

Online Banking: Gemalto First to Receive MasterCard® and Visa CAP 2007 Certification for its Two-Factor Authentication Device

Close to one million units to be delivered this year,
designed to secure authentication of cardholders

Amsterdam, The Netherlands – May 9, 2007 – Gemalto (Euronext NL0000400653 GTO), a world leader in digital security, today announces it is the first company to achieve the MasterCard® and Visa Chip Authentication Program (CAP) 2007 certification of its Pocket reader, designed to secure authentication of cardholders for remote banking and e-commerce. In addition, the Gemalto product is compliant with APACS (the UK payment association) specifications. With this convenient device, banking customers use their payment card and their Personal Identification Number (PIN) code to securely access online services, just as easily as they do at point-of-sale terminals. It has already been selected by major banks across Europe and close to one million units will be shipped this year. According to a Dec 2006 report by Frost & Sullivan, Gemalto holds the world's leading position in smart card reader solutions.

Pocket reader is extremely convenient as it is independent from the PC configuration, giving users the freedom to perform online transactions wherever they are, at home or in an Internet café. Having inserted their banking card into the reader, users are prompted to enter their PIN code. Then the device formats and displays a unique and non-reusable numeric password computed by the card, allowing two-factor authentication of its owner.

For financial institutions, this consumer-oriented solution is perfectly adapted to large-scale deployments, as it is based on the payment card and requires no software installation. It ensures the highest levels of security for online transactions, as opposed to static password-based schemes, which will increase consumers' confidence in using e-banking services and contribute to reducing online fraud.

Pocket reader is part of a complete end-to-end solution from Gemalto including the authentication software implemented in the bank's IT system and fulfillment services. These range from customization of the readers with the bank's look and feel through to delivery to the end user. This comprehensive offering ensures peace of mind to Gemalto's bank customers, allowing them to focus on their key activities.



About Gemalto

Gemalto (Euronext NL 0000400653 GTO) is a leader in digital security with pro forma 2006 annual revenues of €1.7 billion, operations in about 100 countries and over 10,000 employees including 1,500 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 digital security solutions, from the development of software applications through design and production of secure personal devices such as smart cards, SIMs, e-passports, and tokens to the management of deployment services for its customers.

More than a billion people worldwide use the company's products and services for telecommunications, financial services, e-government, identity 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.

Gemalto was formed in June 2006 by the combination of Axalto and Gemplus.

For more information please visit www.gemalto.com

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