



## AllAboutMe™

### Your Image - Your Card.

AllAboutMe allows issuers' customers to personalize their payment cards using their own photos. This means they identify with their card, which in return creates loyalty and higher card usage rates.

#### What is it?

AllAboutMe is the award-winning turnkey card design application that allows cardholders to create their own personal cards online using photos of a loved one, pet, favorite place or memorable event.

Alternatively, cardholders can choose from a gallery of images provided by the issuer. Once the image has been uploaded, it is displayed behind a template showing the "fixed" elements of the card design, including card association logo, issuer logo and embossing. The image can be scaled, flipped or rotated until users are happy with their design.



# AllAboutMe™

## What are the benefits?

The key driver for card personalization is the bond it creates between the cardholder, the card - and the issuer. This generates loyalty, reduces churn and leads to front-of-wallet placement:

### Account Activation Increase

- > 54% - BBVA Compass Bank

### Customer Usage Increase

- > 68% - American First Credit Union
- > 60% - Blon Bank
- > 31% Newcastle Permanent Building Society
- > 27% - BBVA Compass Bank
- > 15% to 20% - Zions Bank

### Customer Retention Increase

- > 3% - BBVA Compass Bank

### Revenue Impact

- > \$45 (US) incremental revenue per card per year (BBVA Compass Bank)
- > 10% - increase interchange fees (Newcastle Permanent Building Society)
- > 21% decrease in checks written (American First Credit Union)

Perhaps the most important aspect of AllAboutMe is the vital role it can play in online marketing campaigns. Designing a card is a truly participative internet experience where the pride and excitement cardholders feel drives conversations both on- and off- line that triggers invaluable viral marketing effects.



AllAboutMe is the perfect springboard and enhancement to the world of online payment card marketing.

AllAboutMe's greatest asset is its simplicity. Your cardholders can look forward to an easy, secure experience that lets them design their new favorite payment card whether they are at home, in a branch or even on holiday!

## Conclusion

With over 200 issuers globally, Gemalto delivers unique implementations that meets the security and requirements of the world's largest financial institutions while meeting budget requirements of local credit unions and banks.



The cardholder visits a website customized with your brand and hosted by Gemalto



The cardholder uploads an image (or selects from an online library) and designs a unique card



The image is approved and sent to the personalization bureau where the card is produced and embossed



The cardholder receives the final card by mail in a standard fulfilment package