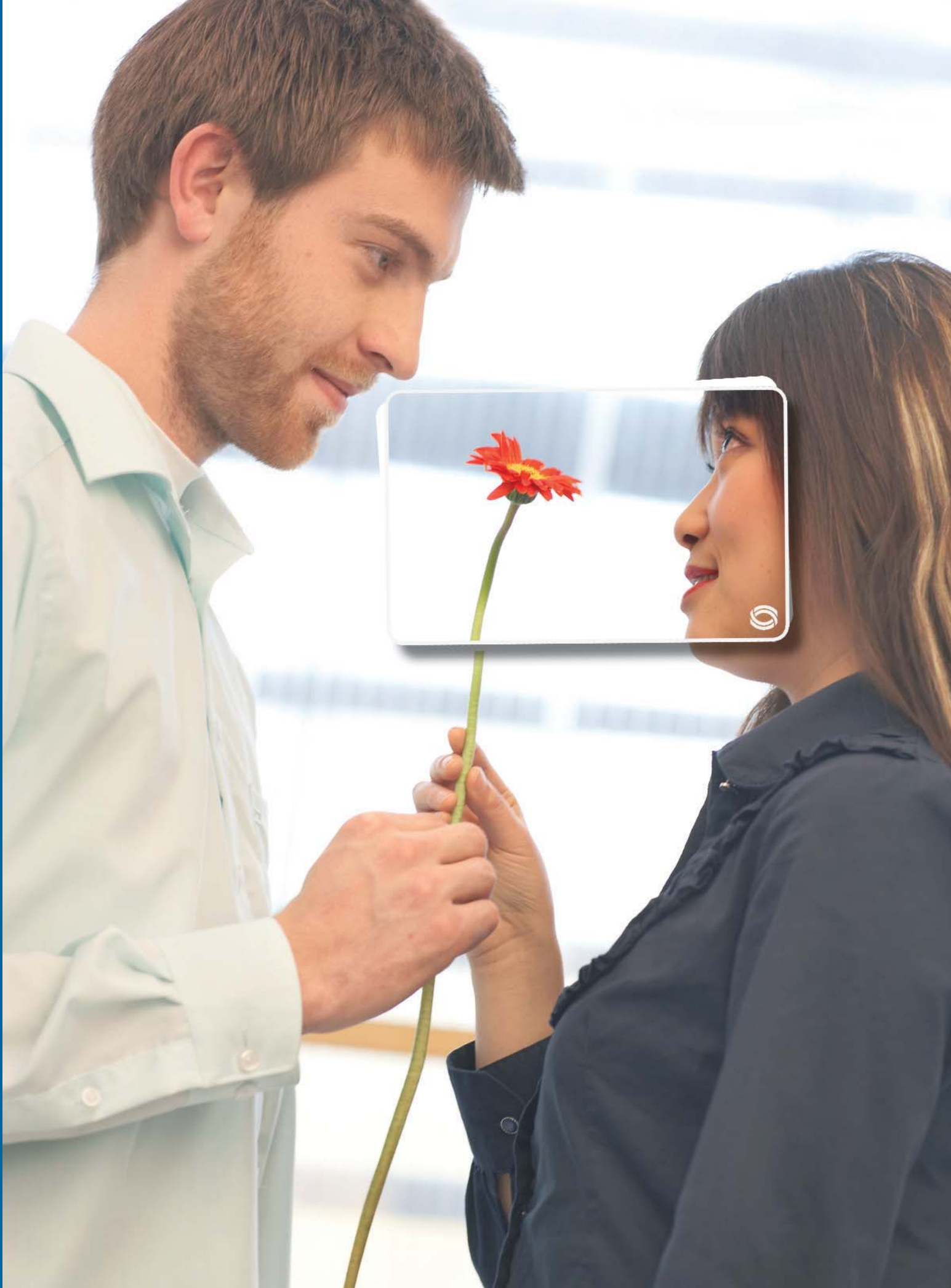




**Sagem Orga - Smart cards
that make your life complete**



What good is a car without a motor, a flower without petals ...

... a chain without links, a party without music or a day without sunshine? Often it's the little things in life that make something complete or enable technological progress - like the smart card!

It lets people communicate with each other around the world, it guarantees that electronic payments can be secure, it ensures transparency and cost efficiency in the healthcare sector. The smart card is an expression of individual freedom, but at the same time it links people and makes their lives a little bit simpler - everyday and everywhere.

It is the missing link that gives life an added touch.

We taught the chip card to think!

The smart card has written a remarkable success story, starting with its first appearance as a phone card in 1984 and continuing to today's sophisticated microprocessor cards. And we were on the scene right from the start! That's why we are not only seen as an industry pioneer but also rank among the world's elite in the smart card market.

With leading-edge technologies, Sagem Orga is making the vision of boundless mobile communications and integrated digital security a reality.

And as part of the international high-tech enterprise SAFRAN, Sagem Orga stands on a strong foundation.



We're wherever you need us!

International reach -

With a presence around the world

Sagem Orga has pursued a systematic internationalization strategy for many years. With our subsidiaries, joint ventures and offices, we operate in all markets worldwide. In addition, 50 partners around the globe sell Sagem Orga products and keep us close to our customers. At the same time, though, we know that true global reach means more than maintaining a worldwide presence - it also means keeping an open mind.

Service is the basis of everything

With telecommunications and security technologies for the banking, healthcare and ID industries, Sagem Orga is your partner in all these market segments - the only partner you'll ever need.

We offer innovative and tailored system solutions based on smart card technology. Sagem Orga's portfolio includes hardware and software, consulting, service and card terminals to go with its smart cards - in other words, everything you need for your smart card solution. But our true core competence lies in ensuring the satisfaction of our customers. And we keep our promises regarding delivery reliability, product quality as well as those regarding the minor details. Because a promise is a promise.

■	Austria
■◆	Brasilien
■◆●	China
■◆●	France
■◆●	Germany
■◆●	India
■	Lithuania
■◆	Nigeria
■	Portugal
■	Romania
■◆●	Russia
■	Singapore
■	South Africa
■	Spain
■	Turkey
■	United Arab Emirates
■	United Kingdom
■◆	USA

■	Sales
◆	Production
●	R&D



Telecommunications - Dive into the mobile world

Was there really life before cell phones? It's hard to picture modern society without them. The SIM card is inextricably linked with mobile communications technology, and today it offers even greater security and individual convenience than ever before. Highly sophisticated technologies such as GPRS, CDMA2000 and UMTS are transforming our mobile networks into data superhighways. Whether you're sending a multimedia message with your latest vacation snapshots, finding out how to get to the nearest train station or handling an online bank transfer - a multifunction card gives you information tailored to your individual needs and transforms cell phones into indispensable personal tools that you can use both at home and for work. Our clients include major mobile carriers all over the globe. We supply them with state-of-the-art technology - for Mobile TV and contactless applications, for example - and offer end-to-end solutions for GSM, CDMA and UMTS.

Products

SIM cards

Sagem Orga manufactures SIM cards for all the well-known network operators in the world.

Software tools

User-friendly software tools with a graphical user interface enable intuitive use and quick maintenance of your (U)SIM. For Java™ developers we offer a complete Java™ development environment (JACADE®) that is unmatched in the market.

Applications

Our development team has years of experience in designing and implementing innovative applications for your SIM, R-UIM or 3G card.

Fulfillment

Our fulfillment offering has developed a rich range of innovative and adaptable system components for you.

GSM modules

Sagem Orga is the first card manufacturer to also offer selected products in the GSM module market. Our licensees thus have access not just to the newest technology, but rather to one that has already been perfected in terms of its production and further processing.

Voucher cards

The prepaid technology has contributed greatly to the success of GSM in recent years. Sagem Orga offers voucher cards for this market.

Phone cards

Sagem Orga is your expert partner for fixed-network applications as well. We provide you with phone cards for payphones, for example.



Smart Security - We take your security personally

The increasing need for greater security in our mobile, digital society is increasingly putting the spotlight on smart card solutions. The key here is the protection of your personal identity, whether it's in electronic transactions, personal data, electronic documents or the legally binding nature of business transactions conducted in electronic form. The smart card offers maximum security for cardholders and governments as well as business enterprises.

Many international projects in areas such as national identification documents (ePassports), driver's licenses and digital tachographs are based on secure smart card technology. The smart card is paving the way for more efficient work processes and, at the same time, increasing security and data privacy thanks to cutting-edge crypto technology and security concepts. It is the key to secure and efficient communications in a global society. Sagem Orga, as a subsidiary of Sagem Security, the world's No. 1 in the ID sector, is a leading supplier to the international ID market and produces powerful solutions from its comprehensive value chain.

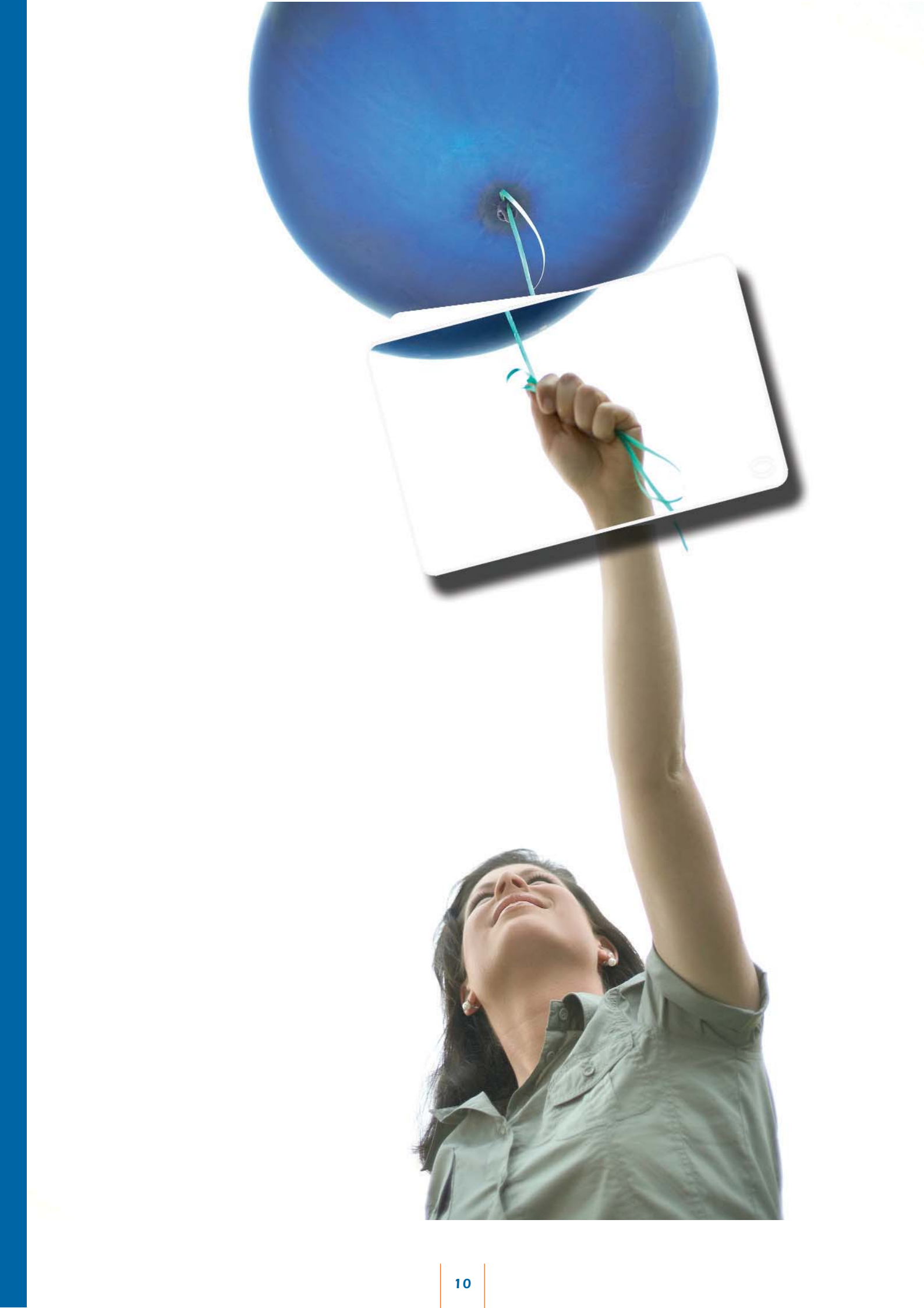
Banking

Ever since the appearance of the first BTX card for home banking in 1986, the name Sagem Orga has stood for expertise and a pioneering spirit in all scenarios involving smart card solutions and systems for electronic payments, Pay TV or customer loyalty. That's why we are always on the spot when it comes to meeting new technology challenges - such as the global migration from the magnetic stripe card to the secure smart card. Europay, MasterCard and VISA's joint EMV standard for secure global smart card transactions is highly complex, and it is implemented by banks as well as by personalization offices. The trick here is to handle migration as cost-effectively as possible. Sagem Orga offers banks an interesting EMV concept and is developing a highly secure SECCOS solution geared specially to the needs of the German market.

Health

The cost explosion in the healthcare sector demands decisive action, and smart card technology is delivering powerful new solutions. Sagem Orga is a leader in smart card projects for the healthcare sector and has proven its expertise many times over in the international arena.

We have a wealth of experience in both national and international projects. Sagem Orga supports smart card projects in the healthcare sector right from the start. Initially, this means drawing up business and feasibility studies. With our professional project management and comprehensive consulting services, we support our customers through all phases of their projects, and also assume responsibility for integrating smart card technology in new or existing system landscapes. By working on international standardization committees, we are trend-setters, creating the standards needed to successfully implement smart card projects all over the globe.



There's a brain behind every card

Research & Development - Keeping you ahead of the game

Researching and developing technologies that offer best-in-class quality, security, cost effectiveness and environmental friendliness as well as attracting customers all over the globe is the challenge that faces the research and development departments at Sagem Orga. No matter what application area they are working in, our research and development departments are the specialists in the development and implementation of smart card operating systems, applications and related software tools. We work in international standardization committees to design norms that will guarantee smart card security, quality and reliability.

Why will we continue to be smart card technology trend-setters? Above all, because our research and development unit is driven by the commitment of our workforce to always do things a little bit better. There's a brain behind every card!

Production - Everything from a single source

For memory and processor cards, injection molded or laminated, single or multicolor, Sagem Orga operates state-of-the-art manufacturing facilities under highly secure conditions in Germany, France, Brazil, India, China, Russia and Nigeria. In the U.S., it also cooperates with Perfect Plastic Printing (PPP). We offer a full-range service that covers all areas from manufacturing to module embedding, initialization and personalization, and even direct mailing and attractive fulfillment solutions.

Manufacturing these smart, multitalented cards requires top know-how and technical expertise. Sagem Orga combines its longtime experience and the right know-how with state-of-the-art production technology. We know that only a lasting reputation for quality will generate trust in our enterprise. That's why we always place extremely high demands on our products and services.

There is no end to the potential of the smart card. New markets are emerging every day. The smart card enables individuality, communications and security and also, card by card, adds a certain something to the lives of people all around the world.

**Make your life complete -
with smart cards from Sagem Orga.**



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