



IDEMIA

OUR JOURNEY

We stand for
Augmented
Identity

"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"

DIDIER LAMOUCHE

CHIEF EXECUTIVE OFFICER



Enter the world of Augmented Identity

We are the global leader in Augmented Identity for an increasingly digital world – and this is no small feat. We provide customized solutions in a world that evolves and advances faster than ever before. Today, information travels rapidly around the digitized space, defying boundaries and breaking the traditional codes of security. But our industry expertise, our knack for foresight and our keen ability to adapt has brought us to the forefront of our industry and continues to push us even further every day.

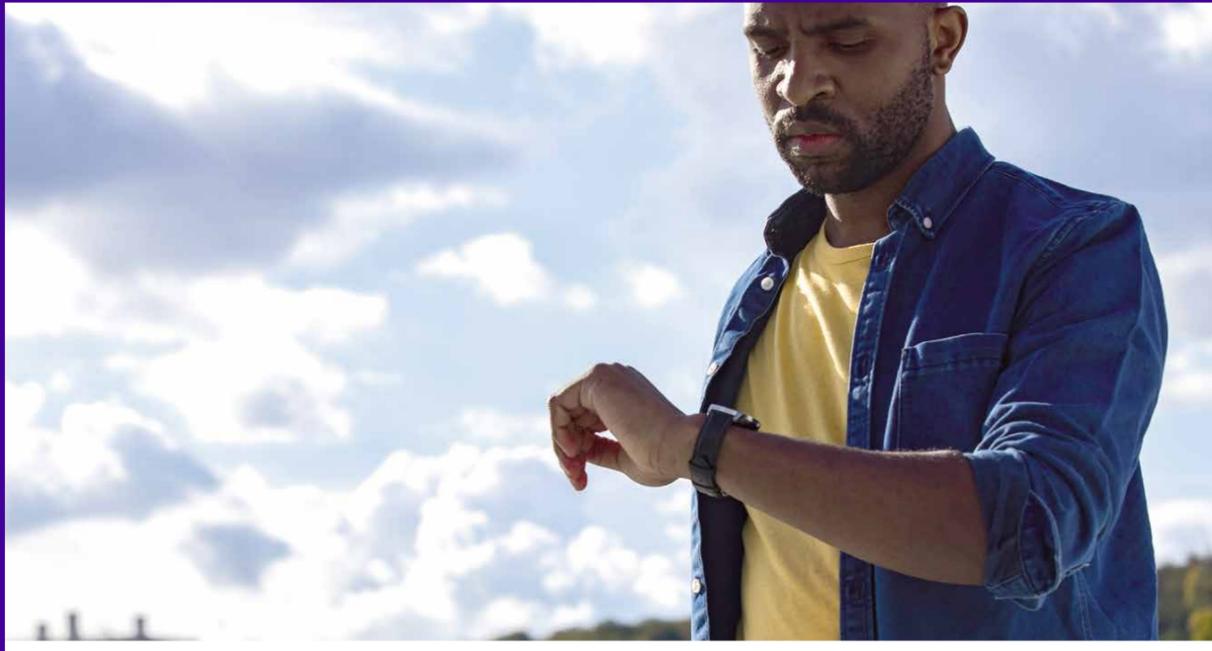
Leading us into the future

Being a leader means staying on top of the disruptive innovations that impact our security landscape. We understand that the exponential growth of connected objects incites an urgent need to secure people in their physical and digital worlds, but also objects they interact with. 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. We are also mindful of the consumerization of technology and how it impacts our identity and private life.

Empowering people to enjoy life through trusted identities

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.





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

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 mission critical in the world we live in today. 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, civil 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.

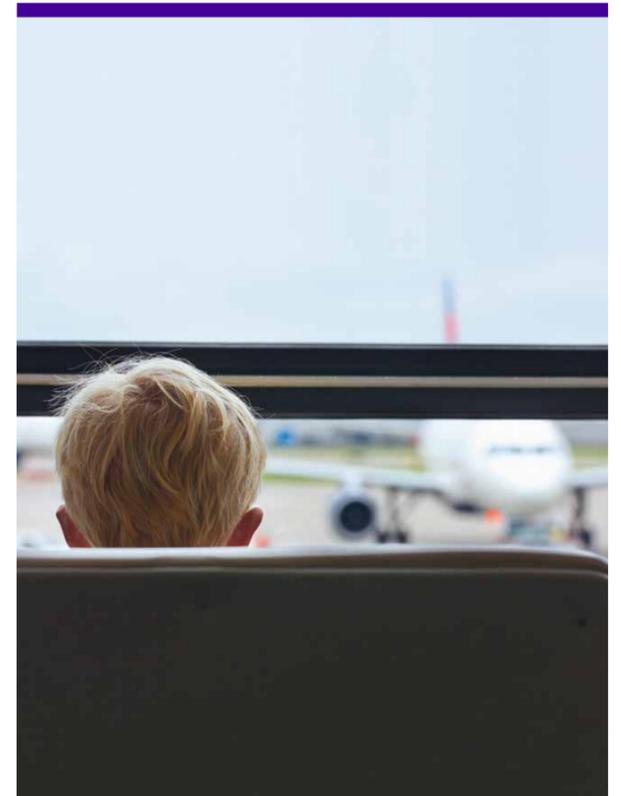
We have brought together complementary know-how and technologies that have never been combined before. Not only does our technology help consumers travel with passports and pay with smartphones – it helps them identify themselves securely and effortlessly. And with every technological disruption, we adapt to meet the new and evolving security demands of today and tomorrow.

Our leitmotif: imagining tomorrow

The future is in front of us and it's filled
with new innovations that will change the way
we experience our everyday lives.

Imagine a world where you can get from the curbside to the Duty Free zone of an airport in less than 10 minutes: with a quick selfie snap, your identity is verified and you can securely, yet effortlessly, zip past airport checkpoints. A tomorrow where you can go to a concert with nothing but your smartphone and your passion for music: with pre-check technology and a connected watch, long lines become a thing of the past. Imagine being able to pick up a rental car without ever taking out your wallet: just smile at your smartphone and the paperwork is done. Think about a future where you can open a bank account quickly and effortlessly, be it in-branch or remotely.

Can you picture it? A world that is infinitely more secure, and yet streamlined. A world without long lines, tedious paperwork and complicated processes. At IDEMIA, with our reinvented concept of identity, we are committed to making this world a reality.

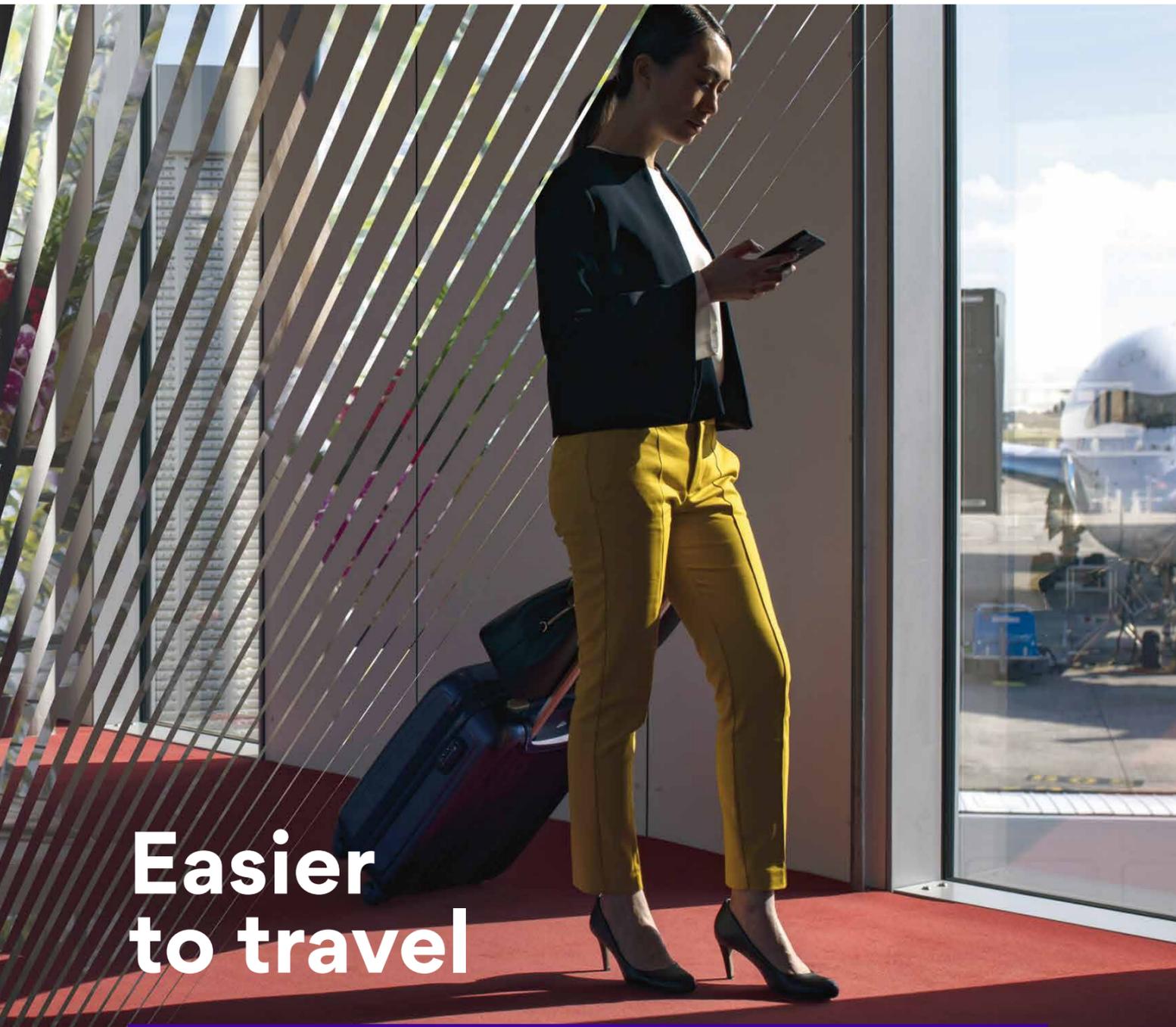




Easier to buy and pay

Yesterday opening a bank account was a lengthy process — from the moment you entered a bank branch to the moment you could finally use your card.

With our solutions, you can now open an account instantly from anywhere you want, use your smartphone or a biometric payment card to pay. And relax – everything is secure!

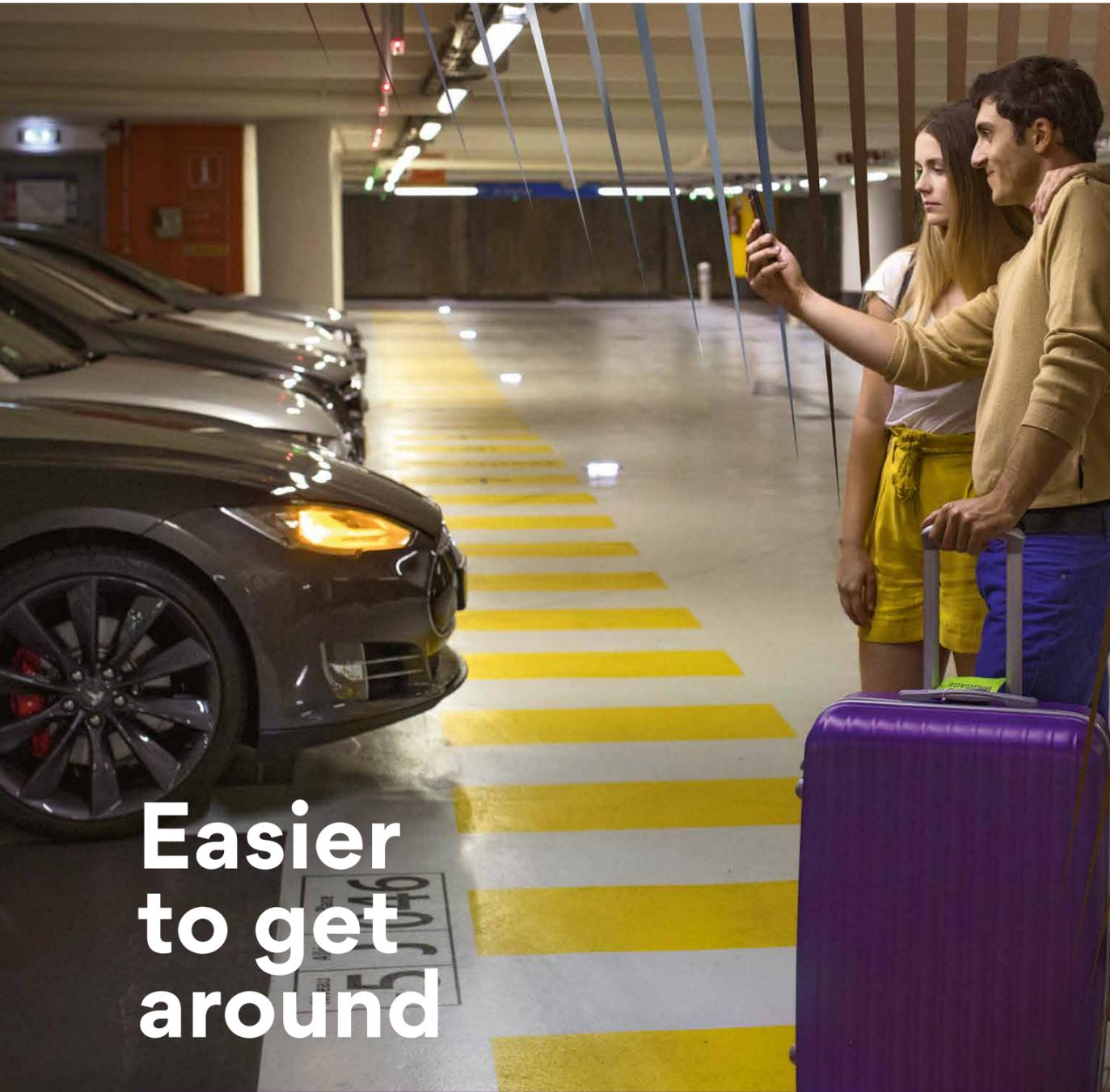


Easier to travel

Yesterday, heading to the airport required so much prep work.

Now with us, you simply show your face or fingerprint and your identity is verified. You're then free to check-in, pass security and get on the plane without producing any document whatsoever. With our technology, each passenger should reach the Duty Free zone within 10 minutes after they arrive — a true revolution in comparison to what we experience today!

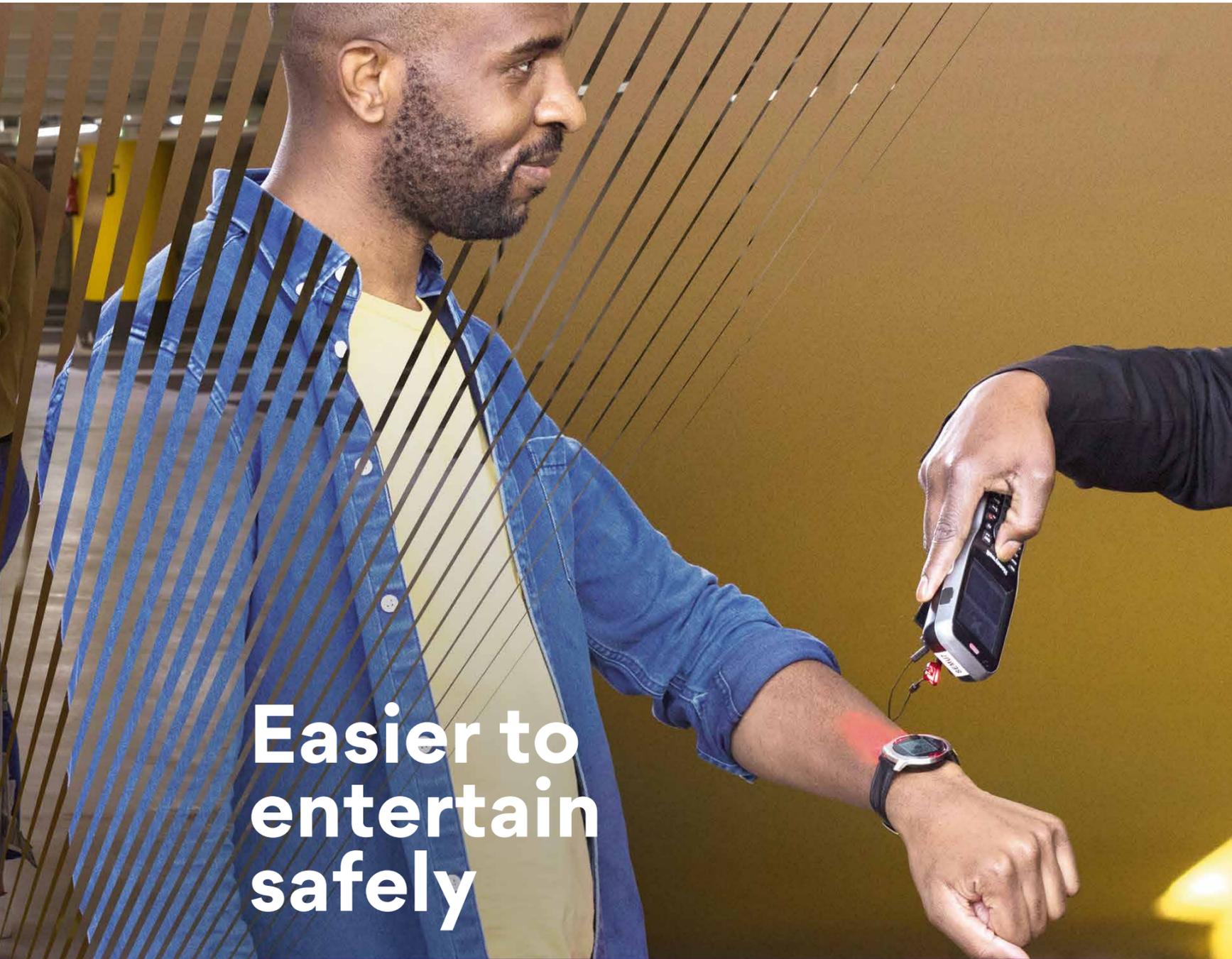




Easier to get around

Yesterday, renting a car was a very complicated and time consuming task, involving a long process just to prove your identity.

When we innovate, our main goal is to make your journey frictionless and secure. Today, you only need to snap a selfie to rent a car and open it!



Easier to entertain safely

Yesterday, when you wanted to go to a concert, you had to print out a ticket and stand in a long, winding line to pass security.

Now, using our pre-check technology and your connected watch, waiting in line just became a thing of the past. Enjoy the show!

To discover these new journeys,
visit our website
www.idemia.com

Leading trusted identities for an increasingly digital world

Well positioned in our markets

#1 in police biometric systems

Trusted by 1,800 financial institutions

#1 in civil identity solutions

Trusted by 500+ mobile operators

Trusted by major industrial OEMs

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



Close to
\$3B
in revenues



3B+
identity documents
issued WW



14,000+
EMPLOYEES
including 2,000+
in R&D



1.2B
SIM cards
shipped in 2017



More than
80 NATIONALITIES



850M+
payment cards
produced in 2017



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



250M+
embedded Secure
Elements deployed WW

\$200M+
in R&D in 2017
& over 1,400
active patent families

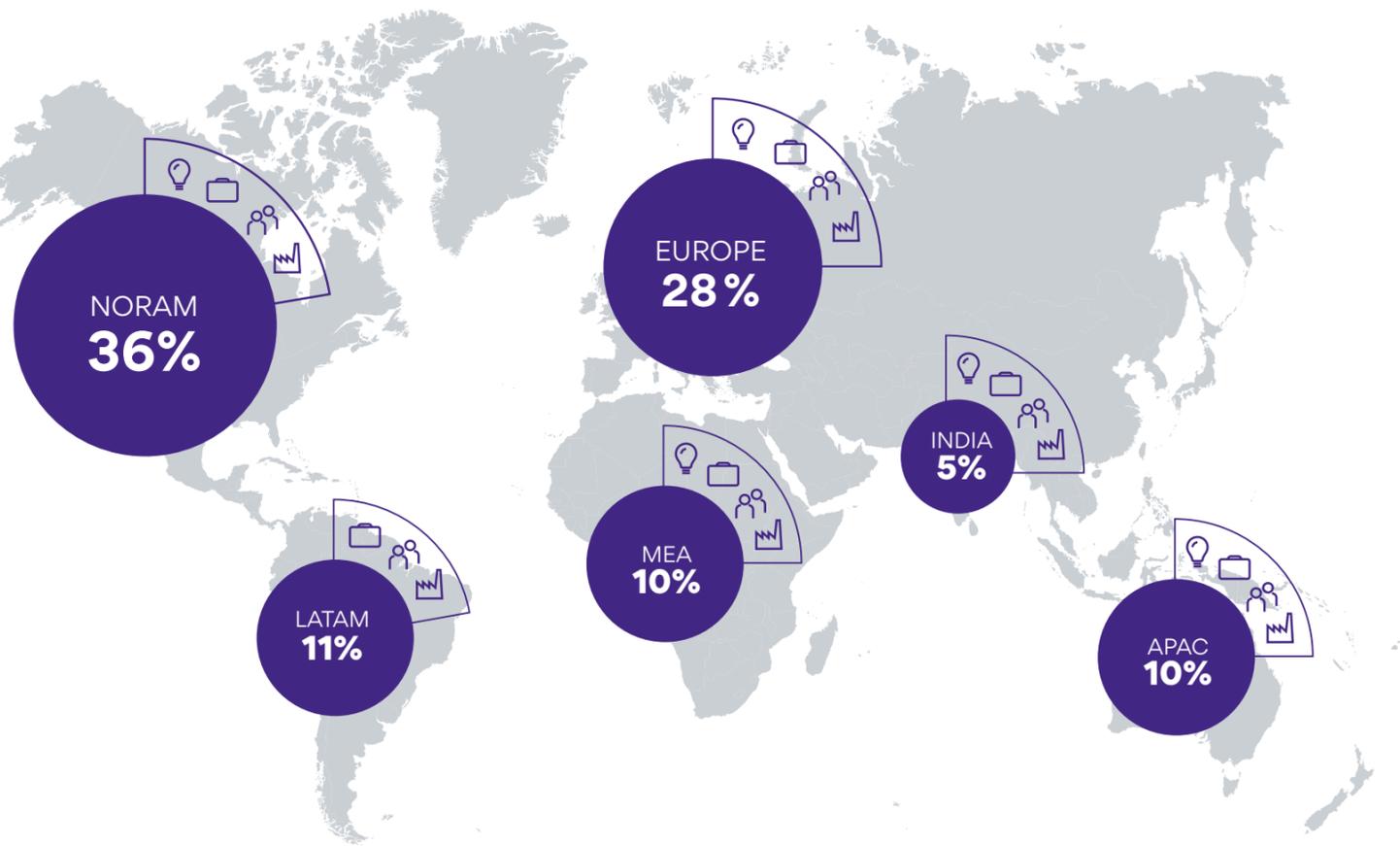


20+
Subscription
Manager solutions
delivered WW



**LARGE SCALE CARD
PRODUCTION**

Serving clients in 180 countries



R&D Centers

Offices

Services Centers

Industrial Sites

Pursuing our tradition of innovation

€1B

ALLOCATED TO R&D INVESTMENT FOR THE NEXT 5 YEARS

in Encryption, IoT & connectivity, Biometrics, Security



Payment of Things



Biometric payment



Biometric recognition on mobile



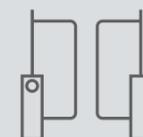
Video analytics



Digitalization of identity documents



eSIM



Border and access control

Financial Institutions

Securing payment diversity

In a very short amount of time, advancements in digital technology have changed the way we live. 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, go shopping and dine out with friends. 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?

Studying the world around us

While designing IDEMIA's solutions, we tapped into our own curiosity and looked all around us for sources of inspiration. We observed that today's financial institutions are undergoing a massive transformation from retail to digital banking and seeking out multichannel strategies to protect client relationships. To meet their needs, IDEMIA has given birth to offers that help financial institutions take on mobility and digitalization, shaping 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, NFC and mobile payment migration around the world. We also help develop digital banking as well as secure mobile and IoT/M2M payment solutions relying on a combination of innovative payment services and a fantastic set of digital authentication technologies, enabling us to create the payment solutions of tomorrow.

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, shaping the future of a true human need. Our identities are within each one of us. By leveraging biometrics for instance, we have advanced in a way that guarantees a highly secure payment experience in-store and online while still providing an enhanced and seamless cardholder experience. In short, we make it our mission to ensure that our customers have streamlined and highly adaptable solutions – guarded by ironclad security measures – at their fingertips 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.

Key Figures

1,800

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

1 million

cards digitalized per month in the 3 major digital wallets

#1

mastering the largest biometric acquisition and verification projects in the world

Mobile Operators

Securing mobility and beyond

The number of smartphone users will exceed 6 billion by 2020 – 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 growing IoT market – heightened protection of our digital identities is needed more than ever.

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, and to developing digital wallet services, 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 around the world (including leading mobile operators worldwide) trust us

20+

Subscription Manager solutions delivered

100+

OTA platforms deployed around the world

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.



Connected Objects

Connecting and securing the IoT

(Internet of Things)

We have experienced tremendous technological advancements in recent times. Electronic devices that were once isolated are now connected and can be operated from anywhere in the world. And it's no longer just humans interacting with technology, electronic equipment now interacts with other equipment. From wearables and personal computers to domestic appliances and industrial machinery, connectivity is changing our lives and our world.

Growing with the IoT market

The IoT is a booming, rapidly expanding market. As new verticals pop onto the scene, the dynamics and applications evolve: connectivity provisioning becomes frictionless and what used to be a simple product is now a service – all developments that demand total security. Without a heightened level of authentication, manufacturers' brands and customers' privacy can be seriously compromised by hacking. With these trends in mind, IDEMIA's solutions combine security and convenience to enable OEMs and IoT service providers to manage the connectivity and safety of a wide range of devices across the world and to deploy and maintain critical value-added services during a device's full life cycle.

Embedding security into the IoT field

Our expertise in this field is bolstered by our unparalleled ability to merge embedded security and advanced biometrics to bring trust to the IoT. We are committed to providing end-to-end solutions to transform and optimize the end-user journey. Our homes can be secured and monitored remotely with a few clicks on our smartphones. Connected cars can save our lives by calling emergency services when we need assistance. Secure and convenient mobile devices have become indispensable to our daily lives – used for payment, transportation and identification. Connected devices are a part of our daily life. It is IDEMIA's mission to secure current and future digital services that will emerge from the IoT leveraging our unequalled hardware, software and service offers.

Augmented Identity

Whatever the IoT need at hand, IDEMIA adapts security levels to ensure that only you are in total control of your connected devices. This is exactly what Augmented Identity is all about.

Key Figures

Major industrial OEMs

(including premium mobile and car makers and leading IoT players) trust us

Front-runner

on eSIM & remote subscription management in the consumer device and IoT spaces

250 million

embedded Secure Elements (eSE) sold in the world



Citizen Identity

Protecting identity on the move

A person's identity is precious. One could argue that it is the second most precious thing after life itself. It allows us to exist in the eyes of society as well as to take an active part in it: access education and health services or open a bank account. As such, throughout our lifetime, we need a trusted identity that can be used anywhere, anytime – whether in real life or online.

Identity protection for the modern age

IDEMIA's services help to protect citizens' identities on the move. Inspired by citizens who travel more than ever before, who are more connected and digital than ever but also more aware of privacy and security concerns, our solutions ensure citizens and governments alike that each delivered identity is unique and can be trusted, whenever and wherever.

IDEMIA's one-stop-shop

For our customers – governments – we are the unique one-stop-shop that can effectively manage and secure the entire value chain from registration and verification of citizens' identities, to issuing personalized IDs that resist fraud – in the form of traditional ID documents or digital IDs – to managing those identities securely both in the physical and digital world. We are also a long-standing partner able to offer them the peace of mind of a well-run concession by handling technology complexities and financing. Drawing upon decades of experience in both turnkey identity solutions as well as large scale concessions, we provide our customers with the widest range of identity solutions. Today, citizens can effortlessly protect their identity – whenever and wherever they need.

Key Figures

#1

in civil identity solutions & engaged in the world's largest biometric deployment (Adhaar, India)

3B+

identity documents issued

135+

active citizen identity programs



Public Security

Protecting people and places

Travel isn't what it used to be! People today are in constant motion – moving faster and traveling farther than ever before. While this spike in movement around the globe brings our societies closer, it also generates new demands for increased efficiency and safety for public authorities.

Key Figures

#1

in police biometric systems & world's largest supplier of biometric terminals

150+

million passenger crossings managed

160
AFIS

(Automated Fingerprint Identification) systems deployed around the world

Finding the right balance

We live in a challenging environment. Today, citizens demand efficient and transparent identity verification that creates a safer world, yet has very little impact on their daily life. To meet this expectation, authorities are tasked with identifying risks and threats and solving crime in less time than ever – often with limited budgets and resources. And while greater volumes of data are now available, it's not necessarily usable.

Fortifying the user experience

As the world leader in biometric solutions, our fully integrated solutions and innovations focus on the user experience, allowing our customers to do more with less. This commitment has helped us to earn our place as a long-standing strategic partner of the most prestigious law enforcement agencies in the world by addressing the world's major security challenges. And as technology evolves, we are committed to advancing our solutions as well. We now combine digital and cloud expertise to bring unparalleled efficiency and next generation user experiences to our customers. Through our latest innovations, we make it our mission to detect threats in public areas, securely grant access to premises and physical assets, strengthen border security and help police drastically improve efficiency.

Augmented Identity

We dreamed of a new way forward in identity verification. One that guarantees safety without compromising freedom. We call it Augmented Identity – and it's changing how we travel and how we're kept safe.



Noram Identity & Security

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.

Key Figures

#1

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

40+

years leadership in the criminal justice and public safety market

6+ million

citizens enrolled in the TSA Pre✓® program

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 50 years, our deep domain expertise in civil identity, public security, commercial markets and 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.

Augmented Identity

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



Motion Code
securing online payments



Subscription Management
managing connectivity with ease



PEARL Connect
powering your devices with secure contactless services & connectivity



Selfie-Check
providing fast registration and online authentication



Video Investigation
analyzing video data to accelerate investigations



Mobile Driver's License
securing and digitizing your driver's license



Digital Banking
providing trusted digital banking experiences



Mobile Identity
accessing online services in a convenient and secure way



IoT thrive
ensuring security from connected devices to the cloud



LASINK
preventing forgery of identity documents



MorphoPass
facilitating airport passengers' journeys



ID-One PIV
creating and managing secure and personalized access cards



F.Code
turning your fingerprint into your PIN



Mobile Financial Services
managing your money on your mobile



3D Face Recognition
enhancing accuracy and convenience with advanced liveness detection



MorphoCivis Suite
ensuring trusted and reliable identities



MorphoWave
capturing fingerprint on the move in less than 1 second



Identogo Enrollment Services
providing access for identity-related services



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