



IDEMIA

OUR JOURNEY

We sta

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and for
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Augmented Identity
is security that you benefit
from every minute
of every day without
even seeing it, without
even knowing it's there.
Security that protects us
and allows us to enjoy life
to the full and with even
greater peace of mind.

Enter the world of Augmented Identity

We are the global leader in Augmented Identity for an increasingly digital world – and this is no small feat. We provide customized solutions in a world that evolves and advances faster than ever before. Today, information travels rapidly around the digitized space, defying boundaries and breaking the traditional codes of security. But our industry expertise, our knack for foresight and our keen ability to adapt has brought us to the forefront of our industry and continues to push us even further every day.

Leading us into the future

Being a leader means staying on top of the disruptive innovations that impact our security landscape. We understand the need to secure people in both their physical and digital worlds, especially as connectivity growth will keep fostering more and more digital services.

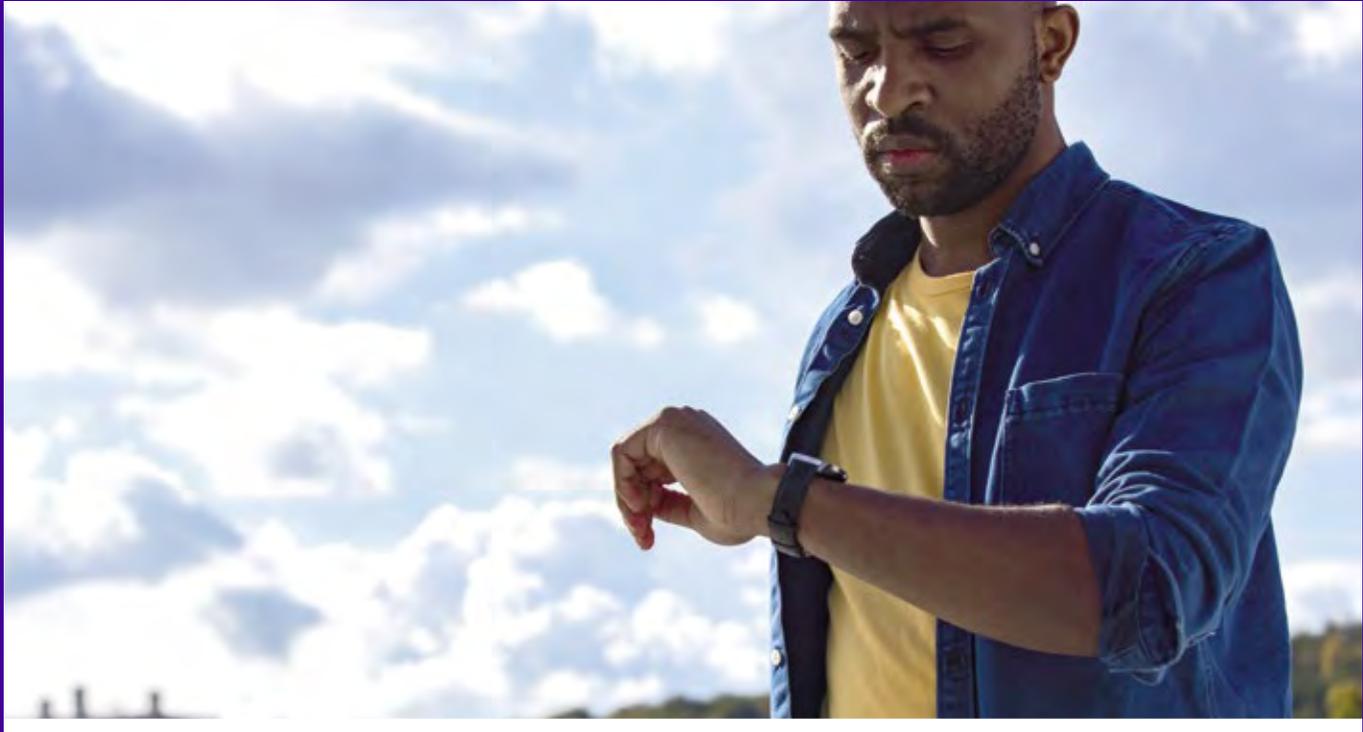
We know that in our globalized society, the number of peer-to-peer exchanges, travel and border crossings are exploding. We are aware that the digitalization

of the economy brings about a wave of new business models and opportunities to reinvent the customer journey where data, security and privacy have an essential role to play. We are also mindful of the consumerization of technology and how it impacts our identity and private life.

Empowering people to enjoy life through Augmented Identity

At IDEMIA, we embrace this new reality and we understand the security concerns that accompany advancement. We analyzed the world around us and reinvented the concept of identity. We call it Augmented Identity – an identity that ensures privacy and trust and guarantees secure, authenticated and verifiable transactions. An identity that is so enhanced, adaptable, strengthened and self-sovereign that it allows us to truly enjoy life – because securing our identity is key to making our world a safer place.





Our promise is simple:
with our technology and innovations
in hand, only you can be you.

A safer, more streamlined identification

We now use our identity to pay, travel, cross borders, commute every day, have fun, open a bank account, seek medical care and use our connected devices – and this list will only continue to expand in the coming years. Given the vast range of environments and usages, securing our identity has become mission critical in the world we live in today. However, we recognize that even the strictest security measures are useless if they complicate usage they must then be convenient and user-friendly – rooted in what is intrinsic to us, in who we are through biometrics. We also observed that our lifestyles demand a level of continuity never seen before. Indeed, we need our identity to travel with us seamlessly – whether in the physical or digital world or for government or commercial usages.

Only you can be you

Our promise is simple: with our technology and innovations in hand, *only you can be you*. In designing our market-leading solutions, we rely on the most physical, natural and authentic verification: the body's own biometric data. Your identity can be verified with a simple glance or the tap of a finger – which means that your identity cannot be stolen, imitated, jeopardized or corrupted. You are in direct control of your personal information.

We have brought together complementary know-how and technologies that have never been combined before for both the physical and digital era: secured connectivity, secured payments and secured identity management. Not only does our technology help consumers and citizens alike travel with passports and pay with smartphones – it helps them identify themselves securely and effortlessly. And with every technological disruption, we adapt to meet the new and evolving security demands of today and tomorrow.

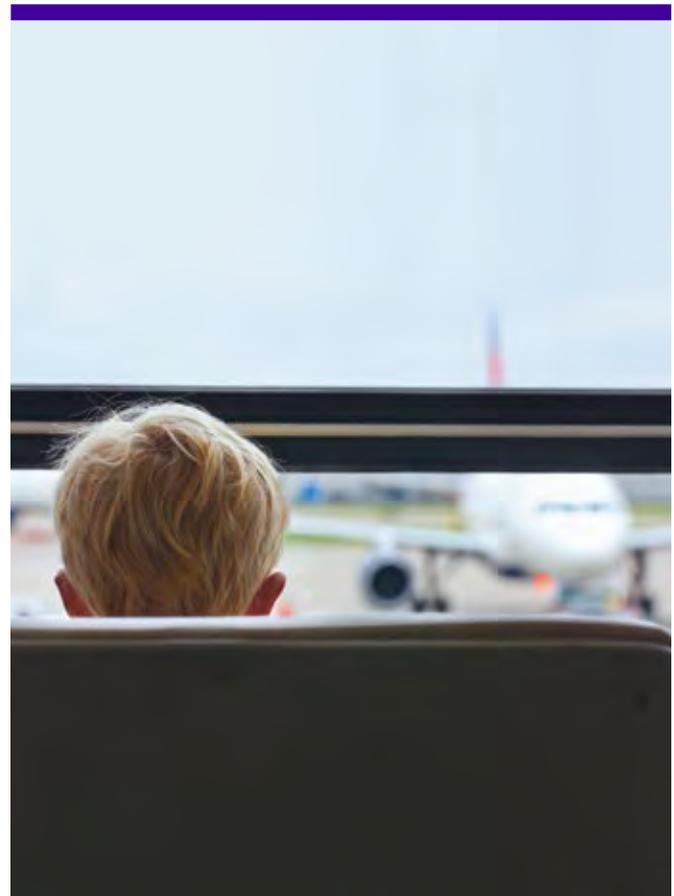


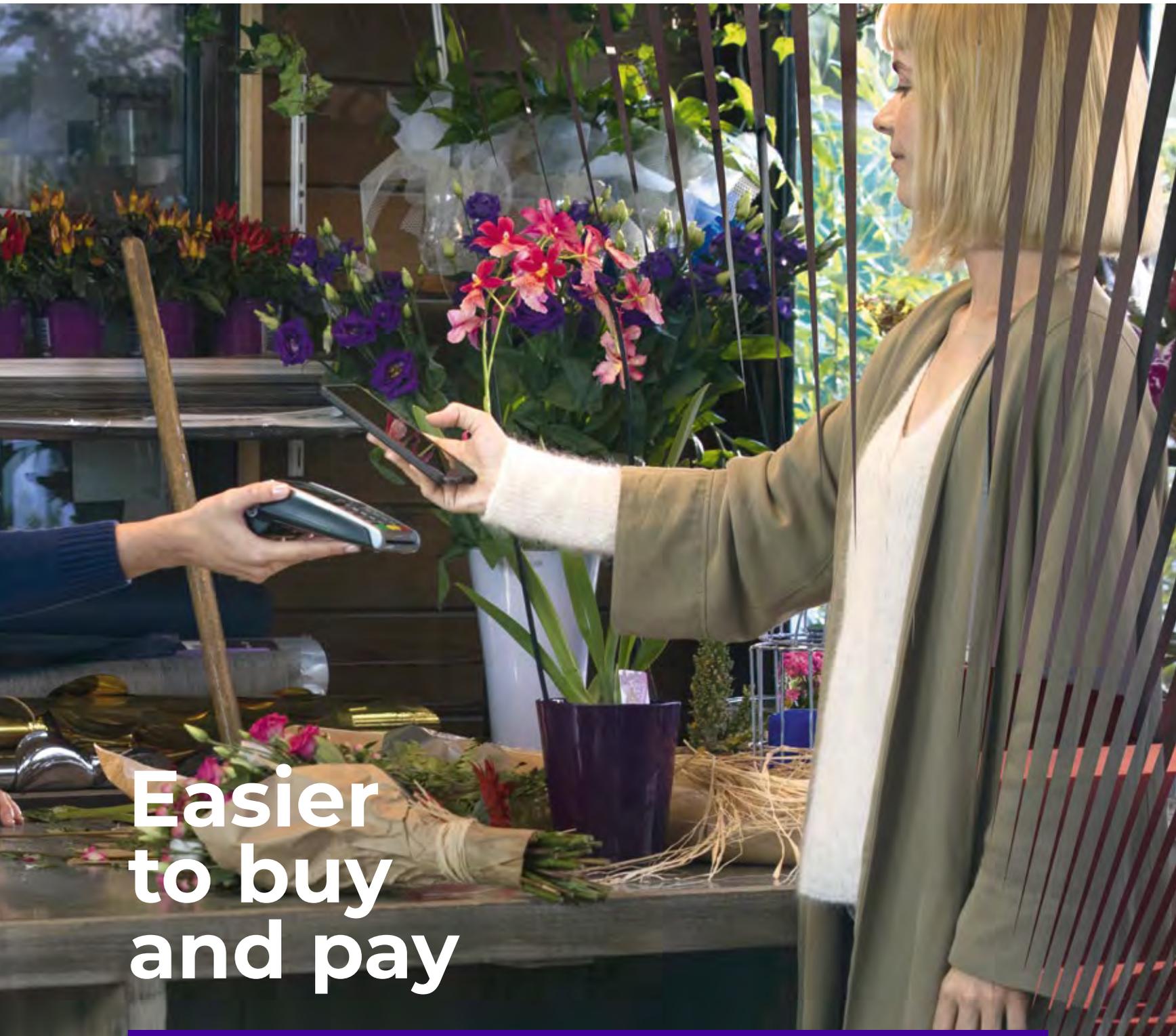
Our leitmotif: imagining tomorrow

The future is in front of us and it's filled with new innovations that will change the way we experience our everyday lives.

Imagine a world where you can get from the curbside to the Duty Free zone of an airport in less than 10 minutes: with a quick selfie snap, your identity is verified and you can securely, yet effortlessly, zip past airport checkpoints. A tomorrow where you can go to a concert with nothing but your smartphone and your passion for music: with pre-check technology and a connected watch, long lines become a thing of the past. Imagine being able to pick up a rental car without ever taking out your wallet: just smile at your smartphone and the paperwork is done. Think about a future where you can open a bank account quickly and effortlessly, be it in-branch or remotely.

Can you picture it? A world that is infinitely more secure, and yet streamlined. A world without long lines, tedious paperwork and complicated processes. At IDEMIA, with our reinvented concept of identity, we are committed to making this world a reality.

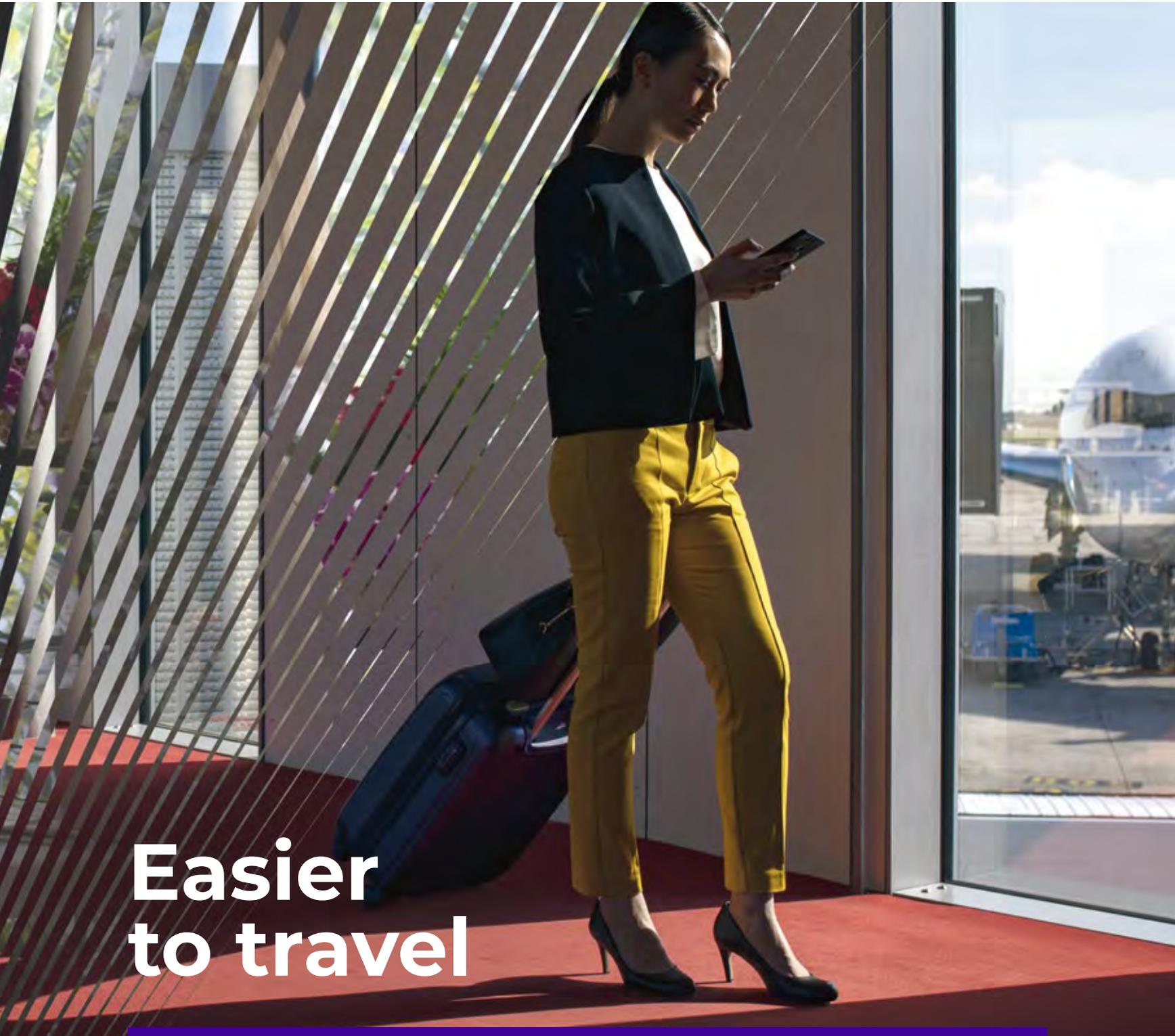




Easier to buy and pay

Yesterday opening a bank account was a lengthy process – from the moment you entered a bank branch to the moment you could finally use your card.

With our solutions, you can now open a bank account instantly from anywhere you want, use your smartphone or a biometric payment card to pay. And relax – everything is secure!

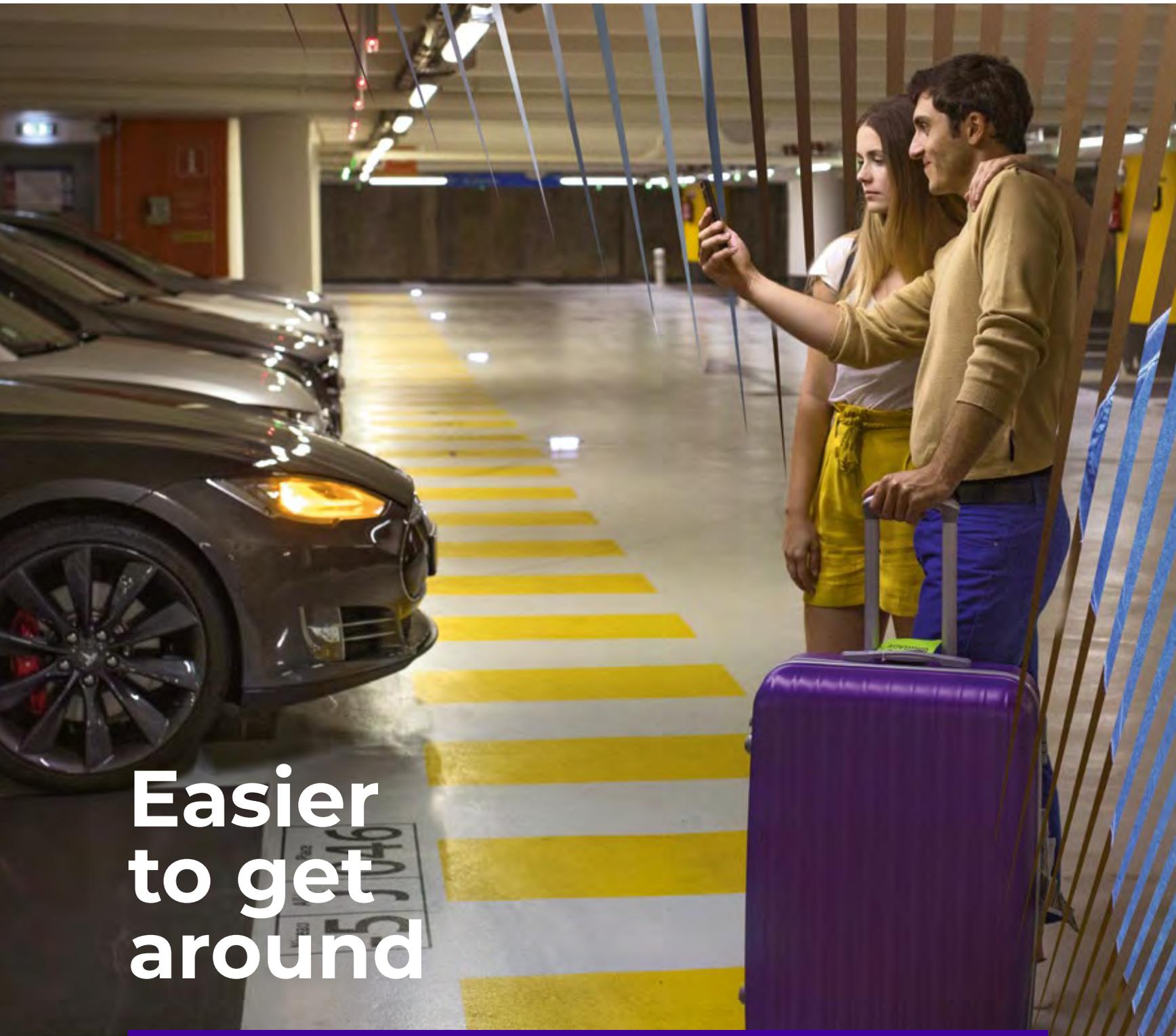


Easier to travel

Yesterday, heading to the airport required so much prep work.

Now with us, you simply show your face or fingerprint and your identity is verified. You're then free to check-in, pass security and get on the plane without producing any document whatsoever. With our technology, each passenger should reach the Duty Free zone within 10 minutes after they arrive – a true revolution in comparison to what we experience today!





Easier to get around

Yesterday, renting a car was a very complicated and time consuming task, involving a long process just to prove your identity.

When we innovate, our main goal is to make your journey frictionless and secure. Today, you only need to snap a selfie to rent a car and open it!



Easier to entertain safely

Yesterday, when you wanted to go to a concert, you had to print out a ticket and stand in a long, winding line to pass security.

Now, using our pre-check technology and your connected watch, waiting in line just became a thing of the past. Enjoy the show!

To discover these new journeys, visit our website www.idemia.com

Leading Augmented Identity for an increasingly digital world

Well positioned in our markets

#1 in police
biometric systems

Trusted by 1,800
financial institutions

#1 in civil identity solutions

Trusted by 500+
mobile operators

#1 in U.S.
driver's license issuance





€2.2B

in revenues



3B+

identity documents
issued WW



13,000+
EMPLOYEES

including 2,000+
in R&D



800M+

SIM cards
shipped in 2018



More than

80 NATIONALITIES



800M+

payment cards
produced in 2018



**AN INNOVATIVE
& END-TO-END SET
OF SOLUTIONS**



5M

biometric terminals
deployed worldwide

\$200M+

in R&D in 2018
& over 1,500
active patent families



100+

major wins in
eSIM subscription
management platforms



**LARGE SCALE CARD
PRODUCTION**

Serving clients in 180 countries

we transform society for a better tomorrow and we enable billions of people to...



Exist in the eye of society

We sit at the helm of Aadhaar, the largest and most ambitious identity program in the world



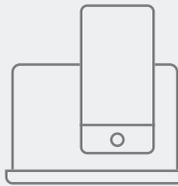
Travel seamlessly

We streamline the passenger journey through airports with automated departure processes



Live in a safer world

We support police forces with efficient tools to protect public places and solve cases faster



Digitalize their critical activities

We allow people to open a bank account, sign up for a mobile data plan and access governmental services all from the comfort of their home



Transact in a fast and secure way

We provide bank customers with hassle-free and highly secure payment means



Connect securely

We secure connectivity for people and objects on cellular and low power networks

Pursuing our tradition of innovation

€1B

Allocated to R&D investment
over 5 years

in cutting-edge technologies:

- > Artificial Intelligence
- > Cryptography
- > Cloud
- > Innovative sensors
- > Video analytics



**Payment
of Things**



**Biometric
payment**



**Biometric
recognition
on mobile**



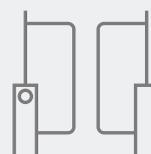
**Video
analytics**



**Digitalization
of identity
documents**



eSIM



**Border and
access control**



Financial Institutions

Securing payment diversity

In a very short amount of time, advancements in digital technology have changed the way we live. In the not so distant past, forgetting your wallet meant a U-turn straight back home. Today, with a few swipes, taps or clicks on your smartphone, you can prove your identity, make a money transfer, sign a banking contract, order a ride, commute easily and go shopping. The trust of consumers is the basis for any form of transaction. But how can we ensure this effortless swiping doesn't fall into the wrong hands?

Augmented Identity

With Augmented Identity – an identity that ensures privacy and trust and guarantees secure, authenticated and verifiable transactions – we bring greater security for payments in all their forms so that financial institutions and their customers can stop worrying.

Studying the world around us

While designing IDEMIA's solutions, we tapped into our own curiosity and looked all around us for sources of inspiration. We observed that today's financial institutions are undergoing a massive transformation from retail to digital banking and seeking out multichannel strategies to protect client relationships. To meet their needs, IDEMIA has given birth to offers that help financial institutions take on mobility and digitalization, shaping the future banking and payment customer journey.

Our management of secret keys has become mission critical for the world's biggest companies. We have worked to reduce payment fraud – both online and in-store – and we are driving EMV, NFC and mobile payment migration around the world. We also help develop digital banking as well as secure mobile and IoT/M2M payment solutions relying on a combination of innovative payment services and a fantastic set of digital authentication technologies compliant with the latest regulations, enabling us to create the payment solutions of tomorrow.

Shaping the future of a true human need

IDEMIA's commitment to Augmented Identity and securing payment diversity has helped us become the undisputed market leader, shaping the future of a true human need. Our identities are within each one of us. By leveraging biometrics for instance, we have advanced in a way that guarantees a highly secure payment experience in-store and online while still providing an enhanced and seamless cardholder experience.

In short, we make it our mission to ensure that our customers have streamlined and highly adaptable solutions – guarded by ironclad security measures – at their fingertips whenever and wherever they need. After all, convenience and fluidity are nothing if not accompanied by peace of mind.

Key Figures

1,800

financial institutions (including most of the world's largest banks) trust us

Up to 3M

cards digitized per month in the 3 major mobile wallets

#1

mastering the largest biometric acquisition and verification projects in the world



Securing mobility and beyond

The number of smartphone users will exceed 6 billion by 2020 – and for good reason. These mobile devices put an incredible amount of information in the palm of our hands: our schedules, banking details, emails, and anything else we might need. While technology responds to new connectivity challenges and opportunities – particularly with the growing IoT market – heightened protection of our digital identities is needed more than ever.

Key Figures

500

mobile operators around the world (including leading mobile operators worldwide) trust us

100+

major wins in eSIM subscription management platforms

100+

OTA platforms deployed around the world

Breaking down borders

When IDEMIA looked at this challenge, we identified the need for safeguards and services that apply to all types of mobile usage. We optimized our services, connecting many more objects to enable vertical services. From supporting connectivity through SIM cards, to using mobile devices as biometric entry points to authenticate ourselves, and to developing digital wallet services, we ensure that individuals can have full and worry-free usage of their mobile phones while safeguarding their mobile identities with the highest level of protection.

IDEMIA's convenient connectivity

As a leading actor in the telecom field, IDEMIA is at the forefront of the digital revolution and we are committed to bringing protected and convenient experiences to our mobile operator customers. We designed tools to link strong authentication with secure elements and service platforms to guarantee simple connectivity and service access to end-users anywhere, anytime. The deployment of SIM cards is crucial for mobile operators to obtain an entry point to critical mobile value-added services. We also assist our clients through the disruptive management of subscriptions through dedicated platforms as well as embedded or removable SIM cards and optimized chips.

Above all, it's IDEMIA's mission to provide secure mobile usage without inconvenience. Our fundamental role is to allow more people to safely enter the digital world and go beyond connectivity to monetize services available to them.

Augmented Identity

We've reinvented the concept of identity. With the latest innovations in biometrics, mobile identities are safeguarded with the highest level of protection. We now have full, worry-free usage of our mobile phones.



Securing access control and connected cars

Today, efficiently managing users' identities and enhancing their mobility is essential. On the one hand, frictionless user access control both physically and digitally is a must to protect enterprise sensitive assets and user data. On the other hand, millions of cars are now connected and offer innovative and tailored in-vehicle services reinventing the user experience.

Augmented Identity

Whether you need to drive a car or have access to your office, IDEMIA ensures that your identity is managed in the most secure way. This is exactly what Augmented Identity is all about.

Transforming access control with biometrics

Biometric technology is a fantastic enabler to change the experience of people in a building as well as the experience for interacting with IT systems. All around the world our biometric devices help individuals prove who they are, without a doubt. They deliver an unrivalled user experience for managing either physical or digital identities. Our innovative access and time terminals guarantee approved individuals a frictionless access to secured areas and enable organizations to increase workforce management efficiency. Our offer integrates outstanding features such as contactless fingerprint and 3D facial recognition or video analytics. Some of the most advanced and prestigious buildings in the world are using our products.

Reinventing the driver experience

With connectivity management and security solutions, one of our ambitions is to redefine how vehicles are used and to accelerate the adoption of new mobility services for more enjoyable and safer rides. We are proud to say that leading car vendors trust us to manage the connectivity of their vehicles and this is just a start. Our automotive solutions will enable customized services in connected and autonomous vehicles that combine digital ID, the distribution of digital keys, biometrics for car access, engine start as well as personalization and in-car payment.

At IDEMIA we make it our mission to securely manage the identity of users in different environments and to enhance their mobility. We tap into our expertise in biometrics, data security, connectivity and identity management to ensure that our clients as well as end-users can thrive in this hyper-tech era in total trust.

Key Figures

#1

in biometric security systems

5M

biometric devices delivered worldwide

10M

cars connected through IDEMIA solutions to date



Public Security & Identity

Making citizens' lives safer and easier

A person's identity is precious. It allows us to exist in the eyes of society, as well as to take an active part in it. And as populations around the world become more mobile – moving faster and traveling further than ever before – the need for a trusted identity that can be used anywhere, anytime grows. While this spike in movement around the globe brings our societies closer, it also generates new demands for increased security and efficiency for public authorities.

Key Figures

#1

in civil identity solutions with **130+ customers**

37M+

automated passenger crossings per year

#1

in police biometric systems

Identity protection for the modern age

IDEMIA's identity solutions are inspired by citizens who are in constant motion, more connected than ever and increasingly aware of privacy and security concerns. Our services help to protect citizens' identities and ensure citizens and governments alike that each delivered identity is unique and can be trusted at all times. We are the one-stop-shop for effectively securing and managing the entire value chain from ID registration and verification to issuing digital and traditional fraud-resistant IDs. We are also a longstanding partner to governments around the world, offering them the peace of mind of well-run services by handling technology complexities and possibly financing.

Identity services that keep us safe

We live in a fast-changing environment where governments and security professionals face growing challenges to protect people and places. As the world leader in biometrics, IDEMIA is committed to staying ahead of these trends and safeguarding the lives and well-being of citizens and their identities. We now combine digital and cloud expertise to bring unparalleled efficiency and next-generation user experience to our customers.

We enable every individual to live in a secured, safe and convenient environment and to benefit from a unique, trusted and protected identity throughout their lives.

Augmented Identity

Our vision is a new way forward in identity verification. One that guarantees safe and seamless identification and authentication, wherever you are in the world. We call it Augmented Identity – and it facilitates and secures every aspect of our lives.



Identity & Security, N.A.

Providing identity assurance to secure & simplify lives

Identity is unique – it's who you are, where you live and represents everything you do. It's personal and private and deserves the highest level of protection.

Augmented Identity

Tapping into our expertise, we're helping North American citizens conveniently and securely assert their identity. It's called Augmented Identity.

Our deep-rooted expertise

At IDEMIA, our mission is to create a safe and simple future where identity verification is indisputable and only you can assert your identity. As a trusted partner to U.S. government agencies for more than 60 years, our deep domain expertise in civil identity, public security, commercial markets, biometric identification and document authentication is second to none. These strengths, paired with our unparalleled relationships and pioneering approach to in-person identity resolution and proofing, make us the leading provider of best-in-class solutions for civil and commercial transactions.

Meeting the challenges of today

Globalization, digitalization and mobility – all of these drivers contribute to the evolving landscape of identity and security. With identity fraud on the rise, consumers need – and are *demanding* – secure identification credentials that leverage the latest biometric technology.

By implementing IDEMIA's broad range of U.S. government-endorsed solutions, you can be assured that your identities are protected. Whether we're expediting airport security through our TSA Pre✓®, revolutionizing mobile driver's license technology or aiding suspect identification for law enforcement, our best-in-class solutions and services guarantee that total identity control is in your hands.

Key Figures

#1

in Driver's License issuance in the U.S.

40+

years leadership in the criminal justice and public security market

8M+

citizens enrolled in the TSA Pre✓® program



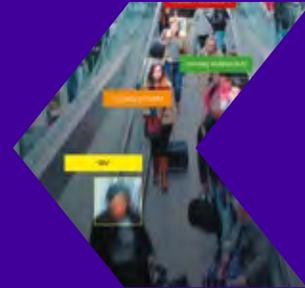
MOTION CODE

securing online payments



Subscription Management

managing the connectivity of eSIM-enabled devices with ease



Augmented Vision

enhancing the video management infrastructure



Digital Banking

providing trusted digital banking experiences



Subscriber digital identification

securing subscribers' identities for hassle-free access to online services



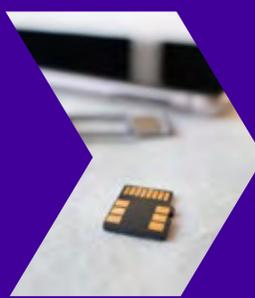
Keyless car entry

securing the access to the vehicle



F.CODE

turning your fingerprint into your PIN



FuZion

boosting mobile phones with more memory and connectivity



MorphoWave

capturing fingerprint on the move in less than 1 second



ID2Travel
facilitating airport
passengers' journeys



**Mobile Driver's
License**
securing and digitizing
your driver's license



LASINK
preventing
forgery of identity
documents



Video Investigation
analyzing video
data to accelerate
investigations



ID Way
offering an ecosystem
to manage your
population's identity



IdentoGO
providing access
for identity-related
services



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