

## SPS offer is fully aligned with the marketing needs of Fintech and traditional issuers of payment cards

**SPS, a world leader in contactless and dual interface card manufacturing technologies, supports Fintech as well as traditional financial institutions in reinforcing their customer relationship, by bringing them differentiation means and ways to satisfy the most demanding cardholders.**

**ROUSSET, FRANCE, November 12, 2019** – In an always more competitive market, financial institutions are increasingly in need of differentiation when it comes to their payment cards. Typically, Fintech, or neo-banks, want to show their innovation capacity through the image carried by their banking cards while established financial institutions need to microsegment their clientele and to provide to each segment a card reflecting their status. SPS has developed a set of technologies that help issuers achieve these goals.

The world's most famous neo-banks have chosen to use SPS technologies for their payment cards. These Fintech use technology components such as transparent cards, metallic or non-metallic foil or colored edges for specific card designs, to develop their innovation image.

Traditional financial institutions are in need of fine segmentation of their clientele; especially as they want to provide a status symbol to their high-end customers. Thus, they need to be able to have different physical features for different cards. Many financial institutions are now offering cards with metallic foil artworks, heavy cards or even metal cards to their high end cardholders.

SPS proposes an extensive series of physical features on cards that allow debit and credit card issuers to bring differentiation to their card portfolio. The flexibility brought by SPS e-Boost PAY® technology allows card vendors to easily manufacture cards including technology components such as:

- Metallic or non-metallic foil, allowing a wide variety of text and designs in metallic inks to satisfy specific client segments,
- Colored core cards, a means of differentiation between different card series as the color is visible on the card edge,
- Transparent cards and transparent windows that allow cardholders to actually see through the card,
- Non-standard card formats, which make issuers stand out of the pack,
- Heavy cards that give a feeling of status to their cardholders,
- Metal cards that bring even more status as they combine their weight with a metallic aspect and a metal noise when they are dropped,

- CAI®, Customized Antenna Image, allowing to integrate a specific antenna that includes the financial institution logo or any other pattern,
- CMI®, Customized Module Image, allowing to engrave any pattern on the surface of the micromodule, showing the bank logo or any other specific symbol specific to the card series micro-segmented target.

With SPS eBoost PAY® technology, all these features are easy to integrate for card manufacturers, leading card issuers, Fintech and traditional financial institutions alike, to combine them freely in order to fine-tune their card offer and reflect the micro segmentation defined by their marketing teams.

Jean-Baptiste Leos, marketing director for banking products at SPS declares: “The banking card sector is becoming increasingly diverse and complex at the same time as financial institutions are always asking for more differentiation and a finer segmentation of their clientele. SPS is aligning the road map of its eBoost PAY® product line to respond to current and future market needs while ensuring reliability, security and compliance with regulatory requirements.”

SPS eBoost PAY® inductive coupling technology, which consists in using electromagnetic coupling between the antenna and the module (no physical connection between the chip and the antenna), is easy to integrate for all smart card manufacturers. As there is no physical connection between the small antenna embedded in the micromodule and the large antenna etched inside the card, cards are more durable and reliable. SPS eBoost PAY® micromodules for dual interface cards can be small (Dual6 micromodule) or large (Dual8 micromodule) to adapt easily to the wide variety of artworks designed by financial institutions marketing teams. Moreover, SPS eBoost PAY® supports all chips and all operating systems commonly used in the payment card environment.



SPS – IN Groupe will be exhibiting on booth F 022 at Trustech, taking place on November 26-28, 2019 in Cannes, France.

## About SPS

With the SPS brand, IN Groupe opens its secure components technology to all card and document manufacturers. SPS 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 200 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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