



IDEMIA

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OUR JOURNEY

# We stand Auggment Identity



# for ed

Augmented Identity is security that you benefit from every minute of every day without even seeing it, without even knowing it's there. Security that protects us and allows us to enjoy life to the full and with even greater peace of mind.



Enter the world of

# Augmented

## **Making the world a safer place with frictionless security**

We are the global leader in Augmented Identity – and this is no small feat. Our ambition is to enable a secure and trusted environment for citizens and consumers alike to perform their daily critical activities (such as pay, connect, travel or access public or private spaces), in the real as well as digital worlds. Today, information travels rapidly around the digitized space, defying boundaries and breaking the traditional codes of security. Our goal is to provide end-to-end solutions enabling convenience and a frictionless experience whenever and wherever security matters.

## **Leading us into the future**

Being a leader means staying on top of the disruptive innovations that impact our security landscape. We understand the need to secure people in both their physical and digital worlds, especially as connectivity growth will keep fostering more and more digital services.

We know that in our globalized society, the number of peer-to-peer exchanges, travel and border crossings are exploding. We are aware that the digitalization of the economy brings about a wave of new business models and opportunities to reinvent the customer journey where data, security and privacy have an essential role to play. We are also mindful of the consumerization of technology and how it impacts our identity and private life.

## **Empowering people to enjoy life through Augmented Identity**

At IDEMIA, we embrace this new reality and we understand the security concerns that accompany advancement.

We analyzed the world around us and reinvented the concept of identity. We call it Augmented Identity – an identity that ensures privacy and trust and guarantees secure, authenticated and verifiable transactions. An identity that is so enhanced, adaptable, strengthened and self-sovereign that it allows us to truly enjoy life – because securing our identity is key to making our world a safer place.

# Identity

## **A safer, more streamlined identification**

We now use our identity to pay, travel, cross borders, commute every day, have fun, open a bank account, seek medical care and use our connected devices – and this list will only continue to expand in the coming years. Given the vast range of environments and usages, securing our identity has become vital in the world we live in today for access to the digital economy and society. IDEMIA's ambition is to provide an identity to any individual on the planet and to secure it. However, we recognize that even the strictest security measures are useless if they complicate usage. They must then be convenient and user-friendly – rooted in what is intrinsic to us, in who we are through biometrics. We also observed that our lifestyles demand a level of continuity never seen before. Indeed, we need our identity to travel with us seamlessly – whether in the physical or digital world or for government or commercial usages.

## **Only you can be you**

Our promise is simple: with our technology and innovations in hand, only you can be you. In designing our market-leading solutions, we rely on the most physical, natural and authentic verification: the body's own biometric data. Your identity can be verified with a simple glance or the tap of a finger – which means that your identity cannot be stolen, imitated, jeopardized or corrupted. You are in direct control of your personal information.

We have brought together complementary know-how and technologies that have never been combined before for both the physical and digital era: secured connectivity, secured payments and secured identity management. And with every technological disruption, we adapt to meet the new and evolving security demands of today and tomorrow.

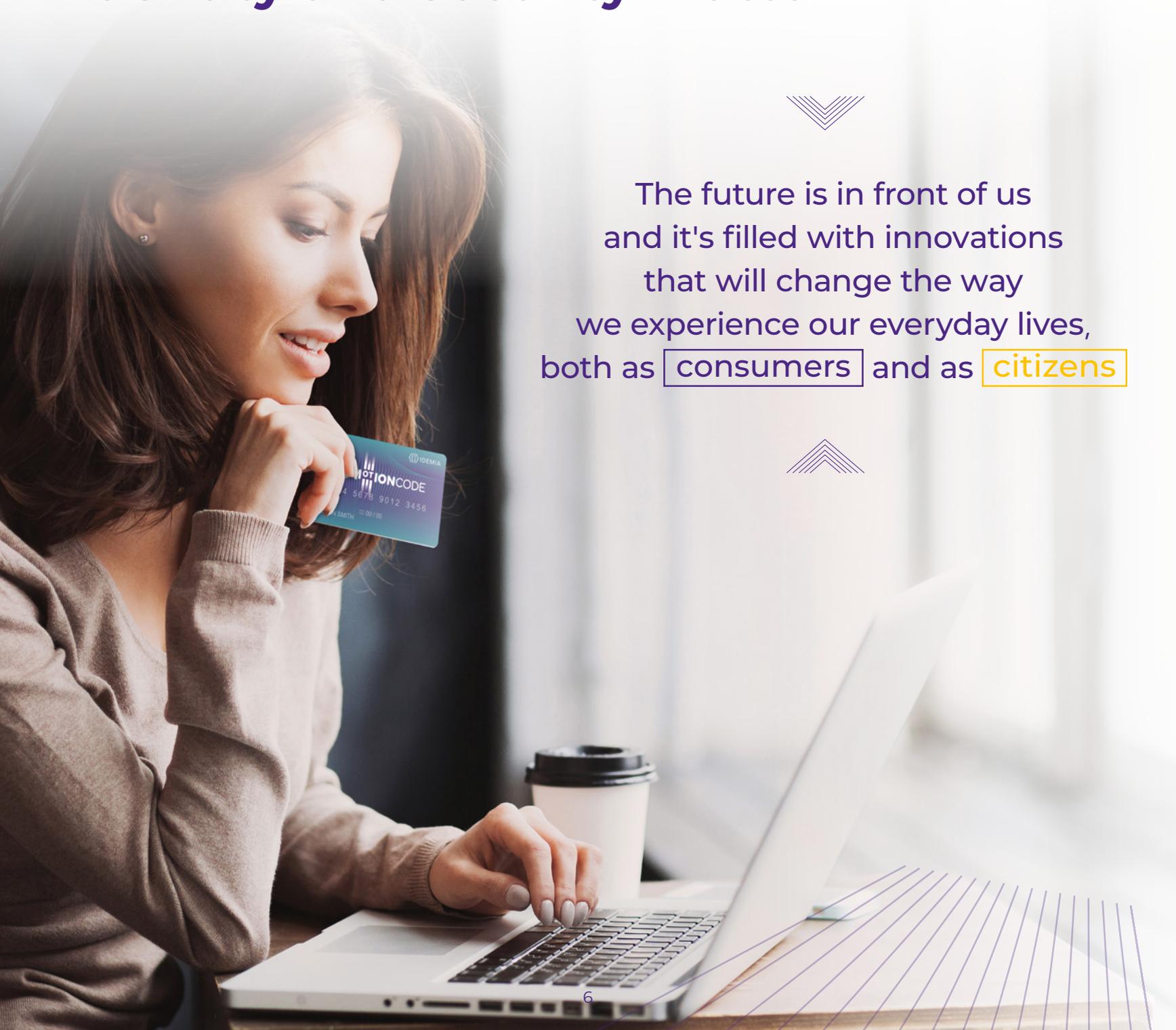
**Our promise is simple:  
with our technology and innovations in hand,  
only you can be you.**

Transforming the lives of

consumers &

alike, wherever and whenever  
identity and security matter

The future is in front of us  
and it's filled with innovations  
that will change the way  
we experience our everyday lives,  
both as **consumers** and as **citizens**



# citizens

At IDEMIA, our global footprint and the wide range of customers we address, working both for the private and public sectors, put us in a unique position to transform all aspects of an individual's life. **As the trusted partner of enterprises and governments, we provide consumers and citizens with a secure identity in an increasingly digital world. Together we envision a world that is infinitely more secure, and yet streamlined.** A world without long lines, tedious paperwork and complicated processes.

Imagine a world where you can get from the curbside to the Duty Free zone of an airport in less than 10 minutes. A tomorrow where you will be able to use any car with your personalized settings, whether it's owned, rented or shared. Think about a future where you can open a bank account or connect a new device quickly and effortlessly, be it in-branch or remotely. A future where everyone has an identity and can prove it, in total privacy.

With our reinvented concept of identity, we are committed to making this world a reality for consumers and citizens alike.

**Can you picture it?**



# Leading Augmented Identity for an increasingly digital world

## Well positioned in our markets

Serving clients in **180 countries**

**#1** in police biometric systems

**Trusted by 1,900** financial institutions and FinTechs

**#1** in civil identity solutions

**Trusted by 500** mobile operators

**#1** in U.S. driver's license issuance



**€2.3B**

in revenues



**3B+**

identity documents  
issued WW



**Close to 15,000  
EMPLOYEES**

including 2,000+  
in R&D



**800M**

SIM cards  
shipped in 2019



More than

**80 NATIONALITIES**



**800M**

payment products  
delivered in 2019



**AN INNOVATIVE  
& END-TO-END SET  
OF SOLUTIONS**



**5M**

biometric terminals  
deployed worldwide

**€200M+**

in R&D in 2019  
& over 1,500  
active patent families



**110+**

major wins in  
eSIM subscription  
management platforms



**LARGE SCALE CARD  
PRODUCTION**

# Delivering future-proofed innovation

1

## **CUSTOMER-CENTRIC**

We believe that innovation should support clients and partners to serenely apprehend the future.

2

## **MEANINGFUL**

We aim at having a positive impact on peoples' everyday lives in a concrete, ethical and useful way.

3

## **SCALABLE**

We address the needs of billions of people from providing a whole nation with identities to enabling its citizens to get in touch.

4

## **COLLABORATIVE**

We believe that technology and skills are fed by external exchanges.

5

## **ALL ALONG THE VALUE CHAIN**

We deliver vertical answers in the physical and digital worlds: from chip to Cloud.



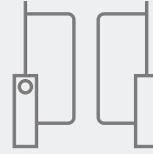
# Pursuing our tradition of innovation

# €1B

Allocated to R&D investment  
over 5 years

## in cutting-edge technologies:

- › Artificial Intelligence
- › Cryptography
- › Cloud
- › Innovative sensors
- › Video analytics



**Biometric  
access control**



**Biometric  
payment  
authentication**



**Biometric  
recognition  
on mobile**



**eSIM  
management**



**Video  
analytics**



**Digitalization  
of identity  
documents**



**Seamless travel  
experience**

## Financial Institutions

# Securing payment diversity

In the not so distant past, forgetting your wallet meant a U-turn straight back home. Today, with a few swipes, taps or clicks on your smartphone, you can prove your identity, make a money transfer, sign a banking contract, order a ride, commute easily and go shopping. The trust of consumers is the basis for any form of transaction. But how can we ensure this effortless swiping doesn't fall into the wrong hands?

### Key Figures

# 1,900

financial institutions and FinTechs trust us (including most of the world's largest banks)

# Up to 4M

cards digitized per month in the 3 major mobile wallets

# 25M

payment card PIN codes managed electronically

### Studying the world around us

Today's financial institutions are undergoing a massive transformation from retail to digital banking and seeking out multichannel strategies to protect client relationships. At IDEMIA, we help them take on digitalization and shape the future banking and payment customer journey.

Our management of secret keys has become mission critical for the world's biggest companies. We have worked to reduce payment fraud – both online and in-store – and we are driving EMV and contactless migration. As retail banking evolves, we help traditional banks and FinTechs leverage the payment card as a tool for brand and loyalty reinforcement. Our metal cards, for instance, are designed for consumers looking for premium products. We also enable financial institutions develop digital banking with innovative authentication technologies and secure mobile payment solutions.

### Shaping the future of a true human need

IDEMIA's commitment to Augmented Identity and securing payment diversity has helped us become the undisputed market leader, creating the payment solutions of tomorrow. By leveraging biometrics for instance, we guarantee a highly secure and enhanced payment experience in-store and online.

In short, we make it our mission to ensure that our customers have streamlined and highly adaptable solutions – guarded by ironclad security measures – whenever and wherever they need. After all, convenience and fluidity are nothing if not accompanied by peace of mind.

### Augmented Identity

*With Augmented Identity – an identity that ensures privacy and trust and guarantees secure, authenticated and verifiable transactions – we bring greater security for payments in all their forms so that financial institutions and their customers can stop worrying.*



# Securing mobility and beyond

By 2025 smartphones will account for 79% of mobile connections excluding cellular IoT – and for good reason. These mobile devices put an incredible amount of information in the palm of our hands: our schedules, banking details, emails, and anything else we might need. While technology responds to new connectivity challenges and opportunities – particularly with the deployment of 5G and the growing IoT market – heightened protection of our digital identities is needed more than ever.

## Augmented Identity

*We've reinvented the concept of identity. With the latest innovations in biometrics, mobile identities are safeguarded with the highest level of protection. We now have full, worry-free usage of our mobile phones.*

## Breaking down borders

When IDEMIA looked at this challenge, we identified the need for safeguards and services that apply to all types of mobile usage. We optimized our services, connecting many more objects to enable vertical services. From supporting connectivity through SIM cards, to using mobile devices as biometric entry points to authenticate ourselves, we ensure that individuals can have full and worry-free usage of their mobile phones while safeguarding their mobile identities with the highest level of protection.

## IDEMIA's convenient connectivity

As a leading actor in the telecom field, IDEMIA is at the forefront of the digital revolution and we are committed to bringing protected and convenient experiences to our mobile operator customers. We designed tools to link strong authentication with secure elements and service platforms to guarantee simple connectivity and service access to end-users anywhere, anytime. The deployment of SIM cards is crucial for mobile operators to obtain an entry point to critical mobile value-added services. We also assist our clients through the disruptive management of subscriptions through dedicated platforms as well as embedded or removable SIM cards and optimized chips.

Above all, it's IDEMIA's mission to provide secure mobile usage without inconvenience. Our fundamental role is to allow more people to safely enter the digital world and go beyond connectivity to monetize services available to them.

## Key Figures

# 500

mobile operators trust us (including leading mobile operators worldwide)

# 110+

major wins in eSIM subscription management platforms

# 100+

OTA platforms deployed around the world



## Biometric Devices & Automotive

# Securing access control and connected cars

Today, efficiently managing users' identities and enhancing their mobility is essential. On the one hand, frictionless user access control both physically and digitally is a must to protect enterprise sensitive assets and user data. On the other hand, millions of cars are now connected and offer innovative and tailored in-vehicle services reinventing the user experience.

## Key Figures

### #1

in biometric security systems

### 5M

biometric devices delivered worldwide

### 10M

cars connected through IDEMIA solutions to date

## Transforming access control with biometrics

Biometric technology is a fantastic enabler to change the experience of people in a building as well as the experience for interacting with IT systems. All around the world our biometric devices help individuals prove who they are, without a doubt. They deliver an unrivalled user experience for managing either physical or digital identities. Our innovative access and time terminals guarantee approved individuals a frictionless access to secured areas and enable organizations to increase workforce management efficiency. Our offer integrates outstanding features such as contactless fingerprint and 3D facial recognition or video analytics. Some of the most advanced and prestigious buildings in the world are using our products.

## Reinventing the driver experience

With connectivity management and security solutions, one of our ambitions is to redefine how vehicles are used and to accelerate the adoption of new mobility services for more enjoyable and safer rides. We are proud to say that leading car vendors trust us to manage the connectivity of their vehicles and this is just a start. Our automotive solutions will enable customized services in connected and autonomous vehicles that combine digital ID, the distribution of digital keys, biometrics for car access, engine start as well as personalization and in-car payment.

At IDEMIA we make it our mission to securely manage the identity of users in different environments and to enhance their mobility. We tap into our expertise in biometrics, data security, connectivity and identity management to ensure that our clients as well as end-users can thrive in this hyper-tech era in total trust.

## Augmented Identity

*Whether you need to drive a car or have access to your office, IDEMIA ensures that your identity is managed in the most secure way. This is exactly what Augmented Identity is all about.*



# Digital transformation solutions for secure enterprise transactions

The unstoppable growth in global mobile connectivity has become a catalyst for the distribution of digital services to consumers worldwide.

## Digital identity for enterprises

Our digital identity solutions enable service providers to verify and onboard consumers effectively and efficiently, enhancing and securing the end-user experience with biometrics in a trusted digital environment.

## Digital payment

We provide comprehensive digital payment, tokenization and provisioning solutions for payment schemes, banks and retailers worldwide in order to digitize cards across all wallets and payment options, for proximity, in-app, P2P and e-commerce payments.

## Seamless connectivity, authentication and payment

Leveraging our unique ability to combine security and convenience, our ambition is to empower digital lives with trust.

## Digital trust

Our risk-based and adaptive authentication solutions enable service providers to comply with eIDAS and PSD2 regulations and secure sensitive transactions like paperless contracting, digital signature and more.

## Connectivity

Embedded SIM (eSIM) use is on the rise in all forms of devices, from smartphones to connected cars. Our eSIM connectivity and management solutions help mobile operators be ready for the exponential growth of these connected devices for both consumer and M2M use cases.

## Key Figures

Up to **1M**

signature transactions per month with 50% annual growth rate

**3M+**

eSIM profiles activated

Up to **4M**

payment cards digitized per month in major digital wallets (Apple, Samsung, Google)



## Public Security & Identity

# Making citizens' lives safer and easier

A person's identity is precious. It allows us to exist in the eyes of society, as well as to take an active part in it. And as populations around the world become more mobile – moving faster and traveling further than ever before – the need for a trusted identity that can be used anywhere, anytime grows. While this spike in movement around the globe brings our societies closer, it also generates new demands for increased security and efficiency for public authorities.

### Key Figures

## #1

in civil identity solutions with **130+ customers**

## 37M+

automated passenger crossings per year

## #1

in police biometric systems

### Identity protection for the modern age

IDEMIA's identity solutions are inspired by citizens who are in constant motion, more connected than ever and increasingly aware of privacy and security concerns. Our services help to protect citizens' identities and ensure citizens and governments alike that each delivered identity is unique and can be trusted at all times. We are the one-stop-shop for effectively securing and managing the entire value chain from ID registration and verification to issuing digital and traditional fraud-resistant IDs. We are also a longstanding partner to governments around the world, offering them the peace of mind of well-run services by handling technology complexities and possibly financing.

### Identity services that keep us safe

We live in a fast-changing environment where governments and security professionals face growing challenges to protect people and places. As the world leader in biometrics, IDEMIA is committed to staying ahead of these trends and safeguarding the lives and well-being of citizens and their identities. We now combine digital and cloud expertise to bring unparalleled efficiency and next-generation user experience to our customers.

We enable every individual to live in a secured, safe and convenient environment and to benefit from a unique, trusted and protected identity throughout their lives.

### Augmented Identity

*Our vision is a new way forward in identity verification. One that guarantees safe and seamless identification and authentication, wherever you are in the world. We call it Augmented Identity – and it facilitates and secures every aspect of our lives.*



# Providing identity assurance to secure & simplify lives

Identity is unique – it's who you are, where you live and represents everything you do. It's personal and private and deserves the highest level of protection.

## Augmented Identity

*Tapping into our expertise, we're helping North American citizens conveniently and securely assert their identity. It's called Augmented Identity.*

## Our deep-rooted expertise

At IDEMIA, our mission is to create a safe and simple future where identity verification is indisputable and only you can assert your identity. As a trusted partner to U.S. government agencies for more than 60 years, our deep domain expertise in civil identity, public security, commercial markets, biometric identification and document authentication is second to none. These strengths, paired with our unparalleled relationships and pioneering approach to in-person identity resolution and proofing, make us the leading provider of best-in-class solutions for civil and commercial transactions.

## Meeting the challenges of today

Globalization, digitalization and mobility – all of these drivers contribute to the evolving landscape of identity and security. With identity fraud on the rise, consumers need – and are demanding – secure identification credentials that leverage the latest biometric technology.

By implementing IDEMIA's broad range of U.S. government-endorsed solutions, you can be assured that your identities are protected. Whether we're expediting airport security through our TSA Pre✓®, revolutionizing mobile driver's license technology or aiding suspect identification for law enforcement, our best-in-class solutions and services guarantee that total identity control is in your hands.

## Key Figures

# #1

in Driver's License issuance in the U.S.

# 40+

years leadership in the criminal justice and public security market

# 10M+

citizens enrolled in the TSA Pre✓® program

## OUR LATEST INNOVATIONS



### Metal Cards

reflecting high-end lifestyles with eye-catching payment cards



### 5G SIM

powering the next generation of mobile networks



### MorphoWave

capturing fingerprint on the move in less than 1 second



### F.CODE

turning your fingerprint into your PIN code



### DIM Low Power

optimizing SIM power consumption and footprint for Low Power networks



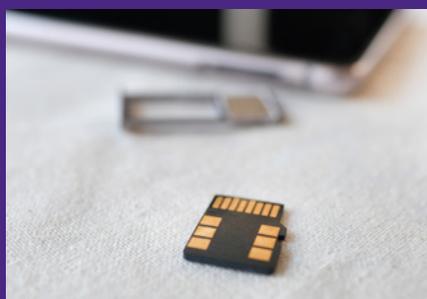
### VisionPass

providing the ultimate facial recognition access control device



### MOTION CODE

securing online payments with a dynamic security code



### FuZion

boosting mobile phones with more memory and connectivity



### Smart Car Access

securing the access to the vehicle

## OUR LATEST INNOVATIONS



### Digital Enablement Platform

offering a one-stop shop for mobile payments



### IDWay

managing your population's Identity and issuing identity documents



### Mobile ID

proving identity with greater privacy



### Identity Platform

verifying consumers' identity effectively and efficiently



### Augmented Borders

changing perspectives for intelligence-led border control



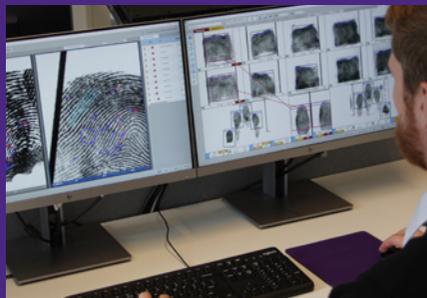
### Augmented Vision

ensuring a safer environment with video analytics



### Smart Connect

unleashing the power of seamless eSIM connectivity



### MBIS

powering multi-biometric identification



### IdentoGO

providing access for identity-related services



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