



Stay ahead of the Curve

In the world of payments, innovation is key

How do you ensure that your products and services really hit the mark and that you stay ahead of the curve? Payments card firm Curve thinks it has the answer.

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“The metal card is a great way to strengthen your brand image and differentiate your offering while showing that security and excellence in design can co-exist,” says Howard Berg, UK, Ireland & Switzerland, Banking & Payment Senior Vice President, Gemalto.

Curve has been working with Gemalto to roll out a solution that is simple, innovative and premium, which in turn ensures customer retention.

Building on a previous close relationship between the two firms, Gemalto has been delivering metal cards to the UK-based payments company since 2019, and PVC cards since 2016. By using metal rather than traditional plastic, Curve has become only the second firm in the UK to adopt a substrate that had never previously been used in the country.

The brief to Gemalto was simple: **deliver an innovative card that screams premium quality – and deliver it on budget and to a tight timescale.** As a world leader with a reputation for quality, Gemalto, along with its partner CompoSecure, rose to the challenge and delivered cards that have a unique value proposition.

The iconic metal cards are crafted out of 18 grams of stainless steel, are fully contactless and are available in three colours: Blue Steel; Rose Gold; and Limited Edition Curve Red. Laser personalisation of the cards is carried out locally by Gemalto.

Something truly special

What makes the Curve card so special is that it is smart and **allows users to keep all of their credit and debit cards on a single card.** This unique all-your-cards-in-one technology means customers can upgrade their banking experience by syncing their debit and credit cards onto the Curve app, enabling them to leave home with just the one Mastercard-backed Curve card.

The new metal cards offer a host of exclusive benefits that have been carefully tailored to meet the needs of the ‘experience generation’. Not only do cardholders get to enjoy the superior look and feel of Curve Metal but they can also enjoy unlimited fee-free spending abroad; and get 1% cashback from big names such as Harrods, Selfridges and Uber. Other benefits include gadget insurance, worldwide overseas travel insurance and collision damage waiver insurance for car hire. What’s more, customers can get instant notification of all their spending; receive double rewards; see all their spend in one place; and use an innovative ‘time-travel’ feature, which allows them to switch which card they use for payments, even after completing a purchase.