

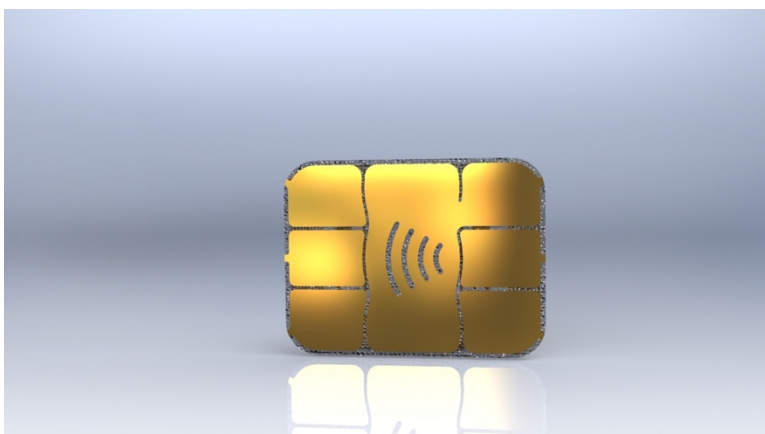
SPS CMI® on Dual 6 brings new customization options to banking card issuers

Smart Packaging Solutions (SPS), a world leader in contactless and dual interface card manufacturing technologies, is introducing CMI®, Customized Module Image, on the SPS Dual 6 module allowing banking card issuers and the whole banking card ecosystem to develop an even more customized card solution, while remaining simple to deploy and easy to market.

ROUSSET, FRANCE, June 24, 2019 – In the context of the ongoing global migration to dual interface cards, SPS is always listening to the needs expressed by banking card issuers. In a market where there are more and more credit card programs and schemes, issuers are looking to differentiate their card in order to reach the top of wallet position.

New issuers, often FinTech or neo-banks, are increasingly looking for means to differentiate their offer from the traditional players and attract an innovation image. On the other hand, large financial institutions are micro-segmenting their clientele and expanding their palette of services, thus their card offer.

SPS CMI®, Customized Module Image, allows to engrave any logo on the surface of the micromodule. This technology is now available with all module sizes: SPS Dual 6 and Dual 8 micromodules. Depending on financial institutions' demand, the logo on the module can be the one of the bank, of a payment scheme, or dedicated logos for micro-segmented offers or co-branded cards. Showing the brand image on the module conveys a high-end image and privileged feeling to the cardholder.



With SPS CMI®, Customized Module Image, card manufacturers are able to expand their offer and respond more effectively to issuer demands without changing anything in their manufacturing process or equipment, nor the requirement of a new certification.

Jean-Baptiste Leos, Banking Product Marketing Director at SPS, declares: “SPS takes into account the evolutions in the markets demands from payment card issuers to support card manufacturers in offering them an ever-increasing choice of options. CMI™ is extremely easy to implement for card vendors and allows them to bring financial institutions a new high-end customization option.”

CMI®, Customized Module Image, can be combined with SPS full set of features for banking cards:

- Dual 6 and Dual 8 micromodules, that allow to keep the same design for dual interface cards as for legacy contact cards, without any change on the previously approved artwork,
- Metallic and non-metallic foil technologies, to have expanded choices in terms of artwork designs,
- Colored edges, allowing card issuers to offer additional differentiation on their cards for segmented markets,
- Transparent cards and transparent windows, answering a frequent demand from banking card graphic designers,
- Metal cards and heavy cards, for financial institutions wanting to provide status symbols to their high end cardholders,
- Non-standard card formats, which make banking cards from these issuers stand out from the pack.

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 190 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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