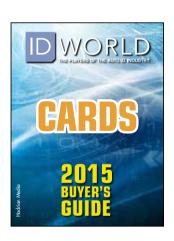


2015 BUYER'S GUIDE



What is a card? Is it anything more than a piece of thick, stiff paper or thin pasteboard, in particular one used for writing or printing on? Is it just a small rectangular piece of plastic containing personal data in a machine-readable form and used to obtain cash or credit or to pay for a telephone call, gain entry to a room or building, etc.?

A card is a credential. As such it ensures we can assert our rights and privileges and that we are reminded when due of where these stop and where



these become duties. My card entitles me to the next call, transaction or secure interrogation I wish to perform. It may support own accountable involvement in democratic elections and my crossing borders as a trusted traveller. It also ensures I cannot look elsewhere when I am asked to pay taxes and that a tight control of financial flows is maintained, as it cannot be

used to withdraw more than its daily limit from cash machines. A card can mean a lot of things, including an unexpectedly healthy evening when it stops bartenders from serving drinks to someone underage 'carded' at a club.

Engaging in technology sourcing activities in an evolving market such as the auto ID arena sees decision makers face complex choices. Cards evolved over the years from simple tokens, easy to manufacture as much as to counterfeit, to hypersophisticated keys of modern-time trust models embracing the physical and the digital worlds. By providing you with this year's ID WORLD Directory of Top Suppliers of Card Technologies, the ID Community

Publications mark yet another milestone in their constant strive to update end-users and integrators, as well as the auto ID industry's channel partners with essential tools to support their decisions. What we would like to ensure is that — whether you buy card technologies to support your corporate access control system, to badge your students, to reach out to your country's population or to serve your system's patients — you are fully informed of where we stand today with regard to the world's best performing and more convenient technologies of choice.

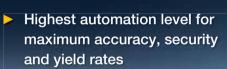
An informed decision is a better decision. Whether you are outsourcing the design and integration of your credentialing system to a trusted partner or embracing the challenge of doing-it-yourself, with all what it takes in terms of bigger and all too often only relatively smaller choices to make, it simply is wise to take a glance at the options available. Benchmarking is a healthy exercise. Beauty contests are good for your finances. Know what you want and go for what is best for you on the basis of hard facts.

"Cards" is the first Directory released for 2015 on our multichannel media platform. We hope you enjoy reading through its comprehensive review of suppliers, products and technologies and trust that it will inspire you to challenge at least some of your assumptions in light of what is new and up to date today. Having published "Cards" since the year 2000, we look forward to constantly updating its records and ensuring it may continue acting as a pivotal resource for the industry and its clients, who still look at cards as at a most stable and proven identification technology, offering the ideal compromise between functionality, economy and compliance, as well as a smart choice for business continuity.

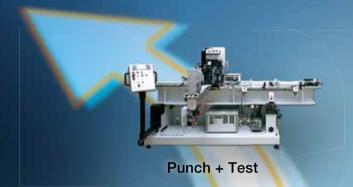
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www.hidglobal.com/ government/citizen-id HID Global is the trusted leader in products, services and solutions related to the creation, management, and use of secure identities for millions of customers worldwide. Recognized for robust quality and innovation, HID Global is the supplier of choice for OEMs, integrators, and developers serving a variety of markets that include physical access control; IT security, including strong authentication/credential management; card personalization; visitor management; government ID; and identification technologies for a range of applications.

HID Global Government ID Solutions serves the rapidly growing market for government-to-citizen ID programs worldwide. Governments want to stay ahead of counterfeiters and deploy solutions that perform at the highest levels; and they need providers equipped with extraordinary technical expertise, successful global references and a history of continuous innovation. HID Global fits these criteria.

• HID Global has a track record of providing solutions for successful e-ID and e-Passport programs around the world. HID Global participates in more than 39 e-passport programs and 49 national/e-

ID programs, including the U.S. Green Card. After 18 years, there has been no known compromise of the Green Card's digital security. A few other large programs include UAE/ Dubai Health Card, Vehicle Registration in three Indian states, Somalia National ID and ePassport, Italy's Federal Police ID Card, prelaminates for Germany's National e-ID Card, and epassport data pages for Ireland's new e-passport program.

• HID Global's end-to-end approach to integrating multiple

products, technologies and systems that serve millions of cardholders. This expertise is based on leadership in four key Government ID product segments — e-documents, readers, personalization solutions and credential issuance systems - plus complementary professional services. We are attentive to — and lead the way in — new developments, such as



the ability to meet the growing demand for distributed ID issuance through high-demand advanced personalization technologies within portable, smallfootprint ID issuance equipment.

• HID Global is also chosen by governments for its innovative approach. Our successful patented crack prevention technology is now extending the lifespan of highly secure Citizen ID cards and e-passports in major European card programs. One such example of this innovation is found in the Ireland's new e-passport.

The new Irish e-passport was designed to provide an exceptional level of security. The e-passports include HID Global's polycarbonate electronic data page with contactless chip inlays -- making the

documents very hard to forge or copy. The new e-passports also incorporate HID Global's innovative Crack Prevention Feature (CPF), which enhances the durability and reliability of polycarbonate e-passport datapages, especially those with embedded RFID chips. Ireland will be able to fully leverage the advantages of smart card technology through CPF, enabling protection of their investment by extending the life of the credentials.



As a worldwide leader in secure identity solutions, HID Global is a proven and respected brand in the access control and secure ID solutions industry. HID Global's Government ID Solutions provides governments worldwide with an end-to-end portfolio of highly secure, custom government-to-citizen ID solutions.

Matica Technologies

The art of card issuance for an extensive range of applications

Matica Technologies develops, manufactures and markets an extensive product portfolio for the personalization of all kinds of ID cards. The offering consists of a direct-to-card printer series, a family of retransfer printers, mid-range systems, high-speed centralized issuance systems, mailer and state-of-the-art laser engraving solutions. This variety is the most extensive in the market and is perfectly covering the needs for banking, government, access control, ID and transportation applications.



To further improve this comprehensive product portfolio and keep it up-to-date, Matica is investing a lot of efforts and money in its Research and Development Center. Around 30% of the employees are dedicated to R&D activities. Identifying markets and developing the related products is one of the strength of Matica. The recently launched S3500, a smart solution for the instant issuance of financial cards at the branch level, is a good example.

The concept of this real modular system is based on in-house available technologies and is well accepted on market right from the beginning. Further, Matica expands steadily its presence around the globe. Matica provide sales, service & support on a worldwide basis via its offices in Italy, Germany, France, India, Singapore, China, the United States of America and the UAE.



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mail@maticatech.com www.maticatech.com

Trüb

A comprehensive portfolio of secure identity documents, payment cards, solutions and services

Trüb is one of the world's leading providers of identity cards and travel documents on a high security and quality level. The product portfolio includes national identity cards and residence permits, datapages for passports, driving licenses and tachograph cards.

Trüb has developed the Swiss identity card which was launched in 1995 as the world's first national identity card made from polycarbonate. Other pioneering projects include the e-identity documents for Estonia and Hong Kong launched in 2003.



Trüb has been producing payment card solutions for financial institutions, corporations and the retail sector since the beginning of the 1970s.

CombOS®, the EMV compliant chip operating system developed by Trüb, supports multifunctional solutions with VISA or MasterCard payment applications which can include further functionalities such as loyalty or ticketing. Trüb provides contact, contactless and dual interface chip and antenna solutions. In Switzerland, Trüb is the market leader for comprehensive banking card solutions, whereby CombOS® is widely adopted. In the global arena, CombOS® solutions are provided via certified partners.

Products and solutions from the Trüb group are used in more than 70 countries.

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www.apriote.com	2200 Fieldlief Avenue, 07024 FOR Lee, NO, OSa	Tel. 1/201/392/3400	T dx 1/201/224/2/02
Access IS Limited	MF -C, RFID - R (OCR, RF, CL, BC), DC - R (OCR, RF, CL, BC), BC -R (RF,		
www.access-is.com	18 Suttons Business Park, Reading, Berkshire, RG6 1AZ, United Kingdom	Tel. 44/7748/770 632	Fax 44/118/926/7281
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Actividentity (HID)	MF, SH -C -C (SM), R(HH), T (HH), SW		
www.actividentity.com	6623 Dumbarton Circle, 94555 Fremont, CA, Usa	Tel. 1/510/5740100	Fax 1/510/5740101
AEG Identifikationssysteme GmbH	MF, SI -C, RFID -C (MG, CM, SM, CL, OPT), M (L, SL, TTR, I) TAG (RF < LF, HF	, UHF>), IC, A, P (POS) R (HH, FX, RF, I), RF, EP, GP
www.aegid.de	Hörvelsinger Weg 47, 89081 Ulm, Germany	Tel. 49/7/3114/00880	Fax 49/7/3114/0088/9000
Alp Vision	SH, SI - C, DC - SW, M (MK, VF)		
www.alpvision.com	Rue du clos 12, 1800 Vevey, Switzerland	Tel. 41/21 948/6464	
a.p.no.cco	140 44 500 22, 2000 1010), Omice Haid	16.1. 12/ 22 / 16/ 6 16 1	
		15 55 VE) 50 00 140 0V	
Arjowiggins Security	SH, SI -C -IC, C (MG, CM, SM, CL, FP), R (HH, FX, RF), T (HH, FX, RF, FP,		
www.security.arjowiggins.com	32 Avenue Pierre Grenier, 92100 Boulogne Billancourt, France	Tel. 33/164756984	Fax 33/164203795
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www.arm.com	110 Fulbourn Road, CB1-9 NJ Cambridge, UK	Tel. 44/1223/400400	Fax 44/1223/400410
ASK	MF -C, RFID -C (CL), M (SL), TAG (RF <hf, uhf="">), P (HH), R (HH)</hf,>		
www.ask-rfid.com	2260 route des Crêtes, BP337, 06906 Sophia-Antipolis, France	Tel. 33/4/97214000	Fax 33/4/92389321
www.ask iliu.com	2200 Toute des cretes, pr 337, 00700 Sopilla Milipolis, France	161. 33/ 4/ 9/ 214000	1 dx 33/ 4/ 72307321
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Atlantic Zeiser	MF, SI, SH -C, RFID -M (L, SL), C (MG, CM, SM, CL, FP), TAG (MK, RF <h< td=""><td></td><td></td></h<>		
www.atlanticzeiser.com	Bogenstraße 6-8, 78576 Emmingen, Germany	Tel. 49/7465/2910	Fax 49/7465/291166
Atmel	MF -RFID -IC (CL, RF <lf, hf,="" mw="" uhf,="">)</lf,>		
www.atmel.com	2325 Orchard Parkway, 95131 San Jose, CA, Usa	Tel. 1/408/4410311	Fax 1/408/4364200
Atos Worldline	MF -C -T(POS, HH)		
www.atosworldline.be	1442 Chaussée de Haecht, 1130 Bruxelles, Belgium	Tel. 32/2/727/6111	Fax 32/2/727/6767
Austria Card	MF, SH -C -C (MG, CM, SM, CL), M (L, H), A, SW, EP, GP		
www.austriacard.at	Lamezanstrasse 4-8, 1230 Vienna, Austria	Tel. 43/1/610650	Fax 43/1/61065701
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Axcess International, Inc	MF, SI -RFID, C -TAG (RF), R, SW		
www.axcessinc.com	3208 Commander Drive, 75006 Carrollton, TX, Usa	Tel. 1/972/4076080	Fax 1/972/4079085

Bell ID BV	SH -C -SW		
www.bellid.com	Stationsplein 45 - Unit A6.002, 3013 AKRotterdam, The Netherlands	Tel. 31/10/885/1010	Fax 31/10/885/1011
BioLink Solutions	MF, SI -B, C -C (FP), S, SW		
www.biolinksolutions.com	PO Box 404, _/_ IPS, 511 Avenue of the Americas, PMB 572, 10011 New York, NY, Usa	Tel. 44/808/189/1360	
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Böwe Cardtec GmbH	MF -C -MC, SW	Tol. 40 /E2E1 /190940	Foy 40 /E2E1 /1909400
www.boewe-cardtec.com	Balhorner Feld 28 , 33106 Paderborn, Germany	Tel. 49/5251/180860	Fax 49/5251/1808699
Bundesdruckerei GmbH	MF, SI, D, SH -C, B -C (SM, CL, FP), P, R (HH, FX), T (FP, FP, FF, VF), SW, E	P, GP	
www.bundesdruckerei.de	Oranienstrasse 91, 10969 Berlin, Germany	Tel. 49/30/25980	Fax 49/30/25982205
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www.cardlogix.com	16 Hughes, Suite 100, 92618 Irvine, CA, U.S.A.	Tel. 1/949/380/1312	Fax 1/949/380/1428
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www.codeciphers.com	Rua Bogaert 107 Villa Vernehla, 04298-020 Sao Paulo, Brazil	Tel. 55/11/2175/1106	Fax 55/11/2175/1171
Cogent Systems, 3M	MF-B,C,RFID,BC-C (MG,CM,SM,CL,OPT,FP),TAG (RF <hf>) R (HH,FX),</hf>	S (FX POS, I)T (HH, FX, RF	,I,BC,FP,IF,FF),SW,E
www.cogentsystems.com	639 N. Rosemead Blvd., 91107 Pasadena, CA, Usa	Tel. 1/626/325/9600	Fax 1/626/325/9700
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www.arque.com	Carretera del Mig. No 54, L'Hospitalet de Llobregat, 8907 Barcelona, Spain	Tel. 34/932635100	Fax 34/933372690
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Confidex Ltd.	MF -RFID, NFC -TAG (RF <hf, uhf="">, I), M (SL), C (CL)</hf,>	Tol 250/10/4044 100	Foy 250 /30 /4044 330
www.confidex.com	Haarlankatu 1B, 33230 Tampere, Finland	Tel. 358/10/4244 100	Fax 358/10/4244 110
Cryptomathic Ltd	SH, SI -C -SW		
www.cryptomathic.com	327 Cambridge Science Park, Milton Road, CB4 0WG Cambridge, UK	Tel. 44/1223/225350	Fax 44/1223/225351

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Dartagnan BV	SI, SH -C, B, RFID -C (SM, CL), R (RF), T (RF, FP, IF, FF, VF), SW		
www.dartagnan.eu	Triport 3, Westelijke Randweg 51, 1118 CRLuchthaven Schiphol, The Netherlands	Tel. 31/20/405/4149	Fax 31/20/405/4171
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www.databac.com	Number One, The Ashway Centre, Elm Crescent, KT2 6HH Kingston, Surrey, UK	Tel. 44/208/546/9826	Fax 44/208/547126
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www.datastrip.com	7Thame Park Business Centre, Wenman Road, OX9 3XAThame, Oxfordshire, UK	Tel. 44/1844/215668	Fax 44/1844/215669
De La Rue Identity Systems	MF, SI -C -C (CM, CL, SM, FP), SW		
www.delarue.com	De La Rue House, Jays Close, RG22 4BS Basingstoke, UK	Tel. 44/1256/605000	Fax 44/1256/605004
Deister Electronic	MF -C, RFID -C (CL), TAG (RF <lf, hf,="" uhf="">), R (HH, FX, RF, I), T (RF)</lf,>		
www.deister.com	Hermann-Bahlsen-Str. 11, 30890 Barsinghausen, Germany	Tel. 49/5105/516111	Fax 49/5105/516217
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www.dermalog.com	Mittelweg 120, 20148 Hamburg, Germany	Tel. 49/40/4132270	Fax 49/40/41322789
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www.digital-identification.com	Teckstrasse 52, 73734 Esslingen, Germany	Tel. 49/711/3416890	Fax 49/711/34168955
www.aightai identification.com	Techstrasse 32, 79754 Essinigeti, definiting	101. 47/711/3410070	1 dx 47/7 11/ 34100733
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www.diletta.com	Industriestrasse 25-27, 64569 Nauheim, Germany	Tel. +49/6152/1804 - 0	Fax +49/6152/1804-2
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Edaps Consortium www.edaps.biz	MF -C -C (MG, CM, SM, CL), M (L, H) 64, Lenina Str., 02088 Kiev, Ukraine	Tel. 38/044/5612590	Fax 38/044/5612585
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Elatec GmbH www.elatec-rfid.com	MF -C, RFID -C (CM, SM, CL), M (L, SL, I), TAG (RF <lf, hf,="" mw="" uhf,="">), R (</lf,>	Tel. 49/8141/534980	Fax 49/8141/5349829
www.eratec-rind.com	Max-Planck-Str. 16, 82223 Eichenau, Germany	Tel. 49/ 6141/ 334760	T dx 49/0141/ J349029
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www.emj.ca	7067 Wellington Road. 124, RR6, N1H 6J3 Guelph, ON, Canada	Tel. 1/800/265/7212	Fax 1/877/801/6300
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Exceet Group	MF -C, RFID -C (CM, CL, SM), R (HH), TAG (RF <lf, hf,="" mw="" uhf,="">)</lf,>		
www.exceet.ch	Marktplatz 4, CH-9004 St. Gallen, Switzerland	Tel. 41/4179848/56	
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www.fastcards.com.au	PO Box 3888, 4101 South Brisbane, Qld, Australia	Tel. 61/7/38444623	Fax 61/7/38464591
Feig Electronic GmbH	MF -RFID, NFC -R (HH, FX, RF, I)		
www.feig.de	Lange Strasse 4, 35781 Weilburg, Germany	Tel. 49/6471/31090	Fax 49/6471/310999
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Fingerprint Cards AB	MF -B -IC,T (FP), C (FP), SW		
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FobaLaserMarking + Engraving (Alltech)	MF -C, DC -MC, TAG (MK), MV		
www.fobalaser.com	An der Trave 27-31, 23923 Selmsdorf, Germany	Tel. 49/38823/550	Fax 49/38823/55222
Fortress GB Limited	SI -RFID, C -C (SM, CL, FP), TAG (RF <hf>), T (HH, FX, RF, HG, POS), SW</hf>		
www.fortressgb.com	South Block, Tavinstock Square, Tavinstock House, WC1H 9LG London, UK	Tel. 44/20/7874/7595	Fax 44/7874/7599
Gemalto	MF -C -C (CM, SM, CL), EP, GP, T (HH, POS), R (FX, HH), SW		
www.gemalto.com/govt	6, rue de la Verrerie, 92127 Meudon Cedex, France	Tel. 33/1/5501/50 00	
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www.getgroup.com	230 Third Avenue, Waltham, MA 02451 – USA	Tel. +1 781 890-6700	Fax +1 781 890-6320

ROLE IN THE VALUE CHAIN D = Distributor MF = Manufacturer SH = Software House SI = System Integrator VAR = Value Added Reseller TECHNOLOGIES B = Biometrics BC = Barcode C = Cards DC = Data Collection NFC = Near Field Comm. RFID = Radio Frequency Identification Device RTLS = Real Time Loc. System	M = Media MC = Machinery MV = Machine Vision P = Printers R = Readers S = Scanners SW = Software T = Terminals TAG = Tags	PRODUCT SPECIFICATIONS BT = Batch BC = Barcode CL = Contactless CM = Contact Memory CMA = Card Materials CP = Compact DNA = DNA EAS = Electronic Art. Surveillance FF = Facial Feature FP = Fingerprint FX = Fixed H = Holograms HF = High Frequency HG = Hand Geometry HH = Handheld I = Industrial	IF = Iris Feature L = Labels LF = Low Frequency MG = Magnetic MK = Marking MW = Microwave OCR = Optical Char. Recognition OPT = Optical POS = Point of Sale RF = Radio Frequency SL = Smart Labels SM = Smart TTR = Thermal Transfer Ribbon UHF = Ultra High Frequency VF = Verifier VT = Vehicle Terminal
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Ghirlanda SpA	MF, SI -C -C (MG, SM), SW, GP, EP		
www.ghirlanda.it	via Galileo Ferraris, 80/90, 20010 Marcallo con Casone, MI, Italy	Tel. 39/02/972331	Fax 39/02/9761657
Giesecke & Devrient GmbH	ME SI -C P NEC DEID -C (SM CI ED) M (H) IC D (CD I) D (EV) T	(EV PC ED EE) ED CD	
	MF, SI -C, B, NFC, RFID -C (SM, CL, FP), M (H), IC, P (CP, I), R (FX), T		F 40 (00 (41101F2F
www.gi-de.com	Prinzregentenstrasse 159, 81677 Munich, Germany	Tel. 49/89/41190	Fax 49/89/41191535
HID Global	MF -C, RFID -C (MG, CM, SM, CL, OPT), M (TTR, H, I), TAG (RF,LF,UNF	HF), IC, P (CP, I, TTR, POS). R	(HH, FX, RF, I), SW,
www.hidglobal.com	15370 Barranca Pkwy, 92618 Irvine, CA, Usa	Tel. 1/949/732/2000	Fax 1/949/732/2120
Hirsch Electronics Corp.	MF-B,C,RFID-C(MG,CM,SM,CL,OPT,FP),TAG(RF <lf,hf,mw>),R(H</lf,hf,mw>	IH EY DE I) T(HH EY DE I RC	ED IEVTVE) SW ED
www.hirschelectronics.com	1900-B Carnegie Ave., 92705 Santa Ana, CA, Usa	Tel. 1/949/250/8888	Fax 1/949/250/7372
www.mischeleen omes.com	1700 b carriegie Are., 72703 Santa Ana, eA, 63a	ICI. 1/ 747/ 230/ 0000	1 dx 1/ 747/ 230/ 737 2
HJP Consulting	SH, SI -C, RFID -SW		
www.hjp-consulting.com	Hauptstraße 35, 33178 Borchen, Germany	Tel. 49/5251/417760	Fax 49/5251/417766
Honeywell Access Systems	MF, SH -RFID, B -C (MG, CM, SM, CL, FP), M (TTR, H), P (TTR), R (HF	1 PE) S (HH)	
www.honeywellaccess.com	2700 Blankenbaker Pkwy, Suite 150, 40291 Louisville, KY, Usa	Tel. 1/800/6753364	Fax 1/502/2975770
WWW.money Wellaceess.com	27 00 Didiricilizated i kwy, Julie 130, 10221 Edulsville, Ni, Usa	101. 1/ 000/ 0/ 33304	1 UN 1/ 302/ 27/ 3// U
IAI industrial systems B.V.	MF -C -C (CM), MC, EP, GP		
www.iai.nl	P.O. Box 200, 5500 AEVeldhoven, The Netherlands	Tel. 31/40/2542445	Fax 31/40/2545635
Identitas	D -C, B -C (CM, SM, OPT), T (FP), GP, EP		
www.identitas.it		Tel. 39/06/4072199	Fax 39/06/4086199
www.ideiititas.it	Via Tiburtina 912, 00156 Rome, Italy	Tel. 39/00/40/2199	Lax 23/00/4000133
Identive Group	MF -RFID -TAG(RF <hf, uhf="">), M (SL), D - RFID, NFC - IC, TAG (RF-</hf,>	<lf, hf="">)</lf,>	
www.identive-transponders.com	Mu_hlweg 2c, 82054 Sauerlach, Germany	Tel. 49/8104/6495100	Fax 49/8104/649511
Idesco Oy	MF -RFID, C -C (SM, CL), TAG (RF <lf, hf="">), R (RF), T (RF)</lf,>		
www.idesco.fi	Teknologiantie 9, 90570 Oulu, Finland	Tel. 358/20/74384175	Fax 358/20/743417
IDTeck	MF, D -C, B, RFID -C (CM, SM, CL), TAG (RF <lf, hf,="" uhf="">), T (RF, FP</lf,>	P, FF, VF), SW	
www.idteck.com	5F, Ace Techno Tower B/D 684-1, Deungchon-Dong, Gangsuh-Gu, 157-030 Seoul, Ko	rea Tel. 82/2/26590055	Fax 82/2/6590086
iDTronic	MF -C, RFID -C (CL), M (SL), TAG (RF <lf, hf,="" uhf="">), R (HH, FX, RF,</lf,>	I) T (RF)	
www.idtronic-group.com	Donnersbergweg 1, 67059 Ludwigshafen am Rhein, Germany	Tel. 49/621/66900940	Fax 49/621/669009
www.iduonic group.com	politicisticity eg 1, 0,007 Eddwigstatch all Nicht, definitity	101. 47/021/00/00/40	1 dx 47/ 021/ 007007
ImageWare Systems, Inc.	MF, SH -B, C -T (FP, HG, IF, FF), VR, SW		
www.iwsinc.com	10883 Thornmint Rd , 92127 San Diego, CA, Usa	Tel. 1/858/673/8600	Fax 1/858/673/1770
Ingenico	SH, SI -C, B -T (HH, FX, RF, CL, BC, FP, POS), SW, VT		
www.ingenico.com	192 avenue Charles de Gaulle, 92200 Neuilly, France	Tel. 33/1/46258200	Fax 33/1/47725695
gemos.com	272 decide chartes de daniej 72200 feating france	101. 35/ 1/ 10230200	. dx 55/ 1/ 1/ / 25075
InkSure Technologies Inc	MF -RFID, BC -M (L,TTR, H),TAG (MK)		
www.inksure.com	P.O. Box 7006, 19407 Audubon, PA, USA	Tel. 1/954/772/8507	
	MF -C -IC SW		
Innova Card	MF -C -IC, SW ZI Athélia IV - Le Forum Rât A Quartier Roumagoua 13600 La Ciotat France	Tel 33/4/42081480	Fax 33/4/42082310
	MF -C -IC, SW ZI Athélia IV - Le Forum, Bât. A, Quartier Roumagoua, 13600 La Ciotat , France	Tel. 33/4/42981480	Fax 33/4/42083319
Innova Card	·	Tel. 33/4/42981480	Fax 33/4/42083319

Interflex Datensysteme GmbH & Co. KG MF, SI -B, C -T (RF, FP), SW P.O. Box 81 03 60, 70520 Stuttgart, Germany www.interflex.de Tel. 49/711/13220 International Bar Code MF -C, BC -C (CL), R (RF), S (FX, I) 160 Oak Street, 06033 Glastonbury, CT, Usa www.interbar.com Tel. 1/860/6599660 International Biometric Group SI -B, C -SW www.biometricgroup.com One Battery Park Plaza, 10004 New York, NY, Usa Tel. 1/212/8099491 MF -C, BC, B -C (MG, CM, SM, CL, OPT, FP) International Security Tech. www.ist-china.com No. 99 Meicun Road, 518049 Shenzhen, Guangdong, P. R.China Tel 86/755/83124964 Iris Corporation Berhad MF, SI, SH, D, VAR -C, B -C (CM, SM, CL, CMA), B (FF), P (CP), R (HH, FX, RF, I), T (IF, HH, FX, I, FP, L, MK, OCR), SW, EP Iris Smart Technology Complex, Technology Park Malaysia, 57000 Bukit Jalil, Kuala Lumpur, Malaysia Tel. 603/89960788 www.iris.com.my

Via Ponte Chiusella 28, 10090 Romano Canavese, Italy

MF -C -MC, SW, GP, EP

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Keynectis	SH - C - SW (SM, CM, CL, VF)		
www.keynectis.com	11-13 rue René Jacques - 92131 Issy-les-Moulineaux Cedex, France	Tel. +33 1 55 64 22 00	Fax +33 1 55 64 22 01
Keyware	MF, SH, SI -C -C (MG, CM, SM, CL, FP), T (RF, POS), SW, EP		
www.keyware.com	Ikaros Business Park, Ikaroslaan 24, 1930 Zaventem, Belgium	Tel. 32/2/3462523	Fax 32/2/3471688
Kronos Systems Ltd	MF -B, C -T (FP)		
www.kronos.com/uk	Kronos House, Carey Road, RG40 2NP Wokingham, UK	Tel. 44/118/9789784	Fax 44/118/9782214
Kugler Womako	MF - C - MC, C (CMA)		
www.kugler-womako.com	Schlosserstraße 15, 72622 Nürtingen, Germany	Tel. +49 7022 70020	Fax +49 7022 33444

	ROLE IN THE VALUE CHAIN D = Distributor MF = Manufacturer SH = Software House SI = System Integrator VAR = Value Added Reseller TECHNOLOGIES B = Biometrics	PRODUCT CATEGORIES A = Antenna C = Cards EP = Electronic Personalization GP = Graphic Personalization IC = Integrated Circuits M = Media MC = Machinery MV = Machine Vision	PRODUCT SPECIFICATIONS BT = Batch BC = Barcode CL = Contactless CM = Contact Memory CMA = Card Materials CP = Compact DNA = DNA EAS = Electronic Art. Surveillance	IF = Iris Feature L = Labels LF = Low Frequency MG = Magnetic MK = Marking MW = Microwave OCR = Optical Char. Recognition OPT = Optical
LEGENDA	BC = Barcode C = Cards	P = Printers R = Readers S = Scanners SW = Software T = Terminals TAG = Tags	FF = Facial Feature FP = Fingerprint FX = Fixed H = Holograms HF = High Frequency HG = Hand Geometry HH = Handheld I = Industrial	POS = Point of Sale RF = Radio Frequency SL = Smart Labels SM = Smart TTR = Thermal Transfer Ribbon UHF = Ultra High Frequency VF = Verifier VT = Vehicle Terminal

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www.labau.com.tw	3F-3, No 125, Ln 235, Bau Chiau Road, 231 Taipei, Taiwan	Tel. 886/2/89191371	Fax 886/2/89191771
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Logicode PTE Ltd	D -BC C DEID -C (HH EV) D (DE) D T (DE BT BC)		
	D -BC, C, RFID -S (HH, FX), R (RF), P, T (RF, BT, BC)	T-1 /F //4F00 /227	Fa.: (F // 4F00 /FF2
www.logicode.com.sg	10 Ubi Crescent #05-28, 408564 Ubi Techpark (Lobby B), Singapore	Tel. 65/64588/337	Fax 65/64588/553
Magna Carta Chipcard Solutions	MF -C -C (MG, CM, SM, CL), T, SW		
	Naritaweg 126, 1043 CAAmsterdam, Holland	Tel. 31/20/582/20/50	Fax 31/20/582/20/5
www.magna-carta.com	Natitaweg 120, 1045 Caaliisterualii, fiolialiu	Tel. 31/20/382/20/30	Lax 21/20/202/20/2
Magtek	MF -C -S (POS),T (POS)		
www.magtek.com	20725 South Annalee Avenue, 90746 Carson, CA, Usa	Tel. 1/800/421/5208	
www.magtex.com	207.23 South Annialee Avenue, 707-10 Carson, CA, USa	Tel. 1/000/421/3200	
Masktech GmbH	SH -C, B, RFID -IC, SW		
www.masktech.com	Fischerstrasse 19, 87435 Kempten, Germany	Tel. 49/831/51210771	Fax 49/831/5121077
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MASKIECH	(secure signature creation device), eHealth, eDriving License, eResidence Permit and Micr in the OS and can individually or complementary be activated by the user.	opayment functionality. Mos	t applications are inclu
Matica System S.r.I.	MF -C -C (MG, CM, SM, CL, FP), M (TTR, I), P (I, TTR), EP, GP, MC, MV		
		Tal 20/02/02272501	Fay 20 /02 /01 00 /270
www.maticasystem.com	Via G. Rossa 4/6, 20037 Paderno Dugnano (MI), Italy	Tel. 39/02/92272501	Fax 39/02/91084372
Maurer Electronics GmbH	MF -C -MC		
www.maurer-electronics.de	Hanauer Strasse 1, 80992 Munich, Germany	Tel. 49/89/139268630	Fax 49/89/1392680
www.maurer-electronics.de	nanduer Strasse 1, 80792 Munich, Gerniany	Tel. 49/69/139206030	Lqx 43/03/1235000
Melzer maschinenbau GmbH	MF -C, RFID -MC, C (MG, CM, SM, CL), M (L, SL), TAG (MK, RF <lf, hf,="" td="" uhf<=""><td>: MW>)</td><td></td></lf,>	: MW>)	
www.melzergmbh.com	Ruhrstr 51-55, 58332 Schwelm, Germany	Tel. 49/2336/9292/80	Fax 49/2336/9292/8
www.mcizergmbn.com	Ruinst 31 33, 30332 Schweini, derniany	101. 47/ 2330/ 7272/ 00	1 dx 47/ 2330/ 7272/ 0
Microsoft Corporation	SH -C, B, RFID, DC -SW		
www.microsoft.com	One Microsoft Way, 98052-6399 Redmond, WA, Usa	Tel. 1/800/642/7676	Fax 1/425/936/7329
Morpho	MF, SI -C, B -C (CM, SM, CL, FP), R (RF), T (RF, FP, IF, FF), SW, EP, GP		
www.morpho.com	Le Ponant de Paris 27, rue Leblanc, F-75512 Paris Cedex 15, France	Tel. 33/1/5811/2500	Fax 33/1/4070/2550
	,		
Mühlbauer Group	MF, SH, SI -RFID, C -C, M (SL), TAG (MK, RF), P (CP, I, TTR), T (FX, RF, I, BT,	FP. IF. FF. VF). SW. EP. (GP. MC. MV
www.muehlbauer.de	Josef-Muehlbauer-Platz 1, 93426 Roding, Germany	Tel. 49/9461/9520	Fax 49/9461/952110
WWW.macmbaden.ac	out muchibuter rate 1, 70 its roung, definiting	101. 17/ 7 101/ 7320	Tak 17/ 7 101/ 732110
Multicard AG	MF -C -C (MG, CM, SM, CL), T (FP, FF, VF)		
www.multicard.com	Widenholzstrasse 1, 8304 Wallisellen, Switzerland	Tel. 41/44/8779000	Fax 41/44/8310003
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Nadra	VAR, SI, SH -C, B, RFID, DC -SW, EP, GP		
	,,,,,		Fax 92/51/9202939
	State Rank of Dakietan Ruilding, Shahrah-e-Jamburiat, C-E/2, 44000 Telamehad, Dakietan	Tol 02/51/0205540	
www.nadra.gov.pk	State Bank of Pakistan Building, Shahrah-e-Jamhuriat, G-5/2, 44000 Islamabad, Pakistan	Tel. 92/51/9205568	1 dx 92/ J1/ 9202939
www.nadra.gov.pk			1 dx 92/ 31/ 9202939
www.nadra.gov.pk Nagra ID	MF -C, RFID -C (MG, CM, SM, CL), M (L,TTR, H, I),TAG (RF <lf, hf,="" uhf="">)</lf,>	, EP, GP	
www.nadra.gov.pk			Fax 41/32/9240400
www.nadra.gov.pk Nagra ID www.nagraid.com	MF -C, RFID -C (MG, CM, SM, CL), M (L, TTR, H, I), TAG (RF <lf, hf,="" uhf="">) Crêt du Locle 10, 2301La Chaux-de-Fonds, Switzerland</lf,>	, EP, GP	
www.nadra.gov.pk Nagra ID	MF -C, RFID -C (MG, CM, SM, CL), M (L,TTR, H, I),TAG (RF <lf, hf,="" uhf="">)</lf,>	, EP, GP	

NEC Solutions (America) Inc	SI -B -T (FP), SW		
www.necam.com/ids/law	10850 Gold Center Drive, Suite 200, 95670 Rancho Cordova, CA, Usa	Tel. 1/800/777/2347	Fax 1/916/4637041
Nexus	SH, SI -C, B, NFC, RFID -SW, EP, GP		
www.vps.de	Carl-Zeiss-Strasse 2, 76275 Ettlingen, Germany	Tel. 49/7243/54880	Fax 49/7243/548811
Nfive Software	SH -C, BC, RFID, B -SW		
www.nfive.com	Edificio OneWorld, Urb Belo Horizonte Lt20, 2655-241 Ericeira, Portugal	Tel. 351/261/860450	Fax 351/261/865/647
Oberthur Technologies	MF, SI -C -C (MG, SM, CL), SW, EP, GP		
www.oberthurcs.com	50, quai Michelet, 92300 Levallois-Perret, France	Tel. 33/1/ 5546/7200	Fax 33/1/ 5546/7201
Omnia Technologies	MF -RFID, C -TAG (RF <lf, hf,="" uhf="">)</lf,>		
www.omniatags.com	Plot No. 68, Sector - 5, IMT Manesar, 122050 Gurgaon, Haryana, India	Tel. 91/124/4366411	Fax 91/1244366410
Orell Füssli	MF -C -C (CL,CM), EP		
www.ofs.ch	Dietzingerstrasse 3, CH 8036 Zurich, Switzerland	Tel. 41/44/466/7711	Fax 41/44/466/7901
Otto Künnecke GmbH	MF, SI -C -C (MG, SM), GP, EP, MC		
www.kuennecke.com	Zeppelinstrasse 10, 37603 Holzminden, Niedersachsen, Germany	Tel. 49/5531/9300545	Fax 49/5531/9300903
PAV Card GmbH	MF -C, RFID -C (MG, CM, SM, CL), EP, GP, TAG (RF <hf>), M</hf>		
www.pavcard.de	Hamburger Strasse 6, 22952 Luetjensee, Germany	Tel. 49/4154/7990	Fax 49/4154/799151
Prooftag	MF -C -C (OPT), M (L), TAG (MK)		
www.prooftag.com	350, Av d'Italie, 82000 Montauban, France	Tel. 33/5/63211050	Fax 33/5/63211058
ruhlamat GmbH	MF - C, RFID - A, C(CL), EP (MK), GP, MC		
www.ruhlamat.com	Sonnenacker 2, 99819 Marksuhl, Germany	Tel. 49/369259290	Fax 49/36925929111
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	KULE IN THE VALUE CHA	IIN PKU	PRODUCT CATEGORIES		PRODUCT SPECIFICATIONS		
	D = Distributor	A	= Antenna	BT	= Batch		= Iris Feature
	MF = Manufacturer	C	= Cards	BC	= Barcode		= Labels
	SH = Software House	EP	= Electronic Personalization	CL	= Contactless	LF	= Low Frequency
	SI = System Integrat		= Graphic Personalization	CM	= Contact Memory	MG	= Magnetic
	VAR = Value Added Re		= Integrated Circuits	CMA	= Card Materials	MK	= Marking
	VAR = Value Added Re	M	= Media	CP	= Compact	MW	= Microwave
	TECHNOLOGIES	Mc	= Machinery	DNA	= DNA	OCR	= Optical Char. Recognition
		MV	= Machine Vision	EAS	= Electronic Art. Surveillance	OPT	= Optical
	B = Biometrics			FF	= Facial Feature	POS	= Point of Sale
	BC = Barcode	l P	= Printers	FP	= Fingerprint	RF	= Radio Frequency
	C = Cards	R	= Readers	FX	= Fixed	SL	= Smart Labels
	DC = Data Collection		= Scanners	H H	= Holograms	SM	= Smart
	NFC = Near Field Com	n. SW	= Software	HE	= High Frequency	TTR	= Thermal Transfer Ribbon
ਫ	RFID = Radio Frequenc	v T	= Terminals	HG	= Hand Geometry	ÜHF	= Ultra High Frequency
	Identification D		= Tags	HH	= Handheld	VF	= Verifier
	RTLS = Real Time Loc. S		= Voice Recognition		= Industrial	VŤ	= Vehicle Terminal
	NOCE THE CONTRACT OF THE CONTR		- voice-recognition				

RF IDeas Inc	MF -RFID, NFC -C (MG, CM,SM, CL), TAG (RF <lf, hf="">), R (RF)</lf,>			
www.rfideas.com	4020 Winnetka Ave, 60008 Rolling Meadows, IL, Usa	Tel. 1/847/8701723	Fax 1/847/4831129	
Safe ID Solutions AG	MF, SI -C, RFID -C (CL), GP, EP, SW, MC			
www.safe-id.de	Ottobrunner Str. 43, 82008 Unterhaching, Germany	Tel. 49/89/4521260	Fax 49/89/452126126	
SafeNet, Inc.	MF -C -C (SM), SW			
www.safenet-inc.com	4690 Millennium Drive, 21017 Belcamp, MD, U.S.A.	Tel. 1/410/931/7500	Fax 1/410/931/7524	
Schreiner LogiData	MF -C, RFID, BC -C (SM, CL), M(L, SL, I), TAG (RF <hf, uhf="">)</hf,>			
www.schreiner-logidata.com	Bruckmannring 22, 85764 Oberschleissheim, Germany	Tel. 49/89/31584/4140	Fax 49/89/31584/410	
www.sementer rogidata.com	browning 21, 607 or obcrosnicionicini, actinary	101. 17/ 07/ 3130 1/ 11 10	Tuk 17/07/31301/110	
SCM Microsystems (Identiv)	MF -RFID, NFC -R (HH, FX, RF), T (HH, FX, RF)			
www.scmmicro.com	Oskar-Messter-Straße 13, 85737 Ismaning, Germany	Tel. 49/89/9595/5000	Fax 49/89/9595/5555	
Somme Tech Consultance	CH CLIVAD C (CLICM CAN ED T (FE OCD TTO)			
SecureTech Consultancy	SH, SI, VAR - C (CL, CM, SM), EP,T (FF, OCR, TTR)	Tol + 00 51 111 111 700	Foy 1 00 F1 442 400	
www.securetech-consultancy.com	827, Street No. 85, I-8/4, Islamabad-44000, Pakistan	Tel. +92 51 111 111 782	Fax +92 51 4436480	
Selex Elsag	MF, SH, SI -C, B, RFID, DC -C (CM, SM, CL), TAG (RF <hf, uhf="">), P (I), R (HH,</hf,>	FX, RF, I), S (POS, I, OCR),T (FP, FF), SW, GP, I	
www.selexelsag.com	Via Puccini, 2, 16154 Genova, Italy	Tel. 39/010/65821	Fax 39/010/6512898	
Sitroncis	MF -C -C (SM), IC			
www.sitronics.com	39/5 3-ya Tverskaya-Yamskaya St. Building I, 125047 Moscow, Russia	Tel. 7/495/2250030	Fax 7/495/2250036	
Chidata AC	MED CL C DEID C/CM CL ODT MC) M/(TTD) TAC/DE (LEUE,) D/(DTTD) D/(III	EV DE) CALL EV DOC) (WT(III EV BC BOCV	
Skidata AG	MF,D,SI-C,RFID-C(SM,CL,OPT,MG),M(L,TTR),TAG(RF <lf,hf>),P(CP,TTR),R(HH</lf,hf>			
www.skidata.com	Unterbergstrasse 40, 5083 Grödig - Salzburg, Austria	Tel. 43/6246/8880	Fax 43/6246/8887	
Smartware	MF -C, RFID -EP, GP, R (RF)			
www.smartware.fr	11, Avenue des Andes, Le Carthagène, Z.A. de Courtaboeuf, 91940 Les Ulis, France	Tel. 33/1/6486/2525	Fax 33/1/6486/2526	
Spartanics	MF -C, RFID -C (MG, CM, SM), M (L), P (I)			
www.spartanics.com	3605 Edison Place, 60008 Rolling Meadows, IL, Usa	Tel. 1/847/3945700	Fax 1/847/3940409	
STMicroelectronics	MF -C, RFID, B -C (CM, SM, CL, FP), M (SL), TAG (RF <hf, uhf="">), IC</hf,>			
www.st.com	39, Chemin du Champ des Filles CP 21, 1228 Plan-Les-Ouates, Geneva 15, Switzerland	Tel. 41/22/9292929	Fax 41/22/929/2900	
www.st.com	37, Chemin du Champ des Filles Cr 21, 1220 Fiair Les Ouales, Geneva 13, Switzerland	Tel. 41/22/9292929	T dX 41/22/929/2900	
Studio Card Ltd.	SI, VAR, D -C, RFID -C (CL, SM), M, TAG (RF <lf, hf="">), R (RF), T (RF)</lf,>			
www.rfid.bg	36, Dragan Tsankov Blvd., Interpred World Trade Centre, Office B 324, 1040 Sofia, Bulgaria	Tel. 359/886/718545	Fax 359/2/9693330	
Symbolic S.p.A.	D -C -C (SM)			
www.symbolic.it	Viale Mentana 29, 43121 Parma, Italy	Tel. 39/0521/708811	Fax 39/0521/776190	
Szzt Electronics Group	MF -C, DC -C (MG, SM), R, P, T (HH, BC, POS), SW, EP, GP			
www.szzt.com	5/F, West Coast Bldg, Nan You Rd, 518054 Nan Shan Dist., Shenzhen, Guangdong, China	Tel. 86/755/26490094	Fax 86/755/26490099	
Texas Instruments RFID Systems MF -RFID, C -C (CL), M (SL), TAG (RF <lf, hf,="" uhf="">), IC, A, R (HH, FX, RF), T (RF), SW</lf,>				
www.ti-rfid.com	6550 Chase Oaks Blvd, 75023 Plano, TX, Usa	Tel. 1/800/962/7343	Fax 1/214/567/7343	
Thales	MF, SI -B, NFC -IC, A, T(FX, FP, IF, FF), SW, EP			
www.thalesgroup.com	20-22 rue Grange Dame Rose, 78141 Velizi, France	Tel. 33/1/73320000		

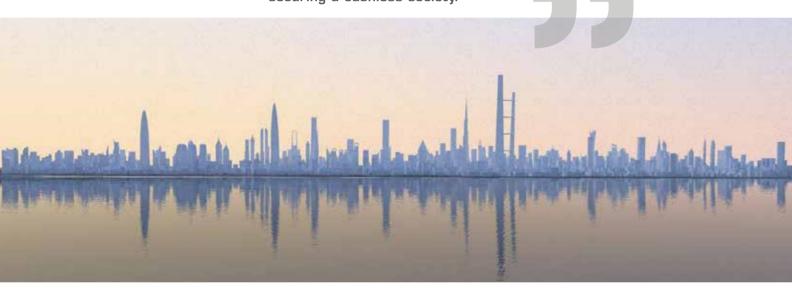
Trüb AG	MF, SI -C, B, NFC -C (MG, CM, SM, CL, FP), M (H), TAG (RF <lf, hf="">), IC, A, P (TTR), SW, EP, GP, MC</lf,>					
www.trueb.ch	Hintere Bahnhofstrasse 12, 5001 Aarau, Switzerland	Tel. 41/62/8320000	Fax 41/62/8320100			
Ultra Electronics Card Systems	MF -C, BC -M (TTR, H), P (CP, TTR)					
www.magicard.com	Hampshire Road, DT4 9XD Weymouth, Dorset, UK	Tel. 44/1305/784738	Fax 44/1305/777118			
Unisys	SI, SH, VAR -C, B -C (MG,SM,OPT,FP), T (HH, FX, RF, BT, BC, FP, IF, FF, VF), VR, SW, EP, GP					
www.unisys.com/biometrics	801 Lakeview Drive, 19422 Blue Bell, PA, Usa					
Vasco Data Security International	MF -C -R (HH), SW					
www.vasco.com	Koningin Astridlaan 164, 1780 Wemmel, Belgium	Tel. 32/2/6099700	Fax 32/2/6099709			
VeriFone, Inc.	MF -C -T (HH, POS), P, SW					
www.verifone.com	2099 Gateway Place, Suite 600, 95110 San Jose, CA, Usa	Tel. 1/408/232/7800	Fax 1/408/232/7811			
www.vernone.com	2077 datemay i lace, suite 600, 75110 sail 6030, ori, 63d	101. 17 100/ 232/ 7000	1 dx 1/ 100/ 232/ 7 011			
Maniai	CL C DC DEID C CW					
Verisign www.verisign.com	SI -C, DC, RFID -C, SW 487 E. Middlefield Road, 94043 Mountain View, Usa	Tel. 1/650/4263535				
www.verisign.com	467 E. Mildulellelu Koad, 94045 Mildullalli View, OSa	lei. 1/030/4203333				
10.1 B	ME 0 0 0 0 (EV EE ED VE) E					
Vision-Box	MF -C, B -C, R (FX, FF, FP, VF), T	T-1 251 /01 /154 /2000	Fa.: 251 /21 /354 /2001			
www.vision-box.com	Rua Casal do Canas n.2, Zona Industrial de Alfragide, 2790-204 Carnaxide, Portugal	Tel. 351/21/154/3900	Fax 351/21/154/3901			
Vlatacom d.o.o.	MF, SI, SH -C, B, DC -R(HH, FX,RF <hf>), S(OCR), T (HH, BC, FP, FF, RF, VF)</hf>					
www.vlatacom.com	5 Milutina Milankovica, 11070 Belgrade, Serbia	Tel. 381/11/377/1100	Fax 381/11/377/1199			
Wick Hill Group plc	D -B, C -C (SM, CL, FP), SW, EP					
www.wickhill.com	River Court, GU21 5RP Woking, UK	Tel. 44/1483/227600	Fax 44/1483/227700			
Wincor Nixdorf International GmbH	MF, SH, SI -RFID, C -T (HH, FX, RF, BC, POS, VF), R (HH, FX, POS), SW, P (C	P)				
www.wincor-nixdorf.com	Heinz-Nixdorf-Ring 1, 33106 Paderborn, Germany	Tel. 49/5251/69330	Fax 49/5251/6936767			
WiseKey	MF, SH - C, DC - T (VF), SW					
www.wisekey.com	World Trade Center II, 29, Route de Pré-Bois, P.O. Box 853, CH-1215 Genève 15, Switzerland	Tel. +41 22 594 30 00				
ZeitControl cardsystems	ntrol cardsystems MF -C, RFID -M (SL), TAG (RF <lf, hf="">), A, R (HH,FX,RF,I), T (HH,FX,RF,I), EP, MC</lf,>					
www.zeitcontrol.de	Siedlerweg 39, 32429 Minden, Germany	Tel. 49/571/505220	Fax 49/571/5052299			

GENDA	BC	M = Media MC = Machinery MV = Machine Vision P = Printers R = Readers S = Scanners SW = Software T = Terminals	PRODUCT SPECIFICATIONS BT = Batch BC = Barcode CL = Contactless CM = Contact Memory CMA = Card Materials CP = Compact DNA = DNA EAS = Electronic Art. Surveillance FF = Facial Feature FP = Fingerprint FX = Fixed H = Holograms HF = High Frequency HG = Hand Geometry HH = Handheld	IF L LF MG MK WW OCRT POS RF SL SM TTR UHF	= Iris Feature = Labels = Low Frequency = Magnetic = Marking = Microwave = Optical Char. Recognition = Optical = Point of Sale = Radio Frequency = Smart Labels = Smart = Thermal Transfer Ribbon = Ultra High Frequency = Verifier
LEG	RFID = Radio Frequency Identification Device RTLS = Real Time Loc. System	TAG = Tags		UHF VF VT	= Ultra High Frequency = Verifier = Vehicle Terminal

FINANCE TRANSPARENCY FORUM



The Sustainability Summit opens its 7th year of activities. At the forefront in 2015: the Finance Transparency Forum, the newest initiative created among its working groups engaging policy makers and industry leaders driving modernization projects for societal development. Among the main priorities set for the Finance Transparency Forum's agenda, the key topics for this year's debate are strengthening regulations, addressing the analytical divide, facilitating financial inclusion, securing a cashless society.



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