



Oberthur Technologies Payment



Payment

More than 30 service centers distributed across the world in every continent

More than 250 million payment cards personalized annually

Over 60 million contactless cards produced & no.1 contactless payment card supplier

More than 650 million EMV payment cards issued to date

Supplier to over 5,000 financial institutions globally

Oberthur Technologies: Innovative payment solutions for an evolving market

Oberthur Technologies is the world's number two supplier of payment technology, EMV and contactless devices, card personalization and a state-of-the-art range of services for both banks and card issuers.

At the core of Oberthur Technologies' payment strategy is a customer-centric approach not just for banks, but for the cardholder using a contactless payment card in a gas station, or a USB device to access their online bank. A payment device must not just meet the requirements of the card issuer, but also the cardholder who relies on it daily for their purchases, transport or to pay their bills.

With these needs in mind, Oberthur Technologies concentrates its innovation in four key technology areas:

- The pioneering Smart Services portfolio of personalization services that can be leveraged by banks in 30 service centers on every continent
- Contactless technologies for payment
- EMV products and migration services
- Smart Plastics



30 countries; 5,000 banks;
250 million satisfied
cardholders every year.

Oberthur Personalization Services Global presence is just the half of it.

Whether its dual EMV-contactless cards in the People's Republic of Georgia, prepaid gift cards packed in pouches in the US ready for the holiday period or transit cards for the new transit system in Montreal, Oberthur Technologies' personalization services extend not across all the continents, but all key payment technologies as well, ensuring banks can adapt them to local requirements and regulations.

With 30 service centers in both mature and emerging markets across the globe, Oberthur Technologies is committed to providing the best level of quality and service to meet its customers' requirements. Oberthur Technologies continues to increase its worldwide presence, both commercially and in manufacturing and personalization. Personalization covers a variety of services that range from the preparation of data, physical and electrical personalization and fulfillment through to distribution.

Local presence is supplemented by a state-of-the-art IT infrastructure, Oberthur Technologies' Common Personalization System (CPS): a single, global personalization engine which is deployed across Oberthur Technologies' network of service centers.

Common Personalization Systems (CPS)

Giving issuers the freedom to develop their business rapidly, securely and cost effectively, whatever the starting point, CPS is Oberthur Technologies' globally deployed, end-to-end personalization solution. Issuers can launch magnetic stripe personalization, migrate to EMV, launch contactless technology projects, manage personalization, and rapidly deploy new, value added card applications. Providing fast adaptation to changing circumstances, CPS enables banks to manage overspill personalization, business continuity, profiling and segmentation changes, or even regional and global expansion. Oberthur Technologies also provides a choice of issuance model based on the bank's location or project needs—either in a local Oberthur Technologies service center, or via third party provider or Instant Issuance at the branch.

Smart Services

Enhancing the cardholder experience. Enabling banks to seamlessly migrate to new banking technologies.

Oberthur Technologies' state-of-the art range of Smart Services will change the way banks provide services to their cardholder.

On-demand services enhance the cardholder experience. Issuers can gain from 24/7 access to vital real-time

information, enhanced security through business continuity and seamless migration to new payment technologies.

At the back end are an equally impressive range of Smart Services to improve the delivery of personalization services to the bank. Tomorrow's perso solutions are here now.



SMART CONNECTION Secure, remote access to real-time service center activity



SMART PIN Delivery of the cardholders' PIN to their mobile handset via SMS



SMART ONECARD Oberthur Technologies' complete solution for picture cards



SMART INVENTORY A streamlined customer stock management solution



SMART OUTSOURCE The migration of a bank's card personalization activity from its own bureau to Oberthur Technologies' global network of service centers



SMART CARD ON DEMAND Oberthur Technologies' integrated solution for instant card issuance



SMART DESIGN Oberthur Technologies' payment card design service with online proofing capability



SMART PROFILE Oberthur Technologies' global card profile tool



SMART ENGINE A solution designed to support external personalization of Oberthur Technologies cards



GLOBAL FOOTPRINT Oberthur Technologies' global service center footprint



SMART ASSURE Oberthur Technologies' comprehensive Business Continuity Planning offer



SMART IN HOUSE A solution designed for issuers with existing personalization facilities wishing to upgrade their systems for chip personalization.



SMART REPORT Service Level Agreement and card personalization activity reporting

Contactless

The world's number one contactless payment card supplier: over 60 million contactless cards produced.



Providing a complete range of dual interface, pure contactless and form factor solutions to offer banks and their cardholders security, speed and convenience when it counts.

At the fast food counter, in a petrol station or at a toll booth, transaction times shorten, and so do queues—creating critical time savings for shoppers.

This also creates substantial potential for issuers to increase discretionary consumer spending, and as a consequence, boost both customer frequency and loyalty with a 'top of wallet' card that the cardholder will use more. More card

transaction volumes create revenue via cash replacement, and issuers can also leverage co-branding and new added-value services like access and logic control.

Oberthur Technologies' dedicated investment in the production process from chip, antenna and card shape evolution as well as in the manufacture and personalization of contactless cards and form factors provides issuers with contactless products offering exemplary security levels and unrivalled transaction speeds.



FlyBuy Sticker

The FlyBuy Sticker offers the end-user the ultimate personalized form factor. Containing a contactless application that can be used like a standard payment card with payment terminals, the FlyBuy Sticker can be attached to any surface, allowing the end-user to transform any personal possession into a contactless payment device.

The FlyBuy Sticker's structure is based on cutting-edge technology to resist electromagnetic interference, meaning it can be used on any portable electronic device such as a mobile phone or PDA without signal interruption.



Cosmo Fly

Designed for the multi-application market, Cosmo Fly's unsurpassed contactless performance is provided via Java Card technology. Beyond MasterCard and Visa payment, additional applications for loyalty (XLS applet from Welcome Real-time), online web authentication, access control, e-ticketing and biometrics, which can be added to the card to provide custom services to meet the issuer's requirements. Cosmo Fly covers a wide range of products from 12k Static to 78k EEPROM offering an almost unlimited range of application configurations.



Chrysalis Fly

The Chrysalis Fly range meets the needs of banks in EMV-based countries by providing the latest dual interface applications from MasterCard and Visa, loyalty features and Mifare compatibility. The Chrysalis Fly range is equipped with a 12K memory size and offers best-in-class transaction time.



EMV

More than 650 million EMV payment cards issued to date; supplier to over 5,000 financial institutions globally

Oberthur Technologies' EMV product range not only provides issuers with the highest level of payment transaction security, it also provides the platform to launch a diverse array of multi-application services such as loyalty, e-ticketing, home banking, e-purchasing and online authentication to empower the cardholder.

Working in close collaboration with all major schemes, Oberthur Technologies' EMV product range also includes specific functionalities to meet local requirements defined by national payment schemes. For example, Oberthur

Technologies has developed specific localized solutions for GIE CB in France, NSICC in Indonesia, as well as MEPS in Malaysia.

For issuing banks, EMV migration offers a range of new opportunities to segment their customer base and enhance the bank's card-marketing strategy.

Oberthur Technologies offers the industry's most comprehensive range of EMV payment solutions including contact and contactless debit/credit native and multi-application Global Platform cards.



Chrysalis—A 360 degree banking solution

Oberthur Technologies' Chrysalis products provide a comprehensive range of payment cards to an issuer's consumer finance portfolio. Providing all EMV authentication methods, with products ranging from entry-level through to advanced product features, the Chrysalis family offers:

- Security, ease and convenience.
- Proven field experience: the most deployed EMV card in the industry.
- A complete range, with contact and contactless products, matching all the issuer's requirements.
- The fastest and most resistant card in the market.



Cosmo

Based on Java Card™ technology, the Cosmo range is the most flexible payment product designed for payment and convergence projects. Compliant with market standards, Cosmo is specified and promoted by Java Card and Global Platform in order to match issuers' business and security requirements. It covers a wide range of platforms from 4k to 78k, with up-to-date crypto features.



Smart Plastics

The industry's most comprehensive range of plastic features and finishes.



Oberthur Technologies Smart Plastics use techniques such as colored plastic, new card shapes, transparent and translucent plastics, holographic and a vast array of innovative inks and layered card effects to ensure that when the cardholder pays, they will pick the issuer's card out of a full wallet every time.

A complete range of enhanced plastic bodies, such as layered and multi-layered printing, custom hologram, full face foil printing, optical variable inks and phosphorescent plastics enable banks to create genuinely unique cards for the modern consumer.



Smart Strata

Dramatic designs can be created by separating the card design into component layers. By printing these layers on both clear and opaque plastics, it is possible to make parts of the card design 'float' above the other elements.



Smart Eco

Oberthur Technologies range of recycled, PET-G, and BioPVC cards.



Smart Vibrant

Smart Vibrant gives cards a leading edge by replacing the standard white plastic used to create cards with a diverse range of plastic colours. Cardholders can instantly identify the card in their wallet just by looking at its coloured edge.



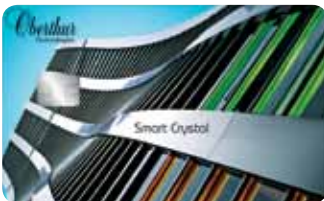
Smart Reflect

Smart Reflect holographic cards have a metalized insert that sits between the card's plastic layers to create dynamic light effects on the card's surface.



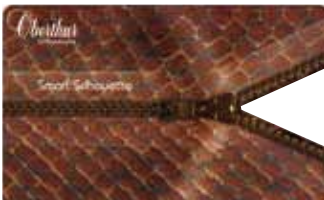
Smart Glacia

The choice is clear. Smart Glacia cards provide a comprehensive choice of ink effects and innovative finishes for use on transparent cards.



Smart Crystal

Oberthur Technologies Smart Crystal translucent cards use high specification IR blocking technology to ensure machine readability.



Smart Silhouette

Oberthur Technologies Smart Silhouette cards can be designed with small feature changes to full card functionality or more radical changes (as shown) for companion cards.



Smart Touch

A real interaction with the cardholder can be achieved by moving card design elements from the background onto the surface of the card.



Smart Aroma

Smart Aroma provides a comprehensive range of specialist scented inks printed on the surface of the card to supplement the visual design.



Smart Glow

Smart Glow uses special 'day glow' and phosphorescent inks to offer a payment card that glows in the dark.

Global expertise, Local solutions



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Oberthur Technologies respects the environment.
The number of printed brochures produced by the company has been significantly reduced to save paper.
Printed documents are produced on FSC-certified paper using aqueous inks to reduce environmental impact.
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