



**Whenever  
you pay  
and connect**



**In an era marked by the rapid acceleration of digital transactions and connections, global consumers not only embrace this technology, they demand that it be faster, more streamlined and fortified with ironclad security.**

At IDEMIA Secure Transactions, we make it our mission to unlock safer and easier ways to pay and connect.

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We're redefining the dynamics of human interaction with advanced payment solutions and connectivity services that bridge between physical and digital worlds. Ensuring we are trustful partners to our clients in this hybrid environment and that we are part of their strategic initiatives is key in driving the innovations that matter to their future.

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**Philippe Oliva**

CHIEF EXECUTIVE OFFICER



# A TRUSTED PARTNER, PROVIDING TRUSTED SOLUTIONS

People across the world rely on our technologies from the moment they wake up until they fall asleep. With this trust comes a **responsibility to society**: a responsibility to provide ever faster, easier and more secure ways to interact with our environment.

IDEMIA Secure Transactions, a division of IDEMIA Group, is a leading provider of payment and connectivity solutions. For decades, we have worked tirelessly to innovate so that our clients can offer essential services with an **unbeatable balance between high-level security and ease of use**.

Today, more than 2,400 customers worldwide trust us and turn to us for our long-standing expertise in **advanced cryptography** and **at-scale credential issuance** in a market driven by increasing numbers of transactions and connections, the universal adoption of digital security technologies and consumer's demand for **convenience, hyper-personalization and immediacy**.



## A MAJOR PLAYER WITH GLOBAL REACH

**€1.5B**

in revenue  
in 2023

**2,400+**

customers in  
150+ countries

**800+**

R&D engineers

**~10,000**

employees across  
50+ countries

**49**

Net Promoter  
Score in 2023

## A LONG HISTORY OF INNOVATION

**1<sup>st</sup>**

company to  
develop a  
quantum-  
resistant  
5G SIM

**750+**

active patent families

**€150M+**

invested in R&D  
between 2020-2023

## EXPERTISE ALONG THE PHYSICAL AND DIGITAL VALUE CHAIN

**45M+** cars

connected worldwide

**400M+**

digital tokens provisioned

**210**

eSIM platforms deployed including 160 running in the public Cloud in 2023

**1.6B+**

physical credentials  
issued every year

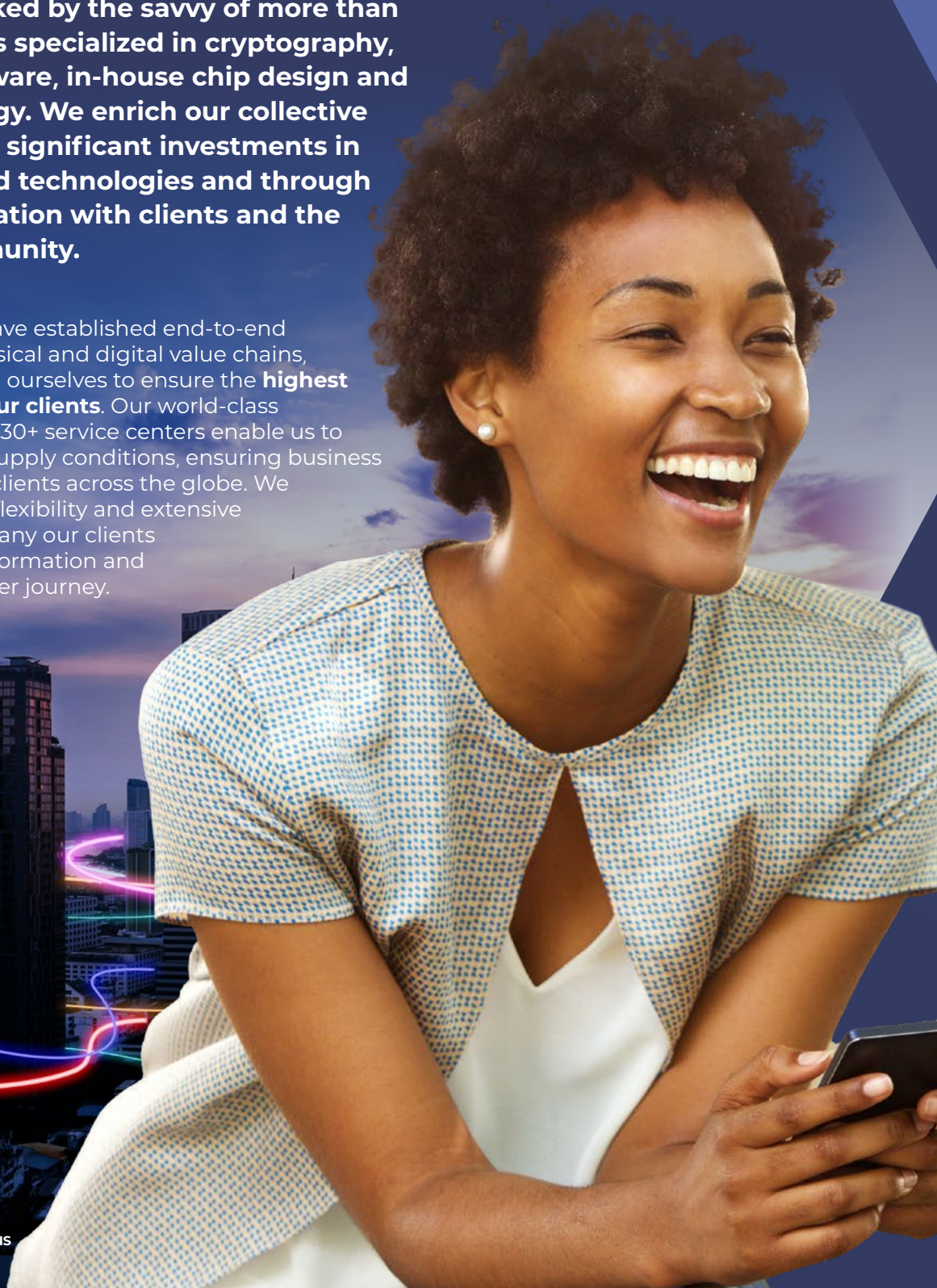
## Worldwide network

6 factories and 30+ service centers serving all continents

# AN ECOSYSTEM OF TECHNOLOGICAL EXPERTS

At IDEMIA Secure Transactions, we have cultivated **decades of innovation and technological leadership**, backed by the savvy of more than 800 R&D experts specialized in cryptography, embedded software, in-house chip design and digital technology. We enrich our collective knowledge with significant investments in digital and Cloud technologies and through regular collaboration with clients and the academic community.

Over the years we have established end-to-end control over our physical and digital value chains, uniquely positioning ourselves to ensure the **highest level of service to our clients**. Our world-class manufacturing, and 30+ service centers enable us to adapt to changing supply conditions, ensuring business continuity with our clients across the globe. We leverage our scope, flexibility and extensive expertise to accompany our clients in their digital transformation and reinvent the customer journey.

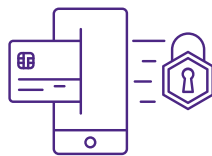


# EXPERTS IN CRYPTOGRAPHY READY FOR TOMORROW

With more than 40 dedicated cryptography experts and an in-house cryptanalysis lab, IDEMIA Secure Transactions is **at the forefront of next-generation encryption**. Our future-minded approach focuses on contributing to open-innovation projects on post-quantum cryptography and cybersecurity, researching new crypto-agility methods, partnering with academic research with leading international universities, and putting this into practice to create new solutions to protect sensitive information.

# INVESTING IN THE FUTURE OF OUR INDUSTRY

We anticipate every technological disruption to meet our customers' future security challenges and demands.



**Digital currencies  
and crypto wallet**



**Post-quantum  
cryptography**



**6G  
technology**



**Digital and  
Cloud technologies**

# A FRESH TAKE ON THE PAYMENT JOURNEY

IDEMIA Secure Transactions is reinventing the cardholder experience. Our technologies and innovative solutions enable banks, FinTechs, payment networks, retailers and transport operators to create safer, easier and greener customer journeys that seamlessly blend the digital and physical worlds.



*I wanted to make HSBC cards more sustainable. So, I looked into it with IDEMIA. Because we're a global bank, we have to ensure that the cards are durable, that they're good quality. Some of the biodegradable alternatives that were out there wouldn't really last very long in countries like Singapore with high humidity. **We identified recycled PVC (rPVC) as the best alternative.***



**Lorna Morrison,**  
Head of product development  
for credit cards and loans, HSBC

## KEY SOLUTIONS



Advanced payment products, including metal and biometric cards



Mobile payment and personalization services



Sustainable solutions and processes

## KEY FIGURES

**1,900**

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

**50M+**

payment card PIN codes managed electronically

**400M+**

token provisioned for different token requestors, including major mobile wallets (Apple Pay, Google Pay, Samsung Pay)



# NEXT-LEVEL CONNECTIVITY ACROSS THE WORLD

With highly scalable Cloud-based solutions and world-leading quantum-safe 5G SIM technology, IDEMIA Secure Transactions enables MNOs, MVNOs and major players in the IoT and automotive industries to ensure the continuity of connectivity services and end-to-end data security.



*We have chosen to work with IDEMIA on post-quantum technology as they are a world leader in security solutions. By encrypting the International Mobile Subscriber Identifier (IMSI), we consider it important to **leverage this new technology to develop the best possible privacy shield in the new 5G networks and SIM cards.***



**Jose-Ignacio Honorato,**  
Head of Digital Services and Mobile Equipment, Telefónica Spain

## KEY SOLUTIONS



5G and quantum-safe 5G technology



Eco-friendly solutions and processes



Cloud-based digital connectivity for consumer and IoT



Flexible car connectivity management and next generation physical and digital keys

## KEY FIGURES

### 500

mobile operators trust us (including leading mobile operators worldwide)

### 250+

eSIM platforms deployed for consumer & IoT

### 45M+

cars connected for 5 of the top 10 carmakers including Mercedes-Benz Group and Stellantis



# A RESPONSIBLE CORPORATE CITIZEN

**At IDEMIA Secure Transactions, we recognize that our commitment to Corporate Social Responsibility must be enduring and authentic.**

Our IMPACT program focuses on innovating in a way that drives responsibility, inclusivity and sustainability. We apply these practices within our company, throughout our supply chain and work hand-in-hand with our clients along their CSR journeys. It unites all our teams around a shared commitment to the planet, people and ethics.





## COMMITTED TO PROTECTING THE PLANET

We have set ambitious goals to protect the environment, including lowering carbon emissions and water consumption, increasing the use of renewable energy, expanding our product and service ranges with eco-friendly alternatives and engaging directly with our supply chain to mitigate climate change. **Today, our production sites are certified ISO14001 and received EcoVadis' Platinum ranking, the highest possible.**



## COMMITTED TO DIVERSITY, EQUITY AND INCLUSION


With close to 10,000 collaborators around the world, fostering a culture of inclusion, diversity and equity is in our DNA. We deploy various awareness initiatives, actively create professional development opportunities and encourage employees to advance in their career paths. We have also set up Employee Resource Groups (ERGs) to drive engagement and inclusiveness in the workplace. **Today, we are proud to have an employee engagement rate of 86% and work continually to motivate and encourage our people.**

We apply the same high standards to our products by insisting that they are “inclusive-by-design”, including payment cards for visually impaired people as well as products and services that promote social and financial inclusion.



## COMMITTED TO THE HIGHEST ETHICAL STANDARDS

From an ethical perspective, we are just as demanding. For example, we guarantee privacy by design throughout our entire product portfolio and champion human rights across our global operations. **Through our Supplier Code of Conduct and Ethics Charter, we hold our suppliers to the same standards as well.** Our actions have also earned us ISO37001 (anti-bribery) certification.



**IDEMIA  
SECURE  
TRANSACTIONS**