INsight

IN GROUPE

2023.24
Review & Perspectives

SUMMARY

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01

The Right to be You

2022:
OUR ACHIEVEMENTS

516 M€
turnover, +14%
growth, 16,6%
EBITDA

58 %
of turnover generated
in the competitive field

1900
employees

3,8 %
of turnover invested in
R&D and innovation

130
countries worldwide use our
products and services

30
government
partners

3,5 %
increase in
workforce

10
million professional
identities issued

6,6
million electronic
French ID cards

2
billion certificates
issued for IoT*
*Internet of Things

5,4
million French
biometric passports

60
million unique requests
on our healthcare platform

25 %
increase in our passport
production capacity

FOREWORD BY DIDIER TRUTT

2022 was an extraordinary year in many ways, both on the international stage and for IN Groupe. I won't delve into the global situation, even though the conflict in Ukraine, as well as inflationary trends in raw materials have had direct repercussions for the Group. But these were challenges we were able to overcome, providing a valuable insight into the maturity of our industrial organisation.

For IN Groupe, 2022 was a notable year in many respects. With 5.4 million passports produced and customised for France, along with 6.6 million next-generation electronic identity cards, IN Groupe stepped up to meet an unprecedented demand from fellow citizens. By extending our capacity, and with the exceptional commitment of our different teams providing round-the-clock personalisation services over the summer period, IN Groupe fulfilled its responsibility as the national state printing house. At the height of this demand, we were able to achieve personalisation turnaround times of 7 days, as well as actively participate in an emergency plan set up by the National Agency for Secured Documents (l'Agence Nationale des Titres Sécurisés) for supplying municipalities with around 100 devices for processing secure electronic documents. This ability to ensure the production and customisation of all types of secure documents also demonstrates the resilience of our strategic supply plans for critical components in an inter-national context that remains tense, particularly for electronic components. This achievement also positively illustrates the strategic choices made to ensure IN Groupe's direct control over certain critical security components,such as holograms, or the implementation of a multi-sourcing approach with our suppliers. Our ongoing export activities have resulted in new partnerships with foreign governments, as well as the significant growth of our operations in the payments sector (electronic

components for payment cards). In addition, in 2022, we intensified our strategy to assist governments and businesses in their digital transformation efforts. As a result, it has become evident that the securing of digital identities for both individuals and objects is a fundamental requirement for ensuring the cybersecurity of organisations. With 60 million requests on the digital identity platform for healthcare professionals, developed for the National Digital Health Agency (l'Agence du Numérique en Santé), along with the issuance of 10 million professional digital identities and 2 billion digital certificates for IoT security, IN Groupe has solidified its leading role within the French and European cyber ecosystem and fully

asserted itself as a "Digital Sovereignty Company". The Group's results reflect this momentum, with a record revenue of €516 million, a growth rate of 14% (+16% for EBITDA), and a positive impact on employment, with a 3.5% increase in workforce, bringing the total number of employees to 1,900. This growth is aligned with a proactive environmental policy. Here, too, the results demonstrate our ongoing commitment: a 20% reduction in waste compared to 2019, despite a doubling of production capacity since 2015, as well as a 60% decrease in greenhouse gas emissions over 10 years, and a 17% reduction in energy consumption per employee. 2022 underscored

the strong foundation of our Digital Odyssey 2025 plan. In 2023, our goal is to reinforce this trajectory by continuing to implement our strategy, which integrates the security of identities, personal data, and services in both the physical and digital realms. This commitment to a phygital strategy, combined with the growth of our digital identity services, positions us as a major player in the formation and operation of the Potential Consortium, selected by the European Commission to pave the way for future use cases related to the European digital identity wallet. More than ever, IN Groupe upholds a European vision of identity and the safeguarding of personal data, at a time when the universality of the digital realm is fragmenting into blocs with often conflicting values.

This INsight for 2022-2023 offers an overview of our achievements and ambitions for making life easier and more secure for everyone, allowing individuals to assert their rights and live with peace of mind. That's the Right to Be You!

"Identity is a fundamental right that must be protected against all forms of monetisation, commercial exploi-tation, or access restriction. Indeed, everyone should have the ability to identify themselves and to be able to validate this identity at any given moment, whether in their private or professional life, or in their financial transactions."

1.1

About IN Groupe

Our commitment: to make everyone's life easier by offering peace of mind

We firmly believe that your identity and personal data must be protected and that your interactions should remain trustworthy in both the physical and digital worlds. We contribute to making life easier and safer for everyone so that each individual can assert their rights and live with peace of mind. Regardless of the challenge, IN Groupe, a digital sovereignty company, contributes to upholding a fundamental right for everyone: the Right to Be You.

Our mission: to secure interactions and personal data

In a world of increasing interaction, we protect citizens' identities, transactions, and assets, to contribute to the security of society and the economy. As a partner to the French Government for nearly 500 years, we offer identity solutions and trust services that incorporate the best technologies, whether electronic, optical, holographic, biometric, or digital.
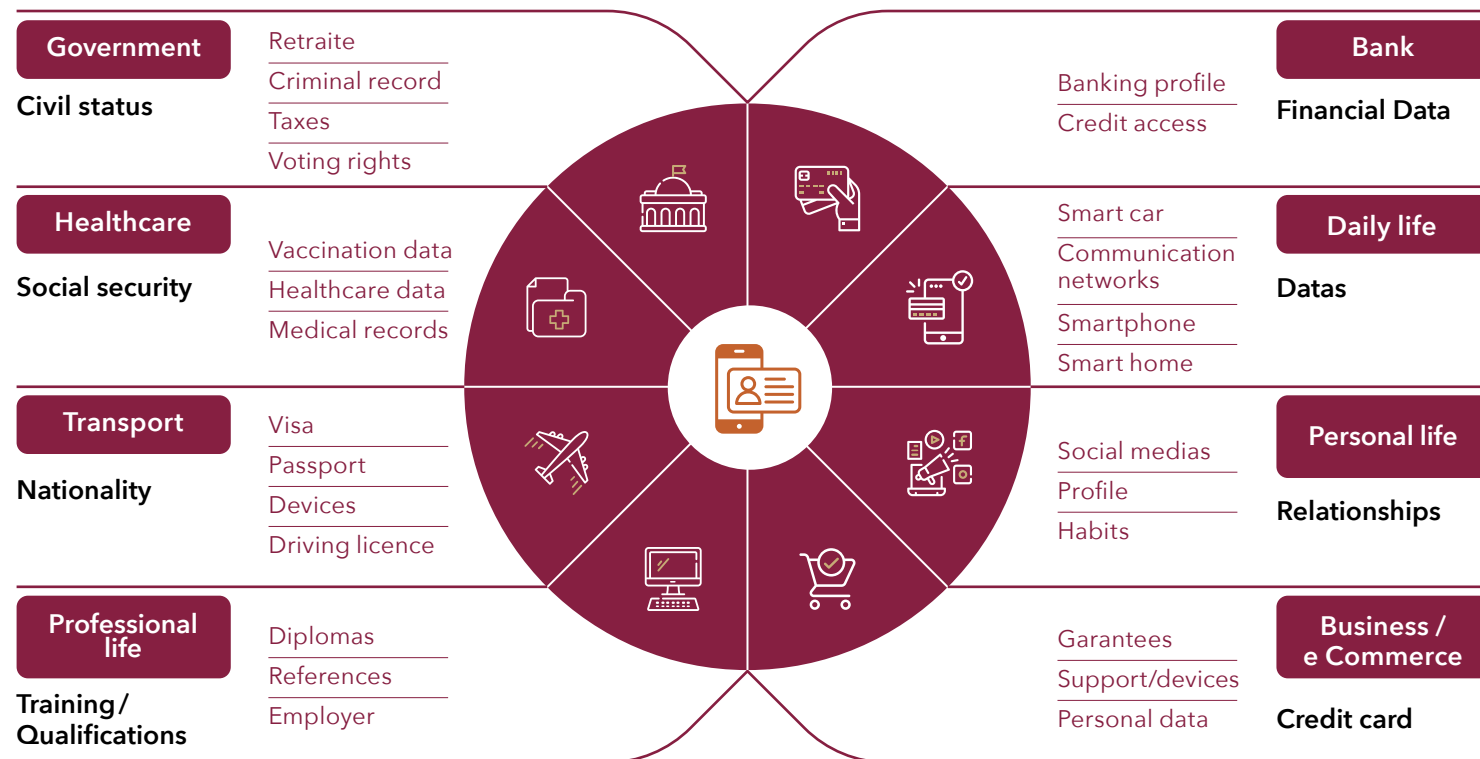
At the heart of Europe, a group dedicated to securing the data of Governments, businesses, and citizens

Our vision is based on the observation that identity spans all sectors of activity, in both the physical and digital world, where barriers are diminishing every day.
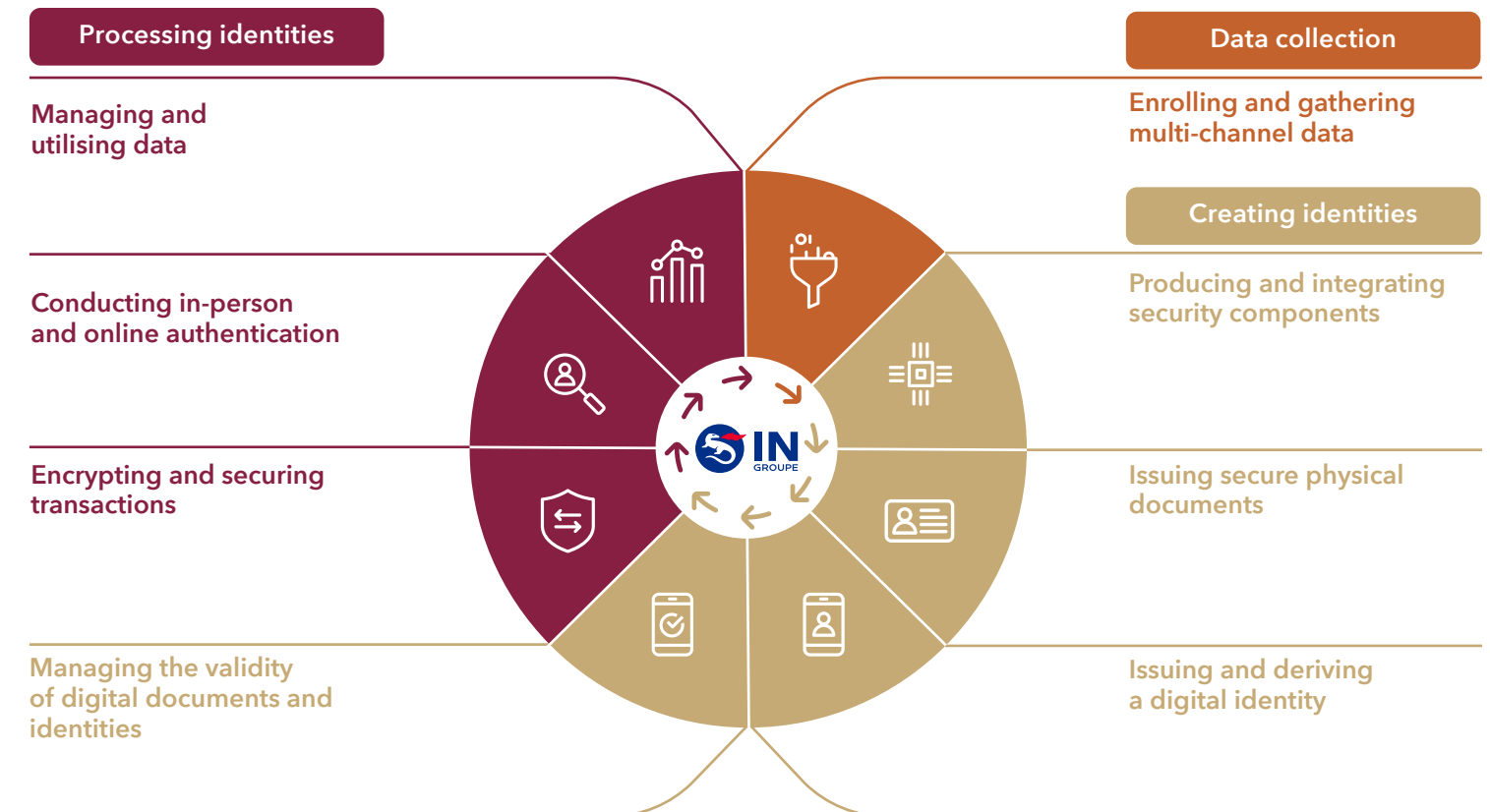Providing security and ease of use of identity, together with ensuring the protection of personal data, are at the core of challenges faced by society and the digital economy. From the transport to banking sector, from healthcare to citizenship matters, from the professional sphere to the personal sphere, situations that require access to identity data are constantly proliferating, thereby increasing the need for trust with regard to interactions and transactions. This is why the organisation of the group is based on three pillars, to address the three major challenges in our markets: legal identity, digital services, and secure components. We are a French group with a European dimension, ensuring a fully secure identity lifecycle and value chain. Protecting the identities of individuals and objects is at the heart of our mission: we support transformations in every sector of activity by providing solutions that are reliable and secure, and that respect the need to protect every citizen's personal data.

Government	
Civil status	Retraite
	Criminal record
	Taxes
	Voting rights

Healthcare	
Social security	Vaccination data
	Healthcare data
	Medical records

Transport	
Nationality	Visa
	Passport
	Devices
	Driving licence

Professional life	
Training / Qualifications	Diplomas
	References
	Employer

Bank	
Financial Data	Banking profile
	Credit access

Daily life	
Datas	Smart car
	Communication networks
	Smartphone
	Smart home

Personal life	
Relationships	Social medias
	Profile
	Habits

Business / e Commerce	
Credit card	Garantees
	Support/devices
	Personal data

**Identity impacts all sectors of activity.
It is at the core of society and the digital economy.**

Processing identities

Managing and utilising data

Conducting in-person and online authentication

Encrypting and securing transactions

Managing the validity of digital documents and identities

Data collection

Enrolling and gathering multi-channel data

Creating identities

Producing and integrating security components

Issuing secure physical documents

Issuing and deriving a digital identity

At the heart of Europe, a group dedicated to securing the data of Governments, businesses, and citizens

As the national state printing house, we offer a comprehensive range of solutions, products, and services for the entire value chain, including:

Identity documents and systems – passports, identity cards, residence permits, driving licences, systems for managing, issuing, and personalising identity documents, and border control systems.

Digital identity solutions for governments and professionals, respecting the data protection rights of every user – digital wallets, proof of identity, identity attributes, certificates associated with high-level authentication criteria.

Biometric products and solutions – contact and contactless sensors, facial recognition solutions, etc.

Trusted service platforms and secure certificate management for individuals and objects, and document dematerialisation and secure printing solutions.

Highly secure optical, holographic, or electronic components and associated services.

500 years of history, 10 years of transformation

1538
Francis I creates the first printing house to the King

1640
New name: Imprimerie Royale (Royal Printing Works)

1993
Imprimerie Nationale (National Printing Works) becomes Imprimerie Nationale S.A., a private limited company with 100% state capital

2003
Opening of first regulated, European, secured service for the Ministry of Transport

2018
New positioning and branding to serve all our customers worldwide: Governments, citizens and businesses

2017
Second integration of sovereign technologies with Thales' biometric activities, identity and control systems

2014
First integration of sovereign technologies with SPS' secure electronic components

2008
First personalised biometric document issued

2019
Third integration of sovereign technologies with Surys' optical and holographic components for identity and fiduciary solutions

2020
Acceleration of our presence on European identity market for professionals and objects with the integration of Nexus' technologies

2021
Electronic credentials incorporating the latest generation digital sovereign identities in France and Monaco

2025
Identity at the heart of digital trust for Governments, businesses, individuals, and objects

From our founding in 1538, to the opening of our first regulated, European, secured service in 2003, followed by the issuance of the first personalised biometric document in France in 2008, we have, in the space of a few years, acquired major technologies in the field of identity and services. This enables us to provide all of our customers with sovereign solutions and technologies, along with an expertise that covers the entire identity value chain.
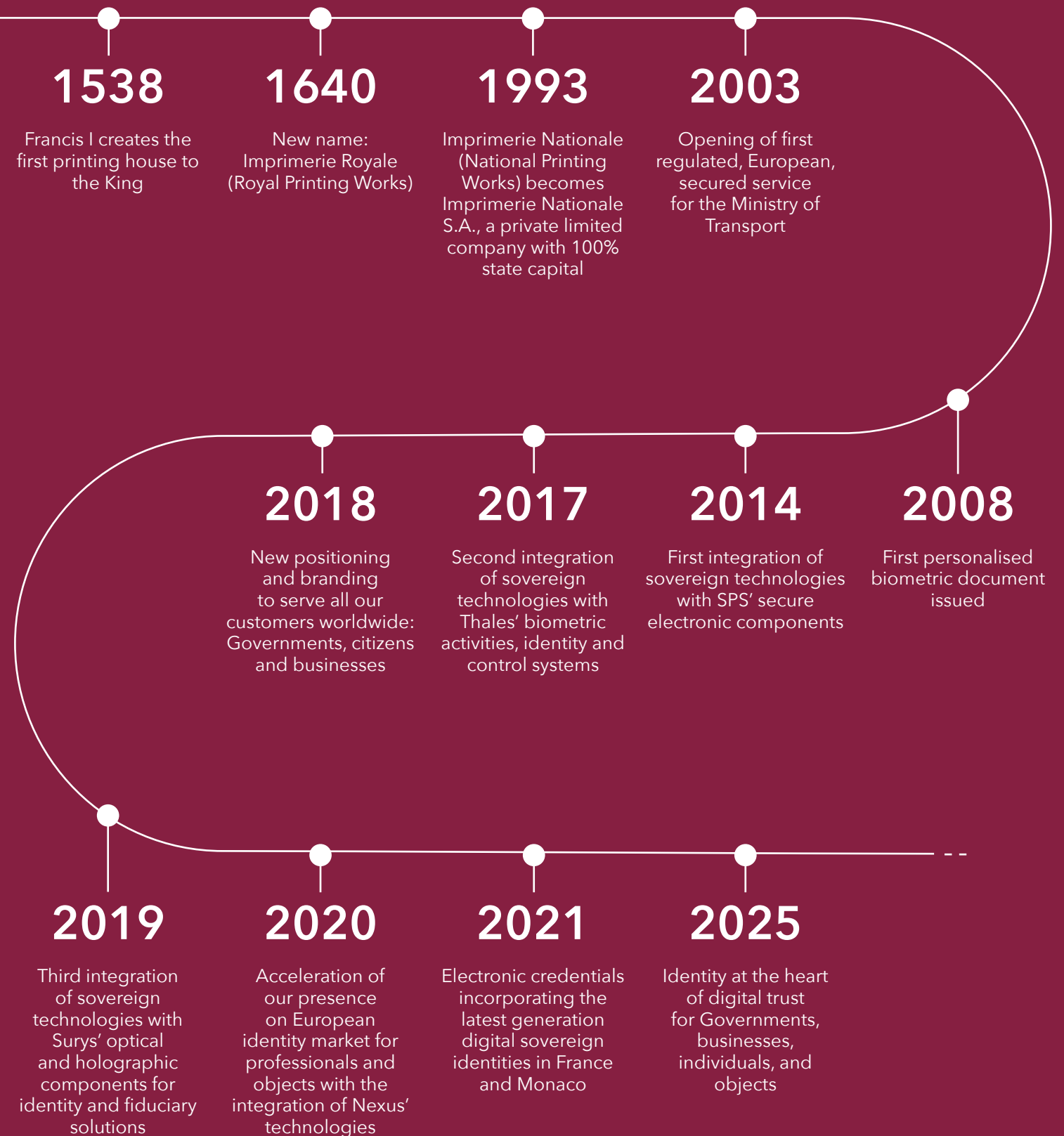
Our brands

For IN Groupe, supporting the transformation of different practices while ensuring the security of physical, digital, professional, and sovereign identities requires bringing together the best technical and technological expertise in each field of operation.

By leveraging four leading brands in their respective markets, the Group possesses all the expertise, skills, and technologies associated with the fields of digital identity, secure credentials, blockchain, border control, biometrics, optical security, electronic components, contactless technologies, professional identities, object identity, design, and more. In line with the Group's transformation and the successive integration of SPS, Surys, and Nexus, each of IN Groupe's brands underwent a visual identity evolution in 2022, reflecting the intention to share a new common frame of reference.

Thanks to these brands, the Group's mission, and its desire to expand its geographical, technical, and technological footprint, continue to progress and strengthen. The new visual identity of these commercial brands reflects their affiliation with IN Groupe – which upholds the legacy and culture of the Group – while highlighting the place of each brand at the heart of the Group's strategy.

Identity solutions for Governments and administrations

As a leading European actor working in the public interest, IN Groupe is a trusted partner in supporting the transformation of identity-based practices for citizens, professionals, and objects. IN Groupe ensures that everyone has the right to be themselves by facilitating the use of identities and their associated rights through secure solutions designed for present and future generations.

Solutions for businesses, professionals, and IoT

Digitalisation is an essential driver for business development, and identity is its cornerstone. To support these transformations, IN Groupe relies on the Nexus brand to secure the identity of individuals and objects and ensure that organisations remain resilient in any context. Nexus provides trusted solutions designed to integrate into any existing corporate system, securing the management of professional identities, objects, and people within the company.

Electronic components for identity and the banking sector

To meet the constant need for cards and passports to evolve, combined with the integration of electronics and biometrics, IN Groupe relies on SPS, its electronic components brand. SPS creates value for customers through different product lines that contribute to the development of new applications, including contactless and biometrics. SPS's electronic components integrate into any type of support to secure and facilitate transactions

Optical security for identity and fiduciary matters

Every new technology that offers a new use also brings with it new types of fraud. To stay ahead of these threats, IN Groupe relies on the Surys brand to provide highly technical optical and holographic components, where innovation and design meet the highest standards in the world. Surys makes every component part of a scientific challenge to push back the limits of technology and set new security standards for combating fraud and facilitating authentication.

1.2

Group governance bodies

The development of new activities, along with an expanded international presence, support the Group's ambition to safeguard the identity of all people – whether that identity be physical or digital – as well as ensure the security of interactions. To support this goal, the Group relies on a governance structure comprising a Board of Directors and an Executive Committee. The Board of Directors is supported by four committees responsible for monitoring the strategic actions undertaken by the Group, as well as defining and ensuring the proper use of resources to achieve performance targets. The Group has also established six control mechanisms that allow it to further enhance data protection, cybersecurity, and ethical and societal commitments.

Board of Directors

The Board of Directors establishes the Group's strategic orientation based on strategic lines presented by the executive management. It reviews all matters concerning the operation of the company and makes decisions on related issues. As a governance body of the company, the Board of Directors acts in the social interest of the company. Its purpose is to deliberate on the main strategic, economic, financial, and technological direction of the Group and its subsidiaries, and to ensure that activities aligned with this direction are implemented by the executive management. This governance framework is based on the application of Ordinance 2014-948 of 20 August, 2014, relating to the governance and management of capital belonging to public shareholding companies. Bottom of Form

State-appointed Director	Directors appointed by the General Assembly / Independent Directors	Directors appointed by the General Assembly, based on State recommendation	Directors representing employees
Ludovic Plante State Representative	**Didier Trutt** President – CEO Chair of the Strategic Committee	**Valérie Therond**	**Céline Gouveia**
	Chantal Lory Chair of the Audit and Accounts Committee	**Rémi Steiner**	**Annick Eytier**
	Aurélie Stock-Poeuf	**Yves Tyrode** Chair of the Offers Committee	**Élodie Ziolkowski**
	Michel Gonnet Chair of the Governance and CSER Committee		**Frédéric Lepetz**

The Board of Directors is supported by the proposals, recommendations, and opinions of 4 committees, defined as follows:

01
Strategic Committee

A strategic committee tasked by the Board of Directors with improving the quality of information emanating from the directors and Board discussions, with regard to the Group's strategic direction.

02
Audit and Accounts Committee

An audit and accounts committee tasked by the Board of Directors with monitoring issues relating to the preparation and auditing of accounting and financial information.

03
Governance and CSER Committee

A governance and CSER (corporate social and environmental responsibility) committee tasked by the Board of Directors with recommending individuals who, apart from the CEO, should be appointed as corporate officers of the Company, proposing policies for the remuneration of corporate officers, and reviewing the company's corporate social responsibility (CSR) policy.

04
Offers Committee

An offers committee tasked by the Board of Directors with examining complex commercial offers – or those involving the acquisition of a stake in the capital of a company – that IN Groupe, or one of its subsidiaries, is intending to submit.

Executive Committee

IN Groupe's Executive Committee represents the entirety of the Group's operating divisions and support functions.

The Executive Committee analyses performance and results, decides on actions for achieving set objectives and manages the Group's operations.

Yann Haguet
Executive Vice President Identity Division

Audrey Mariani
Secretary General

Michaël Zafrany
Vice President Group Business Performance and Operations

Frédéric Trojani
Executive Vice President Secure Components Division

Antoine Paoli
Chief Purchasing Officer

Didier Trutt
President – CEO

Romain Galesne-Fontaine
Executive Vice President Public Affairs and External Communication

Anne Corbin
Executive Vice President Human Resources

David Concordel
Executive Vice President Digital Services Division

Arnaud Boussemart
Executive Vice President Finance and Administration

1.3

Integrity and compliance

Our mission, in our service to Governments, businesses, and citizens, covers many sensitive areas. In this regard, ethics, rigour, compliance, and security are prerequisites for the fulfilment of our objectives, whether government-related or not.

Control mechanisms
Internal controls:
Align internal controls with the organisation and its objectives, commitments, and risks, using the COSO Framework as a reference.

Uphold a culture of strong internal controls by engaging the support of networks within the business units and support functions.

Compliance:
Within the framework of GDPR, the Group has appointed a Data Protection Officer (DPO), a specific point of contact for data protection, responsible for data security, ensuring the exercise of rights and information for individuals, and the protection of personal data. Each business unit has a dedicated DPO contact to support the development of our platforms, solutions, and digital services.

Regarding the Sapin II Law, the Group has implemented a compliant framework in accordance with this law, including a code of conduct integrated within its internal regulations, including training and awareness programmes for employees, and an alert mechanism.

Quality: IMS (Integrated Management System)
Provides a methodology for managing processes to best meet customer expectations while ensuring an approach of continuous improvement to achieve operational excellence.

To meet customer expectations, IN Groupe has obtained certifications attesting to its adherence to certain standards and regulations within its processes (ISO 9001, ISO 14001, ISO 45001, ISO 27001, MasterCard, Intergraf), as well as for its products (eg., the RGS/eIDAS qualification).

The Risk Committee comprises members of the Executive Committee, the Chief Compliance Officer, and the Director of Audit and Internal Control. It oversees an assessment and management system for controlling risks. Regular updates are made to the mapping of risks and opportunities, thereby contributing to the decision-making and operational processes of the Group, and facilitating the achievement of its strategic objectives.

Several independent and objective audits are conducted internally. These have, in particular, led to the establishment of a charter outlining the principles of internal auditing in accordance with audit standards and the Group's values, as well as an audit plan covering compliance with laws and regulations, and the evaluation of internal controls and risk management.

A group with global presence
For IN Groupe, supporting the transformation of different applications while ensuring the security of physical, digital, professional, or sovereign identities requires bringing together the best technical and technological expertise in each field of operation. Leveraging 4 leading brands in their respective markets, the Group possesses the expertise, skills, and technologies to cover all aspects of digital identity, secure documents, blockchain, border control, biometrics, optical security, electronic components, contactless technologies, professional identities, object identity, design, and more.
In line with the Group's transformation and the successive integration of the companies SPS, Surys, and Nexus, each of IN Groupe's brands underwent a graphical evolution in 2022, reflecting the intention to share a new common reference.

9 CENTRES
of research and expertise in Europe

4 in France
3 in Germany
1 each in Netherlands and Sweden

A trusted and recognised player

516ᴹ€

turnover in 2022

1900
employees
in France, Sweden, Germany, Netherlands, United States, Kenya, United Arab Emirates, Malaysia, Singapore, India, Italy

5 CONTINENTS
Trusted player

30 government partnerships

130 countries using our products and solutions

1.4

Our strategy: Digital Odyssey 2025 – continuous innovation

IN Groupe is a trusted player, committed to the most protective and secure digital identity schemes. This unique position in the European market distinguishes the Group as a prominent stakeholder in the handling of sensitive data.

Through an expertise developed with the most demanding governments, IN Groupe contributes daily to the digital transformation of the economy and society by offering new digital identity solutions that provide the same level of security as physical documents, while promoting the development of digital applications and trusted transactions. That's why the Group's strategic plan "Digital Odyssey 2025" embodies a vision and means for contributing to the growth of tomorrow's technologies for identity, as well as developing new applications, while upholding a very high level of security and maintaining the privacy of personal data.

IN Groupe has expanded its expertise beyond government-related identity in order to meet customer expectations, developing solutions and services that encompass corporate identities, professional identities, and even smart objects.
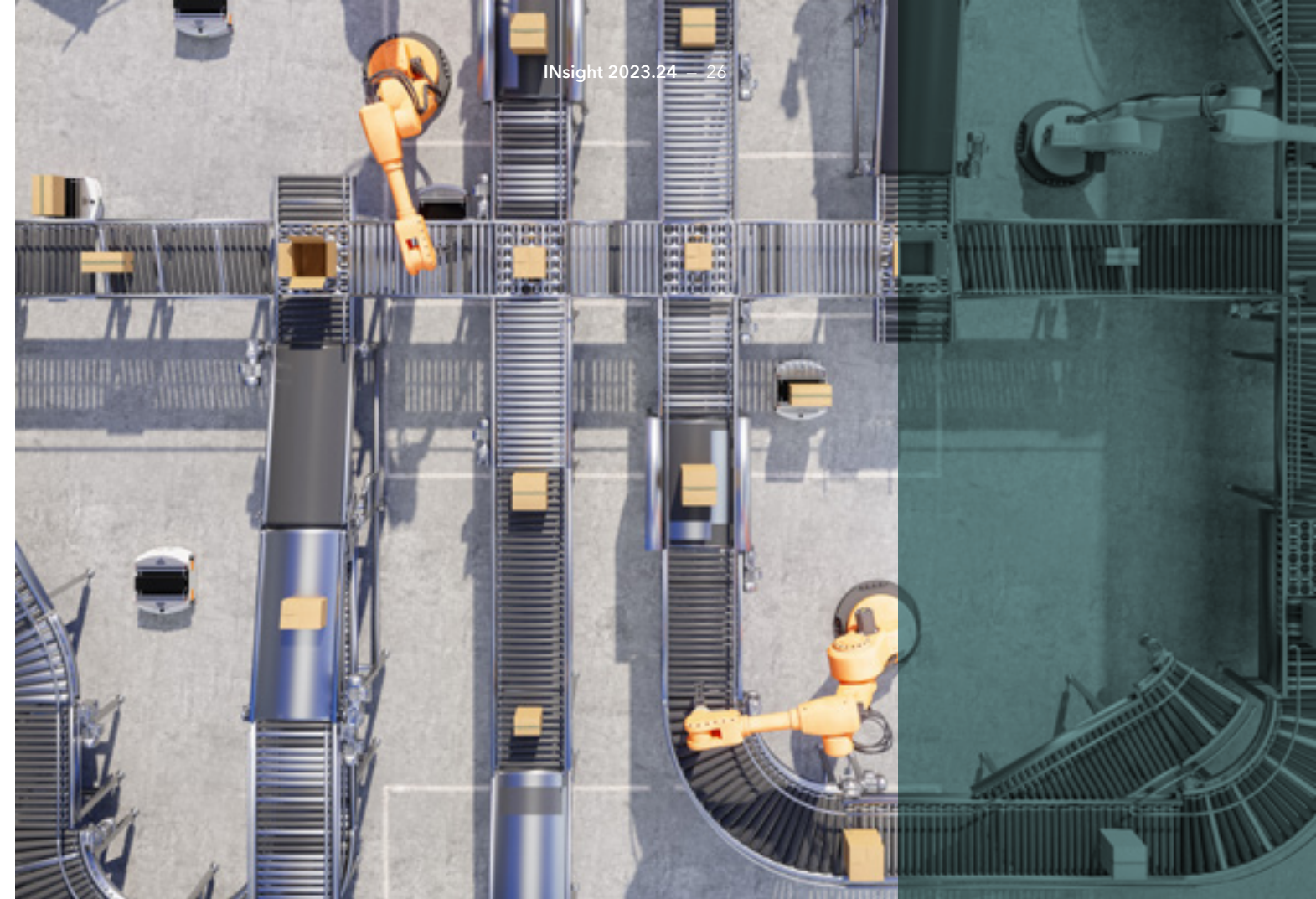
This well-regarded position within Europe, recognised as a model of virtue, has propelled the group's export revenue to more than 55% of total income in less than 10 years. To meet the continued growth in demand, the Group is further expanding its export activities, especially in the realm of digital identity services, through the "Digital Odyssey 2025" initiative.

Identity today exists both physically and digitally. Gathering, creating, and utilising identity must occur in both realms while adhering to particularly demanding regulatory and normative frameworks. This increasingly complex and dynamic environment has also become international, and the projects we undertake align with European legislation (such as tobacco traceability, Annex 3C for tachograph cards, and French national ID cards) or new international standards (FIDO 2, OSIA, MOSIP).

This context underscores the need for a trusted third party at the heart of the identity sector. This is where IN Groupe, as an independent global player, leverages its technological expertise and highly secure solutions with a growing number of customers and partners worldwide.

"Digital Odyssey 2025" involves incorporating additional digital elements into the Group's offerings, turnover and internal processes. It means enhancing security and simplicity in every solution, and achieving a better balance among the Group's various activities to manage risks in a changing and sometimes uncertain environment. Ultimately, it signifies increased investment, profitability, and growth across all the Group's activities. In 2022, this translated into the consolidation of key strategic markets, surpassing the symbolic milestone of €500 million in turnover.

1.5

Corporate responsibility: a Group commitment to serving customers, employees and society

IN Groupe is committed to ensuring the sustainable development of its activities. The Group is dedicated to preserving the balance of ecosystems and enhancing society as a whole. Its efforts revolve around various ethical, social, and environmental projects.

Digital Odyssey 2025 commitments

For society
Being a corporate citizen

Adopting an eco-responsible

Preparing the future

For employees
Growing together

Sharing a common goal

Cultivating trust

For customers
Mobilising ourselves for the customer

Being a trusted partner approach

Aiming for customer excellence

Developing a long-term social policy

IN Groupe works towards advancing employment, knowledge, and skills. The implementation of a recruitment and internal mobility policy, combined with different training plans, has enriched expertise and ensured that skills are continuously updated.

The Group is also committed to ensuring the highest level of equal treatment among employees. For instance, in terms of the Gender Equality Index, it progressed in 2022 to reach 89/100 across the entire group. In 2023, we are building on this result with specific and dedicated plans for each entity within the Group to better address the diversity of their markets. This policy of professional equality was initiated

by the Group in 2015. It guarantees equal treatment in terms of recruitment, remuneration, career development, and training, through measures such as selecting recruitment agencies that share the company's values, and increasing the total female recruitment ratio by 3% per year. The Group has also implemented measures to support parenthood, such as providing vouchers for child care in France.

ODYSSÉE DIGITALE 2025

Digital Odyssey 2025 aims to strengthen the technological building blocks of each of the solutions proposed by IN Groupe. Through continuous research, innovative and competitive solutions can be developed for the benefit of everyone.

Turning the environment into a driver of progress for the company and its processes

IN Groupe is reducing its energy consumption, lowering greenhouse gas emissions, promoting waste recovery, developing renewable energy sources, and favouring eco-responsible partners.

The Group has implemented numerous measures to limit the environmental impact of its production processes and waste. The printing of secure documents traditionally involves the use of products that need to be disposed of responsibly. With this in mind, an agreement for waste disposal with the municipal wastewater treatment plant in Douai has been established. Appropriate procedures and equipment are systematically used to minimise the risk of solvent spills into the environment. Furthermore, the disposal of waste resulting from the Group's activities is carried out in compliance with relevant regulations by means of on-site recovery and selective sorting by approved service providers.

IN Groupe is also investing in new technologies that are more energy-efficient and that use fewer raw materials. This is exemplified by the transformation of the Douai site, initiated in 2015, where numerous initiatives were launched to modernise the industrial infrastructure and increase production capacity, while decreasing waste, greenhouse gas emissions (GHG), and overall energy consumption. By 2022, this triple challenge had yielded significant results, namely a 20% reduction in waste compared to 2019 – against a production capacity that had doubled since 2015 – as well as a 60% decrease in GHG emissions over a decade, and a 17% reduction in energy consumption per employee. In 2023, the Group will progress even further by investing in a major solar panel installation project that will allow the site to generate 10-15% of its total electricity consumption.

Recognising that improvements to its environmental footprint must also involve its supply chain, the Group has put in place a procurement policy that prioritises partnerships with eco-responsible service providers and suppliers.

Improving the Group's social impact

IN Groupe's aim is for its activities to leave a positive socio-economic footprint. Its commitment to society is reflected in initiatives that promote inclusion, child protection, and the integration of young people, for example.

To invigorate the communities where it operates, and support job creation, IN Groupe promotes the recruitment and training of apprentices and interns. These measures provide these young people with privileged access to a first job within the company. As part of its commitment to a sustainable and ethical ecosystem, the Group applies a responsible procurement policy by conducting ethical assessments for all stakeholders before making a commitment. In 2022, its contribution, via digital means, to inclusion for women led to a campaign that mobilised all group employees. Through an inter-company competition featuring fun challenges, the group financially supported training programmes for female agricultural producers in Côte d'Ivoire.

Other initiatives in 2022 contributed to child protection, such as making donations to the "Enfant Bleu" association to support the development of a digital avatar project. This avatar, or virtual character, was created to appear in a video game popular among young people. By participating in the game, vulnerable individuals have access to a digital confidant who collects their messages and alerts with regard to potential abuse they may be experiencing, with the ultimate aim of providing assistance. This initiative, praised by the Government and with the potential to expand further, will be closely followed by IN Groupe in 2023, with a view to raising awareness and contributing to its development.

IN Groupe and its Atelier du Livre d'Art et de l'Estampe

The Atelier du Livre d'Art et de l'Estampe (workshop of art and printmaking) represents a living, tangible heritage that IN Groupe has maintained in operation through its own funding. Established in 1640, the workshop is rooted in the history of typographic writing. It houses a collection of 700,000 engraved pieces, including 500,000 Latin and Oriental punches – classified as historical monuments – and a specialised library holding 35,000 volumes from the 16th century to the present day. Considered the world's oldest printing workshop still in operation, it embodies the traditional excellence of IN Groupe, as a modern company firmly focused on

the future and new technologies, that is constantly renewing itself amid the creative clash between tradition and modernity.

With the aim of sharing this unique heritage, the Atelier du Livre d'Art et de l'Estampe has opened itself to the outside world by participating in professional exhibitions such as the International Rare Books & Graphic Arts Fair. Furthermore, it contributes, in partnership with the Louvre-Lens museum, to European Heritage Days and, since spring 2022, organises viewings of its collections at the Douai site.

Certificates, labels and charters currently in effect

IN Groupe relies on a foundation of strong values to ensure the evolution of its recognised expertise and to develop core businesses that require Ethics, Rigour, Compliance, and Security. Since 2007, IN Groupe has based its Sustainable Development approach on its integrated QSE-SSI (Quality-Security-Environment and Information Security) management system, which has earned several certifications, labels, and charters.

FSC Certification
Obtained in January 2010
Renewed in February 2015
and May 2019

PEFC Certification
Obtained in January 2010
Renewed in 2015, 2019 and
2022

Imprim'vert Label
Obtained in June 2007
Renewed annually

SIAF accreditation for the preservation of physical public archives
Obtained in 2019 and 2020

Diversity Charter
Signed in 2007

NF K11-112 Certification
Obtained in December 2007
Renewed in 2010, 2013, 2016,
2019 and 2022

Consolidated QSE Certification

ISO 9001 Certification
Obtained in 2007
Renewed in 2010, 2013, 2016,
2019 and 2022

ISO 14001 Certification
Obtained in 2011
Renewed in 2013, 2016, 2019
and 2022

ISO 45001 Certification OHSAS 18001
Obtained in 2013
and renewed in 2016
Transition to ISO 45001 in
2019 and renewed in 2022

ISO 27001 Certification
Obtained in January 2019

ISO 14298 Certification

ISO 37001 Certification

MasterCard certification
for IN Groupe's Rousset site –
SPS subsidiary

1.6

Our response to the challenges of developing a phygital society and economy

The year 2022 was marked by the end of the pandemic and the resumption of travel and mobility, as well as the resolution of the semiconductor shortage crisis, the war in Ukraine and its impact on the energy and supply chain crisis, the onset of inflation and its effects on interest rates and currencies, and more broadly, the rise in prices.

A complex year during which IN Groupe implemented various measures to secure its growth, ensure customer satisfaction, and increase its workforce by +3.5% across the Group. 2022 was also characterised by the growth of the Group's 3 strategic business units, each contributing one third of total revenue.

1.6.1 - Identity Division:
Securing legal identity and facilitating border crossings

Our products and solutions secure legal identity in all its dimensions: secure identity and travel documents, systems, digital identity, PKIs, and more. Our offerings are conveyed by the IN Groupe brand, a reference in the global government-issued identity market. Our Identity Division, which designs, develops, and implements these solutions, achieved a 30% revenue growth in 2022.

Securing legal identity
Our solutions cover the complete deployment of identity management systems. This includes the collection and processing of identity data (enrolment solutions, biometric sensors with or without contact, identity data management systems, civil registry systems), and the design of secure documents, such as the French national ID card (CNIe), ID cards and residence permits for the Principality of Monaco, and passports for Gabon and Seychelles. 30 governments worldwide use IN Groupe's solutions, whether for issuing documents, personalisation, or the complete lifecycle management of digital identities.

Facilitating and streamlining border crossings
We also contribute to simplifying border crossings through the design of secure travel documents such as biometric passports, residence permits incorporating encrypted chips for protecting biometric data, or visas. We produce 12 million passport units each year.

We are also working on developing digital identity solutions for travel, particularly in relation to the Digital Travel Credential and the integration of a digital identity into an e-wallet associated with travel documents like visas or vaccination passports. During the recent health crisis, our systems processed up to 12 million individual requests per day to verify health passes. We are also developing secure automated border crossing solutions, such as SAS Parafe, or e-Gates, which enhance the traveller's journey. Our agile border solutions are deployed with operators in the aviation, maritime, railway, and road

transport sectors, such as in Calais for Getlink or airports in Nice or Marseille.

Our clients include Governments, public administrations, and transport operators (airports, maritime ports, railways, and roads).

Collect and process identity data

- Enrolment solution
- Contact and contactless sensor
- Secure data management

7 000
biometric stations on behalf of the French government

Design secure credentials

- French national ID card (CNIe)
- Identity card, residence permit and digital identity in Monaco
- ID card and passport in Gabon

Units per year
26 M
polycarbonate cards (identity card, driver's licence, residence permit)

Deploy identity systems

- Personalisation systems
- Issuance of secure digital identity documents
- Lifecycle management of digital identities

30
partner governments

Designing highly secure travel documents

- Passport
- Residence permit
- Visa

12 Mu
passports per year

Developing the digital identity of the traveller for different uses

- One ID
- Digital Travel Credential
- Vaccination/health passport

Up to
12 Mu
individual health pass checks per day

Facilitating border crossings

- Automated self-service gate (SAS Parafe)
- E-Gate
- EES solutions (Entry Exit System)
- Agile border solutions for maritime, road, and railway transport operators

+100
border control systems installed in France and worldwide

Products and solutions under the IN Groupe brand

1.6.2 - Digital Services Division
Ensuring the resilience of the digital economy and developing trusted services

As an extension of our government mission, we have expanded our expertise by developing digital solutions and platforms dedicated to businesses and central administrations. These solutions guarantee a resilient digital economy, placing cybersecurity at the heart of their design to protect the sensitive data of organisations, professionals, and objects. Our two leading brands in these markets are IN Groupe, for solutions dedicated to governments and public administrations, and Nexus, for secure professional identity solutions and smart objects. Our Digital Services Division achieved an 8% revenue growth in 2022.

In the world of services, we innovate through digital identity

Our solutions contribute to creating cyber-secure identities for the business world and regulated professions such as the transport sector (road, rail, maritime), law enforcement (police, gendarmerie), and hospitals. We preserve the integrity of businesses by designing secure systems based on reliable, verifiable, physical, and digital identities. Furthermore, we issue, manage, and verify different rights through our secure platforms, traceability solutions, and control tools.

Developing trusted services and platforms

We develop various trusted services through the implementation of service platforms that we can operate directly. Depending on the level of exigence or flexibility desired by our clients, these solutions can be deployed locally or in a highly secure cloud.

We offer a comprehensive range of solutions to support the development of the Internet of Things. These solutions are currently deployed in the automotive (V2X), telecommunications, and industrial sectors (smart machine tools), as well as in consumer products such as autonomous lawnmowers (for Stihl). By the end of 2022, our Saas platforms had issued more than 2 billion unique certificates for IoT. Furthermore, we provide "print to digital" dematerialisation solutions for documents such as invoices and pay slips, to contribute to the digitalisation of regulated company procedures.

Our secure printing systems also help reduce company costs by simplifying dematerialised processes. Our leading brands for these offerings are IN Groupe, for end-to-end solutions, and Nexus, for the various technological and software components that we integrate.

Innovate through digital identity	Preserve the integrity of businesses	Issue, manage, verify rights	Supporting the development of objects	Providing "print to digital" dematerialisation solutions (secure printing)	Products and solutions under the IN Groupe and Nexus brands
Platforms for centralising secure identities – Connect	Intelligent management of IoT (Internet of Things) identities	Service platform for accessing and managing identities			
Digital identity wallet – IN Wallet	Physical and logical access management	Dedicated management systems for regulated professions	Smart ID PKI	Dematerialised procedure	
Self-sovereign identity system (blockchain)	Systems for issuing and personalising cards, tokens, digital identity	Issuance of high-security cards for professionals	Go IoT	Dematerialised pay slip	
Digital consent management module	Nexus Smart ID PKI	Physical and digital identity control solutions	Go Workplace (servers, printers etc.)	Dematerialised invoice	
KYC (Document Checker)	Secure professional identity	Traceability solutions		Secure printing system	

12 M	**+10 M**	**2 Bn**	**+2 Bn**	**50 M**
monthly connections using a secure digital identity for health-care professionals	professional identities deployed	unique codes generated within the framework of tobacco traceability	certificates issued per year – or 28 million per week	personalised letters

1.6.3 - Secure Components Division
Securing documents and transactions through secure components and associated services

To meet the need for securing documents and transactions, we provide highly secure optical, holographic, and electronic components covering the entirety of requirements within the identity, banking, and fiduciary markets.

In addition to our optical components under the Surys brand and our electronic components under the SPS brand, our teams offer service and integration solutions to meet our customers' needs as closely as possible. Our Secure Components Division achieved a 7% revenue growth in 2022.

Our highly secure components contribute to ensuring the integrity of identity documents.

Our optical and holographic components are created with advanced security features combined with exclusive designs for each of our clients.

Our packaged solutions integrate new banking applications, such as contactless cards or the customisation of high-end bank cards (metallic cards, eco-designed cards, etc.).

Ensuring the integrity of identity documents with high-security components

Optical and holographic components

Electronic components (chip and module)

Datapage

eCover

370M

optical and electronic components integrated into identity documents in 2021

Creating banknotes with advanced security features

Optical and holographic components

Exclusive design

Easy integration into any existing substrate

720M

citizens worldwide use our banknotes in circulation incorporating our components

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Integrating new banking practices

Contact / contactless

Dynamic CVV

Customisation

1 card out of 5

incorporates our electronic components worldwide

Products and solutions under the SPS and Surys brands

SURYS IN GROUPE

SPS IN GROUPE

02

2022 Review & 2023 Perspectives

2022 Review & 2023 Perspectives

2022 was marked by events that highlighted 4 major trends with a direct impact on our business: confrontation between major global economic powers and the war on Europe's doorstep, social and demographic changes on all continents, climate change and the scarcity of natural resources, and technological progress and mass digitalisation

From this highly dynamic environment emerged new realities, which the Group adapted to by implementing a number of operational solutions, thus making 2022 a year that marked, in many ways, the relevance of IN Groupe's model and the success of its transformation. By reaching a level of maturity and performance that was acknowledged in the market, the Group demonstrated its ability to respond in an agile manner to different contexts, such as the end of the pandemic and the exponential demand for document renewals, the war in Ukraine and its impact on resource management and supplies, together with the spontaneous mobilisation of the Group and its employees to provide financial assistance to humanitarian organisations in the field. Population growth and the need to provide an identity for everyone, especially in Africa,

led to an initiative by our innovation teams to present the ID4Life application at the ID4Africa exhibition in Marrakech. Strong constraints on resource management and energy consumption were addressed through a change in the energy model at our production site in northern France. As for the challenge of digitisation, especially in identity, this was addressed in the form of numerous projects for clients, partners, and employees, which contributed to the development of new solutions prioritising the protection of citizens' data and the facilitation of their daily lives.

To further explore these various projects and the prospects they offer for the current year, we have identified 10 key topics that will, in particular, drive our activity in 2023:

01
The transformation of identity and trust at the core of each challenge

02
Sovereignty and identity: the challenge for Governments

03
Preparing the future of identity for the benefit of society, preserving resources and energy, and developing a social policy for the benefit of all employees

04
Digital identity as a transformative driver for the agricultural world

05
Leveraging digital identity to ensure responsiveness and continuity in healthcare systems

06
Accelerating the digital transformation of European transport

07
The identify of things: securing IoT to guarantee trust

08
IN Groupe's commitment to the cyber community

09
Placing the user at the centre of designing and developing trust verification services

10
Facilitating the daily lives of citizens

2.1

The transformation of identity: trust at the core of each challenge

2022 was a pivotal year for the European Union in that it marked the establishment of the European digital identity, for facilitating and securing the daily activities of hundreds of millions of individuals and businesses. In collaboration with industrial partners, the European Commission and the 27 Member States of the Union defined the technical toolbox and regulatory framework to deploy the new digital identity by 2025.

Such concrete achievements have positioned digital identity as one of the largest digital transformation projects at European level, with the primary goal of enhancing data security and protection while providing a wide range of digital services to simplify daily life.

The digital identity project encompasses:

Legal identity characteristics defined by Member States.

A digital identity wallet for all citizens, residents, and businesses within the Union.

The use of identification across public and private sectors, and the activation of digital certificates that are valid across Europe and based on a set of minimal and essential verified attributes.

Expansion of the list of eIDAS trusted services to 3 new areas: electronic archiving, electronic registers, and remote electronic signature management and seal creation systems. Transitioning from identification schemes with little interoperability to standardised schemes at European level.

A toolbox and framework for identity development that share common standards, high-level security, and respect for privacy.

As a member of the Eurosmart Association, IN Groupe has actively participated in European discussions on digital security for many years. In France, the Group is also a member of the Alliance for Digital Trust (L'Alliance pour la Confiance Numérique), contributing to the work of the Strategic Committee for the Security Industries' Sector.

IN Groupe supports European institutions and French State services involved in the future European digital identity. Through its active participation in the Potential Consortium project, IN Groupe has contributed to the development of 6 use cases for deploying the future European wallet. This consortium will assist the National

Agency for Secured Documents (ANTS) in a major project that brings together 20 countries, represented by their national Ministries and 148 partners, including IN Groupe.

The work will establish the principles for the following 6 use cases:

01

Identification and authentication for accessing government services and perform online procedures

04

Associating a driving licence to a digital wallet to prove one's right to drive or to access third-party services

IN Groupe provides advice on technical architecture, technological choices, and interoperability between digital identification and authentication systems

02

Identification prior to opening a bank account

05

Providing an electronic signature that can be qualified remotely

03

Registering a SIM card associated with identity verification

06

Securing access to health data and being able to share it with others

IN GROUPE

POTENTIAL
European Consortium for Digital Identity

In early 2023, IN Groupe was awarded the France Cybersecurity Label for its IN Wallet solution, a digital identity wallet

2.2

Sovereignty and identity: the challenge for Governments

IN Groupe: a sovereign entity for the French Government

Adapting capacity to meet exceptional demand: a challenge for IN Groupe in 2022.
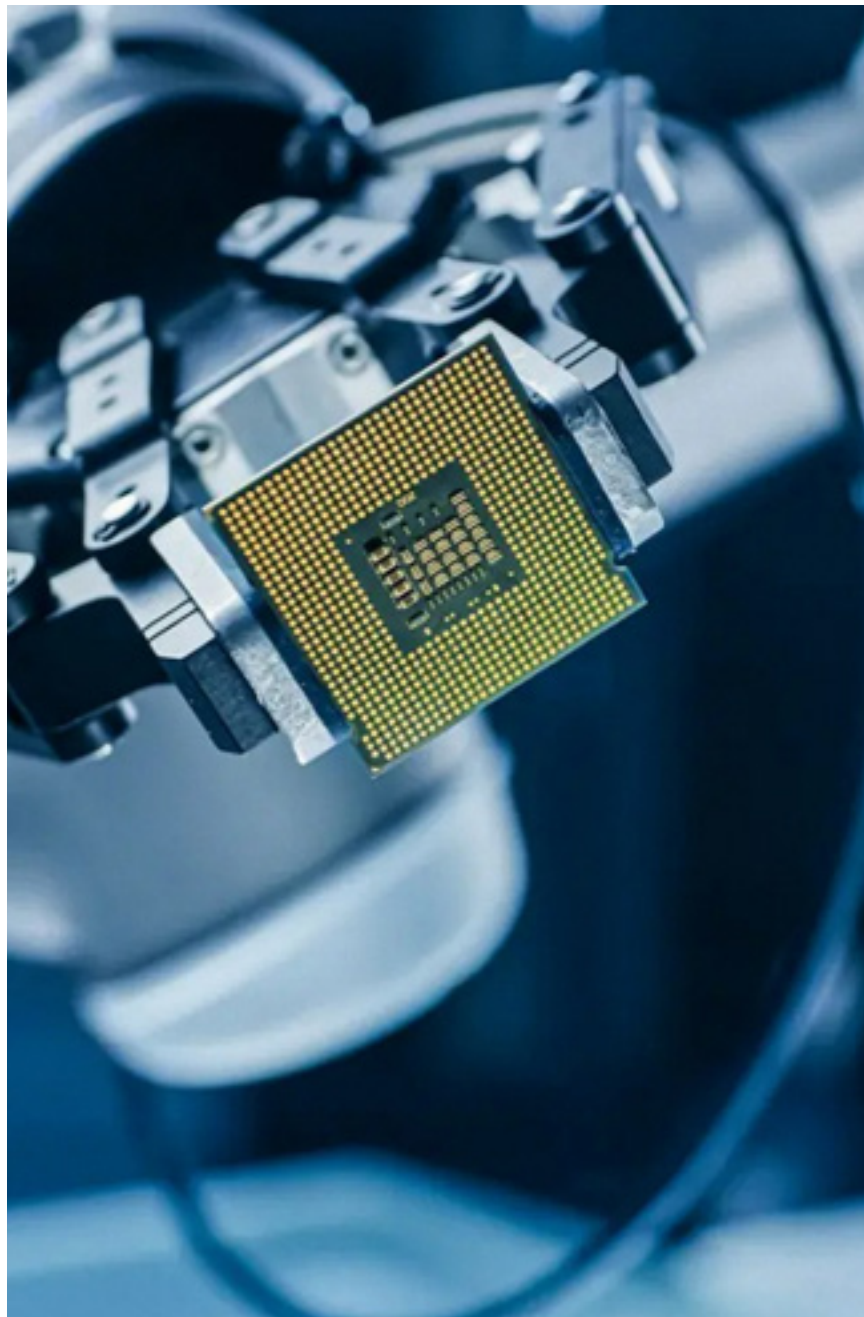The gradual easing of the COVID-19 pandemic allowed for the resumption of travel both in France and around the world. In this context, millions of citizens waited until 2022 to renew their passports, resulting in an exceptional level of demand in the early months of the year. As a privileged partner to the French Government, IN Groupe responded to this significant challenge by adjusting its production capacity to meet a demand that continued to rise throughout the course of the year.

Production capacity in 2022 increased from 10 to 12 million passports per year
By the first quarter of 2022, our production units saw a growth in demand for the renewal of biometric documents, ranging from 50% to 90% compared to the previous year. The peak was reached in the summer of 2022 with 150% increase in requests. To address this extraordinary period, the company restructured its teams and increased its production capacity to ensure that passports were produced and shipped in less than 2 weeks. By the end of 2022, 5.4 million French biometric passports had been produced for that year, and 2023 continued in a similar trend – as observed from the beginning of the year – with a 50% increase in demand compared to 2022. However, passports were not the only documents to experience this trend in 2022.
Indeed, following its launch in 2021, the new electronic national identity card (CNIe) was widely embraced by French citizens. In 2021, nearly 3 million CNIe cards were issued, reaching a total of 6.6 million units by the end of 2022. In 2023, demand was already significantly higher than in 2022, with an almost 15% increase observed from the beginning of the year.

Electronic components: the importance of securing supply chains

The electronic components market has faced severe constraints over the past 3 years, with an impact on the entire global industry. From semiconductors to electronic components, the entire supply chain remains under high pressure, exacerbated by an increasing demand for components essential to securing information storage and transactions.

IN Groupe, through its secure component brand SPS, provides electronic components for secure identity documents such as biometric passports and payment cards. These innovative components, including modules, antennas and dual-interface modules, are the most durable and reliable in the identity and payment markets, thanks to their certified inductive coupling technology.

The supply of secure electronic components is a key factor for IN Groupe, whether in relation to the identity market for biometric passports, identity cards, or electronic residence permits, or in the payment market, which continues to grow in terms of demand, with up to 3 billion bank cards expected to be issued in the next 12 months. More than 80% of these cards will be dual interface, according to studies conducted by SPS, the secure components brand of the Group. Therefore, securing the supply chain is a major concern for IN Groupe, which is looking to identify the best strategy for minimising the impact of electronic component shortages on customers.

The pressure exerted on suppliers by the shortage varies depending on whether we are talking about the automotive market, for example, or the smart card market. Indeed, the manufacturing technologies for these components are not the same – a fact which enabled former partners of SPS to diversify the company's various supply sources in order to minimise the risk of supply chain disruptions. This strategy applies to chips, electronic components, as well as other components for our various products. It is in this perspective that the Group has acquired shares in the company Agencomm, a Korean supplier of film used in the manufacturing of micro-modules integrated into payment or identity cards. Furthermore, the positioning of the SPS brand is increasingly evolving towards solutions designed to

integrate into all types of cards, even the most complex ones like metal cards. The next generation of cards will need to address eco-design challenges or, at the very least, incorporate recycled or recyclable PVC. This innovation in product design has also enabled SPS to put its latest DCVV component into production, as presented at the Trustech 2022 exhibition in Paris.

In 2023, this new type of component will be offered to customers in the banking sector as a new defence against credit card fraud. The two most common types of fraud are physical card presentation (NP – card-present) and CNP fraud (card-not-present). While the former is less common, due to the need to have the actual card in one's hand, the latter accounts for the largest volume of fraud today.

The solutions developed by SPS to counter these types of fraud include biometric cards for CP fraud and DCVV for CNP fraud. 2023 will also be

an opportunity to offer pre-packaged biometric solutions, with the development of solutions integrated into bank cards to combat CP fraud. In an increasingly digitised world, banks have almost no interaction with their customers, and most transactions or operations are carried out remotely. Given that they still want to maintain a connection with their customers and demonstrate their value proposition, the banks are offering increasingly attractive and differentiating cards to establish their brand image. For a brand like SPS, this is an opportunity to showcase all the options offered by a physical card and simultaneously address new challenges in eco-design and responsible production. In this regard, SPS will introduce new design approaches in 2023.

2 March 2023

IN Groupe secures the value chain of electronic components for its customers by acquiring a stake in the Korean company Agencomm.

Since 2014, Agencomm has been a key partner of IN Groupe in supplying competitive, high-quality electronic components to its customers. As a provider of substrate tapes for the latest generation smart cards, the company offers reliable components that stem from a practice of continuous innovation and investment.

With IN Groupe's investment in Agencomm, both companies are committed to offering their respective customers a secure supply chain for ensuring the continued production of electronic components such as modules and other secure electronic solutions. The two companies unite around a common pillar of innovation to optimise the value provided to customers.

2.3

Shaping the future of identity for the benefit of society, preserving resources and energy, and developing a social policy for the benefit of all employees

The issue of social, societal, and environmental challenges, and the contribution of companies in addressing them, are now firmly on the agenda of different economic actors. Rather than seeing this responsibility as an imposition, companies should be integrating it within their global strategy, in the form of a firm commitment that translates into tangible and measurable actions.

As a major player that is present in the everyday lives of citizens, IN Groupe positions itself as a sovereign company promoting the right to identity for all, and committing itself to a fairer and more sustainable future. The group's CSR policy reflects this ambition with commitments and actions that are fully integrated into our daily practices, covering the 3 areas of corporate responsibility: social, societal, and environmental.
These commitments include promoting women at every level of our organisation, supporting and integrating employees with disabilities, and supporting future generations through the inclusion of young people in various company programmes.
Our actions contribute towards the

realisation of United Nations Goal number 16, which aims to provide identity to ALL by 2030. At the same time, we continue to give prominence to our unique historical and cultural heritage.

In addition, beyond our measures to reduce greenhouse gas emissions, we are working on designing eco-responsible products, solutions, and services, while taking concrete actions to control and reduce our energy consumption.

Ensuring equality in the workplace, promoting women to managerial positions, and facilitating the integration of young people

Despite an increase in the number of employee departures, the Group's total number of employees in 2022 increased to 1,900 worldwide, of which 35.7% were women. The Group's goal is to promote more women to managerial positions, with the aim of reaching a minimum of 30% by 2025. This goal is accompanied by other measures to continuously improve gender equality, which resulted in an increase in the Group's overall Gender Equality Index in 2022, to reach 89 out of 100. Training is also a key focus for employee development within the Group, with 49.2% of

employees receiving training in 2022, representing a 42% increase compared to 2021. The Group's commitment to supporting future generations has continued to grow, with young people constituting 5% of the workforce in 2022, compared to only 2.9% in 2021.
The percentage of employees with disabilities reached 4.7% in 2022, up from 4.4% in 2021. This area will be closely monitored in 2023 to better integrate individuals with disabilities into the Group.

At the Rousset site, 12 tonnes of CO2 are saved every year

In 2022, a new ambient air conditioning system for module production was deployed at the Rousset production site to better control temperature, humidity, and overpressure. The site, which is sensitive to temperature fluctuations that could adversely affect production, underwent a complete reconfiguration. The project also contributed to improving overall comfort levels and the well-being of employees working at the site. As a veritable industrial project, environmental considerations were integrated from the outset. Furthermore, a complementary heat recovery system was implemented to reduce electricity consumption.

Managing energy and resources

How can we reduce energy consumption while increasing production capacity and accommodating more employees?
While undergoing its transformation to better address the challenges of digital identity, the Group also had to adapt its industrial equipment to develop new production lines, integrate new teams for digital services development, and create new workspaces catering to the specific needs and diversity of different professions. The Douai production facility in northern France, which is the Group's flagship site, has been engaged in several projects since 2015 aimed at managing energy more effectively, particularly in reducing gas and electricity consumption. The measures established have demonstrated the relevance and efficiency of such initiatives for an industrial site of this scale. These initiatives became even more crucial just before the onset of the crisis in Ukraine, with its subsequent effect on energy supply and the cost of gas and electricity.

In fact, the results of these measures, in 2022, attest to a more virtuous model that benefits both the company and the preservation of energy resources. For example, gas consumption was reduced by a factor of 6 between 2021 and 2022 (and by 10 compared to 2015) when electricity consumption decreased by more than 30%. A veritable challenge indeed, given

the increasing number of employees joining the site each year, the addition of production lines, the expansion of the site's footprint, and longer operating hours. In 2023, a new project will further improve these results with the launch of a solar farm project, with solar panels covering a total area of approximately 15,000 m², and capable of producing up to 13% of the site's electricity consumption.

IN Groupe's strategy for reducing CO2 emissions
The Group is committed to reducing the environmental impact of its activities, with a practical goal of reducing CO2 emissions by 25% per thousand euros of revenue. A carbon footprint assessment conducted in 2021 identified the need to work on four areas of improvement:

Reduce emissions related to transporting goods. For the Secure Components Division, located in Rousset, this involves reducing the use of airfreight by shifting to maritime freight – which has a significantly lower carbon footprint – and repatriating certain activities onto French soil. These projects are complex due to the need for a complete overhaul of the supply chain. Develop eco-design initiatives to replace raw materials that have a significant environmental impact with materials with a much lower footprint. This requires the mastering of various approaches and

tools that call for specific skills and expertise. To support its research and development teams in acquiring and implementing these new skills, the Group has organised dedicated training programmes.

....

Promote carpooling for employee travel through the use of a mobile app. As of late February 2023, this represented a saving of 20,000 km.

....

Reduce our energy consumption by combining an overall decrease in consumption with the use of renewable energy solutions.

¼

of the world's children lack an identity

Identity for all by 2030, child protection in the digital sphere, inclusion of women through digital means

IN Groupe fully aligns with Goal 16 of the United Nations, which sets the target of "providing identity for all by 2030". In 2022, the research and development teams of the Identity Division launched the ID4Life project at the ID4Africa conference in Morocco. This annual event, which brings together actors who support the responsible and transparent adoption of digital identity to aid development in Africa, provides an opportunity to showcase new solutions contributing to this goal. In 2022, IN Groupe presented the ID4Life solution, which enables the registration of births in the most remote areas without internet access by combining blockchain technology and voice recognition.

Legal identity at birth, every child's right

Being registered at birth, having a name, a date of birth, and a nationality, is every child's right, as outlined in Article 7 of the Convention on the Rights of the Child. However, according to UNICEF's latest report "Birth Registration for Every Child by 2030", published on its 73rd anniversary, the births of nearly 166 million children have never been registered. Without a birth certificate confirming their identity, children can be deprived of access to their most fundamental rights.

Birth registration is thus a crucial factor in planning and implementing development programmes and policies, particularly in the fields of health, education, housing, water and sanitation, employment, agriculture, and industry.

Failing to register children at birth has a significant impact on their lives. Having a legal identity that is recognised under the law and by the State is an essential prerequisite for accessing fundamental rights such as:

Access to nationality, to protect children from the risk of statelessness: according to the United Nations High Commissioner for Refugees (UNHCR), statistics show that the lack of birth registration is a major cause of statelessness. The number of stateless individuals is estimated at 10 million, one-third of whom are children.

Access to education and social rights: a birth certificate serves as a passport of protection for the child, a legal document that proves the holder's existence. It is only by presenting this document that a child will have access to education, non-urgent healthcare services, health insurance, and social assistance.

Finally, this identity helps combat child exploitation, and ensures access to justice and the right to vote, once the child becomes an adult.

The main reasons for non-registration of births

The registration of vital events (births, deaths) and the gathering of population data must be part of a continuous and sustainable process to allow governments, associations, non-governmental organisations, and international organisations to compile necessary statistics for:

Establishing a social, economic, and urban development plan that is tailored and forward-looking. Ensuring a proper democratic process.

Defining a macroeconomic policy in line with population needs.

166

million children under the age of 5 are unregistered, according to UNICEF figures

South Asia and sub-Saharan Africa alone account for 145 million unregistered children under 5, representing 87%

Sub-Saharan Africa, with 94 million children, is by far the most affected geographical region

South Asia is also heavily impacted, with 51 million children

From a societal standpoint, it is essential to analyse the barriers to maintaining a registry. Among the already identified causes, we find, in particular:

01. Lack of infrastructure
This is the primary reason for the non-registration of births and is attributed, among other factors, to:

The absence of an effective civil registration system in a particular country.

Insufficient healthcare facilities, especially maternity wards.

02. Prohibitive birth registration and birth certificate issuance fees
In some countries, birth registration itself may be free, but several associated costs discourage citizens from proceeding further. Costs such as:

Transport costs to reach the civil registration centre.

Loss of income for parents when they have to take time off work.

The need to make another trip if the birth certificate is not issued on the same day.

03. Gender inequality
In certain countries, women are not allowed to declare the birth of a child.

IN Groupe is collaborating with UNICEF In recent years, the number of birth registrations and the issuance of birth certificates have progressed thanks to the mobilisation of states, economic stakeholders, and national and international civil societies. Through various initiatives, IN Groupe, true to its vision of the Right to Be You, is working to achieve the global ID4D goal launched by the World Bank, aiming for legal identity for all by 2030, particularly through collaboration with UNICEF. Through innovative, inclusive solutions tailored to the specific needs of each State, IN Groupe aims to offer its expertise in identity management and personal data protection, relying on proven solutions in digital identity, biometrics, and blockchain. Ultimately, IN Groupe's objective is to ensure citizen usage of their identities by making States autonomous, providing them with the capacity to collect individuals' personal information and consolidate it into a national civil and identity registry. To further this commitment, IN Groupe is contributing to the development of the open standard Identity API (OSIA), which aims to achieve global interoperability of identity systems.

2.4

Digital identity as a driver for transforma-tion in the agricultu-ral world: the case of Agdatahub

In February 2022, during the International Agricultural Show in Paris, Agdatahub, Orange Business Services, and IN Groupe presented Agritrust (formerly Agriconsent), the first decentralised digital identity for agriculture, recognised by the entire industry and based on an innovative blockchain solution

With Agritrust, farmers can now link their identity as a physical person to that of their farming operation – as a moral person – to ensure the reliable, secure, and traceable exchange of data. This decentralised digital identity system, based on a blockchain infrastructure and hosted on Orange Business Services' public cloud, ensures the controlled and secure use of data prior to any exchange. This new service, developed from a partnership of co-innovation, was unveiled at the 2022 International Agricultural Show and represents another step toward the digitisation of agricultural sectors in France and Europe.

With 380,000 farms in operation across France, of which 80% are small and medium-sized enterprises (SMEs), data from the agricultural sector is mostly scattered and difficult to use. To address the challenge of controlled and secure data usage, Agdatahub, Orange Business Services, and IN Groupe have jointly developed Agritrust, a decentralised digital identity system based on a blockchain

infrastructure hosted on Orange's secure public cloud. Through this shared, sovereign technological platform, farmers can obtain the digital agricultural identity of their operations to authenticate and secure data exchanges, such as those relating to agricultural practices or environmental and technical information.

Once authenticated as the rightful owner of their operation, farmers can simply download their digital agricultural identity certificate into a digital wallet directly on their mobile device. This proof of identity, accessible through a QR code, can then be used for exchanges with suppliers, customers, or government authorities, who can instantly verify on the blockchain the authenticity of the operation and whether the farmer is the rightful owner.

Farmers retain control over how their data is used and who is given permission to access it. They can add or revoke permission, meaning they can exchange information with any

stakeholder of their choice. This simplifies processes, such as online declarations, contracts with the agri-food industry or large retailers, and procurement of supplies, and significantly reduces the risk of fraud.

From the second half of 2022, Agritrust entered its first pilot phase, open to any farmers wishing to take part, in collaboration with other stakeholders (chambers of agriculture, cooperatives, traders, public authorities, etc.). Agritrust is the second solution, after the data exchange platform API-Agro, to be developed as part of #actforagridata, a joint commitment by Agdatahub, Orange Business Services, IN Groupe, and numerous other partners to advance the digital transition of the agricultural world.

Agdatahub is the first French intermediary platform for agricultural data with the goal of connecting the 380,000 agricultural farms across the nation with their 85,000 partners, while respecting the right of farmers to control who is allowed to access their data.

In 2023, IN Groupe became a shareholder in Agdatahub, to actively contribute to the digital transformation of the agricultural sector.
Digital technology in agriculture has been used for some time now, with the adoption of new technologies such as automatic milking robots, smart tractors, and traceability tools for precision farming and forecasting. However, these technologies are heterogeneous and vary significantly according to the region and type of farm. Nevertheless, given th at the stakes are as high as the challenges in this domain, whether in terms of energy, environment, or regulation, the sector is experiencing an increase in digitalisation, which brings both opportunities and risks to its overall activities. New tools are now available to support this movement and drive a real transformation in the agricultural ecosystem.

....

Digital identity for the agricultural sector is a powerful catalyst for combining the controlled and consent-driven development of data exchange applications, while building a strong and sustainable system of trust to support their deployment.

....

It is in this context that, in 2022, Agdatahub, Orange Business Services, and IN Groupe launched their jointly developed solution, AgriTrust, at the International Agricultural Show. With their shared values on data protection, facilitating the daily lives of professionals in the agricultural sector,

and creating a trusted framework for secure exchanges, IN Groupe recently joined Agdatahub's group of shareholders to further advance the common goal of developing solutions that contribute to the sovereignty of data, while respecting industry practices.

This follows Agdatahub's recent funding round and the raising of €4.8 million from longstanding and more recent partners to support its development, especially on a European scale. The arrival of new actors, and the reinforced commitment of stakeholders such as IN Groupe, as technological partner for developing the digital identity of the agricultural sector, attest to the shared intention of bringing structure to the circulation of agricultural data.

2023, a European goal
New challenges are emerging, with a strong European dimension around dataspaces and service interoperability. Starting from September 2023, the evolution of European regulations on non-personal data will have a direct impact on farmers, their suppliers or partners, and data users. This reflects the goal of creating a single data market to facilitate data circulation between countries and organisations. As a reminder, Europe's ambition is to implement sovereign digital solutions, giving citizens and businesses the means to act in the digital sphere and develop digital practices, while retaining control of their data.

In this regard, IN Groupe is a major asset for Agdatahub, not only because of its expertise in European regulatory issues but also because Agdatahub will be able to rely on a substantial industrial partner for the large-scale deployment of trusted solutions and services. In this regard, the question of associating and securing the identities and data of smart objects will be integrated rapidly into the project.

"For IN Groupe, as technological expert to the State, responsible for protecting identities and personal data, the Agdatahub project aligns perfectly with the French and European goal of implementing sovereign digital solutions. Our challenge is to support stakeholders in the agritech industry in the use of these new solutions and give them the means to act in an increasingly open and interconnected world, while retaining control over their identity and data – which is the core mission of IN Groupe."

....

David Concordel
Executive Vice President,
Digital Services Division at the 2023
International Agricultural Show

2.5

Harnessing digital identity systems for ensuring responsiveness and continuity in healthcare systems

The challenges faced in different sectors vary according to the nature of their activity. But what is common to them all is the need to approach digital transformation securely, adopt new technologies rapidly, provide a seamless user experience, and improve operational processes – all while ensuring optimal security in compliance with the latest regulatory requirements.

For the healthcare sector, the challenge is twofold: securing health data and ensuring its reliability. Managing patient records, digitising patient files, and telemedicine consultations all require adopting new approaches. Therefore, securing the identities of healthcare professionals and their digital access to healthcare systems are essential conditions for using, and trusting, e-health devices, which, by their very nature, deal with highly sensitive data.

To address this challenge, IN Groupe has been supporting the digital transformation of the healthcare sector since 2018 through its partnership with the French National Agency for Digital Health (ANS). Together, they have developed a comprehensive card issuance system for all healthcare professionals (CPS), as well as its digital counterpart eCPS, and the Pro Santé Connect portal, enabling secure access to a range of digital professional services.

During the COVID-19 pandemic, the platform demonstrated the relevance of a system evolving towards the massive digitisation of these various processes. In 2020, the platform recorded 700,000 connections, compared to nearly 55,000,000 by the end of 2021 and a similar number in 2022. The peak in connections was recorded in January 2022, with 600,000 connections in one day, equivalent to the entire year of 2020. This increase can be attributed in part to the need to record all tests conducted in medical centres and pharmacies, as well as vaccinations, to generate QR codes and validate corresponding certificates. The use of digital services helped simplify the management and recording of data flows in an exceptionally challenging context, reinforced by the need to produce trusted certificates to allow all citizens to attest to their status and travel more easily. Finally, in early 2023, IN Groupe obtained certification from ANSSI (the French National Cybersecurity Agency), for its eCPS application.

The prospects for the healthcare sector are vast, and the use of trusted solutions will only continue to grow in order to meet the following objectives:

01
Modernisation of the French healthcare system through national programmes and the Government's Health 2030 strategy

02
Investments in digital technology and the dematerialisation of processes to address numerous challenges, such as medical deserts and personnel shortages

03
Implementation of various improvements in information systems: rationalisation, interconnection, sharing and enhancing the value of data

04
An ecosystem of stakeholders consolidating through numerous acquisitions in 2022

05
A dynamic ecosystem of French e-Health startups (167 startups listed in the FrenchTech directory) leveraging innovations and disruptive technologies, particularly through the use of AI

06
Solution providers forming alliances and co-creating offerings to address industry-specific challenges

What can we learn from this study?

Digital identity: a key asset for ensuring responsiveness and service continuity

....

In 2020, the OECD released an updated version of the Digital Government Index (DGI). This report assesses the level of maturity of digitalisation strategies in public services and governments of OECD member countries. It also highlights major trends in the evolution of digital transformation in government and public services.

The DGI emphasised the impact of the pandemic on the ability of governments to leverage digital technologies and data in order to manage this crisis and ensure the availability of public services. Based on the study's findings, the DGI introduces the idea that public service operators had to rely on digital identity systems, as well as shared (and potentially open) infrastructures and services, as well as rely on the ability to access and share government data, in order to ensure responsiveness and service continuity.

The study's methodology incorporates the improvement areas outlined in the OECD Recommendation on Digital Government Strategies 2014, and the evaluation of governments according to 6 key axes listed in the OECD Digital Government Policy Framework.

01
Digital identity serves as an objective measure of the maturity of Governments and their associated services.

02
Governments that were able to efficiently maintain their public services and respond to the emergencies stemming from the pandemic are those that had previously invested in digital governance.

03
The improvement of public services, and how they are perceived by users, depends on the availability, adoption, and utility of digital identity solutions.

04
The digital-by-design approach is an opportunity to either rethink procedures that are inherently digital or to simplify existing procedures. This approach requires, among other things, the leveraging of digital identity systems.

05
Digital-by-design requires being able to rely on a digital identity system and mechanisms.

06
85% of countries have a unique identification system.

07
58% of countries with a digital identity system allow access to 50% of their online public services.

08
Four cross-cutting axes were taken into account to evaluate the digital maturity of governments: strategic vision, action methods, implementation, and monitoring.

09
Regarding action methods, digital identity – along with interoperability, shared services, and data infrastructure – is a fundamental component of the digital transformation of governments.

10
As for implementation, digital identity contributes to measuring and improving the deployment aspects of digital transformation. Furthermore, it promotes the implementation and coherence of deployed services.

2.6

Accelerating the digital transformation of European transport

Accelerating the digitisation of the transport sector is an opportunity to simplify the management of different regulatory constraints while meeting the daily needs of transport professionals. With a focus on improving efficiency, companies expect reliable and secure solutions for handling an increasing volume of digitally exchanged data, whether that data pertains to a company's goals, regulatory obligations, or driving personnel. For IN Groupe, the primary goal is to support EU countries in their initiatives for mobility and road safety.

F ollowing the approval of the European regulation on electronic information relating to the transportation of goods (eFTI), which will come into effect in 2024, transport operators will be required to share a certain amount of their data with regulatory authorities in an electronic format. To ensure seamless compatibility and interoperability between information systems and applications, the solutions to be deployed must guarantee data protection compliance and contribute to facilitating usage. In this context, IN Groupe positions itself as a trusted partner to address the challenges of digitising the sector, leveraging its dual expertise in transportation and the management of digital identities in accordance with data protection policies.

n 2022, the Group launched the new Hub Pro Transport platform

The comprehensive and secure Hub Pro Transport platform addresses regulatory challenges faced by road operators, by providing personalised tachograph cards that fully comply with European regulations and incorporate advanced security features. Through this centralised platform, IN Groupe issues the 4 standard tachograph card profiles (driver, company, workshop, and control), as well as TDG (Transportation of Dangerous Goods) cards, and driver qualification cards (CQC).

Delivered as a platform-as-a-service (PaaS), users are assured of receiving the latest updates and associated features. Each driver has their own unique account for managing card requests, and the service is optimised for web and mobile access in any context. The services offered by the Hub Pro Transport platform include:

Enrolment: supporting user registration and account creation.
....

Multi-card management: user-initiated orders for tachograph cards, driver qualification cards (CQC), and Transport of Dangerous Goods (TMD) cards.
....

Card lifecycle management: requests, activation, replacement, and deactivation of cards.
....

Payment management: multiple payment options available, such as bank transfer, credit card, check, PayPal.

In terms of vision and value creation for the transport sector, the Group aims to promote the deployment of more extensive solutions in 2023, allowing all stakeholders, including smaller ones, to control and manage this data themselves within the digital ecosystem, in particular by means of:

Sector-specific digital identities: secure transportation identities for all professionals (drivers, executives, inspectors, etc.) to enhance trust in their exchanges
....

Digitised documents containing data related to digital identity holders that can be securely shared and verified by regulatory authorities.
....

A digital wallet application service, based on European standards, enabling professionals to manage, store, and use their digital identities and documents to authenticate themselves, in complete security, on business platforms such as TMS, as well as gain simple and rapid access to various online services, and simplified administrative processes.

Meeting the needs of professionals, public authorities… but also users

While mass digitisation affects all sectors, its purpose is to offer an increased number of digital services, not only to businesses but also to users of transportation, as well as mobility services in general. This increased need for access to digital services is even more pronounced in the current context, where users expect to have digital tools that they can access instantly, while they are on the move, and which meet their need for simplicity and reliability.

Therefore, the design of a service such as this, based on a digital identity that can be used in many different contexts, cannot be limited to the sole act of defining that identity. Instead, it must intrinsically integrate components related to attributes

provided by a third party, to consent management for data usage, and more broadly, to the user experience.

In order to design and refine its offering, IN Groupe relies on the "Service Design" methodology and the principles of "Service Blueprinting". This approach allows for the holistic design of user journeys (users and service providers in the transport sector and other mobility-related services), including all possible touchpoints and channels for user-service interactions. It also integrates 3 service levels: (1) that which is visible to the user and enables their journey, (2) that which is not visible to the user but impacts their experience (UX), and (3) that which underlies the production

of components that enable the user experience (infrastructure, legal framework, contracting, etc.). Although the user does not perceive these aspects either, they must be taken into account, since they form the foundation of the service.
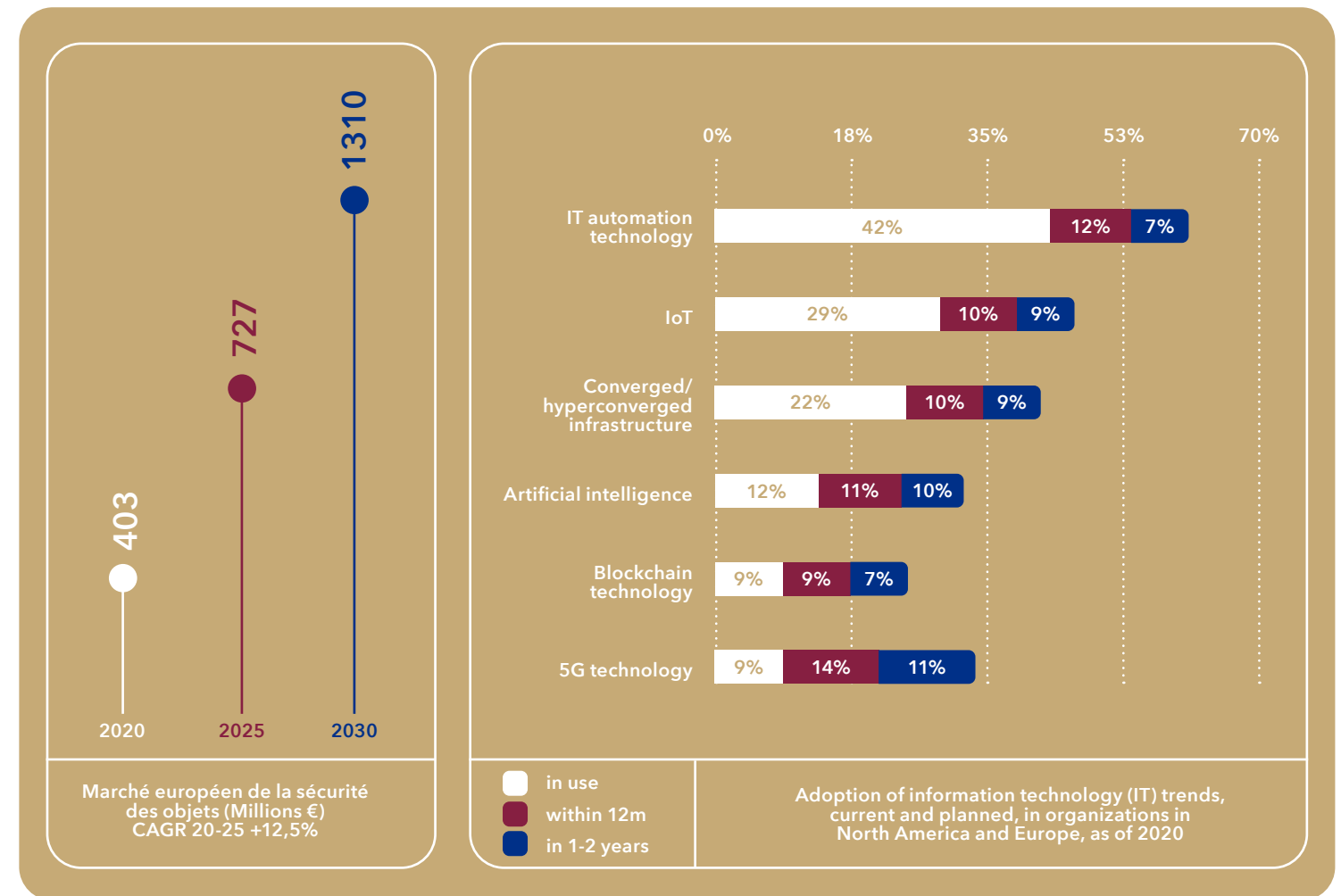
In 15 years, the group has issued more than 2 million tachograph cards in over 10 countries, including France, Italy, Andorra, Malta, Monaco, Luxembourg, Latvia, and Hungary.

2.7

The identity of things: securing IoT to ensure trust

Mass digitisation has led to the proliferation of numerous smart systems and devices. In this context, 2023 brings with it a deeper appreciation of the security challenges associated with IoT, a booming market with applications across various industries. The fact that billions of objects are now connected to the internet raises important questions on how best to secure these objects and the exchange of data relating to them, as well as questions related to privacy and safety.
This poses a challenge for businesses, whether they be users or manufacturers of these objects, and it also represents a potential threat to the integrity of their operations.

Marché européen de la sécurité des objets (Millions €) CAGR 20-25 +12,5%

403 — 2020
727 — 2025
1310 — 2030

in use
within 12m
in 1-2 years

	0%	18%	35%	53%	70%
IT automation technology	42%	12%	7%		
IoT	29%	10%	9%		
Converged/hyperconverged infrastructure	22%	10%	9%		
Artificial intelligence	12%	11%	10%		
Blockchain technology	9%	9%	7%		
5G technology	9%	14%	11%		

Adoption of information technology (IT) trends, current and planned, in organizations in North America and Europe, as of 2020

Note(s): July 2020; 1,073 respondents; IT buyers in organizations Further information regarding this statistic can be found on page 63. Source(s): Spiceworks; ID 544806

The development of smart objects brings numerous benefits, such as remote maintenance, better utilisation and optimisation of the objects, and flexibility for users to manage or automate various actions, thereby simplifying their daily lives. However, while the practices for securing physical access are widely understood and implemented, awareness of the risks and methods for securing smart objects and their communication networks is not always well understood.

To maintain the benefits of IoT applications, while ensuring the integrity of data and data exchange, a response is needed to address the challenge of managing these applications, which are regularly subjected to increasingly widespread attacks. Regardless of its size, it is ultimately the sensitivity of the targeted application

system that determines the optimal level of security for ensuring the integrity and confidentiality of connections and data exchange, as well as the overall safety of the system. Today, although the general awareness of risks and threats s improving, there still exist too many inadequately secured applications and systems. Standardisation is evolving in this direction, and the market is structuring itself around these challenges, with the primary objective of maintaining business continuity and process management through the native control of all secure data exchange networks.

Therefore, the initial design phase of systems, objects, data, and other components will clearly identify, from the outset, the sensitive points that require secure authentication. In this regard, the IoT-dedicated Nexus PKI (public key infrastructure) represents a

first milestone in securing the system, coupled with the establishment of a unique identifier for connecting objects, referred to as a 'birth certificate'. This combination constitutes the core of a reliable and inherently secure system.

Thus, when this device communicates with the system, a certificate verification process takes place to ensure that it is indeed the device commu) nicating, and that the transmitted data is intact and not accessible to another recipient. This is what the PKI secures. The market is adapting to these concepts and gradually incorporating them into its processes.

One of the challenges for our customers is to be able to provide a "birth" certificate to authenticate smart objects at source, using a leading certification authority, and to cross-reference this against an "operational" certificate to authenticate the object's usage and purpose. Most of the time, our customers come to us with a need for an operational certificate but without the ability to trace the birth certificate. To guarantee the security of exchanges and data, we must resolve this initial step, as without the birth certificate we cannot guarantee the origin of the object and the exchanged data. While the request can be resolved by retroactively incorporating a birth certificate, this can make deployment more complex and aligns with the notion of having a birth certificate already integrated within the design of any object intended for connectivity. In this regard, the Group welcomes upcoming regulations that are moving towards the mandatory identification of objects. Although legislation will vary according to the country of origin for certain smart objects, the availability of these objects could be subject to standards without which they cannot be distributed, especially in the case of sensitive infrastructures where nothing can be done without such standards. Some protocols are specific to markets like V2X and telecommunications. In these sectors, PKI is widely accepted and seen as robust enough for securing different systems. One of its key benefits is to that of scalability, which is needed when symmetric cryptography and key distribution modes start to grow and become more complex.

January 2023: implementation of the NIS2 directive

This European directive brings together various compliance obligations to protect the security of networks and information systems (NIS2) of organisations exposed to cyber risks. While Member States have got 18 months to transpose the directive into their own legislation, it is crucial to address, as a matter of urgency, the impact of this directive on companies with more than 250 employees and an annual turnover of more than €50 million. In 2023, this will represent 10 times more sectors than in 2016 (NIS1). Beyond new obligations relating to incident reporting, companies will be required to implement new risk management measures, including risk analysis, incident management, but most importantly, business continuity plans, the use of cryptography, and access management, to name a few. On a larger scale, the development of smart cities will see the growth of systems for managing water, energy, and transportation, all of which are sensitive areas that need to be secured. Their expansion will require large-scale and robust security systems to withstand attacks.

Key insights

The mass of data generated by IoT devices has led governments to establish new regulations to protect IoT data (such as the GDPR, RED and NIS2 European regulations).

Several smart city initiatives are underway, with around 30 smart cities expected to appear by the end of 2025, 50% of which will be located in North America and Europe. They will be supported by global investments of $1,800 billion, between now and 2030, according to the OECD.

We can observe an automation of IoT security operations, such as automated incident response or certificate management. According to the Digital Analytics Association of Germany, industrial IoT is likely to adopt next-generation activity monitoring and advanced anomaly detection.

Companies are choosing to form partnerships within the ecosystem to provide a complete end-to-end IoT security solution.

The COVID-19 crisis has accelerated the relevance of securing smart homes and buildings against cybersecurity risks. People are spending more time at home with an increasing use of smart devices. These devices are becoming more susceptible to attacks, increasing the demand for security

2.8

IN Groupe's commitment to the cybersecurity community

In 2022, as a stakeholder in the cybersecurity ecosystem, IN Groupe became a member of Campus Cyber to promote French excellence in cybersecurity.

The advent of new ways of working and spending our leisure time, together with the digitalisation of our economy, are bringing unprecedented challenges to our daily lives, in the form of cyber warfare, massive theft of personal data, and the hijacking of digital services.

Trusted identity and data exchange for citizens, consumers, businesses, administrations, and smart objects have become essential elements to ensure trust and the sustainability of digital society and the economy. That's why IN Groupe joined Campus Cyber in 2022, bringing its expertise in identity and IoT security to the community. This move also presented an opportunity for the Group to pursue its role of fostering an innovative ecosystem to ensure resilient cyber-security for French and European citizens, in an increasingly complex and dynamic environment.

In 2022, IN Groupe issued over 2 billion digital certificates for IoT, and its systems are responsible for securing more than 10 million professional digital identities every year.

By becoming a member of Campus Cyber, IN Groupe joins key national and international players in the field. As a flagship centre for cybersecurity, Campus Cyber's mission is to promote French excellence in this domain by bringing together different talents and industry stakeholders in a shared space and around projects ranging from awareness to innovation and training – to name a few. IN Groupe has joined Campus Cyber's industrial college and aims to contribute to the latest advances in cybersecurity and develop synergies among industry players, for the benefit of Governments businesses, and citizens.

In 2023, IN Groupe was awarded the France Cybersecurity 2023 label for its IN Wallet Mobile Middleware offering.

CAMPUS CYBER
ACTEUR ENGAGÉ

IN Groupe's response is to offer multi-factor authentication (MFA) solutions to secure identities and data.
Multi-factor authentication solutions rely on at least two independent pieces of information to verify a user's identity. Without the use of an MFA authentication solution, an attacker really only needs simple, compromised user information to access the system. By relying on multiple elements, an attack requires more than just a username and password. For example, using a key stored on a smart card or a cryptographic token significantly increases the effort required to compromise the system. The chances of success are thus greatly reduced, even close to zero. Multi-factor authentication has been strongly recommended by various security experts for many years.

However, many companies tend to wait until the last minute to deploy a protection solution because it is often seen as burdensome for their users. This is because MFA requires one or two additional steps before remote resources can be accessed, and users may not fully understand the cybersecurity issues at stake. Furthermore – and still with the aim of protecting digital transactions – additional features such as electronic signatures, Single Sign-On, email encryption, and self-service features, can also be employed.

It is worth noting that users often want to increase security levels while at the same time making software usage more user-friendly. The technology to do this is currently available, and as our professional and private lives are closely intertwined, the risk of a cyber incident affecting both professional and private life has significantly increased. The French National Agency for the Security of Information Systems (ANSSI) has published a guide on ransomware, describing best practice remedies such as the use of MFA for accessing IT services and systems.

Best practices

01

Block all remote access except for that which has been authenticated and authorised

02

Implement multi-factor authentication for all users

03

Establish a secure enrolment (on-boarding) and revocation (off-boarding) process

04

Implement secure access control for all computer systems, based on protocols like SAML, OpenID Connect, or equivalent

05

An effective IT strategy involves not placing trust in anyone until they have been securely identified

Secure professional identity as the first line of defence against ransomware

While cyber threats have existed for many years, they are becoming increasingly sophisticated. Ransomware is a striking example of this evolution. For IN Groupe, the challenge is to provide reliable solutions for managing the lifecycle of digital identities, accessible to all types of businesses and complying with the highest European cybersecurity standards. In this regard, the SmartID solution, developed and distributed by the Nexus brand, simplifies identity management in a unified system that uses automated processes accessible to all your users, in the form of a self-service application.

Ransomware is a new form of malicious software that is constantly evolving. Designed to encrypt files stored on different devices, ransomware renders the files unusable for those individuals, organisations, or systems that depend on them. In terms of value, the average ransom demanded – as observed in the third quarter of 2020 – was $200,000. The "Sodinobiski" ransomware is currently the most widespread, with the average cost of resolving it being potentially 10 times higher than the ransom paid, with no guarantee of recovering all your data. These ransomware attacks are essentially "crimes of opportunity" favoured by attackers looking for easy gains.

Therefore, any additional obstacle in their path will encourage them to look elsewhere. Most ransomware attacks require remote network access before they can get to internal files within the company.

If attackers cannot bypass your network security protections, they will be unable to carry out their malicious activities. The majority of ransomware targets small and medium-sized enterprises. About one-third of all ransomware attacks target organisations with fewer than 100 employees, and another third target those with fewer than 1,000 employees.

Some of the most common and straightforward ways for attackers to access your data include the guessing of weak passwords, stealing passwords through automated bots, phishing and conducting targeted attacks, and buying compromised identity credentials typically available on the dark web. In most cases, the attack begins with the compromising of one, initial system that is then used as an entry point, with the primary goal of getting a "foot in the door" before thoroughly investigating all local drives, network drives, and available file shares to identify important and encryptable information. The most common attack vector for small

businesses is the use of the Remote Desktop Protocol (RDP) because it is easy to implement and provides immediate access and control over an entire system. Information about exposed systems and leaked credentials is easily accessible on the dark web. Small businesses cannot afford to pay large ransoms, and attackers are looking for easy targets for quick gains. For medium-sized businesses, phishing attacks are the most common method.

In the case of large enterprises, ransomware attacks usually begin with a phishing attempt that leads to the installation of password-stealing malware, a Trojan horse enabling remote access, or prompting the user to disclose their login credentials. The potential gain is much higher in this case, justifying the time spent preparing a sophisticated phishing attack.

2.9

Putting the user at the centre of designing and developing trust verification services

The development of digital identities and documents comes with a growing need to control and verify the authenticity of licences, official documents, and data. The diversity of formats, standards, and certificates in use today makes these verification procedures increasingly complex, especially when they need to operate across different countries.

The COVID-19 pandemic has highlighted the need for reliable, simple, and cross-border control and authentication methods, especially when travel has been granted based on the presentation of vaccination certificates, for example.
The main challenge lies in the ability to manage the entire end-to-end lifecycle of a certificate. This entails being able to conform to various – or even any – standards. It also involves the capacity to issue a physical or digital proof that includes a seal like a Visible Digital Seal (VDS). Such a device should be available in a wide range of formats, with simple, reliable, and mobile-accessible control methods. It should protect the bearer's data, especially when it concerns sensitive information like health data. It should also ensure system interoperability and a means for sharing data, ultimately with a view to planning for a certificate's end-of-life cycle, in compliance with regulations such as GDPR.

Few companies possess the entirety of this expertise, which positions IN Groupe, the largest issuer of VDS in France, as an indispensable contributor to the design of issuance and control solutions for these seals. Created as a secure service, the Smart Verify application provides organisations and regulatory authorities with a straightforward, reliable, and effective means of verifying documents and access rights, helping to prevent fraud and comply with regulatory requirements and their constant evolution. This application, which can be used within various parameters (mobile application or API), adapts to different levels of control: law enforcement, local authorities, or professionals in various sectors (health, transportation, public institutions, etc.). It offers several verification modes for documents issued by IN Groupe, such as the new Large Family Card, Mobility

Inclusion Card, electronic national identity card, as well as other documents carrying a VDS. For example, the VDS on the Digital COVID Certificate (EU-DCC) can be produced by health authorities in the 51 countries that use the same electronic signature reference. This reference, based on X.509 certificates, was defined by the EU during the COVID pandemic. The certificates are issued by trusted third parties to justify, for example, the EU-DCC. The Smart Verify service can be used in two distinct modes. The first is a service API (cf. https://api.gouv.fr/les-api/api-smartverify) that allows integration into an existing use case. For example, this mode was integrated into the systems of border police (PAF), certain transportation operators, and other verifiers already equipped with computers and laser scanners for reading data matrix codes,

or terminals with barcode readers. As a service that is already widely used by law enforcement to verify various documents, IN Groupe's Smart Verify experienced significant growth during the COVID pandemic. In 2023, with the evolution of various digital identity projects, whether professional or governmental, Smart Verify is expected to follow the same trajectory to meet the growing needs for document verification and authentication, and to combat fraud.

2.10

Facilitating the daily life of citizens

In line with its sovereign mission and the vision of the Ministry of Transport, IN Groupe, a privileged partner to the Government for the deployment of trusted services, has formed a partnership with the National Union of Family Associations (UNAF) with the aim of democratising mobility, improving the purchasing power of families, and promoting eco-tourism.

The Large Family Card:

Following the announcement by Clément Beaune, Minister Delegate in charge of Transportation, regarding the new Large Family Card platform, IN Groupe launched the platform in January 2023.

An online portal acclaimed by families

As a simple, intuitive platform designed to enhance the user experience, the Large Family Card portal allows families to verify their eligibility for various benefits offered by the card. Based on a streamlined, fast, and modern digital process, the portal aims to simplify procedures for eligible families, enabling them to place orders and track the lifecycle and renewals of their cards.

IN Groupe at the heart of citizens' lives
The Large Family Card is issued without any conditions related to income, and is valid for up to 3 years. It allows each family member to receive transportation discounts for a fixed fee of €18 for the entire validity period of the card.

Created in 1921, the Large Family Card continually adapts to the needs of various family types, including single-parent and blended families.
As a company at the heart of society, IN Groupe is committed to data security and protection, contributing to making life easier for citizens with regard to transportation. In order to further simplify the lives of families and enhance the user experience, new features are being deployed on the new

Large Family Card application portal ("http://www.carte-familles-nombreuses.gouv.fr" www.carte-familles-nombreuses.gouv.fr).

The new card features a revised format and design. Thanks to a faster, paperless ordering process, the procedures for eligible families will be streamlined. The eligibility criteria and associated discount levels remain unchanged, and the application fee amounts to €18 per family in 2023. Didier Trutt, CEO of IN Groupe, stated, *"IN Groupe is pleased to contribute to making the daily lives of Large Family Card beneficiaries easier. Through the new digital card issuance service, IN Groupe aims to provide a user experience that is simple, enjoyable, and uncompromising with regard to security and the protection of users' personal data, which is similar to what IN Groupe has already achieved with the Crit'Air and Mobility Inclusion Card services."* Less than a month after the launch of its dedicated portal for the new Large Family Cards, IN Groupe issued the 100,000th card. Since its launch, on 9 January 2023, 300,000 Large Family Cards have been issued throughout France. The new platform, managed

by IN Groupe at https://www.carte-familles-nombreuses.gouv.fr, has received unanimous support from its beneficiaries, with a user satisfaction rate of nearly 99%. These figures confirm the success of the portal and its fully digital service, providing easy access and processing for more than 17,000 registered families.

Dedicated site here:

**IN Groupe welcomes you to
its new Paris headquarters**

In late 2022, IN Groupe's teams moved
into their new Paris headquarters. This
space has been designed as a hub for
exchange, co-conception, innovation,
and meetings for all the stakeholders in
our ecosystem.

Would you like to visit us?
Test our products and solutions in our
Experience & Design Center? This place
is for you, and we would be delighted
to welcome you to our premises.

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**IN Groupe
Group Communication Department
June 2023**