



# PAYMENT AND IDENTIFICATION SOLUTIONS

# PROFILE

## SMART CARDS AND SOLUTIONS

### KNOW-HOW

SELP is a French Tech company created in 1956 and specialized in smart cards and related solutions.

Originally a security printer, SELP is known and trusted by most banks and governments for the production of means of payment and ID documents.

Ten years ago, our management decided to develop additional expertise in order to offer systems, services and solutions to our clients.

Today, SELP is involved in complex projects requiring multidisciplinary expertise:

- consulting assistance,
- design and production,
- data management,
- software development,
- perso service and fulfillment,
- card management system,
- digital solutions.

The main issuers of security documents have chosen SELP, on all continents.

We believe that our success is based on three pillars:

### HIGH TECHNOLOGY

Every year, our production tools are renewed and upgraded. We keep producing better and faster, whilst reducing our waste with a fully connected manufacturing system.

### AGILITY

“Where there is a will, there is a way”.

SELP is a customer oriented company, with a human size. Our team is highly committed and creative. For the benefit of our clients, we are capable to do extraordinary things, even within strict time and financial constraints.

### RELIABILITY

SELP has been in this industry for 65 years, first as a discreet subcontractor, then as a prime contractor, and always as a reliable partner. We serve very demanding customers in 60 countries with the highest satisfaction rate.



## KEY FIGURES



**3** PLANTS IN  
FRANCE



**1** R&D IN  
SPAIN



**1** PLANT IN  
INDIA



creation  
**1956**



PRESENCE IN  
60 COUNTRIES



**400**  
employees

every  
year  
in our  
factories



**300 M**  
cards produced



**900 M**  
prepaid codes issued



**100 M**  
cards personalized



**100**  
financial institutions  
have chosen SELP



**10 M** eCards  
issued by SELP DIGITAL



Polycarbonate  
national ID cards in  
**20** COUNTRIES

**SELP**



# TEAM

## HUMAN SIZE COMPANY

### DEDICATED ENTREPRENEURS

SELP directors have two things in common: skills and dedication.

As experienced professionals with previous senior positions in world-class companies, they are experts in their field.

As investors and SELP direct shareholders, they work for their own company, keeping a start-up management spirit.

This particular profile of the Board of Directors makes a difference in SELP decision making process.

Our company is quick, agile, capable to take risks and seize opportunities. But we are also prudent and cautious of the financial health of the company and its long-term growth.

Above all, our team is proud to have been selected by the most prestigious issuers. We value their trust and act with tenacity in their exclusive interest.

### FLEXIBILITY AS A PRIORITY

Contrary to its competitors, SELP didn't chose to operate one giant factory.

We took the opposite direction and decided to split our operations between 4 human-size production facilities (3 in France, 1 in India).

This organization brings several advantages:

- proximity management
- business continuity
- supply chain alternative solutions
- specialization of the teams
- excellent working atmosphere
- healthy competition between the sites

SELP considers human resource as its main asset and its key differentiating factor.



# BOARD OF DIRECTORS





# MARKETS

## PAYMENT AND IDENTIFICATION

### PREPAID

SELP is one of the leaders of the prepaid card industry, producing millions of cards every year. These products are valuable documents that require high levels of security and technology.

The SELP prepaid card is a genuine means of payment, single-use or reloadable, and compatible with checkout systems.

We provide not only the physical cards, but also the digital solution for omnichannel use of prepaid cards.

Our clients are international issuers mainly involved in the fields of debit-card programs, specialized retail or mobile phone operation.

### BANKING

SELP has supplied banking cards for more than twenty years.

Our global offer to the financial institutions includes :

- development of certified Operating Systems,
- creation of innovative card bodies,
- manufacturing (two certified sites),
- personalization and fulfillment,
- global assistance (consulting and training)

SELP also offers technology transfer for banks or service providers: we create and maintain personalization centers.

### CLIENTS IDENTIFICATION

Main commercial brands in Europe have chosen SELP within the framework of their loyalty programs and customers' services.

Our company supplies physical cards and digital solutions for the large-scale distribution, specialized retail and luxury brands.

In the retail sector, loyalty and payment programs require crossed solutions that SELP can also provide.

### CITIZENS IDENTIFICATION

SELP manages national identity programs on all continents. We have been very successful in this market and entrusted by more than 40 countries. SELP produces highly secure polycarbonate identity cards (NID cards, driver's licenses, health cards, voter's cards, etc.) but our offer is not limited to the supply of physical documents.

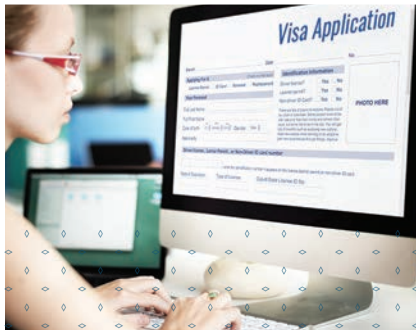
As partner of the issuing authority, our involvement is global, from enrollment to issuance. We organize biometric enrollment, manage the civil status database, personalize documents and supply control tools to law enforcement.

SELP is also present in the passport industry, providing PC datapages to the passport booklets manufacturers.

For governments looking to improve administrative services, SELP provides digital identity solutions.



# DEMANDING CLIENTS CHOOSE SELP



# DATA

## DATA MANAGEMENT EXPERTISE

### ONLINE KYC

Today, online onboarding is a key stage in the customer journey and requires fast, reliable and ergonomic online services.

SELP solutions provide ID verifications to enable clients to comply with AML/CFT (Anti-Money Laundering and Countering the Financing of Terrorism).

### BIOMETRIC ENROLLMENT

For physical enrollment onsite, SELP supplies biometric tablets with a dedicated app. Each equipment allows ID check, data entry, photo captures and fingerprints taken. Personal data is stored and transferred securely.

### DATA PROTECTION

All information gathered by SELP is encoded and can only be accessed or decrypted by a user with the correct encryption key.

Encrypted data then appears unreadable to anyone accessing without permission.

Encryption is an important line of defense in a cybersecurity architecture. It makes using intercepted data as difficult as possible.

### DATA TRANSFER

SELP provides end-to-end encryption solutions for files transfer. With this encrypted file sharing service our clients can share data internally and externally in an ultra-secure, confident and compliant way.

Our advanced security features ensure to retain control over who accesses the files – when, where, and how.

### VERSATILE INTERFACES

In an economic environment that is becoming increasingly digitalized, uses and behaviors are changing. Data can be acquired or gathered from different sources, processed by SELP, then required to be shared with multiple stakeholders. SELP hub platform platform is able to interface with any back-end systems (ERP, CMS, CRM) whatever technologies in use (database, web-service, oauth2, blockchain, etc.)





TRUSTED PARTNER



# PROOD

## HIGH SECURITY PRINTING

### DESIGN A LA FRANÇAISE

We are lucky to have very talented graphic designers in our studio. Our team can upgrade a current design or create a complete new graphic composition from scratch.

Designs made by SELP are easily recognizable: they combine elegance and security.

### SMARTCARDS

There is only few high-security printers in the world and our company is a proud member of this elite club.

As such, SELP is certified by many organizations:

- ISO (quality, security, environment)
- payment card issuers,
- international security standards.

Every year, SELP produces an average of one billion prepaid phone cards and 300 millions smart cards. We produce polycarbonate, PVC and cellulose documents.

In our automated finishing lines, smart cards are assembled, electronics are integrated and sensitive information is protected.

### PASSPORT DATAPAGE

Since 2019, SELP also supplies polycarbonate datapages to the passport manufacturers and national printing offices.

Our patented technology is designed to be easily inserted into the booklet whilst being robust against counterfeiting attempts.

### E-STICKERS

SELP produces UHF e-Stickers, secure and efficient long range windshield tags.

Our product is used in several applications like electronic tolling, gate access, vehicle identification, fleet management systems etc.

### CONNECTED FACTORY

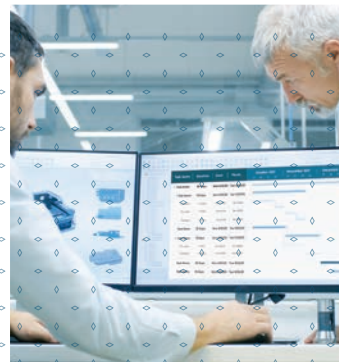
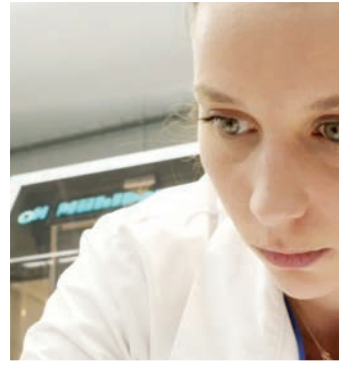
SELP implemented an automated information system (MES) for online monitoring of the production steps.

Based on the IoT technology, each equipment is monitored and connected to a central management system. This connexion gives the possibility to measure real-time performance of the equipment, understand the cause of production breaks and anticipate maintenance interventions.

The analysis of these indicators is a source of continuous improvement and greatly contributes to optimize productivity and waste reduction.



## SMART PRODUCTS



# PERSO

## PERSONALIZATION SPECIALIST

### PERSO SYSTEM

The R&D team of SELP Solutions has developed a complete personalization system, which includes modules for every step of a smart card issuance from data reception to fulfillment of the cards.

The SELP Perso system complies with all international standards and has been designed to work with all cards and machines, regardless of the supplier.

With the issuance of 55 million payment cards in the world, the efficiency of SELP Perso system has been proven.

Our solution integrates all modules of the EMV personalization cycle and offers functionalities such as a PIN Mailer module and a card carrier customization.

### PERSO SERVICE

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.

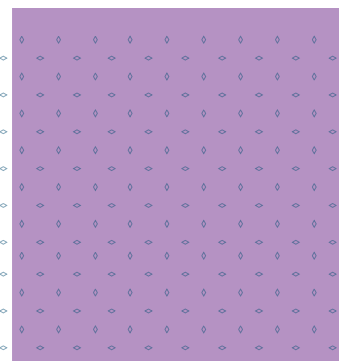
**Insourcing** : personalization in our clients' premises. SELP provides the required system and equipment. We ensure the training of operators, maintenance and online support.

**Service bureau** : creation of a personalization center. SELP has the capacity to build a personalization center, fully equipped. It can also be operated by our team. Various business models can occur: partnership with the financial institution or with a service provider.





# SECURE DOCUMENTS ISSUING







## CREDENTIAL MANAGEMENT SYSTEM

An electronic document delivery program must be managed in its entirety.

A CMS allows the administrator to activate accounts, manage entitlements, monitor activities, update profiles, and temporarily block or revoke accounts if necessary.

### END-TO-END LIFECYCLE OF CARDS

Our system manages the lifecycle of all smart cards, from pre-issuance to post-issuance. SELP's CMS supports registration, verification, card issuance, profile management, comprehensive cardholder security, transaction analysis, administration, reporting and fraud control.

In a prepaid card project, our CMS organizes the credit/debit balance and submits summary statements for clearing.

As a key element of program control, the SELP CMS is available in all languages and can be adapted to the specificities of each project.

### MULTICHANNEL

Our open APIs provide issuers with the scale and flexibility to interface with third-party applications and deliver innovative payment or identification experiences.

### CLOSED LOOP

SELP offers turnkey payment systems to retailers and event organizers. These proprietary systems operate in a closed loop, within the perimeter of operation. Single purpose cards are issued by SELP as means of payment or identifier.

### FILTERED LOOP WITH CONCORD PAY

With ConcordPay, prepaid programs change their genetic makeup: the payment method is universal but the credit units have restrictions. The possibilities of the solution open new horizons and allow to imagine new programs, less restrictive, less expensive, agile and modern.

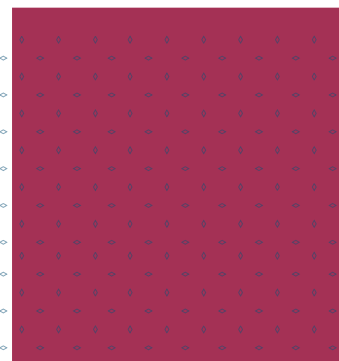
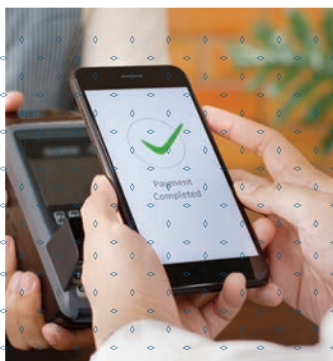
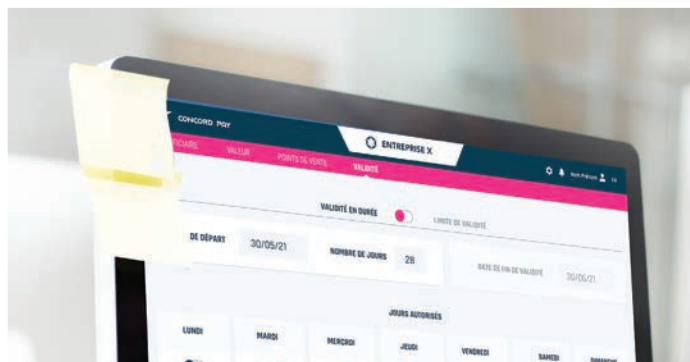
The application works like a neo-bank with account management, visibility of expenses and top-up possibilities. It is compatible with all smartphone wallets (Apple, Google, Samsung).

### ID PROGRAMS

SELP's CMS is also designed for national identity programs and generally operates in a closed loop system, within an administration. Nevertheless, gateways are frequently created with the private sector, in order to allow some authorized actors (banks, notaries, cell phone operators) to access the system and authenticate citizens.



# TURN KEY SYSTEMS



# DIGITAL

## SOLUTIONS FOR PAYMENT AND IDENTITY

### SELP DIGITAL

Our subsidiary develops digital solutions for our customers: mobile applications, web-services, web-shops, dematerialization of electronic cards. Our solutions are modular and adapted to the needs of our customers.

Thanks to digital technology, it is now possible to issue highly personalized value documents (recipient, message, design, value, validity) with great flexibility, in a few clicks and at low cost.

### FRIZBEE THE E-GIFT CARD PLATFORM

Our platform is dedicated to the issuance of valuable documents in the retail industry (gift cards, vouchers, coupons).

FRIZBEE was designed to achieve three objectives for the brands: create sales, reward loyalty, increase traffic.

For individuals customers, Frizbee is a webshop where they can buy e-gift cards (direct purchase or collective kitty) and transform loyalty points into gift vouchers.

For corporate clients, Frizbee is a dedicated and co-branded space that facilitates the issuance of gift cards for their employees (incentive) or their customers (BtoBtoC).

Internally, the marketing department uses Frizbee to promote targeted operations and reward loyalty. The after-sales service uses Frizbee to manage refunds and offer compensation.

### SMART CITIES

SELP provides innovative solutions to improve citizen services in modern cities.

Our solutions are used to identify populations and manage access rights (administrative premises, public facilities, urban transport).

The system's back-office is very effective in managing population flows, enhancing security and reducing pollution.

We can also set up a local payment system to encourage downtown businesses and allow authorities to distribute targeted public aid.

### DIGITAL IDENTITY

Trusted digital identities are essential to digital transformation and are necessary for people to trust online service providers and vice versa.

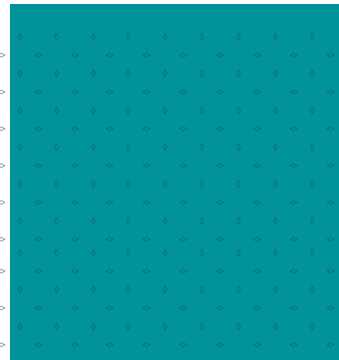
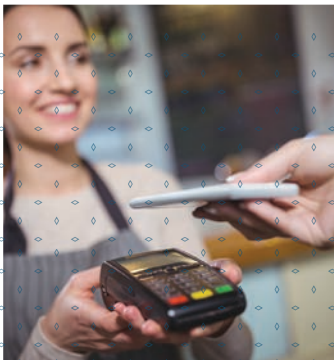
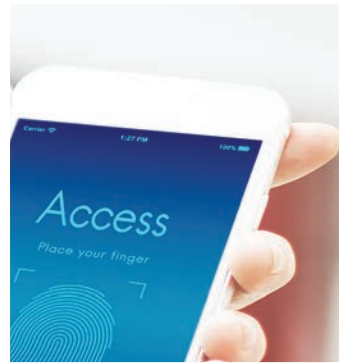
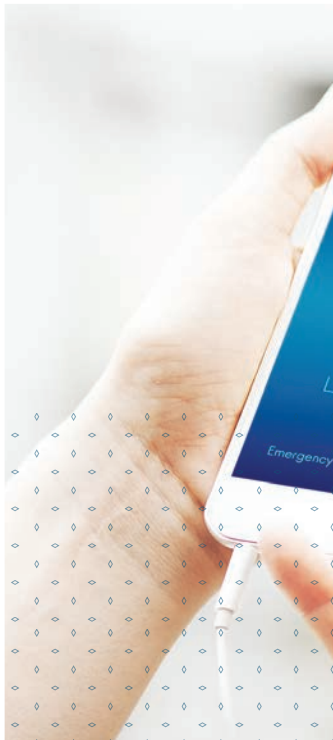
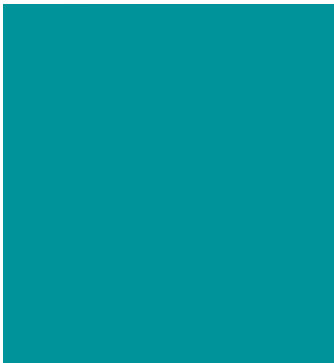
Digital identities usually take two forms:

- the first is a digital version (mobile phone display) of the official physical ID document.
- the second is a set of credentials for accessing administrative services online and using digital signature.

Our services are backed by robust software security, public key infrastructures and strong authentication mechanisms including QR codes, selfies and other forms of biometrics.



# WEB PLATFORM & MOBILE APP



# RESPECT

## SUSTAINABLE COMPANY

### RESPECT OF THE ENVIRONMENT

SELP is committed to protecting the environment, and environmental responsibility is at the heart of our decisions.

Our team is constantly working to reduce the environmental impact of our operations - creating efficiencies, driving innovation and sharing the benefits with our customers.

We have long prioritized energy reduction in our factories, and our commitment to increasing the use of renewable energy is a pragmatic approach to combat climate change.

We use life cycle assessment and carbon footprint analysis to guide the design and development of products that are more environmentally friendly, use less material and make the most of sustainable technologies.

For example:

- bio-sourced card materials (PLA, cardboard) replacing fossil-based plastics,
- environmentally friendly packaging materials replacing polyethylene.

In terms of waste management, our goal is to achieve 90% waste recovery, depending on the activity of the site (card manufacturing, personalization, etc.). We also closely monitor our water and paper consumption.

### ETHICS

The SELP Group culture is built on core values in which ethical conduct is pervasive. Professional standards, transparency and integrity are values shared by all employees. They form the basis of our group culture and guide each of our activities.

SELP acts in complete confidence with its stakeholders and does not tolerate any illegal or unethical behavior.

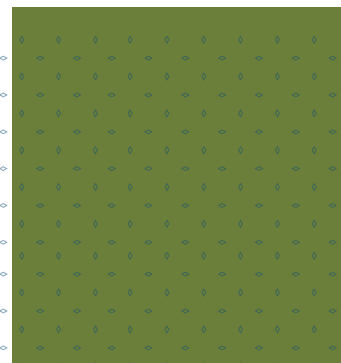
Trust is at the heart of SELP's business. It is essential to maintain it with all our stakeholders. That is why the company has set high standards of transparency and ethics through its policies, processes, training programs, management systems and compliance rules.

In order to maintain the trust of its customers, SELP is committed to developing products, solutions and services with high added value in terms of quality, safety and environmental protection, while respecting social and ethical considerations.





# SELP VALUES



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

www.selp.fr  
contact@selp.fr

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### **SELP | SELP Digital - Paris**

98 boulevard Malesherbes 75017 Paris, France  
Tel : +33 1 42 81 48 02  
Fax : +33 1 42 81 48 21

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### **SELP India Pvt Ltd.**

#### **Sales office**

Pole no.1, 1st Floor, Kh. No.56,  
Opp. MCD School, Amberhai,  
Sector-19, Dwarka, New Delhi - 110075 Delhi, India

#### **Manufacturing Site**

A-194, TTC Industrial Area,  
Khairane MIDC,  
Navi Mumbai - 400709  
Maharashtra, India  
Tel : +22-41270788

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### **SELP Middle East Fze.**

Dubai Silicon Oasis HQ, Block B, Office 409  
P.O. BOX 341 111 - Dubai, UAE  
Tel : +971 43 44 0360

### **SELP - Mareuil**

187 Allée des Plagnes - 24340 Mareuil en Périgord, France  
Tel : +33 5 53 60 84 44

### **SELP - Angoulême**

Rue Louis Pergaud - 16000 Angoulême, France  
Tel : +33 5 45 25 17 00

### **SELP Services**

14 rue Gutenberg - 63290 Puy-Guillaume, France  
Tel : +33 4 73 51 00 19

### **SELP Solutions Spain**

C/ Cronos 63, 4 - 4, 28037 - Madrid, Spain  
Tel : +34 810 510 711

