Company Profile
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The global smart card market has continuous growth during the past few years, in line with increasing applications of smart cards in different industrial sectors and rising awareness about its benefits.

The highest number of smart cards is used in the telecommunication sector in the form of SIM cards as the global penetration of mobile phones increasingly felt by people in the world. Applications of smart cards in the transportation, the public sector and financial services are also surging on the back of technical benefits, such as a high storage capacity, faster processing speed and increasing security concerns.

Global shipments of smart cards are estimated to grow sustainably and significantly. Smart card projects have seen a remarkable increase at a rapid pace worldwide, signifying the flexibility and the robustness of technology.

Furthermore, the strong demand for digital security is driving the demand for smart cards. It is projected that the global smart card market will post double digit growth (CAGR around 12%) during 2011-2013. In addition, liability associated with EMV (Europay Master Card & VISA) standard is driving many banks to issue smart cards.

CIPTA is very favorably positioned to capture significant portions of this market growth.
CIPTA has over ten years of experiences as a leading company in the innovation and the technology of smart card industry.

The company was established as the name of PT Cipta Srigati Lestari (CSL) starting from packaging, printing and manufacturing then expanding to the smart card platform and the technology engine, we also develop Java-based COS and has provided such smart card total solutions as smart cards platform, smart cards management system, Secure Access Module (SAM) and NFC (Near Field Communication).

In 2014, CSL changed and re-branded a new name which is called CIPTA. Reflecting its vision to be the top leading Smart Card and Solutions company.

With the integrated technology and the solution that we develop, we also make it more trusted and secured by the only company in Indonesia that has the top leader GSM Alliance certified: SAS (Security Accreditation Scheme). To reach the more Global market, we strive to get the EMV (Europay Master Card & Visa) and has already opened the branch office in Dubai.

As the technology rapidly changes and evolves, we are committed to make more complex, more challenging and with more than 800 skillful employees to make new innovations. We certainly will cope those challenges by believing to our core INSPIRE: Innovative, Strive for excellence, People oriented, Improvement, Reliability, and Empowerment. We are more than ready to be the top leading for the next generation on smart cards and being the solution company.

Life is a form of innovation, always changing. Every Innovation begins with the small thing and the simple thing.
Innovation has always been and will always continue to be a part of our strategy. It is also a part of the daily and operational activities of CIPTA employees.

Growing mobile penetration, surging in the acceptance from various governments and increasing the security and the reliability have spurred the growth of smart card shipments.

Advent of new form factors such as Near Field Communications (NFC) and Machine-to-Machine (M2M) communication, growing government ID projects across the globe, Smart Card for Smart City and EMV compliance will support the growth of smart cards for next five years resulting into 8.8 billion smart cards shipment by the end of 2015.

At CIPTA, we are ready to capitalize on this growth because we innovate for our customers, to prepare ourselves for the future and to create new and relevant products with state-of-the-art technology.

We also innovate to uphold environmental preservations and to continuously improve our industrial efficiencies and level of services.

We create solutions that deliver the freedom for communication, banking, shopping, traveling, and working at anytime from anywhere.
Our Management

Suryo W. Sudarmadi
CHIEF COMMERCIAL OFFICER

Indonesian, holds a Bachelor of Science degree from New Mexico State University and a Master of Science degree from the University of Southern California.

Mr. Sudarmadi joined CIPTA in 2010, after having more than 10 years experienced in IT related to the business.

Steven Chandra
CHIEF EXECUTIVE OFFICER

Indonesian, holds a Bachelor of Commerce from the University of Technology, Sydney.

Mulyo Suseno
CHIEF OPERATIONAL OFFICER

Indonesian, holds a Bachelor Degree in Industrial Engineering from Trisakti University, Jakarta.

Since April 2011, he joined the Board of Directors at CIPTA and he is responsible for production quality, sales planning and OPEX.

Winnemon F. Salamony
CHIEF TECHNOLOGY OFFICER

Indonesian, holds a Bachelor of Science degree in Computer Science from La Trobe University, Melbourne.

Prior to head the IT Division at CIPTA in 2011, he was a Director of PT Ferro Teknologi Indonesia for 2 years from 2008 to 2010 where he developed Smart Card OS and Applications.
Our Acknowledgment

CIPTA is recognized by the industry for its quality excellence and the innovation leadership. These are evidences through accreditations that CIPTA has received among acknowledgments including:

1. Awarded with the most Purchase Orders from Indosat (Qtel Group) during 2011 and 2012.
2. Awarded with the most Purchase Orders from XL (Axiata Group) during 2012.
3. Cipta is the first local Indonesian SIM card vendor to gain the Celltick certification.
4. First local SIM card vendor to get SmartTrust WIB 1.3 certification.
5. Cipta is the pioneer to use the first Half SIM card in Indonesia for AXIS (STC Group) in 2009.
6. Pioneer to implement e-pension solution for Indonesian government with BTPN (Indonesian state-owned bank) in 2012.
7. Supports Three (Hutchison Group) to implement point rewards from RFID solution for their activation carnival program in 2012.

Cipta is also listed on the membership:
- GSMA
- SIM Alliance
- ICMA
- SmartTrust
- Java
- Botasupal Indonesia
- Mastercard
- VISA

CIPTA has a complete end-to-end facility for manufacturing with 6 lines of smart cards production and 3 lines of IC module productions. In line with facility, we invest in the human capital for smart cards R&D to respond the vast evolving smart cards industry challenges.

CIPTA is also expanding globally and within a short period in 2012 opened the new branch office in Dubai, United Arab Emirates, anticipated emerging market in Africa and obtained markets in Europe and Middle East.

Key Figures

CIPTA has a complete end-to-end facility for manufacturing with 6 lines of smart cards production and 3 lines of IC module productions. In line with facility, we invest in the human capital for smart cards R&D to respond the vast evolving smart cards industry challenges.

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- Java
- Botasupal Indonesia
- Mastercard
- VISA

Global Market
- 3 Continents
- 17 Overseas Countries
- 2 Overseas Branches
Smart Card OS & Applet Development

Our Smart Card R&D team has built the operating system environment in native and Java™ platform with easy and convenient values. Along with the OS, our wide-range portfolio of smart applications is ready to be implemented and tailored for telecommunications, the payment, and identity industries. The Applet that has been successfully developed by us over the year is: National Standard Smart Card Indonesia (eKTP), Member Card National Police Indonesia (eKTAPolri) and Pension Saving Card Indonesia (PT. Taspen) with Biometric (eKarip). Other applications that have been successfully implanted in the smart card are Match on Card (MOC) application that serves as a media for authentication using a card.

We also develop smart card software development tools for all phases of smart card life cycle, such as:

- An OS development
- An applet development
- A testing tool
- A point of sales
- Customer support tools

Software development kit is typically a set of software development tools that allows for the creation of application for a certain software package, a software framework, a hardware platform, a computer system, an operating system, or a similar platform.

Smart Card Solutions

We design deployment solutions for smart cards and build the environment from robust off-the-shelf modules. These deployment systems including:

**Enrollment**
The enrollment module used to gain the user data. Our solutions are including biometrics system such as fingerprints.

**CMS + KMS**
Card Management System (CMS) is a turnkey solution to manage the life cycle of smart card usage. For a better security of data transactions, we offer the encryption system in Key Management System (KMS).

**Personalization System**
We provide the smart card issuance solution from our personalization-managed system. The personalization system is also open for different types of service, such as central perso, instant perso, insource perso, and kiosk perso (using our picture card software).

**Verification**
CIPTA develops modules for document and card verifications. In this matter, we include the reporting system to complete the verification process.

**Tailored solutions**
We also develop tailored solutions for each industry, such as NFC (telecommunication), TSM (payment), smart metering (government, identity).

Product Development

CIPTA brand development team provides our customers with the design, the artwork and printing features consultations. Artwork services prior in product development, our team (consists of brand development, smart card R&D and market research) could also help to develop new smart card products as a partner to overcome market situations.

Moreover, our brand development team has the capability in a communication campaign for your latest smart card product issue.
Manufacturing Facilities

We have a complete end-to-end facility for manufacturing with the smart card R&D to respond the vast in evolving smart card industry challenges.

CIPTA recognizes that in today’s highly aggressive market, providing competitive cost products and solutions are not sufficient to satisfy customers and ensure their loyalty.

We provide supports in every step of the way for our customers as valued clients and partners in innovative products. We ensure the highest level of the commitment and the expertise to achieve new heights in the innovation and the value for its customers.

Since 2010, CIPTA has been certified with ISO 9001:2008 for its Quality Management System. In 2011, CIPTA was awarded the Smartcard License for production and initiated its fourth Smartcard production line. In the same year, CIPTA also initiated its second IC Module Production line.

By 2013, we had another state-of-the-art facility for production that would significantly increase the company’s capacity and the quality of production.

In 2014, CIPTA was the only company in Indonesia that has the top leader GSM Alliance certified with: SAS (Security Accreditation Scheme). To be the leading company in smart cards industries CIPTA achieves the EMV accreditation in 2015.

We currently produce cards and smartcards from a state-of-the-art facility in the Cikarang Industrial area, West Java, Indonesia.

Smart Card Production
As the Technology evolves many transactions, the use of cash as payment is no longer needed. We offer the latest technology to get payment from card. One of the CIPTA’s core businesses is to produce smart card for telecommunication, banking, identity card, and also security card.

Smart Card Personalization
Smart card technology becomes more complex, and has more customization to match your business and to keep it more personal. Personalization is a complete process that includes inputting personal data. We make the smart card personalization process that is easy for customers and make it more secured to match your personal purpose.

Combination Smart Card
This smart card is a combination between contact and contactless. The chip will be embedded on the top of your plastic card and also embedded within your smart card. It operates by inserting or putting the card into a card reader.

Fulfillment
Fulfillment here is including how to package your smart card to represent your branding promotion besides helping your SIM card from tampering. We have a catalogue of packaging products with an extensive choice of designs, materials, and dimensions. If our client already has their own packaging designs we can be consultants to your brand product.
Card Production

Prepress: This term used in the printing and publishing industries for the processes and procedures that occur between the creation of print layout and final printing.

Sheet Printing: Before card producing, the front and back side layers have to be printed with specific layout.

Sheet Collating: This step means collating and alignment of different sheet layers for laminated cards.

Sheet Laminating: After the correct alignment and prefixing of the single sheet layers, they have to be laminated to get a stable card body.

Card Punching: At this process, a single card is punched out of the laminated sheets.

IC Module Production

Die Bonder: Die Bonder: Die bonding is assembly of the chip onto the IC module tape.

Wire Bonder: The contract pads of the chip are electrically connected pads of the tape by approximately 25 μm gold wires.

Chip modules Encapsulation: Resin is dispensed to protect the chip and wires against mechanical and environmental stress.

Chip Module Test: As an output of functional tests, IC modules are electrically tested.

Glue Tape Lamination: The preparation of the modules tape’s for the hot melt implanting process. Chip modules are laminated on the backside with an adhesive tape.

Smart Card and Personalization Production

Combined Milling & Implanting: This central process in the smart card production chain. Chip modules are punched out of the tape, placed and fixed in the cavity of card.

Plug Punching: Used to pre-punch the SIM-plug

Personalization: This step will make each card into a distinctive, an individual item which cannot be forgotten. The use of the most-up-to-date production technology supports every type of optical personalization.

Fulfillment: A variety of fully secure solutions, ranging from simple packages and card carriers to more sophisticated packs designed to convey a high-end image of your product.

Delivery: After your smart card produced and packed with your special packaging, we are ready to deliver the smart card into your place.

*This is a sample of a card production process for Telecommunication sector. While banking, retail, and government sector have additional process, such as embedding security features and other personalization process.
Security Features

The increasing of international travel, terrorism threats, and duplication of illegal personal identity promoted us to release an ID which can be used for any kind of needs. Based on that case, we take these threats by ensuring the secure document selected can be trusted, by using technologies and materials that are difficult to copy by others.

Traditional high security features that are available for all kind of document include:

- **Guilloche**: Guilloche is a pattern of continuous fine lines constructed by using two or more lines in overlapping bands that repeat a lacy, web-like curve. The pattern prevents accurate reproduction by copiers or standard document scanners.

- **Micro-text**: This feature consists of minute characters printed in positive or reverse type. Common reproduction devices are unable to duplicate such minute details.

- **Latent Image**: This security feature is based on the optical effect produced by light when introduced to special arrangement of plastic lines printed by intaglio technique.

- **Watermarks**: A watermark is a recognizable image or a pattern on a paper that appear lighter or darker than surrounding paper when exposed by light.

- **Hologram**: A hologram may be embedded either via hot-stamping foil or it may be directly embossed as holographic paper or onto the laminate of a card itself.

- **Relief**: A print making process where protruding surface faces of the matrix (printing plate or block) are inked, recessed areas are ink free.

- **Rainbow Printing**: This example shows fluorescent background printing. The rainbow fluorescence can be seen under UV light.

- **Embossed Surface Structure**: Tactile security features prevent falsified information from being pasted over plastic data pages.

- **Anti-Copying Marks**: A black spot appears in place of the foil when photocopying process applied.
In a dynamic mobile environment, CIPTA SIMbolic has been developed and deployed to become an end-to-end system, from product specification in R&D to card personalization. SIMbolic approach enables the company to offer innovative services and cost-effective products with shorter lead-times. With this level of service, SIMbolic has become a symbol of your confidence in daily conversations.

SIMbolic has developed SIM card solutions into a comprehensive portfolio. This includes SIM platforms with native and Java™ card OS platforms supporting a variety of VAS applications.

SIMbolic environment has a wide-range of value added service applications. Over 50 VAS applications portfolio could support a variety of solutions, such as NFC, M2M, Dynamic SIM Tool Kit (DSTK), and others.

SIMbolic services are beyond card manufacture and span the entire value chain, from order entry and production to the packaging of customers personalized card. SIMbolic fulfillment and packaging service aim to optimize production flexibility and service levels under top-security circumstances. This service also bundled with efficient cost of handling, inventory, and logistics.

“A Symbol of your Confidence in Daily Conversations”
Savient offers the most complete range of products, in contact or dual interface versions, NFC systems, along with 2 different platforms with various memory sizes and with latest scheme specifications of native and Java™ system.

We also offer personalization and production services comprising various software and hardware components.

Retail Payment Card

In the retail industry card produced by CIPTA widely used in several industries such as: Grocery Stores, Entertainment & Recreation, The Service Vehicle, Hospital, Hotel (Key Card), Member Card, Insurance, place food, and others.

In addition to provide card production services, we also provide service solutions that relate to smart cards such as: artwork design, consulting and the development of smart card usage in the retail industry and personalization data on the card. The service in the retail industry that can be given to make the packaging design that integrates the card with the card that will be given to the customer.

Cipta Banking & Retail :

As a company that focuses on smart card business this time, we are following the banking migration process ATM card / Debit National (NSICCS) ongoing. In the development of applications (applets) NSICCS CIPTA in cooperation with the principal chip module Samsung as a provider of chip module and the entire development NSICCS applet are done by a team of R & D CIPTA. With this NSICCS applet development experience makes us as a competence company in the development of other banking smart card applications such as: Application Cobranding Bank and the University, Loyalty Applications, Application Private Label Credit Card and others.

While our current production side we have been certified Mastercard

Our Services for Banking are :

1. ATM/ Debit Card
2. Credit Card
3. Prepaid Card (eMoney)
4. Personalization
5. Smart Card Application Solutions.
6. Master Card

Our comprehensive range of Savient payment products and solutions comprise high-end products based on the latest EMV, contactless, and dual interface technologies. Our smart debit and credit products are available on a wide range of platforms and based on secure and highly flexible operating systems. We also manage to develop the prepaid card for financial institutions and other payment card issuers.

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### Solutions & Applications

We develop variety platforms to offer with customized application embedded for payment industry. Our latest development is Savient Trusted Service Management (TSM) which is connecting with financial institutions and mobile network providers via NFC technology.

Alongside the comprehensive portfolio of flexible configurable Savient card products and solutions, we also provide one stop service related to the electronic payment such as the system integration, the project management, the packaging, the design consulting, and the technical consulting from a single source. To complete our portfolio, we have various specification smart card like:

- Cipta Microprocessor card (Contact)
- Cipta Multiapplication and purse card (contact)
- Payment card contact
- Microprocessor card (contactless)

### Assure Your Payment in a Convenient Way

Savient System Apps

Savient Retail

Savient Prepaid

Savient FlyMe

Savient Flare

Savient Spark

Savient Loyal

Savient Operating System

Savient Manage Service

Savient Confi Perso

Savient Spark

Savient Confi Perso

Savient meTime

Savient Confi Perso

Savient Insta

Savient Confi Perso

www.cslgroup.co.id

“Assure your payment in a convenient way”
For years the government has demanded for higher security and greater functionality to improve their services for their citizen. They need an efficient product that can cover all of needs, such as transaction in e-government and e-commerce as well as border control.

As an emerging global smart card provider, CIPTA responds this demand and issues as the latest smart card innovation and solution. We package this service into a single umbrella brand: SecurA. SecurA is the answer to respond global identity needs of public sector.

"The Utmost Solution for Your Security Document"

Electronic ID
The government electronic ID projects across the globe are on the upward swing, owing to security threats and increasing terrorist activities. These e-ID projects are being implemented without significantly delay, which have ensured a steady growth in the government / identity segments of smart card.

Driving License
Driving license can be your personal identities document same as a national identity. Therefore this is just one reason why it has to be highly secured.

Vehicle Registration Number (VRN)
To against car theft and other crimes related, the government has issued electronic vehicle registrations card with high standard security to overcome this problem.

Healthcare Cards
This is an end-to-end solution consisting in the electronic or the paper-based enrollment, the credentials production and the issuance, credentials and value-added applications management, and then the secure storage. Furthermore, we provide to dedicate combination services for customer’s requirements.

Temporary Residence Permit (TRP)
This card is intended to improve a document security and make it easier to verify entitlement to residence. A standardized residence permit must therefore contain all necessary biometric, biographical, and residence-related information, while satisfying stringent technical requirements in order to prevent the counterfeiting and the forgery.
Clients & Partners

**Telecommunication**
- XL Axiata
- Indosat
- Bakrie Telecom (Esia)
- Hutcheson (Three)
- Natrindo Telepon Selular (AXIS)
- Telkom Indonesia
- Telcom Somalia
- Telcom Puntland
- Telcom Somaliland
- Warid
- MPT Vietnam Mobile
- Ping Card
- Zimtel
- Uganda Telecom
- Vectone
- Telekomunikasi Selular (Telkomsel)
- YU Kenya

**Banking**
- Bank Mandiri
- Bank Tabungan Negara (BTN)
- Bank Mega
- Bank Rakyat Indonesia (BRI)
- Bank Negara Indonesia (BNI)
- BNI Syariah
- Bank Tabungan Pensiun Nasional (BTPN)
- Bank Jabar Banten (BJB)
- Bank Mandiri Syariah
- Bank Bukopin
- Bank Pembangunan Daerah (BPD) Kaltim

**Retail**
- Cineplex 21
- Cinemaxx
- AXA Insurance
- Garansindo
- Grand Melia
- Hotel Grage
- BKA MEDELL
- Hotel Melia Purussani
- Partai Persatuan Indonesia (Perindo)
- Partai Nasional Demokrat (Nasdem)
- C&F Perfumery
- Ramayana Dept. Store
- Garuda Indonesia
- Polynisi Rama Optik

**Government**
- Polisi Republik Indonesia (POLRI)
- Asuransi Angkatan Bersenjata Republik Indonesia
- Tentara Nasional Indonesia (TNI)
- Tasspen
- Perusahaan Listrik Negara

**Partners**

**Indonesia**
- XL Axiata
- Indosat
- Bakrie Telecom (Esia)
- Hutcheson (Three)
- Natrindo Telepon Selular (AXIS)
- Telkom Indonesia
- Telcom Somalia
- Telcom Puntland
- Telcom Somaliland
- Warid
- MPT Vietnam Mobile
- Ping Card
- Zimtel
- Uganda Telecom
- Vectone
- Telekomunikasi Selular (Telkomsel)
- YU Kenya

**United Kingdom**

**Uganda**

**Zambia**

**Kenya**

**India**

**Somalia**

**Vietnam**

**AFGANISTAN**

**MOROCCO**

**MAURITANIA**

**IRAQ**