

SPS offers different technologies for a seamless migration to dual interface payment cards in the Americas

Smart Packaging Solutions (SPS), a world leader in contactless and dual interface card manufacturing technologies, combines its Dual 6 micro-module with Colored Core and Foil technologies to allow US card manufacturers and issuers to benefit from the advantages of its eBoost PAY[®] technology and tackle seamlessly the migration from contact to dual interface cards.

ROUSSET, FRANCE, March 20, 2018 – On the mature and always-evolving payment card market, American issuers have deployed complex marketing strategies in their credit, debit and prepaid card portfolios leading them to propose cards with multiple features to their customers. Besides technical capabilities, numerous cards include physical and graphical elements including colored plastic layers in the core of the card or metallic designs on the card surface. In addition, many of these payment cards require up to 5 lines of embossing.

Today, many financial institutions in the Americas are migrating from contact to dual interface cards in order to provide their customers with the combination of the security brought by EMV contact cards with the ease of use of contactless transactions. Now, SPS brings to the industry all the needed technologies to ensure a smooth and massive migration.

SPS products give card manufacturers and issuers options to respond to their needs for credit, debit and prepaid cards:

- SPS Dual 6 micro-module has exactly the same dimensions as a regular contact-only module allowing an easy evolution from contact to dual interface cards without changing the artwork. Dual 6 micro-module easily replaces the standard contact micro-module with no need to modify the manufacturing process or equipment,
- SPS antennas for Dual 6 micro-modules are available and compatible with metallic and non-metallic Foils that allow a wide variety of text and designs in metallic inks on high end cards,
- SPS pre-laminated antennas are now available in different colors. They allow the manufacturer to produce colored core cards without showing the antenna on the edge. It brings additional physical security and a strong means of market differentiation.

These three technologies are using the SPS exclusive eBoost PAY[®] technology based on electromagnetic coupling between the antenna and the module (no physical connection between the chip and the antenna). SPS eBoost PAY[®] ensures the cards are significantly more reliable than cards manufactured with other technologies.

SPS eBoost PAY[®] technology is certified by major brands, Visa, MasterCard, Amex and Discover and supports all payment-dedicated chips and OS (Operating System) delivered by major suppliers. Thanks to their ID-1 antenna especially designed for banking cards, dual interface cards also reach a higher level of RF performance. In addition, integration in the supply chain is made easy as adding SPS Foil-compatible antennas

and SPS Colored Core to an existing card production usually does not require a new LOA (Letter of Approval) nor a new certification.

Benoit Guez, VP Americas at SPS, declares: "As SPS proposes the combination of its Dual 6 micro-module with Colored Core and Foil compatible antennas, North and South American card vendors are able to provide financial institutions with all the needed cards for them to deploy their sophisticated marketing strategies while using the most reliable and cost-efficient technology on the market."

SPS eBoost PAY[®] technology is already present in more than 500 million EMV cards on the field. The company has doubled its production capacity every year and has reached more than 70 LOA (Letter of Approval) in 2018; SPS eBoost PAY[®] technology is already certified by Visa, MasterCard, Amex and Discover and supports all payment-dedicated chips delivered by major semiconductor manufacturers.



Smart Packaging Solutions (SPS) will be exhibiting on booth 505 at ICMA Card Manufacturing & Personalization EXPO that will take place March 26-29, 2018, at the Omni Orlando Resort at Champions Gate in Florida. In addition, Benoit Guez, VP Americas at SPS will give a speech titled "Business, Marketing and Operational

Challenges to Perform a Smooth Migration from EMV Contact to Dual Interface Cards" at ICMA EXPO, on Thursday March 25, 2018 at 10:45am in National Ballroom A.

About SPS

Smart Packaging Solutions is specialized in the design, manufacturing and sale of contactless solutions dedicated to ID cards, e-passport and dual interface banking cards. Headquartered in Rousset, France, with a subsidiary in Singapore, SPS employs 140 people. Part of the French Imprimerie Nationale Group, the company specializes in contactless and dual-interface products, with a recognized micro packaging expertise. SPS has filed over 120 patents supporting its exclusive technologies. More information at <u>www.s-p-s.com</u>

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SPS is part of the Imprimerie Nationale Group



The Imprimerie Nationale Group is a global leader in secure identity solutions.

In a mobile and digital world where data security has become the major issue, the Imprimerie Nationale Group offers States, governments and businesses trusted solutions including added value electronic components for banking, identity solutions including electronic components, cutting-edge secure credentials and safe and reliable interoperable systems, but also innovative and efficient digital services, and secure solutions for complex printings and workflows.

Real engineering company, the Imprimerie Nationale Group is specialized in the integration of electronic and biometrics in identity documents and in polycarbonate cards. Thanks to its innovative new products and its strengthened security, the Imprimerie Nationale Group has become a worldwide leader with major customers in over 68 countries.

Based in Paris, the Imprimerie Nationale Group has two production centers and employs more than 900 employees, of which over a third is dedicated to technology development.

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