

Card Benefits in card issuing projects

Once you are launching your **card program** it is important to think about additional **benefits** that you can deliver for your users or products that can increase the value of your program. In this article we will show a few ideas and examples that you can use to enhance your [card issuing](#) project.

How to strengthen your card issuing program?

- **Education and messaging** - the most important but very often forgotten. No cost benefit. Just start teaching your users how to use cards, how to behave in a secure way, how to pay on the internet, how to connect to Apple Pay or Google Pay etc. Build ways or use our white label ways of communication. It will pay back for sure.
- **Enable new ways of payments** - enable new ways of payments for your users. Teach them how to use their card in a friendly, secure, internal environment. Maybe they can buy something on your platform, maybe you can enable money transfer from cards etc. Thanks to such activities you will teach them how the card works and what they can experience. You will lower the level of fear and risks they may fear at Point-of-Sale.
- **Insurances** - think of launching a program with insurances. This became very popular 10-20 years ago in the card business. Many banks give users additional insurances that they can buy in their apps. Insurance is an ideal product and card benefit because it increases security feeling among your users. Examples of such insurances are eCommerce payment extended insurance, lost & theft insurance, travel insurance etc.
- **Point based loyalty program** - think of launching a point based loyalty program or join an existing one. We are using the Priceless Specials program done by Mastercard. This can be a strong added value that you can communicate. You can also increase revenues thanks to it and increase cross-selling if you start giving points to users for using non-card based services that you are selling. It may seem difficult to implement but actually it is not.
- **Voucher based loyalty program** - once you have a growing number of users you can start arranging special promos with eCommerce or offline merchants. We can help with it as we are building a network of such partners. Thanks to such activities your users will get additional margin or cash back and it will increase retention and happiness of your customers.
- **Premium cards** - maybe it is worth thinking of launching new gold, platinum or World Elite cards for your users. Maybe you could offer much better VIP service, together with a concierge for much higher fees. It is very popular among banks and it is one of the easiest ways to increase profitability of the portfolio.

There may be more activities but these are the ones that you can implement relatively quickly in order to offer better service and increase revenue.

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