



THE IMPORTANCE OF CARD DESIGN POCKET-SIZED BRANDING

By Joseph Campo, Vice President, Director of Production, and
Kathy Silvestri, Senior Strategist and Account Director, Cosgrove Associates

How hard can it be? Designing an area the size of your palm? To tell you the truth, it's not as easy as it looks. But don't underestimate its importance.



Over the years, card design has developed into an art form, requiring just the right balance of brand, appeal, relevance and production technique. When these elements come together, they can bring card and brand essence to life with a WOW factor that drives top-of-wallet appeal.

The History

The first credit cards were introduced in the 1950s. Cards tended to be more utilitarian back then. Their simple designs worked more to connect the card to money and transactions rather than connecting to a brand or audience. By the 1980s, cards became ubiquitous in the marketplace. Today, the typical consumer carries three or more cards. Of course, with this ubiquity came the need for differentiation—not only in terms of value proposition, but also in terms of design.

Today's Challenge – Breakthrough the Plastic Clutter

It's no longer a one-size-fits-all solution as issuers strive to customize cards to the needs and lifestyles of niche target audiences. To consumers, cards are more than just a means to make transactions. They are badges that display who people are, what they like, who they aspire to be. Whether it's a rewards or cash back card, student or affinity card, basic or

elite card, all walks of cards and creative designs are out there to fill practical and emotional needs.

The creative process now requires unique solutions that deliver product and brand relevant designs that are compelling and appealing. Designers and manufacturers are faced with an ongoing challenge to create cards that stand out in this world of plastic clutter. Depending on the brand and consumer, the approach will vary—from the more traditional, to the bolder, more cutting-edge. Whatever the approach, it helps to have an open and flexible mind in today's evolving card market.

Key Steps to Card Design

As you stare at that small, blank canvas, how do you get started? Unfortunately, there is no magic formula. But here you'll find five basic steps that may help guide the creative process and ensure that you effectively reflect the product and brand(s) while connecting sensibly with your audience.

1. Understand the big picture – product, competition and target.
2. Articulate the card positioning.
3. Strike the right balance of branding.
4. Leverage the right production techniques.
5. Test designs with your target.

continued on page 16

*The Importance of Card Design:
Pocket-Sized Branding,
continued from page 15*

Card Design to Production... Tips for the Best Finished Product

- Consult manufacturers early in the process to ensure designs are feasible
- Plan production schedules and secure press-times well in advance
- Discuss and get client approvals on key production elements (substrates, pearl loads, color, textures, etc.) prior to going on press
- Consider a prototype phase (depending on budget and timing) to allow for reviews, approvals and refinement prior to full production
- Client/designers should participate on-press to ensure design vision comes alive in the finished product
- Keep in mind that costs can vary widely depending on the techniques and quantities produced

Understand the Bigger Picture

As any good marketer knows, you shouldn't start the creative process without a strong understanding of the product, the competition and your consumer. Take time to understand the product and the factors that define it. Gain familiarity with the key benefits and functionality of the card. Look for ways your card is unique and/or special versus the competition. Most importantly, understand your target audience. Look beyond demographics to get a feel for their needs, desires and lifestyle so you can create a better connection with them through the card designs.

Articulate the Card Positioning

Once you understand the big picture, define how to position the card. A clear articulation of what the card stands for can act as a powerful tool in the creative process. What you want your card design to say and how you'd like others to describe it. A succinct positioning along with descriptive identifier (i.e., powerful, playful, prestigious, secure, cutting-edge) can inspire compelling designs that resonate.

Strike the Right Balance of Branding

Faced with dual or triple brand requirements—issuer, association (Visa or MasterCard) and partner brands—along with other mandates (card number, expiration dates, etc.) striking the right balance of branding in such a small area can be tricky.

Make sure you have the necessary guidelines from all participating brands to get a solid understanding of the requirements. Beyond guidelines, it helps to discuss and define the best prioritization of the branding. Sometimes this is clearly dictated, other times it's something that can

be explored through different design approaches. Whichever it is, branding has to be balanced in a way that best identifies the card and its value proposition.

Leverage the Right Production Techniques

Successful card designers are up-to-speed on the latest card production trends and techniques. Production planning is an integral part of the overall creative process. It's crucial for designers and manufacturers to work together throughout the process to ensure that concept vision is turned into a reality.

Designers are now fortunate to have more choices than ever before when it comes to production. There is a wide variety of plastics, specialty inks and textures to inspire creative designs, plus other materials, such as overall substrate foil, hot stamping and overlamination treatments. Using the right blend of techniques will help achieve the exact effects you're looking for.

It's not uncommon for a design to be technique-driven. In other words, an issuer might have a certain production in mind right from the start. Or a concept can be more design-driven and technique-neutral. Be prepared for either. And as you consider card designs moving forward, keep in mind that new generations of cards with technology such as EMV chips, contactless (RFID), and near field communications (NFC) are moving forward, too. So, it's important to stay on top of shifting trends.

Test Designs with Your Target – Does it Work with Consumers?

Rather than creating designs in a vacuum, consider sharing concepts with your target audience before producing. Conducting research can be a valuable last step to identify card designs that best resonate with consumers. Different research methodologies can be considered (focus

groups, one-on-one interviews, online surveys, etc.) depending on timing and budgets.

While each method has their advantages, online surveys can provide an economical way to get quantitative results around overall design appeal. The research survey should focus on gaining consumers' visceral responses to design(s) and can include probing questions to get feedback on specific elements (likes and dislikes). The findings and insights garnered can inform further design refinement and optimization.

Great Design can "Make" Your Card

While it may not be easy, you can be on your way to great card design. Just be sure to strike the right blend

of branding, appeal, relevance and technique to inspire the best finished product. Sure, it's a small space, but you can fill it with all the elements needed to get the big impact you want.

Joe Campo, Vice President, Director of Production at Cosgrove Associates, has over 35 years in the graphic arts industry. He manages all aspects of cross-channel production including print and secure credit card manufacturing both in the U.S. and on-site in Japan.

Kathy Silvestri, Senior Strategist and Account Director at Cosgrove Associates, has over 20 years of marketing expertise with a concentration in financial services marketing for Fortune 500 clients. She has a breadth of experience developing integrated communication solutions to meet consumer needs while driving successful business results.



New 2010 Global Market Statistics Report

Are you prepared for your next move in the card manufacturing industry? ICMA has released its 2010 Global Market Statistics Report, the most comprehensive report the association has ever produced.

ICMA members have complimentary access to the report, which can be found on the website at www.icma.com. This report is produced annually as a benefit to ICMA members.

Muehlbauer
High Tech International

SMART BANKING & eID

Card personalization system **SCP 60, SCP 800**
+ **CARDMAIL 1500**

With Muehlbauer one step ahead.

SCP 1500

NEXT GENERATION is coming soon!

Searching for a cost-efficient and easy-to-use mid-range personalization system for banking and ID cards? You have found it: SCP 800. Trust in the latest developments of a leading technology partner: high performance matrix embossing, contact and/or contactless chip encoding, magnetic encoding, system cooled laser engraving, edge-to-edge dye sublimation color print and reel-to-reel lamination for patches and endless materials, as well as front and back side vision without card turning. Up to 600 UPH through the complete system. Combine with a Muehlbauer CARDMAIL line and receive a complete turnkey solution for card issuance.

www.muehlbauer.de/SCP-800