Card Manufacturers Accelerate Use of ‘Green’ Materials

Studio Secrets, Practical Insights on the Power of Card Packaging

European Card Market Valued at $5.65B in 2020

The Clean Way to Circularity

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Wow, What a CardTREX!

| By Jeffrey E. Barnhart |

We are more than thankful that you attended our virtual CardTREX event on June 10. We hope you enjoyed the experience!

ICMA would like to thank the six presenters as well as the event sponsor SICPA Securink Corp. Attendees were very pleased with the informative presentations delivered by Fingerprint Cards, Thales Group, Sustainable Cards, Neenah Inc., Liveo Research and Valid. We learned leading-edge information about biometrics, metal cards, sustainable innovation, paper cards, sustainable card production and specialty cards.

Over the past year, ICMA has been ramping up our online member engagement tactics via virtual events like CardTREX and ICMA Connect, webcasts and ACE-Commercial. ACE-Commercial training provides sales, marketing, customer service and other card industry professionals with the opportunity to learn the fundamentals of card manufacturing, virtually. See page 36 for more information.

Person-to-person engagement at the ICMA EXPO, however, is one of the best ways we deliver value to our members. After all, you joined our association in order to meet like-minded people and gain meaningful experiences. This year, the EXPO will take place Nov. 7-10 in Orlando, Florida. See page 28 for more information.

The reasons many people join ICMA are to be a part of the global card community, expand industry knowledge and network with other experts in the field. Both our virtual and in-person engagement efforts aim to meet those needs.

Become Part of the EcoLabel Program in Four Easy Steps

| By Lynn McCullough |

The ICMA EcoLabel Standard Program supports card manufacturers as they respond to the increasing demand for more eco-friendly cards. The program establishes minimum criteria that cards must meet to qualify for EcoLabel registration or certification.

Card manufacturers can become part of the EcoLabel program in four easy steps:

- Consult and familiarize yourself with the program manual and standard.
- Apply to become an EcoLabel licensed card manufacturer.
- Ensure your card products meet the standard (a third-party assessment report is required for the certification level).
- Register your card products.

The ICMA EcoLabel Standard Program is a voluntary program that card manufacturers can leverage to demonstrate commitment to sustainable card products. The program complies with ISO international principles for environmental labels, and licensed use of the ICMA EcoLabel logo on approved cards is an option.

To learn more, visit ICMA’s new EcoLabel webpage at ICMA.com/ecolabel-standard-program/.
Card Manufacturers Accelerate Use of ‘Green’ Materials

While the adoption of eco-friendly and sustainable materials in card manufacturing has been of niche interest for many years, the trend to mainstream use is now clearly in place.

By David Tushie, Magellen Consulting, ICMA Standards and Technical Representative

European Region Card Market Valued at $5.65 Billion in 2020

The European region of the global card industry manufactured 4.8 billion cards in 2020, a 20.3% decrease in unit volume from the prior year as a result of the global COVID-19 pandemic.

By Jennifer Kohlhepp, Managing Editor, ICMA

The Clean Way to Circularity

The circular economy is a functioning business case and a win-win solution for the economy, the environment and society.

By Daniel Lützelschwab, Partner, Folienwerk Wolfen

Studio Secrets, Practical Insights on the Power of Card Packaging

The physical card and its packaging have become important vehicles to drive physical engagement.

By Jennifer Kohlhepp, Managing Editor, ICMA

How the Pandemic is Driving Demand for Sustainable Card Materials

The new post-pandemic normal is going to be different and card producers need to be prepared for it.

By Ian Brown, Business Development Director, Nu Agencies, a part of the Nuco International Group

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

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COVER STORY

Eco-Friendly Cards: A Growing Trend in the Payments Industry

On one side, there is a lack of commitment from governments to promote new laws and regulations to incentivize low environmental products or manufacturing processes and recycling. On the other side, there is the issue of high costs and the complexity of developing eco raw materials to replace the current ones.

By Jorge Lara Villalobos, Marketing Manager, SPS
We’d love to hear from you!

*Card Manufacturing* contains feature articles, listings, events, company news, industry announcements, association updates and other information that will influence and grow your business. *Card Manufacturing* also includes messages from key industry executives as well as news and tips from the heart of the association—YOU.

- Interested in submitting a bylined feature for an upcoming issue?
- Do you have company information or accomplishments you want to share?

Please forward all news submissions, including press releases announcing new products or services, new hires, promotions, major contracts and acquisitions, milestones, community activities, case studies and any other industry news to Managing Editor Jennifer Kohlhepp at jkohlhepp@icma.com.
CARD MANUFACTURERS ACCELERATE USE OF ‘GREEN’ MATERIALS

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

While the adoption of eco-friendly and sustainable materials in card manufacturing has been of niche interest for many years, the trend to mainstream use is now clearly in place. Issuers, including financial institutions, see their cardholders as being more environmentally conscious. Here is a list of some of the more recent industry announcements:

- CPI Card Group in Fall 2019 announced its new Second Wave® payment card product. It is based on what the company calls “recovered ocean-bound plastic,” plastic recovered within 50 km from a seashore or rivers and streams that lead to the ocean. Within the last several months the company has added two additional eco-friendly products: Earthwise™ recycled PETG and Earthwise™ recycled PVC, both high content (up to 85%). Notably, these products have also been ICMA EcoLabel certified.
- Thales DIS announced a commitment to sustainable materials in card manufacturing, including its bio-sourced PLA card, reclaimed ocean plastic card and recycled PVC card.
- IDEMIA announced its GREENPAY recycled PVC card, which consists of greater than 85% recycled PVC derived from production waste.
- UBS (Switzerland) announces its launch of a PLA card that is greater than 80% biodegradable (Optimus Foundation Credit Card Eco).
- Ecosia launches its wood-based TreeCard contactless debit card. In addition to being manufactured primarily from wood, for every $60 spent on the card, 80% of TreeCard profits from merchant surcharges will be devoted to tree replanting in 38 locations worldwide.
- BBVA (Spain) announces the launch of its 86% recycled PVC (post-industrial use) bank card and intends to have 100% recycled cards in circulation in 2021.
- CaixaBank in Spain announced in September 2019 that it is starting to issue prepaid debit cards made primarily of PLA. The company’s anticipated annual production is 150,000 cards.

Now, this is by no means an exhaustive or comprehensive list. Rather it is intended to provide support for the idea that both card manufacturers and issuers are accelerating their use of alternative materials in their card products.

Many manufacturers and suppliers are now providing films and cards with a variety of other materials and recycled plastics. While recycled PVC has been leading the way for many, other recycled materials include HDPE (high-density polyethelene) and PETG.
CARD MANUFACTURERS ACCELERATE USE OF ‘GREEN’ MATERIALS

(polyethlene terephthalate). (Elsewhere in this issue of Card Manufacturing is an article discussing the superior characteristics of using recycled PET and PETG material in a Life Cycle Analysis of environmental impact).

Other plastic alternatives include wood, noted in an announcement above, and PLA (polylactic acid), also noted above, which has the advantage of being compostable as well. Another alternative entirely is the use of recycled paper constructions, with coatings for durability, in certain non-secure card products. Metal and metal composite cards are another alternative for both reduced content and alternative materials.

ICMA launched the EcoLabel Program to offer a card industry standard in the identification and quantification of sustainable materials and practices in card manufacturing. Part of this program is a certification program for card manufacturers to register their card products that meet certain thresholds in use and application of reduced materials, recycled materials and compostable/biodegradable materials. The program documents are freely available to ICMA members and I encourage all of you to both become familiar with their contents and register your card products to show your leadership in this important initiative.

With the accelerating interest in greenhouse gas reduction around the globe, card manufacturing will see an increasing scrutiny of its materials of construction. Recycled content, reduced content and alternative materials are all in the solution set. The ICMA EcoLabel Standard Program materials provide both guidance and leadership in the card industry to address this need.

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.
EUROPEAN REGION
CARD MARKET VALUED AT $5.65 BILLION IN 2020

Jennifer Kohlhepp – Managing Editor, ICMA
The European region of the global card industry manufactured 4.8 billion cards in 2020, a 20.3% decrease in unit volume from the prior year as a result of the global COVID-19 pandemic. This region’s revenue from cards manufactured decreased 10.7% from the prior year to $3.9 billion.

“Europe will experience growth recovery in the financial, gift, government/health, transportation and access control card markets as they also are confronted with reshaping markets with new innovations and technology,” said Al Vrancart, ICMA founder emeritus and industry advisor.

The number of traditional (magnetic/barcode/other) cards manufactured in Europe decreased 29.4% to 1.6 billion. The number of chip cards manufactured in this region decreased 14.7% to 3.2 billion. Smart card revenue decreased by 25.7% to $3.7 billion.

In 2020, the number of financial cards in this region decreased 9.5% to 715 million. This market segment’s revenue decreased 7.3% to $510 million.

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The number of access control cards decreased 38.2% to 68 million and the number of transportation cards decreased 39.4% to 500 million. Access control card revenue totaled $51 million, a 37.8% decrease from the prior year, and transportation card revenue fell 39.2% to $73 million.

The number of loyalty promotional cards decreased 33.3% to 60 million and the number of ID membership cards fell 29.8% to 33 million. Loyalty promotional card revenue was down 33.3% from the prior year to $18 million and ID membership card revenue dropped 30% to $21 million.

Europe produced 375 million gift cards, which is 27.2% less than it did in 2019. Gift card revenue fell 27.6% to $84 million.

The number of retail and gas cards decreased 14.1% to 395 million and the amount of revenue these cards generated decreased 13.1% to $245 million.

The number of SIM cards decreased 10% from the prior year to 765 million. This market segment’s revenue amounted to $239 million, which is 9.8% less than it was in 2019.

The number of government and health cards decreased 6.3% to 675 million units and their revenue decreased 2.9% from the prior year to $435 million.

Europe has the second largest share (23.5%) of the global card industry, having manufactured $3.9 billion worth of cards and personalized and fulfilled $1.75 billion worth of cards in 2020. The Asia Pacific region has the largest (41%) share, having manufactured $7.5 billion worth of cards and personalized and fulfilled $2.4 billion worth of cards in 2020.

The information in this article was compiled from Vrancart’s April 2021 European Card Industry Statistics and Market Trends webcast, which is available to ICMA members by logging in to the members-only section of ICMA.com.
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This premier event, Cards Reimagined, will also feature expert presentations, valuable networking opportunities and an exhibition hall.

To learn more go to ICMAEXPO.com
THE CLEAN WAY TO CIRCULARITY

The circular economy is a functioning business case and a win-win solution for the economy, the environment and society. It puts sustainable business at the center and creates clarity as to which plastics are sustainable at all.
In the linear economy, raw materials are mined, products are manufactured, sold, consumed and thrown away. This leads to a shortage of raw materials, waste and environmental pollution. A more sustainable perspective for the future is offered by the circular economy, which pursues the goal of not throwing resources away but keeping them in use for as long as possible and with the highest possible value, also thanks to recycling and upcycling.

**Life Cycle Assessment Determines Actual Environmental Impact**

Analyzing the life cycle of products strengthens the understanding of a product’s actual environmental impact as well as product benefits and enables informed decisions, especially regarding the circular economy. In contrast to the more common CO₂ footprint measurement tool, life cycle assessment (LCA) examines the environmental impacts of products holistically throughout their entire life cycle (from cradle to grave) and is therefore much more meaningful. The CO₂ footprint only measures the climate-impacting gases that contribute to the greenhouse effect and thus only includes the emissions for the air. What about the effects on soil and water, humans, animals and plants?

Creating LCAs is elaborate but fundamental work to determine the real environmental impact of products. To achieve comparability, LCAs must follow globally valid ISO standards. Selective, abbreviated or simplified comparisons are wrong. They may give a product or company a green image at first glance, but this begins to crumble on closer analysis (greenwashing).

LCAs determine all environmental impacts during the production, use phase and disposal of the product, as well as the associated upstream and downstream processes (e.g., production of raw materials, consumables and supplies). The environmental impacts include all environmentally relevant extractions from the environment (e.g., ores, crude oil) as well as emissions into the environment (e.g., waste, CO₂, toxic substances).

**Green Chemistry: The Basis for Sustainable Plastics**

The International Union of Pure and Applied Chemistry (IUPAC) is the globally authoritative scientific institution for questions relating to chemistry. It defines green chemistry as “design of chemical products and processes that reduce or eliminate the use or generation of substances hazardous to humans, animals, plants and environments.” This definition creates the basis for plastics that can be used without hesitation. Establishing a truly sustainable circular economy will only succeed if its products and processes follow the principles of green chemistry. For the plastics industry, this means, among other things, eliminating halogens and endocrine, carcinogenic or toxic effects in the materials it uses in its raw materials and processes.

**Global Initiative for a New Plastics Economy**

The independent Ellen MacArthur Foundation, together with the United Nations Environment Program, has developed the very broad-based New Plastics Economy Global Commitment initiative. The initiative is closely aligned with IUPAC’s Green Chemistry definition and the 17 UN Sustainable Development Goals and advocates a global circular economy. More than 500 organizations unite behind a common vision and goals to solve plastic waste and pollution at its source:

- More than 250 global companies (representing more than 20% of the plastic packaging used worldwide)
- 20 governments from all political levels on all five continents
- 27 global financial institutions (they collectively manage $4 billion in assets)
- World Economic Forum (WEF), National Geographic, Consumer Goods Forum and numerous other nongovernmental organizations
- More than 50 academies, leading universities and other educational institutions in numerous countries

**Corporate Groups Committed to Sustainable Plastics**

The need for change is clear. Consumer goods groups around the world have made public their goals for the use of sustainable plastics in the Ellen MacArthur initiative. For example:

- Colgate-Palmolive: “Eliminate PVC in all packaging by end 2020.”

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• Danone: “We will launch 100% rPET bottles in all major water markets by 2021.”

• H&M Group: “Phase out of EPS by 2023, and a strict ban against PVC.”

• L’Oréal: “Safe material use: no BPA, phthalates or heavy metals are used.”

• MARS: “Eliminate PVC in all packaging by end 2020.”

• McCormick: “Eliminate Polystyrene systemwide.”

• METRO: “Eliminate PVC and PVDC in our own brand packagings.”

• Nestlé: “PVC, PVDC, PS are materials to be removed by 2024 at the latest.”

**PET Meets All Requirements**

The polyester PET and its sister PETG meet all green chemistry requirements and are perfectly recyclable. Regardless of the infrastructure in different markets and countries, PET and PETG can be handled risk-free at the end of the product’s useful life (end-of-life) with all disposal scenarios and processes, unlike PVC for example. Card manufacturers usually don’t know where and how their smart cards will be disposed of, whether landfill, incinerator or recycling—with PET and PETG they are on the right side, with no emissions, no toxins. The polyesters are ideally suited for recycling:

• Mechanical: leads to a secondary raw material

• Chemical: leads back to the monomer (which allows re-synthesis of the polymer in identical quality)

• Microbiological: leads to water, carbon dioxide and microbial biomass (prerequisite: controlled conditions)

Chemical company Eastman Chemical Co. is building a $250 million molecular recycling facility at its Kingsport, Tennessee, headquarters that will use methanolysis to return various polyesters to monomers. With this technology, Eastman will divert waste that would otherwise be landfilled, incinerated or end up in our waterways. And it can be done an infinite number of times.

Which plastic will we invest in in the future? On the way to sustainable smart cards, plastics with a beneficial LCA such as PET are pointing the way and are an important, clean step toward the circular economy.

**About the Author:** Daniel Lützelschwab is CEO of smart ecofilms and a pioneer for sustainable, safety-critical and economically viable smartcards. His mission is the worldwide distribution of films for smartcards made from recycled PETG, Ocean Plastic® and PLA instead of single-use plastic. Daniel is a partner of the renowned German Folienwerk Wolfen and works exclusively and worldwide in the distribution of films for smartcards and security documents.
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In the world of digital banking, however, where so many aspects are less tangible, there is often less opportunity to physically interact with customers,” Whitehurst said. “And so, the physical card and its packaging have become important vehicles to drive this physical engagement. The plastic card has become not just a bank card, but a membership card. In the absence of a handshake, the way it is presented through its packaging fundamentally defines the first, ‘hello and welcome to the club.’"

Whitehurst shares Bugopak’s studio secrets and practical insights on the power of packaging for card and financial services in the new publication, Welcome to the Club: Packaging Design for NeoBanks & Fintechs. The book is divided into two sections: “Building the Right Experience” and “Making Something That Works.” Throughout, Whitehurst relates card packaging design stories and solutions and includes inspirational materials to provide a helpful guide for card packaging designers.

“We breakdown the process and provide key insights and top tips for getting it right,” Whitehurst said. “We have created a resource for whoever is reading the book to achieve the best possible start to any packaging design project.”

Go Beyond the Traditional

Whitehurst said banks that mail cards to customers in traditional bi-fold paper carriers housed in envelopes aren’t necessarily doing anything wrong as this solution is functional and cost effective. However, he said, the current transformation of banks into lifestyle brands means bank cards have become quite desirable objects—objects that were once hidden away in wallets that are now waved around and even photographed when used. Consumer expectations have shifted in this space and ignoring the potential of packaging to leverage brand equity is perhaps a missed opportunity.

Value is being developed around cards, making them lifestyle accessories with banks investing time and energy into their products to create an impact. Card packaging is now seen as an impactful introduction to these card products. “Packaging helps to build not only value but a great first experience. It can help to highlight calls-to-action around key steps in the setup journey to help improve activation,” Whitehurst said. “Some brands did a great job with packaging early on and their strategy became a success story. I think that created a halo effect in the packaging industry. Cards became attractive and the packaging helped to amplify the perceived value and build differentiation.”

Banks now aim to build a strong sense of self and identity with their card products. They have a solid foundation to build customer experiences and differentiation, both of which are driving card product innovation. “Packaging is capturing the essence of what makes each brand special,” Whitehurst said, “using different papers and structures and pushing the envelope in different ways to create unique personalities and promote differentiation.”

Amplify Brand Identity

Brand innovation is driving the use of new finishes, colors and textures in packaging. “Often we are not just aligning with the brand identity but amplifying it,” Whitehurst said. “The quality of the card has an impact on

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the packaging but also on the perceived value of the product and the brand.”

A high-impact unboxing experience has also become valuable due to its shareability through social media. “Google ‘unboxing’ and you will get over 100 million hits,” Whitehurst said. “It’s really insane. Packaging has so much potential through social media campaigns to reach people and communities that would otherwise be difficult to access.”

On the flip side, there has also been a movement toward packaging ease and convenience. “Creating simple experiences with very nice details is another trend we are seeing,” Whitehurst said.

**Package for the Environment**

As the environment becomes more of a talking point each and every day, card packaging designers are exploring new materials, finishes and processes that do not compromise on the “wow factor” or aesthetics while being respectful of the environment. “We generally work with paper board, which is flexible, relatively cheap and scalable,” Whitehurst said. “Low tooling costs mean customers can start small and scale fast with little or no change to the design. Paper-based materials are readily and easily recycled, and consumer awareness is high, leading to excellent recycling rates. But even in the worst-case scenario, if discarded, it will decompose significantly faster than most alternatives out there.”

Whitehurst continued, “We also work with some incredible mills that are committed to sustainable practices and to protecting the environment. Holmen Iggesund, for example, replants three trees for every one that is harvested within their forests in Sweden, totaling over 30 million new trees each year. Not only do their forests continually regenerate but they also act as a carbon sink absorbing up to 10% of the country’s carbon dioxide output.”

**Develop Project-Long Partnerships**

Packaging designers often work directly or indirectly with card manufacturers. “At the end of the day, we supply the packaging that all travels through the card manufacturer who personalizes the card and puts it into the packaging,” Whitehurst said. “It’s really important to have everyone’s involvement in the design process from the get-go. Efficiency is key and feedback from different stakeholders is crucial in production so they can test them and make certain the packaging works. Ultimately, if there are issues that need improvement, we want to learn that early on.”

Overall, any card project has to start with the right foundation. The right questions have to be asked, the right creative brief has to be developed and the right goalposts have to be set to keep a project on time and on budget. Even postage costs have to be considered and, “baking that kind of knowledge into the process and setting expectations and goalposts early on will ultimately determine what can and can’t be done,” Whitehurst said. And it’s this kind of holistic approach to card packaging design that Whitehurst’s new book intends to promote and provide insights on.


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ECO-FRIENDLY CARDS: A GROWING TREND IN THE PAYMENTS INDUSTRY

IN Groupe market analysis on eco-friendly cards market, presented by the experts of its components brand SPS.
In spite of the fact that eco-friendly is not a new subject, we have seen over the last 20 years that consumers between the ages of 22 and 54 years old have increasingly embraced social causes such as helping reduce environmental impact. They seek products and brands that align with their values, and it is due to this fact that there is a real need in the card market for products that are less harmful to our planet.

However, product manufacturers and brands are struggling to keep up and adapt to this demand for eco-friendly products that has accelerated at a faster pace than the capacity of the industry to reply with a real ecological offer. On one side, there is a lack of commitment from governments to promote new laws and regulations to incentivize low environmental products or manufacturing processes and recycling and, on the other side, there is the issue of high costs and the complexity of developing eco raw materials to replace the current ones. On top of that, eco raw materials must not impact the quality, performance and finishing of the final products.

The fact remains that there is an ever-growing demand for eco-friendly products. During the last 18 months, we have witnessed an accelerated increase in people's interest around the environmental impact of current linear production processes, which generally consist of the extraction and distribution of raw materials and their transformation into products that will later be used and finally dumped by consumers.

In this context, it seems that plastic pollution has become a trend in social networks. We see over the last three years, that there has been an increased number of tweets about plastic waste. Consumers are talking and acting more, and demand greater accountability from companies and governments.

In the banking industry, issuers know that credit/debit cards are not only used as a payment tool but also as a physical means to convey their identity and values. Issuing banks, as a result, are interested in sending the right message to their more purpose-driven cardholders and an eco-friendly payment card seems to be the right product to not only retain existing customers, but also to win new ones and achieve the long-awaited top-of-the-wallet effect.

The card manufacturing industry is indeed making a great effort to come up with the shortest time to market of an eco-friendly offer and at the same time being very careful in their messages to avoid being accused of greenwashing. Greenwashing is the process of creating a false impression by claiming or labeling products as “eco-friendly” or “environmentally friendly” without them being truly so. Many companies and organizations have found that the measurement of the carbon footprint of a product is a good instrument to validate eco-friendly claims. Some organizations, like UL and ICMA among others, have started to promote some programs in order to determine the environmental performance of the manufacturer’s card or to provide to card manufacturers an independent verification that products live up to their marketing claims respectively.

In the search to find the right strategy for an eco-friendly payment card, it is important to be aware of relevant indicators of plastic disposal like the ones published by Great Britain's Royal Statistical Society indicating that 79% of plastic produced on a yearly basis end up in landfills, 11% is incinerated and only 9% is recycled. Based on this reality, it would be logical to aim for plastics that could be chloride free like PETG or aim to increase recycled PVC that would help to stop using first usage PVC. Other eco raw materials, that at a first glance seem to be attractive options, are the bioplastics like PLA or wood. However, what is the most suitable material in terms of cost while keeping the similar characteristics of the current plastic used in the banking industry?

If we make a brief analysis of these alternative materials, we can say, for example, that PETG is more expensive than traditional PVC, with similar attributes of PVC and already tested in banking cards. Reclaimed ocean plastics seem to be very appealing at first sight, but some inconveniences are attached
to these materials due to the inconsistency in their composition making them a little difficult to handle. *PLA is three times the cost of PVC and derives from genetically modified crops requiring up to 2.2 KG of corn to manufacture 1 KG of it, the only part of the plant that’s used to make PLA is the kernel, which means everything else becomes agricultural waste as indicated in an article published in biosphereplastic.com. Recycled PVC needs to be mixed with some other components to obtain similar features as first-use PVC although technology is evolving very quickly improving greatly the ratio of recycled PVC/first-use PVC. Wood made from sustainably sourced FSC cherry wood could be another good option. However, it is still not clear if the carbon footprint to produce such material that can be used in payment cards has a lower value than that of the carbon footprint to produce PVC.

It is currently difficult to predict which eco-friendly material will predominate for use in payment cards, but according to a recent study published by ABI Research*, recycled PVC, chloride-free PETG and recycled PETG are the substrates to replace first-use PVC in the payment card market. For the moment, it appears that recycled PVC is the first material that has started to be used in the first commercial launches of a so-called green or environmentally friendly payment card, which seems to be logical considering that most of the card manufacturing industry is based on the production of PVC bank cards.

* Great Britain’s Royal Statistical Society: https://advances.sciencemag.org/content/3/7/e1700782

**About the Author:** Jorge Lara Villalobos is manager of Strategic Marketing Banking Products for SPS IN GROUPE. Prior to his current role, Jorge was director of EMV & Contactless product for Latin American and the Caribbean (LAC) region with Mastercard. During his 12 years tenure, Jorge steered Mastercard’s strategic initiatives for scaling adoption of contactless technology by ensuring aligning with digital payments conversion and by providing strategic advice, consultation and tactical support to financial institutions, local authorities and banking associations in several countries in LAC. He has more than 18 years of experience in the payment industry working in different international companies like Schlumberger, Axalto and G&D as product leader, system development manager and program manager.
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HOW THE PANDEMIC IS DRIVING DEMAND FOR SUSTAINABLE CARD MATERIALS
Economic forecasters the world over are grappling with this dilemma right now, as companies try to assess what consumption and demand will look like in the short, medium and long term. In the first months of the pandemic, I remember listening to a webinar from a marketing expert who was adamant that Covid was just a temporary glitch, and that people would inevitably revert back to their old habits and very quickly once it had passed. I think that marketing expert may now wish to take his words back!

For me, the one thing that is clear post the pandemic is that climate change and the environment are firmly back on the global agenda (whether we all like or accept it or not). I think nature, through the prism of the pandemic’s impact, has shown the world the impact it can have on how we live and consumers are more focused than ever on looking at what changes can be made to reduce the impact of global warming. We’ve all had a stark reminder of the power of mother nature and now seemingly want to do something to prevent similar catastrophic events impacting our lives again.

Therefore, card manufacturers, like all businesses, need to recognize this shift in consumer sentiment and make changes to how and what they purchase.

This shift in sentiment has been apparent for a while and is exemplified by the surge in demand for paperboard cards that the industry has seen over the last three years. Whilst providing our clients with a range of polymer-based card materials, we acknowledged this altered demand two years ago and have developed and now supply three paperboard grades sourced from Scandinavian paper mills and laminated in the U.K, but we also know that paperboard is not the solution for every application.

Whilst the robustness of paperboard products has improved, they still do not, and will never, offer the same durability, robustness and longevity that polymer cards can. We all acknowledge that in certain applications, where the card is likely to be disposed of after a single or limited use, it may be appropriate to use paperboard but there is an argument that cards that last longer and are more reusable are an environmentally sound alternative too.

However, we also have to acknowledge that in the public’s eyes the words polymer or more likely plastic are now, in most consumers opinion, inextricably associated with ocean pollution, etc. Whilst we as a business continue to supply PVC core and overlay to card manufacturers around the world, we also acknowledge that there is negative narrative linked to that material too. Furthermore, we understand that supplies of PVC are likely to decrease over time as some manufacturers look more and more to larger markets or alternative polymer production.

Ian Brown – Business Development Director, Nu Agencies, a part of the Nuco International Group

Post the pandemic (and I know that sadly that isn’t necessarily the case in all areas of the world right now) we are all asking the same question—what is the new normal? Which of the changes in buying behaviors and attitudes in general that we’ve seen evolve over the last year are going to remain and will consumers ever return to how they bought and consumed pre-pandemic?

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So, what are the alternatives to PVC and 100% polymer-based materials, and do they tick all the boxes from the consumers’ and manufacturers’ perspective?

Firstly, there are products such as PLA and bio-based polymers; whilst they sit comfortably in the “not a plastic” section of the public’s psyche there continues to be commercial question marks over usability, reliability and supply.

There has also been an increase in recent times in the number of recycled raw materials available to card producers. Recycled PVC has been available for many years, but questions remain about the legitimacy of the recycled content and suspicions still surround the question of post or pre-consumer waste being used. It would also appear to be, in some markets, more expensive than its virgin partner product.

There are some recent additions to the recycled polymer card material arena too but like most recycled products there will always be questions about the feedstock supply chain both in terms of reliability and capacity. Of this type of product rPET would seem to have the best prospects for the future as the PET bottle waste and recycling stream infrastructure is building gradually. Although it would appear that most of that capacity is destined for the food packaging industry. Pricing with either virgin PET G or its recycled counterpart has always been an issue and it will likely always carry a premium versus the materials most commonly used now.

Some post-consumer waste recycled products also need to be viewed with caution as there would appear to be an element of greenwashing linked to their recent appearance. The clamor for sustainability often provokes a raft of seemingly interesting alternatives that aren’t in fact commercially viable at all. I for one have wasted a lot of time on seaweed packaging materials!

There is one more sustainable option now available. After a Taiwanese polymer manufacturer patented technology that enabled it to mix incredibly high volumes of calcium carbonate (chalk) with relatively low volumes of high-density polyethylene (HDPE), the effort began to create a product that could replace PVC in the card manufacturing industry as well as print and laminate just as PVC does.

The manufacturing process is entirely waterless and highly energy efficient. The product is completely non-toxic.
and, dependent on local recycling streams, entirely recyclable. The 40% polymer content means that the finished cards have great durability and resilience and are 100% waterproof. The good news is that the finished cards look and feel very similar to PVC cards (print reproduction is probably better) and the even better news is that card manufacturers are able to utilize the same production equipment as they would for PVC.

RFID inlay producers can manufacture inlays made from a variant with the same 60% chalk/40% polymer combination to offer a 100% PVC free, polymer reduced contactless card.

More great news is that as 60% of cards produced like this are made from chalk, the world’s fifth most abundant natural resource sourced from a waste stream, and can be offered at commercially viable prices with no “green premium” at all.

The material is available in split and solid core and works with PET G overlay. Hence you can create a 100% PVC free, 60% less polymer, durable and reusable card.

As demand for sustainable solutions continues to grow, polymer prices continue to rise and supplies continue to be tight. I encourage you to scour the market for alternative sustainable raw materials and additional raw materials suppliers. The new post-pandemic normal is going to be different and card producers need to be prepared for it.

About the Author: Ian Brown is the business development director of a new ICMA member company called Nu Agencies, a part of the Nuco International Group. Ian has worked in the paper and plastics supply business globally for the last 35 years and with Nu Agencies for the last five years. Nu Agencies distributes printable substrates around the world and is a specialist raw material supplier to the plastic card industry. The company recently launched an environmentally friendly, PVC free, core material that may well provide a solution for sustainability conscious consumers and will soon launch a PVC free contactless card material solution with a key global partner.
ICMA will host its annual Card Manufacturing and Personalization EXPO on November 7-10 at the Renaissance Orlando at SeaWorld in Orlando, Florida. The premier industry event—Cards Reimagined—will celebrate ICMA’s more than three decades of uniting the global card industry during the event.

“As the leading global trade association for the card industry, it is critical for ICMA to continue to deliver the cutting-edge education and networking opportunities that our members depend on to advance their careers and businesses forward,” said Jeffrey Barnhart, executive director and founder of ICMA. “We will also pay tribute to our association’s rich past, honor our members’ dedication, recognize more than 30 years of innovation and set the stage for what’s to come in our ever-evolving industry at the 2021 EXPO.”

ICMA’s 2021 EXPO will include an exhibition of leading card industry suppliers showcasing equipment, materials, card components and services as well as diverse networking opportunities, including speed networking with exhibitors, golf, outdoor receptions and dining with card manufacturers, personalizers, issuers and consultants. Winners of the 2021 ICMA Élan Awards of Excellence, which celebrates the pinnacle of design innovation, security and technical achievements in the card industry, will also be announced at the EXPO.

David Burkus, a best-selling author who was named one of the world’s top business thought leaders by Thinkers50 in 2017, will present the keynote speech. “Under New Management: Full Transparency, Less Email, No Cubicles and Where the Future of Work is Headed” challenges many of the long-established principles of management and leadership. Drawing on decades of research, Burkus has found that many fundamental management practices are wrong, misguided and downright counterproductive. His revolutionary insights convince companies to leave behind decades-old management practices and to implement new ways to enhance productivity and morale. He has earned invitations to speak to leaders at Microsoft, Google, Stryker and the U.S. Naval Academy and Naval Postgraduate School. His TED talk has been viewed more than 1.7 million times.
ICMA's 2021 EXPO will showcase new and exciting ways to apply science, engineering, tools, methods and knowledge to the development of materials, equipment, products and services that will guide the transaction card industry into the future. Share your expertise and deliver a presentation at the event. Email an abstract to jkohihepp@ICMA.com for consideration.

Strengthen your business by showcasing your product or service at the EXPO. Submit an exhibitor contract as soon as possible to ensure a premium location on the exhibition floor. Booth spaces are chosen in the order contracts are received and they are filling up fast. Contact Diane Webster-Sweeney at dwebster@ICMA.com to reserve your booth today.

Align your organization with this premier industry event while boosting brand awareness by sponsoring a key element of the EXPO. Sponsorships are available for a wide range of budgets and include, but are not limited to bags, lanyards, program advertising, the event app, educational sessions breaks and meals. Email dwebster@ICMA.com with sponsorship inquiries.

We look forward to having you contribute to our big 2021 event! Remember to stay tuned to ICMAEXPO.com for more EXPO details and early registration discounts.

**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.
Vodafone, Bundesdruckerei, G+D Develop New Electronic ID Function for Smartphones

Bundesdruckerei GmbH, Giesecke+Devrient and Vodafone have planned a collaborative project to develop an eID function for smartphones. The solution will appeal to a broad customer base because it is manufacturer-independent and thus compatible with a wide range of smartphone models. The goal is to transfer the identity card’s online ID function to smartphone users’ eSIMs for identification (online registration) or authentication (online login) applications before the end of this year. When that happens, it will be possible to use one single device for the entire digital rental car booking or account opening processes, without the need to present a physical ID card. The same applies to e-government services. Unlocking doors is another function set to be taken over by the smartphone because digital house, hotel and car keys can all be temporarily or permanently stored on the eSIM.

Users set up the service by downloading an app, which is due to be launched in autumn 2021, for registration of their physical ID document.

For more information, visit bundesdruckerei.de or gi-de.com.

CompoSecure on Metal Payment Cards for Fintechs

CompoSecure L.L.C. recently released Metal Cards: A Competitive Edge for Fintech Issuers, a report on the benefits of metal cards as part of a robust proposition to attract new cardholders. The report can be downloaded for free and was commissioned by CompoSecure and produced by Aite Group, a global research and advisory firm delivering comprehensive, actionable advice on business, technology and regulatory issues and their impact on the financial services industry.

The report identifies the key challenges fintech firms face when launching and managing card programs, including building trust, competing for customer attention, developing the right brand and product position, overcoming regulatory hurdles and selling products without a branch network. The report provides the best practices for launching a successful metal debit or credit card product and how it can attract cardholders and support a tiered structure that provides the most benefits to premium customers.

According to consumer research cited in the report, 65% of global consumers would choose a metal card over a plastic card when all benefits and rewards are the same. Key benefits of a metal card include:

- **Eco-friendly:** Metal cards offer several environmental benefits. For instance, metal veneer cards are made with 75% recycled stainless steel.
- **ROI:** There are key expense considerations for a metal card, including per-card cost, card personalization, card delivery or other expenses. However, the return on the investment is high, such as greater account acquisition, increased card activation, improved transaction revenue, heightened cardholder retention, and additional fee income.
- **Consumer demand:** Plastic cards are unlikely to achieve the prestige inherent to a metal card regardless of the design.
- **Brand exposure:** Issuing a metal card can increase the number of online and social media mentions, providing ongoing benefits to the issuer’s brand and products.

For more information, visit composecure.com.

CPI Card Group Second Wave Instant Issuance Option

CPI Card Group recently announced the availability of an option for Second Wave® cards for instant issuance. The EMV® and dual-interface contactless capable blank white card stock, which features a core made with recovered ocean-bound plastic, allows financial institutions to seamlessly print and issue full image cards made with more eco-focused materials through CPI’s Card@Once® instant issuance solution.

The sustainability advantages of Second Wave bring a new edge to the robust benefits of Card@Once, which is the first Software-as-a-Service (SaaS) instant issuance solution. Card@Once’s SaaS-based model eliminates the need for financial institutions to maintain their own software or servers, making it cost-effective and easy to issue new and replacement debit or credit cards, on-demand. CPI manages implementation, support and maintenance for the cloud-based solution, connecting financial institutions and their cardholders to the advantages of secure and quick-to-implement instant card issuance technology.

For more information, visit cpicardgroup.com.

Entrust Introduces Adaptive Issuance Production Analytics Solution

Entrust introduced the Production Analytics Solution, designed to provide real-time data and actionable insights to optimize card issuance operations. The solution is part of the Entrust Adaptive Issuance software platform trusted by banks, governments and other organizations worldwide.

The Entrust Production Analytics Solution collects information directly from the
central issuance systems on the produc- tion floor and converts it into a dynamic dashboard of data for in-depth analysis. It offers point-and-click drill down capabilities to refine the accumulated data over any time interval, and the data can be shown in a variety of ways to see the most appropriate insights for the operation.

For more information, visit entrust.com.

**Fingerprint Cards Expands in Europe and Asia**

**Fingerprint Cards** will establish two regional offices, one in Shanghai, China and the other in Zug, Switzerland. The Shanghai office will be the company’s center for its mobile business line, while the office in Zug will function as its payments and access business line center.

At the same time, Fingerprint will also set up a sales and distribution hub in Singapore in order to streamline inventory management and realize economies of scale in its distribution operations to multiple markets.

For more information, visit fingerprints.com.

**Fiserv Brings PayPal, Venmo QR Code Payments to POS**

**Fiserv Inc.** is enabling businesses of all sizes across a range of industries to support in-demand digital payment options and expand their touch-free payment capabilities via a new relationship with PayPal.

Small and mid-sized businesses using Clover® and large enterprises leveraging the Carat omnichannel commerce ecosystem from Fiserv will be able to accept payment via PayPal and Venmo through QR codes presented at the point of sale. Consumers will be able to initiate payment by scanning the QR code with their PayPal or Venmo app and will receive a digital receipt.

For more information, visit fiserv.com.

**G+D Supports European Payments Initiative**

**Giesecke+Devrient (G+D)** welcomes the European Payments Initiative (EPI) as a long overdue step towards establishing a sovereign pan-European payment system and an urgently needed alternative to the dominant global payment providers.

The EPI plans to introduce a payment system including cards and a mobile wallet app which can be used for everyday situations, such as paying in stores or online, as well as person-to-person (P2P) money transfers. This would allow European citizens to withdraw cash throughout Europe and make cashless payments with their cards or via the app at POS terminals under the umbrella of strict European security standards, because their data stays in Europe. This ensures independence for end consumers in cashless payments, and fast and secure processes for merchants and everyone benefits from lower fees compared to private-sector payment service providers.

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The EPI is particularly interesting in the context of the coming introduction of the Digital Euro as a sovereign Central Bank Digital Currency by the European Central Bank. Together, the EPI and the Digital Euro represent two of the most important lighthouse projects that will enable Europe’s innovative capabilities and solution excellence to be experienced on a daily basis. The initiative thus joins a number of projects, such as the Europe Cloud GAIA-X, which are designed to strengthen Europe’s sovereignty for the future.

For more information, visit hidglobal.com.

**HID Global Supports Digital ID Push in Antigua, Barbuda**

The government of Antigua and Barbuda has partnered with HID Global to roll out the company’s Integrale for Civil Registration and Vital Statistics (CRVS) in the country in order to modernize the civil registry system and provide digital identity to the nation.

The solution will be providing a reliable information source for verifiable digital identity information, allowing the government to record citizens events like births, deaths and marriages. HID Integrale was configured to create civil registration records that can be used by 26 stakeholder organizations, including the Banking Association.

The system can integrate data from legacy identity systems, make links between families for stronger authentication, and trigger in-person follow ups when further registration information is required. The system uses a centralized database to provide a single source of authoritative and verifiable digital identity information.

HID Integrale will also be provided to the Libyan government as part of a collaboration with HID Global to deliver biometric passports. HID Integrale can be used to generate statistics on-demand and for participation in UN assistance programs, and those of other international organizations.

For more information, visit hidglobal.com.

**Razer Card Wins Technology Excellence Award**

Razer Fintech and IDEMIA clinched the Singapore Business Review (SBR) Technology Excellence Award for “FinTech Payment Cards” for its LED-enabled Razer Card, the first of its kind in Singapore. The physical prepaid card can be used to make payments at any Visa-accepting merchants and is linked to Razer Fintech’s e-wallet platform to also allow for seamless virtual payments.

The Razer Card, aimed at the e-wallet’s gamer-centric customer segment, absorbs power from the electric payment terminals when tapped, which would then power the LED embedded in the card to light up for several seconds while the payment is being processed—making a battery-powered card a thing of the past.

Each card is linked to the respective customer’s Razer Pay mobile app and can be used to make contactless payments at credit card terminals, after which the appropriate amount will be debited from the e-wallet balance.

As part of the Razer Card’s initial roll-out, the Razer Card was opened to 1,337 select beta users from October 2020 till January 2021. As with all IDEMIA cards, the Razer Pay card also incorporates advanced contact and contactless transaction technology for payment convenience. It also adheres to all typical credit card requirements, including meeting ISO specifications and schemes, and maintaining compliance with EMV chips and standard magnetic stripes.

For more information, visit idemia.com.

**Nimble Launches Virtual Mastercard**

Nimble has taken another step to overhauling its lending business after launching a virtual Mastercard in Australia that gives cardholders access to fixed credit of up to A$10,000.

Nimble is hoping to attract Buy Now Pay Later customers to the “AnyTime Mastercard,” arguing that it offers a more flexible line of credit than BNPL products and greater transparency than traditional credit cards. While the card will be marketed under the “Nimble” brand, it will be issued by Brisbane-based payments services company, EML Payments.

For more information, visit mastercard.com.

**Matica Products Available on GSA Schedule**

BEC Plastic Card Solutions Inc. has added Matica MC310 direct-to-card printer and Matica C410 metal plate embosser to its General Services Administration (GSA) Schedule.

This approval and certification will broaden access to Matica products and expand their availability to federal, state and local government agencies. Government authorities and agencies benefit from Matica solutions to integrate all elements of their secure IDs, including visual identity, access control, and secure infrastructure access. Responsive to the growing demand for secure, tamper-resistant card technologies, Matica has developed unsurpassed expertise in all aspects of designing, integrating, delivering, and implementing government ID solutions.

For more information, visit maticacorp.com.
SPS Offers Transparent Cards

SPS, a brand of the IN Groupe, recently announced new transparent cards. The company has developed new antennas that benefit from the latest technology developments and allow a thinner design than before. Unlike wired coils, SPS antennas are printed with aluminum, allowing for an extremely stable and repeatable design, that makes it easy for designers to integrate the antenna through the card with their specific artwork and guarantee a perfect alignment of graphical items. SPS transparent card offer is compatible with many other card body options such as metal cards or cut or rounded corners.

For more information, visit s-p-s.com.

Thales Gemalto Offers Voice Payment Card

Thales Gemalto and its partner Handsome, a fintech specialist in inclusivity, have come up with a discreet and secure assistive technology solution for people with visual impairments that gives them greater control and makes each payment more secure and trusted. The payment card is paired with the cardholder’s smartphone app, which vocalizes the transaction details.

The smartphone and the Voice Payment Card communicate with each other via Bluetooth. This solution is compatible with all existing EMV payment terminals with no software or hardware update needed. A unique pairing is established between the card and the smartphone to ensure robust security and confidentiality.

For more information, visit thalesgroup.com.

First Visa Card Issued in Sudan

Sudanese Prime Minister Abdalla Hamdok hailed the first Visa card issued in Sudan as a symbol of Sudan’s long-awaited reintegration in the global economy.

The card, issued by United Capital Bank (UCB), was presented to Hamdok by Yousif Ahmed El-Tinay, CEO and General Manager of UCB.

Hamdok expressed his appreciation of the efforts exerted by UCB to comply with all the international standards required to issue the first Visa card in Sudan and described it as a great achievement.

For more information, visit visa.com.
Amazon Launches Contactless Palm-Pay System in New York City

Amazon has brought Amazon One, its contactless technology that lets customers pay by waving the palm of their hand, to a New York City Amazon Go location.

Amazon One technology is already available at Amazon Go locations in Seattle and elsewhere in Washington state. Amazon One can be linked to Amazon Prime accounts, but those who are not Prime members can use the technology as well by creating an account with a mobile phone and a credit card number.

The company first launched the hand-swipe tech in September 2020. Amazon rolled out biometric technology using a palm in April at Whole Foods stores in the Seattle area. The plan at that time was to roll out to seven additional stores in the metro area. Amazon is not the first company to launch palm-reading tech. Piggly Wiggly introduced a pilot program in 2004 that used a fingerprint scan. At the time, that technology was seen as revolutionary.

The e-commerce giant’s contactless payments technology called Just Walk Out has been used at Amazon’s 26 physical Go and Books retail locations. The palm-scanning technology differs from Just Walk Out, because it still requires that items be scanned at checkout.

Smart Finger Ring with Integrated RFID

House key, wallet, health insurance card, hotel key card—a smart finger ring could replace all these in the future. Produced by a 3D printing process, the ring has an integrated RFID chip, tamper-proof, sealed and invisible. The technology of integrating electronics during 3D printing can of course be used for other applications too. The multifunctional ring was developed by a research team at Fraunhofer Institute for Casting, Composite and Processing Technology IGCV.

Researchers at Fraunhofer IGCV developed the intelligent ring as part of the MULTIMATERIAL Center Augsburg. The large-scale project, sponsored by the Bavarian Ministry of Economic Affairs, Regional Development and Energy, is divided into ten individual projects—including the KINEMATAM project, which came up with the idea and the demonstrator model of the smart part.

More important than the ring itself, however, are the manufacturing process and the ability to integrate electronics while a component is being produced—even at places within the component that would otherwise be inaccessible. The inside of a ring, for example, 3D printing itself has been around for a long time. The main focal point of the development was the expansion of the laser beam melting unit by the internally developed automated process that places the electronics.

Consumers to Get Option to Personalize Digital Payment Cards

Consumers may soon be able to personalize the payment cards stored in their digital wallets by uploading their own pictures or images of
their favorite sports teams, charities and retail brands to them.

The digital card art solution is being developed with support from Google Pay and Mastercard to encourage the use of mobile wallets by enabling consumers to personalize their digital cards just as they would a physical one.

Public Transport Goes Contactless in Helsinki

Littlepay recently announced the launch of open loop payments on public transport in Finland’s capital Helsinki and its second largest urban area, the city of Tampere.

Tap-to-pay is now live on selected ferries and trams in Helsinki and on buses operated by Nysse in Tampere.

Last year, transit-focused payment service provider, Littlepay, won a contract with Helsinki Regional Transport (HSL) and TVV lippu- ja maksujärjestelmä Oy (LM) to enable contactless EMV payments on public transport in Helsinki and in other Finnish cities. This is the first phase of the project, which will continue with multi-modal rollouts across the cities’ transit systems.

HSL’s key objective in modernizing its ticketing and payment system is to improve the experience of commuting and leisure travel. Quick, easy and safe contactless transit payments are expected to be popular with city dwellers and tourists who already use tap-to-pay solutions in retail and hospitality.

Report: E-Commerce Makes Up 19% of Global Retail Sales

Fueled by the COVID-19 pandemic, e-commerce around the globe surged to $26.7 trillion in 2019, and increased from 16% to 19% of total retail sales in 2020, according to a report released by the United Nations Conference on Trade and Development (UNCTAD).

The U.S. dominated the overall e-commerce market, followed by Japan and China, according to the report. Korea posted the biggest increase in online retail sales in 2020—25.9%, up from 20.8% in 2019. The country’s online sales went from roughly 1 in 5 transactions in 2019 to more than 1 in 4 in 2020. Digital sales were up in several countries, with worldwide eCommerce up 4% from 2019, per the report.

Global e-commerce—including business-to-business (B2B) and business-to-consumer (B2C)—comprised 30% of global gross domestic product (GDP) in 2020. Eleven of the top 13 e-commerce firms are from China and the United States. Online transactions in the U.K. went up by 23.3% over the previous year’s 15.8 percent.

China’s e-commerce market went up by 24.9% from 20.7% the year prior. The U.S. went up by 14% from 11%. Increases were also posted by Australia, Singapore and Canada, according to the report.

Full Enforcement of U.S. REAL ID Law Moved to 2023

The COVID-19 pandemic has forced the U.S. Department of Human Services (DHS) to delay full enforcement of the REAL ID law from October 1 to May 3, 2023, the agency has announced.

The REAL ID law requires every air traveler 18 years or older to show genuine REAL ID-compliant identification documents at airport security checkpoints for domestic travel. Those under 18 must be travelling with an individual who has acceptable documentation.

While all 50 states (and most U.S. territories) are prepared to issue REAL ID driver’s licenses and identification cards, many have had to extend driver’s license renewal deadlines and switch to appointment-only scheduling because of COVID-19 restrictions. In its announcement, DHS stated, due to the pandemic, only 43% of state-issued driver’s licenses and identification cards are REAL ID-compliant.
ICMA’s Latest ACE-Commercial Class Announced

ICMA would like to congratulate the following individuals who successfully completed the Advanced Card Education (ACE)-Commercial training program:

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<td>Ashwini Pandey</td>
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ICMA would like to congratulate the following individuals who successfully completed the Advanced Card Education (ACE)-Commercial training program:

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

• Wednesday, June 23, 2021 at 11 a.m. EDT

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.

NEW BLOGS POSTED ON ICMA.COM

Have you read ICMA’s latest blogs?

5 Pro Tips for Powerful Card Packaging explains how card packaging is now seen as a meaningful introduction to impactful card products and features Burgopak Ltd. Creative Director Dane Whitehurst’s professional tips for powerful card packaging.

Learn about ICMA marketing solutions that can help boost brand and product awareness, generate leads and grow business in ICMA Marketing Solutions: 6 Ways to Grow Business in the Card Industry.

Why Digital IDs Won’t Replace Physical Identity Cards explains how physical ID documents and cards still play a major role in identity authentication—and in many ways will be closely tied to virtual credentials as the rollout of digital IDs continues throughout the world.

To read all of ICMA’s latest blogs, visit the blog section of ICMA.com.
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.

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 one of 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.

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**The following companies are EcoLabel licensed:**

- Composecure, L.L.C.
- CPI Card Group
- Perfect Plastic Printing

**The following CPI Card Group products are EcoLabel certified:**

<table>
<thead>
<tr>
<th>Card Product</th>
<th>EcoLabel Category</th>
</tr>
</thead>
<tbody>
<tr>
<td>Reclaimed Ocean Bound Plastics</td>
<td>Recycled Content</td>
</tr>
<tr>
<td>High Content Recycled Card</td>
<td>Recycled Content</td>
</tr>
<tr>
<td>rPVC (Recycled PVC)</td>
<td>Recycled Content</td>
</tr>
</tbody>
</table>

**The following Composecure, L.L.C. Card Group products are EcoLabel certified:**

| Metal Veneer DI            | Recycled Content  |
| Metal Hybrid DI            | Recycled Content  |
| Ceramic Metal Hybrid DI    | Recycled Content  |
| Metal Veneer Lite DI       | Recycled Content  |
Now, it’s never been easier for anyone searching the web for card products and services to find an ICMA member company that meets the specific needs of their project. ICMA’s online member directory is visible to all icma.com visitors and can be quickly and easily searched by those seeking card manufacturers, personalizers and issuers, as well as card manufacturing supplies and equipment. It is also far and away the most viewed page on ICMA’s website next to the home page.

Here are the top three reasons why ICMA members should take advantage of this free member benefit:

1. **Attract New Business**
2. **Boost Website Traffic and SEO**
3. **Amplify Online Presence**

Each ICMA member company has its own profile page, which features a company description, logo, listing of products and/or services and website link. Analytics show that visitors to the directory are highly engaged, meaning they dedicate significant time to searching and reviewing member pages, which brings outstanding visibility to ICMA members.

**How to Create a Company Listing**

Don’t wait to take advantage of this powerful online referral tool. Join your industry peers in letting ICMA’s online member directory go to work for you. Members can fill out their profile information on a user-friendly online form. To receive the form or additional information about this ICMA member benefit, call ICMA Headquarters at 609-799-4900 or email info@icma.com.
2021

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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

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ICMA: The Premier Card Manufacturing & Personalization Organization

Access three decades of card industry data. Network with industry thought leaders and peers. Make an impact around the globe.

- 200+ companies recognized by prestigious Élan Awards of Excellence
- 300+ exclusive online articles, reports, presentations & resources
- 1,100+ industry articles provided through Card Manufacturing magazine, monthly Inside ICMA e-newsletter, and weekly In-brief e-newsletter
- Global Card Market Statistics Reports covering 12 markets to support your business planning
- Events have been held in over 15 countries
- Global EXPO with 300+ attendees and over 50 exhibits
- Nearly 50% of members with the association for 10+ years
- Events have been held in over 15 countries
- 30 website – visited by 5,000/month – drives traffic to member websites and offers on-demand member training
- 1,000+ industry leading training & recognition programs
- 2 regional education events in North America and Europe
- 12, Global Card Market Statistics Reports covering 12 markets to support your business planning

For more info or to join, visit ICMA.com or call 1 609.799.4900
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