

SPS supports dual interface worldwide migration with its eBoost PAY® offer allowing card manufacturers to easily deliver all features requested by financial institutions

In the context of payment cards migration to dual interface technologies, SPS (Smart Packaging Solutions) reaffirms its leadership position with an offer allowing all card features, which are in high demand from card issuers seeking to generate value for their clientele and to fulfill a wide variety of needs.

ROUSSET, FRANCE, March 27, 2019 – Thanks to its well-recognized eBoost PAY® product using inductive coupling technology, SPS, a world leader in contactless and dual interface card manufacturing technologies, has been working in close collaboration with smart card vendors for years. Now, on a global basis, payment cards are evolving to dual interface technology. While some regions have already switched to dual interface, Latin America, North America and Asia, have not yet migrated and are undergoing this transition in 2019 and 2020. This migration represents a huge growth opportunity for card manufacturers.

While technology is evolving, the bank cards portfolio is becoming more and more complex and card offers are more and more targeted with regards to the card user population. Financial institutions are segmenting their clientele to maximize card penetration and to adapt each card to the desires of its cardholder. SPS eBoost PAY® inductive coupling technology brings a maximum flexibility to card manufacturers and allows them to answer all banks' requirements:

- Module size: when designers have defined a card based on a large (8 contacts) or small (6 contacts) micro-module, they are often not willing to change their design. SPS eBoost PAY® comes with either Dual 8 or Dual 6 micro-modules, allowing to keep the same design for dual interface cards as for legacy contact cards, without any change on the previously approved artwork,
- Foil technologies are used to bring differentiation to cardholders. SPS eBoost® PAY® is compatible with metallic and non-metallic foils that allow a wide variety of text and designs on mid-range and high-end cards,
- Colored edges are increasingly demanded by banking card designers: as of now, on some markets, over 50% of cards are issued with colored edges. Manufacturers can build their cards using SPS eBoost® PAY® technology colored cores leading to an easy implementation of cards with colored edges,
- Transparent cards and transparent windows in opaque cards: SPS designs its pre-laminated antennas according to each customer request. SPS antennas can be designed using totally or partially transparent materials allowing card vendors to propose transparent cards to financial institution designers,

- Metal cards: financial institutions want to reward their high-end customers with metal cards marketed as a status symbol. As SPS eBoost PAY® uses inductive coupling technology between the chip and its antenna, communication between the card and the reader is unhindered by interference issues that may arise when making metal cards with other technologies,
- Heavy cards: another status symbol used in payment cards is adding a heavier weight within the card. Thanks to SPS eBoost PAY® flexibility, making cards heavier than usual is easy as additional material can be added without interfering with the card communication functionalities,
- Non-standard format cards: financial institutions are using cards that are not fully following the ISO 7810 ID-1 format as they include curved edges and other patterns. As SPS designs antennas for each demand, the eBoost PAY® process is fully compatible with these non-ID-1 format cards. This way card vendors can answer all requirements from card issuers.

Jean-Baptiste Leos, Marketing Director, Banking Products at SPS, declares: “We are enthusiastic to see the evolution of the market towards dual interface cards on a worldwide basis. With SPS eBoost PAY® technology, we provide card manufacturers with the utmost support to fulfill not only all known demands but even the most unusual requirements from card issuers.”

Based on inductive coupling, SPS eBoost PAY® technology is 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 and durable than cards manufactured with other technologies. In addition, SPS eBoost PAY® brings card industrialists a total flexibility as the same process is used to manufacture contact, contactless, dual interface and hybrid payment cards. 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.



Smart Packaging Solutions will be exhibiting on booth 105 at ICMA Expo, a trade show taking place from March 31st to April 3rd 2019, in Orlando, Fla., USA. Visit our booth to have the opportunity to obtain more information about our offer and meet our experts.

About SPS

With the SPS brand, IN Groupe opens its secure components technology to all card and document manufacturers. 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. 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 <http://www.s-p-s.com>

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SPS is part of the IN Groupe.



A partner of the French government for close to 500 years, IN Groupe offers identity solutions and secure digital services, at the leading edge of technology and integrating electronics and biometrics.

From components to services and from documents to interoperable systems, IN Groupe is a global specialist in identity and secure digital services. The institution plays a daily role in facilitating everyone's life: helping states exercise their sovereignty, citizens protect their identity and businesses preserve their integrity.

Whatever the issue, IN Groupe, a company for digital sovereignty, contributes to asserting a fundamental right for everyone: the right to be you.

Based in Paris, the IN Groupe has two production centers and employs more than 1000 employees, of which over a third is dedicated to technology development.

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