



Thales Gemalto SketchMyCard

Building an emotional connection
between banks and their customers



Designing your own card has never been more fun

In an ever-expanding financial world, the card remains the essential bond between banks and their customers. And with **29 billion cards** predicted to be in circulation globally in **2023**, up from 25 billion in 2021, credit, debit and prepaid cards now need to compete even harder for top-of-wallet status. As a result, a powerful new trend has emerged among Fintechs.

Fintechs and neobanks typically project the disruptive and innovative nature of their business models via the physical payment card. This is achieved by using unique and innovative card body technology, such as fluorescent, eco-friendly and metal designs. Another important trend being driven by Fintechs is to provide their customers with a **hyper-personalized** experience across all levels of interaction.

Personalization of cards is the physical embodiment of this strategy. When a customer enjoys a fully customized experience with their bank, the option of designing their own card strengthens and complements this relationship. Existing card personalization programmes demonstrate just how much customers enjoy using pictures of loved ones such as family members and pets, custom images that represent their interests and affiliations, or even decorating the card with a laser engraving of their signature. More recently, personalizing flat printed offset cards with a sketch or doodle has emerged as the ultimate means of combining customer **self-expression** with the innovative and disruptive nature of Fintechs.

Issuing debit or credit cards with customer-selected photos **has proven to be an extremely effective tool for supporting differentiation and retention strategies**. Without doubt, it ensures banks and Fintechs can increase cardholder activation and transaction rates. As a [2018 report by Aite Group](#) highlights, banks and Fintechs that offer their customers personalized card artwork tools enjoy a **6% increase in card activation rates**.

Thales has developed a comprehensive suite of artwork services, all of which are combined in a single platform. As a result, users can fully customize their card by:

- Adding their own personal picture or choosing one from topical galleries, via *Thales Gemalto AllAboutMe*
- Adding a laser engraving of their handwritten signature to a metal card, via *Thales Gemalto AllAboutMetal*
- Adding their own sketch or doodle to an offset card, via *SketchMyCard*

In this brochure, we dig deeper into the SketchMyCard offer, outlining how it works and the main benefits for banks and Fintechs.

We also explain how this single offer combines the best of two trends: the desire of banks and Fintechs to offer an offset card that reflects an innovative and disruptive image, and hyper-personalization strategies that provide unique opportunities for self-expression by customers.

What is SketchMyCard about?

Hyper-personalization is very much part of the Gen-Z mindset. In every aspect of life, those born between the late 1990s and early 2010s are typically motivated by a strong desire for self-expression. This heightened sense of individuality often underpins highly connected, digitally enabled relationships with their peers, communities and wider society. Equally, it can play an influential role in decisions regarding product and service offers. Banking and payments are no exception.

SketchMyCard was developed specifically to fulfil the aspirations of Gen-Z consumers, but not only. Powered by the very successful AllAboutMe platform, SketchMyCard is a new and innovative marketing tool that enables **users to customize any bank's flat printed offset card by drawing their own sketch or choosing one from a gallery**. This journey has virtually no creative limits, and can be expressed on almost any innovative card body.

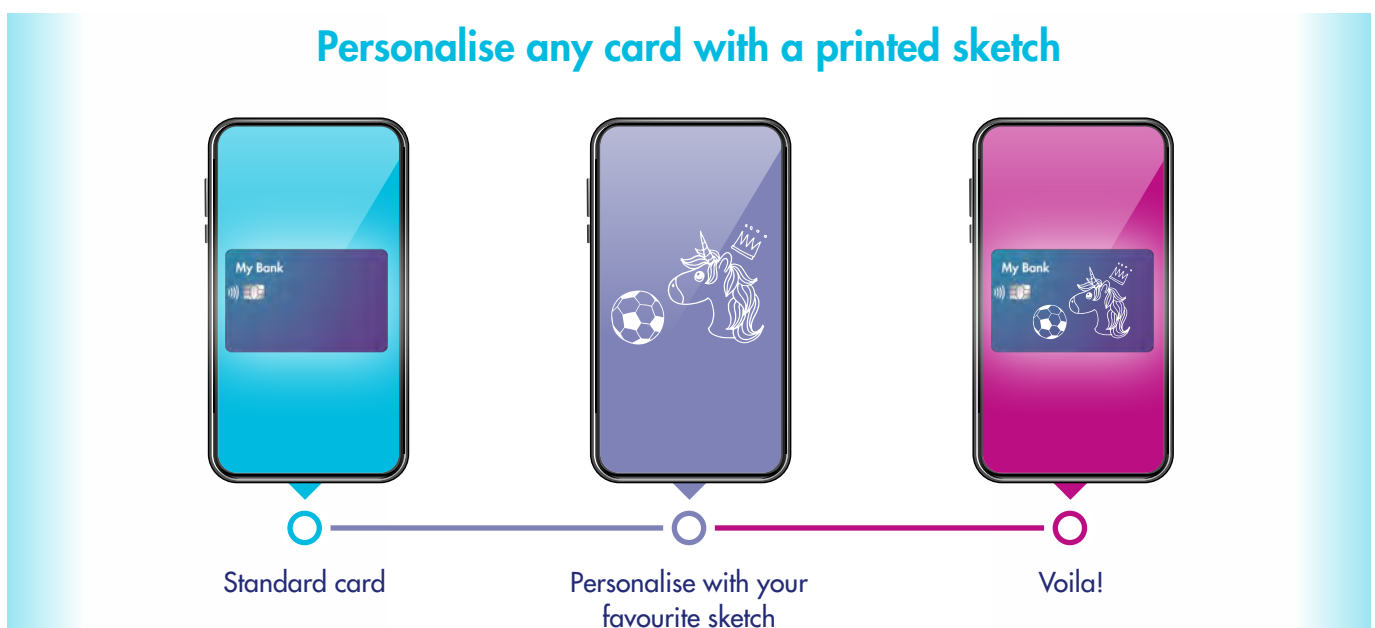
Using our existing and unprecedented personalization technology, the user's sketch is printed on the front of the card. SketchMyCard therefore becomes a simple yet effective way to add authenticity and self-expression to a bank's pre-designed offset card.



How exactly **does it work?**

1. **Configuration and setup:** Leveraging AllAboutMe platform technology, a SketchMyCard product is easily configured with appropriate user experience, gallery selection and printer configuration defined by the Bank or any Card Issuer
2. **Mobile application:** Once integrated into the bank's mobile app, the user simply opens it and selects the card to be personalized.
3. **Designing the doodle:** One of many SketchMyCard designer plugins is then displayed, enabling the user to customize a new card based on the card product configuration within the SketchMyCard platform. This allows any combination of drawing on screen and adding or manipulating gallery sketches and text.
4. **Validation process:** SketchMyCard platform manages the workflow; built-in services and tools are used to **validate sketch submissions** in accordance with scheme & bank branding guidelines; this can be done by the card issuer or by a dedicated Thales checking team using an agreed SLA
5. **Preparation and print:** Once approved by the above process, a print-ready input file is prepared for the specific printer and ink configuration and sent securely to any personalization site for card production as per the example below.

Personalise any card with a printed sketch



What can this solution bring to **banks and Fintechs?**

The top-of-wallet benefits generated by SketchMyCard include:

- 1. **Unique customer connections:** Personalization forges a powerful emotional connection. The creative process enables the user to design something that is uniquely their own and complements perfectly the bank's hyper-personalization strategy. The combined effect makes a significant contribution towards the ultimate goal of building lifelong customer relationships.
- 2. **Powerful Gen-Z marketing tools:** Powered by the hugely successful AllAboutMe platform, SketchMyCard is able to capitalize on the individualistic yet connected nature of Gen-Z communities. SketchMyCard offers all the marketing benefits and features currently available in AllAboutMe, including unlimited card product configuration, dynamic galleries and social media sharing.
- 3. **Additional revenue streams:** With appropriate segmentation and marketing, card customization is a proven means of creating an additional revenue stream. With SketchMyCard, banks can capitalize on the resurgence of self-expression and individualism, and the trend for personalization.
- 4. **Personalization and special effects on all types of cards:** The options are endless. An extensive choice of card bodies (PVC, ocean PVC, metal...) is combined with innovative background effects (fluorescent or flip-flop ink, gradient or pearlescent, and much more besides). For a deeper dive, take a look here at [our innovative cards](#).

Why choose SketchMyCard?

As a world leader in technology, Thales has over **15 years** of solid experience in this field and consistently achieves outstanding levels of quality. As your partner, Thales can rise to the challenge and provide the utmost in reliable and secure technology, innovative cards incorporating the latest and unique designs, and the best look and feel for the ultimate customer experience. In total, our dedicated platform has now produced tens of millions of unique designs.

Image content safety and security with Thales Gemalto Image Checking Services

A dedicated team at Thales **checks all customized images** submitted by users and provides validation results **by the next working day**. Our team quite literally eyeballs, researches and investigates each and every design against the specific guidelines set by Visa, Mastercard and individual banks in specific countries/regions, as summarized in the diagram below. This service has been running for over **15 years**, is backed by strong AI technology and performs several **million checks** every year, for customers located all over the world.

