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Metal credit cards aren't just for the wealthy now

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Once reserved only for the affluent, a few no-annual-fee cards now have that 'plunk' factor

By Beth Braverman (/credit-card-news/authors/beth-braverman.php) | Published: July 16, 2018



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Covers cool and trendy credit card stories

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Metal credit cards aren't just for the wealthy with sky-high annual fees. Now three no-annual-fee credit cards carry some heft when plunked down on a restaurant table.

What's behind the trend that's bringing metal cards to the masses? A metal card is a status symbol, and metal cards seem to appeal to millennials. You may remember that the metal Chase Sapphire Reserve (<http://www.creditcards.com/reviews/chase-sapphire-reserve-card-review/?reviewCategory=travel>) was such a runaway hit with a mostly millennial audience that Chase ran out of them (<http://blogs.creditcards.com/2016/09/sapphire-reserve-is-so-hot-chase-is-issuing-temporary-cards.php>) just a few weeks after the Reserve launched in 2016.

The newest no-annual-fee metal credit card is the Wells Fargo Propel (<https://www.creditcards.com/reviews/wells-fargo-propel-american-express-credit-card-review/>) card from American Express, and like the Reserve, the Propel aims squarely at a millennial audience with a 3-point bonus on dining, travel, transit and streaming services.

The first two no-annual-fee metal cards were the Chase Amazon Rewards Visa (<https://www.creditcards.com/reviews/chase-amazon-com-rewards-visa-card/>) and the Amazon Prime Rewards Visa (<https://www.creditcards.com/reviews/amazon-prime-rewards-visa-signature-card-review/>) credit cards. (The Amazon Prime Visa has no annual fee, but requires a \$119 Amazon Prime membership.) With discounts for purchases on Amazon and at Whole Foods stores – Amazon Prime Visa cardholders get an extra 10 percent off select items (<https://blogs.creditcards.com/2018/05/rewards-cards-whole-foods-new-loyalty-program-more-savings.php>) throughout the store – the Amazon Visa cards are targeting millennial shoppers.

Metal cards by the numbers

1999: The year that American Express released the first high-end metal credit card, its titanium Centurion Card.

46: The number of patents held by Luxury Card on the dual-layer stainless steel card technology used on its credit cards.

66,600+: Number of views of The Points Guy's Chase Sapphire Reserve unboxing video (<https://www.youtube.com/watch?v=y48fSIN2Sso>) on YouTube.

\$7,500: The initial amount that metal Citi Prestige (<https://www.creditcards.com/reviews/citi-prestige-card-review/>) cardholders would have to spend in three months in order to get the 75,000-point signup bonus.

1 ounce: The weight of the Ritz-Carlton Rewards card, the heaviest in a battle of the metal credit cards (<https://thepointsguy.com/2016/04/amex-centurion-vs-sapphire-preferred-ritz-carlton-citi-prestige/>), conducted by The Points Guy. The Citi Prestige was lightest at .2 ounce. But TPG tested only four cards. There are many more metal cards now.

.3 centimeters: When The Points Guy tested the strength of metal cards (<https://thepointsguy.com/2017/11/what-metal-credit-cards-strongest/>), the winner of the least bendable of 11 metal cards was the Platinum Card® from American Express (<https://www.creditcards.com/reviews/the-platinum-card-from-american-express-review/>). The Chase Sapphire Preferred and Citi Prestige tied for last place.

A metal card is 'a statement piece'

Metal cards are all about standing out from the competition. Luxury Card's Mastercard Titanium and Mastercard Black (<http://www.creditcards.com/reviews/mastercard-black-card/?reviewCategory=travel>) cards are made of a stainless steel front and carbon back. Its highest-end card, the Mastercard Gold Card, has a 24-karat gold-plated front and a carbon back.

"We feel that it's a statement piece," says Marina Kissam, the company's vice president of customer experience. "It's taking this everyday functional item and turning it into a coveted accessory."

With the Sapphire Reserve, the cards were designed specifically to attract affluent people looking to make a statement. "We created a card that people would be proud to pull out of their wallet and have it be a reflection of their financial success," says Lisa Walker, the general manager of Chase Sapphire cards. "We didn't want it to be showy. It's elegant, but it's not showy."

In the months after the Reserve launched, American Express updated its Platinum card, U.S. Bank launched its metal Altitude Reserve (<https://www.creditcards.com/reviews/u-s-bank-altitude-reserve-card-review/>) elite card and UBS rolled out its metal Visa Infinite card (<https://www.creditcards.com/credit-card-news/ubs-visa-elite-premium-credit-card-50000-point-sign-up-bonus.php>).

High-end cards require high credit scores, though. No-annual-fee cards, like the Wells Fargo Propel and Amazon Rewards Visa cards, tend to be easier to get.

If you absolutely, positively have to have a metal card but have only a plastic one, California startup Lion Credit Card (<https://lioncreditcard.com/>) claims it will take your plastic card, create a card in the metal of your choosing, and then transfer your plastic card's chip (it has a patent

pending on the chip transfer process) to the new metal Lion Credit Card – all for \$159 to \$219.

But why pay for a Lion card^(/) when you can get a no-annual-fee metal credit card instead?

See related: For some, elite cards are more status symbol than bargain

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Metal versus plastic

Functionally, there is no real difference between metal and plastic cards. While metal cards are more durable than traditional plastic cards, plastic cards are sturdy and cheap to produce.

"I don't know that durability is that big of an issue anymore, given the amount of times that cards are reissued for fraud or because they've been lost," says Tiffani Montez, senior analyst of card issuance with Aite Group, a financial services consulting firm. "I'd suspect it might be kind of costly for the issuers to have to replace metal cards."

Some metal cards, though, have one potential drawback for frequent flyers: Depending on which metal is used in construction, they may set off airport metal detectors.

Mike English, a spokesman for the Transportation Security Administration, told CreditCards.com rewards expert Tony Mecia for a "Cashing In (<http://www.creditcards.com/credit-card-news/metal-cards-airport-security.php>)" column that the best way to avoid the inconvenience is to place those metal cards in the plastic tray that rides along the conveyor belt through the scanner.

Despite the flurry of new metal cards hitting the market in recent years, English said nothing has changed. "Metal will always set off the metal detector."

One other non-financial drawback to the cards is that they're harder to destroy. While that may be a benefit in some instances, it can also be a hassle for cardholders who need to close an account or get rid of a card because the number's been compromised.

If you don't have the appropriate tools at home, you'll need to use a special postage-paid envelope to return the card to the issuer so they can destroy it. Teri Charest, a spokeswoman for U.S. Bank, confirmed that for the Altitude Reserve, "We provide cardholders with a customized envelope they may use to return the card to us for destruction."

Paper to metal to plastic to metal

While metal cards are having a moment, this isn't the first time credit cards have been made from metal. The earliest credit cards were simply pieces of paper with account numbers on them, but department stores in the 1920s began issuing metal cards to customers because they were more lasting.

Modeled after the dog tags worn by American military members in World War I, the first metal cards also had the benefit of being embossed, making it easier for clerks to process them by imprinting the numbers with a Charga-Plate, rather than copying them down by hand.

Metal remained the go-to material for card issuers until the development of plastic. Card issuers switched to plastic, a cheaper and lighter material, in the early 1960s. The Platinum Card from American Express was the first of the new generation of metal credit cards.

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“Plastic cards offered all these advantages over metal cards with the same functionality,” says Lewis Mandell, a behavioral economist and author of “The Credit Card Industry – A History.”

Plastic remained the dominant credit card material until this latest trend brought metal cards back to the fore. Today's metal cards, however, are not embossed. They're laser-engraved, which gives them a much more modern design. As with the Chase Sapphire and Amazon Visa cards, the account numbers are on the back – adding to a more sleek look on the card face.

What will issuers think of next? Future cards may not even be cards – metal or plastic – as the use of mobile wallets grows. That shift, however, is still likely several years away, says Ali Raza, a principal at CCG Catalyst, a consulting firm that specializes in banking.

“A day is coming where the physical plastic or the physical metallic card goes away, and we're all in this mobile, digital world, and making payments with our phones,” he says. “All that matters is the 16-digit number stream.”

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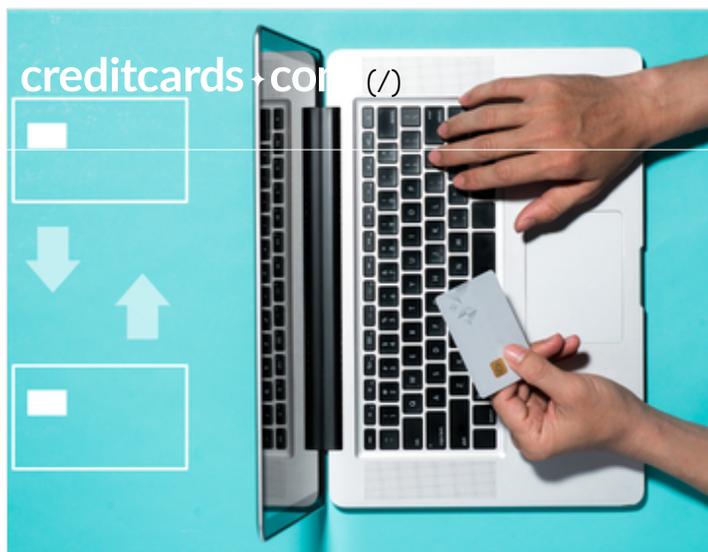
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