

A close-up, slightly low-angle shot of a young woman with dark, curly hair. She is smiling warmly at the camera, looking down at a gold-colored credit card she is holding in her right hand. She is wearing a dark top under a grey cardigan. The background is a soft-focus interior, likely a bedroom, with a bed and a lamp visible.

# GLOBAL SOLUTION FOR FINANCIAL INSTITUTIONS

# SUPPLIER OF CARDS AND SOLUTIONS

## INTERNATIONAL SECURITY PRINTER

SELP is a security printer specialized in smart cards. We produce prepaid, banking and ID cards for more than 60 countries in the world.

Every year, more than 400M smart cards are produced in 4 manufacturing units (3 in France and 1 in India).

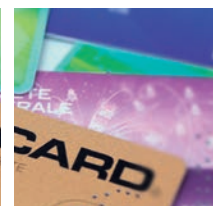
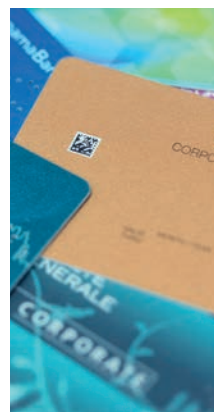
We also provide a range of services for our clients : all type of personalization, storage, fulfillment, dematerialization.

## SMART CARDS AND SOLUTIONS

SELP doesn't only procure card products to its clients : we supply a complete service, from data collection to cards personalization, until credential control and acceptance.

Our R&D team, based in Spain, develops operating systems, dedicated applications, and personalization solutions.

We also develop digital solutions. Our objective is to offer a global solution to smart cards issuers, covering all aspects (physical and digital) of their programs.



# SERVING FINANCIAL INSTITUTIONS

## FROM FRANCE & INDIA, TO 62 COUNTRIES

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

Our offer is comprehensive and includes all aspects of banking cards programs: design, production, certified OS, personalization system, fulfillment, carrier (if needed) and a range of advisory & training services.

SELP is also keen to transfer its knowledge and has created personalization centers in Africa and Latin America.

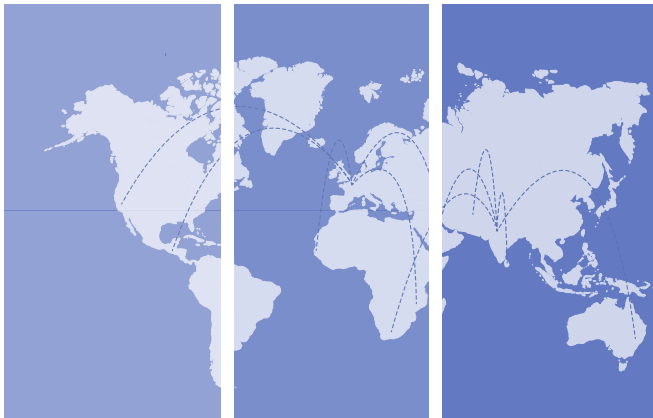
## INNOVATION IN OUR DNA

Our R&D Department is constantly looking for alternative substrates to plastic. Every year, SELP produces millions of cards made of cardboard and recycled fossil material.

In the financial sector, SELP has qualified two eco-friendly substrates and can offer banking cards made of recycled PVC and PLA (corn starch).

We are also proud to offer the newest market innovation, such as transparent cards, heavy and metal, biometric with match-on-card, wearables, etc.

Chosen partner  
of 100 Financial  
Institutions on  
five continents



# PRODUCTION KNOW HOW

## EXPERIENCE AND HIGH-TECHNOLOGY

SELP is a high security printer certified by ISO and by most international card schemes for the quality and the security of its production.

SELP mainly prints in offset and silk-screen with modern and fast equipment. However, we are not limited to the production of plastic documents: SELP also produces a range of cardboard carriers for the display of the prepaid cards in the point of sales.

Our production capacity is known to positively impact lead times and customer satisfaction.

## CERTIFIED PRODUCTION

### International Certifications :

ISO 9001	Quality management
ISO 14001	Respect of the environment
ISO 14298	High security printer(Intergraf)
ISO 27001	Systems Management
ISO 45001	Occupational health and safety (OH&S)
Visa	Certification for quality and security
MasterCard	Certification for quality and security

### Certifications of national payment systems :

CB	of France
GIM UEMOA	of West-Africa
GIMAC	of Central-Africa
Rupay	of India
Meeza	of Egypt

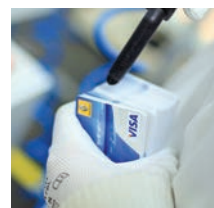


**VISA**



400M  
cards produced  
every year

**RuPay**



# PERSONALIZATION OPTIONS

## CUSTOMER ORIENTED PERSO SYSTEM

Many financial institutions have the objective to personalize their own banking cards in-house and to remain independent from service companies.

SELP developed a reliable EMV personalization solution managing every stage of the EMV card personalization process.

From cardholder data reception to the card issuance, SELP personalization suite meets all international security specifications and standards.

## CONSIDERING A PERSO BUREAU ?

Versatile and flexible our system can be implemented as a comprehensive and fully packaged solution, or in a module-by module base, according to specific needs. This modularity is very cost-effective and greatly appreciated by our clients.

SELP Perso System is completely independent and is compatible with any card and machine from the market, regardless the vendor.

Taylor-made  
solutions for a  
personalized  
service



Visa, MasterCard  
and Rupay  
compliance



## Card-by-card personalization for banking cards

SELP Perso System has the ability to organize the personalization flow with one or multiple machines, insuring compatibility with most equipment manufacturers (Matica, CIM, Mühlbauer and DataCard).

## Batch personalization for prepaid cards

SELP owns a digital HP Indigo 6 colors press. This state-of-the-art equipment allows us to customize PVC sheets at an unrivaled rate, since we are able to achieve a rate of 20,000 cards per hour.

# SERVICE PROVIDER

## INSTANT ISSUANCE

Instant issuance provides our clients the opportunity to meet customer expectations while using modern technology to differentiate from other financial institutions. SELP solution provides instant delivery of fully activated custom credit and debit cards.

## CARRIER AND FULFILLMENT

SELP produces a range of innovative card carriers. We can create POS advertising medium for prepaid cards, or sophisticated cases for VIP and limited card series. SELP also handles banking cards deliveries in accordance with marketing directives from the client. Traceability until activation of the card is insured.

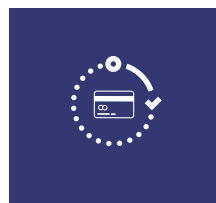
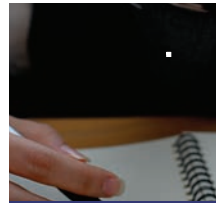
SELP supports Vendor Managed Inventory process ; we manage card body stocks and proceed to necessary production. Our organization insures minimum inventory and optimal personalization flow, for the benefit of our clients.

## FEW FACTS

*More than 50 million banking cards have been issued in the world with SELP perso system FEW FACTS*

*All smart card leaders (Idemia, Thales, G&D) have choosen SELP for the subcontracting of their banking cards.*

*For the last 5 years, more than 10 new banks have yearly entrusted SELP with the production of their cards.*



# SMART SOLUTIONS



## SELF IN-HOUSE DEVELOPMENTS



SELP engineers develop certified operating systems and tailor-made applications for smartcards. We also supply acceptance and control solutions.

## MAIN MODULES FOR BANKS



### INTERFACE

With our experience with most credit card schemes on five continents, our team easily interconnects with our clients' CRM and data preparation systems.



### ONLINE KYC

Based on our expertise with issuing national ID documents, we have developed digital solutions to authenticate applicants online, prior to physical meeting.



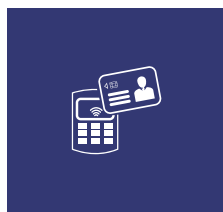
### BIOMETRY

Banks can take advantage of the physical presence of the clients to strengthen authentication with biometry. SELP can implement either fingerprints or facial recognition techniques.



### DIGITAL PAYMENT

SELP Digital supplies dematerialized solutions to the prepaid cards issuers. Those applications are fully web-responsive and available on smartphones, tablets and PCs.



### FILTERED LOOP PAYMENT SYSTEMS

Private payment systems can be organized in semi-closed areas such as malls, students campus, city centers... SELP has the ability and expertise to issue means of payment and to implement corresponding infrastructure.

## **SELP S.A.S**

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