



WELCOME TO THE CLUB

Packaging Design for
Neobanks & Fintechs

BURGOPAK◊

A Burgopak Publication

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All structural packaging designed & produced by Burgopak.
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IT'S PERSONAL

Fintechs are winning customers by putting people at the centre of their brands. Not just for snappy marketing campaigns but as an entire industry ethos.

They began by getting to know their customers, I mean, really know them. And then they built their brands around the lifestyles, desires and aspirations that define them.

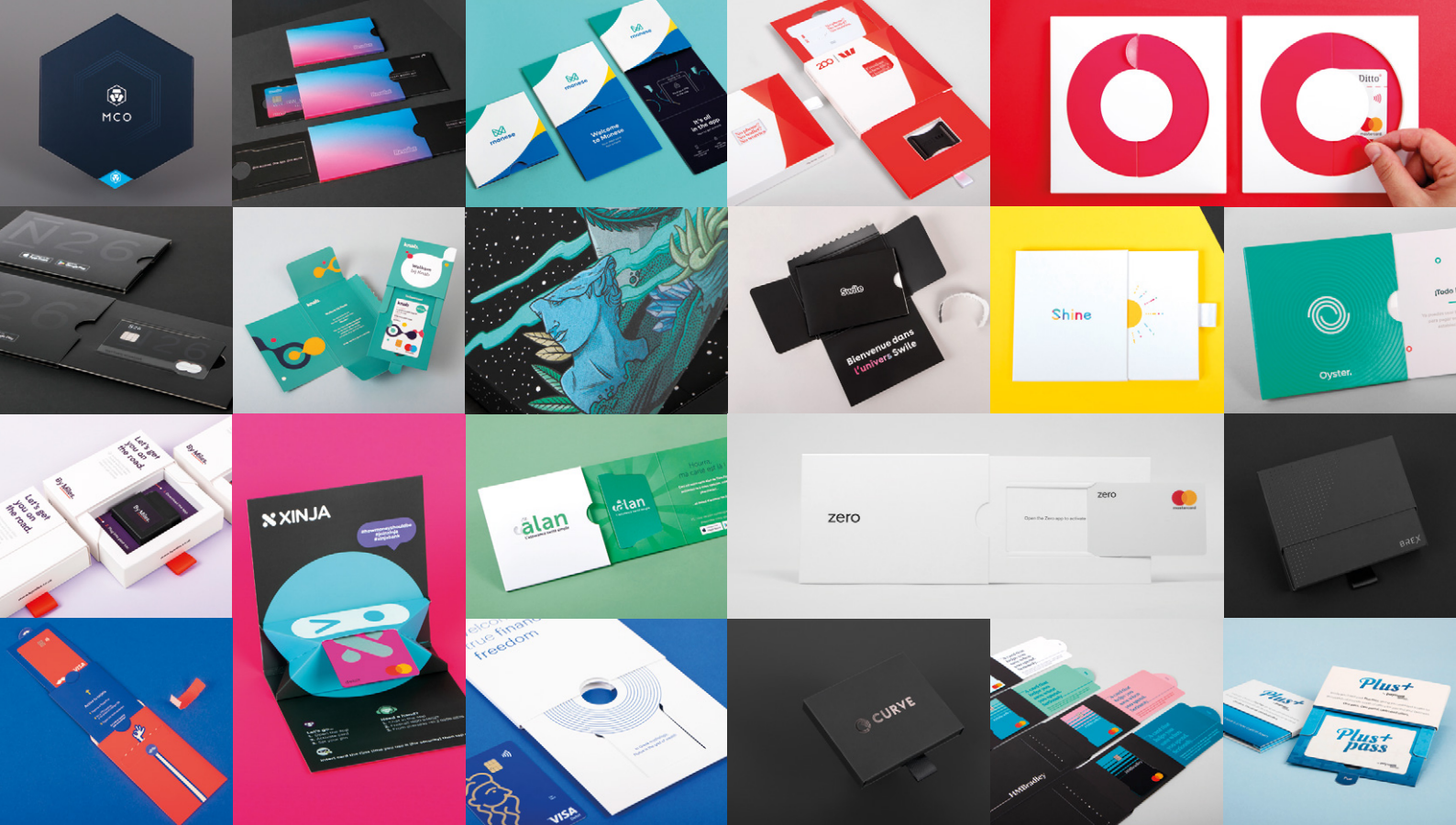
Not only that but their products are carefully focussed on neatly infiltrating daily rituals and providing convenience, simplicity and efficiency to the digital-first generation.

But in the world of digital banking where so many aspects are less tangible, there is often less opportunity to physically interact with customers. And so the physical card and its packaging have become important vehicles to drive this physical engagement.

The plastic card has become not just a bank card, but a membership card. In the absence of a handshake, the way it is presented through its packaging fundamentally defines the first, 'hello and welcome to the club'.

Image by Andrea Dal Soglio, 2019. IG: @andreknott





BURGOPAK

forget conventional.

OWN IT.

Brand building is an exercise in exploring and defining what makes you unique.

Packaging design is an exercise in translating those findings into a tangible physical touch-point to wrap around your product.

People subconsciously evaluate almost every experience they have and similarly reflect on how the encounter made them feel.

Packaging is no different and it offers a valuable opportunity to make people feel something towards your brand. From the things you say to the materials you use, everything will combine to form an overall impression.

Unboxing your product for the first time marks the beginning of an important relationship and it should be the moment you reward people for making the right choice; choosing you.

The MCO (crypto.com) card is held in a custom sliding hexagonal telescopic design, derived from their logo.





OWN IT.

Interactive packaging for Ditto Bank. Customers physically unlock the brand logo to access the card.



MAKE PEOPLE SMILE

The foundations of convenience are rooted in simplicity. Making things easy to understand and use generally elicits a positive user-experience. But the foundations of delight are more difficult to define and are infinitely more subjective. Crafting a delightful brand experience relies on an intimate understanding of your brand values and your customer's aspirations.

Once you know the flavours, you can begin to build a recipe that will delight the senses.

A useful exercise is thinking about the kind of smile you wish to elicit. Should your customers guffaw with laughter or lightly curl the sides of the mouth in delight. You'll no doubt want them to be happy but that can often take many forms.

Once you've figure this out, the best thing to do is share development work with your team. Prototypes allow people close to the brand to experience it and will provide valuable insights into the way it makes them feel. Be sure to keep an eye on their initial reaction as much as the things they tell you.

Custom packaging developed for Xinja highlights the playful and slightly cheeky side of the Aussie neobank.



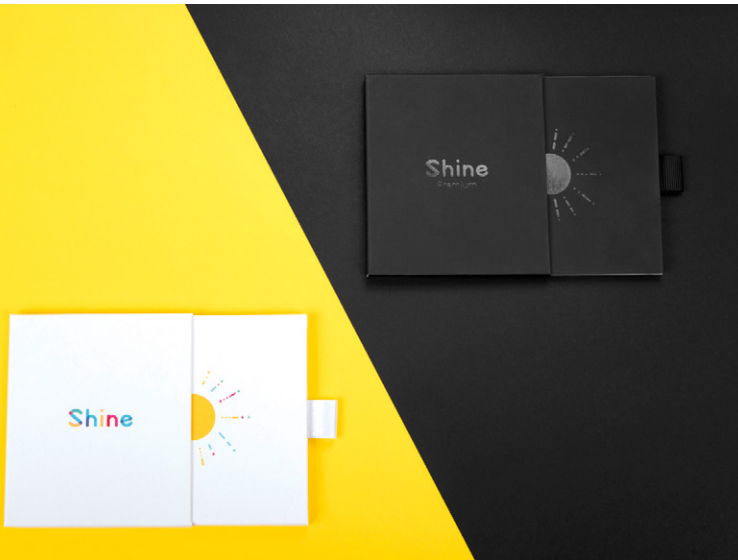
BUILD VALUE

Building value isn't always about making things look expensive. It's first and foremost a question of positioning.

If the product is ultra-premium, make it look expensive. If it isn't, then focus on other positive attributes that will delight your customers and celebrate your brand's story.

Building value in packaging design can also be about figuring out where best to spend money. Whether it's using specialist papers or print finishes or creating a bespoke unboxing mechanism, it's important to decide what is important and what is right for the brand. Then you can decide where to invest your budget to elicit the best possible response from your customers.

Tell the right story, be honest.



Opposite top: The Sci-fi roots of Monolith's brand are beautifully encapsulated within their packaging artwork.

Opposite bottom: Simple, transparent, accessible. Shine's packaging reflects their brand promise.



BUILD VALUE

Curve's award-winning packaging design delivers a slick unboxing of their premium metal product.

ACTIVATE

Not really meant in the marketing sense but more in terms of helping your customers to physically activate their accounts. Believe it or not, packaging can help.

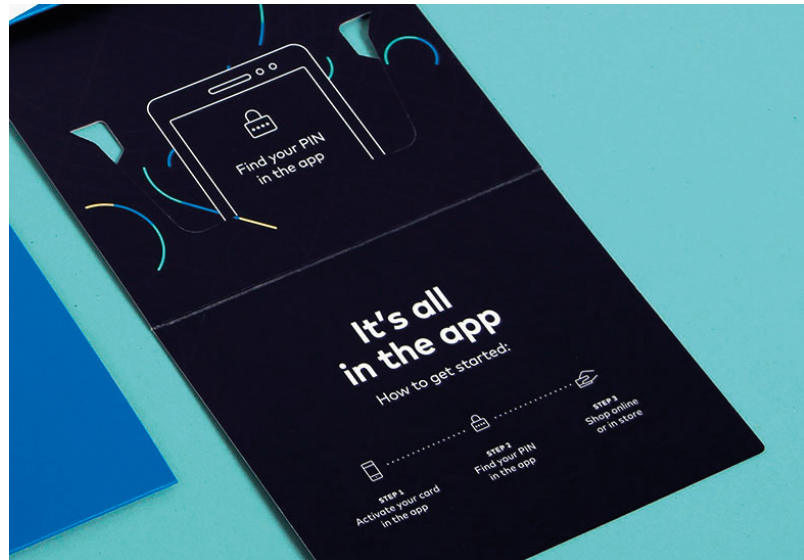
It's all about distilling the most pertinent information and delivering it at the right moment. First, figure out the steps that you need people to complete, then explain them in a simple way that makes sense.

Other options to consider would be using a QR code or a NFC chip to push people to an app download or setup page online.

Either way, these options can easily be baked into your packaging design and there is compelling evidence to suggest that it helps users successfully activate their accounts and get started more quickly.

At the end of the day, anything that improves user-experience i.e. removes difficulty and frustration will be positively received, which makes for a great first impression.

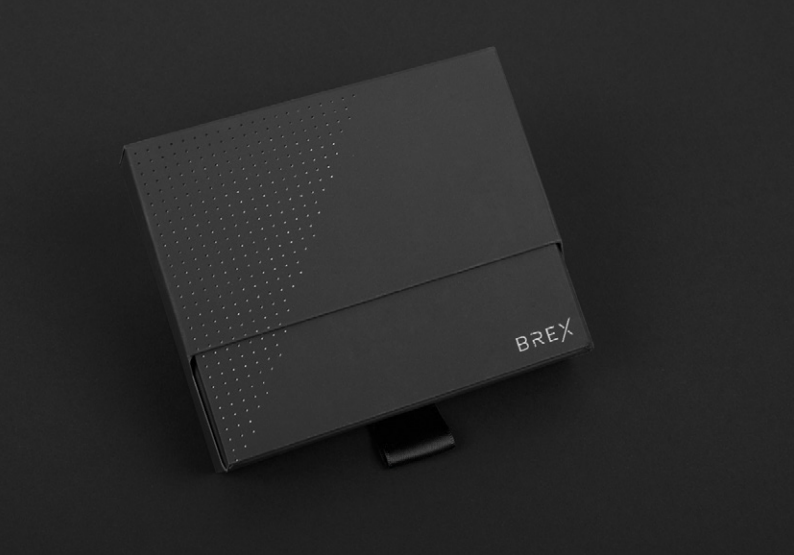
Monese incorporate a simple three-step setup journey in their artwork to help users get started.





ACTIVATE

Zero's packaging removes all superfluous decoration to focus on a clear and intuitive activation journey.



THE DEVIL IS IN THE DETAIL

As Charles Eames once famously said, “the details are not details, they make the design.”

In packaging design, a box is just a box until you make it your own. It's the flourishes, be it tactile materials and finishes or engaging opening experiences that make it special.

Again, it often comes down to what is right for the brand but figuring that out can take longer than you think. One reason is that it is almost impossible to judge these things, simply by looking at something on a screen.

For example, how could one hope to understand the unique properties of different papers or the difference between screen-print and litho finishes without having physical samples to touch and feel.

Prototyping is also important in terms of assessing how things move and feel in the hand. Physical samples can also be shared and are a great way to test how intuitive and delightful a design is to a first-time user.



Opposite top: Brex use a spot varnish on a matte black paper to create a strong textural contrast.

Opposite bottom: Curve use a metallic foil to create a colour and texture contrast with the background.

THINK BRIGHT GREEN

As consumers continue to become more aware of the importance of sustainability in packaging, their purchasing decisions are increasingly influenced by 'good' design.

I believe that packaging has a bright future. That responsible doesn't mean dull, and that premium doesn't necessarily mean over-packaged. With the right approach it is absolutely possible to innovate responsibly.

Some environmentally sensitive options that are worth considering when designing and specifying packaging include;

- FSC certified or recycled paper
- Dieline/ layup optimisation
- Soy Inks
- Water-based adhesives and varnishes
- Avoiding plastic laminates & UV varnishes
- Limiting foil coverage to below 30%
- Reducing distance travelled i.e. where your packaging is made vs where it is needed
- Optimising palletisation
- Shipping less air (does the box really need to be that big?)

Whilst it's true that some of these options may add a level of cost, many of them will actually save money.

OPTIMISED

Making packaging decisions that benefit the environment does not necessarily mean negatively impacting customer experience.

For example, some of Burgopak's highly engaging formats have recently been reimagined in 'diet-form'.

Each design has been optimised to reduce materials, water usage, assembly time and the energy used to make them.

Same great experience, just using less.

All formats can be adapted and resized to suit specific requirements. Responsibly sourced and recycled paper options are also available.

-25%

Up to 25%
less paper

-0.3l

Up to 300ml
less water

-70%

Up to 70%
less glue

ALWAYS BE INFLUENCIN'



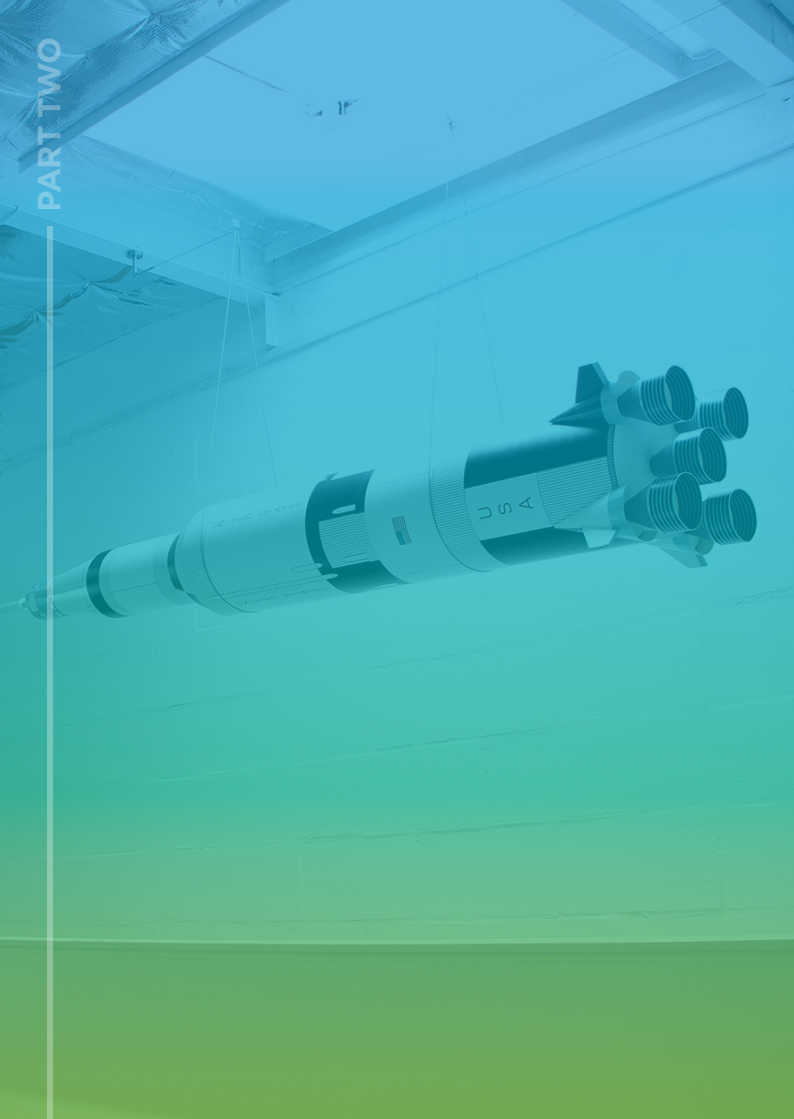
In a society that's increasingly influenced by things we discover online, we as individuals seem driven to share those things we find most interesting, beautiful or funny. Packaging has undoubtedly become a part of this emotionally rich visual landscape and as a physical marketing tool has become a personal billboard for the influencer in us all.

For this reason it has become the perfect focal-point for cross-platform marketing campaigns. If you nail the messaging within your packaging, why not use it in ads, promotional videos and storytelling on social media.

In the hands of the right influencer, packaging also gives brands the potential to reach far beyond their own sphere of influence. Independent validation can quickly cultivate buzz within online communities and rack-up millions of views online.

For these reasons, packaging has become a hugely valuable marketing tool. One that is helping to span the divide between physical and digital worlds.

N26 Instagram post, 2018. IG: @n26



BLUE SKY THINKING, GROUNDED

It's important to think creatively when solving problems and building brands. However, it is also important to ground grand visions in the realities of designing for the real world.

Packaging is a physical thing. It is subject to the limitations of materials, budgets, transportation and production processes.

At some point that render, however beautiful, will need to be made. Understanding how a flat visual will translate into a physical piece of packaging and how it will be printed and assembled are essential but often overlooked parts of the design process.

This doesn't mean that things need to be dull and unimaginative. It just means that these things need to be considered from the start.

Product design and indeed packaging design is the art of designing things for manufacture, creating beautiful things that can be used in the real world. Introducing constraints within a brief doesn't limit creativity, it merely shapes it.

Cardboard Saturn V rocket, 2018. This 8ft model was designed, printed & assembled in the Burgopak studio.

PROCESS

Every project is different, which makes it tricky to create a plan to cover every eventuality. However, there are a few steps that usually need to be taken to ensure a successful result.

Firstly it's important to establish the foundations of a project; what you are trying to achieve, how to measure success, key commercial objectives etc. This will form the brief and help to define the scope.

Secondly it's about figuring out how to deliver against those objectives. There may be a pre-existing solution that fits perfectly, or it may need a few tweaks or you may want to create something entirely from scratch.

An efficient design process should quickly reduce the scope to a single definitive design. Prototypes throughout this process help to provide visibility on exactly how the design will look and feel.

Once the design is locked, clearly labelled dielines are usually supplied for artwork to be applied. Once returned, they are checked by a skilled artworker before sending to print.

If timing and budget allow, production/wet proofs, which show exact print finishes are also an option but not always essential.

AGREE BRIEF & TIMELINE

Establish general design direction and define key parameters inc timings.



EXPLORE INITIAL DESIGN IDEAS

This may include a number of mini-stages depending on project.



SUPPLY INITIAL UNPRINTED PROTOTYPE(S) FOR REVIEW

This is to help determine a preferred physical packaging format.



DESIGN AMENDS AND REDUCTION OF SCOPE

Ideally a single format will be selected with a few small tweaks required.



CLIENT APPLIES ARTWORK TO SUPPLIED CUTTER GUIDE

A drawing of the net (dieline) will be supplied for artwork to be applied.



PRINTED MOCK-UP

Our artwork team will check supplied artwork files before producing a final in-house printed sample for sign-off.



PRODUCTION/WET-PROOF

For an additional cost, a small batch of samples can be produced at the final production facility to assess finishes.



MASS PRODUCTION

Final approved design files are used to manufacture the production run.



USEFUL INFO

Target unit price.....

Launch date.....

Launch volume.....

Delivery Location.....

Postal requirements.....

Environmental factors.....

Why we are different.....

Things we love.....

Things we hate.....

Main competitors.....

BRIEFLY BRIEF

With lots of constantly moving parts, putting stakes in the sand and building a solid brief can sometimes seem daunting. However, it can be really helpful to get even one or two important insights to help reduce the scope and speed up the process.

Constraints define outcomes and can save huge amounts of time and cost within the design development process.

Below is a list of things that are worth considering early on in a packaging project:

Budget: Quantities, materials, finishes, production location and even design can all be defined by understanding the budget.

Timing: Aggressive time-lines can affect what is possible in any given project. Visibility can help to manage expectations early.

Logistics: Card fulfilment location, postal requirements and launch dates are all useful to know in order to help sculpt the design direction.

Look & Feel: This can often be really difficult to put into words. Pictures are often far more effective. Even a collection of stuff you love and hate will provide useful context.

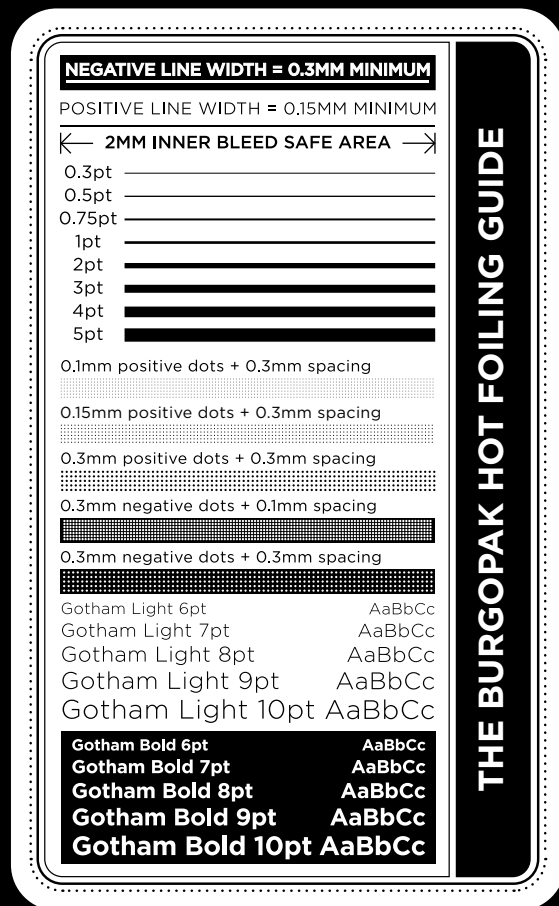
ARTWORK. PREPRESS. PRINT

Artwork typically exists in two forms. The first is as a digital file where brand assets, copy and other visual details are applied to the cutter guide. The second is as the physical printed embodiment of that digital file.

It is important to understand the relationship between these embodiments in order to avoid a disappointing result. The way something looks on a screen may not be how it ends up once it has been printed.

The substrate, colour values, finishes, printer and inks will all have an effect on the final result. A talented graphic designer can produce wonderful visuals but it takes a skilled artworker with good experience of setting up files for print (prepress) to close the gap between screen and paper. They are uniquely placed to help execute your vision.

Ultimately if timing allows and colour and print finishes are important then nothing beats a full production wet-proof. This is where the vendor creates a proof, printed on a litho press with all the finishes. This will in effect be a mini-production run. The downside is that a large volume of material is often required to calibrate the printer so the process can be expensive and generates waste.



DELIVER SMART

It's amazing how much money can be saved by thinking in 3D; considering every function that your packaging has to perform.

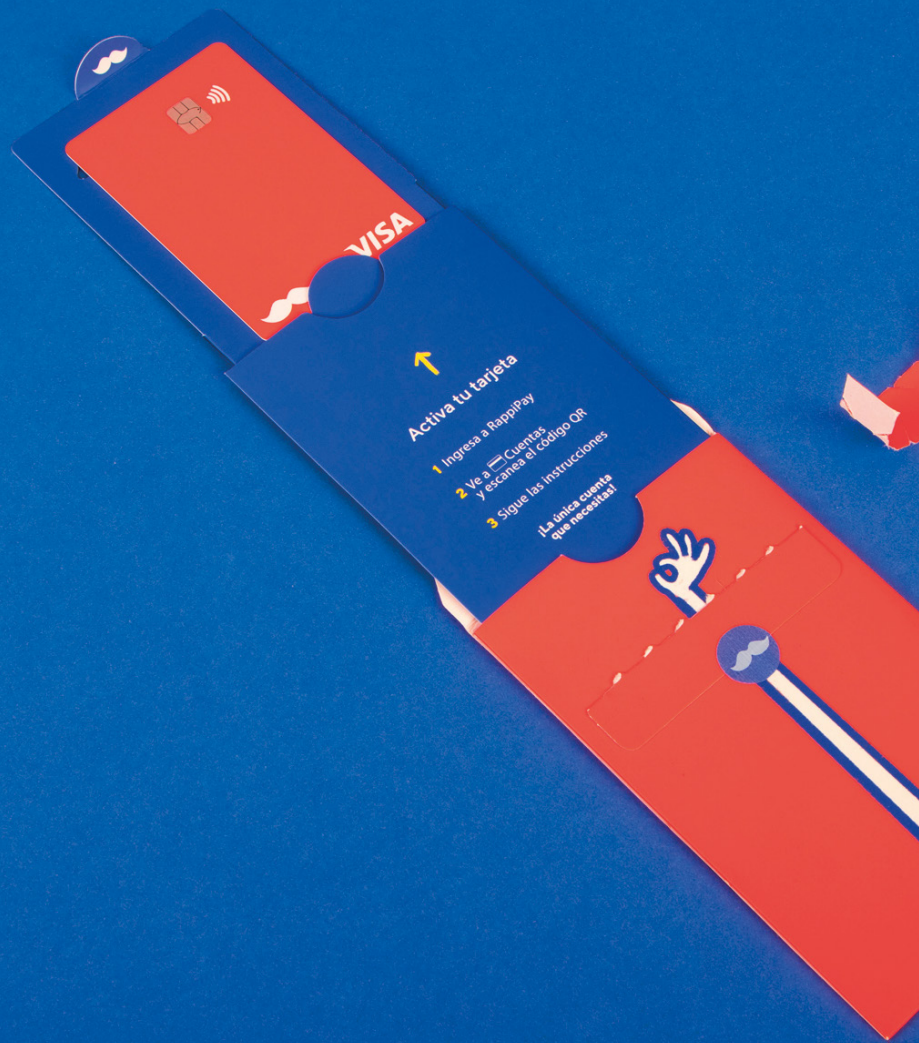
One perhaps less obvious example is postage costs. Size, shape, weight, tracking and even 'bendability' can all have an impact on postage costs and it's important to establish expectations at the start of a project.

To make things even more complicated, every country has a slightly different set of standards when it comes to mail. So it's important to specify where your products will be distributed.

Courier services are slightly simpler but may have specific requirements around label sizes etc so definitely worth locking down a provider before settling on a design.

Ultimately, postage requirements will either fundamentally define the design, or the design will fundamentally define the postage cost and it's important to decide which one is flexible from the outset.

Rappipay's postal telescopic includes an integrity seal and tear-strip on the outer cover.





HM Bradley use the SE 'Telescopic' to create a high impact customer experience and reduce postage costs.

www.superenvelope.com



LOAD 'EM UP

Added-value packaging will undoubtedly create an incredible brand and user-experience but may come at a higher cost when it comes to fulfilment.

Conversely, automated systems drive down cost at high volume but are often limited in terms of what they can handle and output.

However, there are often ways in which designs can be optimised to limit or speed up manual processes. In this respect, understanding the individual capabilities of your card fulfilment partner may help to define certain elements of the physical design.

Therefore, it is helpful at certain stages during the design process to share development work with your card fulfilment partner. They will be able to provide important feedback on how well it works within their systems as well as identifying any potential 'pain points', which may ultimately help to drive down costs.



Mox launch packaging, 2020.



Knab packaging is posted in a simple secure mailer.

TESTING TIME

In order to ensure an orderly transition from the early stages of design development into mass-manufacture and fulfilment it is important to stress-test new concepts with key stakeholders throughout the process.

As mentioned, it is important that the fulfilment partner is happy with the design from a fulfilment perspective. They will likely need to receive packaging samples in order to calculate timings and provide final costs.

For new designs, it is also helpful to initiate some level of postal testing. The level of testing will depend on your specific requirements. It could range from sending a few items in the post to see how they arrive to running an 'end-to-end' test with your perso where they fulfil the contents and post out a quantity to a specified address.

To achieve the very lowest postal tariffs, some mail services may require a design to be verified as machine mail i.e. that it will run consistently through automated sorting systems. This would typically only be for very high volumes but may require anything from 10 to 500 items to be supplied for testing.

USEFUL TERMS AND DEFINITIONS

Bleeds area of artwork that extends beyond the cutter guide. This should be filled to account for small positional tolerances between printing and cutting.

Diecutting is the process where a flat sheet of card is cut with a die tool to form a packaging net.

Dieline/Grid/Cutter Guide/Keyline are some of the terms used to describe the outline of the physical packaging component. This drawing is used to produce the die tool that will cut out the net of the box.

Emboss a process where pressure is applied to a stamp to create a raised pattern. Note: deboss is the opposite effect so lowered.

FSC Forestry Stewardship Council is a body that aims to “promote environmentally appropriate, socially beneficial and economically viable management of the world’s forests”. Their mark ensures that paper comes from responsibly managed, sustainable sources.

Fulfilment the loading of a product into the packaging.

Hot Foil a process which uses heat and pressure to transfer coloured foil onto the surface of a substrate.

Lamination a plastic coating applied to cardboard to give it a specific finish. Usually available in matte, gloss and soft-touch.

Litho Lithographic printing is a type of printing used by commercial printers. It can be used to apply PMS colours, CMYK and certain types of varnish.

NFC Near Field Communication is a contactless communication system that enables data to be transferred to devices over a short distance.

Perso or card personalisation partner is a company that stores, personalises, fulfils and distributes cards.

PMS Pantone Matching System. A colour system used by printers for colour standardisation.

Preflight initial artwork check to ensure all elements have been supplied correctly.

Prepress final in-depth artwork check conducted prior to mass production.

In-house Printed Mock-up a packaging prototype that has been digitally printed to highlight artwork position and print/structural dynamics. Colours, finishes and quality will not be truly indicative of mass production.

Palletisation is the way in which products are packed and ordered on a shipping pallet.

QR Code A type of barcode that can be scanned and read by most smart devices. QR codes generally send users to an app or website.

Screenprinting is a printing method where ink is passed over a silk screen, in order to transfer a design from the screen to the substrate.

Spot UV A localised varnish that is cured with UV light.

Substrate The material which is printed, folded and cut to form the packaging.

Unprinted/White Mock-up an unprinted prototype of the packaging concept, usually used for review/sign-off of the physical pack structure and substrates.

User Experience the overall experience a person has using a product, especially in terms of how easy or pleasing it is to use.

Wet-proof or Production Proof is a printed prototype produced on a litho-press. This will typically utilise the correct inks/ finishes and will be printed on the final selected substrate.

THANK YOU!

We just wanted to use this space to say a huge thank you to our wonderful friends, partners and clients.

We feel humbled and blessed to have worked with so many talented individuals and firms over the years. You constantly inspire us and make all of the work we do a joy.

We're just sorry we don't have space in this little book to thank you all individually.

With Love,

Team Burgopak

ABOUT



Dane has worked in the packaging design industry for over 13 years and comes from a background in product and industrial design. He is the Creative Director at Burgopak and Duallok and writes, teaches and talks internationally on the subject of packaging design.

With a unique lens on the present and near future of this rapidly evolving space, the design team at Burgopak work with brands to nurture not only individuality within the crowded fintech space but also to influence the industry as a whole.

Iconic projects for Revolut, Starling, N26, Lunar, Curve, and Crypto.com have helped to cement Burgopak's reputation as industry leaders in creative card packaging design and they have worked with over 100 Banks and Fintechs to date.

