

Does your card program offer the capabilities consumers need for life today?



Cards programs that stand out are supported by better technology, manufacturing and customization, and instant issuance.

Contactless awareness is increasing

77% of consumers say contactless payments are **cleaner**²

About **38%** of consumers now see contactless as a **basic need** or feature of payments³

About **33%** of consumers are using their contactless card **more** than other cards in their wallet⁴

Visa® estimates that **80** of its top 100 U.S. merchants offer customers the ability to **tap to pay** at checkout⁵



Contactless cards are a **necessity** for today's consumers

An estimated **65%** of U.S. merchant locations have **contactless** acceptance¹

Consumers love card customization

21% Average increase in transactions of **custom cards** over generic cards⁶

The estimated target audience for **metal cards** is nearly **40 million**-strong in the U.S.⁷



Metal cards attract and retain **more high-end cardholders**⁸

Instant issuance is a service that consumers expect



Instant issuance increases activation rates by **93%**⁹

Instant issuance projections for 5,483 financial institutions, 67,075 branches and **55%** market adoption across the U.S.¹⁰

Top-of-wallet status is critical to retaining cardholders. Yet, many institutions fail to leverage capabilities available to today's card programs to gain a competitive edge.



Find out how Harland Clarke can help you build a card program designed to meet the growing needs and demands of today's consumers.

call 1.800.351.3843
email contactHC@harlandclarke.com
visit harlandclarke.com/CardsCX

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¹ PaymentsSource, Fitzgerald, Kate, "Coronavirus brings lessons to retailers, issuers about contactless payments," April 15, 2020

² Payments Source, "PayThink It's Not Just Coronavirus That's Accelerating Contactless Payments," 2020

³ The Futurist Group, "Impact of COVID-19 on Contactless Payments," May 2020

⁴ Ibid.

⁵ Sanford, Dan, "Tap to Pay is Taking Off," May 13, 2019

⁶ Aite Report, "Print on Demand: Driving Usage and Customer Retention Through Custom Cards," August 2018

⁷ CPI Card Group

⁸ Ibid.

⁹ Harland Clarke Client Data

¹⁰ Montez, Tiffani, Aite Report, "Top Trends Shaping the Future of Card Issuance," August 2019