

# Personalization Solutions for the Real World



# About Us

- TechTrex provides unique, cost-effective solutions exclusively for the card and payments industry.
- TechTrex **CardPro** is an EMV personalization software solutions with a focus on both mass issuance and branch level instant issuance.
- TechTrex leverages international development and manufacturing capabilities to deliver solutions faster and at a much lower price point than current competitors.
- With offices in the US, Canada, Japan, China, and Korea, we are indeed a global company.
- We strive to effectively use available resources to provide quality-driven products at a competitive price.
- Our objective is to stay ahead and provide industry leading technology, quality and support at an aggressive price.

# Experience Company in Card Systems

- Experience Management
  - Charles Lee – **President**
    - Ex President & CEO, NBS Technologies
  - Victor Chan - **EVP, Business Development**
    - Ex Vice President Business Development, NBS Technologies
    - Served 16 years in NBS, 5 Years in DataCard
  - Noboyuki (Yuki) Shimada – **EVP, Product Development**
    - Ex Senior Vice President of Sales, NBS Technologies
- Previously served multiple institutions on EMV chip card migration projects.
- Altogether our team composition boasts over 65 man-years in cumulative EMV and chip card experience. We have served over 50 financial institutions in EMV chip card migration in six continents.

# TechTrex R & D

- Two development sites, Toronto, Canada and Shenzhen, China.
  - Shenzhen is 30 minutes away from Hong Kong International Airport.
- TechTrex leverages international development and manufacturing capabilities to deliver solutions faster and at a much lower price point than current competitors



1100 Sq metre development facility in China.

# *TechTrex CardPro Unique Market Position*

- TechTrex CardPro is the only complete EMV personalization solution in the world that is not associated with any personalization equipment vendor or a card manufacturer
- Other Independent software vendor
  - needs another brand of Data Preparation, and thus not price competitive
  - More complicated integration
- Software from Personalization Equipment Vendor
  - will be bias towards their own brand of personalization machine
  - does not allow the user freedom towards choosing personalization machines
- Software from Card Manufacturer
  - will be bias towards their own brand of cards
  - does not allow the user freedom towards choosing cards

# *CardPro Introduction*

- Latest Personalization production software in the market.
- A consolidation of many years of experience
- TechTrex CardPro is a complete smart card personalization suite.
- Initial focus is in EMV banking market
  - Also supports contactless MasterCard Paypass and Visa (MSD)
  - with an extension into branch level instant issuance.

# CardPro Modules

## ■ Three Core Modules

- DP - DataPrep
- CP – Card Production (Chip Perso)
- KM - Key Management

## ■ Other Modules

- II - Branch level Instant Issuance
- PC - Branch Pin Change Station
- PM - Pin Management
- PVT - Personalization Verification Tool

## ■ SDK – Software Development Kit



# CardPro Why?

- TechTrex - Strong Industrial skill, Experienced Personnel
  - Additional consulting capability and acquiring experience to address global EMV migration.
- TechTrex CardPro is the only complete EMV personalization solution in the world that is not associate with any personalization equipment vendor or a card manufacturer
- Low Cost, High Performance, Strong Support 7/24
- Compatible with Visa and MasterCard security requirements
- Open & Innovative Platform.
- Will support third party proprietary application development.
- Will support third party development of EMV card type.
- Fully documented solution.

# Summary

- TechTrex CardPro is an independent and complete solution for EMV personalization supporting both mass issuance and branch level instant issuance
- **TechTrex CardPro**, is designed to meet the requirements for mass issuance production of EMV cards when connecting to high throughput personalization machines. **TechTrex CardPro** is made up of distinct modules that can be operated separately
- TechTrex can offer optional professional services by experts with true industrial background in personalization, project managements and consulting during the complete project.
- TechTrex can provide support and training in Toronto Canada, or Shenzhen , China
- TechTrex CardPro can support most popular brands of personalization machines in the market
- TechTrex CardPro can support any EMV native platforms or open card platforms cards
- TechTrex CardPro can support Multiple Application personalization
- TechTrex CardPro is an advance and cost effective EMV personalization solution

# Consulting Services

- **TechTrex is devoted exclusively to serve the banking and payment industry. As such, we bring to our clients:**
  - Extensive knowledge of the EMV marketplace, including current trends and issues of the different Financial Institutions. We bring hands on experience in EMV migration from many parts of the world and years of experience in working with plans that maximizes value for the clients.
  
- **We can help when:**
  - An institution is looking for external consultancy in order to obtain help in the shaping of their concept of EMV migration and timeline for business and information system transition to chip technology. Also when an institution is seeking to engage an EMV consultant to assist with the assessment of their EMV CHIP requirements, business opportunities and migration plan development.

# Consulting Services

- **TechTrex could provide support in the EMV migration:**
  - Providing Workshop and Technical Workshop for customer staff, in order to gain a better understanding of the migration process as well as the smart card opportunities. Providing consultancy services in order to define the migration path to EMV, both issuing and acquiring systems, and also services to define the project plan for the project. We offer project management and technical consultancy for Issuing, ATM, and other backend services
- We are very familiar with the CHIP migration marketplace, as well as issues that must be addressed to evaluate and manage CHIP migration plans effectively.
- Our consultants have previously served multiple institutions on EMV chip card migration projects. Altogether our consulting team composition boasts over 65 man-years in cumulative EMV and chip card experience. We have served over 50 financial institutions in EMV chip card migration in six continents.

# *Other Side of TechTrex*

- Employing IP technology to enable a payment device to connect to a processor host system via internet will increase the speed of card authorization while decreasing communication costs.
- It is realistic to reduce a 15 - 20 second payment transaction times to 3 - 5 seconds.
- Savings for the merchant can be realized with the elimination of costly dedicated phone lines and faster service to their customers.
- With EMV transaction becoming more and more popular in all parts of the world, users all over the world begin to realize the longer transaction time due to the local processing features of an EMV transaction.
- IP enabled technology will help to reduce the communication time and thus compensate for the longer processing time.
- IP technology will be a need and important feature for EMV payment devices.

# Other TechTrex Products

- TechTrex also provides unique cost-effective hardware solutions exclusively for the card payments industry.
- Recent product introductions focus on IP-enabling technologies as well as very powerful, low-cost payment terminals and mobile payment solutions.



PrimeTrex



PinTrex



CoreTrex



MobileTrex



TTI SSL Gate



ConverTrex SP1/DP1

# Contact

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