

IRISH CREDIT CARD DESIGN

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Irish Credit Card Design

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INTRODUCTION

"The idea of using Danmont cards for advertisements or direct information is a good one because we are all standing with the card in our hands every time we use it and therefore can hardly avoid the message." (Jensen, 1995, p.2).

I have used this quote because it points out how plastic cards, as functioning objects, can be such powerful visual communication tools. It is the job of a credit card to visually display the financial institutions that it represents, and to communicate its usage as a payment system. It is how these cards communicate this information that I am principally interested in. I began my research under the assumption that with credit cards, form obviously follows function, in that the design of the card is of secondary importance to the service that it offers.

What, however, does the design of a credit card incorporate? It must visually represent its supporting financial bodies through the obligatory corporate branding. It must present the correct marketing face which will appeal to the desired consumer cardbase. Also, it must be clear and easy to visually understand. All this must be achieved inside a rectangle that measures just eight by four and a half centimetres square. Credit cards do not differ in size, weight or shape - only in what is printed upon them. Distinction of design is made harder when you consider the strict card face template of logo placement areas and personalisation fields that are mandatory when implementing the corporate brand marks of the issuing banks and the credit card networks that produce and control distribution of credit cards.

Those I talked to about credit card design were varied in their opinion of how important they considered credit cards' card face design to be. This confirmed my initial assumption that what would decide a consumer in their decision to opt for a certain credit card would be the reputation of the issuing bank, plus the exact nature of the payment system that the card offered, not the design of the card. Affinity cards, or co-branded credit cards, were considered to be the area of the market where there is the most scope for creative designing. Affinity cards are designed to have a personality of their own. With a credit card from a bank, the whole concept of the bank's corporate branding identity results in a much more prefixed idea of how the card should look, it being considered to be a branch of the existing family tree - the bank's own corporate branding identity. So, does credit card design amount to an inoffensive image that goes behind and around the real information? Although some of the designs discussed here do indicate this, which credit cards show that their issuers have begun to recognise the power of effective visual communication?

Apart from a project on plastic cards in Ireland given to me by Bank of Ireland, I collected all my research through magazine and newspaper articles and through interviews with personnel from Bank of Ireland, Allied Irish Bank and Javelin Direct, a Dublin Design Consultancy. These people whom I interviewed also proved helpful in obtaining copies of the credit cards I needed.

My aim was to build up a portfolio of AIB and B of I's credit cards, ranging from their very first credit cards up to their current range on offer. I needed these cards in order to trace how the design of the cards evolved and to visually show the shifts and changes in the balance of power behind the production of these cards within each bank's corporate history. I felt that it was necessary to trace the respective card design histories of AIB and B of I so that I could then examine the contemporary Irish credit card market, and how the attitude to credit card design is changing in today's market climate. I have also discussed the direction the direction in which the Irish market is heading in terms of affinity cards - currently the most popular type of credit card to produce, and finally in terms of smart cards and their more basic predecessors; chip cards. Smart cards are not yet in use in Ireland, but preparations are already being made for their imminent arrival.

Before outlining when credit cards first began to be used over here and how the market has since developed in relation to Europe and the rest of the world, I will explain when the concept of credit cards were first created and how they were developed, in order to put their Irish introductory dates into perspective.

CHAPTER ONE - THE ORIGINS OF CREDIT CARDS

As credit cards were first used in Ireland in 1972, nearly sixty years after they were invented, a brief history of their origins of usage and pattern of growth is helpful when discussing how and why they were introduced in Ireland. It was in 1914 that the first consumer charge cards were issued to a preferred list of customers of the Western Union Telegram Company of the United States of America. These cards would have provided their owners with a deferred payment option, in other words the opportunity to delay the actual payment of purchased goods. In 1950 the introduction of the Diners Club card became the first card that was acceptable by a variety of different merchants - i.e. - different restaurants. The Diners Club card operated as a charge card, which meant that they, the Diners Club, paid the merchants for transactions made with their card, and cardholders in turn received monthly bills for their transactions which they had to pay in full each month, upon receipt. The Diners Club made their money through deducting a percent of each transaction value.

The first bank-based charge card arrived in 1951, issued by the Franklin National Bank in Long Island, New York, using a system similar to that of the Diners Club Card. During the 1950's more than one hundred other US banks introduced their own personal charge cards. The nature of these schemes would have been based on the Banks local area and because there were not enough clients who wanted cards, the banks were not making a profit, so the majority of these charge cards were not continued. However one of these charge cards, issued by the Bank of America, called the BankAmericard and introduced in 1958, was very successful. This was probably for two main reasons. Firstly, it was because Bank of America had the whole of the state of California as a potential "card base" (card-holding clients) and therefore had more of a chance of generating enough cardholders to make the payment system pay for itself and make a profit. The second reason was because a new concept had been introduced with the card : credit. Now card holders could buy goods with their card and pay their subsequent bill in full, or they had the option of payment it off in installments, with a monthly charge of interest added to their unpaid balance.

The continuing success of the BankAmericard led to the Bank of America agreeing to issue licences to other banks allowing them to also issue the Bank Americard, in 1965. The BankAmericard system became Visa International, the worlds largest credit card network in operation today. In 1967, to function in direct competition with Bank Americard, a group of banks based in Illinois, California and the East Coast of America amalgamated to form the Master Charge payment system. Today they are known as MasterCard. Visa and MasterCard are the worlds two largest credit card corporations.

THE ORIGINS OF IRISH CREDIT CARDS

In 1972 Allied Irish Bank became the Irish agent of Barclays Bank, which at the time was the largest Visa Card issuer in the U.K. This meant that AIB could now issue a Barclays Bank Visa Card to their customers. At this stage AIB's card base would have been very small, and the whole operation was run by less than ten people. But by 1979 AIB had built up a card base of 40,000, and subsequently they introduced the first AIB branded Visa Card in the same year. It was also in 1979 that Bank of Ireland introduced an Access Credit Card onto the Irish market. At this time Access was a local branding subset of Mastercard that operated in the U.K; in other words, they were the U.K. representatives of the Mastercard brand. Like AIB for Barclays Bank, Bank of Ireland was the Irish Agent of Access.

In November 1989 the Irish Banking Federation (the IBF) announced the Duality scheme. This meant that any Irish financial institution could apply to become a franchised issuer of a credit card company such as Visa or Mastercard, regardless of whether that credit card brand already had existing franchises in Ireland. The result of this was that in 1989 Bank of Ireland began issuing Visa cards and in 1992 AIB introduced their "Spectrum" card, a local branding they had created specifically for their Mastercards. Ulster Bank, which is a subset of NatWest Bank in the U.K., had also issued an Access card in the late '70s. Currently they issue Ulster Bank Mastercards and Visa Cards. The National Irish Bank also held an Access franchise in the early '80s, when they were known as the Northern Bank. They currently issue both Visa and Mastercards too. Like Visa and Mastercard on a global scale, AIB and Mastercard respectively are the two biggest credit card issuers on the Irish market, as together they control over 80% of it. Before analysing how they have arrived at this stage, I am going to explain and define the different types of cards available on the market today.

* **CREDIT CARDS** : a credit card is a payment facility with what is known as a revolving credit option. You can use it to purchase goods and, in effect, not actually pay for these goods until you receive your bill, which requires you to pay off a percentage of the balance owed only. The credit card company, such as Visa, Mastercard or Europay, makes its money through charging an initial fee for card ownership (and then an annual token fee) and from charging interest on the balance that the card holders owe. You can sum up credit cards as a - buy now and pay later, with credit - system.

* **CHARGE CARDS** : a charge card is a payment facility without the credit option. You use it to purchase goods, but when you receive your bill you are required to pay the balance in full, so you only have credit up until your bill arrives - which is usually on a monthly basis.

American Express and Diners Club are charge cards. American Express has been available in Ireland since the early '70s, and has a stable card base of approximately 35,000, which has been the same figure since the 1980s. Diners Club arrived in Ireland shortly after AmEx and has a similarly non-fluctuating card base of approximately 9,000 in the Republic. Charge cards are definable as a -buy now and pay later, without a credit option - payment system.

* **PAYMENT CARDS** : also known as a direct debit card, this is the electronic equivalent of a cheque book. You use it to purchase goods and the transaction cost is directly debited from your account. Some types of direct debit cards also operate as ATM (automatic teller machine) cards, and some also have a limited credit option. The "Lazer Card"; issued by AIB, Bank of Ireland, National Irish Bank, Trustee Savings Bank and Irish Permanent, is Ireland's first direct debit card, introduced in 1996. It can be defined as a - buy now and pay now - facility.

* **SMART CARDS AND CHIP CARDS** : are theoretically any card upon which a microchip has been installed. The chip cards that are in use in Ireland at the moment are cards that bear chips that have been pre-loaded with a certain amount of value that you draw down upon until it is empty, and they throw away. Examples of these would be Dublin Bus cards and the Bord Gais card. Smart cards are a more sophisticated version of the chip card. The microchips memory capacity has been developed to be able to store more information which can be programmed to work actively for the card holder. Thus the cards potential ability is now huge, as it can store information and value. So it has evolved from a type of single payment facility product into a multi-layered medium which can carry and operate different enhanced services at once. What we will see in the future is the emergence of these multi functional cards that could, for example, function as a direct debit card, a credit card and an ATM card simultaneously. One such development of the chip card is known as the "electronic purse" - a card which has the ability to be down loaded with cash and subsequently spent and reloaded. Pilot schemes using this electronic purse system are in operation all over the world at the moment. Smart cards are not in usage over here yet, but all "swipe" machinery - the machinery necessary for merchants to allow a credit, charge or debit card transaction - is currently being adapted for smart card usage.

* **PURCHASING CARDS** : are a payment system used by a company on behalf of its employees for work-related purchases. They allow a company to monitor exactly what purchases are made by which of its employees on its behalf. Visa and Mastercard both produce branded purchasing cards.

These are the different types of plastic card payment systems that are currently in use on the market today, along with cheque guarantee cards and ATM cards, which are not strictly part of a payment system. The biggest new trend that has developed in the Irish market since the early 1990s is the emergence of affinity or co-branded cards. This is a type of credit card that is produced by three co-operating groups - the credit card company, the issuing bank and the co-branding group, and which proves advantageous to each of these groups in different ways. The reasons behind the emergence of affinity cards stem from the issuing companies' battle to enlarge their card bases to compete in the increasingly competitive Irish credit card market. In order to appreciate where Ireland stands in terms of credit card designs, marketing, production and future growth strategies, and why affinity cards are having such an effect in shaping these strategies, it is important to understand how the credit card business has evolved into its current situation. At the moment the credit card business is booming. Sales and usage are exceeding predicted figures for both AIB and Bank of Ireland. They are of the opinion that this will continue for as long as Ireland's economy continues to prosper.

Ireland is on course to become a founder member of the European Economic and Monetary Union. Our national wealth as a proportion of the EU average is rising; our economic growth rates are the best in the EU and our rate of inflation is also among the best. Our current total employment figures are the highest in the history of the Irish free state. Credit card ownership in the Republic of Ireland is estimated at 17 to 18% of the population (over 18 years). The same figures in the UK is 38 to 42%. The Irish Bankers Federation have adjudged that credit card transactions account for only 18% of the cashless payments here. These figures are from a survey conducted by Lafferty Business Research in 1995 and while they have undoubtedly all increased since then, they still indicate the huge potential to increase the amount of card holders and card usage in Ireland.

So, to understand the nature of the reasoning behind Ireland's major banks' credit card growth strategies for the future, I wish to look at how credit cards became such an integral piece of equipment in people's day to day lives and ultimately how their design has transgressed from its role as being seen as a necessary but essentially disregarded factor, to the recognition of its power as a psychological marketing tool.

CHAPTER TWO

- ALLIED IRISH BANK CREDIT CARD DESIGN HISTORY.

As previously mentioned, in 1972 AIB became an agent of the UK's Barclays Bank which enabled them to issue credit cards to their customers. Barclays' corporate branding policy was obviously not a negotiable issue at this point, as the card bears no visible indication of its connection with AIB. Presumably this card design would not have been to AIB's taste, as visually it is a reflection of Barclay's control with regard to this affiliation. (I was unable to obtain a copy of this card, but I know that it resembles the 1979 design, except that the words "Barclay Card" feature instead of "Visa".) However, AIB now had a "foot in the door" of the credit card business. Their belief that there was market potential for a credit card in Ireland was correct, as by 1979 they had established a growing card-base of 40,000. An affirmation of this progress was produced in the shape of a newly designed credit card in the same year.

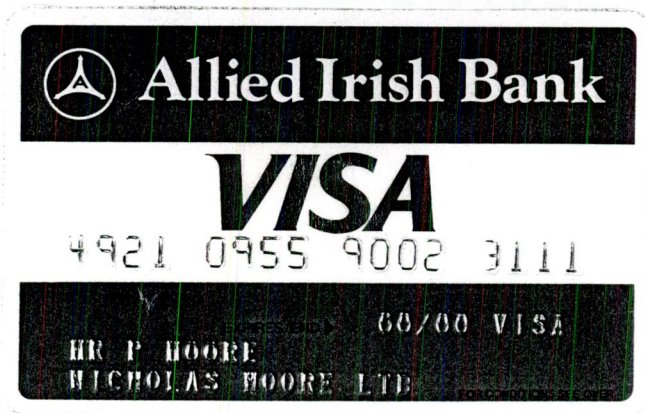


Fig 1: AIB Visa issued in 1979

This card was no longer branded with the Barclays Bank name, but now featured Visa's role in the partnership as the prominent visual identity. In effect, the card design is an enlarged version of Visa's blue, white and orange Corporate logo, featuring AIB's name and logo of the time placed in the blue stripe at the top of the card face. While Visa is the holder of visual control of the design, AIB have now been established on the card face, asserting their role as issuer of the card.

The next re-designing of the AIB Visa credit card has resulted in AIB emerging as the "visual controller" of the card face.

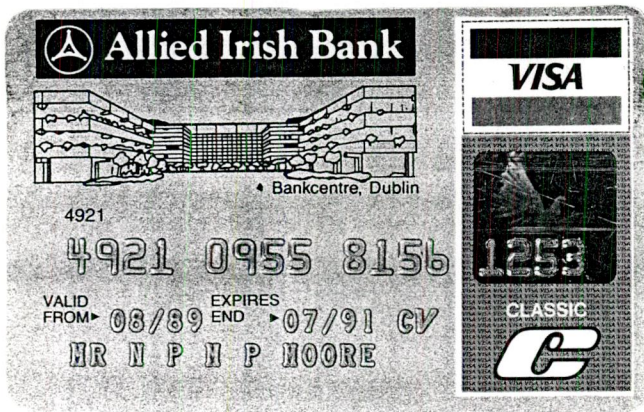


Fig 2: AIB Visa "Classic", issued in the late 1980s

The design features a black line drawing of the AIB Bank-Centre, Dublin, underneath the AIB name and logo, which has not changed in its design since the previous card. There are two significant developments in the design of this card - the introduction of branding differentiation through the base ink colour and the Visa hologram. Visa had developed three types of credit cards aimed at different market segments, and had branded them subsequently as "C" for Visa Classic, "P" for Visa Premier, and "G" for Visa Gold. The Classic branded card was for the standard Visa card holder, the Premier brand was intended for high income professionals and the Gold brand entitled the cardholder to unlimited credit value. The brand mark in the bottom right hand corner and the card's standard base colour of silver indicates its type immediately. The Visa hologram featured under the Visa logo on the right is the first visible security measure, one which is still in use today.

In between the advent of this card's use and the next new design, AIB underwent a re-designing of their corporate identity, in the early 1990s. The resulting new design of AIB's Visa card proves how underdeveloped the Visa "Classic" card was in its card face design compared to this new design. For one thing, the older card had a compartmentalised card face, making it look fussy and complicated overall. The newer card has managed to produce a card base background design that is almost like a landscape in its appearance, with its gradually fluctuating colours. One third of the Visa "Classic" card is devoted to Visa corporate branding, but visually this one third is the strongest area of the card face. The area underneath AIB's name and logo and to the right of the Visa branding area, may as well be blank, as it is completely unable to compete with Visas branding for attention. While AIB's name and logo is visually assertive in its colours of white reversed out of a dark blue strip and also in its position at the top of the card, what it is being assertive about? To my mind it would have been a better decision to enlarge the AIB name and logo to fill this entire space rather than putting in the drawing

of the Bank-Centre, Dublin. This drawing is AIB's first attempt at decoration. Unlike every other element on the card, AIB's name and logo, the card's raised personalisation numbers, and the Visa corporate branding, the AIB Bank Centre drawing does not necessarily have to be there. Every other element has a functional reason for its presence on the card face, but the Bank-Centre drawing looks like it was included as an after thought, probably to fill the space that it occupies. In one way maybe it would have been better just to have filled all of this space with an enlarged AIB name and logo, but because the designer of this card has tried to represent AIB through this drawing, in a non-typographical manner, credit must be given. This indicates a definite evolution of the design thinking process. It is important to remember that it is the AIB identity that the designer is obliged to visually prioritize, but unfortunately the ineffective implementation of what was intended to be an aesthetic embellishment plus an addition to AIB's identity has not worked. It is too small and thin-lined a drawing to exist beside the AIB name and logo. And if it is trying to indicate AIB's "human side", through showing corporate headquarters (or perhaps AIB's corporate power by the grandness of this building) where AIB staff solve all their customers' problems, the insipidness of the rendering of the building only serves to weaken such an attempt.

With the advent of the next AIB Visa featuring AIB's freshly updated corporate identity branding, we see the designer approaching the card's design with a view to incorporating the whole of the card face into promoting AIB's new identity, not just one "section" of the card. Note that the card has not been designed around the Visa branding, but fully visually acknowledges the AIB branding.



Fig 3: Current AIB standard issue Visa, introduced after AIB's corporate identity update.

Now that a compartmentalised type of design has been abandoned, we see a "landscape" of AIB's new logo placed in differing sizes and colour intensities onto the card face. The new logo, in its official colours, is strategically placed adjacent to the Visa logo and eagle hologram

branding marks. The AIB logo, now just featuring “AIB Bank”, as opposed to the full “Allied Irish Bank” on the previous cards is of a significantly similar size to the combined Visa logos. The intense red and yellow of AIB’s logo, plus the white on navy of its name initials effectively jump out at you from the card face just as much as Visa’s logo does. Visually AIB and Visa have reached a level of equality in terms of their power relationship in their card face branding. Another development that stems from having discarded the “compartmentalising of the card face into sections” school of thought is that the designer has not just designed the card face as a whole, but has minimised the limitations of the card size-wise, resulting in the viewer seeing, or thinking they are seeing; a larger area than they are. The fluctuating background colour combined with the varied size of the logos and the way that some of them are a darker grey than others, plus how they actually bleed off the sides of the card creates a design that is both atmospheric and an aesthetic sense and visually complementary colour-wise to the corporate branding marks of AIB and VISA.

This card design, which was produced in the early '90s and is still in use today, (having been temporarily abandoned for the limited edition 1996 AIB Visa Olympic card) was also used for the AIB Visa gold Card.



Fig 4: Current AIB Visa Gold.

The design differs in that its background colour is plain gold-standard regulatory Visa Gold- and the AIB logo pattern is implemented in all the one grey intensity. These have added a sense of visual uniformity to the card face that fits the identity of a gold card- more straightforward in its overall visual look. In retrospect, the design of these two cards - the standard AIB Visa and its gold counterpart - have arrived at a design standard that shows the degree of advancement that the card designs have undergone. We can draw a parallel in the gradual transfer of tangible card face space by AIB from what began as complete Barclay/Visa control, with AIB’s physical progress of their credit card market, resulting in AIB being in the position to implement this branding power.

AIB's most recent Visa card design was launched last summer in 1996. Visa are the official worldwide sponsors of the Olympics. (Mastercard sponsor all the major football events, like the World Cup, the European Cup, UAFA and FIFA). When the Olympics approaches, Visa's agent banks make a point of referencing it through their Visa cards for a period of six months before, during and after the event. AIB's Olympic branding for the 1992 Olympics, and also prior to the 1996 event took the shape of a logo placed adjacent to AIB's branding mark.



Fig 5: Current AIB Visa with Olympic brand mark.

As the logo design is placed on a white background, it stands out quite effectively as a reminder of Visa's and subsequently AIB's involvement with the event.

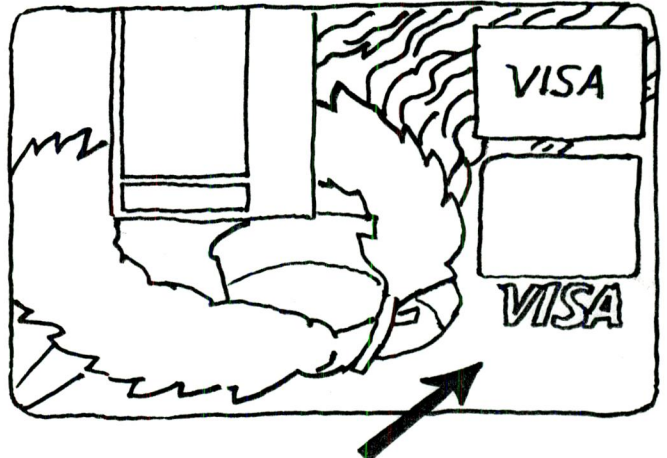
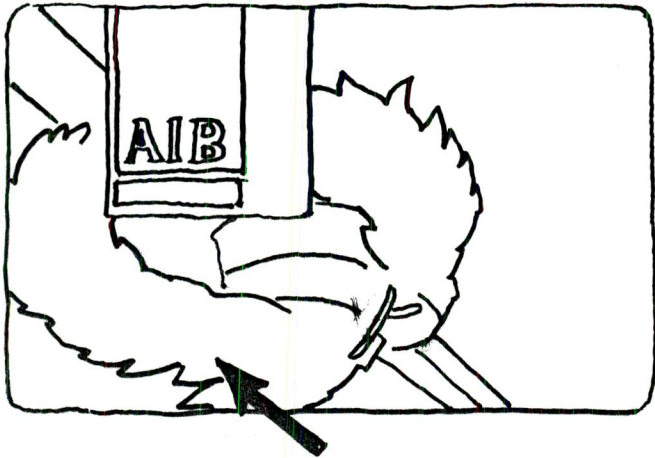
However, AIB decided to take the branding of their Olympic Visa and step further and subsequently launched a competition to design a card face for their 1996 AIB Visa Olympic card. Customer relations may have been a key factor behind the decision to stage such a competition. By going to their card base for ideas, AIB were ultimately guaranteeing their customers' interest and loyalty to the future card - it being Irish-designed, and they were also promoting the AIB public identity as being customer orientated. The theme for the card design was "Embracing the Olympic Spirit", as quoted on the initial logo mark. The brief for the card design featured in a promotional leaflet that was issued to publicise the competition.



Fig 6: AIB "Olympic" Visa, introduced in August 1996.

The competition was won by an architect whose design featured the Olympic torch and the symbolic laurel leaf ring, rendered in coloured pencils. The winning design was handed over to Javelin Direct, a Dublin design consultancy, who were responsible for conditioning it to credit card printing standards in its colouring and placing on the card face. This resulted in the medium in which the original design was rendered in - drawing pencils in this case - being replaced with a flatter, non-textured style which now looks more like a computerised image than a pencil drawing. Nonetheless, the image breaks the mould design-wise in that a corporate identity branded card such as this is nearly always a photographic solution, not an illustrative one. The colours used in the card image are exactly the same as those used in AIB's corporate brand logo, as seen on the card, which lends instant visual harmony to the overall card face as well as quite obviously complementing the AIB logo.

The actual placing of the design onto the card face has been strategically done, as the torch and wreath can be seen clearly; not at all obscured by the AIB, Visa or Olympic branding marks. The design quite literally both embraces the Olympic spirit and AIB's identity while at the same time reminds us of Visa's role. It does this by drawing your attention to the AIB logo and Olympic brand mark through the positioning of the spotlight coming from the bottom right corner of the card combined with the angle the laurel wreath is positioned. A fainter beam of light from the lower left corner plus the angle that the torch is positioned in and the direction of the flames all point towards the Visa logo.



So visually the design mutually complements both AIB and Visa. The design is contemporary, non-abstract solution which guarantees a public affinity with it as the symbols used, the Olympic torch and the laurel wreath, are synonymous and easy to identify with the Olympics. Also there is ascertain richness and density in the application of colours that lends an aesthetically pleasing effect to the overall card design. This card was produced for a six - month period only.

AIB - MASTERCARD CREDIT CARD DESIGN

When AIB brought out their first Mastercard branded credit card in 1989 after the Irish Banking Federations Duality scheme, Access was still Mastercards U.K. and Irish branding subset. However, AIB were given the opportunity to disregard Access altogether and instead to create an exclusively AIB-Mastercard branded credit card. This materialised in the form of the AIB Mastercard Spectrum brand. The design of this card indicates that both AIB and Mastercard have limited their own brand mark exposure in order to promote the newly launched Spectrum identity. I would be greatly interested in knowing the original reasons why this design solution was chosen, as I personally feel that it lacks the visual personality necessary to confidently launch such a significant new corporate alliance as AIB and Mastercards collaboration.



Fig 7: The AIB Mastercard "Spectrum" card, introduced in 1989.

For a locally-orientated branding, the design lacks visual “warmth” and there is no one point of interest on which to focus on the card face except the AIB and Mastercard brand marks. In order for an identity such as Spectrum, aimed exclusively at AIB’s customers, to have been successful its priority design-wise should have been to project itself as a positive and dynamic brand. But the design of the Spectrum brand, which has a pale blue background and three-colour grey typographical logo pattern is dreary, not dynamic. According to Dale Russell, when used in design pastels are harmonious, restful and generally relaxing, allowing the subject to filter through gently. “Light green and blue are suitable for the business world, as soft pastel shades with greys give authority and a sense of stability and modernity”. (Russell, Colour Works 4, pp 17, 18). You can apply these ideas to the Spectrum brand and note that there are parallels in that the card definitely looks like it is providing a stable and well-functioning service, with its restrained, sober and subtle design. Perhaps it is because the design of the card and the colours used are so subtle that the overall card face is so visually uninteresting. Maybe the design is deliberately supposed to be of secondary importance to the two corporate branding marks on the card. But if that is the case why bother to go to the trouble of creating this 3rd Party identity at all ?

Significantly, the Spectrum identity was plagued with low-brand awareness problems from the beginning and subsequently was discontinued. Failing to have recognised the importance of design as a marketing tool with Spectrum, AIB tried again - this time without continuing the 3rd party identity concept.



Fig 8: Current standard issue AIB Mastercard.



Fig 9: Current AIB Mastercard Gold card.

The new design was produced after AIB's corporate identity update, and has been modelled on the AIB Visa standard issue credit card (see Fig 3:). To a certain extent, in that it features a fluctuating base colour plus the random pattern of AIB logos on top of that, it is similar to the AIB Visa card. We are seeing a deliberate implementation of the new corporate branding identity into this Mastercard, as AIB try to develop one distinct corporate style through both their Visa and Mastercard brands.

The design of the new AIB Mastercard is initially successful in its usage of every available space on the card face to its advantage. The design is insistently typographical, to an extent that the application of colour has become an important inclusion into the design. The intensity of the rainbow of colours which run over the surface of the AIB logo pattern adds vivacity and draws your focus into the card. The colours also highlight the AIB and Mastercard brand marks by running through the centre of the card from the lower left corner to the upper right corner, which creates an overall visual balance on the card face, as no one area is overloaded with colour. The designer has succeeded in working within the cards spatial limitations to create a design that promotes the affiliated companies' branding marks to the fullest, but in a particularly effective and mutually complementary manner. The way in which the text has been layered on the card face is contemporary and also serves to convey this sense of unity between brands.

If you once again compare the Spectrum card with this newer card you can see how right the corporate branding marks look on the AIB Mastercard, as if the card design and the respective companies' branding logos were specifically designed to fit together visually, whereas on the Spectrum card the design in no way suggests what I will call this sense of 'visual corporate co-operation'.

It is effectively fulfilling this that is exactly what credit card design is all about - incorporating the

completely inflexible corporate brands of the card producers into an effective design. By effective design I mean a design which communicates the desired message to the card base, be it part of a broader marketing strategy or simply to heighten the card owners awareness of the relevant branding behind the card.

In conclusion, the comparison of these two cards, the AIB Mastercard Spectrum card and the new generation AIB Mastercard, allows us to take note of the designers' (and the card-branding powers, i.e. AIB and Mastercard's) growing awareness of how the design of the credit card can be an influential factor when people are choosing such a product. My point here is not that someone will purposefully not opt for a credit card that has a card face design that they dislike, but that the card's design will unconsciously be an influence in how they view the institutions who are producing that card. Regardless of how or why the Spectrum card experienced brand awareness difficulties, these difficulties were a key factor for the brand's discontinuation. It is likely that the card would have performed very differently had it been visually more similar to the AIB Mastercard credit card.

CHAPTER 3

- BANK OF IRELAND CREDIT CARD DESIGN HISTORY

Bank of Ireland pitched for an Access franchise and subsequently launched their first Access branded credit card in 1979. Access was the U.K. subset of the Mastercard payment systems at the time. The Irish Banking Federation had not yet implemented its Duality Scheme - this was not to occur for another ten years - so Bank of Ireland could not have pitched for a Visa franchise. However, one of their ongoing policies was to differentiate themselves from AIB, their main Irish banking rivals, and AIB already held the Visa franchise at this time. Access had become Mastercard's U.K. name after Mastercard had decided that to create local brands with their own particulars and strengths according to the relevant region would be the most secure method of segmenting and ultimately expanding their card base. The Mastercard brand was not thought to be relevant enough to market to the desired potential card base in the U.K. Access was a conglomeration of financial institutions in the U.K. who had joined forces in order to create a single payment system that they could all use.

As Mastercard's official local brand, Access went about promoting itself as a friendly, domestic, family orientated brand. Their marketing slogan - "Access - your flexible friend", embodies this. Market research that Access had compiled at this time (released to me by Bank of Ireland) showed that the words 'warm, family, security, homely, local', were what people associated with Access, whereas Visa was associated with the words 'international, cold, travel'. This indicates that in their efforts purely to create a recognisable local brand, Access had met with a certain degree of success.

However, Access made the long-term mistake of being over-protective of their corporate branding identity. They were so inflexible about any tampering with the Access corporate branding that "in the end, that logic was partly the reason for its demise", according to Terry Lennon, Marketing Manager of Bank of Ireland Credit Card Services. This over-protectiveness of the Access branding meant that the franchise banks, like Bank of Ireland, were completely unable to push the design boundaries enough to make that image- the Access branding- work personally for them. Access branding policy basically left no room for any other co-operating company's corporate identity to express itself, which ultimately led to its franchise bands being left with little choice but to switch to franchises with other credit card companies that would offer more branding flexibility. Another reason for its demise was the fact that Access had become too localised a brand. Instead of becoming a brand from the U.K, it had become a U.K. brand only. It was not recognised in its broader functionality - as a globally useable card.

Presumably Mastercard assessed that Access was not proving to be economically viable in fulfilling its potential as a globally applicable credit card, let alone as an effective local corporate branding subset of themselves. The result of this was that Mastercard bought the Access brand with the intention of launching Mastercard in its place. A relevant article entitled "U.K. flexible friend is looking vulnerable", from Card World, quotes from a letter written by Save and Prosper Bank to Mastercard, querying "the logic of purchasing a dying domestic brand for a large sum of money", in order to get rid of that brand. In retrospect, the Access brand has now been almost completely phased out of the market and the subsequent amalgamation of its card base into a single body under one brand identity is Mastercard's current strategy to strengthen both its corporate identity and its card base.

This summary of the performance of Access as a corporate branding identity of credit cards is relevant because of the parallel design connotations with Bank of Ireland's portfolio of Access credit cards. Not unlike AIB's early days with Barclaycard/Visa, the balance of card-branding power and how that balance gradually changes is very obvious when observing the design of Bank of Ireland's credit cards, right from their first Access card up to their new Mastercard launched in the Summer of 1996.

Bank of Ireland's first credit card as a franchise bank of Access was launched in December 1979.



Fig 10: Bank of Ireland Access card, launched in December 1979

There is no indication of Bank of Ireland's involvement in the card from looking at the card face design. Quite obviously Bank of Ireland now had a payment system to introduce their customers to, but Access, the group from whom they had obtained the licensing rights, saw them as an Access credit card distributor, not as an independent branding subset in their own right. There is an element of compromise from Bank of Ireland here. In order for them to introduce a

company credit card, Bank of Ireland had to go with Access and Access's strong and inflexible identity. But Bank of Ireland would not have had the facilities to produce and personalise a credit card at this stage anyway, nor an economically viable cardbase. So at this initial stage it was imperative to have the backing structure of a financially grounded network like that of Access in order for Bank of Ireland to launch their credit card business.



Fig 11: Bank of Ireland Access Sterling card, launched in April 1983

This card was replaced by the Bank of Ireland Access sterling card, which was introduced in April, 1983. There are two significant additions to the card face design. The first is Bank of Ireland's name onto the card face and the second is the introduction of the Mastercard brand - ing logo and the Mastercard holographic logo. In order to fit the Bank of Ireland name onto the card, the Access logo has been reduced in size. The words "Bank of Ireland" are in a similar point size to the Access name above, which gives a visual continuity to the card's layout. The Mastercard brand mark has been placed directly underneath the Access logo. It also occupies about the same amount of space on the card face as the Access landmark. Its placing and sizing act as both a reminder of how Mastercard are actually involved in the card, and as an indication of their measure of control in this payment system. The hologram, stamped in the bottom right hand corner, is the first evidence of visual security features on the card face, the usage of which was to ensure the card's brand differentiation and obviously making it more difficult to copy or emulate in any way. The hologram is also another stamp of the Mastercard identity on the card face.

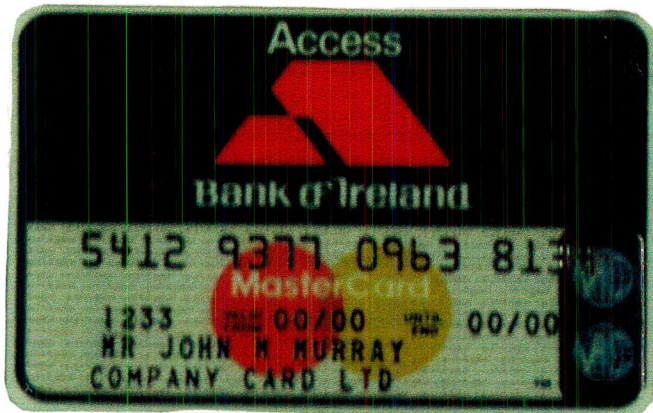


Fig 12: Bank of Ireland Access Company card, launched in May 1984

The Bank of Ireland Access Company Card, launched in May, 1984, retains exactly the same design format as its predecessor. Access obviously saw no reason to visually differentiate between their standard issue Access credit card (see Fig:11) and their Company credit card, though the cards are intended to be treated in a different usage capacity.

In confirmation of what the designs of these credit cards indicate, Terry Lennon of Bank of Ireland Credit Card Services states that Bank of Ireland never had any input into any of their card designs with Access branding. They received strict corporate guidelines in terms of where Bank of Ireland's name and logo were to be placed upon each card. Every time they approached Access to propose a new card design (with a view to invigorating the brand identity) they were reminded of the rigidity of Access corporate identity branding rules. As far as Access were concerned, they were just doing their job, which was to maintain the implementation of Access brand identity across its products. Another factor about Access that Bank of Ireland were not happy about was that after 1989, when the newly designed Access card was issued,

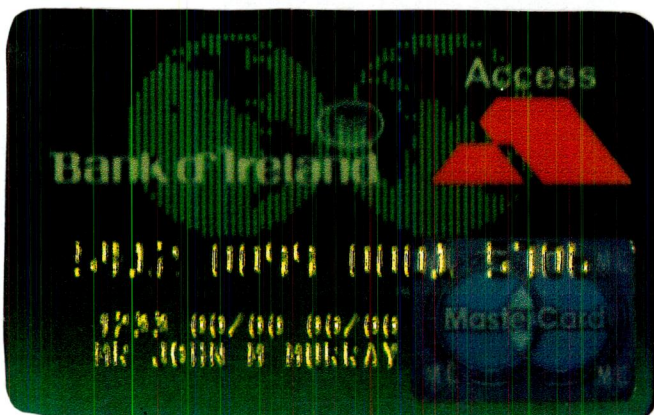


Fig 13: Bank of Ireland Access Card, launched in January 1989.

other banks such as the British Midland or NatWest in the U.K. and Ulster Bank (part of U.K.'s NatWest) or the National Irish Bank, who were all also Access franchise holders, were producing the same Access credit card as Bank of Ireland, save for the relevant issuing bank's name placed on the left of the Access logo. I would suggest the implications of this "one design for all" concept are that the member bank, i.e; Bank of Ireland would have problems when trying to attract customers on the basis of their own particular unique brand of service. How do you promote your own corporate branding identity when you are issuing the exact same payment product as the competition?

Design-wise however, the Bank of Ireland Access card that was launched in January 1989 (Fig 13:) is notably superior to its predecessors. The Access logo, while still the most eye-catching element of the card face, has been moved from its previous centred position to the right hand upper corner. It has been slightly reduced in size again, and is now no bigger than Mastercard's holographic logo, which has been re-designed into an early version of the Mastercard 'two dimensional globe' hologram in use today. The Mastercard logo itself is echoed in an indirect reproduction given spatial in the top middle section of the card as a map of the world illustration in a uniform pattern of dots. Bank of Ireland, as the relevant issuing bank, have had their name slightly enlarged since the last card design and the Bank of Ireland corporate logo, the Bank of Ireland "Tree of Life" symbol, has been given card space for the first time, albeit a small space.

The layering effect and the proportioned positioning of the separate groups involved in this card illustrates each of these group's level of power invested in the product. Bank of Ireland, as the cards issuing bank, is on the top left hand side, where it ineffectually vies with the Access logo to its right. The Access logo is a strong reminder of who supplies the card; through the visual presence of the logo and through the colours that make up the card which also make up the Access corporate branding colours - the dark green background colour combined with the orangey red of the Access 'A'. Behind the Bank of Ireland name and the Access logo the illustration in the form of a globe is placed. It dominates the overall card design and its shape is echoed through Mastercard's holographic brand mark. Visually this globe illustration is not half as immediately noticeable as the Access logo, just as many Access card holders might not have been aware of Mastercard's relationship with the Access brand. Someone decided when designing this card that visually the Mastercard brand was going to be a lot more exposed. I think this has been achieved in an effectively subtle and indirect fashion which has at least improved the aesthetics of the card design-wise. The overall card face design indicates that more thought has been put into how to go about portraying each brand

identity and the role it plays, in a mutually complementary visual manner.



Fig 14: Bank of Ireland Access card, launched in the early 1990s

The next card, while almost identical to the January 1989 launched card, (see Fig 13:) features some small changes that again have addressed the issue of how to best visually accommodate the separate branding powers behind the card. Finally the Bank of Ireland name has achieved visual priority, sharing dominance of the card face with the Mastercard corporate brand mark and holographic mark, both of which have been adapted into the Mastercard brand logos recognisable today. Meanwhile the Access brand mark has undergone further shrinkage and has been relegated to the top right corner, where it no longer sits on top of the globe illustration, a position it had previously shared with the Bank of Ireland name. The Access brand mark is now the least important brand identity of the three.

It is interesting to note that by this time (the updating of the Access Bank of Ireland card as discussed above, in the early 1990's) Mastercard had made a decision to relax their membership agency rules in order to encourage the emergence of co-branded cards with a view to enlarging their card base. At the time Mastercard were far behind Visa in the world-wide market share. However, after relaxing their membership agency rules, Mastercard saw positive results of their move. By the end of 1994, 42% of their cards were affinity cards, while only 20% of Visa's were. The process of reducing Access' branding dominance over its member banks' Access cards may have been an indication of Mastercard's growing awareness of Access' inability to increase its brand recognition. Having made such a decision to relax their membership rules in regard to co-branding, Mastercard would presumably have been in the process of examining any other critical areas of their cardbase at this time.

This Bank of Ireland Access credit card - the early '90s updated version (see Fig 14:) - has been in use up until last year, when Access was finally taken off the market by Mastercard.

However, it was because of its Access branding that this card enjoyed a high profile as a successful payment system for Bank of Ireland. It being a local Irish and U.K. brand, Ireland was exposed to Access' extensive advertising campaigns as "Your flexible friend" and thus was receptive to the attempt to build up a "warm feeling", around the whole brand identity, to quote Terry Lennon. It was Access' promotion of itself as this local, familiar brand that very much suited Bank of Ireland at the time as it gave their brand a personality that Bank of Ireland believed was lacking in the branding of their main rival - Visa.

The continuity of the Access branding would be a big factor to remember when considering its 'personality'. Bank of Ireland believe that people are not receptive to dramatic change, which shows why they were comfortable working with Access and its significant lack of branding design variations over its lifetime. On a performance level these Bank of Ireland Access credit cards were successful and enjoyed a high profile, but no research has been compiled to find out if Bank of Ireland's customers actually liked the card. So in conclusion, while Bank of Ireland were able to boost their image as a friendly and accessible identity through Access advertising encouraging the idea of a warm, local brand (which was also advantageous for Bank of Ireland in building up its card base and its bank-to-customer relationship), Terry Lennon accounts for the gradual lessening of the Access brand on their cards as the need to make room and to focus more upon Mastercard, as "it is the Mastercard element that gives the functionality". Mastercard is an internationally recognised symbol used worldwide and, in terms of pure usability, to promote the Mastercard brand mark is therefore more viable than to promote the Access brand, which was fast proving itself to have a limited semiotic significance anyway.

When they were first given an opportunity to produce a card without Access branding; the Bank of Ireland Mastercard Gold Card, launched in April 1989, Bank of Ireland exercised considerable restraint in the card's design.

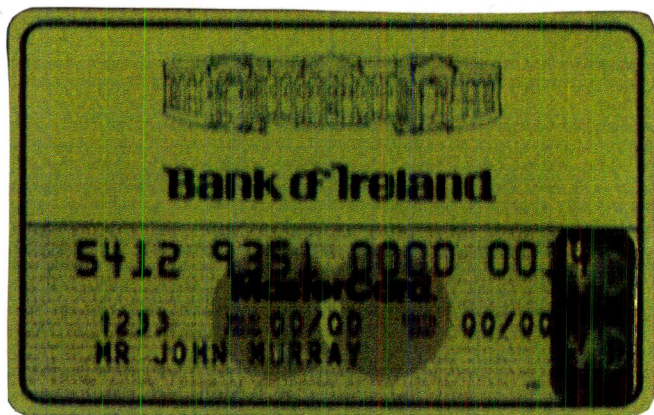


Fig 15: Bank of Ireland Mastercard Gold card, launched in April 1989.

However, this statement may not be entirely fair. Just because the card did not have to follow Access corporate design rules (as Access did not produce Gold cards) it still had to adhere to specifications from Mastercard. The bottom half of the card is similar in its layout to the first three Bank of Ireland Access credit cards, which leaves the top half of the card - where the Access branding would have been - for Bank of Ireland to implement their own branding. Bank of Ireland have followed the sober gold card design traditions which are adhered to worldwide and which result in these type of credit cards always featuring distinctively understated card face designs, guaranteeing them instantaneous recognition worldwide.

This idea is based on the traditional principle that the bigger the credit value of the card, the more restrained is its design. All of Mastercard's and all of Visa's gold cards feature usually just one shade of gold ink plus one other colour, usually black gloss. Bank of Ireland's gold card features Mastercard's specific gold shade used exclusively for its gold cards, and black gloss ink. It features a black line drawing of the old Parliament Building, now inhabited by Bank of Ireland, situated on College Green, Dublin, which is an appropriate symbol of traditional security and affluence. Similar to the last Access-branded Bank of Ireland Mastercard, the Bank of Ireland Mastercard Gold card would also have been updated in the early 1990's.



Fig 16: Bank of Ireland Mastercard Gold card, re-launched in the early 1990s.

Updated as opposed to actually re-designed is literally the case here. Like its standard issue relative, the gold card is no longer cut in half horizontally with the two separate branding identities relegated to a half each, but has incorporated itself into one area that encompasses both the brands. In fact the gold card design is practically using the same layout as its standard issue counterpart except that the gold card has no Access brand mark which results in a more balanced layout of the respective logos of Mastercard and Bank of Ireland. (Note that this card's base design layout has been adopted for Bank of Ireland's new 1996 Mastercard). The new gold card still features the College Green Building image, which is more impressive and

more appreciative now that it is larger and more legible. Through updating the gold card its overall design has become more simplified through the careful spacing and symmetry of the different elements to be incorporated. This suits the card's "gold" identity, as the card is now even more visually straightforward and unexciting, (or, depending on how you see it, more understated and classy) and therefore effective, as these design elements are what give gold cards their uniform guaranteeing them global recognition and acceptance.

It would have been around the same time as the updated Bank of Ireland Mastercard gold card was introduced, between 1991 and 1996, that Bank of Ireland launched the first of five affinity cards with Irish Universities, with enormously successful results. One of the outcomes of these affinity cards was that Bank of Ireland now had considerably more capital generative through the cards with which to launch a new Bank of Ireland Mastercard, which it was now possible to do prior to Mastercards' takeover of the Access brand. This presented Bank of Ireland with both "A dilemma and an opportunity", to quote Terry Lennon, as up to now all the designing process around their standard corporate credit cards had been done for them by Access. Now for the first time Bank of Ireland had the opportunity to design their own corporate credit card. So how were they to go about it?

In early 1996 a competition was launched for students attending 3rd level design courses in Ireland "to source a design concept for the new Bank of Ireland Mastercard Credit Card", to quote from the promotional leaflet produced to advertise the competition. The reasons why Bank of Ireland decided to stage a competition to obtain a new Bank of Ireland Mastercard card face design were firstly so that they would be able to produce a distinctive credit card, and secondly because it is definitely a positive embellishment to their public identity by being seen as supporting young Irish talent. Another factor not to be dismissed may have been that coincidentally enough, AIB had staged a competition for the public to come up with a design for the 1996 AIB Visa Olympic card and it is not impossible that Bank of Ireland may have decided to 'go one better'. One undeniable fact is that both banks would have been taking into account that a competition prize is invariably a lot cheaper than engaging the services of a design consultancy.

Such a concept as a competition was nevertheless a major step forward for Bank of Ireland, regardless of its cost effectiveness. For a banking establishment that places such value in their clients' opinion of them as a bank of traditional, secure values, it was very adventurous of them to decide to deliberately de-prioritize this part of their corporate identity in order to obtain a fresh, contemporary identity for their new Mastercard.



Fig 17: Bank of Ireland Mastercard, launched in August 1996

Initially the card design does look as if Bank of Ireland have forgotten that they were ever concerned about continuity in the implementation of their corporate branding, because the only prevailing element in the design is its base colour, which is green, the same base colour used in all their Access branded cards. However, the two shades are very different, suggesting the colour was not picked in order to “link” the new card design with its ancestral plastic relatives.

The competition was won by Geraldine Martin, a fourth year student of Visual Communications at the NCAD, Dublin. The rationale that was sent out to clients along with their new card reads as follows:

“The new Mastercard design depicts an archer standing on top of the world, representing the dominant global position of Mastercard. The imagery of the archer has strong connotations with directness, straight to the mark, while the arrow itself also suggests speed and dynamism. The archer’s bow forms a clock above the earth, signifying Mastercard’s acceptance 24 hrs. a day, and spanning the world’s international time zones”.

The design was chosen - by mutual agreement - “for its celtic feeling, its sense of movement and dynamism and its general distinctiveness while fitting in well with the Bank of Ireland’s corporate identity brand”, according to Terry Lennon. The original design submitted had had a white background, which apparently is not a practical credit card colour as it is too easily blemishable. Blue is synonymous with Bank of Ireland’s Visa International credit card and also with AIB corporate branding, so Bank of Ireland decided on green to echo the Bank of Ireland corporate colours. With regard to brand marks, the notable absence of the Access brand balances out the card spatially (as it did for the most current Bank of Ireland Mastercard gold card), as the top right hand corner is now occupied by Bank of Ireland’s “Tree of Life” corporate logo.

The Bank of Ireland brand name and logo now dominate the top half of the card face, clearly spelling out who is in control of this card. The card's background colour has been gradually altered in order to make the Mastercard logos corporate colours stand out. This has also been done in the top left corner, highlighting the "Bank" of Bank of Ireland's name and simultaneously adding to the card's visual balance. The colour changes to a strong citrus yellow in the centre, from which the archer is projected.

When examining the card's design layout, I feel that the illustration of the archer could have been placed upon the card face with more thought to the presentation of the card's corporate branding marks. If the archer had been positioned more to the left of the card face instead of right in the centre, the air of visual confusion that has occurred on the right hand side from the convergence of Mastercard's brand mark, Bank of Ireland's "Tree of Life" logo and the "archer" could have been avoided. Visually there is far too much happening in this area.

For want of a better term, the depiction of the archer could be described as loose and abstract in its form. Should it be important to Bank of Ireland that their card base knows exactly what the image featured on their new Mastercard is - because without having read the design rationale the 'looseness' of the image admittedly ensures debatability over what it is supposed to officially represent. Perhaps Bank of Ireland are of the opinion that the reasons they themselves gave as to why this design was picked - its Celtic feeling, its sense of movement and dynamism and its general distinctiveness while fitting in well with Bank of Ireland's corporate identity branding - are the same elements with which their card base will identify. Compared to the previous Bank of Ireland Mastercard, this one is inarguably in possession of a more distinctive design and, regardless of the ambiguity of the image, it also has a sense of movement and dynamism. It is distinctive because of the lack of the corporate rigidity usually in evidence in such a design, and ultimately while this may not be what could be pronounced a 'clever' design, it has succeeded in reflecting the identity that Bank of Ireland want to project for Mastercard and for themselves at the moment. It does this in a visual manner. The figure of the archer leans forward and looks upward, aiming out and beyond. Such a stance suggests ambition, positivity, dynamism, and striving for success, and Bank of Ireland has used this to their advantage in their rationale by suggesting that this stance is a reflection of the performance of the Mastercard payment system and ultimately Bank of Ireland's services too. The design thinking process has therefore been employed here to make the card's imagery as advantageous in its indirect reflection of the respective brand's identities as possible - without having resorted to the obvious solution of using the recognisable brand logos of the brands to do this.

I feel that the Bank of Ireland Mastercard credit card design is more adaptable than AIB's Olympic Visa card design, as the 'archer' image of the new Mastercard possesses the potential to be marketable as a brand mark in itself. The Visa Olympic card is less of an identity and more of a decorative design, but admittedly it is perhaps not intended as a re-usable image in its design concept but as more of a 'once-off'. In regard to Bank of Ireland's new Mastercard, its card face image does not need to be versatile anyway, as its long term exposure via product branding will inevitably guarantee recognition. So regardless of its versatility design-wise in its capacity as an identity brand, the new Bank of Ireland Mastercard will be around for the next ten years, and will now be introduced to Bank of Ireland's card base over the next two. It is this design that Bank of Ireland would see as being used as the face of the future smart card that they inevitably will produce.

Bank of Ireland stress the importance that they attach to the continuity of their corporate branding identity, using this reason to explain why their new Mastercard design will feature as their principle branding image for the future. Their feeling is that people are generally suspicious and distrustful of change. This is why Bank of Ireland are so careful to maintain a balance between moving forward and opening themselves up to the possibility of change and advancement while also not jeopardising their image as a mature, solid and trustworthy institution. If you take into account how concerned Bank of Ireland are with the maintenance of their corporate branding identity, you may wonder whether it would have been more advantageous in the long term to have treated their existing brand identity to a re-design, rather than have gone to such laborious lengths to justify their new Mastercard design.

Overall, I think the card design, while slightly visually confusing, is definitely novel in comparison to the design of other Irish credit cards currently available- which will hopefully guarantee its initial marketability. Because Bank of Ireland have gone to the trouble of sending out a design rationale along with each new card, the card base should find it easier to identify with it. Whether the card base is that concerned about the image on their Mastercard is another debate entirely.

BANK OF IRELAND VISA CARD DESIGN HISTORY

Since 1989 - post Duality - Bank of Ireland, like AIB, have produced both Mastercards and Visa cards. And similarly to AIB, Bank of Ireland's Mastercard and Visa card have design similarities. Incidentally, any of these design similarities that I have drawn up are referring to card designs issued prior to both Bank of Ireland's new Mastercard and AIB's Visa Olympic 1996 card.



Fig 18: Bank of Ireland Visa Republic of Ireland Card, launched in 1989.

When looking at the Bank of Ireland Visa card, the main 'visually recreational' area - the area of the card that does not feature corporate branding marks - in this case the top left hand area of the card face, features an image of a map of the world underneath Bank of Ireland's name - which in turn is underneath Bank of Ireland's 'Tree of Life' corporate logo. This shows that Bank of Ireland have chosen to carry through the main design element of their last Access-branded Mastercard, which similarly featured a map of the world underneath the Bank of Ireland name and logo mark. While they have quite obviously intended to retain this element of their Access/Mastercard branded cards in the design of their Visa cards, they have succeeded in ensuring Visa's separate identity by the way in which this branding has been implemented. Firstly, blue has been adopted as the principle card face colour. This is a direct nod to the navy blue of Visa's logo, and is also an immediate way to differentiate between Bank of Ireland's Visa and Mastercard brands - the Access/Mastercard brand having always been associated with green. The map image on the Visa card is without its globe perimeter indicators (which feature on the Bank of Ireland Access card design) which makes it less of a conventional globe illustration and more of an integral element of the overall card face design.

This unconventional globe illustration's colour contrasts well with the base colour of navy blue, which changes to almost black at the top of the card to a slightly lighter shade towards the bottom. This gradual change in the card's base colour serves to draw attention to the pattern of initials printed in three - letter groups, and in such a regulatory fashion that they almost fade into the base colour. Printed in outline only, their colour also changes; from a deep purple to a royal blue from the top of the card downwards. Each of the three -initial groups stands for a different national currency, e.g. DEM = Deutsche Mark, USD = US Dollar, JPY = Japanese Yen, etc., which subtly reminds us of the nature of Visa in its capacity as an internationally accepted card.

The design concept behind this card is an effective one, but has not been visually communicated as well as it could have been within the spatial limitations of the card face. The card face design suggests that the designer did not have the authority or the permission to reduce the size of either the Bank of Ireland's name and logo or else the map image underneath the Bank of Ireland name, and subsequently had to try to make them fit anyway, resulting in the squashed effect that is apparent where Bank of Ireland's name and the map image actually merge together. This is an example of what can be the visual result when the separate elements of the card can not be made to work together in the most visually complementary way.

CHAPTER 4- AFFINITY OR CO-BRANDED CARDS

The biggest new trend in the Irish Credit Card market is, as mentioned earlier, Affinity cards. Affinity cards, also known as "co-branded" cards, could be described as the re-definition of an existing product as part of a retention (and ultimately a growth strategy) of the card issuer. An affinity card is one product resulting from the linking of 3 separate groups. A successful affinity card is one that proves advantageous to each of these groups. The three groups involved are the credit card company, (e.g. Visa, Mastercard) the issuing group, (e.g. Bank of Ireland, AIB) and the co-branding partner, (e.g. The Automobile Association (AA), or the Irish National Teachers Organisation (INTO). So what are the advantages of co-branding for each group?

- * The credit card company is increasing its card base and therefore its profits. Also, its branding mark on the card face guarantees a constant exposure and advertisement of their corporate identity, reminding the card holder of their involvement in the card.

- * The issuing group is increasing its card portfolio and ultimately enlarging its card base, therefore also guaranteeing profit. It is also an effective way of fragmenting and segmenting its card base, making the chance of communicating with each customer on a more personal level more possible. Statistics show a high transactional volume on affinity cards, plus the tendency of paying off outstanding balances in full - making affinity cards more likely to yield profit than corporate credit cards at the moment. There is also the possibility of enhancing the issuing group's corporate identity through the card's branding and design.

- * The co-branding group is aiming to secure a customer base through the card which will build a loyalty to their own core business. It can provide a selling opportunity of the co-branding group's own product through communicating "through the card". For instance it can create usage incentives like purchase rebates rewarded through card transactional volume. The enhancement of the co-branding group's corporate image is a major factor, in both its visual exposure on the card face and in its opportunity to endear itself to the card base through further "added value" schemes like free annual membership and lower interest rates on their affinity card's balance. Also the co-branding group receives a percentage of each transaction.

So what makes the customer opt for an affinity card? Research done by PSI International European Activities Sector in 1995 (PSI - one of the worlds leading financial services market research companies) listed the factors that influence choosing an affinity card as the following, in order of importance:

- (a). The co-branding company involved in the card.
- (b). The reputation and location of the issuing bank.
- (c). The product enhancements; what you get free.

The price of the card, the interest fees, the grace periods, services and rewards are the factors that the card holding customer is most likely to take into account when choosing their card. So any extra value incentives that are offered with the card, from low interest rates to free membership to points schemes as mentioned above, are definitely influential. Also, very importantly, by choosing an affinity card the customer is opting to show their loyalty to this group, and so will regard the product as a socially valuable possession as well.

The reason for the emergence of affinity cards was basically from Visa and Mastercard's ongoing battle with global dominance in regard to their respective card bases. Card base expansion is the credit card company's main concern, for as long as the cards have for instance Visa or Mastercard's brand mark on them, Visa and Mastercard will continue to benefit from card ownership growth and usage, and of course from brand-mark exposure. So the current plethora of co-branded cards on the market are as direct result of the struggle between banks and building societies to court the customer without losing their regular card base.

The Branding Power Relationship: As stated, the card issuer, as in the bank, benefits from affinity cards with a larger card base, therefore creating more profits plus other advantages. However, the issuing bank may experience a "dilution" of the branding identity on the card face. For example, only one of AIB's affinity cards, their AA card in association with Mastercard, has the AIB corporate branding mark on the card face. The only reference to AIB on all their other affinity cards is found in the small print on the back of the card. So the issue of the "power relationship" between the card-issuer and the co-branding group is raised. Who decides who gets visual prominence? Who is in control of the card, the card issuer or the co-branding partner? The visual power - the group with maximum visual exposure on the card face is the indicator as to who controls the relationship with the cardholder and subsequently who is the one to gain from the opportunities that this relationship brings. In terms of Irish credit card design, AIB and Bank of Ireland acknowledge this "power relationship" with regard to card face branding, but do not regard it as a problem. On the contrary, they view giving the affinity group design priority of the affinity card face as a gesture that proves ultimately advantageous to themselves, the card issuers. AIB's reasoning for not pushing their own role in the affinity is because different groups have different affinities, not necessarily to AIB, so why jeopardise the expansion of their card base by branding the affinity card with the AIB branding identity when they are generating a profit regardless?

Affinity Card design factors: Kyla O'Kelly, a design consultant from Javelin Direct who holds the AIB account, affirms that the co-branding partner is usually the one with the most say in the affinity card design, which means that there is quite often more creative scope than that which would be allowed when designing for a banking institution, where there is more likely to be a stronger history of corporate identity branding that must be adhered to. Even if the affinity group does have a strong corporate identity, it won't have the history of branding rules in relation to its credit cards that banks do. It very much depends on the nature of the affinity group. Often the group will have no design concept and will suggest colour preferences and simply request a solution from there, keeping in mind the group's ideals, symbols of interest or any historic elements. An example of such a group would be INTO, the Irish National Teachers Organisation. They have a credit card in association with AIB and Visa, designed by Javelin Direct.



Fig 19: AIB Visa INTO card.

Its design incorporates the organisation's colours and some symbols that stand for learning and teaching, bringing the educational and historical aspects of INTO into play. The image on the card face shows a lesson of astrology. The teacher shows the pupils constellation patterns through a huge magnifying glass which depicts a ram, a bull, a dancing figure and a musical note. The style of the image is illustrative and the colours - rich blues and green, combine to produce a very contemporary card. Colour is a very strong medium in the semiotic usage of credit cards, and is used here to add a vibrancy and richness which serve to enhance the card aesthetically. INTO has opted for an almost completely illustrative solution, except for its logo in the bottom right hand corner. The logos encircling shape is echoed in the opposite corner on a larger scale by the magnifying glass outline. It is through the magnifying glass that this astrologically influenced lesson about life is being taught. This card is an example of a pleasing design that doesn't follow the usual design rules. Illustrative solutions are often regarded as dating too quickly and thus limiting the appeal, and the shelf-life of a card. More abstract design that is either not possible to tell what medium it has been executed in, or photographic

material both have proved to be able to wield more emotive power and subsequently may appeal to more types of people and for longer. With regards to the INTO card, its illustrative style may have the effect of making it dated in the future, but it must be remembered that this was the solution that INTO chose. The symbolism of the card design has had the desired effect, meaning that this solution was met with approval by the representatives from INTO. It is at this point that the issue of design as selling power crops up. Does its design affect the customer's choice of card. Those people I talked to who work in the production and distribution side of AIB cards believe that it is what the card will do for you rather than what it looks like that is most important, that ultimately the design of a credit card will never be anything more than a secondary selling feature. However, this theory is not as valid when evaluating the design process behind affinity cards. The design of the affinity card you own is what validates your connection to that affinity group.

With this in mind Kyla O'Kelly stresses the importance of affinity card design as an integral selling point of the card. This is why affinity cards are successful; because they are designed to fit the life. A good example of this is the CIMA card. (The Chartered Institute of Management Accountants.)

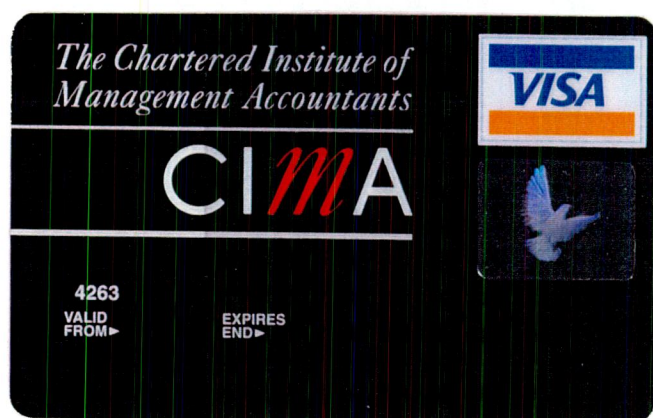


Fig 20: Bank of Ireland Visa CIMA card.

The card design could not be more restrained. But what is important is that Management Accountants do not see it as restrained or boring - to them it reflects their social status and their lifestyle. The design is very simple, very classical, very accountant. The white type of the corporate logo with the red 'M' in italics (possibly a method of emphasising their capacity as management accountants as AIB also issue a Mastercard gold card for the Institute of Chartered Accountants in Ireland and a Mastercard gold card for the Chartered Association of Certified Accountants) has been this way for a long time. The design of the logo and the way it has been implemented onto the CIMA card is seen by CIMA members as beneficial and it has become, through consistent application, a symbol of what the institute stands for. Members of

CIMA opt for their organisation's affinity card because of the economic benefits of being a card holding member such as lower interest rates and free annual membership, and because of their loyalty to CIMA. Ultimately, it is the possession of the card itself that identifies the owner as a member of this socially very acceptable and astute organisation. The nature of the card design reflects the nature of the co-branding group's ideals.

It is this concept of the co-branded card as a membership card that the banks have adopted as their marketing strategy. Although a credit card is first and foremost a functioning object and must be designed as such - its by no means just a glorified ATM card. They are a means towards an end - ultimately a cheaper and more effective payment system than other forms of cash - that have been re-packaged in order to offer you an extra incentive - a convenient payment system that is also a membership card. This is proving enormously successful for the banks in their nurturing and monitoring of their card base and also in further enabling them to "connect with their clients". By segmenting their card base - as affinity cards do, into these smaller, more manageable groups it is possible to create more of a human connection with their cardholders, which is seen as the best way to keep cardholders loyal in today's highly competitive market. It is an identification with the sociological side, who you are, what you stand for and what you believe in and why you belong to this group that you have attached your loyalty to. Affinity cards prey on the basic human desire to belong, and also on the social influence that a card will wield. They are a simple and cost-effective means of showing and communicating to others the group that the cardholder belongs to regardless of whether you own a gold card with unlimited credit value and a card base of 5,000, or a card with €500 credit value and a 50,000 strong card base.

People are becoming more value focused. They want the best deal possible and as a result are less concerned with being "loyal" to their usual bank, but will switch their business around to get what they want. Also we are becoming increasingly "convenience orientated" - we want things done as quickly and as easily as possible. Affinity card schemes are noting these shifting consumer needs and wants and are developing their customer relationship marketing correspondingly - adding the affinity membership as a direct incentive to obtain the card. AIB are of the opinion that the market is almost saturated. They have and continue to consider many different types of institutions, organisations and companies etc., where the members are so proud to be part of their respective group that they are more than willing to make their groups' affinity card a profitable marketing venture by switching to the affinity card in question, and maximising their transactional usage on it. So the key to launching a successful co-branded credit card could be termed as a matter of judging and guessing about a particular group's needs and associations and then creating an affinity card identity that reflects these ideals.

For example, Javelin Direct examined, researched and guessed about the interests, values and lifestyles of the INTO, and then created a design that they predicted would be suitable. Kyla O'Kelly calls this "the marketers dream - to find a group of peoples needs and wants and preferences, to package it up and then to sell it back to them".

However, it is the "packaging up" of the group's needs and wants and preferences, incorporating brand identity marks, then fitting it all onto a 8.5 cm by 5.5 cm rectangle of which more than 20% is already occupied that creates problems. You are still dealing with how to represent these separate branding marks in the same space. The advantage of credit cards is that the separate brands (i.e. AIB and Visa) have more in common than many issuing brands and co-branding groups do. By this I mean that AIB and Visa are both involved in the financial world, and are also custom-developed to work alongside each other, whereas co-branding groups such as the IDA (Irish Dentists Association) or the ASTI (Association of Secondary School Teachers in Ireland) do not carry pre-requisite branding corporate identities suitable for credit card design. Affinity cards are designed to project a personality of their own, rather than a bank credit card design. With the latter, the whole issue of the traditional corporate branding of the bank results in a much more prefixed idea of how the card should look - it being considered more as a branch of the existing family tree of the bank's credit cards rather than as a separate entity.

Javelin Direct are the Dublin Design Consultancy who are responsible for the design of the majority of AIB's affinity cards. They also supervised the digital reproduction of the coloured-pencil drawing that won the competition for AIB's 1996 Visa Olympic card and brought the drawing up to card print standards. They affirmed that in their experience of credit card design - the amount of creative leeway available totally depends on the client, usually the co-branding group. A card design for the consumer market, (i.e. AIB's, AA affinity card) is allowing as creative a proposal as you like (within the boundaries laid down by the affinity group) as long as it effectively communicates the desired message. Corporate guidelines which you would receive from the credit card companies and from the issuing banks are extremely strict, however, and will be more likely to spell out what you cannot do rather than what you can. For example, some of the different types of banking are personal, private, corporate, insurance, pensions and mortgages, to name but a few. Each of those types has its own separate list of design rules and standards that when designing for, must be adhered to. There are countless manuals produced by each issuing bank (i.e. - Bank of Ireland or AIB) as well as those produced by Visa and Mastercard listing the design specifications detailing exactly how their corporate branding must be implemented on the card face, and how the card face design must fit in with these corporate rules. There is no deviation from these "guidelines". Javelin Direct

designer Kyla O'Kelly believes that the design challenge therefore lies in your ability to push the boundaries of the card's style while even just maintaining the corporate colours of the clients involved. By doing so your new design solution can prove a stronger selling point; you can often push your idea through. Failure to please can be avoided by using your design team's combined judgement as to how far you can go, meaning that you will be less likely to meet with a negative response when presenting design solutions for a brief given.

AIB, whose affinity card account currently is with Javelin Direct, have the most co-branded cards of any Irish bank. (In other words, they have more than Bank of Ireland do) AIB's affinity cards are with:

TUI (Teachers Union of Ireland) branded by Visa.
ASTI (Assoc. of Secondary Teachers of Ireland) branded by Visa.
INTO (Irish National Teachers Organisation) branded by Visa.
CIMA (Chartered Institute of Management Accountants) branded by Visa.
ICAI gold (Institute of Chartered Accountants in Ireland) branded by Mastercard.
ACCA gold (Chartered Association of Certified Accountants) branded by Mastercard.
IMO gold (Irish Medical Organisation) branded by Mastercard.
IHA gold (Irish Hospital Consultants Organisation) branded by Mastercard.
IDA gold (Irish Dental Association) branded by Mastercard
IEI gold (Institute of Engineers in Ireland) branded by Mastercard.
AA (Automobile Association) branded by Mastercard.
Aer Lingus Air Plus Gold, branded by Visa.
Aer Lingus Air Plus Corporate, branded by Visa.
Brown Thomas, branded by Mastercard.

AIB have seen their card base shift about with the introduction of affinity cards, (the first of which they produced in the early '90s) as card owners will drop their existing credit card in favour of a new affinity card. However, as card owners owning cards issued by rival banks will opt for the new affinity card, ultimately the card base grows. Factors that AIB take into consideration with a potential co-branding group are its number of members/customers, especially if it is a "low - spend" group - a group that tends not to generate high volume spending on their credit cards. This is because in order to profit from the affinity card, there must be enough cards in usage to generate capital through transaction percentage fees. An example of this would be an organisation like INTO, who tend to be a "low spend" group, but who have a huge membership. AIB are currently in negotiations with the GAA, with the aim of producing an affinity card with the GAA as the co-branding group. They would be classified as a classic

"INTO" group, a huge nation-wide membership that is definitely low spend. However, the GAA tends to be loyal to each specific county, not to the GAA organisation as a whole. This presents a design challenge in how to develop some kind of local branding mark for each county. This would mean creating one overall GAA design concept with up to thirty two variations. As invariably the strength of each GAA county membership differs, how should the individual branding issue be tackled in order to keep production costs to a minimum? AIB are aware that it is vital that the co-branded card is matched to the co-branding group's values. In this case the GAA members will not be interested in obtaining an affinity card unless they can individually relate to it. Work on an effective branding solution is in progress.

Bank of Ireland : Bank of Ireland are the only other Republic of Ireland bank who have become involved in the affinity card market. Their affinity cards are:-

- UCD University College Dublin launched July 1991.
 Branded by Visa.
- TCD Trinity College Dublin launched June 1992.
 Branded by Visa.
- Queens Queens University Belfast launched November 1992.
 Branded by Visa.
- UCC University College Cork launched April 1994.
 Branded by Visa.
- UCL University College Limerick launched September 1996. Branded by Visa.
- ESB Electricity Supply Board Branded by Visa.

Bank of Ireland's first affinity card was UCD, also marking their first affinity with Visa. The reason for this affinity with Visa was explained by Terry Lennon, of Bank of Ireland Credit Card Services. Bank of Ireland's greatest concern in regard to the launch of an affinity card was to have a greater control over its design and Visa offered them this control. This indicates that Bank of Ireland recognised the potential of the power of design psychology and branding identity to influence consumers to the extent that they were prepared to switch credit card companies (up to his point they had only worked with Access/Mastercard) in order to implement this. Initially Bank of Ireland had looked towards America, where co-branded cards have taken off in a huge way, particularly undergraduate affinity cards. Bank of Ireland noted that it was imperative to have some sort of image of the alma mater or the relevant co-branding group featuring on the affinity card face in order to make it work as a visual loyalty symbol. However, when Bank of Ireland approached Access with whom they operated a franchise at the time, Access proved to be completely inflexible about any tampering with the corporate branding design of

their cards. In order to produce effectively branded affinity cards Bank of Ireland subsequently had little choice but to approach a competing credit card company, in this case Visa, who were prepared to be more flexible about the design of cards branded with their identity. In retrospect, Bank of Ireland's UCD affinity card proved to be "in terms of attractiveness, a whole different ball game", to quote Terry Lennon. The image of UCD should endear itself to UCD graduates as a reason in itself why people would want to own it.

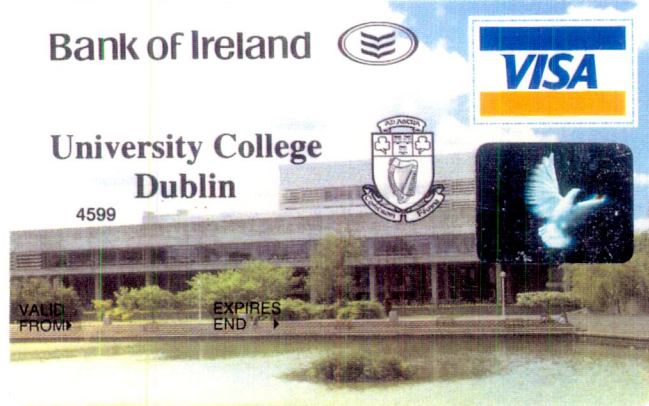


Fig 21: Bank of Ireland Visa UCD Card, launched IN JULY 1991

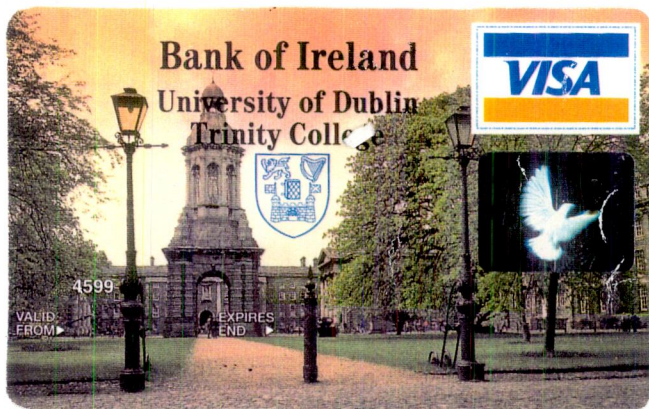


Fig 22. B of I. Visa TCD.

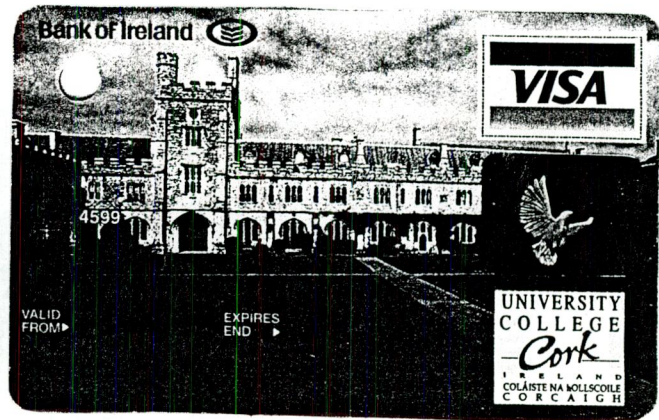


Fig 23. B of I. Visa Queens.

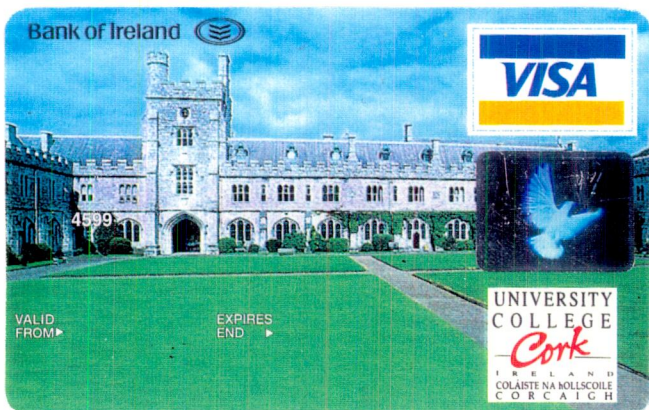


Fig. 24. B of I. Visa U.C.C.



Fig. 25 B of I. Visa UCL.

The design process was simple as the Visa affiliation meant that now Bank of Ireland were able to approach UCD and ask them what they would like to see on the card face. As the representative of UCD, Paddy Masterson, President of the University at the time, chose a photograph of the front of the UCD campus. The other four universities that Bank of Ireland has since collaborated with have also all opted for photographic design solutions which lends an air of uniformity to the five cards visually. Each card image is of the front of its college campus building and UCD for example, would probably be the least recognisable building of all the cards, and perhaps not the most aesthetically appealing either. The typography has been kept small and simple. As a result, it does not visually detract from the images in any way.

So why have these cards been so successful? It is a combination of the familiarity of the image and the card's role as a symbol of achievement. The photograph of the university is a reminder to the cardholder of the time spent there and ties made whilst attending. It is the symbolism of the photograph and the memories it induces to the cardholder that make it successful and deem the aesthetic appeal of the photograph irrelevant. This is also why the medium of photography to portray the university buildings is in my opinion, the most effective. Take, for example, the UCD affinity card. As I mentioned previously, the architectural style of the UCD campus is not enthused over as aesthetically pleasing by many, so to have represented it in watercolour, for instance, could be seen as an attempt to beautify it in order to have a card face design that is more attractive. UCD opted for a photographic reference to their campus, which ensures its portrayal in a genuine and visually honest manner. If a UCD graduate felt that the "concrete jungle" that is the UCD campus was ugly when they were a student there, they are likely to be fond of their affinity card with its picture of the campus they attended and that they still think is ugly. In this way photographic images, while not adventurous, are safer than illustrative solutions as they are a true visual reference that does not enhance or "uglify" their subject - except in the angle at which the photo is taken.

The card's role is a symbol of achievement in that they are visual proof that the cardholder has a degree from the relevant university branded on the card face. It's a certificate of their educational achievement that is also a functioning object with added usage incentives (besides letting people know you have a degree) such as lower interest rates. The fact that the design of the card is so minimal - Bank of Ireland have opted to keep their corporate identity branding on the card face discreet, as is the name of each university and because the images are photographic - the cards have managed to avoid the prospect of becoming dated in their design. Their most distinctive stylistic element is their safeness, which should help them avoid falling out of favour with emerging undergraduates who would possibly be more concerned with the design when choosing a credit card than most. And it is ultimately these people whom Bank of

Ireland must try to appeal to, as to expand this card base is a major bonus in the long term for the issuing bank. Even if the cardholder eventually grows out of their undergraduate card, the chances are high that they will seek to replace the card out of a selection from the same issuing bank, extending the card's role into a card base retention strategy too.



CHAPTER 5 - THE FUTURE

The future of the credit card market is in smart cards, which are definable as any card upon which a microchip has been installed - see Origins of Credit Cards: Section One. All over the world, the banks desire to retain and expand their card bases can only be realised by offering their customers value added payment systems that are genuinely quicker, easier to use, more accessible, and simply better than ever before. This is why smart cards - in their multi-functional capacity - are defining how the market is developing.

The difference in function between a credit card and a smart card is that a credit card is an example of a one-dimensional product that gives you credit value, whereas a smart card is a multi-layered product that has the capacity to function as more than one payment system at once. It has this capacity because of its microchip, its intelligent memory integrated circuit. The amount of information that a smart card can carry is huge in comparison to a credit card. One Kbyte of memory on a microchip can carry eighty times as much information as a standard credit card's magnetic stripe.

A credit card is a fairly simple piece of machinery. It incorporates your name, your account number, the basic ability to 'swipe' through a transaction processing terminal, and the obligatory corporate brand marks and security features. So in one way it is a piece of machinery that is great to design, because the designer is more or less designated a space to fill; the space that is free of the corporate brand marks, which is over 85% of the card face. So should the design of smart cards be tackled in the same way, as a 'space to fill'? How should the card's multi-functional capacity be indicated in its design? Perhaps a totally new design language is needed to effectively communicate the potential ability of the card - a type of 'smart design' to equal the power of a smart card.

Some of the services that smart cards are being developed to incorporate in their capacity as multiple payment systems are to carry a credit value - cum debit facility; a cross-border or multi-currency adaptation; personal information for identification reasons incorporating biometric technology in the form of finger prints, retinal scans and voice recognition facilities; also an electronic payment system which would allow the card owner to re-loan their card with value from their account. At the moment 'Ep's' - Electronic purses- are being developed as an electronic substitute for cash as a single facility on one card, but it is likely that these systems (such as Mondex, Visa Cash and Mastercard Cash) will be adapted into use on a multi-functional card also.

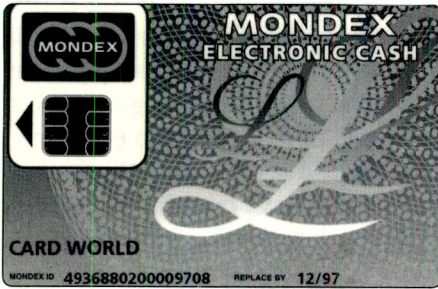


Fig. 26. The Mondex Electronic Cash Card



Fig. 27. The Visa Cashcard.

The EMV Standard is a joint effort from Europay, Mastercard and Visa to set a series of technological and corporate branding guidelines for chip cards with a view to standardising the incorporated software designs of the cards in order to make them globally usable. Twenty-five card hardware manufacturers worldwide, such as Datacard, Gemplus, Verifone, De La Rue Fortronic, US3 Inc, Mondex and OTI are currently developing transaction terminals to meet these EMV standards. This will ensure that, like credit cards, smart cards will be manufactured to the same guidelines anywhere in the world. No-one, however, has suggested any card face design specifications for smart cards, which is understandable because firstly - to instill visual uniformity in smart cards will be advantageous to nobody (remember Bank of Ireland's difficulty in promoting their own branding identity when issuing the same Access credit card as National Irish Bank and Ulster Bank) and secondly, because the issue of who will brand the card must be known before it can be designed.

Javelin Direct are currently in the process of developing several versions of what a smart card issued by AIB in the near future might look like. Kyla O'Kelly from Javelin agrees that the issue of corporate branding is what will ultimately decide what the card will look like. As Visa and Mastercard have already developed their own individual Electronic Purse systems - Visa Cash and Mastercard Cash, it seems unlikely that they will decide to issue a jointly branded smart card in the immediate future anyway. This means that banks like AIB and Bank of Ireland will have a choice for their smart card branding in the future.

Kyla O'Kelly was understandably reluctant to reveal any details regarding the smart card design ideas Javelin Direct is working on for AIB - unlike Bank of Ireland, who predict that their 1996 Bank of Ireland Mastercard design is the most likely contender for the face of any chip/smart card they may issue in the future. Unless Bank of Ireland intend for any smart card they may issue in the future to feature a credit facility as its principle service, I feel that implementing their new Mastercard design may not prove to be a strategic design decision in the long term. Presumably the reasoning behind using the Mastercard image as a future smart

card card face is to maintain Bank of Ireland corporate branding continuity in their card designs, but they are running the risk of confusing their customers over the function - capacity of this card. How will the card visually communicate its multi-functional ability if it looks like a Bank of Ireland Mastercard?

There will be smart cards in Ireland whenever Visa or Mastercard decide to introduce them to their respective cardbase. It is possible that we may be the subject of an electronic purse pilot scheme before we see smart cards, as Ulster Bank is a subset of Nat West in the U.K, one of the seventeen international institutions who have invested in Mondex International Ltd. This is an 'Electronic Purse' payment facility - designed to replace notes and coin usage. Originally developed in France, the name is derived from the words 'Monde', meaning world and 'exchange'. Based on smart card technology, the Mondex card looks like a credit card with a microchip on it. Card owners can load value onto their cards (directly debiting from their accounts) from specially converted phones, at ATM's or in their bank branch. The retailer just needs to swipe the card, which subtracts the correct amount from its loaded value, with no paperwork or signatures necessary to confirm the transaction. The card and its personal value-reading terminal are programmed to defend themselves, and if tampered with, they self-destruct. The card is lockable with the card owner's PIN (personal identity number) and can be unlocked by the transaction processing terminals in the shops, or with an 'electronic wallet', a personal portable card value reader.

Mondex is currently running pilot schemes in four continents -

- Europe: Swindon, Exeter, York.
- America: San Francisco, Guelph
- Asia: Hong Kong
- Australia: Christchurch, Wellington.

VisaCash is Visa's version of the Mondex EP, and Mastercard and Europay are also developing similar versions. None of these payment systems are compatible with each other, but they won't have to be, as multi-compatible electronic processing terminals (i.e. tills) have already been developed to accommodate the different systems.

Ireland is preparing for the imminent arrival of Smart cards by updating all our 'swipe' transaction terminals used for credit and debit cards with chip reading facilities by the first quarter of 1997.

CONCLUSION



Fig. 28. AIB Mastercard. IHA. Gold card.



Fig. 29. TSB Visa card.

Each card's degree of power is reflected quite literally through its design as ascertainable from the examples above. Will Smart card design do away with this 'class structure' that is so apparent in credit card design? In the long run smart cards will be in widespread use as they are intended to become a replacement for cash. Credit cards - though becoming more accessible and attainable all the time, still require a certain amount of capital in order to obtain one. I predict that Smart cards will be accessible to all because they are multi-functional. As they have the potential to carry any amount of value and will be programmable to capacitate various different services. They therefore can be adapted to suit any income level. So how will such a card be designed? What will be the most important elements of a multi-functional Smart card design?

Do you compartmentalise the card - one section for each function the card performs, or do you work out a set of branding symbols that can be applied to any type of smart card produced? Another option is simply to ignore the issue of how to effectively visually communicate the Smart cards potential usage options by decorating it with a aesthetically appreciative but uninformative image. In regard to past credit card design (and also some of those currently available on the market), it is my opinion that ineffective design has been tolerated because of reasons such as lack of awareness in the marketing potential of good design and the belief that a cards design was not an important element in its performance anyway. Will the same thing happen to Smart cards? As Smart cards infiltrate the market, credit cards will undergo an expansion of their functional abilities to become a 'Smart credit card', so should the nature of the visual language also change?

By documenting the history of AIB and Bank of Ireland's respective credit card businesses, I

became aware of the gradual improvement of the two companies working knowledge and attitude towards well designed credit cards. As everyday icons of our capitalist culture, credit cards illustrate how its design, when used effectively, can have such a strong influence on a products usage performance level.

I believe that credit card design will become the most important element of a cards production in the future. The card will be its design, because with the advent of Smart card usage consumers will own less cards, perhaps even only one. Which brings the card design to the fore - front; as what many of the key interviewees in my study confidently asserted was definitely not the most important element of the cards selling power will now inarguably be of primary importance.

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