



NedCard Presentation



Our Company



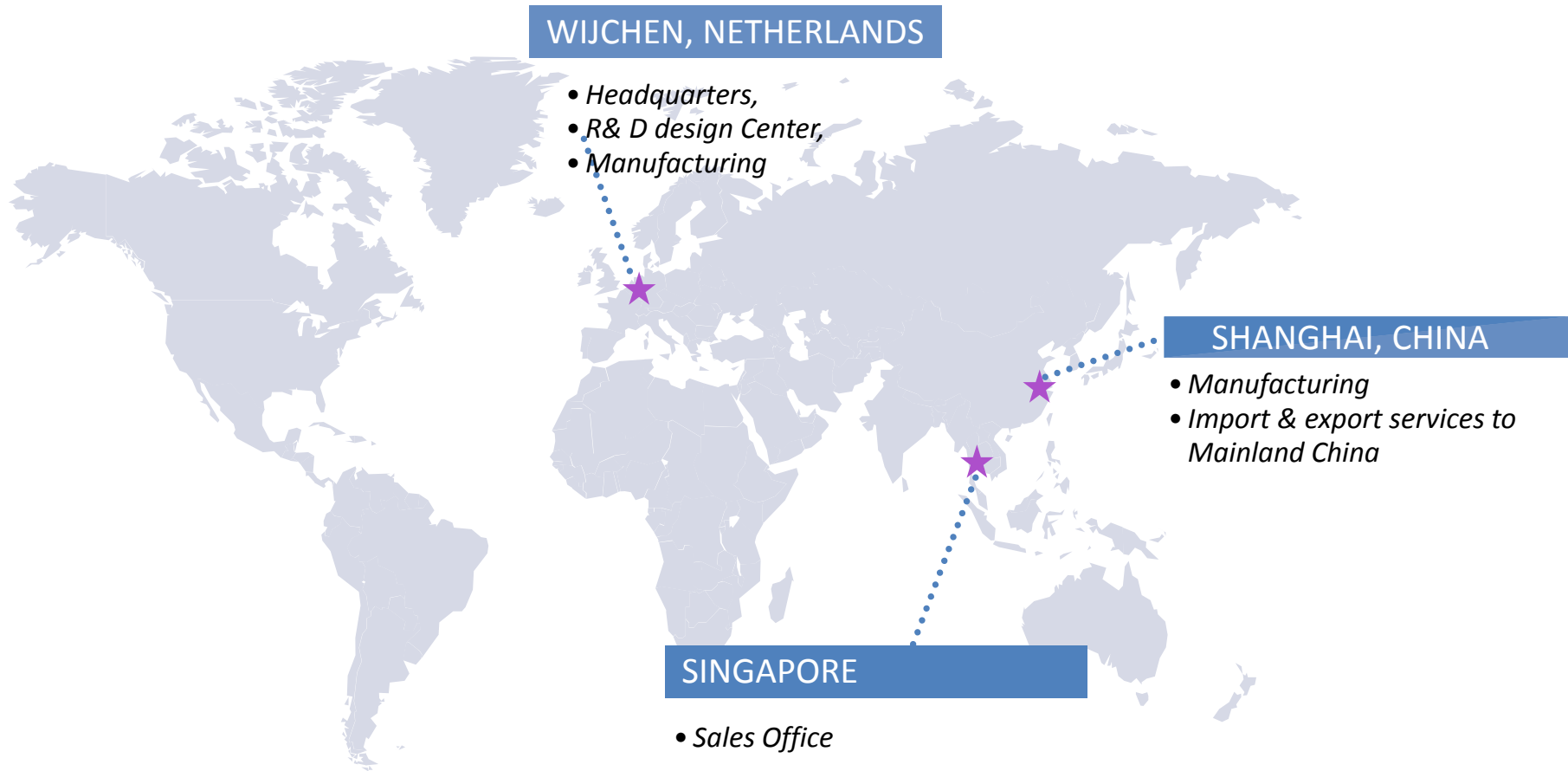
- ▣ **Independent company specialized in the assembly and testing of SmartCard and RFID micro-modules, established in Netherlands in 1995**

- ▣ **Manufacturing locations in Asia (China) and Europe (Netherlands)**

- ▣ **Customer base includes**
 - The leading Smart Card Manufacturers
 - The leading Semiconductor suppliers for smart cards
 - Several companies in the specialty markets




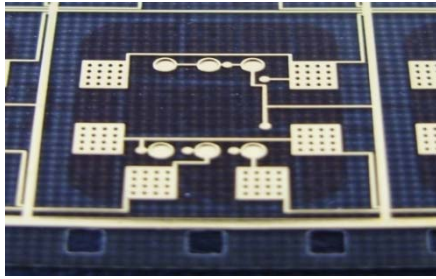
- ▣ **200+ Employees Globally**

Global Presence



NedCard's main market segments



Telecom	Banking	E-Government/ Security	Customer Specific Applications
			
<ul style="list-style-type: none"> ▪ High volume market ▪ Mainly Asian region ▪ Quarterly tenders ▪ Cont. declining card prices ▪ Cont. shrinking chip sizes ▪ High price pressure on Assy. ▪ Cost-down road-map 	<ul style="list-style-type: none"> ▪ Low-end Banking ▪ High volume ▪ Contact-less & Contact ▪ Moderate/High price pressure ▪ MasterCard CQM/Visa ▪ Trend 8PIN -> 6PIN ▪ Contact-less & Contact 	<ul style="list-style-type: none"> ▪ Moderate volumes ▪ Avg. 20% annual growth rate ▪ Normal price pressure ▪ 10 year life-time guarantee ▪ Manufacturing in NATO/EU ▪ High security factory – EAL5+ ▪ Contact-less/DIF 	<ul style="list-style-type: none"> ▪ Market potential not yet known ▪ Small volumes ▪ No price pressure ▪ Engineering skills ▪ Machine capabilities ▪ NRE-charges ▪ Customer specific solutions
<ul style="list-style-type: none"> ▪ Contact Modules 6PIN/8PIN ▪ OS-loading 	<ul style="list-style-type: none"> ▪ High-end Banking ▪ Moderate volumes ▪ 8PIN package ▪ DIF Technology ▪ High quality tapes ▪ MasterCard CQM/Visa ▪ Security/Manufacturing in EU ▪ Moderate price pressure ▪ Annual price agreements 	<ul style="list-style-type: none"> ▪ Contact-less Modules NOA ▪ Dual Interface Modules ▪ Inlay/Pre-Lam 	<ul style="list-style-type: none"> ▪ Package design ▪ Engineering ▪ Process development ▪ Test development ▪ Prototyping ▪ Production ramp-ups <ul style="list-style-type: none"> ▪ Examples: ▪ Bio-sensor ▪ Mega-SIM ▪ Multi-component ▪ Biometric authentication ▪ flexible displays ▪ Transponders ▪ Stack-die
<ul style="list-style-type: none"> ▪ Contact Modules 8PIN(6PIN) ▪ Contact-less Modules NOA ▪ Dual Interface Modules ▪ Inlay/Pre-Lam 			

Global Manufacturing

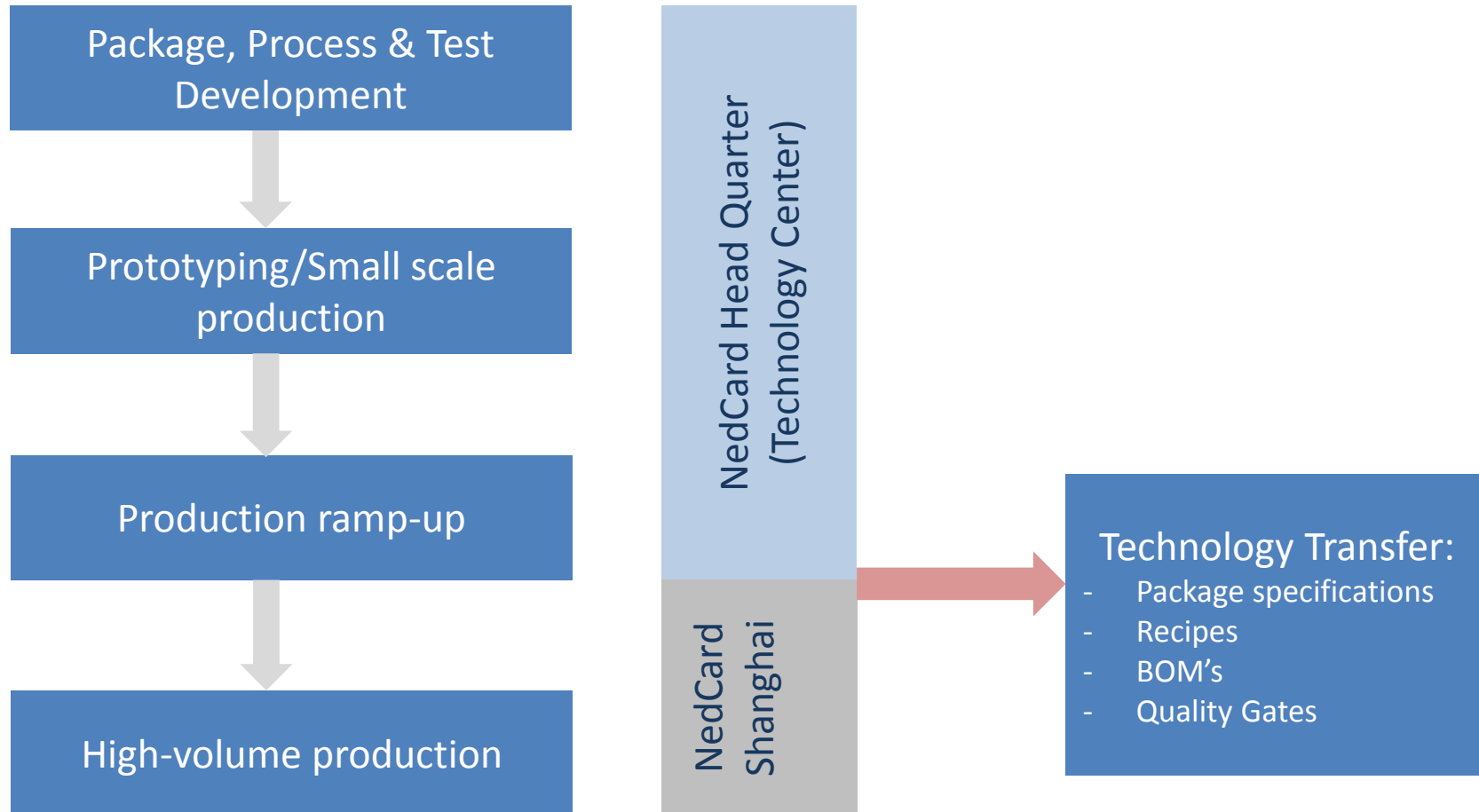


- Wijchen, the Netherlands
- Total area of cleanroom 1,100 sqm
- ISO8 (Class 100,000) clean room
- 20% of NedCard's production capacity
- Process & Product Development
- Technology Center for
 - Engineering runs
 - Small scale runs
 - Technically demanding solutions
 - High security applications



- Shanghai, China
- Total area of cleanroom 4,600 sqm
- ISO7 (Class 10,000) clean room
- 80% of NedCard's production capacity
- Focus: Cost efficient high volume production

Product life cycle/Technology Transfer



Note: This applies to the more complex package development projects

Certifications NedCard

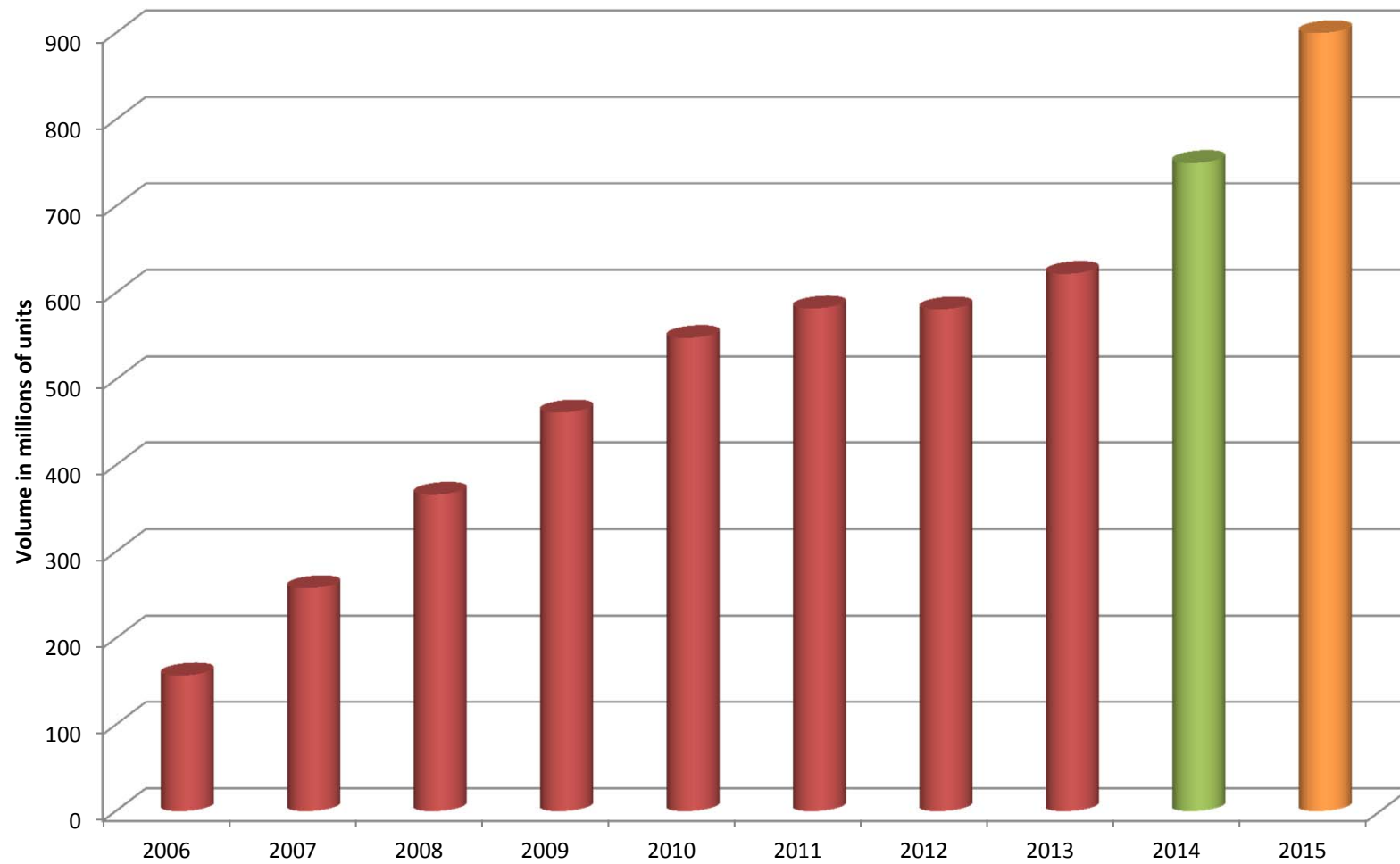


Quality, Security & Environment Certifications

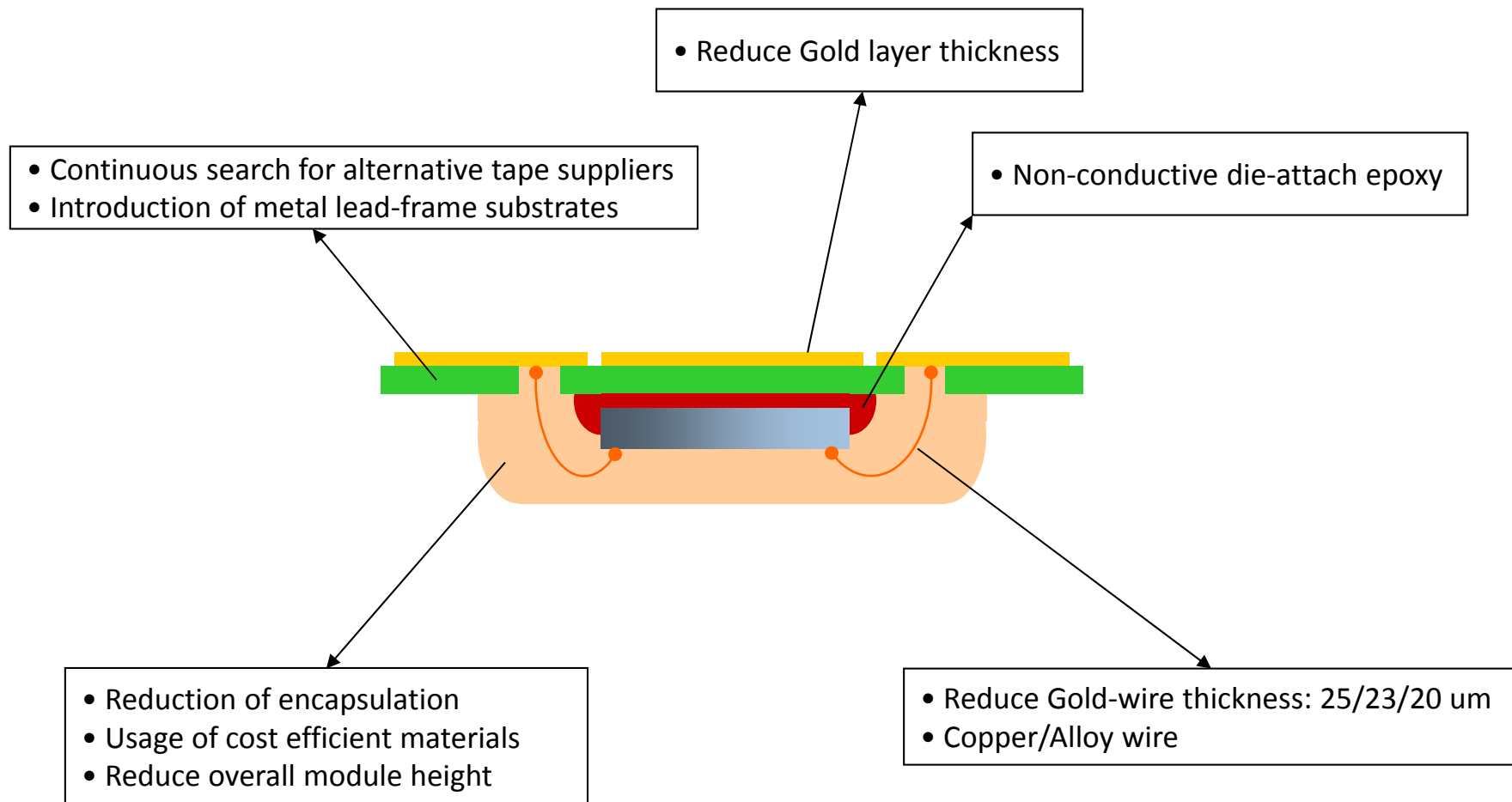
- ISO 9001 Certified
- Master Card Certified (EMV)
- EAL5+ Site Security
- ISO 14001



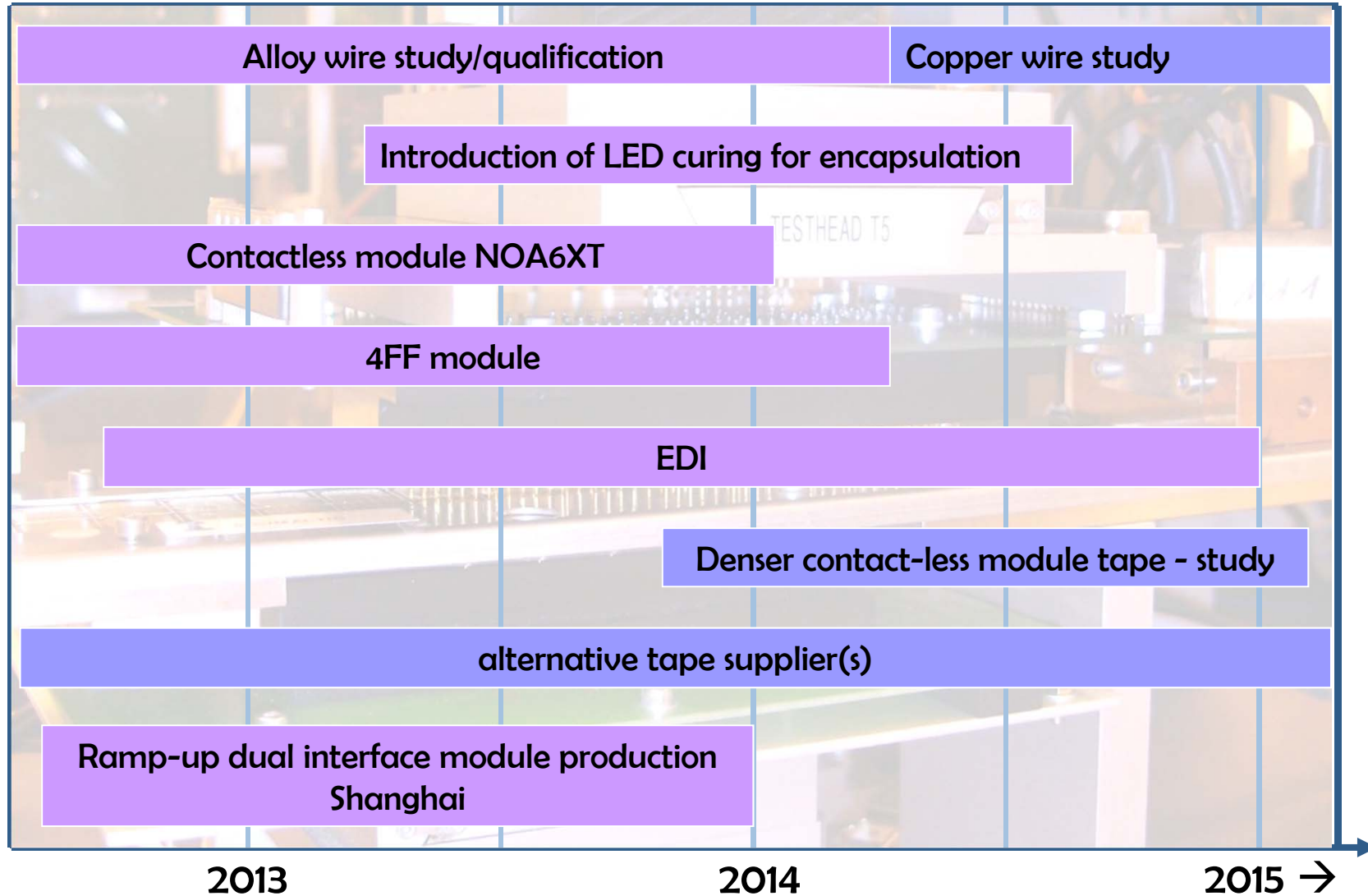
NedCard Volume development



NedCard Cost-down Roadmap



NedCard Technology Update



NedCard Partner Network



How to contact Nedcard



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Thank You !