

FINGERPRINTS

Capital Markets Day

Fingerprint Cards AB – FPC®

CHRISTIAN FREDRIKSON

President and CEO

December 8, 2016

Leading the market in biometric systems solutions

- Fingerprint Cards ambition is to become the technology and product leader in the biometric space
- This is the start of the biometric era, ranging from devices to cloud
- We will be market leader in our chosen segments
- New organization to execute on the strategy

Megatrends that affect us



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- Biometrics
- Security and convenience
- Cloudification
- Online payment/banking
- Digitalization (IoT)



Future possible applications... and many more



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E-lock



Car (door)



NB



Tablet



Smartcard



Car (starter)



Smart watch/Bangle



Portable HD



Remote controller



Motorcycle/Bicycle



POS



USB disk



Car key



Bicycle lock



Home applications

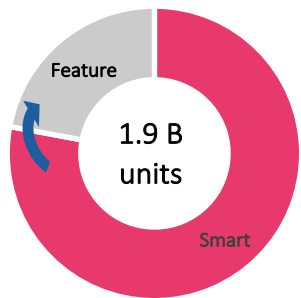


We are only at the beginning of the biometric era

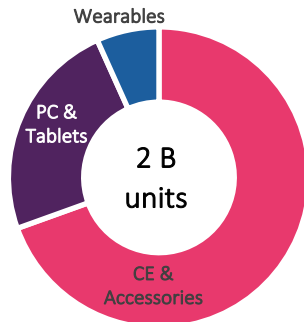


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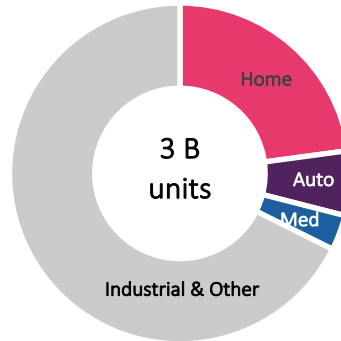
Mobile phones



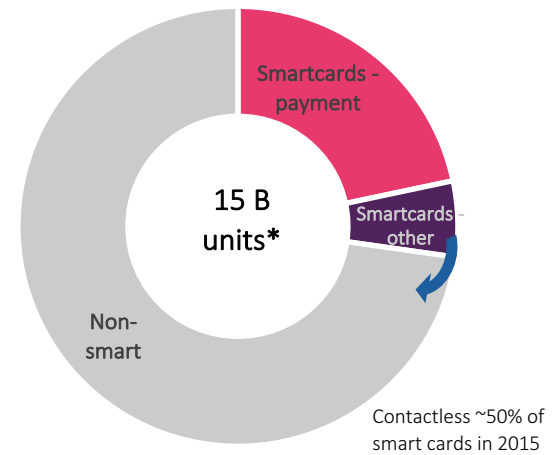
PC, CE and wearables



IoT



Smartcards



Source: Fingerprint Cards estimates on device shipments based on various industry sources.

*Size indication of card donut only representing smartcards.

15 B units represent both smart and "non-smart" cards not including SIM, phone or Pay-TV.

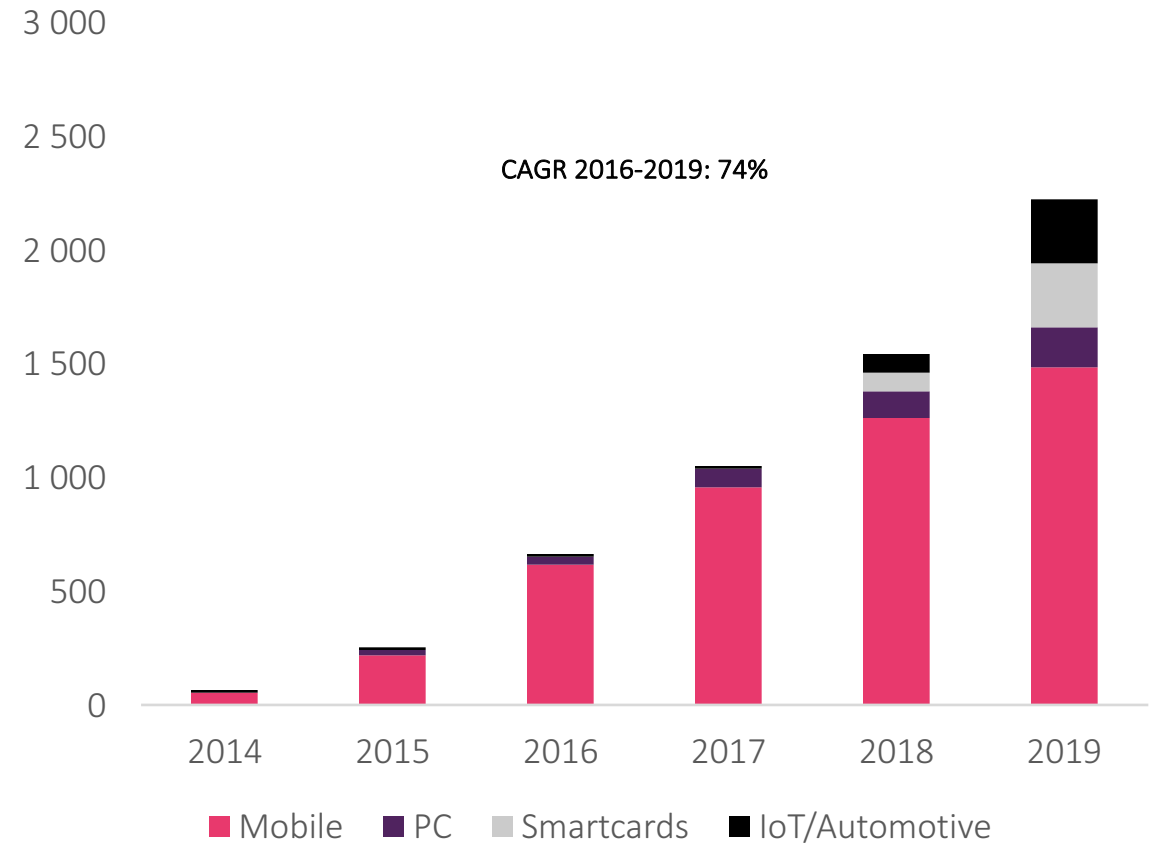
New segments expand the market



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- Strong market growth in fingerprint sensors
- New segments to add substantial value for Fingerprint Cards in 2018

Total Addressable Market (in million units)



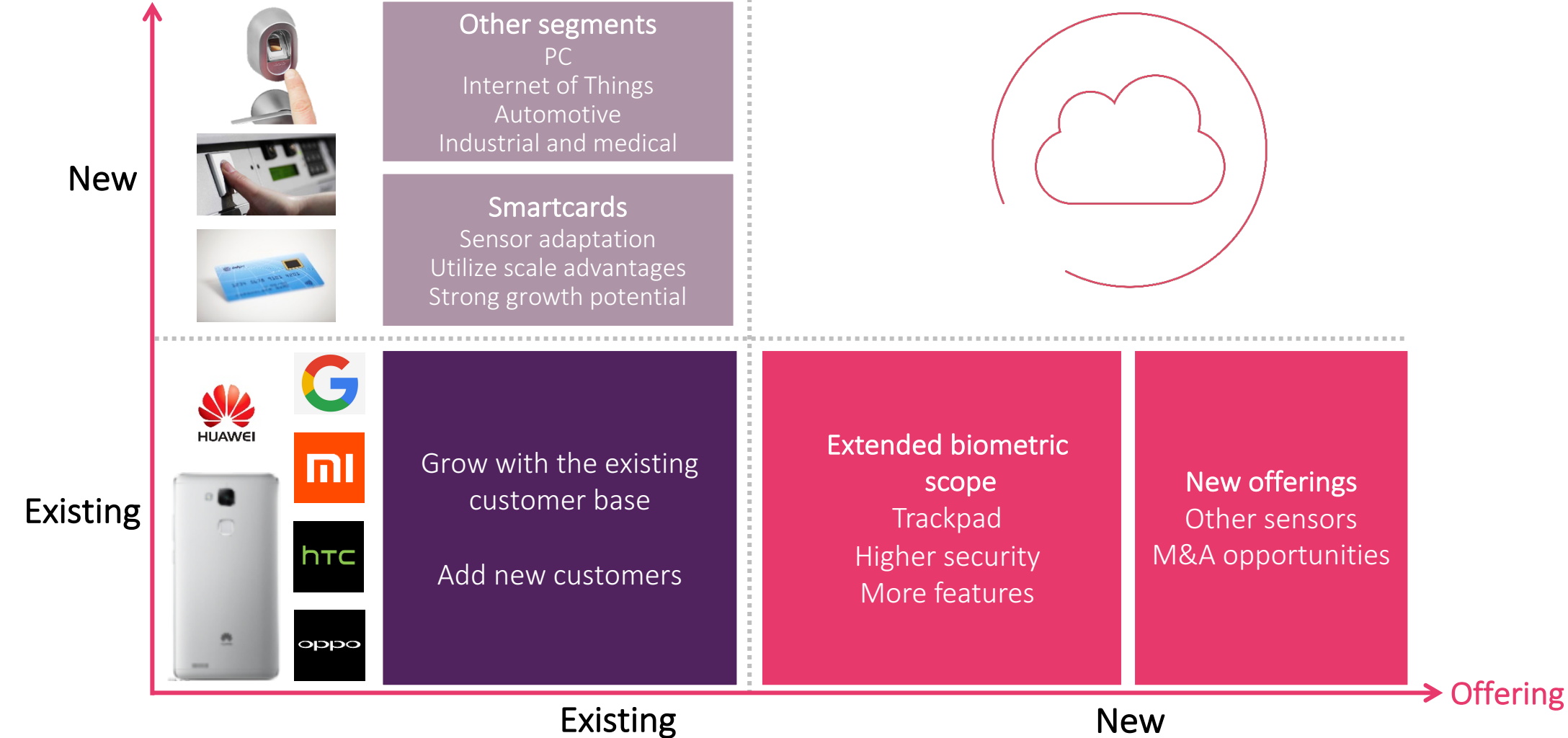
Source: Strategy Analytics, IHS, Fingerprint Cards estimates.
Total Addressable Market excludes Apple, includes all other OEMs and segments including swipe technology

Strategy for growth



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Segments





1 Short term (2017)

- Defend and strengthen Fingerprint Cards position further in smartphones.
- Enable the roll out and kick-starting the new segments
- Continue innovation and strong IP portfolio

2 Mid term (2017-2018)

- Fingerprint Cards as a biometric company with several modalities
- Strong SW and system capabilities
- Investment in new vertical – Smartcards, PC and embedded (IoT, Automotive)

3 Long term (2018+)

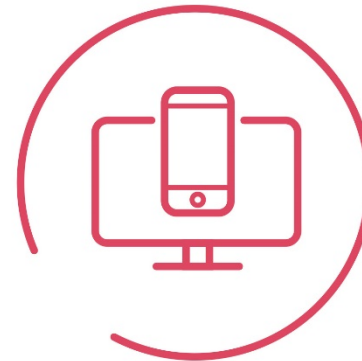
- Biometrics secure authentication and convenience everywhere
- Cloud and device in symbiosis
- Security as core in biometric offering

Focus of new investments to execute on strategy



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- Mobile
- Smartcards
- PC and embedded (IoT, Automotive)





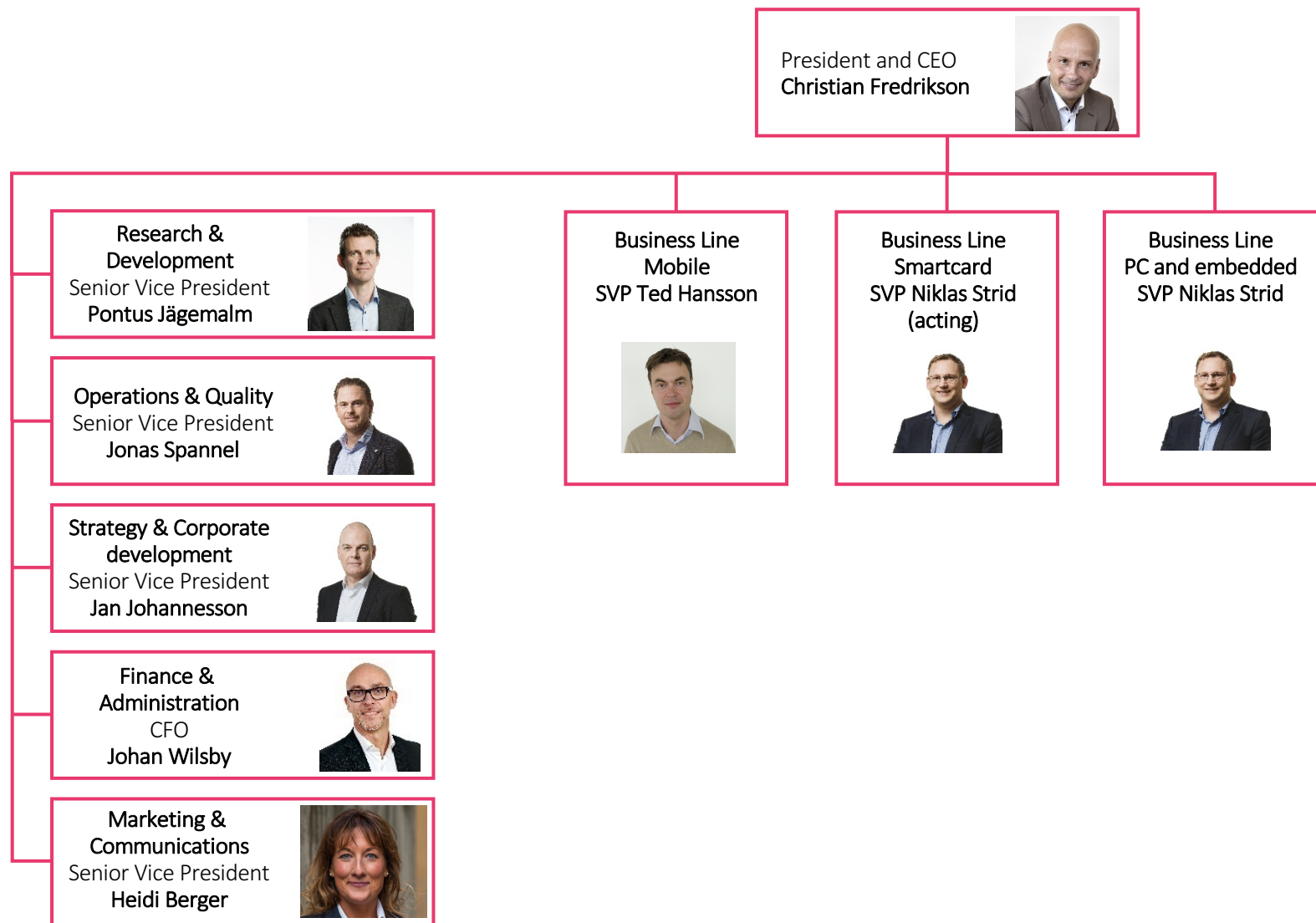
1. Fingerprint sensor attach rate increasing → market is increasing
2. Competition is here – anticipated, we are prepared
 - Complete and competitive product offering
 - Winning designs in all segments, from cost centric spray coated to under glass flagship models
 - Industry unique wide customer base
 - Well established sales and support organization close to partners and customers
 - Proven scalable supply chain
3. Continued investment to further address second tier manufacturers and emerging markets

- Leading fingerprint biometric solution supplier for the smartcards market
- Engaged with all major card providers
- Products (FPC1320/FPC1321) available in commercial volumes now, ISO compliant on card level
- Pilots and initial volumes in 2017, revenues taking off in 2018



- High reuse from the Mobile portfolio
- Roll out of biometric module enables the IoT market
- Design wins with launch target in 1st half 2017 in the PC segment
- High growth area for Fingerprint Cards
- Long term: cloud-based biometrics

Organization for growth and strategy execution



Guidance for 2017



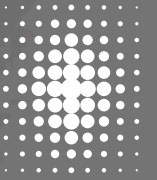
- Revenues: 7,500 – 9,500 MSEK
- Operating margin: At least 35%

Global leader in biometrics



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- Fingerprint Cards ambition is to become the technology and product leader in the biometric space
- This is the start of the biometric era, ranging from devices to cloud
- We will be market leader in our chosen segments
- New organization to execute on the strategy



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Jan Johannesson

VP Strategic Planning & Portfolio Management

Strong potential in a growing market

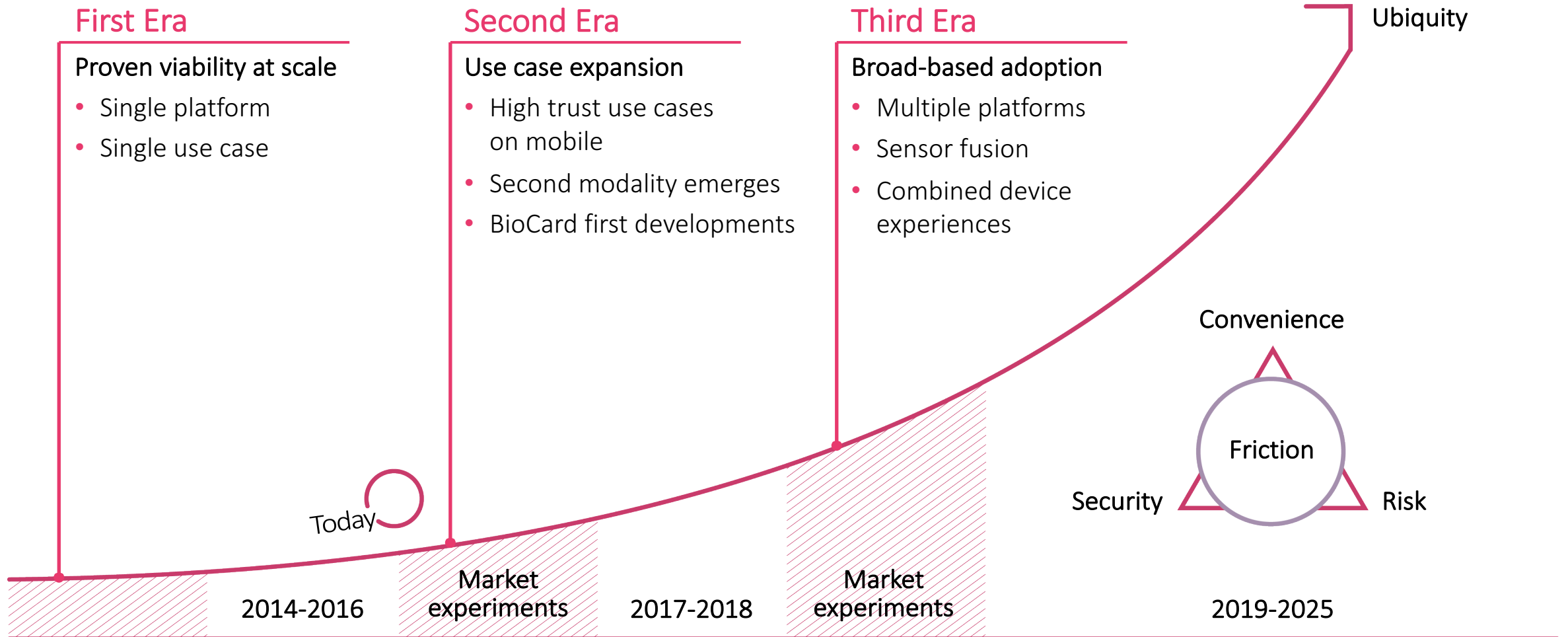
A woman with long dark hair is smiling and looking at her smartphone. The image is dark with a semi-transparent overlay containing text. The background shows blurred lights, suggesting an indoor setting at night.

- Fingerprint Cards has so far just scratched the surface of the biometric opportunity
 - The Company is uniquely positioned to lead the market expansion
- Fingerprint Cards strategic focus is on both devices and system

The move from unlock to pay... and beyond



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The move from unlock to pay... and beyond



Megatrends

- Broad acceptance of biometric based mobile payments in Asia
- Growing acceptance of biometric based bank access globally
- Use of biometrics in smartcards for payments and for access control starts to emerge
- Ongoing development of connected biometric enabled devices



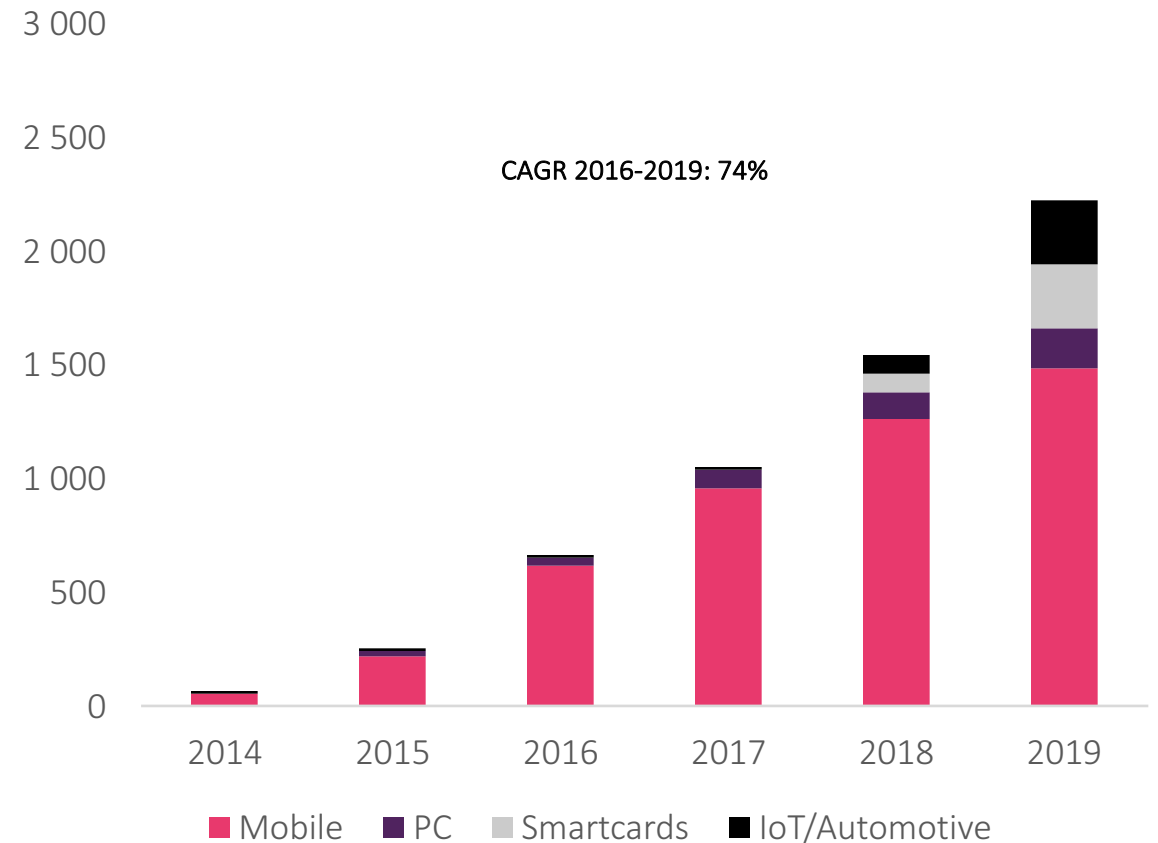
New segments expand the fingerprint market



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- Continued strong market growth in smartphones
- The market for biometric smart cards is expected to expand rapidly in 2018
- Attractive growth opportunity in PC – low penetration rate

Total Addressable Market (in million units)



Source: Strategy Analytics, IHS, Fingerprint Cards estimates.
Total Addressable Market excludes Apple, includes all other OEMs and segments including swipe technology

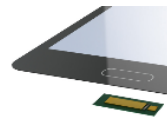
Expanding portfolio

Smartphones

Smartcards

PC and embedded solutions

Under glass



FPC1268

Ceramics



FPC1235, FPC1245 >



Smartcard solutions



PC solutions

Spray coating



FPC1028



FPC1035



FPC1155 >



FPC1025



FPC1145 >



Embedded solutions (FPC-BM)

Low

Medium

High

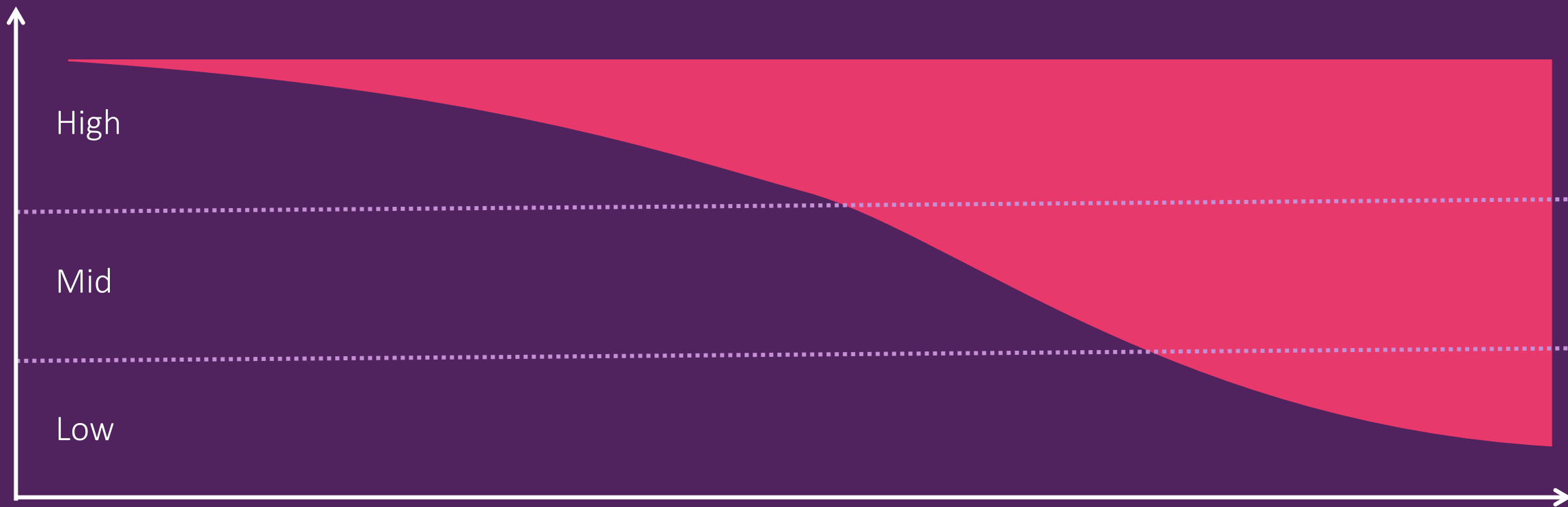
Sensor penetration in the
smartphone market some 50% –
still large business potential for
Fingerprint Cards



Mobile business – growth continues



Strong market expansion from the high tiers to cover the complete smartphone market





- System approach
 - Sensing die
 - Algorithm asset
 - Coating and under glass capabilities
 - SW integration
- Close customer relationship throughout the mobile value chain
- Key success factors include a fully deployed product portfolio and customer responsiveness

The Google logo, featuring the word "Google" in its characteristic multi-colored font (blue, red, yellow, blue, green, red).

The Oppo logo, featuring the word "oppo" in a green, lowercase, sans-serif font.



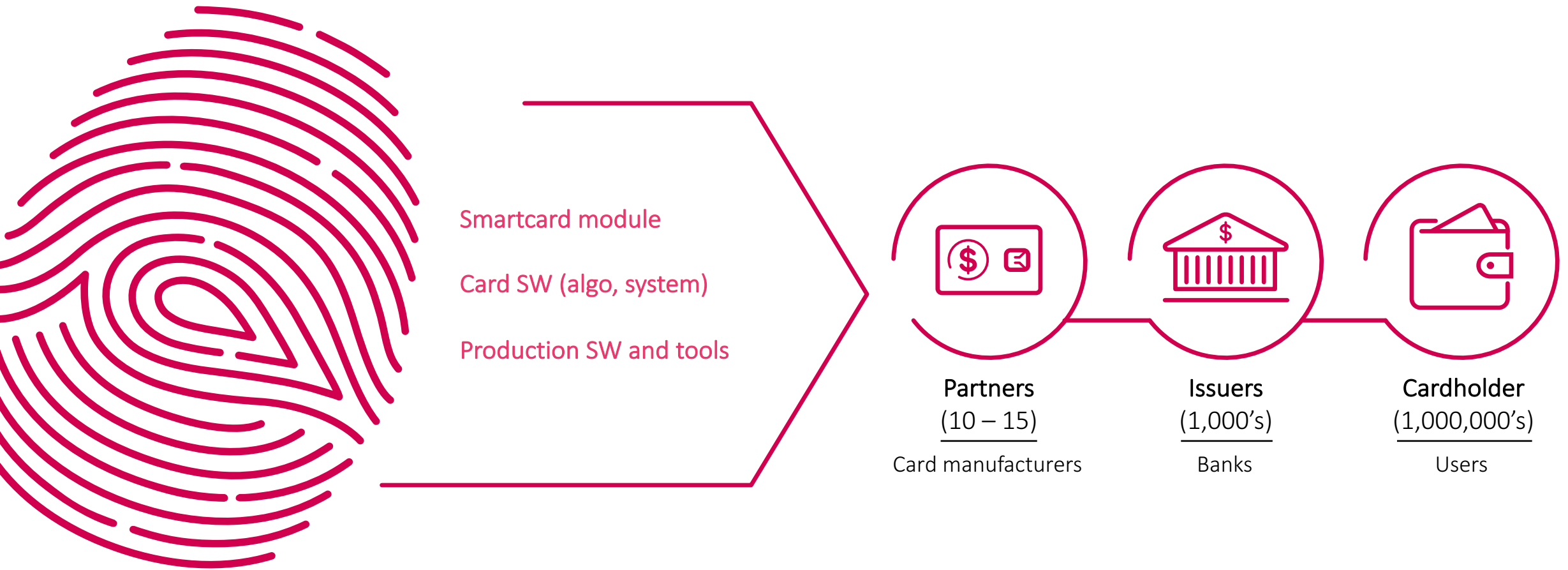
1. Smartcards



- Well positioned to serve the smartcard ecosystem
 - ISO compliance on card level reached with the FPC1300 series of sensors
 - Low power consumption and high accuracy
 - Adapted for high volume production
 - Complete biometric system offering
- Total Addressable Market (TAM) for fingerprint sensors in smartcards expected to expand rapidly in 2018
- A 3 to 4 billion gross market (units)



Smartcards business model



2. PC business



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- A complete PC offering
 - Significant breakthroughs made in 2016
 - launches of the Huawei Matebook and HP Elite X3
 - significant synergies with the smartphone offerings
- TAM for Fingerprint sensors in PC's moves from approximately 40 million units in 2016 to >100 million units in 2018
- A 300 million gross market (units)



3. Biometric embedded solutions



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- The segment for IoT includes everything from wearables to smart homes and devices
- Automotive segment
 - security
 - convenience
- Total Addressable Market (TAM) for IoT expected to expand rapidly in 2018
- A 3 to 4 billion gross market (units)

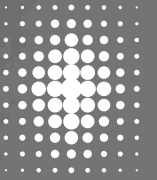


Strong growth opportunities beyond smartphones



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- Strong market fundamentals
- Market leadership in smartphones forms a significant platform
- Continued innovation secures future growth in new segments



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Charles Burgeat

Head of Sales

Ted Hansson

Country Manager Greater China

Three drivers of global engagement excellence



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Industry examples



1. Sales to device OEMs

Sales, support and market requirements

Industry examples



2. Platform providers

Platform integration, evolution and security



3. Commercial & government specifications

Creating market pull and ensuring favorable regulatory frameworks

Industry examples



Local engagement to leverage megatrends



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Platforms, standards and security

- Google
- Microsoft
- EMVCO
- Fido Alliance
- GlobalPlatform
- Other

OEM opportunities



Standards

- Alipay
- UnionPay
- Fido Alliance

OEM opportunities

OEM opportunities

Standards

- Aadhaar

Trend: Platforms getting serious about hardware

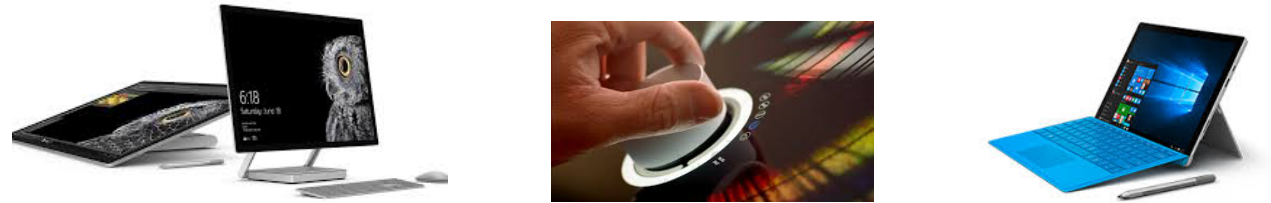


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Google

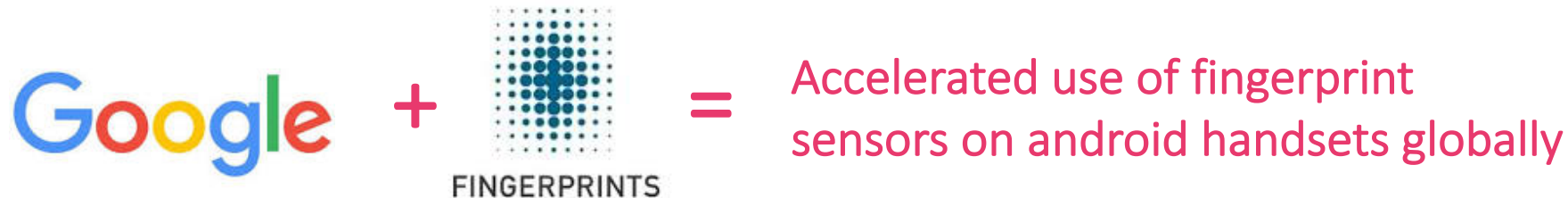


Microsoft



amazon





Development timeline

- **2014 to early 2015**
 - Collaboration with Android team to develop fingerprint sensor HAL for Android M release
- **May 2015 (Google I/O conference)**
 - Announcement that Fingerprint Cards supported Google in the development of fingerprint sensor technology for mobile devices



Commercial engagement timeline

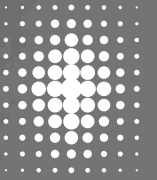
- **2014**
 - Deep collaboration with the Google Nexus team on HW, SW and industrial design elements of Nexus smartphone fingerprint sensor design
- **September 2015**
 - Google Nexus 5X and Nexus 6P launch with Fingerprint Card's OneTouch® FPC1025 fingerprint sensor solution
- **October 2016**
 - Pixel & Pixel XL Phones launch with Fingerprint Card's OneTouch® FPC1025 fingerprint sensor solution including FPC gesture/navigation capability and enhanced security software





Highly trusted partner

- Sales to device OEMs: Sales, support and market requirements
- Platform providers: Platform integration, evolution and security
- Commercial & government specifications: Creating market pull and ensuring favorable regulatory frameworks
- Significant influence and growth potential
 - Existing proven platforms: Mobile and PC
 - New product categories: Cards, IoT, wearables
 - OS/Service platforms → Hardware



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Charles Burgeat

Head of Sales

Ted Hansson

Country Manager Greater China

Fingerprint Cards in Asia



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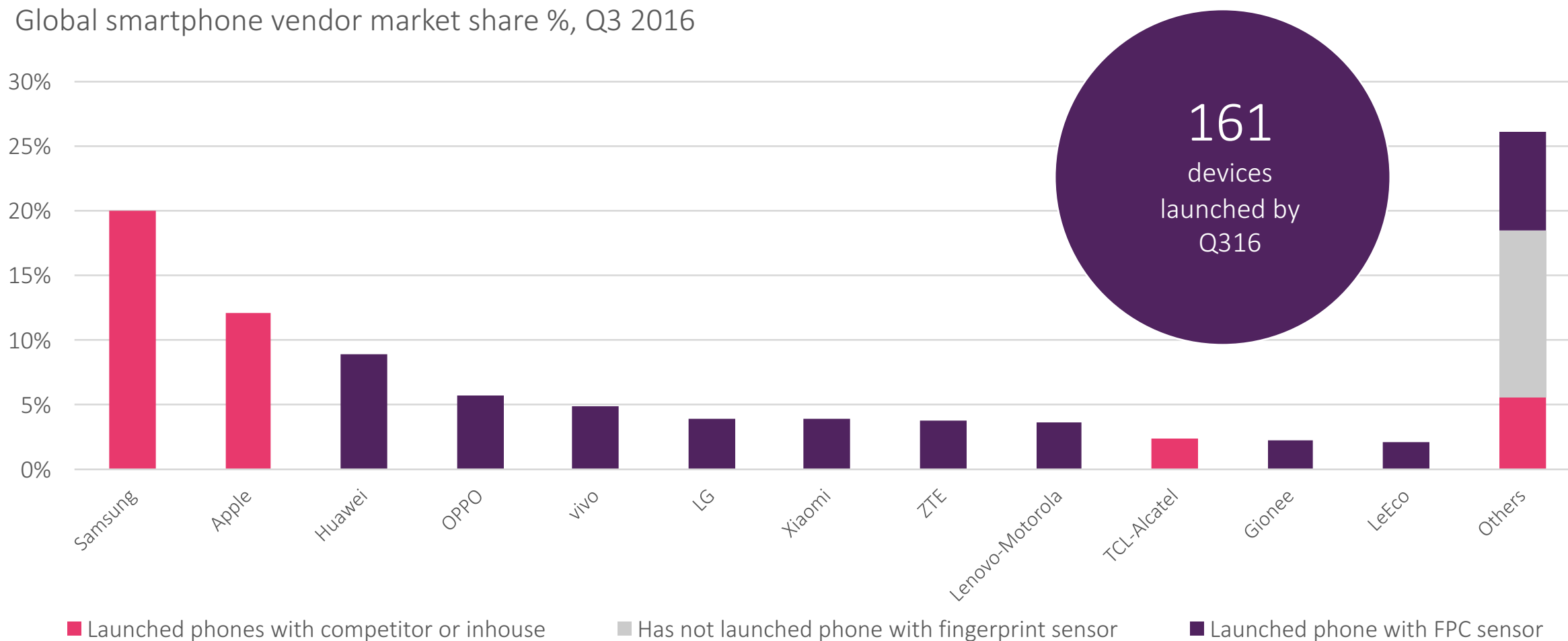
Kenneth Fredriksen
CEO Huawei Sweden



Expanding our footprint

2016 fingerprint sensor penetration in smartphones: above 50 %

Global smartphone vendor market share %, Q3 2016



Source: Strategy Analytics, FPC estimates

Strong presence and an attractive broad portfolio



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A close-up photograph of a person's hands. The left hand holds a gold-colored smartphone, and the right hand holds a black payment terminal. The background is blurred, showing what appears to be a person's face. A semi-transparent dark grey horizontal bar is overlaid across the middle of the image, containing white text.

Business potential in the third-party mobile payment market in China

Mobile payments

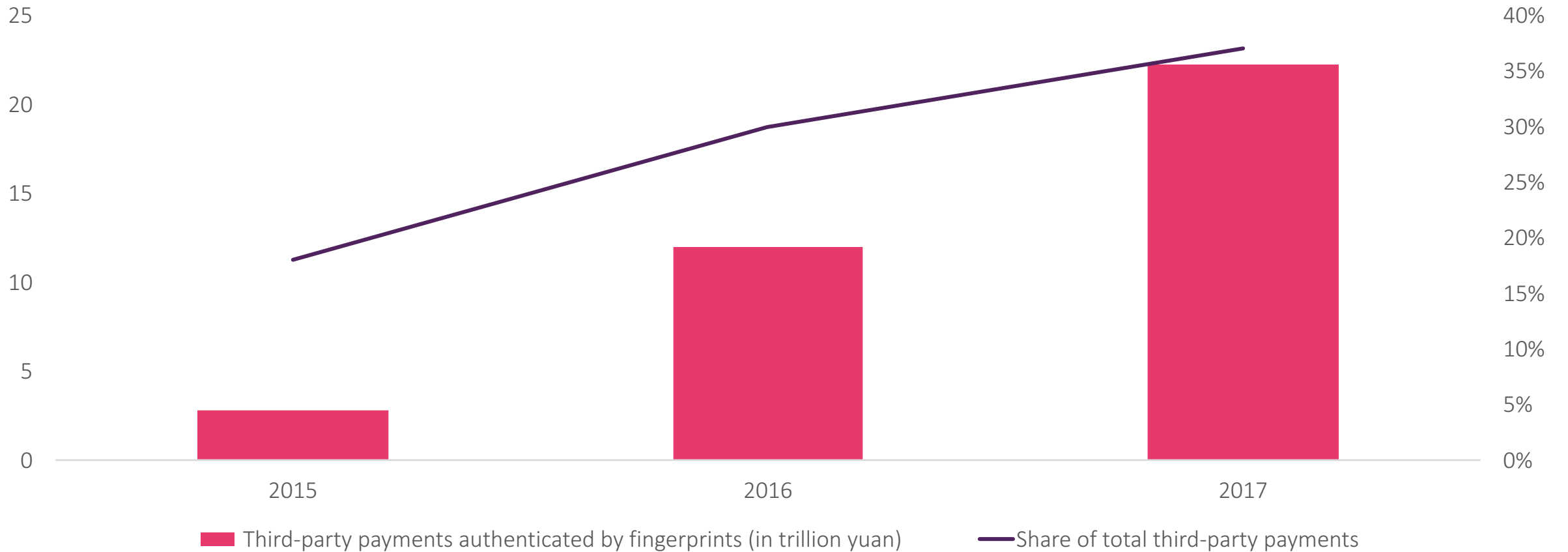


Strong growth in China's third-party mobile payment market



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Third-party payments in China authenticated by fingerprints



- Navigation
 - Slide down for notification board
 - Slide up for shortcuts
 - Slide left or right to switch between apps
 - To replace the Android side keys
- Different fingers open various apps
- Only one tap
 - To enter personal desktop
 - To launch Alipay
 - Snapshot
 - Screen shot

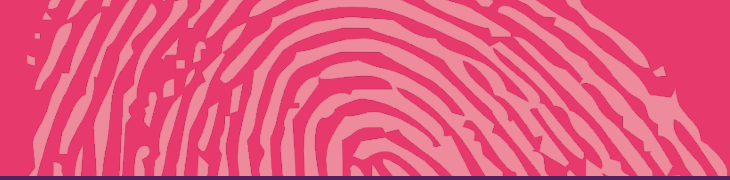


Further growth opportunities with Asian customers

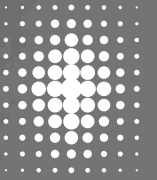


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- Maintained market leadership in China since 2014
- Continued innovation to capture growth
- New business opportunities in markets and applications



Q&A



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Pontus Jägemalm

Senior VP Research & Development

Farzan Ghavanini

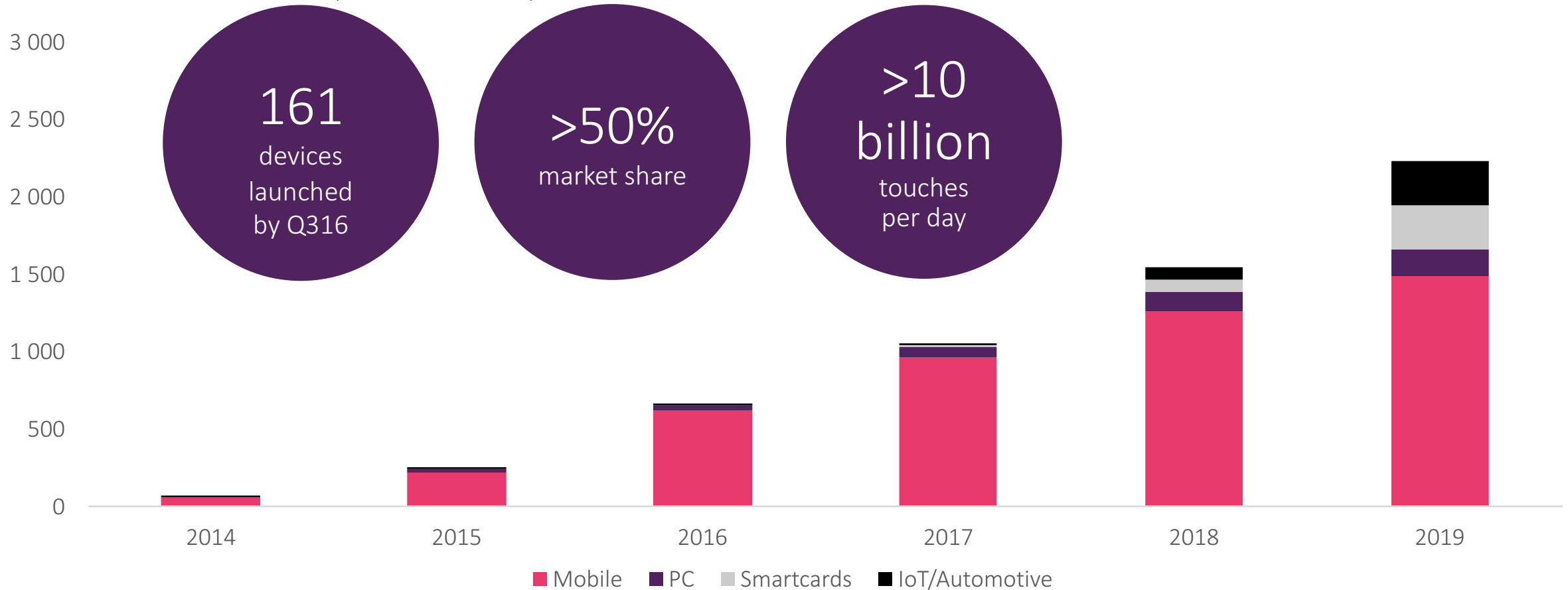
Manager, Alternative Sensing Technology

Advanced technology made simple



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Total Addressable Market (in million units)



Source: Strategy Analytics, IHS, Fingerprint Cards estimates.
Total Addressable Market excludes Apple, includes all other OEMs and segments including swipe technology



- A global technology leader
 - Unique and extensive experience in touch fingerprint sensor technology
 - Leading technology and products
 - Full system know-how and IP
 - Robust and scalable solutions
- Dedicated staff
 - 250+ R&D engineers
 - High competence
 - High educational level
 - ~25% PhDs



Research & Development at Fingerprint Cards – Roles and capabilities



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Product development and qualification

Solving production and yield issues

Research and long term development of new technology and IP

Transfer to production at multiple sites

Improving the products through-out the lifecycle (maintenance)



- >120 granted patents
- Increased innovation capacity and innovation speed
- Actively monitoring new patent applications and competing technology
- Capacity for running multiple technology projects in parallel
- Constant pipeline of new solutions

Fingerprint mest innovativa svenska företaget



Foto: TT/Colourbox

Av **ADAM HILLERBRAND RUNE**
Publicerad: 02 september 2016, 12:09

Antalet sökta patent per omsatt krona är högst i biometriföretaget Fingerprint Cards, visar en ny undersökning. Golvtillverkaren Välinge och transportutrustningsbolaget Thule kniper andra- respektive tredjeplatsen.

Det är Noréns patentbyrå som har listat svenska bolag utifrån hur många uppfinningar de



Mest läst

- 1 Nu börjar börsens värsta tid
- 2 Fingerprint mest innovativa svenska företaget
- 3 Rusning efter nya jobb
- 4 Ingvar Oldsberg kammar hem miljoner efter

Strong focus on under glass integration



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- The mobile phone use case is changing
 - Front side in addition to back side and side-mount
 - Industrial design requirements
 - Need for seamless fingerprint sensor integration
- New challenges due to thicker materials on top of sensor
- The FPC1245 success with ceramics
 - First FPC under glass solution



FPC1268, for glass based applications



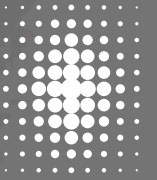
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- First true under glass sensor
 - For home buttons with glass
 - Mounting under cover glass for a seamless design
- Integrated in Huawei Mate 9 Pro + Porsche Design
 - First customer product launch with FPC1268
- Enabled through our holistic offering
 - New sensor and companion chip design
 - Novel packaging design
 - Significantly improved algorithm solutions
 - Software and tuning tools for production





- Our active capacitive technology is evolving rapidly
- In parallel, actively working with alternative sensing principles
- Ongoing development
 - Specific aspects on integration with the display
- Dedicated team for development
 - Increased focus



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Pontus Jägemalm

Senior VP Research & Development

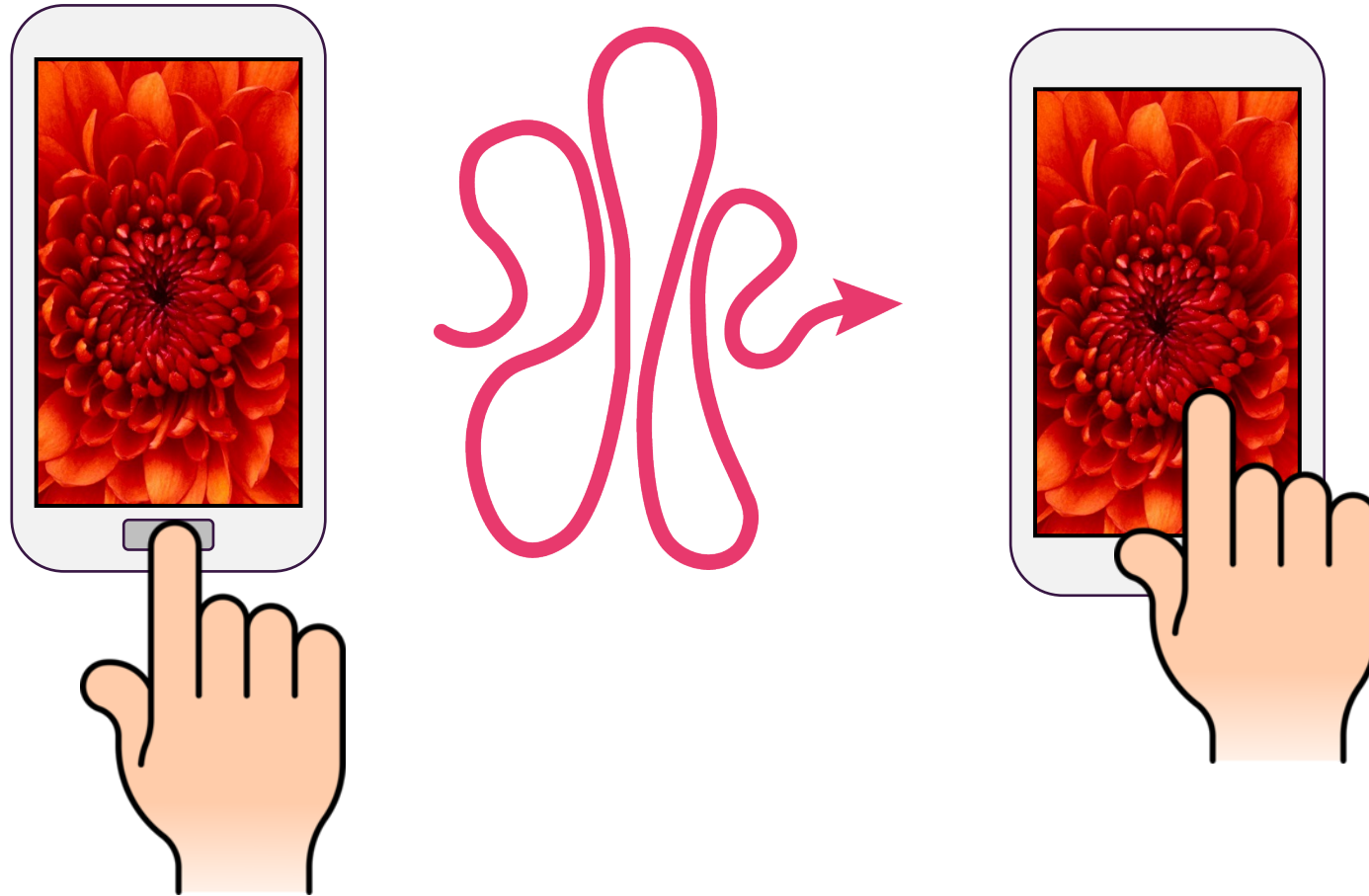
Farzan Ghavanini

Manager, Alternative Sensing Technology

Fingerprint sensing evolution



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Two fundamental challenges must be solved

I

The sensing elements must be somehow integrated with the display

II

Displays are protected by a rather thick cover glass and the sensor must be able to read through it

A

No significant impact on the display image quality

B

Minimum power consumption increase

C

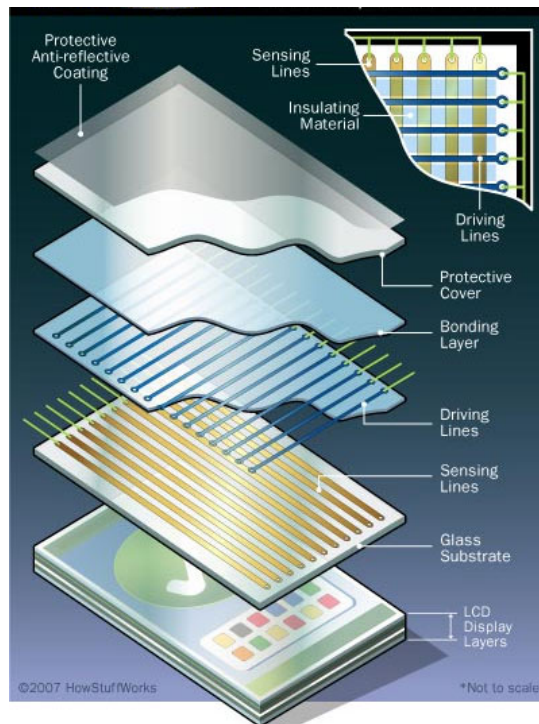
Ease of use with proper wake-up function



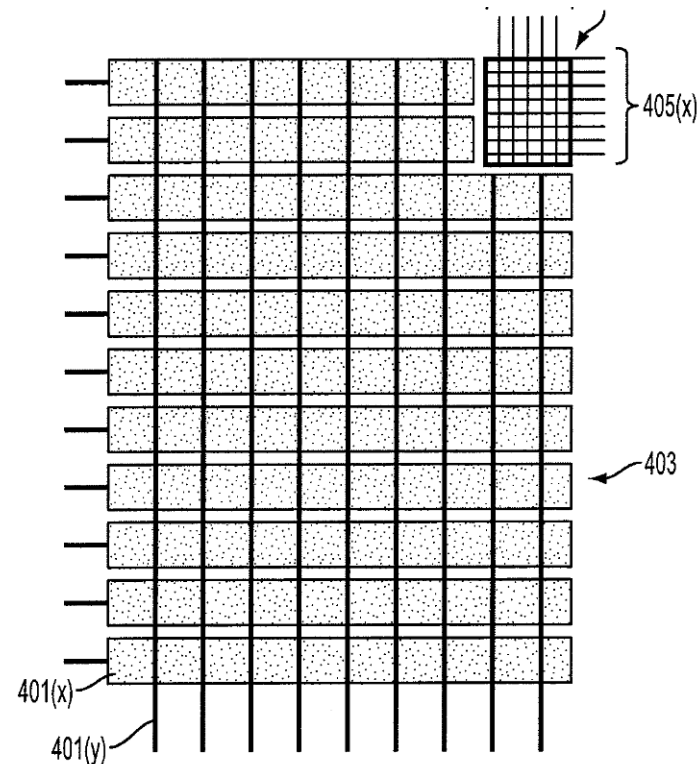
1

Capacitive technology and display integration

Would it be possible to increase the resolution in common P-Cap touch technology to achieve in-display Fingerprint sensing?



Source: <http://digi-pro.com>



US patent 8,564,314

Would it be possible to get an acceptable signal using a technology such as transparent TFT (ThinFilmTransistor)?

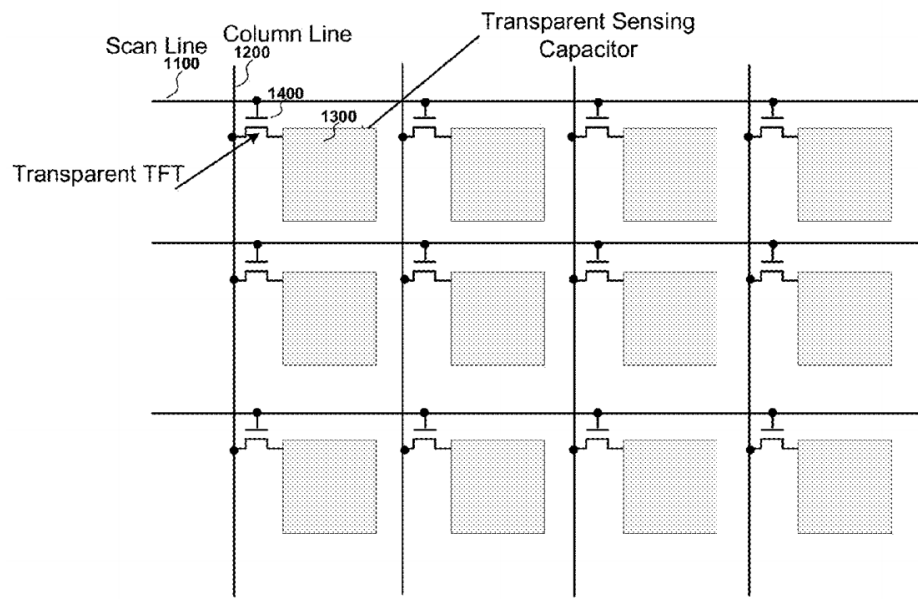
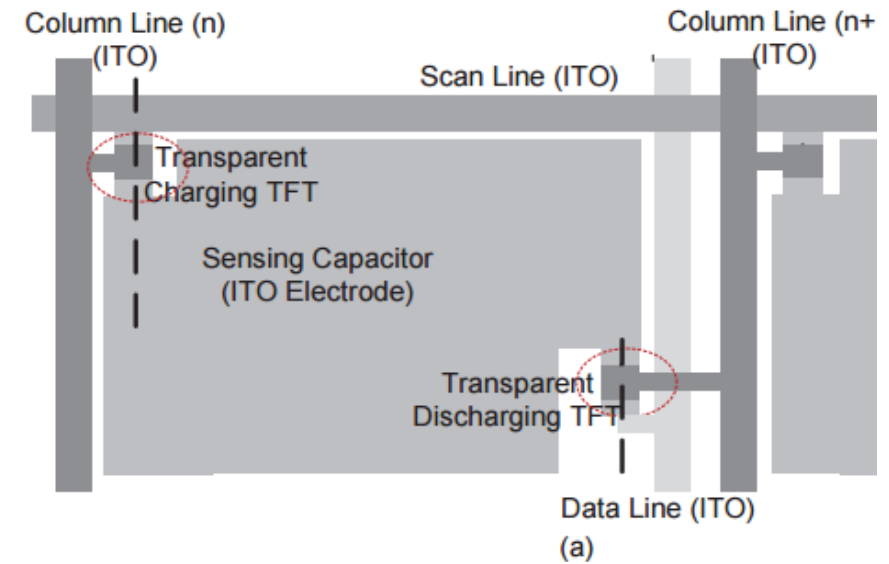


Fig.2

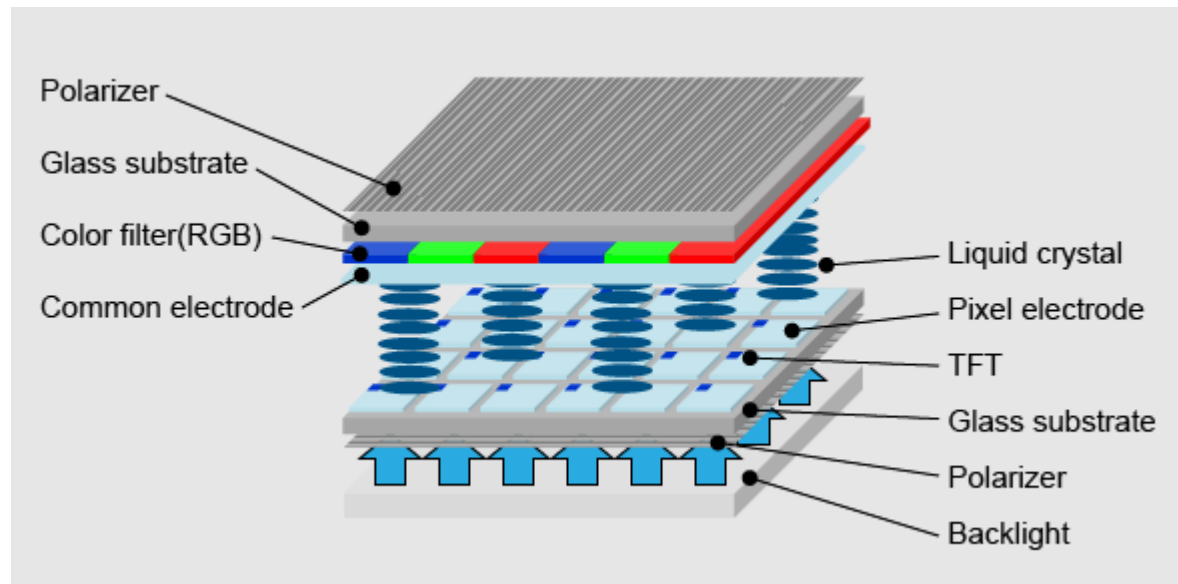
US patent 8,994,690



(a)

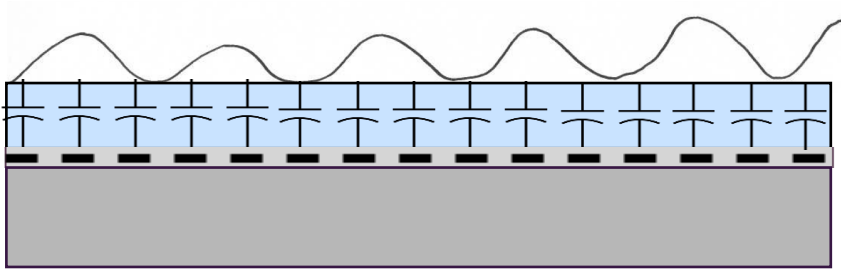
US patent 8,994,690

Can we integrate the fingerprint sensing within the display pixel (such as in-cell touch) and hence get access to the TFT backplane?

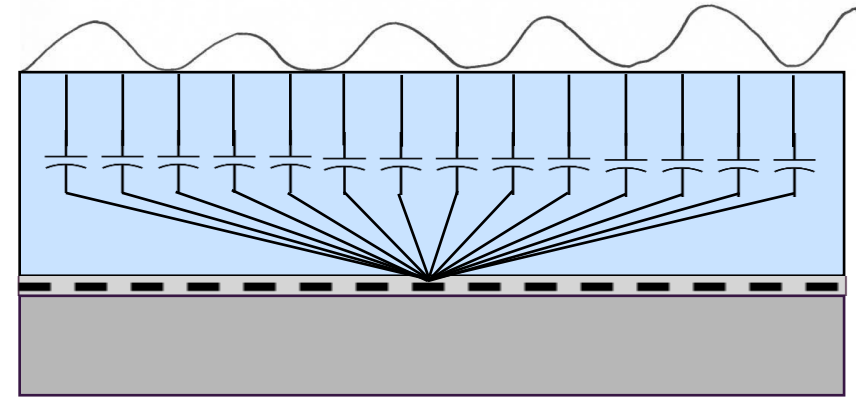


Source: <http://www.j-display.com/>

Principle of capacitive sensing



The ideal capacitive fingerprint sensor



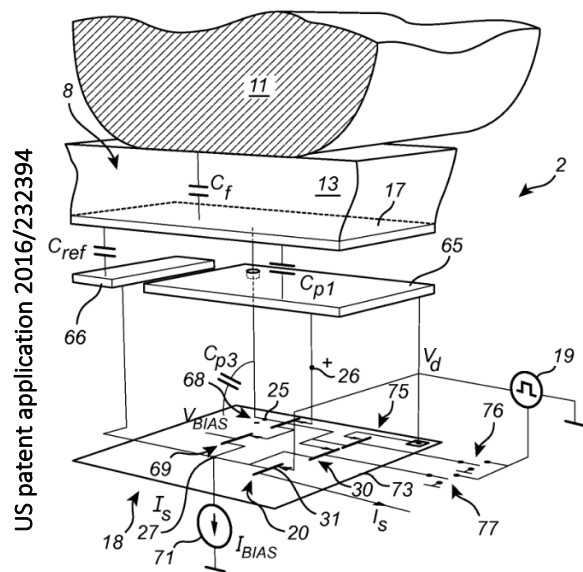
The actual capacitive fingerprint sensor

- In an actual device, each pixel receives signals from neighboring areas
- This effect gets exponentially stronger with thicker coating/glass

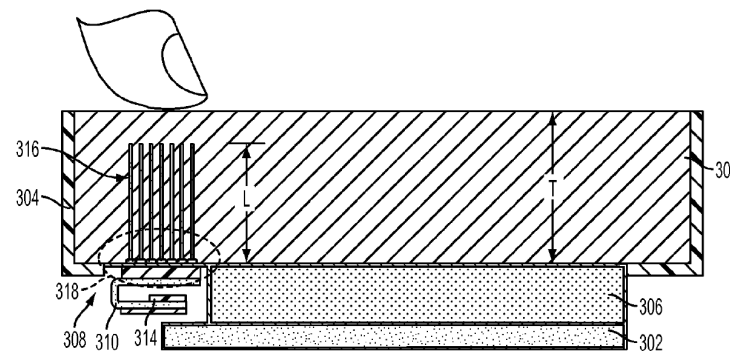
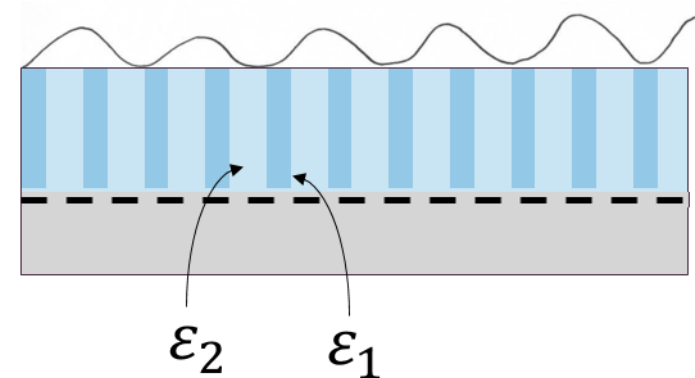


Advanced detection schemes

Fingerprint Cards has invented and continues to invent detection schemes that allows for smaller and smaller amount of electric charge to be detected



Modified cover glass



US patent application 2015/0036065

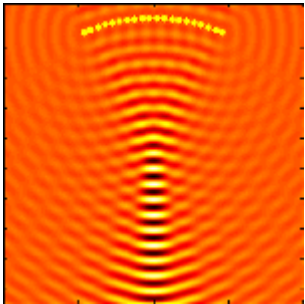
What is the root of the Challenge?

Dynamic Field

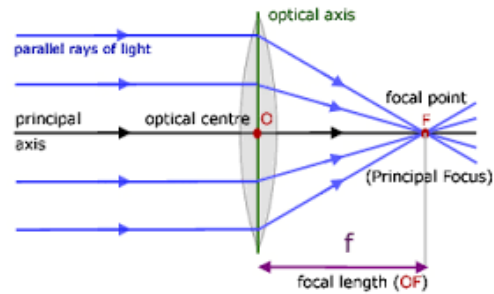
Propagating wave

Sound, Light

Sound



Light



Static Field

No propagating wave

Electrostatics



A hand holding a blue smartphone. A white circle with the number 2 is overlaid on the camera area. The background is a blurred outdoor scene with green foliage.

2

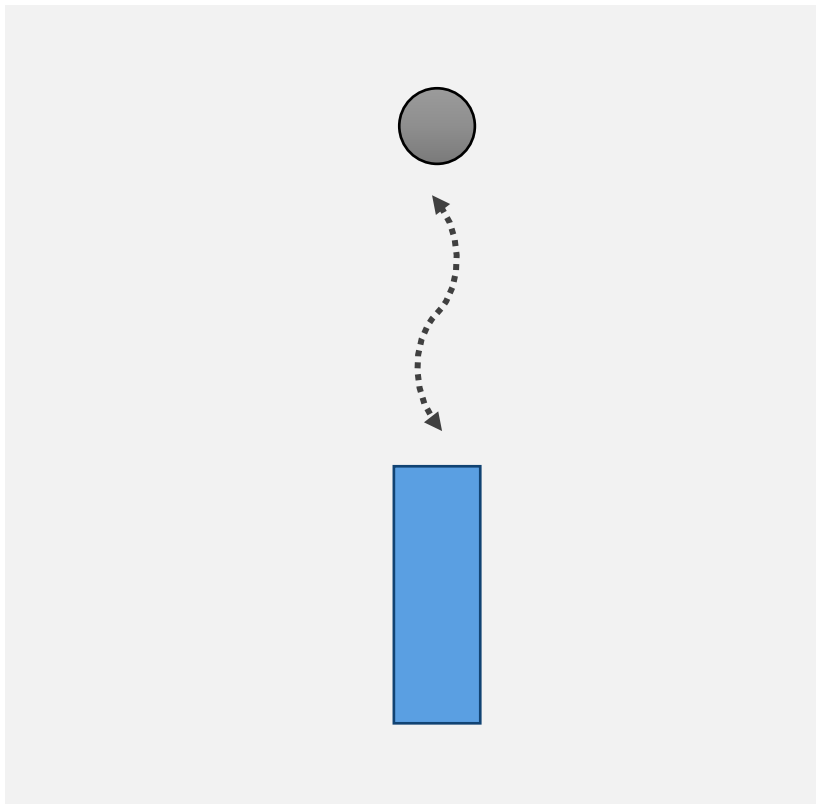
Ultrasonic technology and display integration



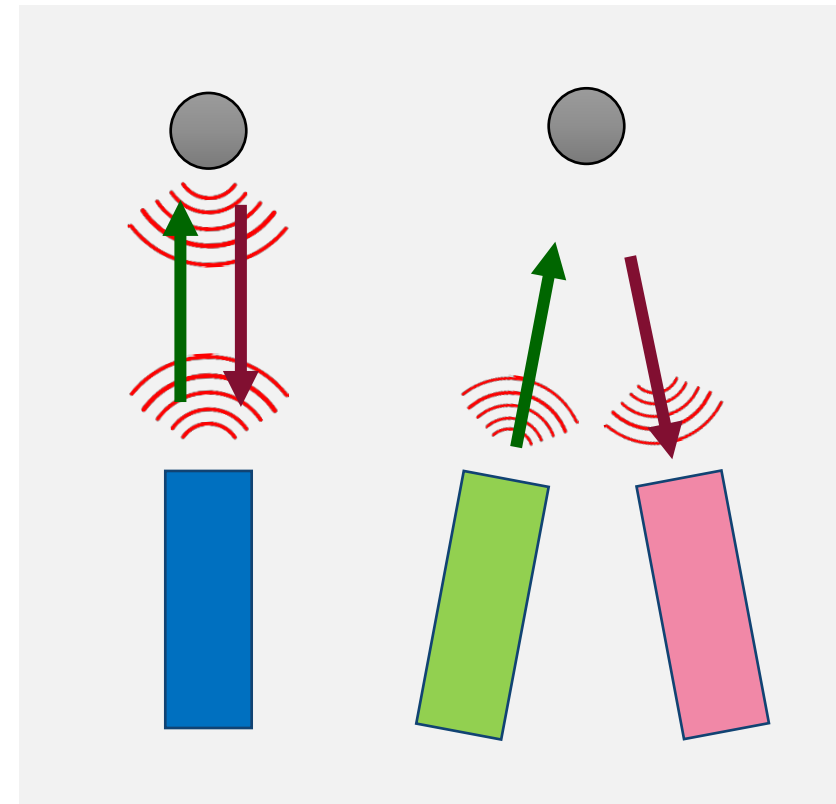
4G Int

HUAWEI HONOR HUAWEI HONOR CLUB

Non-Echo based

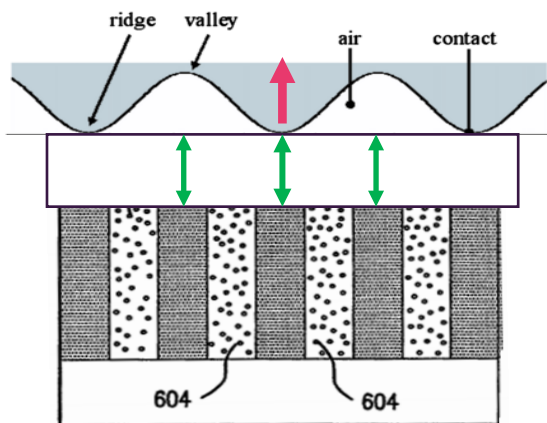


Echo based

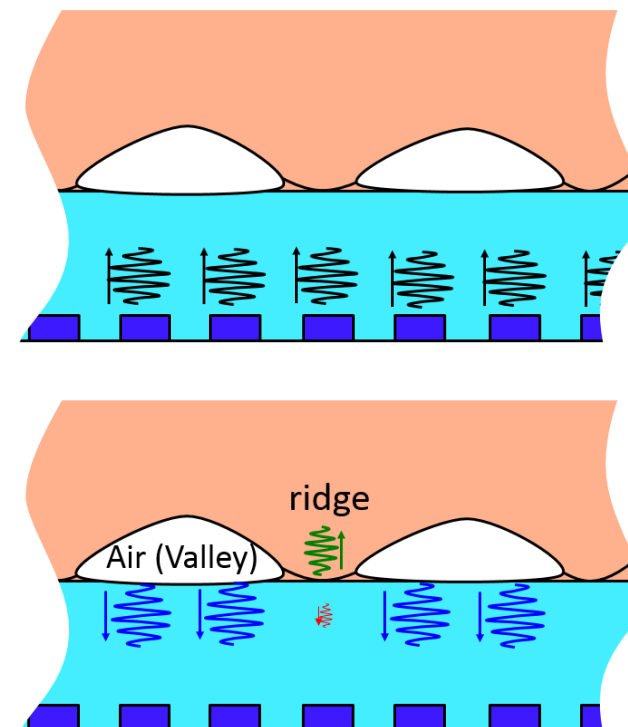




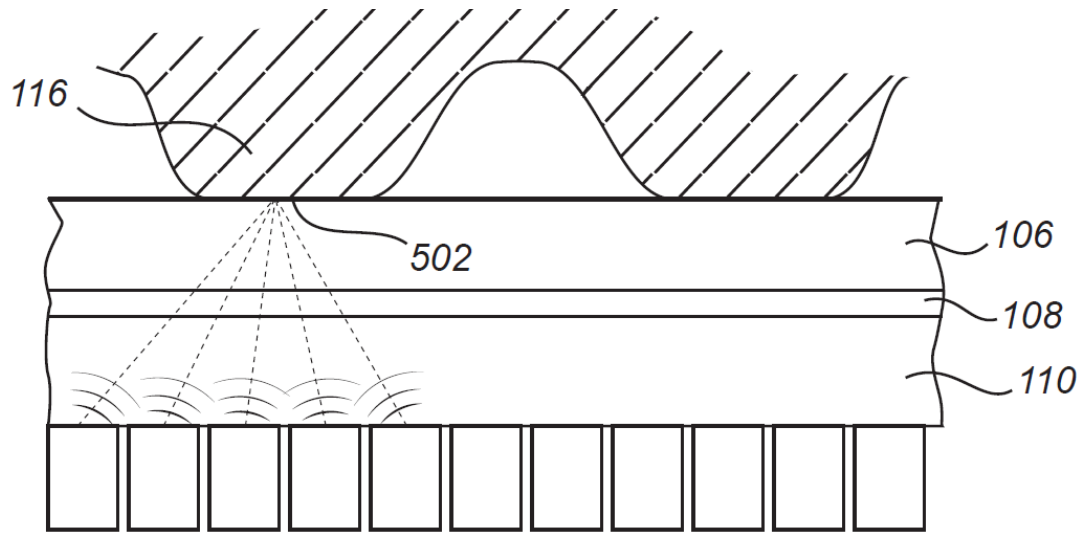
Non-Echo based



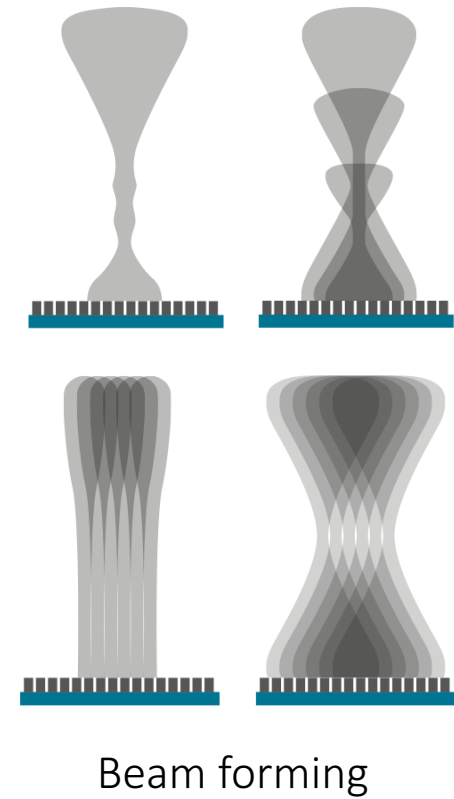
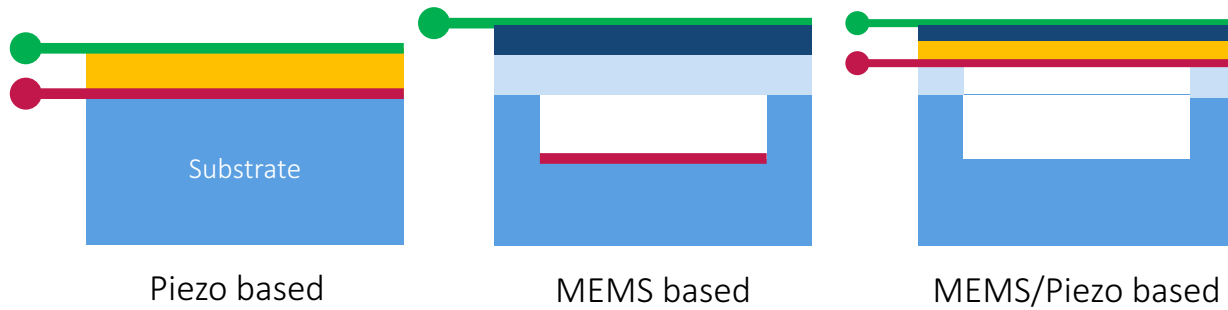
Echo based



Echo based pixel array



Many different pixel implementations

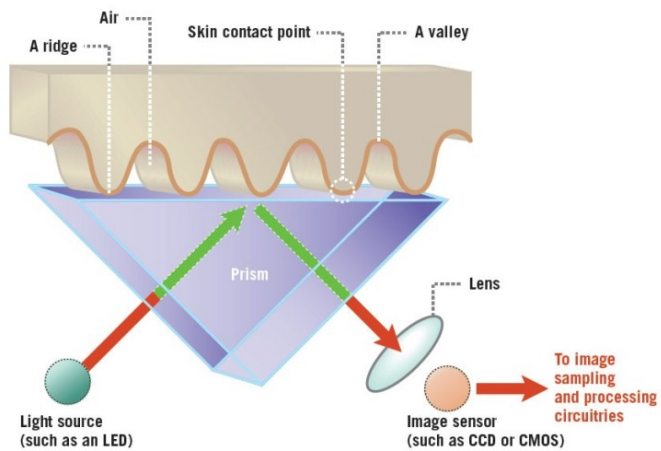


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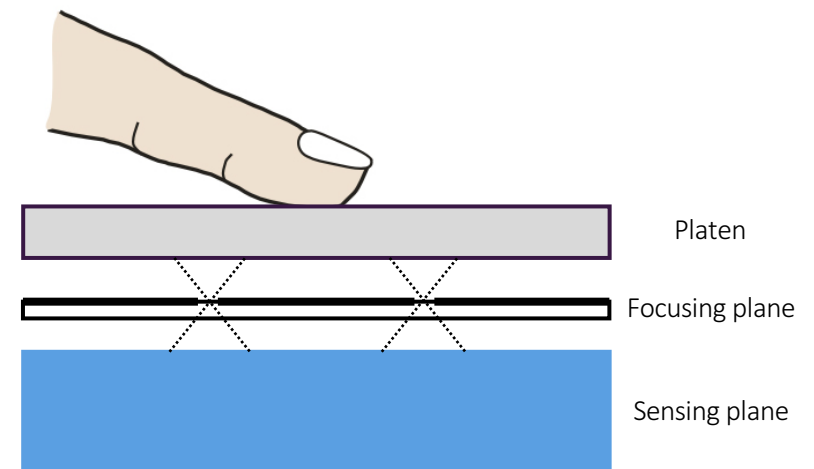
Optical technology
and display integration



Traditional optical fingerprint sensors

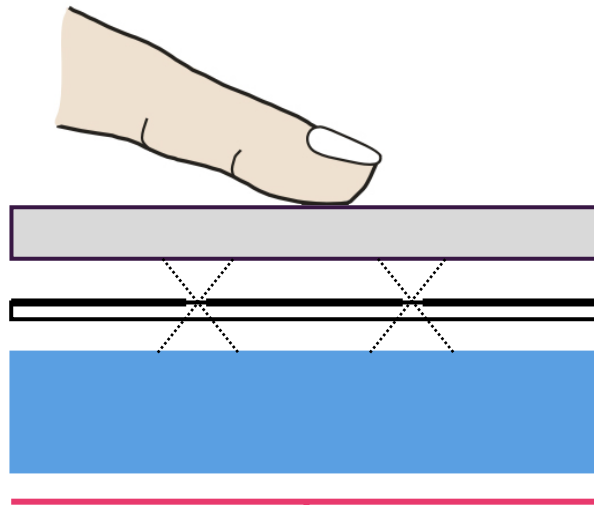


Flat optical fingerprint sensors



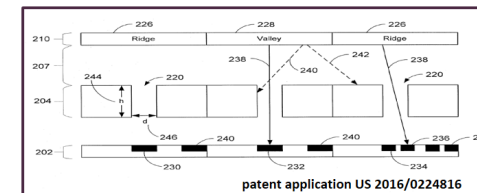
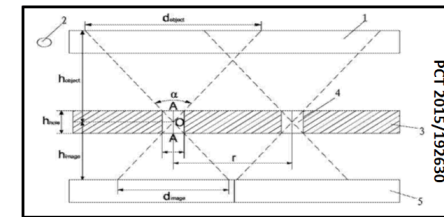
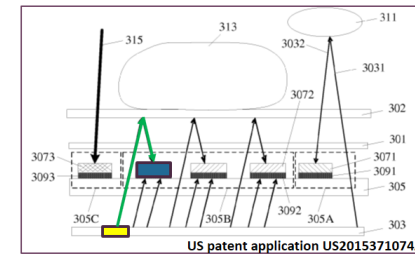


Many different implementations of the pinhole array



- TFT backplane
- CMOS backplane

(TFT, ThinFilmTransistor)
(CMOS, ComplementaryMetalOxideSemiconductor)



Summary of alternative sensing



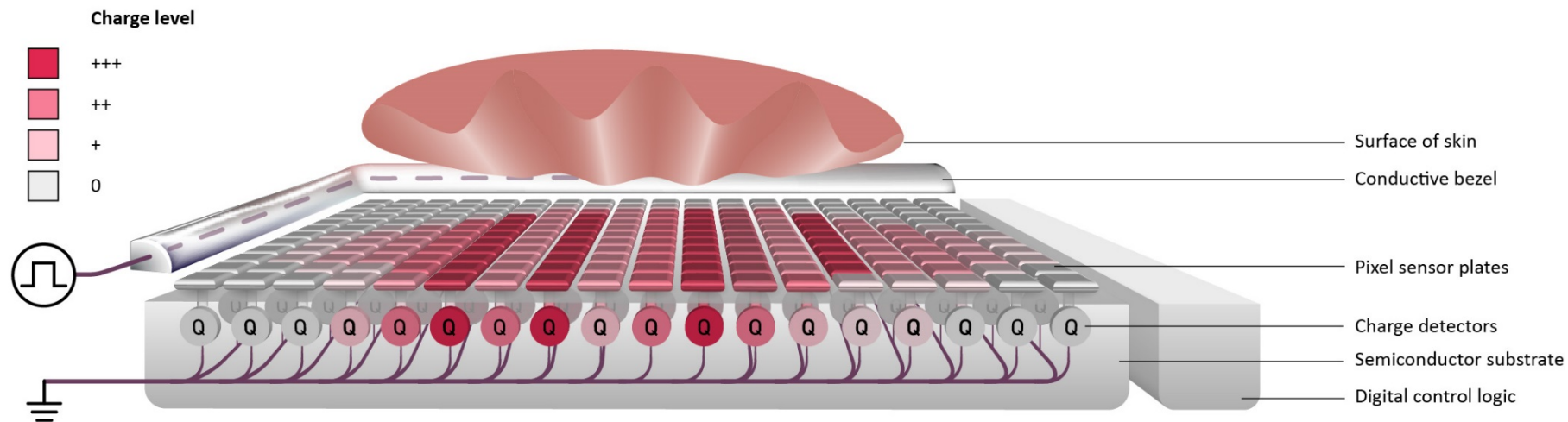
	Capacitive	Ultrasonic	Optical
Integrate-ability	Excellent	Good	Limited
Thickness handling	Limited	Good	Excellent
Main advantages	Maturity, simplicity, inexpensiveness	Beamforming, wide range of cover material (glass, metal...)	Very high resolution, thickness handling
Main disadvantage	Exponential defocusing with cover thickness	Low maturity, cost, complexity	Power consumption, visual impact on display, require (IR or visible) cover transparency
Summary	An unbeatable fingerprint sensing technology for integration under thin, electrically non-conductive materials. Integrating the capacitive technology with display will almost certainly depend on the reduction of the thickness of cover glass.	A promising technology with the capacity of reading through thick and both electrically conductive and non-conductive materials. A number of display integration alternatives are available, although it still has low maturity and is expensive.	A technology capable of obtaining a high resolution image under a thick cover glass. The integration within the display panel would most likely have noticeable negative impact on the visual performance of the display.

Evolution of the performance and applications



FINGERPRINTS

- Alternative sensing development complement to active capacitive sensing
- Large portions of the system remain the same
- Strong track-record in continued performance improvement with capacitive
- New application areas for capacitive technology

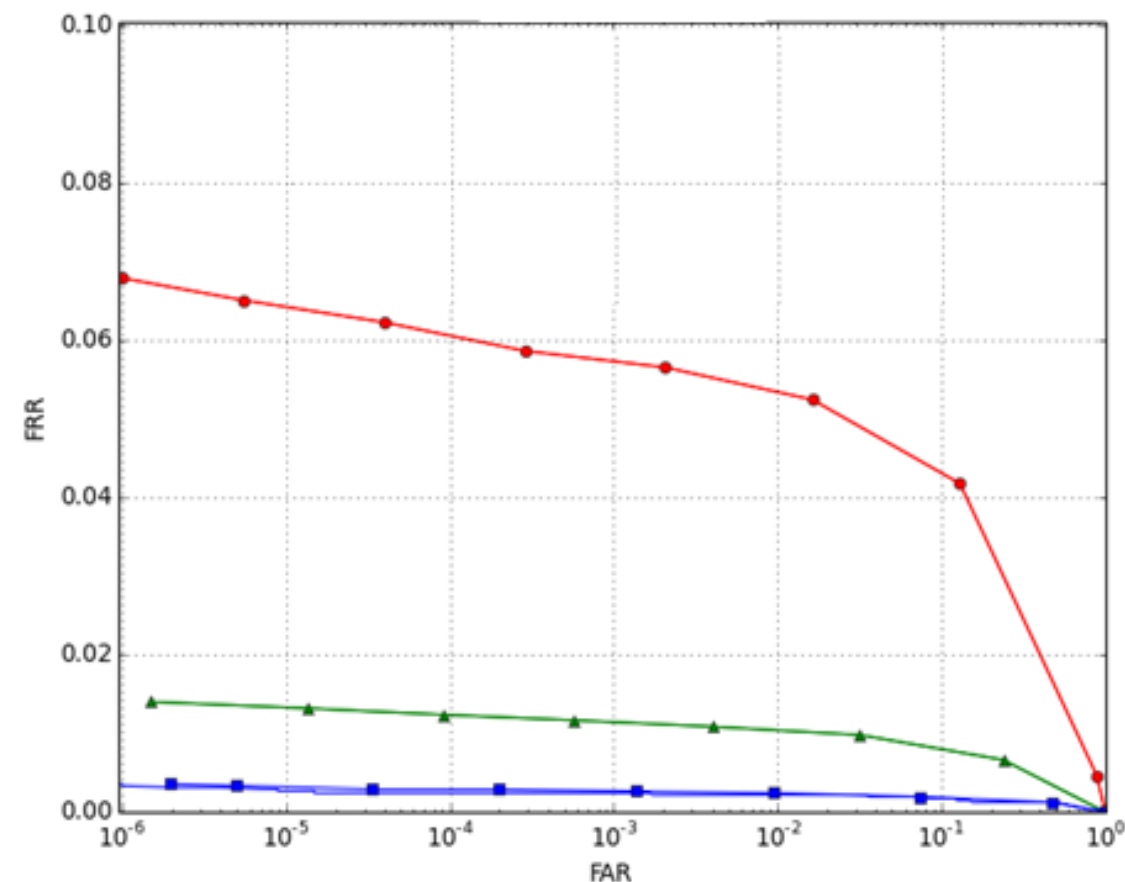


Driving the market leading biometric performance



FINGERPRINTS

- In-house algorithm and software optimized for smartphones
 - Improved security
 - Convenience for all finger types
 - Latency
 - Memory
- The FPC1028 – our smallest sensor
- Finger detect functionality and power consumption



FRR = False Rejection Rate – convenience level

FAR = False Acceptance Rate – security level



- Introduction of FPC SafeTouch™
 - Augments security by allowing rejection of verification attempts using so-called fake fingers (spoofs)
 - Improves the already inherently good anti-spoofing ability of Fingerprint Cards sensors
 - Takes advantage of the advanced sensor design
 - Is compatible with existing range of Fingerprint Cards sensors
- Increased security
 - With small average cost in decreased convenience (increased FRR; False Reject Rate)
 - Value-add for e.g. payment use cases
- Differentiating feature



Delivering trust to our customers



Higher Security

Best-in-class fingerprint sensor
4 Level Fingerprint with 3D fingerprint
Self-learning accuracy
FIDO certification



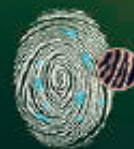
4 Level Highest Security Fingerprint



Level 1
Ridge flow



Level 2
Ridge formation



Level 3
Ridge path deviation



Level 4
3D Ridge depth



- Supporting all the major mobile platforms and secure environments
- Includes navigation/track-pad support enabling convenient one-handed interaction with the device
- Great example of integration in Google's Pixel phone

An experience made by Google.

The Pixel combines hardware and software made by Google, including all your favorite Google apps, to bring you a fast, seamless, and easy-to-use experience.

A seamless
glass-aluminum body.

With smooth surfaces
and easy-to-grip curved edges.

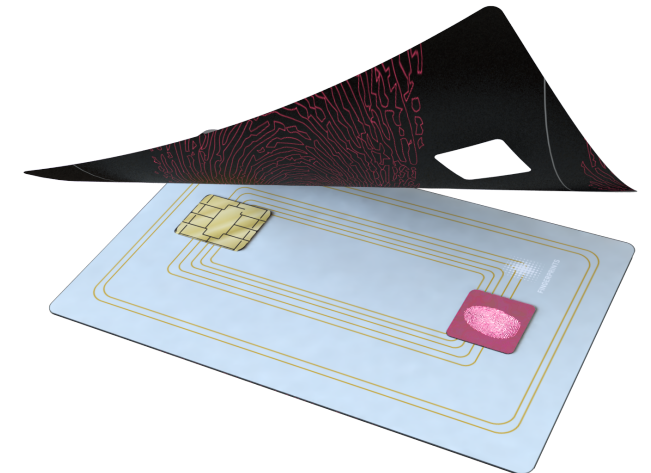
Unlock fast
with Pixel Imprint.

Unlock your phone quickly, and swipe down
on the fingerprint sensor for quick access
to all your notifications.



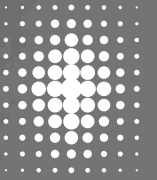


- Success factors
 - Solid biometric performance embedded in the card
 - Low power consumption
 - Ultra-thin package
 - Card needs to be bendable
 - Resistant to scratches and everyday wear-and-tear
- Card applications
 - Targeted into FPC1320 and FPC1321
- High security and convenience
- The next generation system under development
 - Targeting an extremely low power consumption





- Advanced technology made simple
- Strong innovation capacity and new products for continued mobile success
- Alternative sensing principles are being developed in parallel to capacitive technology
- Bringing our technology into products for new segments
- Brilliant engineering team growing beyond 250 engineers and recruiting



FINGERPRINTS

Jonas Spannel
Senior VP Operations & Quality

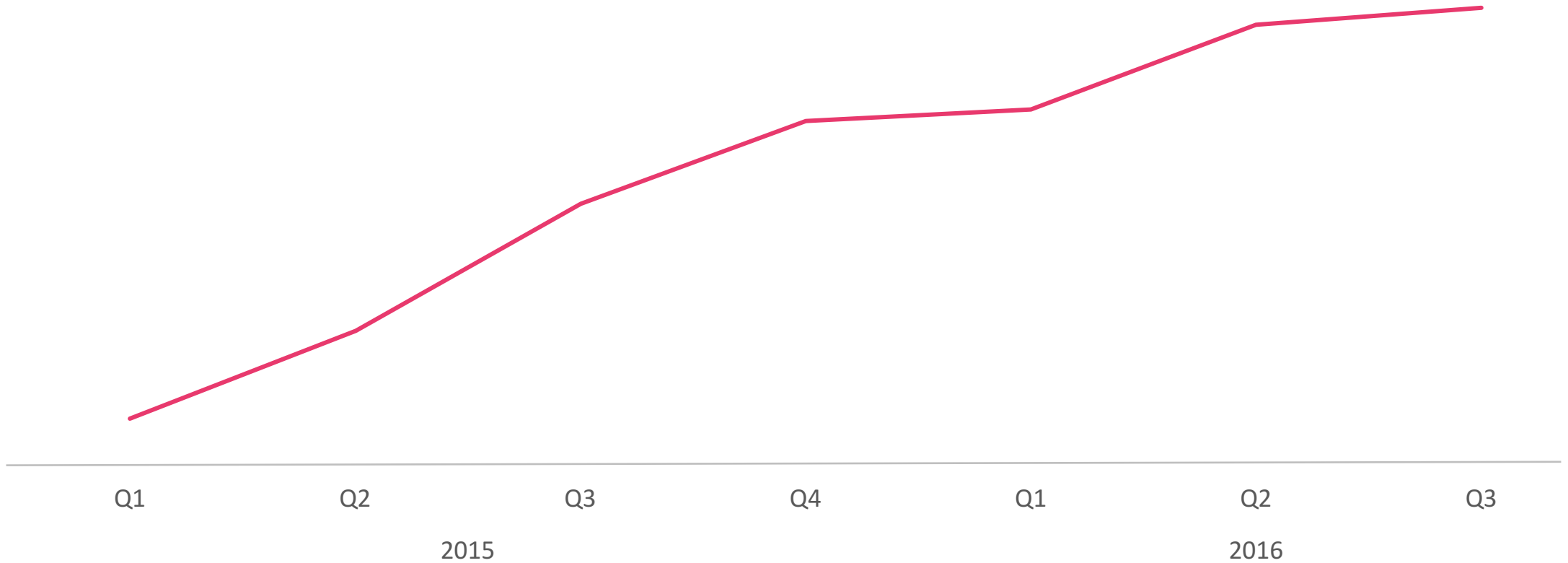
Johan Wilsby
CFO

Wafer shipments



FINGERPRINTS

Actual wafers shipped out from Fingerprint Cards

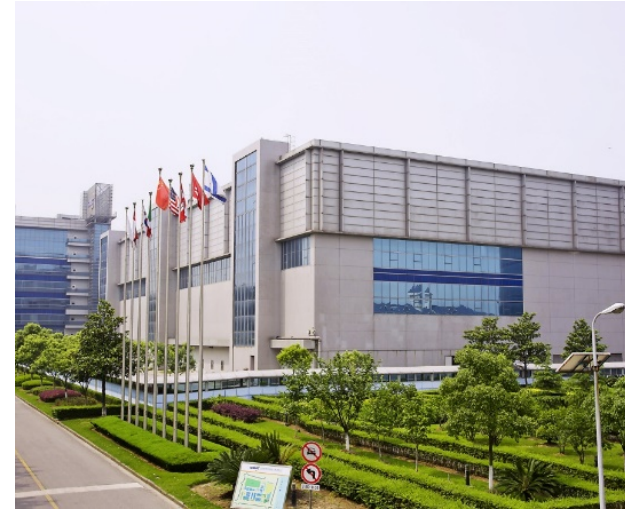


Scalable and efficient business model



FINGERPRINTS

- Fabless operation
- In cooperation with two of the global top four pure play foundries
- Dual fab qualified to secure capacity and supply for all high volume products

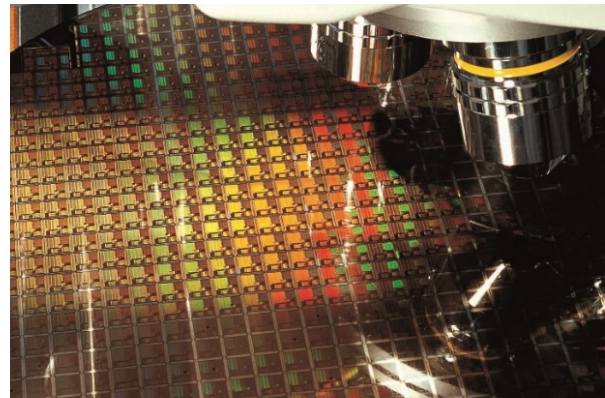
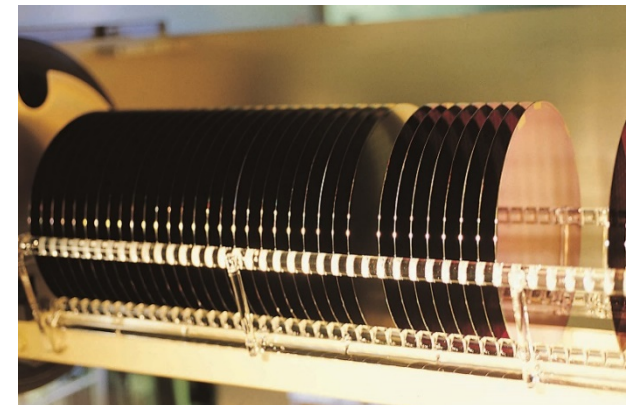


Scalable and efficient business model



FINGERPRINTS

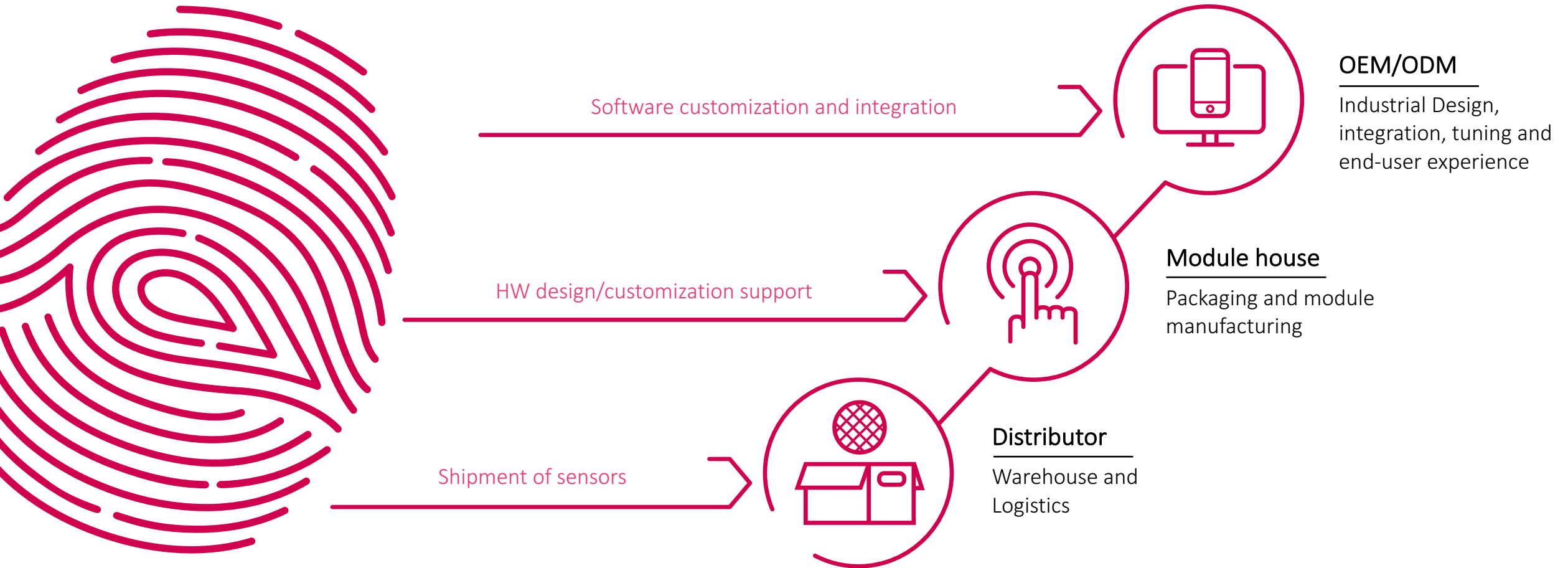
- High volumes in multiple fabs
- Flexibility and ability to quickly scale up of capacity from already high levels
- Established supplier relations
- Outsourced Semiconductor Assembly and Test partners
 - qualified by Fingerprint Cards to service Module houses



Scalable and efficient business model



FINGERPRINTS



- Centralized warehouse and distribution in Hong Kong using 3PL (third-party logistics)
 - Attractive KPI: Very low Transport and Warehousing/Sales (TPW/Sales)
 - Enables flexibility and shorter lead times

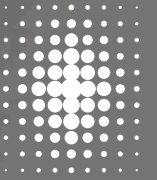
>95%

delivery
accuracy in
2016 YTD

100%

supply vs
demand in
2016 YTD





FINGERPRINTS

Jonas Spannel
Senior VP Operations & Quality

Johan Wilsby
CFO



Expanding our capabilities – in R&D,
customer integration and business
development

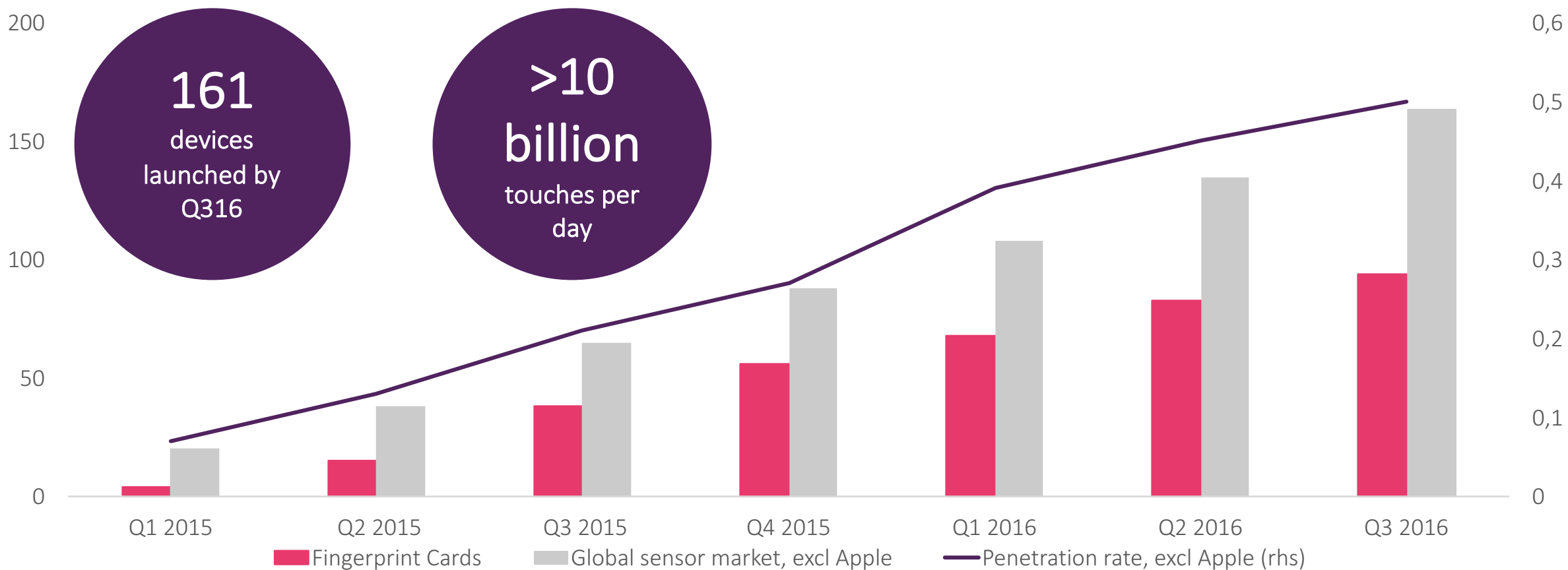
Drive sustainable,
profitable growth



Build the backbone
for efficiency and
compliance

Sustainable revenue growth

Fingerprint Cards and the market



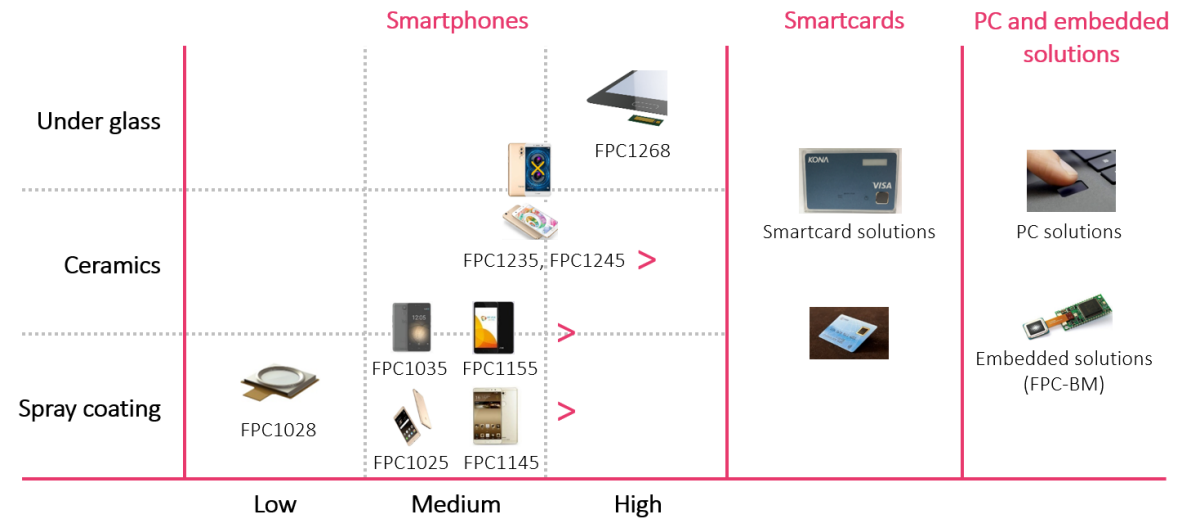
Source: Fingerprint Cards published financials and Fingerprint Cards market estimates

Trends in pricing and gross margins



FINGERPRINTS

- Normal high tech pricing trends and dual sourcing
- Innovation differentiates
 - meeting customer requirements
 - drives customer value
 - positive impact on costs
- Distribution mode can drive scalability



- Focused investments in innovation and business development
- Profitability guidance 2017
 - At least 35% operating margin
- Reporting change in P&L in 2017
- Gross to net R&D expenditures in the P&L

R&D expenses and capitalization

SEK M	Tot Act 2015	Tot Acc Q3 2016
Gross R&D spend	194	249
Capitalization	-17	-57
Depreciation	29	22
Net R&D spend	205	214
Capitalization %	9%	23%

Profit&Loss reporting change from 2017

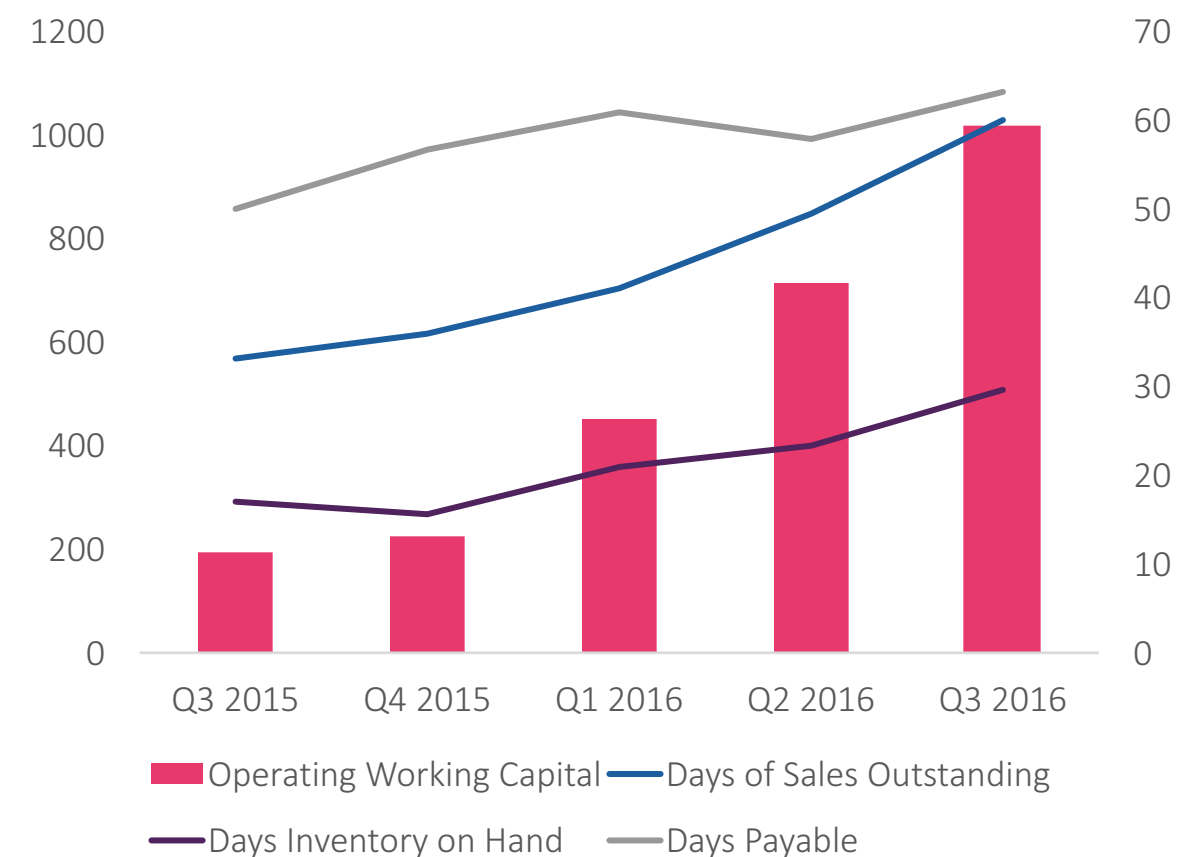
SEK M	Reported	Restated
	Jan–Sep 2016	Jan–Sep 2016
Revenue	5,019.6	5,019.6
Cost of goods sold	-2,569.2	-2,569.2
Gross profit	2,450.4	2,450.4
Selling expenses	-125.8	-125.8
Administrative expenses	-79.5	-79.5
Development expenditure	-191.7	-191.7
Other operating income/expenses	12.1	4.7
Operating profit	2,065.5	2,058.1
Finance costs	0.6	8.0
Profit before tax	2,066.1	2,066.1

Working capital and cash flow



- Efficient operating model in place
- Focus going forward
 - Long term growth more important than quarterly cash flow
 - Strong balance sheet
- Competitive working capital metrics

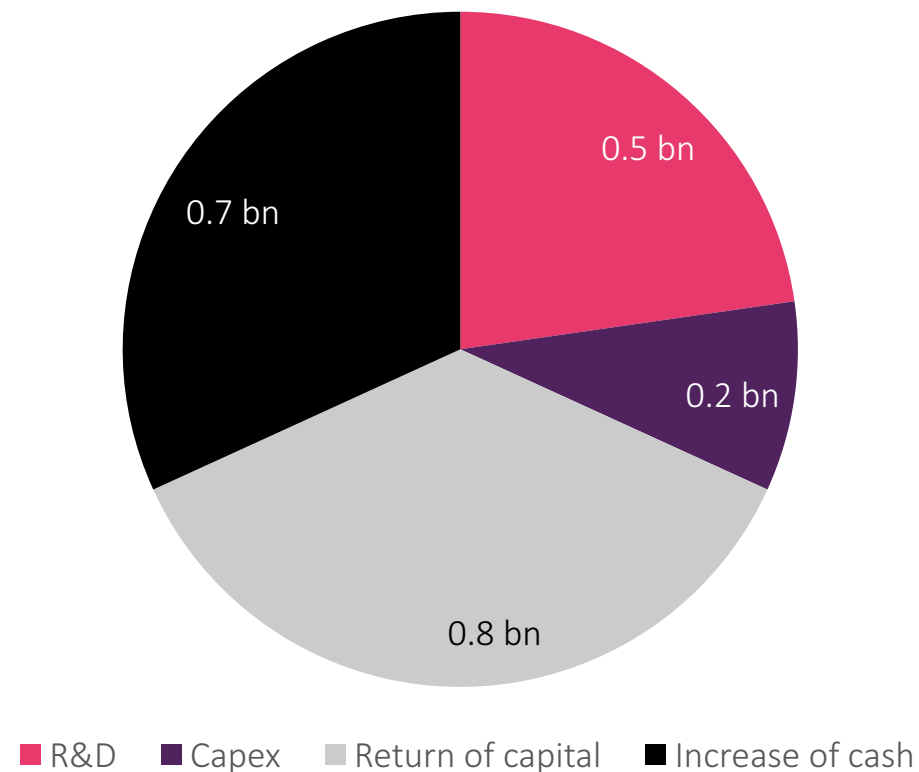
Operating Working Capital





- Long term capital structure
 - Primary use of cash: long term growth opportunities
 - Strong balance sheet is essential to be a credible partner in new markets
 - Ambition to return excess capital to shareholders

Operating cash flow before R&D SEK 2.2 bn,
2014 – Q3 2016



People and culture

- Recruit for long term growth
- Focus on our culture to attract and retain talent and motivation
- Create fundamentals for a sustainable and compliant company

Smart

Brave

Open

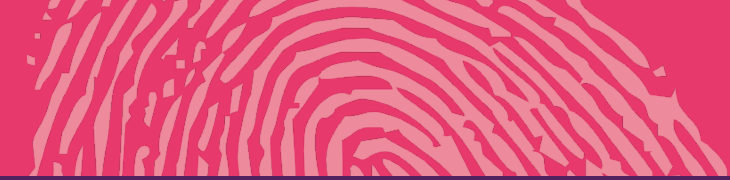
United

Sustainable profitable growth

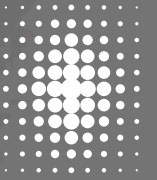


FINGERPRINTS

- Strong innovation focus
- Flexible delivery capacity
- Solid financials
- Continued investments for growth



Q&A



FINGERPRINTS

Christian Fredriksson
President & CEO

At the beginning of the biometrics era

- Growth continues – strong potential ahead in new and existing segments
- Market leadership
- Innovation leadership
- Profitable growth



Smart. Brave. Open. United.

Today's speakers



FINGERPRINTS



Christian Fredriksson
President & CEO



Ted Hansson
Country Manager Greater China



Farzan Ghavanini
Manager, Alternative
Sensing Technology



Jan Johannesson
VP Strategic Planning
& Portfolio Management



Kenneth Fredriksen
CEO Huawei Sweden



Jonas Spannel
Senior VP Operations
& Quality



Charles Burgeat
Head of Sales



Pontus Jägemalm
Senior VP Research
& Development



Johan Wilsby
CFO



FINGERPRINTS

Thank you for your attention!

For further information please contact: investrel@fingerprints.com