



SELP

Commitment



SELP is an industrial actor internationally reputed for its smartcards and associated applications, which manages smart card issuance programs on every continent.

Commercial brands, banks and governmental organizations are amongst our clients.

Freed from the constraints of a multinational company, SELP still offers a global solution.

We master the design and production of cards; we have our own Operating Systems; we develop tailor-made applications; we offer enrolment solutions; we create personalization centers and we supply a wide range of services to our clients.

Renowned for the quality of our products, our teams' high levels of qualifications and the flexibility of our human-sized organization, SELP has become the partner of the biggest smart-cards issuers in the world and our products and services are present in more than 60 countries.

To maintain this confidence and fulfill our clients' expectations and ambitions, SELP reinvests its annual income.

With constantly developing material and human capacities, our company is now able to compete with market leaders.

Matthieu Leclerc
VP

Stéphane Guilbault
CEO

Denis Delapellegerie
VP

Key Figures

CREATION
1956

4 BUSINESS DEVELOPMENT OFFICES
NEW-DELHI - PARIS - DUBAI - MADRID

3 PLANTS IN
FRANCE

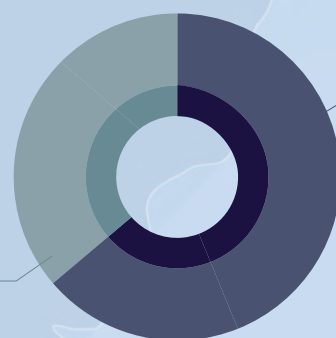
1 PLANT IN
INDIA

1 R&D CENTER IN
SPAIN



350
EMPLOYEES

100
MILLION
PERSONALIZED
CARDS



300
MILLION
CARDS
PRODUCED



Puy Guillaume



Angoulême



Mareuil



Mumbai

Cards, systems and solutions

Some of our recent references around the world



California
Contactless cards
for a car manufacturer

Spain
Contactless cards
for public transport



WFP
Identity of the food program
beneficiaries in 24 countries



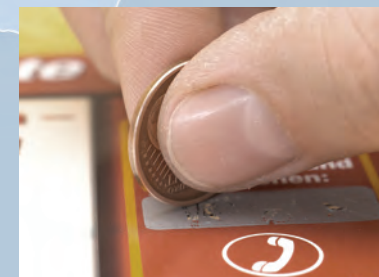
Malawi
National ID cards and
turn-key issuance system



Sweden
Prepaid cards for
an international retailer



Germany
First multi-brand
loyalty program in Europe



Egypt
Prepaid cards for
mobile phone top-ups



Tanzania
Personalization system
for banking cards



Bangladesh
UHF eStickers for
automatic tolling



Madagascar
Fuel cards for
public officers



1.

DESIGN & PRODUCTION

2.

DEVELOPMENT OF SYSTEMS

3.

APPLICATIONS

4.

SERVICE SUPPLY

5.

DIGITAL SOLUTIONS



Design & production

Conception and production of smartcards, in compliance with international and environmental standards.



HIGH SECURITY PRINTER

SELP is a high security printer, certified by Intergraf and the ISO 14298 (*) standard. This certification qualifies a highly secured environment, and allows the manufacturing of valuable documents.

As a high security printer, SELP has also access to graphic design fiduciary software. Our designers integrate security elements (guilloches, rainbow, hidden signs, numismatic backgrounds...) into the visuals that they submit to our customers.

Our production tools are modern and powerful. SELP mostly prints with offset and serigraphy technologies. The different layers are assembled, laminated, and then adjusted to the desired format.

To secure the documents and prevent counterfeiting, SELP can apply diffractive elements or recommend innovative security features developed in-house.

(*) certification awarded to SELP Angoulême



FROM SCRATCH TO CHIP

Secure documents include sensitive data (identity, value, privileges etc.) that have to be protected. The type of protection will vary upon the durability and the use of the final product. Data will either be protected by scratch material, encoded in a magnetic stripe or encrypted in an electronic chip.

Our three French plants address those alternatives:

- our Puy-Guillaume plant is specialized in the personalization and protection of single-use cards (scratch)
- our Mareuil plant offers the specific production and services required by the retail industry (loyalty and prepaid cards)
- our Angoulême plant manages high security card programs (for banks and governments)

EFFECTIVENESS WITH IoT

SELP has invested in a production monitoring system OEE (Overall Equipment Effectiveness) that ensures global and lasting industrial performance.

Each component of SELP's equipment is connected to our management system and constantly monitored. This surveillance allows to measure the performance of the equipment and to understand the cause of production breaks and schedule preventive maintenance.

The analysis of these OEE indicators is also a source of continuous improvement.

QUALITY AND ENVIRONMENTAL COMPLIANCE

SELP is reputed for the quality of its products and services. This notoriety is the result of the company's full commitment.

During production, our cards are controlled in three distinct manners: automatic measurements (cameras, rejection systems), systematic samplings and random samplings. Environment-friendly, our factories systematically destroy production waste and prioritize the recycling of raw materials.



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Development of systems

ENROLMENT AND BIOMETRY

SELP offers fixed and mobile enrolment solutions. These solutions integrate several modules including personal data collection and biometric data captures (fingerprints, photos, and irises). Our digital expertise proposes innovative solutions such as online self-enrolment.

Enrolment data can be stored on SELP secure servers or directly transferred to our clients' databases.

DATA MANAGEMENT

SELP owns a PMP (Personalization Management Platform), which secures data at each step of the personalization process.

This last generation system is compliant with Visa, Mastercard, and Common Criteria (CC) requirements. It consists of FIPS 140-2 level 3 certified HSM.

The PMP handles key infrastructure, encrypts data, manages users' access rights, facilitates real time reporting, secures a database, and ensures a double backup. This platform also offers a variety of options, such as random numbering and PIN code generation.

OPERATING SYSTEMS

SELP has developed its own Operating System (OS), compliant with GlobalPlatform and ISO/IEC 7816. Available on a Common Criteria EAL5+ component, our OS is certified by Visa, Mastercard and EMVco.

Flexible and multi-applicative, the SAETA OS is the perfect solution for prepaid and banking card programs. It can also be adequate for the issuance of National ID documents.



PERSONALIZATION SYSTEM

SELP has its own personalization system, designed and developed by our R&D team in Madrid. Extremely adaptable, this system organizes the different steps of the personalization of a secured document, and handles the physical (SYSPERSO) and logical (SYSDATA) aspects of the work.

SISDATA can be provided separately, in the case of a migration from « magnetic stripe » cards to EMV. Our software can be plugged on the existing personalization chain, which ensures additional functionalities and prevents the replacement of the whole equipment.

SISPERSO and SISDATA have been chosen by numerous personalization centers in Mexico, Argentina, Venezuela, Columbia, Brazil, and Spain.

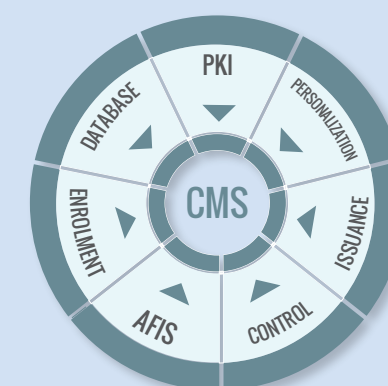
Reliable and robust, our solutions have contributed to the production of more than 50 million banking cards since the creation of this personalization system.

CREDENTIAL MANAGEMENT SYSTEM

A smartcard issuance program must be managed globally. With a CMS system, the administrator can activate cards, handle privileges, control activities, update profiles, temporarily block and even revoke a profile, if necessary.

As a key instrument of a smartcard program, SELP CMS is available in many languages and can be easily adjusted to the specifications of each project.

In the case of a prepaid card program, our CMS integrates additional functionalities (such as top-ups, credit/debit balances etc.) until the submission of financial statements for compensation.





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Applications



RETAIL

SELP is very experienced in the retail sector. We adjust our products and services to tackle the omnicanal marketing of the brands.

Besides the production and personalization of the cards (loyalty and gift cards) and a wide range of fulfillment services, SELP offers innovative digital solutions: eGift card issuing, eVoucher mailing, BtoB operations etc.

PREPAID

SELP produces and personalizes hundreds of millions of prepaid cards every year.

Those high value documents require the highest level of security and technology.

Our clients are international issuers, with leading positions in specialized retail and mobile phone markets.

TRANSPORTATION

In the transport sector, SELP provides solutions to trace people and vehicles.

For vehicles, we produce UHF e-Stickers for access-control programs or automatic tolling.

To manage private access rights, SELP provides smart cards with a dual interface.

BANKING

SELP has been a reliable partner of most European banks for the last twenty years.

Our offer is global and includes all aspects of banking card programs : design, production, EMV certified OS, personalization system and several advisory and training services.

Beyond the industrial manufacturing of the card medium, our expertise in the field allows us to provide support to our clients throughout the whole process of the issuance of banking cards :

- types of payment products (debit/credit/prepaid)
- selection of a network of partners, at national or international levels
- selection of a suitable technology (type of chip and Operating System)
- type of personalization (centralized, instant...) and operational solution of personalization

IDENTITY

SELP project managers are involved in national identity programs on every continent.

Our company offers a global and turnkey solution, from enrolment to final issuing, integrating biometric components and data management.

Our products are mostly smart-cards (national identity cards, driving licenses, health cards, voting cards etc.) but we also supply eDatapages for e-Passports and digital solutions such as e-Government.



1. DESIGN & PRODUCTION
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- 4. SERVICE SUPPLY**
5. DIGITAL SOLUTIONS



Service supply



STORAGE AND STOCK MANAGEMENT

The international presence of SELP includes several logistic platforms in the world.

Thanks to those platforms, our clients have the possibility to place large-scale orders and to stock their products in the nearest warehouses, which reduces costs and delivery time.

Immediately available and strategically located, the goods are ready to be dispatched to any subsidiary or point of sale.

This organization is flexible and cost efficient. It has been designed for our multinational clients.

PERSONALIZATION

With more than 100 million personalized cards per year, SELP is one of the world's leaders in this field.

We offer three types of personalization:

- outsourcing : personalization made within SELP workshops, in France or in India. The service benefits from the security of our premises, the experience of our staff, and our sophisticated equipment.
- insourcing : personalization in our clients' premises. SELP provides the required system and equipment. We ensure the training of operators, maintenance and distance support.
- service bureau: creation of a personalization center. SELP has the capacity to build a personalization center, to fully equip it and manage it. This investment can be made in partnership with our client or with a third party.

MAILING AND FULFILLMENT

SELP has not only the capacity to personalize cards, but also to supply the corresponding carriers and communication tools (letters, sleeves, booklets, etc.).

We recently acquired very efficient equipment, able to personalize on-line both the cards and their carriers, with a control unit that guarantees the right pairing.

Our system checks the concordance between the two elements, pairs the card with the carrier, processes the folding/inserting and sorts the lots by destination.

Without any subcontracting, SELP can manufacture a finished product which is personalized, wrapped and ready to be shipped.



WEB-SERVICE

In the case of a pluriannual contract, SELP can set up a customized web-service for any organization.

Tailor-made and dynamic, the web-service can have different levels of security according to our clients' profile (financial institutions, chain stores, governments).

Once the systems are interconnected, the users can check the availability of the products, process an order, send the data to be personalized, follow every step of the supply-chain, and anticipate stock outage.

This web service is vital regarding any mid to long term collaboration and reinforces the transparency of SELP's business relations.



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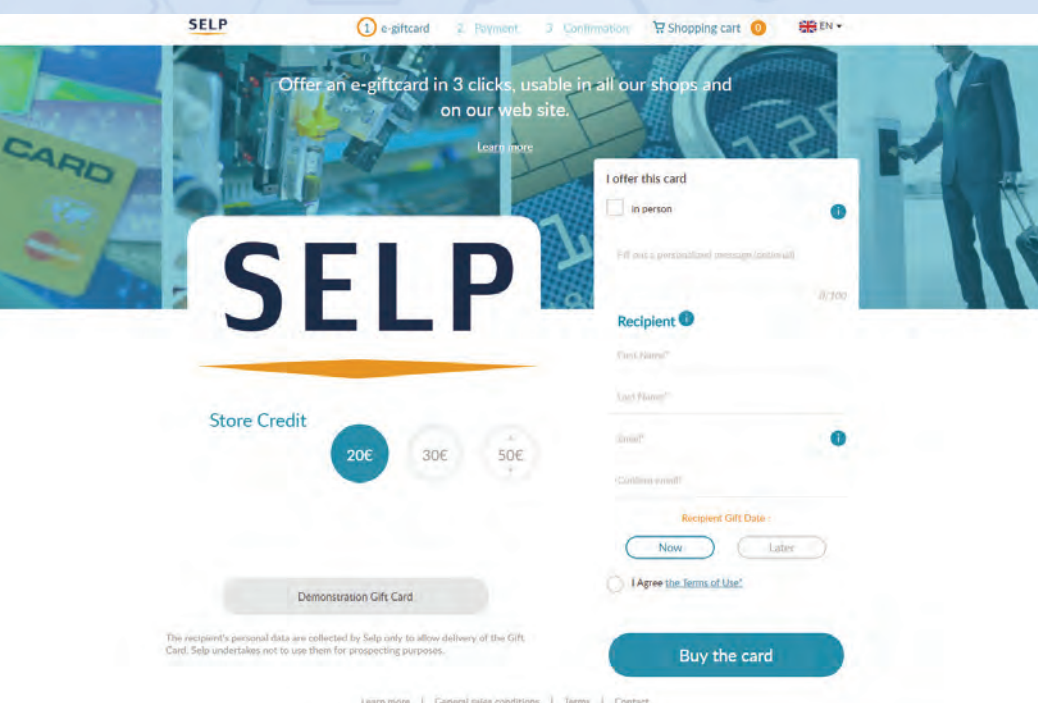
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Digital solutions



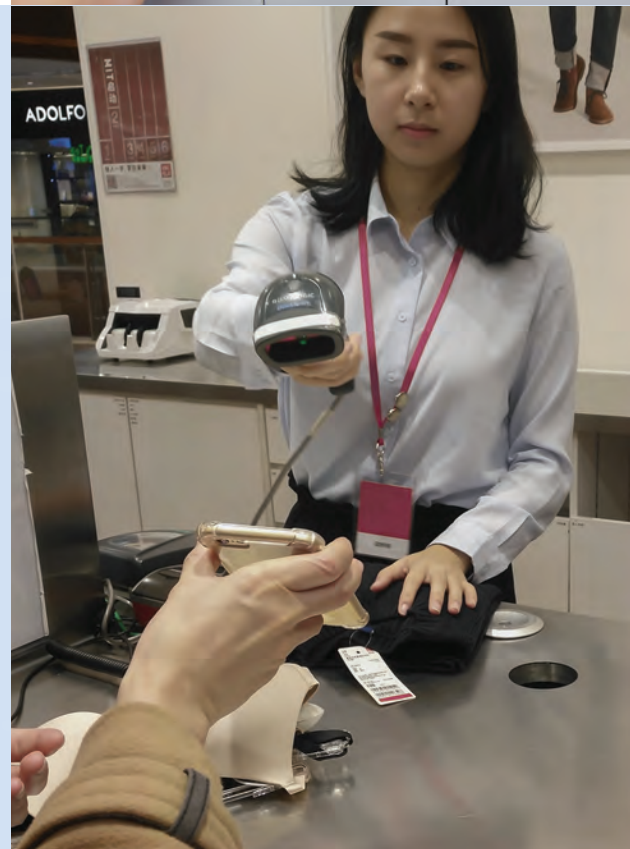
SELP DIGITAL

SELP has created SELP Digital to meet its clients' needs.

Our subsidiary supplies dematerialized solutions to our clients who issue prepaid and gift cards. These applications are fully web-responsive and available on smartphones, tablets and PCs.

SELP Digital is also a competent partner of governments and financial institutions which intend to facilitate and speed-up administrative procedures.

Fully digital solutions can be used to pay a tax, to fill-in a questionnaire or to apply for an official document. Possibilities are infinite.



RETAIL SOLUTIONS: FRIZBEE

Frizbee is a digital platform dedicated to the issuance of e-Vouchers and e-Gift cards.

Our solution can be hosted in the website of the brand (web-shop) or used on-demand for specific marketing operations (e-Fulfillment).

For the consumer, Frizbee gives the possibility to buy an e-Gift card and to send it easily to a relative (compatible format with smartphone wallets).

For the brand, Frizbee's added value is double. Firstly, it is a new point of sales which generates more revenue and which is easily manageable with a smart back-office.

Secondly, it is a very efficient marketing tool that enables the delivery of thousands of eGift cards in a few clicks only.

This capacity opens new perspectives for the client's departments (e-Gift cards as compensation), loyalty departments (e-Gift cards as rewards), and BtoB markets (e-Gift cards as incentives).

E-GOVERNMENT SOLUTIONS

Thanks to SELP Digital solutions, public administrations can provide a better, safer and quicker service to citizens. Today many forms and applications can be dematerialized (demand for a certificate, renewal of an ID document, travel authorization, transfer of ownership etc.).

SELP Digital develops tailor-made solutions for governments while keeping in mind three objectives: administrative modernization, tax recovery and fight against fraudulent transactions.



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