

## Drive growth through cards your customers want to use

- ✦ Nordics leader in card issuing – premium, biometric, sustainable cards and wearables
- ✦ World leader in sustainable card production – 75% of cards sustainably produced in 2023
- ✦ Fast time to market, same-day deliveries across Europe
- ✦ From metal to wood and beyond – premium cards of distinction
- ✦ Cutting-edge biometric cards for ultimate security and convenience

## Card use keeps rising – so the right cards matter



At a time when industry hype focuses on account-to-account payments, Open Banking and digital wallets, data helps us see how people actually pay in store and online. As Europe exited the pandemic in 2022, the number of cards in circulation grew by 20% more than the long term average<sup>1</sup>, while spending on cards shot up by 17.64% – almost twice the long-term average. What's more, cards still constitute 57.3% of all cashless payments, while a number of studies find that between half to two-thirds of consumers<sup>2</sup> in Europe and North America still prefer using cards for in-person and online shopping after COVID.

Given the continued popularity of cards, offering your customers cards they want to use makes a massive difference to transaction volumes and value. It also helps your bank retain its position as top-of-wallet choice for your customers. What's more, the right card products build brand loyalty and act as a great advertisement for your bank's services wherever they are used, either in-store or online.

## Tietoevry Card Production and Personalization: the right choice, whatever the need

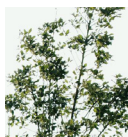
We provide a full suite of agile card services from our three sites in the Nordics and offer the richest card product portfolio in the market alongside world-leading partners. Working with 10 different BIN sponsors/processors, we also provide smaller institutions and fintechns with services across the entire card value chain – from production and issuing through to acquiring, processing, fraud protection and more.

See the next page for our full range of card options ...

<sup>1</sup> See The Digital and Card Payment Yearbooks 2022-2023 – European Overview at [www.paymentyearbooks.com](http://www.paymentyearbooks.com)

<sup>2</sup> See The European Central Bank, December 2022, "The payments attitudes of consumers in the euro area": [https://www.ecb.europa.eu/stats/ecb\\_surveys/space/html/ecb.spacereport202212-783ffdf46e.en.html](https://www.ecb.europa.eu/stats/ecb_surveys/space/html/ecb.spacereport202212-783ffdf46e.en.html) and Visa USA, 7 January 2022: "Back to Business Study – one year on": <https://usa.visa.com/dam/VCOM/blogs/visa-back-to-business-study-one-year-edition-sep21.pdf>

# Generate higher transaction volume and value with the right card



## Sustainable cards:

- The world leader in sustainable production: cards 75% sustainably produced in 2023.
- Corn, wood, post-consumer plastics or ocean-recovered plastics and more.
- Innovative card recycling program for metals and plastics.
- Check out our [sustainable cards backgrounder](#) for more on how saving the planet also helps grow your business and build brand loyalty.



## Premium cards:

- European metal card market growing at 44% per year<sup>3</sup> - premium customers spend more.
- Metal cards proven to generate higher spending and more transactions.
- Full metal, hybrid, metal edge and metal veneers available.
- Gold, platinum and other metals – or sustainable wooden cards.



## Biometric cards:

- EMV payment cards with biometric fingerprint for ultimate security.
- NFC enabled: no need to touch terminals or enter PIN codes – faster checkout.
- No limit to contactless transactions with biometric authentication.
- Biometric data stored on-card for data privacy and security.
- Unlock and onboard biometric cards using Tietoevry My Cards app.



## Wearables:

- Wearable payments linked to card increase cardholder convenience – and usage.
- Frictionless payments for low-value transactions at Point of Sale.
- Customizable solutions (credit or debit payment, loyalty, more).
- Fully secured to protect personal and business information.

<sup>3</sup> Source: Giesecke & Devrient, "Metal cards – the lifestyle solution for payments": <https://www.gi-de.com/en/payment/card/smart-cards/metal-cards>

## About Tietoevry

Tietoevry creates purposeful technology that reinvents the world for good. We are a leading technology company with a strong Nordic heritage and global capabilities. Based on our core values of openness, trust, and diversity, we work with our customers to develop digital futures where businesses, societies, and humanity thrive.

Our 24,000 experts globally specialize in cloud, data, and software, serving thousands of enterprises and public-sector customers in more than 90 countries. Tietoevry's annual turnover is approximately EUR 3 billion and the company's shares are listed on the NASDAQ exchange in Helsinki and Stockholm, as well as on Oslo Børs.

[www.tietoevry.com](http://www.tietoevry.com)

**To find the right card for your customer's needs, get in touch with Tietoevry's Card Production and Personalization team at:**

Stefan Niemi, Head of Sales,  
Card Production & Personalization  
Tel: +46 702 838 188  
Email: [stefan.niemi@tietoevry.com](mailto:stefan.niemi@tietoevry.com)

