

REINFORCE THE STRONGEST LINK WITH YOUR CUSTOMERS

In the rapid transformation of retail banking, the payment card, be it made out of metal, biodegradable wood, or any other material, is the strongest link to the end-customer for traditional banks as well as for FinTechs. Come with us on a journey from card manufacturing to personalization and delivery.

1

MAKING YOUR CARD ACCORDING TO YOUR NEEDS

Before we manufacture your cards, the needs of various stakeholders within your organization are taken into consideration to guarantee an optimal start of the card issuing journey and a design that reinforces the values you want to convey.



HEAD OF OPERATIONS

"I need a quick time to market process"



CHIEF MARKETING OFFICER

"I need a card design that conveys our values and position on the market"



HEAD OF SALES

"I need a card that makes my VIP customers feel VERY important"

Manufacturing payment cards is a complex process requiring a strong expertise and state-of-the-art equipment to ensure product quality, efficiency and quick lead-time.

► With 800 M payment products delivered every year, IDEMIA provides you with this expertise.

Delivering a unique card design requires perfect control of printing technologies and of the card bodies used to create banking cards.

► Our card design experts around the world combine their local perspectives with the latest global trends to create truly unique cards.

Exclusive metal cards out of premium materials (polymer and stainless core or veneer, ceramic, silver nickel) can only be created with sophisticated equipment and printing techniques, mastered by few.

► IDEMIA offers a wide range of metal cards, for consumers looking for products reflecting a high-end lifestyle and status. The materials used for the card body create variations in the look and feel, the sound when placed on a table and the weight of each design.

2

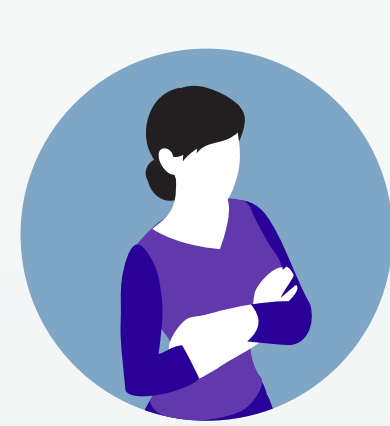
PERSONALIZING CARDS FOR THE ONES WHO MATTER THE MOST: YOUR CUSTOMERS

Once a card is manufactured, it is personalized with the cardholder's name and a unique card number (PAN). At IDEMIA, we understand the importance of proximity and choice, which is why we offer a broad spectrum of personalization techniques from 30+ service centers throughout the world.



HEAD OF OPERATIONS

"I need an online tool to manage my card programs and fulfillment efficiently"



CHIEF MARKETING OFFICER

"What options do I have in terms of card personalization?"

We live in a world where services are sourced from locations all over the globe, increasing the complexity of the value chain.

► Our suite of online value-added services allows you to define and control what IDEMIA is doing for you. For example, track a single card or fine-tune stock management and inventory in real-time. Everything is at your fingertips.

Today's customers expect banks to deliver personalized offers.

► We ensure that your customers receive their finalized cards, mailed on printed, personalized carriers; that PIN codes are mailed separately to ensure security; and, if you wish, we can make the fulfillment process completely paperless.

As various printing techniques bring new methods of card personalization, banks can bolster their card design offer.

► IDEMIA offers a large range of graphic options – from embossing to flat

printing – that personalize cards and give way to new, innovative products. Cardholders can even select their own photo to be used as the background of their card.

3

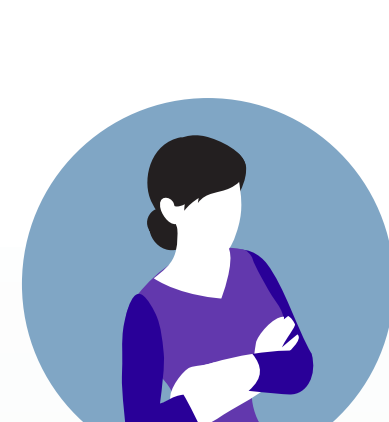
GIVING YOUR CUSTOMERS AN INSTANT AND DIGITAL EXPERIENCE

The last step of the card issuing journey is ensuring that customers receive their cards and all the required information they need, when they need it.



HEAD OF SALES

"I need a card mailer that really makes an impression"



CHIEF MARKETING OFFICER

"I need services that keep up with my ultra-connected clients"

Card delivery is an integrated part of the card experience – videos of customers «unboxing» exclusive cards are even going viral on social media.

► Fulfillment, packaging and delivery are the key missions of our Service Centers. We make sure that your card design, inserts and packaging are fully in line with the experience you want to provide to your customers.

Today's customers want to be able to interact with their bank whenever and wherever they may be.

► Our digital solutions empower your customers to select or receive their

PIN codes instantly via an APP, Website or SMS. They also allow banks to issue physical cards «on the spot» in bank branches and instantly provide digital versions in customers' mobile wallets.

IDEMIA helps banks and FinTechs to leverage the payment card as a tool for brand reinforcement, customer segmentation, differentiation and ultimately to create customer loyalty.