Our main markets

Payment & Identity

The rapid proliferation of connected devices and online services is transforming the payment and identification landscape. New technologies, regulations and players are constantly emerging – increasing the need for more security to combat fraud and enable trusted, useful services between businesses, governments and the end-user.

Payment

Main market drivers
The payment ecosystem is undergoing a digital transformation, as new technologies, regulations and players lead to enhanced customer experiences and fresh customer expectations. A new generation of users are pushing service providers to develop multi-channel digital strategies that offer secure and seamless services in real-time.

At the same time, demand for EMV cards continues to grow, with 4.8 billion in circulation at the end of 2015. Further growth will come from markets that have yet to migrate to smart payment cards (both contact and contactless).

Our 2016 strategy in practice
Re-use our existing offer and experience to serve banks in regions newly adopting EMV.

Make usage of eBanking security solutions widely available across mobile devices.

Accompany domestic schemes willing to adopt EMV standards for their mobile offering.

Source: EMVCo.

Enterprise Security

Main market drivers
Since 2013, almost six billion personal and financial records have been compromised. As more information is being created, stored and shared across the cloud, big data, IoT and mobile environments, enterprises will need more than perimeter security to protect sensitive data and identities. In addition, new government regulations such as the EU’s General Data Protection Regulation are driving more stringent data privacy and security requirements.

More companies are therefore adopting encryption, key management and strong user authentication solutions in order to protect data wherever it is stored and verify the identities of the individuals who access it.

Our 2016 strategy in practice
Facilitate usage of strong authentication and data encryption to secure access to sensitive corporate resources in cloud environments.

Enable software-as-a-service providers to easily integrate license protection and advanced distribution models in their services.

Source: Breach Level Index.

Government Programs

Main market drivers
Citizens expect government transparency. They want a system that performs efficiently and protects people and their rights. It is up to governments to establish a digital framework of trust through which this modern day social bond can be maintained for the benefit of all citizens.

To meet these growing expectations and ensure the interoperability of the different activities they perform, governmental agencies must drastically reduce unnecessary bureaucracy, migrating from a paper-based culture to an electronic one. This essential evolution ensures that data, identities and frontiers are all secured.

Our 2016 strategy in practice
Leverage our existing offer in countries moving to secure ID documents and support the move to new types of identification such as mobile ID companion credentials.

Reinforce our presence in digital enrollment, border access control and eGovernment services.

Source: ABI Research.

Gemalto Annual Report 2016

Business overview

Our main markets

Payment & Identity

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Mobile
A growing variety of mobile devices give us access to more and more services, wherever we go. Machines, too, are increasingly connected by the Internet of Things (IoT). And a new kind of mobile connectivity is rapidly expanding in markets such as automotive, where personal and machine communications converge.

Mobile Communications
Main market drivers
As customer demands grow, mobile operators must prioritize their Customer Experience Management (CEM) strategies to differentiate themselves from their competitors. Customers expect a better, more personalized experience, and select their mobile operator accordingly. At the same time, operators must deliver a robust network that supports the increasing number of on-the-go services customers use.

Similarly, mobile threats are also evolving. As the apps in people’s devices multiply – and reach into ever more sensitive areas of their lives – mobile software security technologies must adapt, to ensure every app and transaction can be trusted.

Our 2016 strategy in practice
Lead the development of a new generation of SIMs (eSIMs), pre-installed in consumer devices.
Establish leadership in subscription distribution services associated to eSIMs.
Renew security and SIM-related services on a large installed base of mobile handsets that require permanent updates to remain effective in managing fraud and optimizing network usage.

Machine-to-Machine (Internet of Things)
Industrial applications
Main market drivers
As the IoT continues its rapid expansion, new opportunities for things – such as medical devices or household appliances – to share and analyze data increases. In order to enhance the customer experience, improve operational excellence and generate new revenue streams, reliable connectivity, robust security and agile monetization are required. As the industry expands, the need to connect, monetize and secure IoT assets across a variety of wireless networks becomes more and more prominent. It is believed that by 2026, there will be an estimated 32.5 billion IoT connections1, performing increasingly sophisticated roles.

Our 2016 strategy in practice
Leverage our security hardware and software expertise to bring packaged security solutions to the IoT market.
Differentiate in the market of connectivity modules with plug-&-play solutions specific to key industry sectors and tight integration of complete connectivity solutions.
Develop solutions for provisioning identities to IoT devices, regardless of the mode of connectivity.

Consumer electronics
Main market drivers
As mobile devices get smaller, lighter and more powerful, consumers tend to own more of them, and use them to access more and more services. All these devices need to be connected while the services they enable must be provisioned conveniently, on the move, and in complete security.
In turn, growing consumer trust and confidence are driving faster adoption and growing demand in areas such as contactless payments, authentication, ticketing and enterprise applications.

Our 2016 strategy in practice
Provide OEMs with ready-to-go technologies for securing and connecting consumer electronic devices to cellular networks.

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1 Source: Berg Insight.