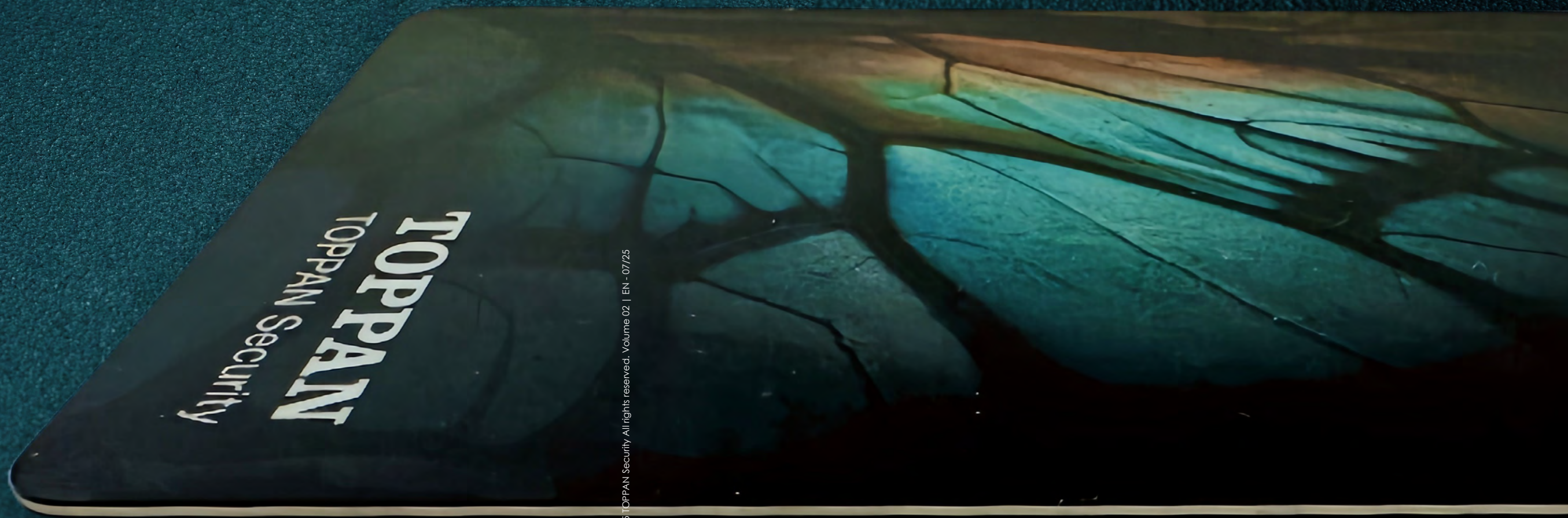


# WHY YOU SHOULD LISTEN TO THE SOUND OF SUCCESS:

The Value of Metal Cards for Financial Institutions

Whitepaper



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## INTRODUCTION

In an era where digital payments are rapidly evolving, financial institutions or card issuers face mounting pressure to **differentiate themselves**, attract new customers, and retain existing ones. One product innovation that has captured the attention of both consumers and financial institutions is the metal payment card. With its **distinctive weight, tactile**

**feel**, and **unmistakable sound**, the metal card is more than a payment tool—it is a strategic asset. This whitepaper explores the tangible and intangible value metal cards bring to banks, demonstrating why the **unique “clink”** should be music to any financial institution's ears.

## THE ALLURE OF METAL: MORE THAN JUST A CARD

Metal cards offer a **premium experience** that sets them apart from traditional plastic. Their heft, durability, and signature sound instantly communicate exclusivity and status. This sensory experience delights customers and sparks conversations, reinforcing the issuer's brand as innovative and customer focused. Market research consistently highlights that metal cards are **favoured** by **high-net-worth individuals** and **premium banking customers** for their exclusivity and added benefits, but the market also sees an increasing interest from Generation Z in metal cards.<sup>1</sup>



## DRIVING CUSTOMER ENGAGEMENT AND LOYALTY

### ENHANCED BRAND PERCEPTION

Metal cards are widely associated with **luxury** and **prestige**. Customers who receive a metal card often feel a greater sense of value and belonging, leading to more **positive perceptions** of the **issuing bank**.<sup>2</sup>

<sup>1</sup> Metal Card Market Size 2023-2028 | Industry Demand, Share and Trends

<sup>2</sup> Metal Card Market Size, Growth, Scope & Forecast Report - 2033



### INCREASED ACTIVATION AND USAGE

As ABI Research reports, the number of metal payment cards issued annually will increase from **36.1 million** in **2022** to **85.1 million** in **2028**, reflecting **rapid adoption** and **strong consumer demand**. This growth is driven by issuers using metal cards to maximize customer retention, maintain top-of-wallet status, and drive additional transaction volumes.

### CUSTOMER RETENTION AND ATTRACTION

The unique appeal of metal cards is a **strong differentiator**. Market analysis shows that premium banking services and the rising adoption of contactless payments are **key growth drivers**, making metal cards increasingly attractive to a broader customer base.

## SCALABILITY AND DESIGN FLEXIBILITY

Advances in manufacturing have made metal cards accessible to a broader customer base, not just the ultra-wealthy. Banks can now **offer customized designs**, using a range of colours and materials, to **reflect their brand identity** and appeal to different customer segments depending on the type of metal card they choose. Encased metal cards, for example, allow for full-color branding and symmetrical contactless functionality and offer a more **affordable** and **scalable** option for a large customer base, while hybrid metal cards offer printing options on one side and metal engraving on the other side. Full metal cards offer the most exclusive choice. [“Metal Card Brochure”](#)



## THE EMOTIONAL AND PSYCHOLOGICAL CONNECTION

Metal cards create a **deeper emotional bond with customers**. The **premium experience** and **sense of exclusivity** encourage **higher engagement** and **spending**. For instance, American Express expanded its metal card portfolio from one to eighteen offerings after witnessing strong, measurable returns—highlighting the value of reinforcing a brand's premium positioning<sup>3</sup>.

## CONCLUSION: THE SOUND OF SUCCESS

The value of metal cards to issuers is clear. They **drive customer acquisition, retention, and spending**, while also **enhancing brand perception** and **security**. The unique “clink” of a metal card is more than just a sound—it is an audible signal of success, exclusivity, and innovation. For issuers looking to stand out in a crowded market, the metal card is not just a product—it is a statement.

### KEY TAKEAWAYS FOR BANKS AND FINTECHS:

- 1. Differentiation:** Metal cards help issuers stand out and be instantly recognizable.
- 2. Customer Loyalty:** They build positive brand perception and drive customer retention.
- 3. Increased Spend:** Cardholders spend more and are more likely to renew.
- 4. Scalability:** Different types of metal cards offer options that make metal cards accessible to a wider audience.



<sup>3</sup> Metal Card Market Size 2023-2028 | Industry Demand, Share and Trends