

### FinTech Accelerator Card Program

Your partner to deliver disruptive card-based payment solutions





### **Your partner for the future**

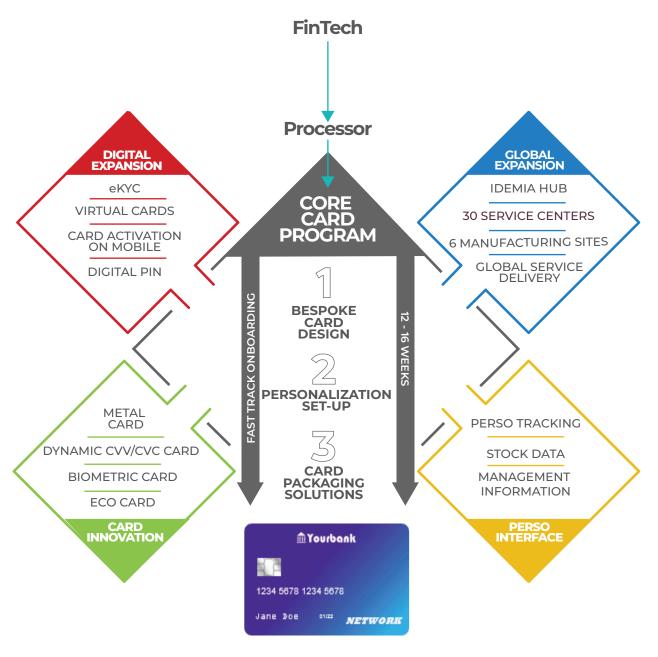
In the rapid transformation of banking, IDEMIA is supporting the FinTech community, from challenger banks, to payment processors, banking-as-a-service providers and technology providers.

Local or global, small or large, IDEMIA is here to support your current and future payment needs.

Through our FinTech Accelerator Card program, we can ensure a rapid process from cardholder onboarding to card issuance. Being a global leader in payments with a local footprint in over 26 countries around the world, we can leverage our capability and know-how to enable you to rapidly issue cards into the marketplace. Through our digital assets, you will be able to blend the physical card with digital services. The FinTech Accelerator Card Program not only provides you with a seamless process for a successful card launch, but also delivers a worldwide platform for rapid global expansion.



# IDEMIA FinTech Accelerator Card Program





## Supporting you across the globe

Reducing the time from card application to final delivery is of paramount importance to the issuer. The IDEMIA global network is there to meet your expectations and those of your customers.



### A dedicated FinTech team to SUPPORT you

North merica	Latin America	Europe	Middle East Africa	Asia Pacific	India
<b>✓</b>	✓	$\checkmark$	✓	$\checkmark$	$\checkmark$
<b>/</b> //	<b>√√√</b>	<b>√√√</b>	<b>/</b> //	<b>√√</b> √	<b>√√</b> √
	v	/ ,	/		
<b>/</b> //	<b>///</b>	<b>/</b> //	<b>√√√</b>	<b>///</b>	<b>///</b>
		√	4         4         4           444         444         444	merica America Europe Africa	✓         ✓         ✓         ✓         ✓         ✓

Local, regional and global IDEMIA FinTech resources available to help you to succeed



### 30 Service Centers worldwide

IDEMIA has a worldwide personalization footprint designed to optimize responsiveness and proximity to the cardholder for fast delivery times.

30 service centers worldwide



The IDEMIA network consists of:

- 30 service centers established in more than 26 countries around the world
- 6 state-of-the-art manufacturing sites across all continents

One unique personalization system

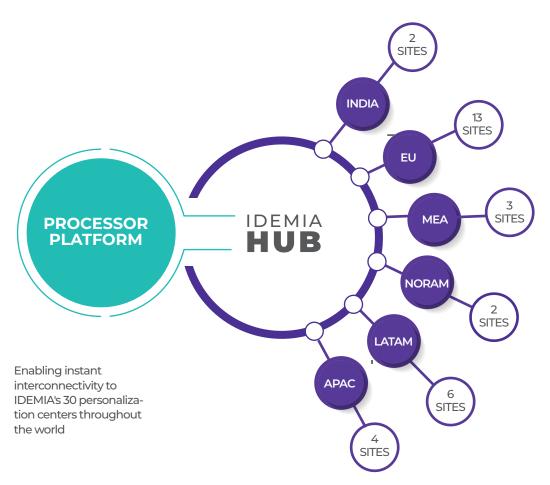


IDEMIA has built over the years the largest network of personalization centers, all supported by our Common Personalization System (CPS), CPS. CPS allows card profile developments to be instantly re-used in any service center helping globally aspiring FinTechs to expand rapidly.

The IDEMIA Hub Connect once, deploy everywhere



In addition to CPS, our sites are all internally connected via the IDEMIA Hub, an interconnectivity which allows input files to be securely transferred between any of the 30 service centers within the network. Today, the IDEMIA Hub is connected to almost all local and global card processors meaning services and solutions can be replicated, extended, shared and optimized across the world.





### We fast track your card onboarding program

Before you issue live cards on the market, the IDEMIA FinTech team will work with you to create your product in line with your current needs and a framework to incorporate any future requirements.





IDEMIA is a global player with a strong local presence in all regions of the world. Dedicated FinTech sales teams are there to support the development ambitions of our FinTech partners.

FinTech Global and Local Technical support



Our Technical support teams will adapt to your organizational needs be it a global single point of contact coordinating all your projects or local technical teams working closely with your local teams.

From zero to card issuing in less than 3 months



We have developed a standardized approach to fast track onboarding projects. When already connected to one of our processor partner, we guarantee a project delivery within three months to issue standard EMV payment cards in the field. IDEMIA is connected to almost all processors but if we are not connected, we are committed to achieve connectivity within two months.

Off-the-shelf start-up kits



We have developed fast track start up kits for your projects using generic card profiles, input files, contracts etc.







### We customize cards 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.



### IDEMIA offers a wide range of standard and advanced card products.

Our standard PVC cards can be provided from any of our 6 manufacturing sites with features such as colored core, foils, transparent, landscape and portrait designs.

15 card designers available to support you



IDEMIA has 15 card field designers worldwide ready to support all of your design requirements. We have expertise in creating bespoke designs to deliver a card that will standout in today's busy marketplace.

Fast card prototyping



In order to deliver to tight time scales, a large majority of our customers will review and sign off on a PDF-based proof. For FinTechs that require a design that can only be visualized through a physical proof, IDEMIA has fast card prototyping solutions available at a premium. We are continually expanding the capacity of this in order to support the innovative needs of our FinTech customers.



In addition to the standard PVC cards, IDEMIA has developed 4 dedicated ranges within its advanced cards portfolio.

### **Metal Cards**

IDEMIA has a full suite of high-end metal-based card bodies with a a complete portfolio to address a wide range of customer segments. From unique combinations of stainless steel cores with polymers or pure artisan silver materials, IDEMIA proposes a large range of metal-based card structures and production techniques such as mechanical, laser engraving or metal debossing to create exquisite design options. All metal cards can be laser-personalized with card-holder name and payment credentials within our network of 20+ metal card personalization centers throughout the world.



### **Eco-friendly Cards (GREENPAY Cards)**

We are committed to support our customers in the development of sustainable payment products. As part of this engagement to the environment we continuously review the materials used. IDEMIA is creating a unique product to utilise 100% recycled PVC in every card and we are continuing to invest in R&D to prepare the next generation of eco cards.



### Dynamic security code Cards (MOTION CODE™)

The IDEMIA MOTION CODE<sup>TM</sup> card is making online transactions secure by replacing the static 3-digit security code usually printed on the back of a card by a mini-screen that displays a code which is automatically refreshed according to an algorithm every four hours. This solution thus renders copying of card information useless: by the time fraudsters try to use it online, the stolen number will have already changed several times.



### **Biometric Cards (F.CODE)**

Technology is changing the way humans can identify themselves. The use of biometrics in payments is another way to make convenience secure, and to enable the future of payments. IDEMIA offers a complete range of biometric payment cards. Customers authorize payments via the fingerprint sensor embedded into the fully EMV compliant card. Identity is verified when an IDEMIA algorithm matches the owner's fingerprint to the template stored in the card – rendering your PIN a thing of the past.





## We personalize cards for the ones who matter the most to you: your customers

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

Broad range of personalization techniques (embossing, flat personalization)



IDEMIA offers a wide range of graphical personalization options, from embossing to flat printing, landscape or portrait orientation and from PVC to metal personalization with laser engraving. Cardholders can even select their own photo or signature to be added on their card.

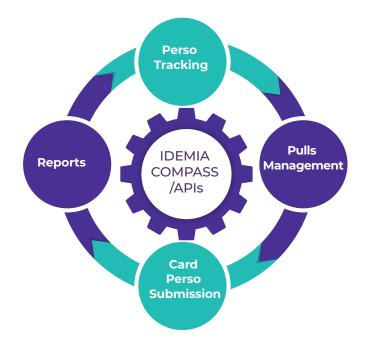


IDEMIA has developed a flexible digital PIN solution. Integration via APIs allows cardholders to select their card PIN, or retrieve their PIN instantly, using existing online or mobile banking services. Say goodbye to PIN mailers, your cardholders will never be left without their PIN.

Real-time interfaces to enhance your operations and customer experience



The IDEMIA COMPASS system 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. This suite of online value added services is available through a portal or via a dedicated set of APIs.



### Two-fold benefits:

- B2B: integration into a single customer care portal (e.g. one branded interface to manage card operations)
- B2B2C: pushing more services into the hands of the cardholders, in particular to track their cards from order to shipment and/or delivery, or ask for its redirection

### An easy integration

- Sample source code
  - Sandbox



### We enhance the cardholder experience

On-demand fulfillment services



In addition to the personalization of the card, 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. IDEMIA has both automated and manual solutions available to help new market entrants to differentiate their offer with the cardholder.

Bespoke fulfillment services



From a simple card on an A4 carrier to a full VIP boxed solution, IDEMIA has solutions for all market sectors. Traditional mass issuance of cards is typically via a card attached to an A4 Z-folded carrier with optional inserts. IDEMIA has also created several sliding packs and boxed solutions where the card is hand-matched and packed for an ultimate customer experience.



\*images of BURGOPAK, one of IDEMIA's partners

Shipping-asa-service



In order to streamline the final distribution of cards to the end customer, IDEMIA can manage the interactions with postal and courier companies on your behalf.

Card activation on mobile



Your customers can also activate their card on their mobile with IDEMIA Connect — a full card activation solution on mobile. A dedicated application is loaded and personalized on the users' card. They are authenticated using the issuer's mobile application and their card is activated with a simple tap onto the reverse of the mobile phone.







### We enhance physical card issuance with a full digital experience

We live in a world where the physical and digital converge. IDEMIA has solutions to enrich your mobile banking app with new features and enhance the cardholder experience.

Mobile customer onboarding and ID Proofing



The first step of a digital customer journey is to secure and streamline the onboarding process. Digital onboarding enables consumers to enrol using just their mobile device, accelerating account opening or credit card applications.

To proove their identity, customers are asked to capture their ID documents, take a selfie or even interact with a banking agent over a video chat. Everything is verified for authenticity to ensure that the claimed identity matches the customer. IDEMIA can provide you with a powerful identity verification service including:







AML/CFT compliance \
and watchlists check



Third-party data and \verification services

IDEMIA supports FinTechs in providing cardholders with immediate secure digital card options to transact online or tap and pay in-store directly from their mobile application.

Virtual Card



You can provide cardholders with exceptional ready-to-use secure virtual cards when they transact online by displaying context-based or event-based virtual card numbers on your app. In combination with virtual cards consumers can also request the issuance of an almost-blank physical version of it, also called a "numberless card" for in-store payments.

Digital CVV/CV



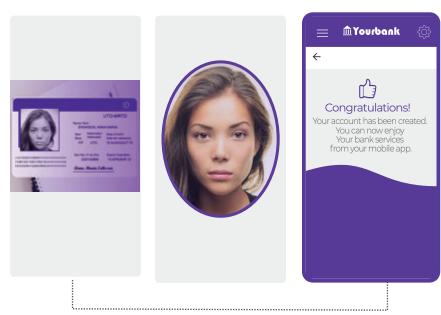
Combined with a physical card you can also provide your card-holder with a service to secure card-not-present transactions by displaying on-demand dynamic CVV/CVC on your mobile banking app.

NFC wallet

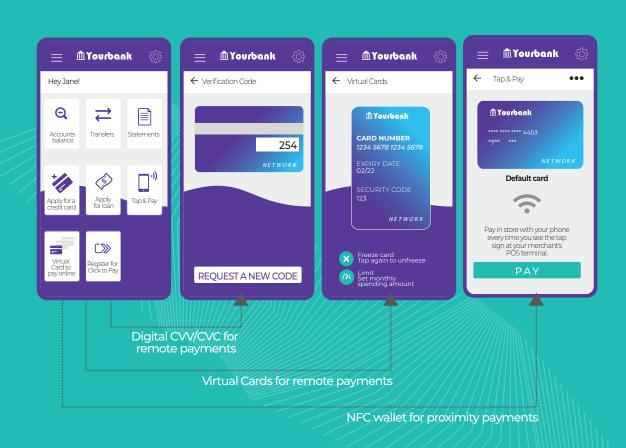


IDEMIA provides its technology stack to enable instant secure provisioning of cardholder details onto the cardholders mobile wallet. This instant provisioning allows users to pay at merchants accepting contactless payments.





ID Proofing for account creation or credit card application





### **Invent tomorrow** with IDEMIA

As a tech company we are constantly innovating. IDEMIA creates technology solutions for both enterprise and government sectors including biometrics, tokenization, video analytics, digital identity and secure authentication to name a few. We are constantly striving to deliver new secure solutions for tomorrow. Contact us to find out how we can support you in your development strategy.

Contact us at : fintech@idemia.com

### **About us**

IDEMIA, the global leader in Augmented Identity, provides a trusted environment enabling citizens and consumers alike to perform their daily critical activities (such as pay, connect and travel), in the physical as well as digital space. Securing our identity has become mission critical in the world we live in today. By standing for Augmented Identity, an identity that ensures privacy and trust and guarantees secure, authenticated and verifiable transactions, we reinvent the way we think, produce, use and protect one of our greatest assets – our identity – whether for individuals or for objects, whenever and wherever security matters. We provide Augmented Identity for international clients from Financial, Telecom, Identity, Public Security and IoT sectors. With close to 15,000 employees around the world, IDEMIA serves clients in 180 countries.

For more information, visit www.idemia.com/ Follow @IdemiaGroup on Twitter



## Securing payment diversity

idemia.com/market/financial-institutions



