



# SECURE PAYMENT SOLUTIONS

THIS WAY >>



**CRYPTERA**<sup>®</sup>  
FORMER SAGEM DENMARK

LOOK CLOSELY, AND YOU'LL SEE AN EASIER, SMARTER WAY TO HANDLE ELECTRONIC PAYMENTS. IT STARTS WITH A PARTNER WHO IS DEDICATED TO MAKING LIFE MORE CONVENIENT FOR YOU AND YOUR CUSTOMERS. AND IT RESULTS IN THE OPPORTUNITY FOR A FAST RETURN ON INVESTMENT.

JUST LEAVE THE TECHNICAL DETAILS TO US. SOON YOU'LL NOTICE THE BIG PICTURE WILL GET A LOT CLEARER, TOO.



DEPEND ON CRYPTERA  
TO TRANSFORM  
PAYMENT COMPLEXITY  
INTO CONVENIENCE  
AND PROFITABILITY

## WELCOME TO A PLACE WHERE WE LIVE AND BREATHE PAYMENT SECURITY

You've got enough to think about without focusing on the complexities of electronic payment. That's our job. And we're dedicated to translating the myriad of rules and regulations, headaches and high technology into profitable solutions for your business.

It's what Cryptera has been doing for more than 25 years. Honing our skills and sharpening our focus so that you can concentrate on what you do best. Must be why some of the world's leading companies depend on us for their payment solutions.

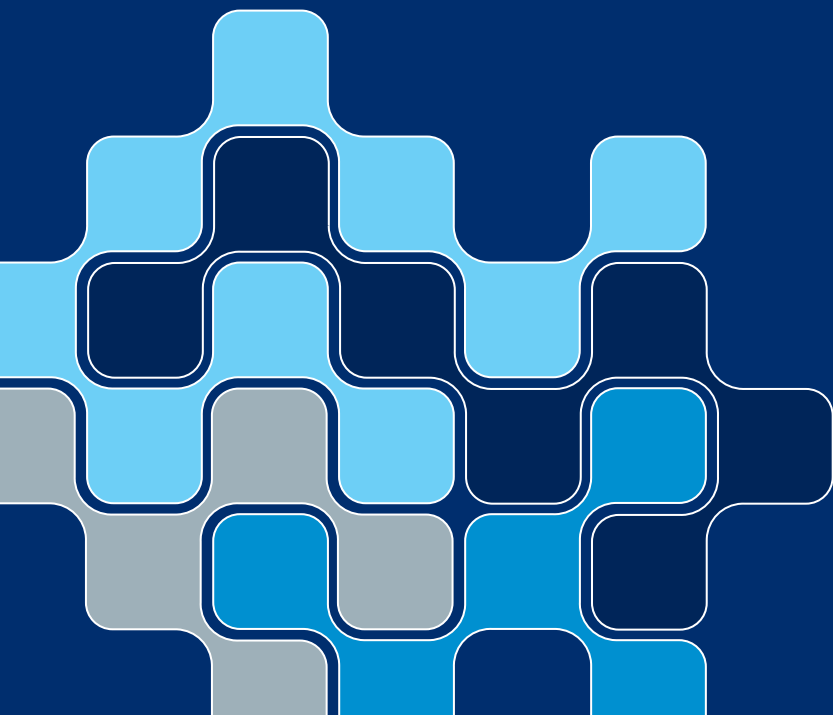
With so many dollars, or euros, or yen at stake, expertise beyond the ordinary is critical when choosing your payment solution provider. Our expertise encompasses two areas: encrypting PIN

pads for the ATM market and unattended payment solutions for petrol stations, ticket vending, kiosks and parking venues.

### **SMALL, BUT FOCUSED**

We readily admit we're a small fish in the big sea of finance. A mere 100 employees, in fact. But each of them is dedicated to secure payment solutions, and secure payment solutions only – which makes us a good catch, indeed.

As you take a closer look at Cryptera, we hope you'll keep that focus in mind. And do let us know what's on yours.





## WITH MORE THAN 30 ENGINEERS AND IT EXPERTS ON STAFF, WE CAN HELP YOU DECIPHER NEARLY ANY CHALLENGE

Which would you prefer: a technically advanced product, or a technically advanced provider? Luckily, you don't have to choose with Cryptera. Unlike many suppliers of payment products, we provide payment solutions based on the vast knowledge of an in-house team of experts. That means you get a solution you can depend on now and for many years to come.

With more than 30 skilled engineers and IT experts on staff – including a significant number with graduate degrees in cryptology – we're particularly well-suited to address the increasingly demanding requirements associated with electronic payment. We have more than 25 years of experience with secure PIN-based technology. And we're a long-standing member of the community that develops international industry standards.

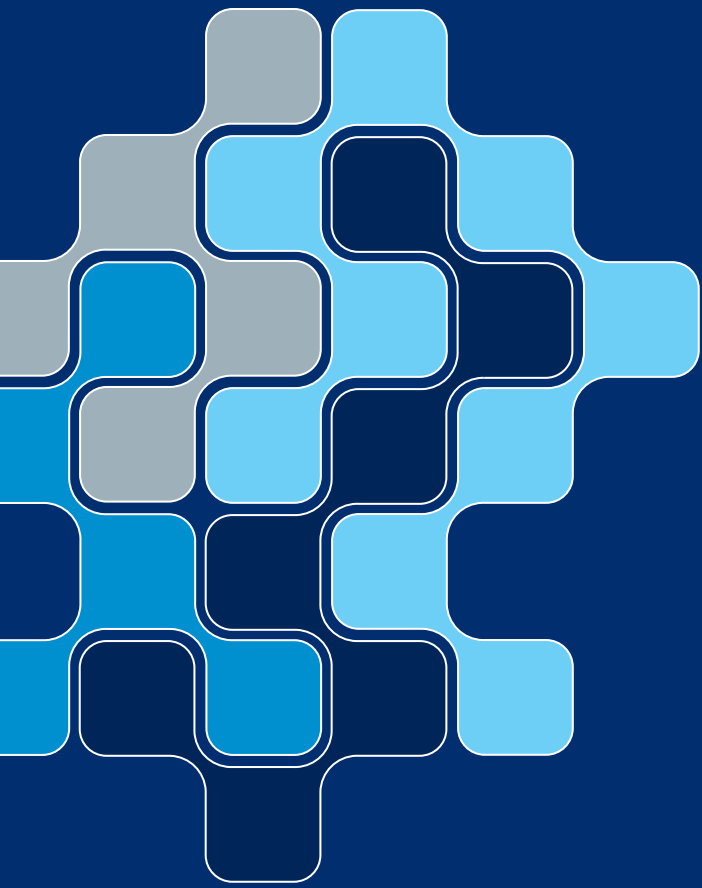
Because of this rock-solid foundation, you can be assured of getting a payment solution that meets precisely your needs. Considering the pros and cons of on- and off-line PIN verification, for example? Or maybe you want to know more

about countryspecific payment applications? Our team of in-house experts not only will answer your questions – we'll pose quite a few of our own to make sure we're all on the same wavelength.

### QUALITY BUILT INTO THE PRODUCTION PROCESS

In order to maintain our focus on the "heart" of secure, reliable payment solutions, we outsource the manufacture of product components to a carefully selected network of sub-suppliers. These manufacturing experts must prove their ability to consistently meet our stringent criteria for quality and dependability before they earn the right to make Cryptera components.

We then assemble the products ourselves at our headquarters in Denmark, handle the critical security processes, conduct quality assurance and control of all finished products and provide ongoing technical service and support. It's an approach that keeps us focused on what is most important: meeting your needs.





BOOST THROUGHPUT,  
REVENUE AND EFFICIENCY  
REDUCE YOUR OPERATING  
COSTS. IMPROVE CUSTOMER  
SERVICE AND LOYALTY  
PROTECT YOUR  
MARKET SHARE

## YOUR CUSTOMERS SEE CONVENIENCE YOU SEE OPPORTUNITY AND THE BAD GUYS SEE TROUBLE

To the end-user, a payment device is simply an easy, convenient way to pay for something or to withdraw money. And most consumers take for granted that every transaction is going to work correctly. And if the payment experience doesn't meet their expectations? Woe to the company that lets something fall between the cracks.

Cryptera helps make sure you look good – not just in front of your customers, but also when you look at your bottom line. There your opportunities are anything but numbered: We can help you boost throughput, revenue and efficiency. Reduce your operating costs. Improve customer service and loyalty. Protect your market share.

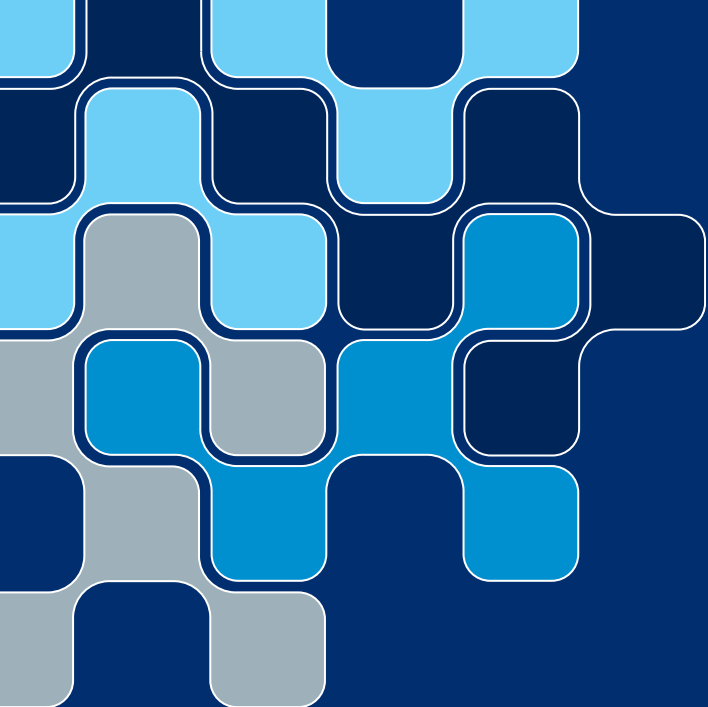
And because our solutions ensure simplified integration and technology migration, you also benefit from low total cost of ownership.

### **EASY TO UPDATE. HARD TO TAMPER WITH**

Preventing fraud is, of course, one of the most essential parts of ensuring satisfied customers and satisfactory bottom lines. And the people who commit fraud are, regrettably, getting more and more clever. Fortunately, so are we.

From hardware to software, Cryptera builds in a solid array of barriers to keep confidential information confidential. What's more, we're able to strike that fine balance of designing solutions that are easy to update, but not easy to tamper with. Which adds up to security that is easy to see.







BENEFIT FROM THE  
EFFICIENCY OF A  
ONE-STOP SHOP AND  
SIMPLIFIED INTEGRATION

## OUR SOLUTIONS MEET INTERNATIONAL AND NATIONAL REQUIREMENTS. THEY ALSO MEET YOURS

Whether you have business in Berlin or in Brisbane, your needs are covered with Cryptera. Our payment solutions live up to international and national standards and can be customized for just about any individual application or specification.

This allows you to benefit from the efficiency of a one-stop shop and simplified integration and technology migration. It also allows end-users to rest assured that their payment cards can be used no matter where in the world they might roam.

All of our products hold a wide range of security approvals and are continuously being updated to new international standards such as EMV, Visa PCI and Triple DES, as well as country-specific requirements and specifications. We also have earned ISO 9001, ISO 14001 and OHSAS 18001 certifications,

proving that all quality processes are well defined and adhered to. But don't just take our word for it. We encourage customers to conduct on-site visits to verify and approve the security of our production processes.

### **TAILOR-MADE TO ADDRESS YOUR NEEDS**

Although our products build on a common platform of technology, the platform is flexible – which is what enables us to customize solutions to meet your individual requirements. Flexible products ensure easy integration as well. From high-quality payment terminals, to secure ATM PIN pads, to complete payment solutions, you'll find what you're looking for at Cryptera.

### **ENCRYPTING PIN PADS**

Roughly 20% of the world's ATMs incorporate PIN pads from Cryptera. We design, develop and manufacture highquality encrypting PIN pads for outdoor use in Automatic Teller Machines and other applications where safe, tamper-proof PIN verification is required.

### **UNATTENDED PAYMENT SOLUTIONS**

Higher throughput, added value, reduced operating costs and enhanced security are some of the benefits of Cryptera's unattended payment solutions. We offer complete payment solutions that can be customized for just about any individual application or specification – simplifying integration and technology migration across borders and end-user needs.

MANY OF CRYPTERA'S  
CUSTOMERS HAVE  
BEEN WITH US FOR  
MORE THAN 10 YEARS



## LOOKING FOR A LONG-TERM RELATIONSHIP? WE INVITE YOU TO START HERE

When you spend so much time and money on your electronic payment challenges, clearly you're interested in a solution that lasts. So are we.

Cryptera has been delivering peace of mind, not just products, to customers around the world since 1985. Most of our customers have been with us for more than 10 years. These long-term relationships have grown out of a partnership mentality – one that is embraced by our own staff as well as by the clients whom we serve.

From the moment you start up a dialogue, Cryptera is committed to following (and leading) you every step of the way.

We listen to your needs and meet them. We provide prompt, professional on-site support. Our products are easy to upgrade. Our people are eager to help.

### **A SECURE INVESTMENT**

Choosing a partner for secure payment solutions entails a significant investment – of money, time, resources and trust. If you're interested in attaining short-term returns – and long-term success – we invite you to consider investing in a relationship with Cryptera.

## WELCOME TO A PLACE WHERE WE LIVE AND BREATHE PAYMENT SECURITY

Headquartered in Copenhagen, Denmark, Cryptera has more than 25 years experience in providing high-security payment solutions worldwide.

With more than 1,000,000 payment solutions in use across the globe, Cryptera has proven and tested international experience within the global payment industry.

Cryptera is a world-leading provider of secure payment solutions and supplies some of the largest global manufacturers of ATM's and petrol pumps.

Our main products are encrypting PIN pads for ATM's and Unattended Payment terminals for self service payment solutions.

Cryptera employs a staff of approximately 100 and has its own hardware and software development departments as well as production, sales and servicing of its proprietary products and solutions.

The R&D department has a staff of highly educated engineers and computer scientists with expertise in the fields of encryption, certification and integrated payment solutions.

