

# Card Production & Personalization Services

- **#1 in the Nordics** for card issuing – premium/biometric/sustainable cards and wearables
- **#1 globally** in sustainable card production
- **Next-day** delivery across Europe



Tieto Banktech card portfolio offers **the broadest card portfolios in Europe**, supporting both physical and digital card types through a flexible, multi-vendor model. The portfolio covers the entire card value chain—**from design and production to issuing, personalization, and processing**—allowing banks to combine materials, technologies, and partners to meet market and customer requirements efficiently.

## Sustainable



Sustainability, a trend driven by EU directives and brand mandates opting for more sustainable materials and circularity.

- **Recycled material**
  - Recycled PVC (rPVC)
  - Recycled PET (rPETG)
- **Renewable material**
  - Polylactic Acid (PLA) cards made of corn/sugar cane starch
  - Wood cards
- **Re-claimed material**
  - Ocean Plastic cards

## Premium



Premium cards typically address affluent and high-net-worth customers as tokens of appreciation and status.

- **Metal embedded cards**
- **Metal face cards**
- **Full metal cards**
- **Mirror cards**
- **Ceramic cards**
- **Precious metal cards**

## Advanced tech cards



These are payment cards that integrate additional interactive or authentication features beyond standard chip and contactless cards.

- **Biometric fingerprint card**
- **Light-emitting (LED/OLED) card**
- **Dynamic security code (EVC) card**
- **Audio-enabled (voice) card** (for visually impaired)

## Wearables



Microcards, personalized and ready for immediate use, and tokenized wearables that enable secure, contactless payments using digital tokens.

- **With microcards**
  - Key rings
  - Bracelets
  - Watch straps
- **Tokenized**
  - Key rings
  - Bracelets
  - Watch straps
  - Rings
  - Customizable, tokenized cards

**20 million cards**  
personalised annually at our  
3 card personalization sites.



## Why choose Tieto Banktech for your card personalization needs?

**Global reach:** Three strategically located personalization sites across Finland, Norway, and Latvia enable fast, reliable, and scalable card delivery worldwide.

**Full-cycle expertise:** End-to-end services cover everything from card production, issuing and personalization to acquiring, processing, and fraud protection.

**Market-leading portfolio:** Wide range of card products developed with world-leading partners to serve diverse market segments.

**Seamless partnerships:** Cooperation with 10+ BIN sponsors and processors allows flexible support for banks, fintechs, and niche institutions.

**Robust solutions:** Load balancing and disaster recovery capabilities ensure constant, secure operations.

**Certified quality:** All facilities accredited by Visa, Mastercard, and UnionPay (for Riga site) for the highest standards in security and quality.

**Agile delivery:** Highly flexible services tailored to your requirements, supporting everything from standard to premium and sustainable card options.

