and government ID programs, the system features beltless card handling that ensures data integrity from the first to the last card in the job.

Today's financial institutions are looking for ways to make an impression, increasing demand for innovative payment card designs made with high-quality material such as metal. Entrust also released a new Metal Card Input module and Metal Card Output module that offer the flexibility to support personalization of metal cards on the same Datacard MX Series systems that also support PVC cards. The modules support a variety of metal cards available in the market and offer card issuers an easy-to-implement, affordable addition to any card program without the need for standalone systems that require additional space.

For more information, visit entrust.com.

## Alliance Data Selects Fiserv for Credit Processing Services

Alliance Data Systems Corp. recently announced that its Card Services business, a provider of branded private label, co-brand and commercial card programs, has signed an agreement to transition credit card processing services to **Fiserv**.

Among other benefits, the increased flexibility and nimbleness of the platform allows Alliance Data to seamlessly integrate a variety of additional payment products in the future. The anticipated cost savings associated with improved platform efficiencies will be allocated to areas that support the company's broader transformation efforts, including investing in new digital capabilities and enhancements.

For more information, visit fiserv.com.

## Giesecke+Devrient and HID Global Join Forces

**Giesecke+Devrient (G+D)** and **HID Global** have collaborated on a solution for a secure wearable product by Nymi to enable secure touchless verification without entering a pin code. The solution enables employees working in clean room environments such as in pharmaceutical industries to authenticate themselves and enter clean room environments securely and easily without needing to touch any surface. This brings the advantage of highly secure contactless identification and access across the entire facility.

Representing the first result of the cooperation between the two security technology specialists, the authentication mechanism has been developed by G+D, while the access control capability

is powered using HID Global technology. The combined solution is implemented in the wristband supplied by Nymi, a manufacturer of highly secure wearable access devices.

On a wearable device, the employee's sensitive data for authentication and access are securely stored within the Secure Element from G+D. Only a few millimeters in size, it ensures strong industry-standard cryptography. Within this Secure Element, a highly specialized software, the Personal Identity Verification (PIV) applet by G+D ensures meeting the highest security requirements.

HID Global's Seos next-generation credential technology is designed for flexibility. With G+D's Secure Element inside, it enables wearables manufacturers to add multiple functionalities such as

building and parking access as well as complimentary applications to their smart watches, watchbands, rings and other devices. Authentication to PCs, IT systems and cloud applications, secure print job collection, time and attendance, point of sale and automated cashless vending, are some of the numerous additional applications supported by Seos credential technology.

For more information, visit gi-de.com and hidglobal.com.

## Goldpac Wins 2020 ICMA Loyalty, Promotional and Gift Cards Award

ICMA recently announced the results of the prestigious 2020 Élan Awards and **Goldpac** won the Loyalty, Promotional and Gift Cards award with the 2019 Siren

Series SR Kits for Starbucks (China) Company Limited.
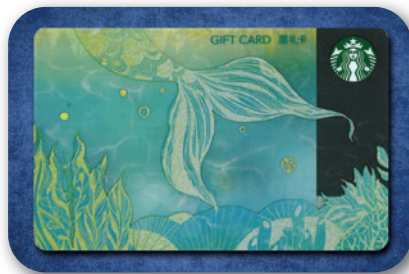


The Siren Series of SR Kits is a set of exquisite, commemorative cards specially designed for the 20th anniversary of Starbucks (China). There are four types including Moonlight Dance, Bottom Light, Wave Light Flow and Free as Love, which were respectively launched during different stages of the new year, spring, summer and autumn seasons. These were sought after items by the market. By using 3D stereoscopic technology, the design emphasizes the layered nature of the card surface, so that the whole picture is presented in a more three-dimensional sense. At the same time, utilizing pearlite, hot printing and other processes, the card surface is made to reflect a pearl-like sheen.

For more information, visit goldpac.com.

### HID Global Enables Hands-Free Access Control

**HID Global** recently announced that its next-generation Seos® credential technology will enable Nymi Band 3.0 users to seamlessly open doors and authenticate to systems, devices and machines. The Nymi Band™ is the world's only workplace wearable wristband that, once authenticated, offers the convenience of continuously authenticating the identity of the user until it's removed from the wrist. This delivers zero-trust security principles and access control using convenient fingerprint and heartbeat biometrics to users seeking touchless authentication.

In addition to physical and logical access use cases, Seos technology enables the

Nymi Band 3.0 to be used for applications ranging from secure intelligent print collection and social distancing and contract tracing to contractor and visitor management, canteen and vending machine payment, and secure remote working.

The Nymi Band provides strong assurance of an individual's identity using their unique biometrics. Through on-body detection and presence, the Nymi Band 3.0 ensures that it is always on the intended user and the user is physically present. The user's biometrics never leave the Nymi Band 3.0, providing advanced security and privacy.

For more information, visit hidglobal.com.

### IDEMIA to Help Fintechs Adopt Biometrics

**IDEMIA** has announced a program that is intended to ensure the rapid issuance of payment cards, including with biometrics, for financial technology (fintech) companies and neobanks. The solution, known as the Global Fintech Accelerator Card Program, comes within a context marked by rapid transformation in the global banking industry.

The IDEMIA Fintech Accelerator Card Program is expected to help fintechs rapidly carry out processes from cardholder onboarding through to card issuance. IDEMIA will also provide fintechs with advice on how to use its solutions, such as metal cards, F.CODE biometric cards and dynamic security codes to differentiate their offerings.

In addition to its expertise in biometric cards production, IDEMIA has a robust business network including 30 service centers in 26 countries globally. These centers are supported by a Common Personalization System that not only ensures safe and secure card production, but also enables user companies to quickly expand their businesses.

With the IDEMIA Fintech Accelerator Card Program, customers will be able to merge their physical cards with digital services. One of the services means that customers can have their cards securely activated or authenticated using a contactless mobile phone-based system.

For more information, visit idemia.com.

### IDEX Biometrics Receives Production Order from Zwipe

**IDEX Biometrics ASA** has received an order for 300,000 TrustedBio™ fingerprint sensors to support the roll-out of Zwipe's Pay ONE platform to a growing list of smart card manufacturers and card issuers in Europe, the Americas and Asia. A Pay ONE platform deployment, with IDEX's next-generation fingerprint sensor, will be among the best performing and most cost-effective biometric payment card solutions in the marketplace.

This marks the first commercial order since the two companies signed a Channel Partner Agreement earlier in 2020.

For more information, visit idexbiometrics.com.

### Klöckner Pentaplast Expands Operations with $68M Investment

Virginia Gov. Ralph Northam recently announced that **Klöckner Pentaplast Group** will invest a total of $68 million to expand its facilities in Louisa County and Wythe County, creating 54 new jobs in the Commonwealth.

The company will expand capacity at its operation at 3585 Klöckner Road in Gordonsville, creating 28 new jobs. Klöckner Pentaplast will also create 26 jobs at its Wythe County facility, located at 555 East Buck Avenue in Rural Retreat. Virginia successfully competed with West Virginia for the expansions.

For more information, visit kpfilms.com.

## Mastercard, SBI Card Offer Contactless Payments in India

**Mastercard** has forged a partnership with SBI Cards & Payments Services, the credit card business of Indian government-owned State Bank of India (SBI). Under this partnership, Mastercard has launched contactless payments on the SBI Card mobile app.

The app will use Mastercard Digital Enablement Service (MDES), a tokenization platform of Mastercard, to tokenize the users' payment credentials. This tokenization-enabled payment feature removes the need for consumers to share their actual card details with merchants.

Cardholders can register their card on the latest version of SBI Card app to enable the contactless payment service. As a result, SBI Card Mastercard cardholders no longer have to carry their physical card with them. They can use their mobile phones to make payments at any contactless-enabled point-of-sale terminals.

For more information, visit mastercard.com.

## Matica Forms Alliance with Scantron Technology Solutions

**Matica Corp.** announced a new alliance with Scantron Corp., a global technology and services-driven company, to create an even greater hardware service and support value for financial instant issuance customers.

With more than 160 field service personnel located across the United States, Scantron Technology Solutions provides streamlined, reliable and highly trained onsite Matica hardware installation, maintenance, repair and support. Through the alliance, Scantron Technology Solutions will be specifically providing on-site service and support for Matica's financial instant issuance hardware printers to ensure Matica customers can continue operations without a long wait to receive repaired equipment.

Financial instant issuance brings many benefits to banks and credit unions as well as cardholders including convenience, immediate purchasing power and increased revenue and optimized card portfolios. Matica offers a complete financial instant issuance portfolio to its customers including its Cards on the Spot™

software, as well as various hardware options for card printing and personalization. Ensuring all its financial instant issuance products and solutions are running at optimal performance is a top priority for Matica.

For more information, visit maticacorp.com.

## Tangerine Visa Debit Cards with Apple Pay Start Rolling Out

Tangerine's first **Visa** debit cards have started rolling out to Canadian customers.

The Tangerine Visa Debit card supports Apple Pay (and Google Pay) allowing debit customers to use the card for in-app purchases, powered by Visa, but linked to their checking account. With Visa Zero Liability, cardholders don't pay for unauthorized purchases.

The Tangerine Visa Debit looks to compete against other Canadian digital-only account offerings such as the KOHO Visa and STACK Mastercard. Both of these cards also support tap payments and Apple Pay.

For more information, visit visa.com.

Jennifer Kohlhepp – Managing Editor, ICMA

# ace ICMA

# JOIN OR SCHEDULE AN
## ACE-COMMERCIAL VIRTUAL TRAINING

**ICMA recently expanded its ACE program to include ACE-Commercial virtual training.**

The purpose of ACE-Commercial training is to provide sales, marketing, customer service and other card industry professionals at your company with the opportunity to learn the fundamentals of card manufacturing. Others who may find this training beneficial include suppliers and consultants who want to have a deeper understanding of the card industry opportunities and challenges experienced by card providers.
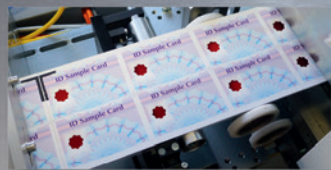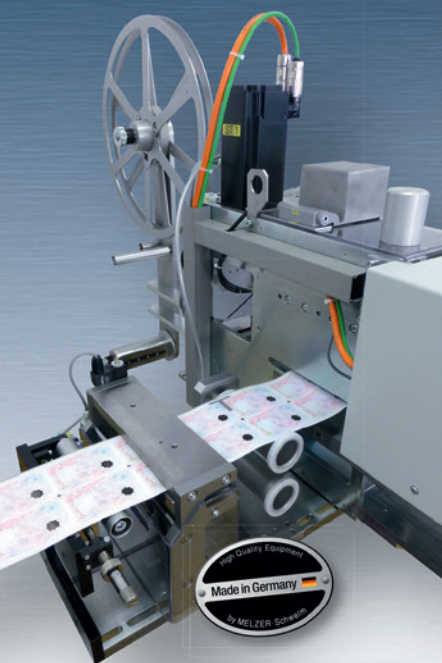
Employees who participate in the training series:

- Receive a high-level overview of the major components of a card manufacturing business.
- Learn about the production of cards.
- Review customer service support and sales issues that arise in the sale and support of card products and projects.
- Review top-of-mind questions and topics that customers of card products may have.

Unlike ICMA's other ACE programs, which require students to pass an exam to achieve a corresponding certification, ACE-Commercial is designed to provide employees in customer-facing roles with high-level card industry education without the need to enroll in certification-level curriculum.

Conducted by David Tushie, ICMA's standards and technical representative, ACE-Commercial is taught virtually in two, 2-hour sessions on the same day. There are no pre-requisites, but the program is only available to current ICMA member companies.

**Upcoming ACE-C Training**

- **Thursday, Feb. 25, 2021 at 11 a.m. ET**

Note: Date is subject to change.

Employees who complete the training class will receive a certificate of completion.

The cost to attend the training is $249 per attendee or $210 per attendee for groups of five or more from the same organization. Private company training is also available at a reduced rate for groups of 10 or more.

**For more information, pricing and to register, visit ICMA.com.**
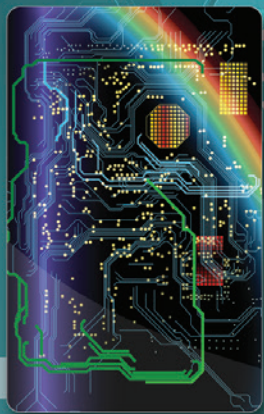
# CARDS REIMAGINED

**icma** — MORE THAN THREE DECADES OF UNITING THE INDUSTRY

## Save the Date for ICMA's 2021 EXPO

This year's ICMA Card Manufacturing & Personalization EXPO will take place on Nov. 7-10, 2021 at the Renaissance Orlando at SeaWorld in Orlando, Florida.

The theme is *Cards Reimagined,* and we will celebrate ICMA's more than three decades of uniting the card industry during the event.

Geared toward small businesses and large corporations, ICMA's EXPO includes speed networking sessions, dedicated exhibition hours and leading-edge educational presentations on trends, technology and the future of the card industry.

**Sponsorship and exhibiting opportunities for the 2021 EXPO are now available. For more information, contact dwebster@icma.com.**

# SPONSORS

The following companies are sponsors of this year's event. We appreciate their support and encourage everyone to recognize their generous contribution to this event. The valuable support of our sponsors contributes greatly to the success of our events.

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**Mobile App Sponsor**

**Badge Lanyard Sponsor**

**Pen Sponsor**

**Speed Networking Prize Sponsor**

**Hotel Keycard and Badge Sponsors**

**Meeting Room Seat Drop Sponsor**

## Register for ICMA's Webcasts

**ICMA's Global Card and Personalization/Fulfillment Market Statistics Highlights** webcast is available in the webcast archives section at icma.com. Presented by Al Vrancart, ICMA founder emeritus and industry advisor, this webcast offers insights into the trends of the 12 vertical market segments as well as card manufacturing and personalization statistics. This webcast will provide the information you need to help move your card business forward.

**ICMA's Global and North American Card Industry Market Trends** webcast will take place at 10:30 a.m. ET on March 17. This webcast, also presented by Vrancart, offers insights into trends from 12 vertical market segments as well as card manufacturing and personalization growth specific to the North American market.

**ICMA's Global and European Card Industry Market Trends** webcast will take place at 9:30 a.m. ET on April 14. This webcast, also presented by Vrancart, offers insights into trends from 12 vertical market segments as well as card manufacturing and personalization growth specific to the European market.

**For more information on ICMA's webcasts, visit the events section of icma.com.**

# ICMA's EcoLabel Program: A New Opportunity for Card Manufacturers

Take the next steps to become a licensed ICMA EcoLabel manufacturer. It's a great opportunity to demonstrate your sustainability initiatives.

ICMA's EcoLabel standard program is now available for member card manufacturers to be recognized for their commitment to sustainability and for their cards that meet program requirements.

### ICMA's green card standard at a glance

In response to consumer and card issuer demand for green transaction and identification cards, the ICMA EcoLabel Standard Program establishes criteria for the environmental impact of a manufacturer's cards through a third-party ecolabeling program.

This is a voluntary program to demonstrate support of sustainability initiatives. ICMA acts as an independent third-party organization providing guiding standards and credibility.

Manufacturers can become EcoLabel Program licensees. Licensees can showcase their support of sustainability initiatives.

Licensees can offer issuer clients a valuable EcoLabel opportunity for cards that meet established criteria in the following categories:

- **Reduced materials**
- **Recycled content**
- **Compostable**
- **Biobased content**

Sign up for the EcoLabel program today and demonstrate your commitment to green! Questions? Visit icma.com or contact us at info@icma.com.

# NEW BLOGS POSTED ON ICMA.COM

Have you read ICMA's latest blogs?

*The True Value of Winning an ICMA Élan Award* features interviews with several 2020 winners who relate how winning goes far beyond earning worldwide card industry recognition. Winning an Élan Award of Excellence also means prestige, brand recognition and new business opportunities.

*Card Manufacturers Seek Backup Suppliers to Fight COVID-19* explores how card manufacturers across the globe continue to face supply chain delays and production challenges, resulting from the pandemic. The impacts are far-reaching, affecting inventory levels, delivery times and, for some, even the ability for companies to fulfill contracts.

*ICMA'S New EcoLabel Supports Sustainable Future* delves into why consumers are seeking sustainable card products and how ICMA has responded to this demand with its EcoLabel Standard Program, a voluntary program to demonstrate support of sustainability initiatives in which ICMA acts as an independent third-party organization providing guiding standards and credibility.
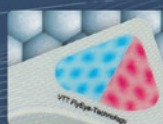
**To read all of ICMA's latest blogs, visit the blog section of ICMA.com.**
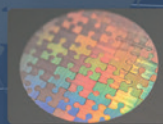
## Germany, EU Move Toward Cashless Payments During Pandemic

Even before the coronavirus pandemic, companies were encouraging their customers to pay without using cash. In 2018, people in Germany spent more money using cards as payment than cash for the first time. In 2020, stores made about 56% of sales via contactless payments. In EU countries such as Luxembourg, France and Estonia, people go contactless even more frequently. Across Scandinavia, many hotels, bars and stores even refuse to accept coins and bills. In Sweden, 82% of people now make their purchases without cash.

European Commission President Ursula von der Leyen has declared digitization and cashless payment a top priority—up there with climate protection. Electronic payment is widely promoted as a safe and fast "hygiene measure" across the European Union, though there is no evidence that coins and banknotes pose a significant risk of transmitting the coronavirus.

## Jawazat Launches Digital Muqeem ID

The General Directorate of Passports (Jawazat) has launched the digital version of Muqeem ID and it is available on the Ministry of Interior's new electronic application "Absher Individuals" under the name of "Muqeem Digital ID" or Resident Digital ID, the Saudi Press Agency reported.

The digital ID will help expatriates to escape the fine for not carrying their original plastic Muqeem Card.

## 'Digital ID' Service Launched for Saudi Citizens

Saudi's Interior Ministry, represented by the Civil Status Department, launched the service titled "Digital ID." It can be accessed through "Absher Individuals" service at the ministry's Absher portal or through Absher app on smartphones.

The online Absher service was introduced to increase productivity and promote more efficient work practices within government departments, while raising customer satisfaction levels.

Through the service, all details can be viewed using a QR code of "Absher Individuals" application. Citizens can download a copy of their Digital IDs on their smart devices so that they can use it even without an internet connection.

## NYC Subway Stations, Buses Accept Apple Pay

Apple Pay is now accepted at all subway stations and in buses across New York's five boroughs; 15,000 OMNY readers at 472 stations and 5,800 buses. It's part of the MTA's One Metro New York (ONMY) payment system, which is on track to replace plastic MetroCards by 2023. Though some stations have been testing Apple Pay since 2019, the feature is now available at every location.

The OMNY system works with contactless cards and smartphones or devices like smartwatches. Users can pay for individual rides via Apple Pay, though there is no way to purchase unlimited monthly or weekly passes just yet. MTA will add more fare options this year and next, and Metro North and LIRR are expected to receive OMNY in 2022.

OMNY also works with Google Pay, Samsung Pay and Fitbit Pay, as well as contactless cards from Visa, Mastercard, American Express and Discover.

Contactless payment users get free transfers, but they need to use the same method of payment for all legs of the trip.

## PM Modi Launches National Mobility Card Service

Prime Minister Narendra Modi recently inaugurated India's first-ever driverless train operations on the Delhi Metro's Janakpuri West-Botanical Garden route, as well as the fully operational National Common Mobility Card services on the Airport Express Line.

The fully automated trains will reduce human intervention in operations and offer more reliability and safety for commuters. This system also brings more flexibility in train operations. As a result, the number of trains in service can be regulated based on demand without depending on the availability of crew.

## Synchrony Bank Lands OK for Combo Credit Cards

Synchrony Bank will be able to offer a combination secured/unsecured credit card under a Consumer Financial Protection Bureau order.

As with other secured credit cards, a consumer must provide a security deposit to open a dual feature credit card (DFCC) card account. After at least one year, a DFCC customer that clears certain eligibility thresholds is offered the opportunity to graduate to use the unsecured feature of the account on terms that were disclosed at the opening of the DFCC account and then re-disclosed in connection with the opportunity to opt-in.

Cards made available to borrowers with lower credit scores than are required for typical credit cards represent a potentially significant point of access to credit for certain consumers. Like other secured card offerings, the DFCC offers such consumers the opportunity to improve or establish their credit profile.

In its application for permission to issue the new cards, Synchrony pledged to ensure customers understand that "the account has a secured and an unsecured feature; there are different pricing and benefits associated with each feature of the account; only the secured feature will be accessible at account opening."

Synchrony wrote that customers who switched from secured to unsecured credit cards would not be able to return to holding secured cards.

### Central Bank of Kenya Urges Digital Transactions

The Central Bank of Kenya (CBK) is promoting the use of cashless transactions and is asking the providers of digital financial services to work together and encourage adoption.

The CBK's latest policy document outlines proposals on tap that could change the way FinTechs and mobile payments firms operate. According to the draft report, Kenya's National Treasury and Planning agency is finalizing a digital finance policy to ensure that financial services are digitally connected. The central goals include open infrastructure, consumer protection, regulation and more.

Digital payment acceptance in the country has grown over the last five years, with several new products launched from collaborations between industry players, the report stated. One game-changer was the introduction of government-to-person (G2P) payments, which enabled mobile payments for public services.

The anticipated release of the National Integrated Identity Management System (NIIMS) and the Huduma Namba "will provide a key impetus to further deepen the adoption, safety and robustness of digital payments," the report said.

CBK data indicates P2P payments surged 87% between February and October, with 2.8 million new mobile users.

Safaricom, Kenya's biggest telecom provider, waived fees from March to June for M-Pesa, the country's largest digital money service. The move was intended to encourage the use of mobile payments as a way to help prevent the spread of COVID-19. About 20.5 million people use M-Pesa.

### U.S. Retail Sales Up from November to December

Holiday sales rose in 2020 compared to last but failed to meet many analysts' expectations and were especially disappointing for brick-and-mortar operators, according to a variety of data sources.

Mastercard SpendingPulse, whose data reflects electronic, cash and check purchases, reported sales for goods other than gasoline and automobiles, were up 2.4% from Nov. 1 - 24, 2020, which the data provider described as the traditional holiday shopping period.

But Mastercard SpendingPulse senior advisor and former Saks Inc. Chairman and Chief Executive Steve Sadove cautioned in a prepared statement this year is very different, and cited Mastercard SpendingPulse sales data for a longer period beginning Oct. 11, 2020 and ending Dec. 24, 2020.

"Consumers shopped earlier than ever before," he said. "Across our expanded 75-day holiday shopping season, sales were up 3%, a testament to the holiday season and strength of retailers and consumers alike."

The National Retail Federation had forecast an increase for the season, year over year, of between 3.6% and 5.2%, though cautioned when releasing it that the 2020 shopping season would be unusual in many ways.

The Mastercard SpendingPulse data showed eCommerce spending for the traditional shopping period was up 47.2% year-over-year. For the 75-day shopping period, eCommerce sales were up 49%.

Data from Adobe Analytics cited by the *Journal* and covering the period Nov. 1, 2020 to Dec. 22, 2020 had online sales reaching $171.6 billion—an increase of 32.4% compared with the same period last year.

And Sensormatic Solutions, which measures foot traffic, concluded 31.3% fewer people visited U.S. retail locations this year compared to last, the *Journal* reported.

### Plastiq Extends Scope to U.S. Cash Payments, Credit Cards

Plastiq, the intelligent payment solutions provider for small business, announced it has expanded the scope of its payments platform to include U.S. cash payments, in addition to credit card payments.

The cash payments feature enhances Plastiq's existing credit card payment offerings to provide businesses of all sizes the ability to pay all of their bills in one place using their linked bank accounts or credit and debit cards for optimized cash flow management. In addition, Plastiq announced significant growth in the second half of 2020, particularly from businesses in eCommerce and health care, among other sectors.

Plastiq's cash payments feature allows users to make any payment through their linked bank accounts, connecting their financial accounts instantly and securely. Now, customers can start making payments immediately, eliminating the hassle of writing checks and allowing businesses to make and track all of their business payments all in one place and gain unprecedented visibility into their total cash flow.

**DoD Issues $2.8M Contract to Study Biometric Wearables for COVID Detection**

Royal Philips and BioIntelliSense have won a $2.8 million contract to trial the use of biometric wearable devices for the detection of pre-symptomatic COVID-19 cases.

The contract has been issued by the U.S. Department of Defense through a Medical Technology Enterprise Consortium (MTEC), with the work to be carried out in collaboration with the University of Colorado Anschutz Medical Campus.

It will take the form of a clinical study revolving around BioIntelliSense's FDA-approved BioSticker device. The BioSticker is designed to measure various vital signs and physiological biometrics and will be given to 2,500 study participants who have recently been exposed to someone with COVID-19 or experiencing its early symptoms.

BioIntelliSense's solution will be integrated with Philips' remote patient monitoring offerings to facilitate the cloud-based collection of medical data.

The study will require participants to wear the BioSticker continuously for 14 days and will be overseen by BioIntelliSense CEO James Mault, MD, FACS; and Vik Bebarta, MD and Professor of Emergency Medicine-Medical Toxicology and Pharmacology at the University of Colorado, Anschutz School of Medicine.

## marketplace

### PRINCIPAL MEMBER

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Renee Yang
china-xinghan.com



As a leader in embedded intelligent security products, XH Smart Tech Co. Ltd. provides customers with products and solutions in the four major fields of security, payment, communication and Internet of Things based on international mainstream security chips, supported by independent research and development systems and interconnecting everything to provide security.

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Kristi Turner
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SABIC makes the essential chemical building blocks for a wide range of advanced chemicals, plastics and materials used in everyday life around the world. SABIC's Specialties business produces products including specialty engineering thermoplastic resins and compounds, composites, thermosets and additives and additive manufacturing solutions. SABIC also offers extensive material processing expertise, leveraging its product engineers and global application technology development centers.

**Switzer**
United States
Paul Eppolito
switzermfg.com/emcore



A partner in secure metal card manufacturing, Switzer provides customers with the luxury look and feel of premium secure cards with a metal core that can be customized to meet their needs. The company's advanced EMCORE technology is able to meet all standard regulatory requirements while offering industry-leading design capabilities.

# 2021

## June

**Seamless Asia**
16-17 June, 2021
Virtual

## September

**Money 20/20 Europe**
21-23 September, 2021
Amsterdam

## October

**Money 20/20 USA**
October 24-27, 2021
Las Vegas

## November

**ICMA Card Manufacturing & Personalization EXPO**
November 7-10, 2021
Orlando, Florida

**TRUSTECH**
30 November-2 December, 2021
Paris, France

## index of advertisers

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Events have been held in over **15** countries

Global Card Market Statistics Reports covering **12** markets to support your business planning

**3** industry leading training & recognition programs

**200** members representing **43** countries

**1,000+** industry articles provided through *Card Manufacturing* magazine, monthly *Inside ICMA* e-newsletter, and weekly *In-brief* e-newsletter

**1,100+** exclusive online articles, reports, presentations & resources

**2** regional education events in North America and Europe

Nearly **50%** of members with the association for **10+** years

Global EXPO with **300+** attendees and over **50** exhibits

Website – visited by **5,000**/month – drives traffic to member websites and offers on-demand member training

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