



Giesecke+Devrient

Convego® Metal Encased: Stylish, cost-effective sophistication for first-time metal card holders



Recognize and reward your younger customers' financial independence

Your early-career customers want to feel independent, valued and celebrated for their successes, with financial products that reflect their aspirations and lifestyle. Providing a card that stands out, and symbolizes that recognition will help you attract this valuable market segment - either directly or through increased social media 'buzz' that a striking card can generate.

That's why we've introduced the Convego® Metal Encased card. A premium-feeling metal card, at a more cost-conscious price point Convego® Metal Encased offers a choice not just of designs but of actual metal material. A 10g stainless steel inlay or a 17g tungsten provides sleek, stylish options for your customers, surfaced on both sides with easily customizable PVC external layers for near-infinite artistic variety.

Your potential Gen Z and early career customers are comfortable with cool and attracted by the new and innovative. Metal Encased lets you offer them a prestige metal card at a price they can afford, forging their relationship with you in the first stage of their career. This card is also the preferred choice for volume deployment when budgets are sensitive.

Designed to deliver a real sense of recognition at the right price point, Metal Encased delivers a blend of technology, craftsmanship, and artistry for consumers aware of both their relationships and their individuality.

24% CAGR growth rate of metal cards market to 2026

About Convego® Metal Encased

Choice of materials as a real differentiator

10g stainless steel or 17g tungsten metal inlays offer a satisfying weight in the hand at a price point suitable for aspirational early career customers.

PVC overlays for creative design options

The same flexible printing technologies as standard PVC cards (images, gradients, text, and more.)

Contactless capability as standard

DI PVC cards

As with other metal cards, Metal Encased loses no functionality due to its metal construction: double-sided operation is standard thanks to a G+D Convego® Join 8.11 chip with antenna.

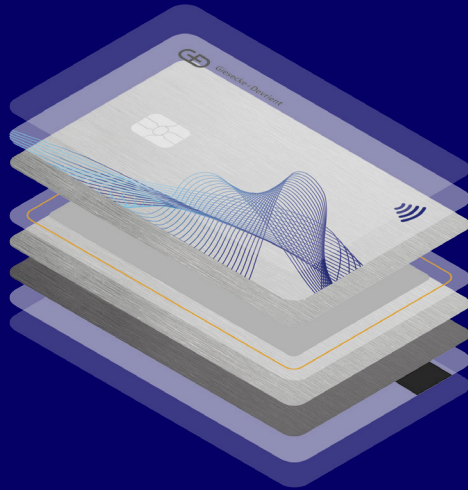
Competitive costs for both issuer and consumer

Innovative construction lets you offer a genuine metal card of 10g (stainless) or 17g (tungsten) at a price point right for this market sector.

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>

Convego® Metal Encased: A precision card for those seeking a point of difference

The Convego® Metal Encased card – key features



- Front overlay
- CMYK
- Front PVC core
- Metal inlay & antenna
- Back PVC core
- CMYK
- Back overlay & magstripe
- Hot stamped elements


Contactless capability: as standard DI PVC cards.


Chip: G+D Convego® Join 8.11.


Module: G+D Convego® module 6 pin in Palladium or Gold.


Magstripe: 2/3 track HiCo.

Scheme certification: card body certified by the main international payment schemes.

 Standard ISO 7810 ID-1 thickness (like PVC cards)

 10g steel or 17g tungsten inlays

 Quality feel: Heavier than PVC

 Graphical personalization: laser, thermal transfer

Design and personalization

Convego® Metal Encased offers a range of customization and personalization options to bring the precise benefits of your loyalty or relationship card brand to life:



Quality feel

Much heavier than a PVC card, feeling different in the hand – ensuring top-of-wallet placement and high usage preference.



Tactility both familiar and fresh

Combining the weight of steel or tungsten with the surface feel of conventional PVC, this card feels comfortably familiar while offering something exciting and new.



Graphics and images

The overprinting options with Metal Encased are as wide as with any PVC cards, enabling a vast variety of color and design choices.

Metal cards may be a small segment, but the cost-competitiveness of Metal Encased lets you explore every opportunity to approach consumers in the early stages of their career. 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.

Metal Encased – Pick it!

G+D's Metal Cards portfolio answers four market needs: the desire for a high quality and resilient product, the card as an expression of the consumer's personality, the card as a valuable or "prime" possession, and the card as a signal of group affiliations and memberships. Combining an unusual choice of metal inlays with a cost structure that works at scale, Metal Encased answers the needs of consumers looking for a genuinely different card as they begin their adult financial journey.

Metal Core – Performance | 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/>