OT PRODUCTS AND SOLUTIONS

SMART TRANSACTIONS

oberthur TECHNOLOGIES
THE M COMPANY
THE FAST EVOLVING PAYMENT INDUSTRY PRESENTS A LOT OF CHALLENGES TO BE ADDRESSED: MORE SECURITY DUE TO INCREASING FRAUD, COMPLIANCE WITH MORE REGULATORY PRESSURE FROM PAYMENT AND TRANSPORT AUTHORITIES, MORE FUNCTIONALITY AND CONVENIENCE.

A LOT OF CHALLENGES TO BE ADDRESSED:

• Need for more security due to increasing fraud on card-present and card-not-present (CNP) transactions.
• Need to comply with more regulatory pressure from payment authorities and new industry standards, combined with stronger sustainable development policies.
• Need to ensure an instantaneous reaction for demanding customers; products and services should be activated or available instantly.
• Need to deliver more functionalities: the world is more and more convergent, increasing the democratisation of multi-application payment cards.

• Need for more convenience: products and services issued by financial institutions should be adapted to customers’ lifestyles and make their daily lives smarter and easier.
• More competition in the payment market obliges issuers to differentiate and fine-tune customers segmentation (youngsters, unbanked, travellers, high-end, etc.) through the launch of truly innovative payment products and services.

AS A CONSEQUENCE, THIS EVOLVING WORLD CREATES A LOT OF OPPORTUNITIES FOR ISSUERS TO BE SUCCESSFUL AND COMPETITIVE:

• Launching value-added services that increase customer intimacy, satisfaction and thus loyalty.
• Putting payment and authentication means in customers’ pockets wherever they may be, from traditional payment cards in a wallet, including contactless stickers, keyrings or wristbands.
• Differentiating from competition and enhancing brand image.

OT, TRUSTED PARTNER OF OVER 2,000 BANKS AND FINANCIAL INSTITUTIONS, TO:

• SECURE PAYMENTS with international and local payment schemes such as American Express, CUP, Discover, GIE CB, JCB, KFTC, MasterCard, NSICCS, PMPC, Visa, relying on a wide portfolio of contact and dual interface payment cards.
• SECURE ONLINE TRANSACTIONS with a complete range of display cards that generate an OTP (one-time password) to secure online banking, or a dynamic Card Verification Value (dCVV) to secure online payment.
• ENJOY VALUE-ADDED SERVICES with a wide range of services and solutions linked to card issuance, either customer-centric to improve user experience or enabling issuers to operate more efficiently and securely.
• TRY ORIGINAL PAYMENT WEARABLES such as stickers, fobs integrated into key-rings, wristbands, etc.

A CONSTANT GROWING MARKET

Smart payment card shipments are expected to grow from 2 billion in 2014 to 5 billion in 2020
In 2013, global cost of payment card fraud amounted to €13.1bn.

Internet payment fraud represents 60% of the total fraud in Europe, growing by more than 20% per year.

End-user benefits

OT has designed a wide portfolio of products and services to better adapt to your uniqueness.

- **Convenience**
  - Contactless cards, wearables, stickers and fobs bring a greater speed of transaction and convenience.

- **Flexibility**
  - Products adapted to end-user lifestyle regardless of the payment configuration.

- **Security**
  - End-user peace of mind with OT’s new cards launched to fight e-banking and e-commerce fraud.

OT shapes the payment products you need

OT’s payment offer covers a comprehensive range of products, services and solutions for payment, gifts and prepaid cards, travel and access to different kinds of venues; everything to ensure a customer’s card reflects a unique identity.

Unrivalled range of payment cards

OT provides a complete range of EMV cards in both contact and dual interface versions.

We also provide a great variety of domestic ATM and debit payment applications that can run on our Cosmo platform, as stand alone or combined with international brands.

Our dual interface products also provide access control or transport capabilities, allowing the launch of multi-application programs.

Emv-in-a-box: migrate to EMV smoothly

EMV-In-A-Box is a fully integrated EMV Migration Solution and Management Program.

The solution includes a complete EMV toolbox of hardware, software, product samples and specialized EMV documents, training, consulting, perso services, etc.

Powered cards: DCVV and OTP display cards

OTP display cards to secure e-banking transactions; DCVV to fight e-commerce fraud. The DCVV Card provides an extra layer of security for Card-Not-Present (CNP) transactions and against payment card number theft.

This technology replaces 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, typically every hour.

This is fully transparent to the cardholder and immediately accepted by all online merchants.

Wearables: pay anytime, anywhere

Convenience and speed of transaction are enhanced by wearable devices. These contactless objects are an extension of the card and enable payment anytime, anywhere.

OT was a pioneer of wearable payment with the first stickers and keyrings, then completed with payment wristbands and recently extended to fitness bands, smart watches and connected clothes.

Wise: white label EMV for a smooth migration

Fraud is also increasingly impacting private label payment cards, fuel and fleet cards as well as service vouchers. All these products can greatly benefit from the security and functionalities brought by EMV.

WISE is OT’s offering to help those sectors make a smooth migration to chip, with a variety of technical options.

Module sales and technology partnerships

OT also proposes its range of products as modules available on reels.

We also provide industrial support and can study partnerships including technology transfers.
OT’S SMART SERVICES

TRANSFORM END-USER EXPERIENCE

IN TODAY’S CONNECTED WORLD THE OPPORTUNITY FOR ISSUERS TO IMPROVE THE WAY IN WHICH THEY DESIGN AND ISSUE CARDS HAS NEVER BEEN GREATER. PROVIDED THROUGH OT’S UNRIVALLED OPERATIONAL CAPABILITY, OT’S COMPREHENSIVE RANGE OF SMART SERVICES DELIVER TANGIBLE BENEFITS TO ISSUERS WHilst ensuring a truly unique and convenient experience for cardholders.

UNRIVALLED GLOBAL OPERATIONAL CAPABILITY

OT’S operational capability is comprised of almost 40 local service centers and 1 manufacturing hub per region providing complete global presence and total connectivity. All OT’s sites are driven by standard OT business engines including OT’s own Common Personalization System (CPS).

A team of over 700 R&D personnel ensures that OT provides true operational excellence in card production, card personalization and new services.

MAKING CARD BODIES BEAUTIFUL

OT’s services enable issuers to maximize the impact of their physical cards. Smart Design allows issuers to benefit from OT’s expert consultation on card design. Production ready designs are provided ensuring reduced time to market. OT’s Smart Plastics showcase the latest card construction technology.

When coupled with OT’s Smart Design then truly beautiful cards are possible that make best use of inks and card materials. A major differentiating factor to be the “top of wallet” card.

DRIVING CORE BUSINESS

OT’s Smart InHouse and Smart Data Preparation services enable issuers to manage their core issuance needs. While Smart InHouse allows an issuer to take care of its in-house card personalization needs, Smart Data Preparation takes care of an issuers card data preparation needs.

Both offer issuers total flexibility and freedom to choose the business model that suits their needs. Both are built upon OT’s core engine CPS. With +50 deployments OT is both a provider and a user of the technology.

EXPANDING ISSUANCE HORIZONS

OT’s Smart Instant Issuance and Smart Kiosk are services that are changing the way issuers think about card issuance. With Smart Instant Issuance, issuers can now look to get cards into the customers’ hands much quicker through their bank branches and retail partners. New and lost/stolen cards can be issued in their branches. The inclusion of the Smart Kiosk in the portfolio of the bank’s issuance program allows the issuance of cards in a non face-to-face environment, such as an airport or a shopping mall.

SERVING CONSUMERS ON THE GO

OT’s services allow issuers to take full advantage of the explosion in connected devices. Smart PIN and Smart Alerts mean that paper based issuance is fast becoming the last resort. PINs, inserts and terms & conditions can be retrieved securely and instantly attached whenever the cardholder decides. Smart OneCard also allows the cardholder to choose the card image of their choice. OT’s issuance services allow issuers to provide cardholders with a service totally unique to them.

VENDOR MANAGEMENT EXCELLENCE

OT’s vendor management services help issuers streamline their own operations. Smart Portal provides issuers with an online gateway to solutions that manage all day-to-day OT activities. Smart Outsource provides a risk-free path for issuers wishing to outsource their in-house card issuance activities. Smart Assure enables an issuer to achieve a comprehensive business continuity plan for card issuance. All this is drawn from OT’s global connectivity and extensive experience in all aspects of card issuance.
**OBERTHUR TECHNOLOGIES HAS A UNIQUE EXPERIENCE IN PROVIDING SMART TRANSACTIONS**

**AN INNOVATION-ORIENTED PARTNER**
- A portfolio of more than 500 patents with an average validity of 15 years
- 700 engineers in 11 R&D centers
- Participation to industry and open standards (ETSI, GP, 3GPP, GSMA, OMA, FIDO Alliance...)

**A LEADER IN THE PAYMENT MARKET**
- Trusted partner of over 2,000 banks and financial institutions
- An EMV pioneer in the U.S. and current market leader with 65% market share
- A leading supplier of MasterCard, Visa, Discover, Amex, CUP...
- Expert in security (EAL4+, MasterCard, Visa)

**AN INTERNATIONAL TELECOM EXPERT**
- Technology trusted by over 400 telecom customers including 8 of the world's top 10 operators as well as major OEMs
- Ecosystem facilitator in mobile payment and major transport projects worldwide
- Ranked number one in contactless market by ABI Research and recognized for being the first to achieve significant wins for embedded Secure Elements as well as fostering high-level partnerships
- End-to-end offer enabling and securing Machine-to-Machine and Internet-of-Things services
- Over 60 core MNO solutions references, leveraging a global OTA offer compliant to LTE and HTTP

**A MAJOR ACTOR IN THE IDENTITY MARKET**
- Over 100 Identity references
- Over 350 million highly secure Identity documents currently deployed and used in the field
- 20+ years experience in electronic chip development, cryptography and biometric standards
- Broad variety of digital security systems to closely assist administrative authorities and companies

**OVER 10 YEARS’ TRANSPORT SUPPLY EXPERIENCE**
- 50 references worldwide
- A leading supplier of MIFARE®, Calypso™ and CIPURSE™
- A founding member of the OSPT Alliance

**A SOLUTION DEVELOPMENT AND MANAGED SERVICES EXPERT**
- Solutions operated from secured and certified OT data centers or deployed in-house
- High availability service and 24/7 support and maintenance
- Software development expert in UNIX, C, C++ and Java environments

**A LEADER IN SECURED PERSONALIZATION**
- Trusted partner for hosting sensitive information
- Unique global tool for all kinds of personalization of all smart card products

**GLOBAL AND LOCAL SUPPORT CAPABILITIES**
- Over 6,000 employees worldwide
- 5 manufacturing hubs (Europe, North America, South America, Asia and Middle East Africa)
- A network of almost 40 service centers