



Giesecke+Devrient

Convego® Metal Core: Add performance and resilience to your lifestyle



The durability of metal plus the design options of PVC.

Metal is more than a material, and a card is more than payments. For today's active consumer, life is an exploration-and the card that stays top-of-wallet has to be more than a piece of plastic. It must be a reliable companion, able to perform under any circumstances as their lives move forward.

Those who dare explore their limits and seek new experiences require mental resilience and physical toughness. To answer these, this 14g stainless steel core lets you feel the quality of the card, and the PVC layers offer both protection and a wealth of printing options to make it truly unique. It's a card that puts performance front and center.

Banks are becoming more digital and offer fewer physical touchpoints. The card in the consumer's wallet represents a tangible relationship with their financial institution—in many cases the only one. Metal Core makes that relationship both longer and deeper. And with creative design options on both PVC and metal, it expresses the issuer's brand values in both images and textures, with a range of finishes and printing options.

Designed to deliver performance and resilience while maintaining economical costs for the issuer, Metal Core represents the ideal blend of technology, craftsmanship, and artistry for today's aspirational and affluent consumers.

24%

CAGR growth rate of metal cards market to 2026¹

About Convego® Metal Core

High end performance, mass affluent appeal
14g stainless steel construction—high end performance, mass affluent appeal—conveys quality and durability at competitive cost for the issuing institution.

Durable and performance-focused
With a lifespan far exceeding the average 2-3 years for a plastic card, Metal Core will maintain its form with less wear and tear, acting as a constant reminder of your brand values and reliability.

Serving a fast-growing market
The global middle class is growing, and pursuing premium products and experiences. Among millennials, 73% stated a preference for metal cards across all regions and 77% in the USA.

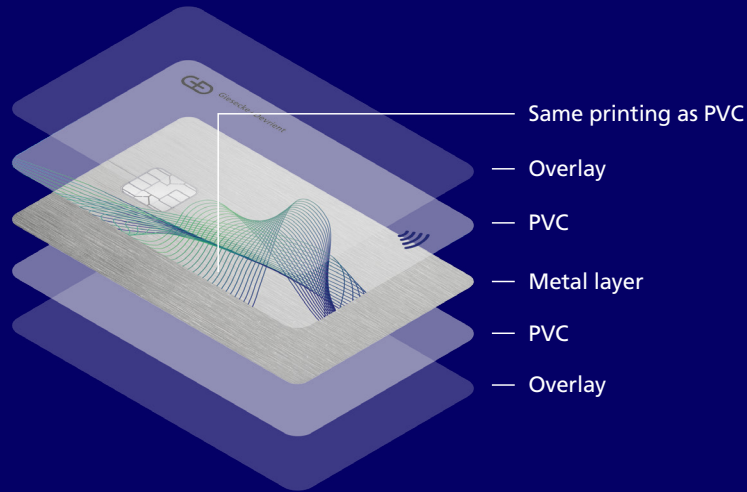
Multiple creative design options
Customizable “down to the metal”, with printing and cutout options on the steel itself—while a PVC layer on top maintains all the color and image possibilities of any plastic card, combining the best of mass-market cards with the exclusivity of a more demanding audience.

Double-sided contactless capable
Unlike some metal cards, Metal Core allows an intuitive double-sided contactless operation: a transaction won't make your consumers have to think twice or flip over.

A card designed to stay top-of-wallet
Harder wearing, distinctive to the touch, and retaining its looks for longer, a Metal Core card gets used more and looked at more often. Strengthening the banking relationship.

¹<https://www.marketwatch.com/press-release/metal-credit-cards-market-trends-2021-cagr-status-growth-potential-products-industry-size-top-manufacturers-end-user-value-volume-opportunities-drivers-with-covid-19-impact-till-2027-2021-05-13>

The Convego® Metal Core card - key features



- Same printing as PVC
- Overlay
- PVC
- Metal layer
- PVC
- Overlay

Contactless capability: Double sided.

Chip: G+D Convego® Join 8.11.

Module: G+D Convego® module 8 pin in Palladium or Gold.

Magstripe: 2/3 track HiCo.

Scheme certification: Card body certified by the main international payment schemes: Visa and Mastercard.

- 0.30mm
- 14g Weight
- Metal edge visible
- Different than PVC

Design and personalization

The Convego® Metal Core card offers a range of customization and personalization options to bring your performance payment card brand to life:



Quality feel

2.8x heavier than a PVC card – metal visible through transparent PVC overlay.



Tactile options

Post lamination varnish for texturing effects.



Unlimited designs

PVC surface gives same image and color options as plastic cards.



Contactless capable

Double sided contactless card for intuitive payments.

Metal cards form a small and exclusive market segment, but nonetheless an extremely high-value one. The metal card segment is now worth over \$1.5bn to card providers in the USA alone, with MarketWatch forecasting a compound annual growth rate of 24% until at least 2026.

On broader economic trends, both Asia and Europe are discovering metal cards, European consumers driven by the rise of neobanks while Asia's growth is producing millions more of the top-3% consumers who tend to dominate the metal card holding population.²

Metal Core – Performance

G+D's metal cards portfolio answers three market needs: the desire for a high quality and resilient product, the card as an expression of the consumer's personality, and the card as a valuable or "prime" possession. Combining a great breadth of design options with an economical cost structure, Metal Core answers the needs of consumers looking for a beautifully designed and reliable payment solution.

Metal Encased – Pick it! | Metal Face Lite – Personality | Metal Face – Prime

Creating confidence

Giesecke+Devrient (G+D) is a global security technology provider headquartered in Munich, Germany. Founded in 1852, the company has a workforce of 12,600 employees and generated sales of EUR 2.53 billion in the 2022 fiscal year. A total of 103 subsidiaries and joint ventures across 33 countries ensure customer proximity worldwide.

Engineering trust through technology is G+D's core area of expertise. As a trusted partner to customers with the highest demands, G+D secures the essential values of the world. We develop customized technology in four major playing fields: payment, connectivity, identities and digital infrastructures.



Giesecke+Devrient ePayments GmbH
Prinzregentenstrasse 161
81677 Munich
Germany

www.gi-de.com/
www.gi-de.com/en/contact

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² <https://www.asiafundmanagers.com/GBR/asian-consumer/>