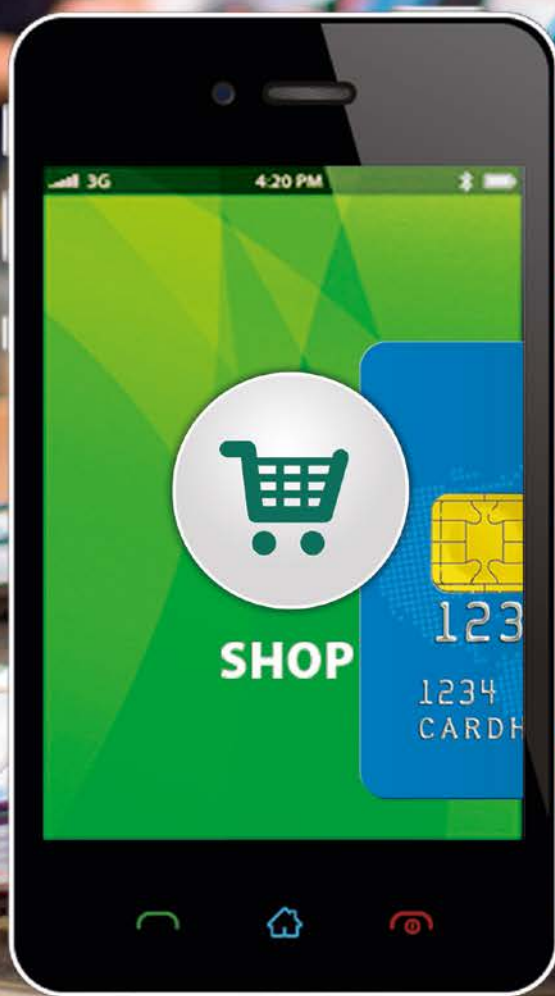


# Financial Institutions

payment solutions on paper,  
plastic and mobile

identity  
form  
card  
mobile  
payment



security since 1851

# Payment solutions on paper, plastic and mobile

The outsourcing service of ANY Security Printing Company (formerly State Printing Company) offered for financial institutions is based on comprehensive, audited production and security protection. The production and personalisation of contactless bank cards meet the technical and security requirements stipulated by the international organizations. ANY Security Printing Company PLC has MasterCard and VISA licenses for card production, personalisation and is ready to deliver MasterCard and VISA contactless bank cards as well. Relying on its technical abilities, with creative surfaces and forms the company is ready to enhance the prestige of plastic cards. According to international trends, supported by its TSM (Trusted Service Manager) service that is certified by MasterCard Mobile Provisioning, it is able to securely install not only PayPass bank cards that can be stored in mobile wallets but other valuable mobile vouchers as well into NFC phones.

ANY Security Printing Company offers a comprehensive service for financial institutions in the field of payment solutions. Besides personalisation of plastic and mobile bank cards, it undertakes to develop and personalise applications for use in traffic, loyalty system, digital signature and e-banking. The company has almost 20 years of experience in bulk transactional printing, mailing and in the supply of PIN envelopes/cards.

The qualities of the services are guaranteed by MasterCard CQM, AQAP 2110 and Visa Vendor certificates. Our experts' more than two decades of experience helps them in advising upon the introduction of new technologies, and offering project support to Clients.

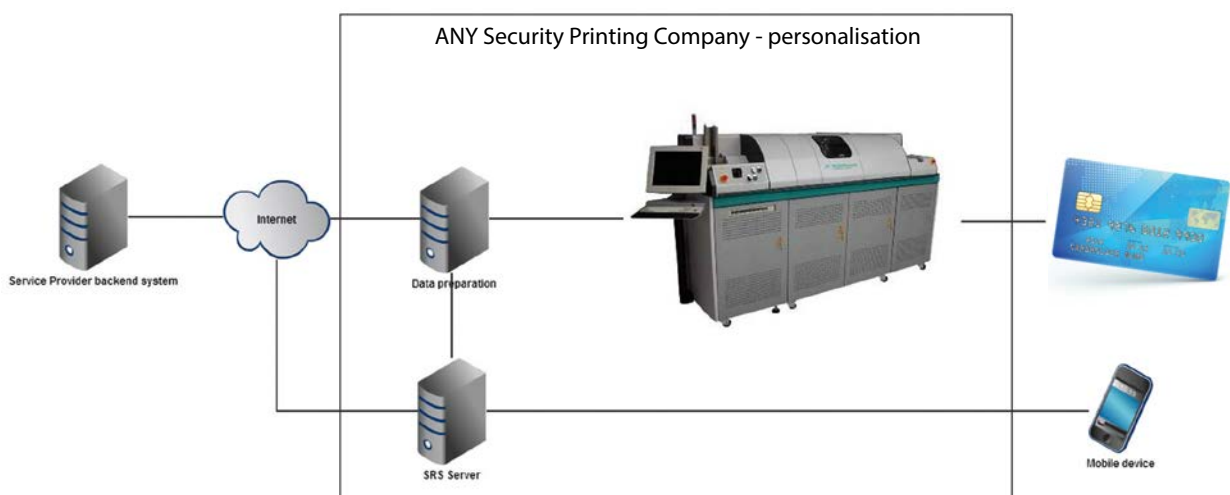
## Personalisation on plastic and mobile

ANY Security Printing Company has already produced more than 500 million cards. Besides production of bank cards it participates in production and personalisation of an almost full range of Hungarian documents. The Hungarian personal ID cards, driving licences, vehicle registration cards, residence permit cards with contactless chips are printed and personalised – using laser engraving technology – by the Company. The Hungarian biometric passport and numerous documents of other countries have been being personalised by the Printing Company.

### Production and personalisation of contactless bank cards



The Company has been producing document cards in a strict environment for 15 years and bank cards are produced with permits of MasterCard and VISA. In terms of the chips and antennas embedded into the cards, the Company is not committed to any producer, therefore it is able to adapt flexibly to current needs, which does not, however mean that it is not able to deliver promptly, from warehouse. In conformity with the international trends the Company is ready to supplement production of dual interface cards with different innovative solutions. Supported by available technologies it is able to produce cards with unglazed or glossy surface, translucent cards, cards showing special effects as well as mini cards.



## TSM service

In accordance with standards that were developed in accordance with international card corporations and mobile service operators, ANY Security Printing Company PLC – supported by its MasterCard Mobile Provisioning TSM (Trusted Service Management) service – is ready to personalise SIM cards including SE (secure element) that are applied in NFC phones. The Company plans to be able to issue HCE (Host Card Emulation) based bank cards in the near future. The Company's TSM solution has been tested in the nearly one year long national MobileWallet pilot by the three Hungarian mobile operators (Telekom, Vodafone, Telenor), the largest domestic bank (OTP) one of the loyalty programmes with the most customers (SuperShop). Transport and different entry applications personalised with TSM service were also tested in the MobileWallet pilot. In the NFC pilot, which was operated by thousands of users, the Company's TSM service with remote personalisation and lifecycle management service proved to be successful.

ANY Security Printing Company - with its audited bank card production and TSM service - is ready to fully serve financial institutions. Upon daily personalisation – due to secure data transfer – the Company is ready to produce bank cards in plastic card format and to install them into NFC phones. In order to enjoy all of the advantages of contactless applications, the Company is ready to customize white label applications according to the Clients' needs.

## Bank card applications

By using contactless cards and NFC phones, speed and convenience of payment and user-experience can be enhanced significantly. That is why it seems to be practical to extend banking cards and mobile wallet applications to payment as well. Supported by IT experts of ANY Security Printing Company and personalisation technologies that are in accordance with international standards, it is possible to install different applications that can be used in everyday life on devices.

## Applications for public transport – e-ticketing

As a result of the development of international and domestic public transport systems and directives it is possible to get banking cards used as passes or electronic tickets irrespectively of whether they are personalised on plastic or in mobile wallet. Experts of the Printing Company are ready to offer professional support in order to reach higher customer satisfaction by maximising the number of services on the bank cards. The Hungarian and the European public transport systems are going to be prepared to have pre-installed public transport season ticket applications as co-branded bank cards; furthermore it will be possible to adapt these to Pay as You Go

systems. The Printing Company is able to support the financial institutions in the quick integration with personalisation of an already existing bank card or a mobile application.

## Loyalty applications – on card and mobile

Loyalty cards offering various discounts to loyal customers enjoy huge popularity. As it is possible to install more applications into bank cards, the Company is ready to issue bank cards that include pre-installed commercial applications as well. In case of mobile wallets change and supplement of applications is quicker and easier as the client does not need to go to the branch office of the bank or to the designated ATM. The mobile wallet applications, electronic vouchers, gift cards – affected by different promotions – can be easily changed simply in the street. Due to its SP TSM (Service Provider Trusted Management) service, the Printing Company



can enable all Hungarian clients to install loyalty applications to NFC phones, as it has already tested and built the needed security channels towards the three Hungarian mobile operators in the MobileWallet pilot.

## Electronic signature – PKI solution on bank card

It has become possible in a number of European countries for bank card holders to store their electronic signature on their bank cards. The Printing Company is ready to upload an electronic signing application to the bank cards, enriching the number of possibilities of electronic identification.

## E-bank security solutions

Based on the experience of the Printing Company's IT specialists an easy-to-use e-banking safety package can be configured

that can be adapted to the needs of the bank and the clients. "The CAP/DPA security codes generated using OTP (One Type Password) service, adequate protection can be warranted against different types of cyber-attacks.

## Production and personalisation of printed forms



Personalised coupon

Balance

Pie chart for the cash data of the statement



ANY Security Printing Company PLC provides a full range of correspondence services – from printing to colour personalisation and enveloping to mailing. The corporation is ready not only to offer daily personalisation, but also to handle undeliverable letters, a frequent occurrence. The continuous technological developments allow the corporation to ensure the complete execution mailing of colour-printed and personalised account balances, notices and bank cards. At present, the actual personalisation capacity of our digital high performance printing machines achieves 3 million A/4 pages per day, the enveloping capacity exceeds 700 thousands mails in a day.

## Additional products and services

Bank card personalisation and the production of personalised forms require internationally audited working process and a high level of security. In addition to helping its Clients cut costs through advise offered in selecting the most appropriate technologies, the Company can offers countless additional services to make the use of its products more convenient. The experts of the Printing Company work out proposals to numerous questions regarding contactless bank cards, mobile cards or even business form outsourcing, easing the client's implementation process. The additional products and services include all the processes of the project, from consultancy, training to production tracking customer portal solutions and insertion of new technologies or to bank cards that can be sent to NFC mobile phones, PIN cards or security tokens that block the use of contactless cards.

## References

References of ANY Security Printing Company are certified by numerous banks in Hungary, Bulgaria, Moldova, Albania and Romania. It is present in the domestic MobileWallet project, which demonstrates world-leading developments as a TSM service provider. It means an exceptional amount of experience in the extension of the range of services to live operation in the field of finance, retail and public transport.