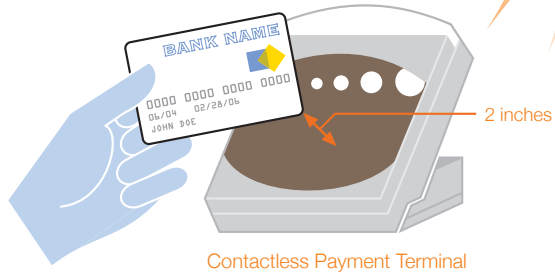


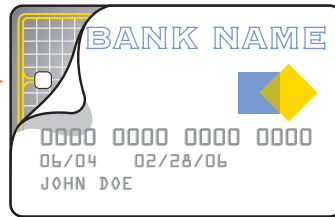
Gemalto Explains Contactless Payment

- 1 At a retailer, the card owner simply holds the card within two inches of the payment reader.

No swiping is necessary and the card never leaves the owner's hand.

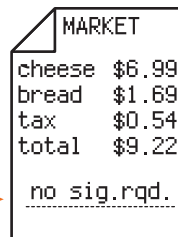


- 2 The reader's electromagnetic field wakes up a tiny computer in the card, and the encrypted credit/debit card number is transferred to the reader.



- 3 Information on the card cannot be altered. Privacy and security is ensured by mechanisms designed by Visa, MasterCard and American Express.

- 4 Typically, if the amount is below \$25, no signature is required.



How it works

Contactless payment

- 5 Research has shown that a contactless transaction is 53% faster than a traditional credit card, and 63% faster than using cash.

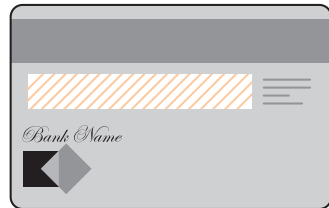


Traditional Credit Card



Contactless Card

- 6 There is a traditional magnetic stripe on the card in case the merchant is unable to process contactless payments.



Magnetic Stripe