



Gemalto First To Market With MasterCard Advanced Authentication for Chip Card Reader

Enables millions more banking customers to benefit from increased security for online transactions

Amsterdam, January 7, 2009 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, today announces that its Ezio Pocket Reader (http://www.gemalto.com/brochures/download/pocket_reader.pdf) is the first fully certified reader made available to the market for MasterCard Advanced Authentication for Chip. The Advanced Authentication for Chip specification allows two-factor authentication on any EMV card already in use, whether or not it has been personalized according to the MasterCard Chip Authentication Program™ (CAP). It also supports financial institutions in markets where off-line PIN is not used to verify online customers' identity. Therefore, the Advanced Authentication for Chip-certified Gemalto reader makes it easier for banks to deploy strong authentication to their entire base of online customers, as they no longer need to make any changes to their legacy cards. It also enables millions of new banking customers to benefit from increased security for online transactions, by making it accessible in every environment.

Toni Merschen, Group Head Chip at MasterCard, said, *"We are pleased to see a leading vendor such as Gemalto delivering solutions to the market that are certified to our global and interoperable standards. Advanced Authentication for Chip is all about allowing Banks to cost-effectively secure remote channels for their customers, which is particularly relevant as they enter more prudent times."*

"Our Advanced Authentication for Chip Ezio Pocket Reader will allow more online customers to use simple standardized smart card based authentication solutions, particularly in Asia Pacific," added Cédric Collomb, senior vice-president, Identity and Access Management at Gemalto. *"These solutions have proven to be very successful in Europe and can now be deployed globally thanks to Gemalto's Advanced Authentication for Chip product."*

About Gemalto

Gemalto (Euronext NL 0000400653 GTO) is the leader in [digital security](#) with pro forma 2007 annual revenues of over €1.6 billion, more than 85 offices in 40 countries and about 10,000 employees including 1,300 R&D engineers.

In a world where the digital revolution is increasingly transforming our lives, Gemalto's solutions are designed to make personal digital interactions more convenient, secure and enjoyable.

Gemalto provides end-to-end solutions for digital security, from the development of software applications, through the design and production of secure personal devices such as smart cards, SIMs, e-passports, and tokens to the deployment of managed services for its customers.

More than a billion people worldwide use the company's products and services for telecommunications, financial services, e-government, identity and access management, multimedia content, digital rights management, IT security, mass transit and many other applications.

As the use of Gemalto's software and secure devices increases with the number of people interacting in the digital and wireless world, the company is poised to thrive over the coming years.

For more information please visit www.gemalto.com

About MasterCard Worldwide

MasterCard Worldwide advances global commerce by providing a critical economic link among financial institutions, businesses, cardholders and merchants worldwide. As a franchisor, processor and advisor, MasterCard develops and markets payment solutions, processes more than 18 billion transactions each year, and provides industry-leading analysis and consulting services to financial institution customers and merchants. Through its family of brands, including MasterCard®, Maestro® and Cirrus®, MasterCard serves consumers and businesses in more than 210 countries and territories. For more information go to www.mastercard.com.

About MasterCard Advanced Authentication for Chip

MasterCard Advanced Authentication for Chip is an innovative approach to remote channel security that allows two-factor authentication on the numerous EMV cards already issued in EMV markets, in addition to functions already available for cards which are personalized according to the MasterCard Chip Authentication Program™ (CAP). Issuers who decide to make strong authentication accessible to their cardholders no longer need to reissue their cards. The solution supports issuers in markets where PIN is not used to verify cardholders by making sure that the card is genuinely issued and authenticated through the MasterCard network.

By deploying strong smart card-based authentication solutions, banks improve the security of their remote services whether over the Internet or via telephone for both banking and card not present (CNP) transactions.

Contacts

Gemalto

Rémi Calvet

T.: +33 (0) 1 55 01 64 10

M.: +33 (0) 6 22 72 81 58

remi.calvet@gemalto.com

Aline Borne

T.: +33 (0)1 55 01 51 05

M.:+33 (0)6 16 29 87 04

aline.borne@gemalto.com

TBWA\Corporate

Rebekah Lahey

T.: +33 (0) 1 49 09 26 58

rebekah.lahey@tbwa-corporate.com