

# Gemalto Optelio payment cards

Advanced payment cards for leading edge issuers



## FINANCIAL SERVICES & RETAIL > PRODUCT RANGE

ENTERPRISE

INTERNET CONTENT PROVIDERS

PUBLIC SECTOR

TELECOMMUNICATIONS

TRANSPORT



**gemalto**<sup>\*</sup>  
security to be free

# Gemalto Optelio payment cards

## Advanced payment cards for leading edge issuers

Gemalto is offering Optelio payment cards for the most demanding financial institutions. In addition to the core EMV applications, Optelio cards incorporate advanced features and applications for innovative issuers.

This range empowers our customers to deliver a wealth of value-added services to boost card usage and help generate new revenue streams. The Optelio range of advanced payment cards exists in both Java and native OS technologies.

### And for you...

**Innovative materials will help you to catch new cardholders. Thanks to mc<sup>2</sup> foil plastic, you increase your brand image and you catch new cardholders.**

### Advanced payment solutions

With Optelio, you will always be the first in innovation. This is the ideal product for financial institutions that are at the forefront of innovative services for their cardholders. You can be first-to-market with differentiating and innovative services. Debit and credit applications such as VSDC, M/Chip and J/Smart are built into the Optelio range. On top of the basic needs of your financial applications, you have an extensive range of possibilities to offer new services to your cardholders. Thanks to MPCOS, a multi-application toolbox/framework, you can use innovation to entice new customers. And you will make the most of a brand new and evolving portfolio provided by Gemalto. More

### And for you...

**Ideal for multi-brand issuers, Optelio is the first EMV card featuring the CPA (Common Payment Application).**



than 350 applications are already in the field. Capable of responding to large orders, Optelio cards also include enhanced applications for specific countries like Korea, China, Taiwan, Japan and Latin America.

### Innovative and tailored to the issuer's strategy

Today, affinity is the first application requested by any issuer looking for differentiation in addition to a payment application. Wherever you look for programs supporting affinity within payment, they will often feature Optelio cards. Gemalto already works with a number of partners on such programs, and they may be local to you. If you want Gemalto to help you to start such a kind of program, we already have some partners to work on this, likely local companies.

Going even further, the Optelio is already used with a wide variety of applications that help issuers to increase their reach: home banking, biometry, university, transport, mobile banking and many others. Optelio smart cards will be the first to feature the new EMV Co., standard for Common Payment Application (CPA), an ideal solution for multi-brand issuers.

Optelio cards also provide tools to easily customize them to the specific needs of the issuers. This can be done through powerful file mechanisms for Optelio cards based on native OS technologies, as well as with the addition

of Java applets into the EEPROM of Optelio cards based on Java technologies.

### And for you...

**One of our customers wanted to reinforce PIN security using biometric authentication. Gemalto provided an application managing the double authentication.**

### Complete packaged solution

The Optelio payment cards are available in various configurations to suit your needs:

#### > Optelio based on native OS technologies

- SDA and DDA
- From 4K to 8K
- A powerful set of features and applications. All Optelio cards include EMV application + Online CAP features + MPCOS for multi-application and advanced data sharing

#### > Optelio based on Java technologies

- SDA and DDA
- From 8K to 72K
- A powerful set of features and applications. Optelio Java cards include all EMV applications + Online CAP + MPCOS + country-specific applications (Korea, Japan, Taiwan, etc...) + PKI applications such as GemSAFE, etc...

### Comprehensive support near you

Gemalto provides you with efficient support and services near you, either directly or through its network of partners. Consulting services on advanced new applications can be arranged through the Gemalto office near you.

With worldwide manufacturing facilities, personalization centres, sales and technical support offices, Gemalto will always help you make the most of your Optelio cards.