

plastic that pops: what makes a card cool enough to carry?

By Heather Collins

Many people don't think twice about the design of their debit or credit card. But when they do, it's usually because something about it stands out. Maybe it's vertical. Maybe it has their favorite team's logo. Maybe it just feels premium.

In a world where digital wallets are gaining ground, physical cards still matter. In fact, the Federal Reserve's Annual Diary of Consumer Payment Choice estimates that 65% of card payments were made with physical cards last year.¹ When done right, they can be a powerful brand statement and a top-of-wallet contender. Whether it's debit or credit, identity-based, or youth-focused.

This isn't just about aesthetics. [Card design plays a role in activation, engagement, and long-term usage.](#) Additionally, [the physical card should complement a seamless digital experience.](#)

So what makes a card **cool**? Let's break it down.

1. Vertical vs. Horizontal: The Orientation Revolution

For decades, horizontal cards were the default. But vertical designs are having a moment, and for good reason.

- **Vertical Cards** feel modern, mobile-first, and intuitive. They mirror how we actually use cards today – inserted into ATMs or tapped on terminals.
- **Horizontal Cards** still dominate, especially in credit portfolios, but they're starting to feel ... well, a little legacy.



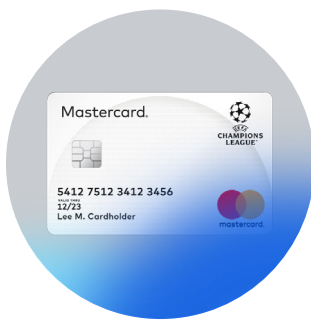
2. Logos That Matter: From Banks to Brands to Local Teams

A logo isn't just decoration – it's identity.

- **Financial Institution Branding:** A clean, recognizable logo builds trust and familiarity. Cardholders are also flashing your brand to the merchant, the table of friends, the client, the vendor, as they make the payment. Make a statement in the moment.
- **Co-Branded Cards:** Think sports teams, universities, or retail partners. These create emotional connections, community pride, or include added perks.
- **Minimalist Logos:** Sleek, subtle branding can signal exclusivity and sophistication – especially in premium credit card tiers.



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Where Pride Meets Payments:
Cards featuring local sports affiliations often see higher engagement and activation in their home markets, driven by community pride and emotional connection.

3. Material And Finish: Feel The Difference

The tactile experience matters more than you think, especially for credit cards, where premium feel often signals premium benefits.

- **Matte vs. Glossy:** Matte finishes feel modern and upscale. Glossy can feel dated unless paired with bold design.
- **Metallic Accents:** A touch of foil or shimmer can elevate the perceived value.
- **Eco-Friendly Materials:** Recycled plastic or biodegradable options resonate with sustainability-conscious consumers.

- **Custom Shapes:** Remember those mini-cards that had a short life in the early 2000s? You could attach it to a key ring ... and lose your keys and your credit card at the same time. More recently, Mastercard has introduced the “Touch Card” with different-shaped notches on the side to help visually impaired cardholders distinguish between card types by touch.



Eco-Evolution: Mastercard is leading the charge by requiring all newly produced cards on its network to be made from **recycled or bio-sourced materials** – such as rPVC, rPET, or PLA – starting in 2028.²

4. Youth Cards: Cool Meets First Impressions

For younger users, their first card is more than a payment tool. It's a rite of passage. It's also your first handshake with a potential lifetime customer.

- **Bold, Playful Designs:** Bright colors, fun graphics, and vertical layouts resonate with Gen Alpha and Gen Z.
- **Team and School Logos:** Local pride drives engagement and makes the card feel personal. There's also opportunity for affinity programs with local schools that can be tied to the card personalization to really drive loyalty and pride.
- **Durability and Simplicity:** Youth cards should be resilient, easy to use, and clearly marked for contactless payments.

5. Function Meets Form: Design That Works

Cool is great, but it has to work.

- **Readable Fonts:** Accessibility matters. Make sure numbers and names are easy to read.
- **Contactless Indicators:** Contactless icons help cardholders know how to use their card when they match the icon with one displayed on the POS terminal.



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- **Durability:** A card that looks great but wears out quickly? That's a fail, especially for credit cards expected to last 3-5 years.



Real-World Ready: Striking design is only half the battle. Before launching, subject your card to “pocket-wear” simulations and varying light sources to ensure your design stands the test of time.

6. The End of the Swipe?

Globally, the payments industry is phasing out magnetic stripe technology as issuers, networks, and processors move toward more secure EMV and contactless methods. Magnetic stripe data is static and easily skimmed, making it far more susceptible to counterfeiting compared with chip based authentication. As liability-shift rules and stricter chargeback standards continue to incentivize EMV usage, merchants have steadily expanded support for chip and contactless acceptance.

This shift is clearly evident within JHA Card Processing Solutions™. Since October 2024, we have observed a sustained month over month decline in mag stripe reads, amounting to approximately \$8 million in migrated transaction volume each month as cardholders shift to chip or tap. Today, mag stripe activity represents less than 2.7% of all JHA Card Processing Solutions transactions.

Cards will continue to have magnetic-stripes for several years, but most already include an EMV-chip or dual-interface contactless chip. This transition allows for merchants who have not yet upgraded their terminals to continue processing payments.



The right design choices can turn a card from forgettable to favorite.



Over 85% of CPS financial institutions have either implemented or are on their journey to contactless cards. While not required, there have been indications from manufacturers that contact-only chips will no longer be produced at some point.

Mastercard Retires the Magnetic Stripe

In a major shift toward modern payment security, **Mastercard is phasing out the magnetic stripe** – a technology that’s been around since the 1960s.

- **2024:** Magnetic stripes no longer required on new cards in Europe.
- **2027:** U.S. financial institutions can issue chip-only cards.
- **2029:** No new Mastercard debit or credit cards will include magnetic stripes.
- **2033:** Magnetic stripes will be fully retired from Mastercard products (except for prepaid cards).

This move reflects the rise of **EMV chips, contactless payments, and biometric authentication**, all of which offer stronger security and better user experiences. It’s also a signal to issuers: the future of card design is sleek, secure, and swipe-free.

Visa's Current Stance

Visa has stated it has no specific plans to eliminate the magnetic stripe and is committed to open acceptance, emphasizing that issuers have the option to control swipe functionality through configurable fraud and transaction rules. Visa's current rules require all chip-accepting devices to also support the magnetic stripe.

Conclusion: Cool Cards Drive Engagement and Portfolio Health

A well-designed debit, credit, or youth card isn't just a piece of plastic – it's a brand ambassador, a conversation starter, and a loyalty driver. Whether it's vertical orientation, local pride, or eco-conscious materials, the right design choices can turn a card from forgettable to favorite.

And when paired with modern digital features, like digital wallets, digital issuance, card controls, and real-time alerts, it becomes part of a healthy, high-performing portfolio.

discuss how to make it pop

Thinking about refreshing your card design? [Connect with Jack Henry](#) to discuss how to make it cool.

For more information about Jack Henry, visit jackhenry.com.

sources

1. The Federal Reserve, [2025 Diary of Consumer Payment Choice](#), accessed March 2026.
2. Mastercard, [Mastercard accelerates sustainable card efforts](#), accessed March 2026.