

OEM • PROTECTED • BY KEYRA

Keyra CardOS

Cards are now computers.

The OEM-protected smart card operating system for manufacturers, SMBs, developers, schools, governments, and global applications.

THE THESIS IN THREE LINES

Cards used to be
printed plastic.

Now cards can be
secure computers
in your wallet.

Keyra gives every card an
OS, identity, SDK, and
network connection.

00 A4 04 00 07 A0 00 00 04 76 50 00 → 90 00 // SELECT KEYRA/OS
80 CA 9F 7F 00 → 9F 7F 2A <serial> 90 00 // GET CARD IDENTITY

1981 → 2026

The Microsoft *precedent.*

THEN — 1981

Microsoft licensed **the OS** to PC manufacturers.

IBM, Compaq, Dell built the boxes. Microsoft made the boxes intelligent. The OS became the value layer.



NOW — 2026

Keyra licenses **the Card OS** to card manufacturers.

Manufacturers keep producing cards. Keyra makes them intelligent. The OS becomes the value layer — again.

A FRAGMENTED MARKET

Every card
is an
island.

01 Student cards	02 Employee cards
03 Access cards	04 Payment cards
05 ID cards	06 Loyalty cards
07 Event cards	08 Government cards

Eight categories. Eight stacks. Zero interoperability.

ONE LICENSED CARD OS

One layer.
Every card.

Keyra provides one licensed Card OS that lets any card —

- 01 Authenticate
- 02 Store applets
- 03 Verify credentials
- 04 Log into apps
- 05 Connect to trusted systems

Eight islands become one continent.

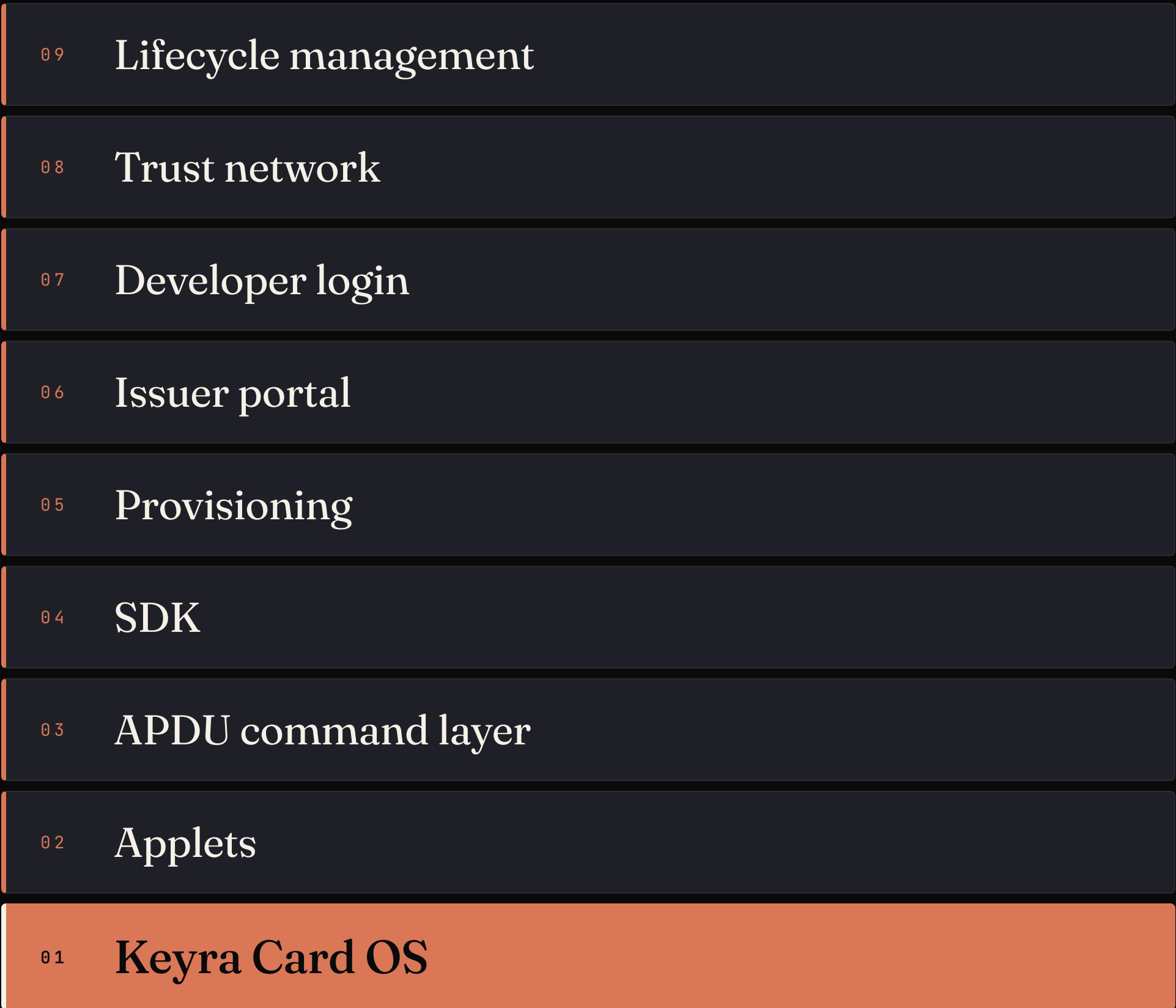
It is not a ~~badge~~. It is a *computer.*

INSIDE A MODERN SMART CARD

CPU A chip	RAM/ROM Memory
CRYPTO Keys	KERNEL Operating logic
APDU Commands	POLICY Security rules
APPS Applications	ID Identity

NINE LAYERS, ONE PLATFORM

What Keyra adds.



THE MARK THAT MEANS TRUST

OEM
Protected
by Keyra.



A card carrying the mark is guaranteed to be —

01 Trusted	02 Unique
03 Provisioned	04 Authentic
05 Ready for use	→ From the factory floor.

THE MANUFACTURER OPPORTUNITY

From plastic to *platform*.

TODAY

Commodity printing.

Thin margins. One-time sale. Price competition on stock and laminate.

WITH KEYRA

Software revenue.

Recurring per-card fees. OS license. Provisioning revenue. Higher-margin smart products.

WHY MANUFACTURERS SAY YES

01 No OS to build.

Keyra licenses the operating system. Zero R&D burden.

02 Sell higher-margin SKUs.

Smart cards command premium pricing over blank stock.

03 Earn recurring revenue.

Provisioning, activation, and lifecycle fees share through.

THE SMB OPPORTUNITY

Enterprise credentials. *Corner-shop* price.

Any small business can buy Keyra-provisioned cards in a pack, on a website, with a credit card.

WHO BUYS

Gyms	Offices	Venues
Schools	Clubs	Clinics
Coworking spaces	Restaurants	Hotels
Contractors	<i>...and everyone else.</i>	→

No IT department required.

THE DEVELOPER OPPORTUNITY

Ship cards with your *app.*

KEYRA SDK • TYPESCRIPT

```
import { Keyra } from '@keyra/sdk';

const card = await Keyra.tap();
const proof = await card.authenticate();

app.login(proof.identity);
// ↳ trusted authentication event
```

EIGHT USE CASES, ONE SDK

01 Login	02 Access
03 Membership	04 Ticketing
05 Wallet	06 Loyalty
07 Identity	08 Entitlements

THE UNLOCK NO ONE ELSE SHIPS

Provisioned. ~~Personalized.~~

AT THE FACTORY

Already provisioned.

Unique serial. Cryptographic keys. Keyra OS. Network identity. All burned in at manufacture.

SERIAL • KEY • CERT

AFTER PURCHASE

Not yet personalized.

No user, no name, no photo, no role. The buyer assigns later — through an app, portal, NFC tap, or issuer workflow.

OWNER • ROLE • USE

WHY THIS HAS NEVER WORKED BEFORE

Smart cards were always sold *tied* to an identity. Keyra unties them — and lets anyone activate later.

FRIC TION, REMOVED

No factory.
No engineer.
No ceremony.
Just buy.

WHAT YOU USED TO NEED

A card factory	REMOVED
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A smart card engineer	REMOVED
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A secure key ceremony	REMOVED
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An enterprise provisioning system	REMOVED
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Buy trusted cards. Activate them yourself.

EIGHT STEPS. THREE MINUTES.

Card to *live*.

- 01

Buy card

↓
- 02

Receive unique Keyra card

↓
- 03

Tap to phone

↓
- 04

Open Keyra app or SDK

↓
- 05

Assign user

↓
- 06

Assign role

↓
- 07

Activate use case

↓

08

Card is live.

ACTIVE

A COWORKING SPACE.

500

Keyra cards. *Ordered.*

WHAT HAPPENS NEXT

UNIQUENESS

Each card arrives uniquely identified.

ASSIGNMENT

Manager assigns cards to members.

DOORS

Cards open doors.

APP

Cards log members into the app.

AUDIT

Cards verify membership and track access.

A FAN CLUB APP DEVELOPER.

10,000

Keyra cards. *Shipped to fans.*

EACH CARD —

- 01Has a unique Keyra identity.
- 02Lets fans tap to claim an account.
- 03Unlocks tickets and exclusive content.
- 04Proves membership — anywhere.

DELIVERED AS

A pack. A box. A subscription. An API call.

A RESEARCH UNIVERSITY.

One card. *Eight* jobs.

ONE STUDENT CARD, KEYRA-POWERED

01 Student ID	02 Dorm access
03 Meal plan	04 Exam check-in
05 Library	06 Events
07 Campus pay	08 App login

No second card. No replacement headache.

A NATIONAL AGENCY.

Sovereign identity. *Without* sovereign data leaks.

KEYRA-PROTECTED CARDS FOR –

- 01 Citizen services
- 02 Benefits distribution
- 03 Licenses and permits
- 04 Staff credentials
- 05 Secure facility access

Proof, not data. Verification without duplication.

STADIUMS, FESTIVALS, FAN CLUBS.

The card *is* the moment.

CARDS BECOME —

Cards → Tickets

Cards → VIP passes

Cards → Loyalty

Cards → Fan IDs

Cards → Merch rewards

Cards → *Account keys*

SIX TIERS, ONE OS

The Keyra *card ladder.*

TIER 01 – ENTRY

OS PRELOADED

Keyra *Ready* Card

TIER 02 – DEFAULT

UNIQUE ID + KEYS

Keyra *Provisioned* Card

TIER 03 – ACTIVATED

TIED TO USER

Keyra *Personalized* Card

TIER 04 – INSTITUTION

ISSUER POLICY

Keyra *Institutional* Card

TIER 05 – UNIVERSAL

CROSS-ISSUER

Keyra *One* Card

TIER 06 – APEX

STATE-GRADE

Keyra *Sovereign* Card

KEYRA.COM/ORDER

Smart cards, *checkout* simple.

ORDER FORM • V1

New Keyra card order

QUANTITY

500 cards

TYPE

Provisioned

CHIP

NFC + Contact

USE CASE

Membership + Access

DESIGN

Custom artwork

ACTIVATION

NFC tap (self-serve)

PLACE ORDER

Ship in 7 days →



BUY A PACK. OR BUY A MILLION.

Priced to *scale.*

ENTRY PACKS

01

Starter pack

02

Developer pack

03

SMB pack

04

Institution pack

05

Enterprise — volume pricing

RECURRING COMPONENTS

Per-card fee	ONE-TIME
Activation fee	ONE-TIME
SDK / API usage	METERED
Management subscription	OPTIONAL • MONTHLY

ELEVEN STATES, ONE OS

The card's *life.*

01 Manufactured	02 Provisioned
03 Shipped	04 Claimed
05 Personalized	06 <i>Activated</i>
07 Used	08 Updated
09 Suspended	10 Replaced
11 Renewed	→ <i>Managed by Keyra.</i>

THREE PARTIES. ONE HANDSHAKE.

Tap
to
log in.

THE THREE-WAY PROOF

CARD

proves itself.

Cryptographic challenge-response. Keys never leave the chip.

USER

proves possession.

A tap, a PIN, or a biometric — held against the card itself.

APP

receives a trusted event.

No passwords. No phishing. No reset emails.

Any approved app. Any Keyra card.

SECURITY, IN PLAIN ENGLISH

Six promises. *Zero* jargon.

01 **Keys stay on the card.**
They are never read out, exported, or backed up.

02 **Apps request proof — not data.**
"Is this person over 21?" — Yes or No. No birthdate disclosed.

03 **Cards can be revoked.**
Lose a card? It is dead the moment the issuer says so.

04 **Issuers control credentials.**
The party who issued the card decides what it can prove.

05 **Users get safer login.**
Nothing to remember. Nothing to phish. Nothing to reset.

06 ***Organizations get auditability.***
Every authentication is signed, logged, and reviewable.

NINE STREAMS. ONE FLYWHEEL.

Revenue *layered.*

01	Card OS license	RECURRING
02	OEM certification	ANNUAL
03	Card provisioning	PER-CARD
04	Card activation	PER-CARD
05	SDK / API calls	METERED
06	Issuer licenses	RECURRING
07	Developer licenses	TIERED
08	Trust network settlement	% TAKE-RATE
09	Replacement & renewal	EVERGREEN

FIVE PHASES. ONE DIRECTION.

How we *land.*

PHASE 01

SUPPLY

Certify card manufacturers.

PHASE 02

DEMAND

Launch SMB & developer packs.

PHASE 03

EDUCATION

Onboard schools & universities.

PHASE 04

SCALE

Onboard government & enterprise.

PHASE 05

CATEGORY

Launch global SDK ecosystem.

SIX FORCES CONVERGING

Why *now.*

-
- 01 Passwords are broken.
 - 02 Cards are underused.
 - 03 Smart cards are already secure computers.
 - 04 Developers need trusted login.
 - 05 Institutions need affordable credentials.
 - 06 *Manufacturers need margin.*
-

WHAT WE ARE ACTUALLY BUILDING

Keyra is not
selling cards.

Keyra is creating
the *CardOS*
category.

THREE LAYERS, ONE LICENSE

L1

A licensed operating system.

L2

A provisioning layer.

L3

An SDK for secure physical-digital identity.

THE VISION

Every card
becomes a
computer.

Every computer
needs an
operating system.

Every trusted card
needs **Keyra.**

THE LOCKUP

Keyra Card OS • *OEM Protected by Keyra.*