



CHASE SELECTS GEMALTO FOR TRUSTED SERVICE MANAGEMENT

Chase expands business relationship with Gemalto to include its enterprise-wide mobile payments platform

WILMINGTON, Del. – Feb. 27, 2012 – Chase (NYSE: JPM) announced today that it has selected Gemalto (Euronext NL0000400653 GTO), a leader in digital security, to provide its [Trusted Service Management \(TSM\)](#) solution for Chase’s enterprise-wide mobile payments platform. Gemalto’s TSM will provision and manage the credit and debit card data of Chase customers, validating authenticity and supporting information delivery over the air. The Isis™ mobile wallet, developed through a joint venture between AT&T Mobility, T-Mobile USA and Verizon Wireless, will be the first to benefit from this partnership.

“We have had a long and successful business relationship with Gemalto issuing traditional and contactless payment cards,” said Jack Stephenson, director of mobile, e-commerce and payments, Chase. “We are pleased to expand this partnership to include mobile payment. Gemalto will help us offer our customers effortless and secure mobile transactions.”

As part of the agreement, Gemalto will perform issuance, personalization and lifecycle management. With the TSM infrastructure integrated into Chase’s mobile payments platform, Chase will be able to load a digital version of a customer’s payment card into the customer’s mobile wallet in real-time. The customer will then be able to make transactions at Near Field Communication (NFC) enabled physical Points of Sale (POS) by simply tapping their mobile phone against the POS terminal.

“Contactless Near-Field Communications (NFC) technology has turned the handset into a versatile electronic wallet, such that users can now access a wide range of services like payment, ticketing and loyalty programs using their phone,” said Jack Jania, senior vice president, Secure Transactions at Gemalto. “In our role as a TSM we are pleased to be providing the technology that will enable Chase card customers to securely download all their cards into their mobile phones.”

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in digital security with 2010 annual revenues of €1.9 billion and over 10,000 employees operating out of 87 offices and 13 Research & Development centers in 45 countries. Gemalto is the world leader for electronic passports and identity cards, two-factor authentication devices for online protection, smart credit/debit and contactless payment cards, as well as subscriber identification modules (SIM) and universal integrated circuit cards (UICC) in mobile phones. Also, in the emerging machine-to-machine applications Gemalto is a leading supplier of wireless modules and machine identification modules (MIM). To operate these solutions and remotely manage the software and confidential data contained in the secure devices Gemalto also provides server

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platforms, consulting, training, and managed services to help its customers achieve their goals. [For more information visit www.gemalto.com, www.justaskgemalto.com, blog.gemalto.com, or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

About Chase

Chase is the U.S. consumer and commercial banking business of JPMorgan Chase & Co. (NYSE: JPM), a leading global financial services firm with assets of \$2.3 trillion and operations in more than 60 countries. Chase serves consumers and small businesses through 5,200 bank branches, 16,200 ATMs, mortgage offices, and online and mobile banking as well as through relationships with auto dealerships and schools and universities. Chase also has issued more than 90 million credit cards. More information about Chase is available at www.chase.com.

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