

Allynis AllAboutMe™

||||| Your Image - Your Card



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Allynis AllAboutMe™

||||| Your Image - Your Card. Allynis 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 customized 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 selected 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.

All of this happens through an online interface that blends perfectly with your brand. The cardholder becomes a 'partner in design' which in return creates loyalty and yields higher usage rates for your card.

■ 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
- 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)

You will be provided with real-time Marketing and System reports to track cardholder participation rates, monitor card order status and more.



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 product



The art 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

- 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.

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

■ How does it work?

AllAboutMe's greatest asset is its simplicity. Your cardholders can look forward to an easy, secure experience that lets them design their new favorite card. Here's how it works:

- The cardholder logs onto an issuer-branded website, hosted by Gemalto.

- The cardholder uploads a personal photo or chooses from an image gallery.
- The cardholder previews and approves the design.
- The new card design is reviewed for image and brand compliance.
- Once approved, the new card design is sent to your designated personalization bureau for production and embossing.
- The card is mailed to your customer.

■ Conclusion

The business case for card customization has been proven time and time again. With over 200 issuers globally, Gemalto delivers turnkey implementations that satisfy the rigorous requirements of the world's largest financial institutions while meeting budget requirements of local credit unions and banks.