Gemalto’s global reach is a key strength as more countries adopt EMV (the EuroPay, MasterCard, Visa standard) to combat card fraud. Our network of over 80 partners and 20 banking card personalization centers worldwide provides the responsive local service for rapid roll-out in new markets. Reflecting ongoing security concerns was the 60% growth in shipments embedding Dynamic Data Authentication (DDA) technology over the last year. This standard is mandated for MasterCard and Visa in Europe by 2011, while in countries like Spain and Poland some issuers are deciding to go straight to DDA. Meanwhile, in North America, the Visa liability shift has spurred EMV growth for Canada to meet the October 2010 deadline. Gemalto is a leading player in these implementations, thanks to our complete package of services, consulting and ready-to-go products.

In the past few years Gemalto has seen an uptake of our range of services including, for example, personalization, consulting, packaging and issuance. This complete and highly versatile infrastructure combines the strengths of our global portfolio with those of our field engineering force, to deliver solutions based on extensive insight into our customers’ real needs. Several use cases illustrate Gemalto’s enablement of operators, giving them the ability to focus on their core businesses while dramatically smoothing and speeding the implementation of new systems.

- Allynis Issuance Manager, a web based solution, provides clients with a complete picture of their card issuing process. With online pull, tracking, stock management and reporting it allows financial institutions to increase their speed and efficiency in managing card requirements in real time.
- In Poland, ING Bank Slaski is receiving a Gemalto bundle of EMV services including card stock management, card personalization and fulfillment. A 24-hour turn-round time for new cards plus innovative printing and packaging services keep the bank’s brand fresh and exciting.
- Gemalto is a solutions provider with Dexxis Instant Issuance; this complete offering allows issuers to capture consumer impulse by issuing new cards over-the-counter, while meshing seamlessly with their existing processes. By the year end Gemalto had equipped over 300 shopping malls worldwide with this solution, enabling on-the-spot delivery of one million credit cards per year.
New opportunities with contactless EMV

More and more providers are wedding contactless to EMV technologies to create contactless EMV cards, combining security with exciting, innovative services. With more than 10 years of contactless innovation and more than 100 million contactless cards delivered to financial institutions and transport operators, our technology has earned the trust of major payment card issuers worldwide.

- Deployment of EMV contactless cards is now accelerating, with major projects underway in Asia, UK, Turkey, Russia and Canada.
- More than 40 EMV references in 20 countries reflect our expertise at navigating the rapidly converging worlds of banking, mobile communications, transport and retailing, thanks to our deep knowledge of the cultures, technologies and processes.
- Turkey’s Garanti Bank now offers customers a single card combining traditional EMV and contactless payment, plus a loyalty scheme and Mifare eTicketing capabilities. Gemalto’s package comprised initial consultancy, Dexxis Central Issuance for in-house personalization and 300,000 high-speed Optelio Contactless Cards.

> Design and production of secure personal devices

Gemalto’s expertise spans the entire process for creating secure personal devices. From developing operating systems and software applications to producing and personalizing secure portable devices, our commitment to innovating new forms and architectures remains a top priority to provide complete solutions for secure, convenient services.

> Personalization and issuance

Gemalto is a trusted partner for the individual personalization of millions of secure personal devices daily, certified to the best security level practices. Our issuance and post-issuance services oversee each step in delivering them all the way to the end-user, as well as replacing and upgrading them once in the field. By the end of 2008 we had personalized and delivered over 10 billion secure, personal devices worldwide.

Gemalto at a Glance

- €1.68 billion total revenue in 2008
- Over 800 million people use Gemalto banking cards
- 30 years experience in designing and producing secure personal devices
- World’s #1 for chip payment cards(1) and a leader in contactless payment
- 80 new inventions first filed in 2008, over 5,000 patents in total in 1,200 patent families
- 1.4 billion secure devices produced and personalized in 2008
- 75 sales and marketing offices, 30 personalization facilities, 17 production sites, 9 research and development centers

Source: (1) The NilsonReport 2008

At the heart of Gemalto

> Security expertise

Gemalto’s internationally renowned team of security and cryptography experts leads the way in the design and implementation of new anti-fraud solutions certified to the highest standards. We hold an extensive portfolio of patents and security certifications ranging from common criteria, FIPS 140-2 & 201 for the US government to Visa, Mastercard for payment, to GSM for telecommunications security.

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