

JCB launches a Near Field Communication (NFC) mobile payment pilot project in The Netherlands with seven major players

First contactless credit payment scheme in Europe using an NFC enabled mobile phone

Amsterdam (The Netherlands), 12th June 2006 – JCB, the Asia-based global payment brand, together with seven world-class players in payment systems, terminals, NFC and mobile technology, is pleased to announce the launch of a pilot project using an NFC contactless credit payment scheme this autumn in Amsterdam.

This project is being run by a joint cooperation among JCB, CCV Holland B.V., Gemplus –part of Gemalto group-, KPN, Nokia, PaySquare, Philips and ViVOtech. With the contactless credit payment scheme, consumers can benefit from the convenience of using their mobile phone to make small payments in Amsterdam.

Selected cardmembers will be supplied with a Nokia mobile phone equipped with Philips' NFC chips, loaded with the JCB payment application. Cardmembers will be able to pay at merchants by just waving their mobile phone at the contactless payment terminal.

In the first stage of the pilot, JCB will be targeting approximately 100 cardmembers located in Amsterdam and merchants in and around the city's World Trade Center. On this scale, the pilot is primarily designed to evaluate technological aspects and operational feasibility including customer ease-of-use. The companies involved in this project are hoping to expand both the cardmember base and merchant locations as the project evolves.

This pilot will mark the very first implementation in Europe of a contactless credit payment scheme using a mobile phone with an NFC chip.

"The concept of this scheme is developed by JCB, coming from its experience of the contactless technologies in Japan. We hope that this can be a great opportunity to explore the small amount payment environment in this market", said Mr. Hajime Matsuura, Branch Manager at JCB International's Amsterdam Branch, who is leading this pilot project. "Everybody knows that the mobile phone is nowadays a must-have item and people cannot go out without it. So, it's the most useful and convenient method for our cardmembers to pay small charges ranging from parking to supermarket purchases. We are confident that it will enable us to expand our business scope to the smaller amount transactions, as well as to extend a higher level of services to our cardmembers".

JCB's partners involved in this pilot are:

- CCV Holland for deployment of terminals and processing of the transactions,
- Gemplus to specify and develop the mobile payment application and the associated personalization solution,
- KPN for the installation of the application and personalization of the mobile phone,
- Nokia for deployment of the NFC mobile phone,
- PaySquare, JCB's acquiring partner in the Netherlands, to acquire merchants,
- Philips for consultation on and delivery of the NFC technology, and
- ViVOtech to deploy the contactless EMV readers, the ViVOpay 5000 series, to accept payment from NFC mobile phones.

About NFC

NFC is an easy-to-use short range wireless technology that is quickly becoming the technology of choice by operators, handset manufacturers, credit card companies and public transport operators around the world for contactless transactions including secure payment and ticketing due to its strong consumer appeal and ease-of use.

This pilot marks the first implementation of a contactless credit payment scheme in Europe using handsets with an NFC chip embedded. NFC is jointly developed by Philips and Sony, NFC is a combination of contactless identification and interconnection technologies that enables secure short-range communication between electronic devices, such as mobile phones, PDA's, computers and payments terminals via a fast and easy wireless connection. NFC operates in the 13.56 MHz frequency range, over a distance of typically a few centimeters and combines the functions of a contactless reader, a contactless card and peer-to-peer functionality on a single chip. It is an open interface platform that allows fast and automatic set-up of wireless networks, which also works as a virtual connector for existing cellular, Bluetooth and wireless 802.11 devices. NFC is compatible with Sony's FeliCa™ card and the broadly established contactless smart card infrastructure based on ISO 14443 A, which is used in Philips' MIFARE® technology. www.nfc-forum.org

About JCB

JCB is one of the global payment brands and the largest card issuer and acquirer in Japan. JCB launched its card business in Japan in 1961 and began expanding overseas in 1981. Its merchant network includes 13 million merchants and spans 190 countries and territories. JCB cards are now issued in 20 countries and territories, with 55.99 million card members. As part of its international growth strategy, JCB has formed alliances with more than 320 leading banks and financial institutions globally to increase merchant coverage and cardmember base. As a comprehensive payment solutions company, JCB is committed to providing high-quality payment services to customers, merchants, and partners. For further information, please visit the JCB home page at www.jcb-global.com/english/ or www.jcbcorporate.com/english/ .

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is a leader in digital security with pro forma 2005 annual revenues of 1.7 billion (\$2.2 billion), operations in 120 countries and 11,000 employees including 1,500 R&D engineers. The company's solutions make personal digital interactions secure and easy in a world where everything of value -from money to identities- is represented as information communicated over networks.

Gemalto thrives on creating and deploying secure platforms, portable and secure forms of software in highly personal objects like smart cards, SIMs, e-passports, readers and tokens. More than a billion people worldwide use the company's products and services for telecommunications, banking, e-government, identity management, multimedia, digital right management, IT security and other applications. Gemalto was formed in June 2006 by the combination of Axalto and Gemplus International S.A.

For more information please visit www.gemalto.com.