

**SECURE
SOLUTIONS
AND SERVICES
WITH SMART
CARDS**



GEMPLUS™

Profile of a Leader

Gemplus was founded in 1988, and helped pioneer smart card technology.

The group is active around the world, with 50 sales and marketing offices, 4 R&D centers, 17 personalization facilities, and 11 manufacturing sites.

Gemplus has sold over 5 billion smart cards. In 2004 it was confirmed as the industry leader* for a sixth consecutive year with a 29.9% market share.

Gemplus is led by a stable and experienced management team adhering to a strong code of ethics. It has an outstanding reputation for innovation, and the strongest balance sheet in the industry.

Gemplus products and services include:

- secured memory and microprocessor cards for use in wireless communications SIM cards, identity and payment systems, and various other applications;
- associated software, middleware, and server-based solutions;
- consulting, training and support services;
- smart card interfaces, readers, and chipsets.

* Gartner Inc., April 2004.

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Key Figures



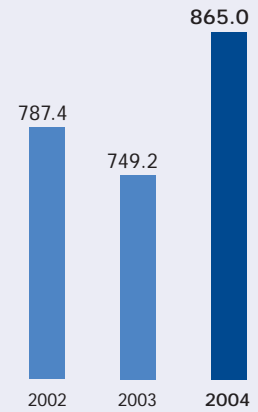
Gemplus made very good progress in 2004.

We reinforced our leadership, notably in Telecoms, and strengthened our position in Financial Services, emerging markets and Identity and Security; and maintained robust R&D investment.

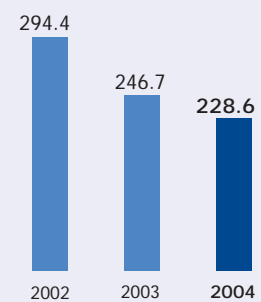
Alex Mandl,
President & CEO.

VIGOROUS GROWTH AND CONSISTENT IMPROVEMENT

REVENUE IN MILLIONS OF EUROS

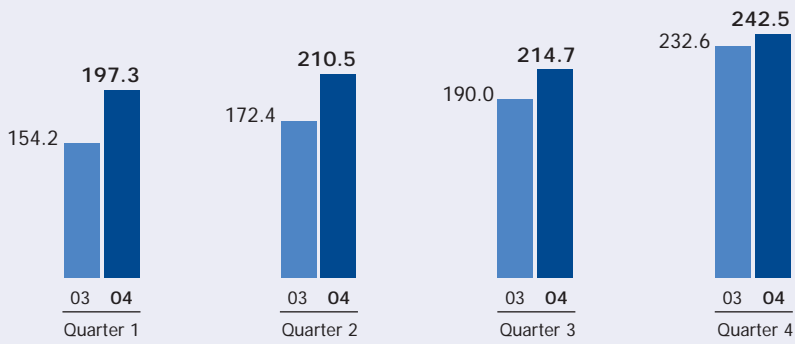


OPERATING EXPENSES IN MILLIONS OF EUROS*

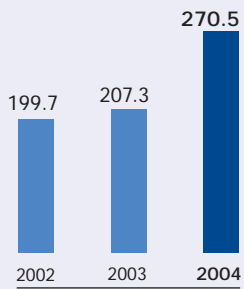


* Excluding restructuring and goodwill amortization and impairment.

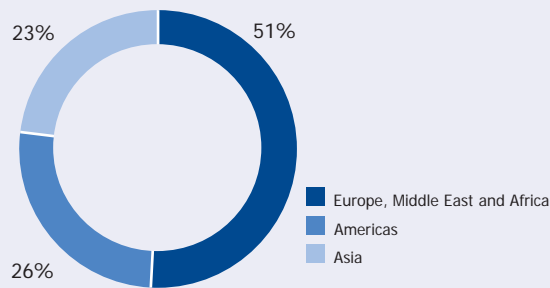
**2003-2004 REVENUE IN MILLIONS OF EUROS,
QUARTERLY COMPARISONS**



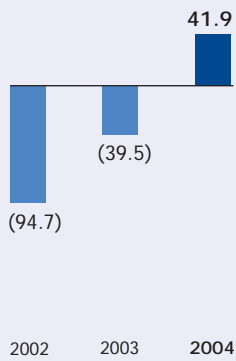
**GROSS PROFIT IN MILLIONS
OF EUROS**



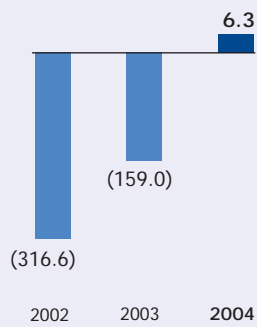
REVENUE BY REGION



**OPERATING INCOME (LOSS)
IN MILLIONS OF EUROS***



**NET INCOME (LOSS)
IN MILLIONS OF EUROS**



5 billion
total smart cards
supplied

656 million
smart cards supplied
in 2004

€865.0 million
revenue in 2004

A UNIQUE BLEND OF FIVE KEY STRENGTHS

EXPERIENCE

Long-term industry leader
Extensive products and services

INNOVATION

Significant R&D investment
Award-winning solutions

CAPABILITY

Manufacturing efficiency
Quality and flexibility

PROXIMITY

Global presence and vision
Local service and support

STABILITY

Strong management
Robust balance sheet



Message from Alex Mandl, President and CEO

WE'RE INTO A NEW ERA

We're back on track with accelerating performance

2004 was a year of great accomplishment for Gemplus. Performance was at a level not seen since the peak in 2000. And with the fourth quarter results, we reported our eighth consecutive quarter of financial improvement, consistent with the recovery plan established in early 2003.

We achieved strong revenue growth and continued to manage the reduction of our cost structure. The combined effect resulted in a positive net income for the first time since 2000. We strengthened our Board, added depth to our Management team and honed many of our core processes. Our unmatched position as the industry leader by volume and revenue was confirmed for the sixth consecutive year. We enjoyed the most robust R&D capabilities and the strongest balance sheet (nearly 400 million euros cash) in our industry.

We have ample market opportunities around the world

One of our core competencies is security, and providing secure platforms for a broad range of market segments is the focus of our activity. We serve such key global markets as wireless telecommunications, financial services, health care, transportation and identification. For these burgeoning segments, security is a key growth opportunity in the years ahead.

In the wireless arena, there are many significant technological developments such as 3G network deployment in which our solutions play a key enabling role. For many operators the SIM card is becoming a crucial link with their end users allowing operators to reinforce their brand by delivering enhanced services and new applications. This differentiates them from their competitors and positions them for even greater success. This expanding role for the SIM card, along with its increasing penetration in emerging markets around the world, adds up to double-digit growth potential.

Financial Services markets are up-grading from conventional technologies, such as magnetic stripe, to more secure chip-based card alternatives. The UK is leading the way in this migration, but many countries across Europe are following this trend as well.

The global concern for security is creating significant demand for more sophisticated identity solutions for both physical and logical environments. The corporate sector is moving quickly on this front, and we are enjoying some key customer wins. But the public sector is beginning to move as well and we have realized significant projects in the Middle East, as well as early stage deployments in the US.

We are further energized by the fact that applications are beginning to cross over between market segments which creates even more opportunities for Gemplus. This trend is expected to accelerate and will enable us to bundle more and more functions into a single device whether it be a smart phone, a credit card or a dongle.

We are uniquely positioned to seize these opportunities

We are exceptionally well positioned to leverage these market opportunities around the world. Our seamless manufacturing and supply chain capabilities are strategically positioned to offer secure platforms on a global scale while efficiently serving local customer requirements.

We further enhance this international reach with unmatched R&D, technical support and local expertise where it is needed. Our strategy is to address the emerging markets with more streamlined products while providing the developed markets with more sophisticated products and services. This dual approach helps us deliver the right solutions to each segment.

Our consistently strong emphasis on and investment in R&D allows us to differentiate ourselves in markets where technological superiority is highly valued. We have a reputation for the breadth of our capabilities, supported by a portfolio of over 2,400 patents and patent applications, and a world-class team of experts in cryptography and security.

With our very strong balance sheet and cash position of almost 400 million euros, we have the ability to exploit these favorable market conditions. That gives us the flexibility to invest or partner as we strive to maximize our opportunities.

We are targeting ambitious goals ahead

Security is now a crucial element of business and social development presenting major market expansion opportunities around the world. So the company is on track to deliver strong profitable growth performance by leveraging:

- 1) Double digit growth opportunities in existing markets around the globe
- 2) High growth in new markets
- 3) World-class technological expertise
- 4) A strong balance sheet and cash position
- 5) Talented, energetic, motivated and experienced people

2004 represented our second year of strong accomplishments against aggressive plans. In fact, we exceeded most of the milestones we set for ourselves. Yet, notwithstanding all this tremendous progress, we are keenly aware that there is still much to be done. In early February 2005 we announced our 2004 results and our new objectives going forward. Our objective is to double our current margins by delivering a 10% EBIT margin by 2007. Our solid track record of eight consecutive quarters of improved financial and operational results will provide significant momentum towards our new goals.

Our focus will be on continuous improvement, excellence in execution, world-class teamwork and a passion to serve our customers. I'd like to recognize the outstanding employees of Gemplus for all of their many contributions to make this progress possible. Creativity, dedication to customers and a drive for excellence only begin to describe what I see everyday in the Gemplus workplace.

I would also like to thank our customers who work and partner with us for our mutual successes.

Finally, I offer my appreciation to our shareholders for their loyal and ongoing support as we continue the drive to achieve our ambitious goals.



We help our clients generate new revenue streams, by enabling them to make life easier for their customers. And that spells significant opportunities for Gemplus.

Corporate Governance



COMMITTED TO HIGH STANDARDS

Strong adherence to high standards of corporate governance is the surest foundation of shareholder value.

2004 saw changes to the membership and procedures of the Board of Directors, aimed at continuously improving our corporate governance in the interests of all our shareholders.

The Board was strengthened substantially with the arrival of three new independent directors bringing competencies and experience in areas of key importance for Gemplus. The majority of the Board is thus now made up of independent directors, regardless of the definition used.

At the beginning of 2004, the Board also finalized and adopted its Corporate Governance Guidelines, incorporating tough European and American standards and setting guidelines for the Board's key missions.

The Board attaches the utmost importance to guiding and overseeing Gemplus's growth with rigor. Consistent with that approach, it will conduct an evaluation of its own work and performance in the first half of 2005.

The Guidelines, together with the Audit, Strategy and Compensation Committees, give practical expression to the Board's commitment to thorough oversight and transparency throughout the company and in all of its operations.

Gemplus firmly believes that a stronger Board, and strong adherence to high standards of corporate governance, are the surest foundation of long-term shareholder value.

Dominique Vignon
Chairman of the Board of Directors

A strong, independent Board of Directors

In April 2004, Gemplus welcomed John Ormerod, Kurt Hellström, and Michel Akkermans, three new highly qualified, experienced directors to the Board.

Dominique Vignon, Chairman

Chairman of the Board of Directors since June 21, 2002. Previously Chairman and CEO, Framatome Group (1996-2001). President and CEO, Framatome ANP (end 2000-end 2001). Formerly President of Framatome's nuclear business. Chairman and CEO, Jeumont Industrie (1993-1995). General Manager, Nuclear Power International (1990-1993).

David Bonderman, Vice-Chairman

Director since 2001. Founder, now a principal and general partner, Texas Pacific Group. Previously, a partner in Arnold & Porter, Washington DC, then (from 1983) COO, Robert M. Bass Group, Inc. (now Keystone, Inc.) in Fort Worth, Texas. Other directorships: CoStar Group, Inc.; Ducati Motor Holding, S.p.A.; ProQuest company; Ryanair Holdings, plc; Seagate Technology.

Alex Mandl, Director

President and CEO of Gemplus International since September 2002. Before that, a principal in ASM Investments. Previously, founder, Chairman and CEO of Teligent. President and COO, AT&T, in charge of long distance, wireless, local communications and internet services (2001-2002); before that, AT&T's CFO (1991-1996). Chairman and CEO of Sea-Land Services, Inc. (1987-1991). Other directorships: Dell Computer Corporation, the Haas School of Business at the University of California (Berkeley) and Willamette University.

Michel Akkermans, Director

Director since 2004. Founder (1989), Chairman and CEO, FICS. Was named Executive Chairman of S1 Corporation, the market leader in Internet Banking, in 1999. Other appointments: CEO and Chairman, Clear2Pay (since 2001); Executive Chairman, DATA4s; non-executive partner, GIMV (venture capital). Other directorships: Capco; Proficient.

Geoffrey D. Fink, Director

Director since 2003. A Principal in Texas Pacific Group's operating group. Previously Senior Vice-President, Security Capital Group (May 1998-December 2000), and COO, head of the Management Committee, and board member of Access Space (1999-2000). Prior to that (1993, 1995-1998) Consultant, then Engagement Manager with McKinsey & Company in London. Also worked in M&A with Goldman Sachs (London) and PaineWebber (New York).

Dr. Johannes Fritz, Director

Director since 2002. Head of the Quandt family office (since June 2000). Joined the Quandt family office in 1989 and served as a managing director from 1990 to 2000. Previously, assistant to CEO of Bertelsmann, and five years at KPMG (CPA).

Kurt Hellström, Director

Director since 2004. Joined Ericsson in 1984, becoming Managing Director of the newly-created Radio Systems Division (1988). Appointed President of the Mobile Division in 1990, and President and CEO of Ericsson in 1999. Was instrumental in the creation of the Sony-Ericsson joint venture. Board member of Bharti Televentures in India and Spirent.

Werner Karl Koepf, Director

Director since 2003. Senior executive at Marconi Corporation plc London UK. Chairman, Supervisory Board of Marconi Communications GmbH and of Marconi Communications Holding GmbH. Previously General Manager, General Business Group, Compaq Computer Europe Middle East and Africa (EMEA), and CEO and Chairman for Compaq Computer, EMEA (1993-2002). Chairman and CEO, European Silicon Structures SA, Luxembourg (1989-1993). Before that, headed several divisions of Texas Instruments Inc. Other appointments: advisor to Techno Venture Management GmbH in Munich and Boston (Mass.). Other directorships: PXP Software AG, Austria (Chairman); ALDATA Software Oyj, Finland.

Peter Kraljic, Director

Director since 2002. Currently a senior director with McKinsey Advisory Council, New York. Joined McKinsey Europe in 1970. Managing Director, McKinsey, France (1993-1998). Before that, researcher at La Continentale Nucleaire, Luxembourg, and at the Welding Institute Ljubljana, Slovenia.

Daniel Le Gal, Director

Director since 2002. Currently a partner and Managing Director, Finadvance. A co-founder of Gemplus in 1988, he served as CEO from 1997 to 1999. Previously (1982-1987), Marketing Manager, Telecommunication Unit of Thomson Semiconductors. Held various positions at France Telecom (1975-1982).

John Ormerod, Director

Director since 2004. Partner of Deloitte & Touche LLP 2002 to May 2004; Deloitte London Practice Senior Partner, and member of UK Executive and Board. Partner of Andersen 1981; Managing Partner, Andersen's UK (2001-2002). Other appointments: Board member and Audit Committee Chairman, Transport for London; Chairman, Walbrook Group Limited; non executive Director, BMS Associates Limited; member of Global Advisory Board, London Business School.

William S. Price, III, Director

Director since February 2000. Founder, now a principal and general partner of TPG. Previously, Vice-President of Strategic Planning and Business Development for General Electric Capital Corporation, and partner and co-head of the Financial Services Practice at Bain & Co. Before that, associate specializing in corporate securities transactions with Gibson, Dunn & Crutcher LLP law firm. Other directorships: Del Monte Foods, Denbury Resources, Belden & Blake, Bally, Dovebid, Findexa, Kraton Holdings.

GEMPLUS INTERNATIONAL SA COMMITTEES

AUDIT COMMITTEE

John Ormerod

(Chairman)

Johannes Fritz

Werner Koepf

William S. Price, III

COMPENSATION COMMITTEE

Dominique Vignon

(Chairman)

David Bonderman

Werner Koepf

STOCK ADMINISTRATION COMMITTEE

Alex J. Mandl

(Chief Executive Officer)

Philippe Duranton

(Executive Vice-President,
Human Resources)

Frans Spaargaren

(Executive Vice-President,
Chief Financial Officer)

Stephen Juge

(Executive Vice-President,
General Counsel)

STRATEGY COMMITTEE

Dominique Vignon

(Chairman)

Peter Kraljic

Alex J. Mandl

Daniel Le Gal

William S. Price, III

Management



We have added depth to our Management team and honed many of our core processes to serve our customers more effectively.

Alex Mandl,
President & CEO.

GENERAL MANAGEMENT COMMITTEE



Alex J. Mandl
President and Chief
Executive Officer



Stephen Juge
Executive
Vice-President,
General Counsel



Ernie Berger
President North America
(NorAm)



Jacques Seneca
Executive
Vice-President,
Business Development
Group (BDG),
and ID and Security
Business Unit



Philippe Combes
Executive
Vice-President,
Operations and
Financial Services
Business Unit



Frans Spaargaren
Executive
Vice-President,
Chief Financial Officer



Philippe Duranton
Executive
Vice-President,
Human Resources



Philippe Vallée
Executive
Vice-President,
Telecommunications
Business Unit

FORGING TRUST THROUGH COMPLIANCE

Gemplus complies with all rules and regulations in the field of financial disclosure and reporting applicable to foreign issuers, as required by the *Autorité des Marchés Financiers* (AMF) in France and the Securities Exchange Commission in the United States. In addition, it is bound by the rules and legislation in force in these two countries applicable to foreign issuers, and complies with all recent enactments, notably the Sarbanes-Oxley Act of 2002 in the United States and the 2003 *Loi sur la sécurité financière* in France. Its financial statements are prepared in accordance with International Financial Reporting Standards (IFRS).

Gemplus financial communication is driven not only by its duty of regulatory compliance, but also by its desire to meet the highest ethical standards, and to demonstrate respect for its shareholders. It therefore sets great store by the openness and clarity of the information it provides through a number of proactive campaigns and in a wide variety of media, consistent with best practices.

Euronext figures showing share price performance from January 2003 to February 2005.



Gemplus shares are traded on Euronext Paris and Nasdaq (GEMP).

REACHING OUT

- Comprehensive 2004 program
- Enhanced financial communication
- More coverage by analysts
- More media coverage
- Detailed quarterly presentations
- Roadshows in Europe and USA
- Investment conference attendance
- Dedicated detailed website:

<http://investor.gemplus.com/>

Research & Development

INVESTING FOR THE FUTURE

**Gemplus
commitment
to R&D reflects
its commitment
to its customers,
investing
aggressively
to anticipate
their demand for
an ever-wider
range of innovative,
high-quality
solutions.**

Developing solutions for new markets

Gemplus is fundamentally committed to R&D, out-investing the industry average (€62.6 million) in order to anticipate and respond to market needs. It employs some 660 R&D engineers in 4 centers around the world. In addition, 300 technical consultants provide integration and support services, fine-tuning its products and solutions to meet local needs.

Through its unique incubator structure, Gemplus is developing new technologies for future markets. Among this department's activities are programs such as Mobile Security (WLAN and OTP), Java Specification JSR177: Security and Trust Services API for J2ME, and Strategic Security Consulting Services.

In 2003 the French R&D center obtained a milestone CMM* 2 certification, testifying to the maturity of its software development. Gemplus is to date the only company in the smart card industry to achieve this. The Singapore R&D center followed suit in 2004, and as part of its drive for continuous improvement, most teams are well on track for CMM 3 in 2005. In addition, all the company's products conform to the strictest security certification standards (e.g. ITSEC, CC, FIPS) appropriate to each domain including banking, Java GSM, and telephony.

Leading the field in innovation

Gemplus is committed to maintaining its pole position in research and innovation. To date, Gemplus researchers have produced more than 350 scientific and technical papers in world-class publications. They have also served on nearly 100 international scientific conference program committees, and have published some 20 PhD theses. In 2004, a group of prominent experts teamed up to create the Gemplus "SmartER" program, to ponder strategic issues and forge an intellectual community to drive technology forward.

2004 was a banner year in terms of creativity. Gemplus won both the "Best Software" and "Best Mobile Application" Sesame Awards (out of 126 projects competing) at the high-profile Cartes and IT Security 2004 exhibition in Paris, France. Patent filings soared 65% relative to 2003, and several revolutionary solutions were widely demonstrated externally.

Extending the frontiers of integration

Gemplus continued to strengthen its open platform leadership throughout 2004, extending the limits of performance and portability.

Its advanced agnostic interfaces allow developers to integrate smart cards into systems, even if they have little or no knowledge of smart card standards. Upon plug-in, Gemplus Web-server card prototypes are instantly detected as on-par network elements, enabling users to interact with their cards using any standard web browser.

Gemplus achieved a major breakthrough in its penetration of the fast-evolving high-end 3G market: every wireless operator that rolled out 3G services in 2004 chose Gemplus as a supplier, further demonstrating Gemplus customers' confidence in its technological prowess.

Speeding delivery of new products

During 2004 Gemplus significantly streamlined its development process and reduced its new product introduction (NPI) time. R&D teams cut their overall cycle time by 20%, while continuing to improve On Time Delivery metrics and cutting new product development costs.

Bringing inventions to market

In 2004 Gemplus designed:

- the market's fastest contactless Java card for passport and ID applications (800 Kb/s);
- the first contactless MasterCard-approved Java Card ; plus the first mass-market EMV cards approved by American Express and JCB**;
- an advanced flagship GSM SIM card, GemXplore Generations (GXG), which includes many unique high-end features, enabling operators to implement new multimedia applications and derive maximum benefit from the latest standards;
- the first solution enabling Over-The-Air smart card download at more than 300 Kb/s per second, opening the door to new types of application and contents.

* CMM: Capability Maturity Model. Developed at Carnegie Mellon University's Software Engineering Institute (SEI), USA, CMM is considered the industry standard for measuring the maturity of an organization's software development processes, and covers both smart cards and OTA platforms (Over-The-Air).

** JCB: Japan Credit Bureau is Japan's largest card issuer.

€62.6
million R&D expenses
in 2004

350
publications

2,400
patents and patent
applications

660
researchers



Production

MANUFACTURING CAPACITY WHERE IT'S NEEDED

The Gemplus Production System is a key source of strength across all company businesses.

Building a world-class production system

Quality, capacity, flexibility, and proximity: these are the factors that have earned Gemplus its reputation as a reliable supplier of high-end and commodity products to clients around the world.

Strenuous efforts in recent years to build a coherent worldwide manufacturing setup have forged the Gemplus Production System (GPS), now a key source of strength across all of the company's businesses.

This production system rests on three pillars: modules are assembled worldwide; customization, e.g. printing and embedding, is carried out regionally; and personalization and packaging are performed regionally or locally, as close to its customers as possible.

Gemplus operates 11 manufacturing sites around the world. These are increasingly standardizing their production systems, exploiting features common to both the SIM and the banking card. The resulting economies of scale are helping Gemplus to drive down costs and compete more effectively in all product segments. Standardization provides a high degree of flexibility, too, allowing Gemplus to avoid delays by shipping SIM manufacturing machines across the globe in order to ramp up production rapidly wherever demand is strongest.

Finally, Gemplus operates 17 personalization facilities strategically located in its main markets, providing optimum security for both customers and end-users.

Focusing on key markets

Gemplus's manufacturing configuration is now appropriately structured for current market conditions, and events in 2004 confirmed the broad strategy put in place. Its PVC plants now span Europe, China and the United States.

A major event in 2004 was the opening of the Tianjin production facility in China, in a joint venture with Tian Jin Zhong Tian Telecommunication Co., Ltd., a subsidiary of China Putian

group, one of China's leading providers of telecom smart cards. Tianjin is set to become one of Gemplus's major manufacturing sites, with over 400 million smart cards produced already. Its highly efficient facilities will notably serve the fast-growing Chinese market.

In the United States, the world's number one market for banking cards, Gemplus has reinvested in its Montgomeryville, Pennsylvania manufacturing facility for the production of conventional (magnetic stripe) PVC banking cards and GSM cards, as well as smart cards for wireless telecommunications, identification, and access control. It is now also gearing up for the shift to contactless technology in the banking and retail markets.

Driving down costs

Gemplus is continuing to reduce costs in GSM card manufacturing, and its GSM plants are now among the lowest-cost producers in all major markets. It is engaged in a major push to restore profitability in its PVC card business; and it has significantly diversified its silicon portfolio, in order to improve its service to its clients at lower cost.

Lean production is progressively being implemented as part of a process of continuous improvement targeting world-class manufacturing standards across the product range in all facilities.

Setting the highest standards of quality and security

The quest for excellence in quality and security is a continuous process at Gemplus, in keeping with its customer-oriented business philosophy.

As a basis, the Quality Management System (QMS) of its activities and processes is ISO 9001 certified in all its sites.

In production, in the spirit of continuous improvement, the quality of products and processes is constantly monitored and analyzed. This ensures not only that non-conforming products are eliminated all along the fabrication line, but that root-causes of defects are understood so that recurrence can be prevented.

In addition, Gemplus demonstrates compliance with customer specific requirements regarding quality (e.g.: MasterCard CQM standard) and security (e.g.: GSM SAS standard). All its plants are security certified by the main bank and GSM regulatory bodies as appropriate.

1,1 billion
cards supplied in 2004

11
production centers

17
personalization sites

Corporate Social Responsibility

BUILDING FOR THE LONG TERM

For Gemplus, sustainable development reflects its concern to safeguard the long-term interests of its stakeholders.

Harmonizing economic, social, and environmental interests

Gemplus is committed to implementing the most widely-accepted standards of social and environmental responsibility, including the concept of sustainable development, reflecting its concern to safeguard the long-term interests of its stakeholders. Gemplus firmly believes that leading indicators of performance on these issues can point to a company's future financial performance.

Implementing a broad-ranging strategy

Gemplus has a fully operational Corporate Social Responsibility (CSR) coordination function. A CSR Committee is responsible for studying the relevant issues and integrating them into Gemplus strategy and operations. It is supported in this task by IMS*, with which Gemplus concluded a partnership agreement in 2004.

Significant progress was achieved across a broad spectrum of issues during the year, including:

- Corporate values, employee motivation and safety performance;
- Customer care, certification and partnership programs;
- Community and society.

Nurturing an international workforce

The mission of Gemplus Human Resources is to support the company's international dimension, promote the exchange of know-how and encourage teamwork.

Gemplus conducts an annual employee satisfaction survey, "GemQuest". A series of actions was put in place in the wake of the 2003 survey, and the 2004 survey revealed a 12.5% increase in overall satisfaction.

2004 also saw the definition of a new set of company values, with contributions from employees worldwide. These values are being integrated into the new annual objectives and appraisal system, to encourage employees to apply them in concrete ways in their daily work.

During the year, the Gemplus “University” management training program was held in Europe and Asia. These cross-cultural, cross-functional sessions seek to develop top talent for future leadership roles in a global, multi-cultural environment.

Gemplus is an equal opportunity employer and prohibits harassment of any kind. It promotes diversity by hiring locally, and provides opportunities for cross-regional training, job exchanges and international mobility. Management-employee dialogue is encouraged and supported through a range of communication programs.

Continuously improving Environment, Health and Safety performance

Gemplus seeks to comply with, and where possible exceed, all legal requirements regarding the Environment, Health and Safety (EHS). Between 2002 and 2004 it significantly improved its safety performance worldwide, with an average 40% reduction in accidents.

In 2004, the Singapore facility achieved OHSAS 18001 certification, with zero accidents for 1 million hours worked, while Montgomeryville (USA) renewed its certification under the Pennsylvania Occupational Safety Program, receiving a distinction for its safety performance. Gemplus EHS strategy seeks to minimize the impacts and risks of its activities and products throughout their life-cycle. In addition, it strives to reduce its consumption of energy and materials, and optimize its waste treatment processes.

It is therefore committed to making all its plants compliant with the ISO 14001 Environmental Management Standard by 2006. During 2004, its sites in Havant (England) and Tczew (Poland), achieved this certification. Five other Gemplus sites were already certified.

Gemplus is continuously improving the performance of its products in terms of EHS. During 2004, analysis by independent laboratories of the materials used in Gemplus card production showed that they conform with all accepted norms.

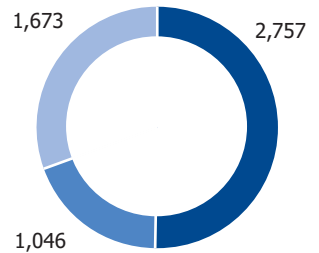
Forging long-term relationships

Gemplus strives continuously to strengthen customer relationships through its “Customer Delight” programs. In this context, more than one hundred specific actions were put in place during 2004, based on the findings of the previous year’s “Tell Me” report, its annual proactive customer listening process.

Gemplus also works to forge enduring relationships with its suppliers. In particular, the company requires its main suppliers to sign Framework Supply Agreements, setting guidelines for global purchasing relationships, which include relevant social and environmental standards.

* IMS : Institut pour le Mécénat et la Solidarité.

2004 HEADCOUNT



■ Europe, Middle East, Africa ■ Americas
■ Asia

7 plants
ISO 14001 certified at
December 31, 2004




Ecodesign was a key concern for designers of the GemPCTwin reader and the smart Earthcard.



For Gemplus, secure solutions for the real world™ means its products and solutions are more than bright ideas. They are direct responses to its clients' needs for security—backed by its renowned expertise in this field—and also for profitability, agility, and service.





SECURE SOLUTIONS FOR THE REAL WORLD

QUALITY

All plants meet appropriate worldwide quality standards and most meet ISO 14001; all products and software conform to the strictest certification standards.

SECURITY

All plants security certified by main regulatory bodies as appropriate; more security certified products than any competitor; complete security solutions; continuous strengthening of card security.

CONSULTANCY

Wide range of expert consulting services from preliminary feasibility studies to security risk assessment, from functional specifications to prototyping.

AGILITY

Continuous market analysis, innovation, and development; global manufacturing flexibility; plus increasingly rapid introduction of new products.

SUPPORT

Proactive customer care program; worldwide service, local support teams and technical consultants; plus hot line providing specialist expertise.



About Smart Cards

SECURITY IN YOUR HANDS

Smart cards help bring security, intelligence and convenience to the everyday lives of 1 billion users worldwide. And now more and more people are using them in a growing variety of ways.

What is a smart card?

The forerunner of the smart card was the magnetic strip card. As a basic means of payment, this established the standard dimensions of almost all today's plastic cards, and was capable of storing a small amount of information.

The smart card represented a major step forward, offering additional features and functionalities, increased storage capacity, and far greater security. This opened up many new potential uses.

Cards are "smart" because they have an embedded memory chip or microprocessor.

A "memory" card can store more data than a magnetic strip: it is like a small floppy disk with the potential for security features.

A "microprocessor" card, on the other hand, was revolutionary. It can add, delete and manipulate information in its memory. Rather like a miniature computer, it has its own operating system, a hard disk with built-in security features, and can both send and receive data.

These computing capabilities have enabled smart card technology to expand out of the wallet and into other devices. In mobile telephones, for example, the Subscriber Identification Module (SIM) is a smart microprocessor chip that the user detaches from the card body and inserts into the phone.

What's so good about smart cards?

Smart cards contain a host of features that deliver three main benefits to cardholders and issuers:

- **Security:** each smart card chip has its own unique serial number. They are tamper-resistant and the information on the card can be secured with a PIN code and/or read-write protection. In addition, microprocessor cards are capable of performing encryption.

- **Intelligence:** smart cards are capable of processing and storing information; and they can communicate with other computing devices through a smart card reader. Information and applications on the card can be updated or reloaded remotely, with no need to issue a new card.
- **Convenience:** most smart cards have the same shape and size as other plastic cards, so they are highly portable. Since they can contain multiple applications, customers can have fewer cards in their wallets, and can access an increasing range of services simply by waving the card at a reader, or by tapping in their PIN code.

What are smart cards used for?

As the number of uses for smart cards has increased over the years, so have the markets Gemplus serves and the applications they provide:

- **Telecommunications:** the SIM chips in GSM and 3G networks use smart card technology, identifying the user, and letting them enjoy a vast range of exciting value-added services including multimedia. With Over-The-Air technology, users can personalize and upgrade applications simply and remotely. The sophisticated prepaid phone cards used by many operators are also “smart”.
- **Identification:** as more and more businesses, governments and healthcare organizations exchange sensitive information over networks, smart cards can be used to control access, protect individual privacy and secure assets. At the same time, users appreciate the extra information and services they can receive.
- **Transactions:** from banking to retail and transport, smart cards offer peace of mind and ease of use to cardholders, and can help strengthen customer relationships. In addition to storing data, cards can hold multiple applications, which can enable partnered card programs and enhance the end user’s experience. Contactless payment cards are increasingly appreciated for their convenience.



1 billion
users worldwide

CHIP

A piece of silicon etched with electronic circuits.

MICROPROCESSOR

A chip that serves as the Central Processing Unit controlling a computer. It provides programmable intelligence.

OTA (Over-The-Air)

Transmission using microwave channels. This acronym is used in the world of wireless telecommunications.

PIN (Personal Identification Number)

The number or code that a cardholder must type in to confirm that he or she is the genuine cardholder.

3G

(Third Generation)
Said of the broadband communications systems that combine high-speed voice, data and multimedia.

SIM

(Subscriber Identity Module)
A smart microprocessor chip for mobile phones using GSM or other standards.



In 2004, Gemplus further built on its leadership in mobile telecommunications, being the only vendor to supply the world's top ten mobile operators using the SIM.

SIM card market booms in China.



Telecommunications. Gemplus delivered its one billionth SIM in 2004, as operators move to higher capacity cards.

MAKING THE SIM EVEN SMARTER

Linking operators with their subscribers

Gemplus has led the way in smart card technology for the telecommunications industry for many years. It is the only company to offer such a comprehensive array of SIM cards, software, issuance services and professional expertise to support mobile operators' businesses.

The SIM is the only part of an operator's network that is in the customer's hands. Gemplus's Over-The-Air (OTA) and SIM technology supplies the crucial link between the operators' information systems and their subscribers.

To exploit the full potential of the SIM, Gemplus provides a complete set of solutions for the management of SIM cards, Value Added Services (VAS), mobile phones and the customer relationship itself. That's why over 250 networks across all continents are Gemplus customers.

Leading the move to 3G

In 2001, Gemplus supplied the world's first USIM cards to Japan's NTT DoCoMo for the first 3G commercial network. 3G enables operators to offer their subscribers a far wider range of multimedia services. By the end of 2004 one out of every two USIM cards in the field was supplied by Gemplus.

In Korea, Gemplus has deployed 3G cards for the launch of SK Telecom's 3G network. This incorporated the VSDC (Visa Smart Debit Credit) application for the world's first mobile proximity payment service on a USIM card. Users pay for goods and services such as restaurant meals by simply waving their phone at the payment terminal.

€641.8
million revenue in 2004

255.4
million SIM cards
supplied in 2004



THE NEXT GENERATION SIM

Gemplus's new family of SIM cards, GemXplore Generations, enables operators to affirm their presence in the multimedia age. A flexible OS design allows for speedy service roll-out, while super-sized memory, the latest features and standards make multimedia services easier and safer to use. With versions available from 128KB to 1GB and beyond, operators stand to benefit from a unique, secure token to unify service access.

CUSTOMER AND RECOGNITION AWARD 2004

In a survey of mobile operators conducted by independent analysts in 2004, Gemplus was ranked no. 1 of all major vendors in five out of eight criteria, including price, local presence, lead time, image and innovation. "Gemplus... the leading participant in the overall smart card market... outscored all other established smart card participants in the SIM card market... mobile operators gave them very good scores in all elements on a global level."

Frost & Sullivan, GSM End User Survey - January 2005.



Gemplus has taken this 3G expertise beyond Japan and Korea. For example, the H3G group turned to Gemplus to supply USIMs and other services to many of their networks. One of the main challenges with 3G is simplifying multimedia service access from the latest mobile phones. Gemplus answers this challenge with Device Management solutions that easily configure the handset for MMS access.

Raising operator revenues with innovative applications

In 2004 Gemplus also delivered a vast array of Value-Added Services (VAS) to help operators around the world achieve their revenue targets for voice and data services.

China Mobile, for example, is using Gemplus solutions to target branded services to different customer segments. These include SMS applications for the youth market, dual subscription and large phonebook capabilities for high-end corporate users.

Illustrating the versatility of higher capacity SIM's, Singapore recently launched the first SIM-based tourist information service—City SIM. This offers location-based information services about the island, including restaurant locations, banks, nightlife and also a chat line with other users.

Surveys have shown that customers with a larger phonebook tend to generate higher revenues. Users are willing to upgrade their SIM to take advantage of this and other mobile services but find that entering existing phone numbers into the new card can be irksome. They also want to transfer their personal data (phonebook and SMS) in total security. In Belgium, Mobistar ran a renewal campaign targeting valuable clients by sending out a new SIM card with a Gemplus MySIMcopier (a SIM copying device). For corporate users, they deployed MySIMeditor, a PC-based SIM management tool to help customers better manage their subscription.

Smoothing operator logistics and reducing costs

For Orange Communications SA of Switzerland, Gemplus managed the logistics for its SIM card renewal program, aimed at deploying a range of new mobile services by sending the cards in the post directly to the end-user.

In the Middle East, Aljawal, the mobile business unit of Saudi Arabia Telecom, selected Gemplus to deliver a VAS platform (SIM + OTA) to ease subscriber access to their new SMS-based services. Gemplus then carried out the largest ever Over-The-Air download campaign on their behalf, to complete the personalization of over 6.3 million SIM cards. This OTA link also helps operators reduce their costs such as those incurred when their users roam onto foreign networks. Gemplus has carried out campaigns for O2 Ireland to update the preferred networks stored in the SIM which then drive the phone to select the right partner network when abroad.

Telecommunications

Gaining market share in Public Telephony

As in other sectors, public telecom operators need to consolidate their existing markets while attracting new customers and differentiating themselves from the competition. With its secure, flexible and innovative smart cards, Gemplus is helping its clients to gain competitive advantage.

As a result, Gemplus made smart card history and confirmed its long-term industry leadership when it shipped its three billionth public telephony phone card to Mexican operator, Telmex, in 2003. On the strength of its worldwide production facilities and team of experts helping operators build the right public telephony solutions for their needs, Gemplus has been world number 1 in this sector for more than a decade, and even gained ground in 2004, with some 47% market share.

Adding value to phone cards

Today's smart phone card users want to do more than just communicate. And to respond to these fast-changing demands, operators the world over rely on Gemplus dedicated services, vast array of phonecards and unsurpassed security offer. Thanks to its world-class R&D centers, Gemplus is continuously inventing a steady stream of new phone card advantages offering value-added services that help them to manage their legacy infrastructure and leverage their historical market positions into new revenue generating opportunities.

250
networks supplied

No. **1** in **OTA**
with 135 active platforms
installed

No. **1** in **3G**

47%
Public Telephony
market share

A man in a dark suit, white shirt, and striped tie is using a smart card on a transit system. He is wearing glasses and looking down at the card. The background is a busy city street at night, with blurred lights and a red double-decker bus. The scene is illuminated by warm streetlights and cool blue ambient light.

Gemplus is the fastest growing smart card supplier in Financial Services. To date it has delivered over 130 million smart banking cards in more than 80 countries.

EMV banking cards take off in the UK.

Financial Services. Gemplus is a major supplier of smart cards for payment transactions on the strength of its innovative technologies, experience and partnerships.

MAKING PAYMENT SAFER AND EASIER

Accelerating growth in a dynamic market

The retail banking environment is changing quickly, generating both challenges and business opportunities. Banks are consolidating and new players are entering the payment market, while consumers are experiencing competing offers for payment products. Meanwhile, card issuers are innovating aggressively in order to enhance security and offer greater convenience to their end-users. In addition, many major markets are adopting EMV, the industry standard developed by MasterCard and Visa, as a means of combating fraud.

Gemplus is the fastest growing smart card supplier in Financial Services, ranking among the top three firms with a 22% worldwide market share (source: Frost & Sullivan, 2004). To date it has delivered over 130 million smart banking cards to customers in more than eighty countries on all five continents.

Gemplus has developed a broad array of products and solutions to serve its clients' changing needs. These range from debit products to sophisticated multi-purpose payment platforms, from magnetic stripe to chip-based cards. It enjoys an enviable reputation as a reliable partner, smoothing the way for financial institutions in their transition to the new EMV industry standard, and helping them boost revenue through increased card use while holding down costs.

Gemplus further bolstered its position across western European markets in 2004. It delivered record volumes in the UK to accompany its clients' "chip and PIN" migration, helping make the UK the largest market for EMV payment cards worldwide. Gemplus also maintained its strong position in Germany, and deployed the first EMV banking cards in France.

€182.2
million revenue in 2004

22%
global financial
services smart card
market share
Frost & Sullivan, 2004

In May 2004, Frost & Sullivan honored Gemplus with its 2004 Competitive Strategy Leadership Award, in recognition of its hefty market share gains in the financial and loyalty smart card segments—the first such award to go exclusively to an organization’s banking division. “Within a span of four years, Gemplus, with its commitment to R&D, global expansion and marketing and sales efforts, (...increased) its global unit shipments share to 22.4% in 2003, assuming second place in this market.”

Shafida Begum,
Analyst at Frost & Sullivan.



EMV migration also proceeded rapidly throughout 2004 in many new markets with Gemplus winning major contracts in Portugal, Malaysia, Turkey, Czech Republic, Russia, Lithuania, Chile and Scandinavia.

Gemplus enjoyed considerable success in conventional cards in 2004, in particular agreeing to supply 20 million cards to one of the largest credit card issuers in the US. The International Card Manufacturers' Association also hailed Gemplus's innovative capabilities with the 2004 award for "Best Financial Card Design", with its partner Goldpac in China.

Designing solutions that make the difference

Security has been the main growth driver of smart card use in financial services until now. But smart card solutions enable a far broader array of services, from customer profiling and relationship management to next-generation services such as loyalty programs, online authentication, e-banking and m-banking solutions.

Differentiation is a key challenge for existing issuers of smart card-based banking cards, and for those seeking to leverage their EMV investment in order to boost revenue. With its expertise and close knowledge of end-users, Gemplus is supplying financial institutions with solutions and services which enable them to gain a competitive edge in today's crowded markets.

Preparing for the surge in contactless cards

Contactless smart card payment solutions are set to represent a significant portion of the future payment market. Shipments are forecast to soar in the coming years, as cards become a popular way to store personal data and pay for goods, thanks to their sheer convenience and their perceived value as desirable lifestyle accessories.

In 2004, Gemplus delivered its first MasterCard® OneSMART PayPass dual solution EMV cards to MasterCard International, enabling fast, trouble-free payments. Indeed, trials indicate that contactless cards have the potential to replace a significant portion of the cash used for smaller payments. This represents a huge potential benefit for banks and merchants, especially for cash payments where ease and speed of transactions are critical, for example in quick-serve restaurants, gas stations and tollbooths.

Financial Services

Delivering world-class services locally

Gemplus has gained unrivaled experience through local partnerships and long-term relationships with business partners, retailers and industrial firms. It offers the world's most comprehensive range of personalization services and solutions, processing tens of millions of cards every year in eight EMV certified personalization centers (it was the first in the industry to have all its sites Visa and MasterCard certified). Clients can utilize its solutions either to upgrade their own personalization centers, or to outsource their card issuance to Gemplus, or both.

Creating security in mobile and on-line banking

In Europe, Gemplus announced a partnership in November 2004 with Meridea Financial Software Ltd. in order to address the European banking industry's stringent requirements. Meridea is a leading provider of banking and investment applications and software delivery environments.

Based on the J2ME (Java Micro Edition) platform, the application enables convenient yet secure banking services using the latest mobile devices. The attractive "look and feel" is a key selling point in the battle for end-users.

Another recent innovation was the launch of an online authentication solution, GemAuthenticate, complete with readers, for online payment and banking transactions. This solution can be used on highly secure PKI cards or with EMV cards for online banking purposes, depending on the customer's business model and type of application to be secured.

Bringing expert services to transport operators

Gemplus's expertise in the mass transit market is supporting transport operators by delivering a full line of contactless cards and interfaces, as well as personalization services. Thanks to its worldwide presence, Gemplus is consistently close to its customers, supplying services and solutions geared to local operators' precise needs.

Backed by its considerable manufacturing experience in contactless technology, Gemplus has already supplied several million cards for public transport systems in China, Brazil and Chile, among others.

SPTrans, the São Paulo (Brazil) public transport operator, carrying 5 million commuters daily, has picked Gemplus to supply 2.5 million GemEasy cards for its new contactless ticketing system. 16,000 buses have been equipped to accept these cards, for faster, more efficient fare checking.

FRESH THINKING ON CARD BODIES

Banking cards are part of every day life. For banks, they are key tools for delivering services to their customers and promoting their image. More and more financial institutions use the card as a differentiation tool, and the card body is now a crucial element in this context.

Innovative card designs, new card body material and value-added services are helping banks promote their cards as a lifestyle accessory and so revitalize their card programs.





Gemplus is participating in a broad range of enterprise security projects and government programs in major markets across the world.

Identity and Security. Growing concern among corporations and governments alike to maximize security and convenience to users is creating new opportunities for Gemplus's smart card solutions.

MAKING WAY FOR A SAFER WORLD

Sharpening focus with a new business division

In its drive to increase efficiency and refocus its approach to customers, Gemplus divided its former Financial and Security Services Business unit into two distinct entities at the start of 2004: Financial Services, and ID & Security (IDSEC).

The IDSEC Business Unit targets security issues for both governments and enterprises. It supplies components and subsystems comprising smart cards, smart card interfaces (hardware and readers), software, security card printing and card body technologies, personalization and services. These solutions embody field-proven technologies, saving resources and bringing products to market more quickly with easier integration.

Gemplus is thus able to participate in a broad range of enterprise security projects and government programs in major markets across the world.

Strengthening enterprise security

Today, smart card-based identity documents are emerging as the technology of choice for securing physical access (e.g. entry to buildings) and logical access (e.g. log-on to IT networks) in closed environments in both the private and public sectors, such as companies, ministries and other organizations. A single smart identity badge can support a number of additional applications including digital signatures for business-to-business transactions and employee e-purses for convenient day-to-day operations. No other currently available tool can rival smart cards in terms of quality and price/performance ratio.

€41.0
million revenue in 2004

20 government
programs use tens
of millions of Gemplus
smart cards

Today, smart card-based identity documents are emerging as the technology of choice for securing physical and logical access to closed environments in both the private and public sectors.

“SafesITe”, the comprehensive security solution developed by Gemplus, registered a spate of new orders and deployments for both corporate and government facilities in 2004.

Deploying corporate solutions worldwide

In the private sector, Gemplus is now delivering its SafesITe solution to large enterprises such as the Boeing Corporation, the world’s leading aerospace company, and Pfizer, one of the world’s largest pharmaceutical companies. SafesITe delivers key components ranging from the smart cards and readers, to software and services. The system allows smart card issuance and management for effective physical and logical access control, while seamlessly integrating within the company’s legacy systems.

Deployment of Gemplus solutions in Europe, too, continues apace. In 2004, Gemplus delivered corporate security solutions to two major British banks, Barclays and Royal Bank of Scotland.

In China, Gemplus has experienced heavy demand for its USB dongle products. One example is ICBC, the largest commercial bank in China, which is issuing USB tokens (Gem e-Seal) both to its customers, allowing them to access on-line banking services in a safe mode, and to its employees for secure business-to-business transactions.

Delivering security to US Government

In 2004, Gemplus rolled out purpose-designed versions of its SafesITe smart card system for the US Federal Government.

SafesITe Government is helping US Government agencies to comply rapidly with Homeland Security Presidential Directive-12 (HSPD-12), which orders all Federal executive departments and agencies to issue “secure and reliable forms of identification” to employees and contractors in the course of 2005. The integrated system will allow Federal Agencies to enroll employees, personalize and issue smart ID badges, as well as update and manage the badges once they have been issued.

In 2004 SafesITe Government was selected for use in the prototype phase of the US Transportation Security Administration’s (TSA) Transportation Worker Identification Credential (TWIC) program. Moreover, Gemplus received the first volume order for 64K FIPS 140-2 validated smart cards from the US Federal Government. The advanced features of these cards provide flexibility to implement additional applications and functions, such as biometrics, as needs change.



Identity and Security

Targeting government programs

Security, cost-effectiveness, convenience: these concerns have driven the Identity and Security market for several years. But events since September 11, 2001 have spotlighted the need for yet more secure personal ID systems, to enable governments to address multiple concerns around identification fraud, terrorism, illegal immigration and so on.

Enhancing border control

During 2004, US Congress enacted a roadmap for migration to contactless chip passports for citizens and Visa Waiver Program countries, requiring over 27 administrations to deliver electronic passports to their citizens by October 2005.

In May 2004 Gemplus launched its ICAO* compliant e-passport platform "GemBorder", designed to store, protect and manage passport-holders' identity credentials. It offers a complete set of solutions for e-passports, including contactless chip technology integrated inside a passport page or cover, and also contact chip solutions that utilize the card form factor.

Enabling access to government services

Gemplus has also continued to develop its smart card-based identity solutions enabling citizens to access a vast array of government services, from national ID and healthcare entitlement cards to driving licenses, vehicle registration and border control.

Gemplus's "ResIDent" smart ID card system addresses citizen enrollment, card issuance, management and verification. It is designed for easier system integration and faster time-to-market for complex ID and e-government programs. Recently ResIDent has achieved wide acceptance in the Middle East, and is currently being deployed by governments in Oman and the United Arab Emirates.

Supplying India's vehicle registration program

In India, Gemplus is the first international company certified to deliver smart card technology for India's SCOSTA** National Vehicle Registration program.

This registration program will initially be rolled out in New Delhi and three other states, aiming to issue a total of 30 million cards to vehicle owners by 2008. The potential market in India is estimated to be 100 million cards.

IDENTITY INNOVATIONS

2004 launches:

- **Identity-Based Encryption (IBE)**

The world's first IBE application for smart cards, designed to make confidential messages more secure, user-friendly and manageable.

- **Biometrics verification**

"BioEasy", a new concept for highly secure and fast biometrics verification using smart cards.

- **Contactless identity**

The market's fastest Java based contactless operating system for identity solutions.

- **Personalization**

A new version of our personalization system for nationwide ID programs.

- **Products**

A new range of contactless products including chip sets, OEM couplers and packaged readers.

* ICAO : International Civil Aviation Organization.

** SCOSTA : Smart Card Operating System for Transport Applications.



Readers, Partnerships and Consulting.
Gemplus activities span a wide range of opportunities within and outside the smart card industry, promoting efficiency, innovation and partnership.

Gemplus extended market provides a significant edge over the competition... and arms the company with high growth potential. Its leadership is a result of its strategic foresight and technological excellence.

Frost & Sullivan, 2004.

TAKING SMART EXPERTISE TO THE WORLD

Securing electronic transactions

Gemplus is the world leader* in smart and secure card interfaces. In 2004 it was recognized as having 21% market share and an unrivalled installed base of over 10 million units worldwide.

This comprises the world's largest range of reliable, certified, user-friendly and cost-efficient readers for all markets, including banking, e-transaction security, e-purse, vending, loyalty, healthcare and logical and physical access control applications.

Among these are the PC-connected devices in the GemPC series, used not only for IT security, e-government and business-to-business applications, but also in the growing home-banking and e-commerce markets. This range also includes USB tokens and readers.

Serving manufacturers' interface needs

In addition, Gemplus offers a wide range of chipsets and couplers (contact/contactless) to address the needs of original electronics and equipment manufacturers (OEMs) who need to integrate smart card interfaces into their electronic devices (for example: keyboards, point of sale terminals, laptops, ATMs, etc.).

* Frost & Sullivan, 2004.

Expanding opportunities through specialist networks

The **Gemplus Partner Program** is the industry's largest network of smart card specialists enabling Gemplus to offer a flexible response to challenging projects anywhere in the world.

Since its origin, Gemplus has embraced fruitful partnerships as a means of developing new business opportunities. Expert partners play a key role in enhancing and expanding customer offerings in the smart card market. The Partner Program combines expertise, services and innovative solutions with rapid integration of new products.

Gemplus Wireless Partners leverage the established SIM Infrastructure to provide their own value-added solutions via the mobile network operator. Potential services include SIM toolkit menus and an improved user interface for more sophisticated Java applications.

The **Gemplus Expert Network Program** comprises more than 100 partners worldwide embracing vertical markets such as banking, government, retail, enterprise, healthcare and transportation. Its fundamental aim is to support the growth strategy of our customers and help them design the best smart card products and solutions for their specific markets.

Supporting clients with expert services

Combining local expertise and global experience, **Gemplus Consulting** teams are present today in all sectors, supporting clients at every step in their smart card projects. Services range from preliminary feasibility studies to security risk assessment, and from functional specifications to prototyping. Customers benefit from Gemplus's long field experience and proven best practices.

Blending innovation with security

Drawing on its experience as a smart card solutions provider, Gemplus is extending the reach of its consulting services to new markets where it enjoys a real competitive edge thanks to its security expertise.

Enhancing handset security and SIM integration

Based on its expertise in SIM-embedded Java and OTA security, Gemplus has developed a suite of dedicated services for handset manufacturers, including testing for USIM/SIM interfaces; handset security audit services; and security process review for Java applet/midlet development and downloads.

With some customers, Gemplus Consulting Services go a step further, designing handset software solutions such as handset cryptography libraries or SIM related implementations, standards and applications.

Helping new players to get ahead

Gemplus Consulting is building on its global approach as it works with new actors in the semiconductor and the electronic industries, to help them leverage smart card technology in order to gain a competitive advantage.

21%
readers market share

10 million
readers worldwide

230 partners
around the world

Gemplus Corporate Communications

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