Bringing trust and convenience to the digital world

Corporate Brochure
In an increasingly connected society, Gemalto is leading the way in making digital interactions secure and easy.
“Offering millions of people worldwide the security and freedom to enjoy their digital lifestyles.”
Introducing Gemalto

Gemalto is at the heart of our evolving digital society. The freedom to communicate, travel, shop, bank, entertain and work – in ways that are convenient, secure and enjoyable – has become an integral part of what people want and expect. And is exactly what Gemalto delivers.

The digital opportunity

People are increasingly alive to the potential of the digital world. Every day, billions of users across the globe are waking up to the opportunities.

At Gemalto, we’re helping them to make the most of what’s on offer: communicating by mobile, banking online, protecting data, obtaining government services, transferring money by mobile, accessing premises, using public transport and so on.

We do this by supplying a wide range of secure personal devices to governments, mobile network operators (MNOs), banks, enterprises and other organizations. These include SIM and Universal Integrated Circuit Cards (UICC) in cellphones, smart banking cards, electronic passports and other identity documents – plus USB tokens and encryption systems for online identity protection. And we are helping some of the world’s most innovative companies bring together different functions on single devices – empowering the drive to technological convergence.

Our contactless cards are increasingly used for small-value payments and as electronic tickets for many of the world’s largest transport systems. We make readers that enable our clients to use a variety of smart devices in all manner of environments, particularly at point-of-sale. Many of them are now contactless, meaning the smart card can communicate with the device without physically touching it.

“The digital revolution is transforming the world we live in. Our solutions make people’s digital interactions more convenient, safe and enjoyable.”
We design software and systems so our secure personal devices can run sophisticated applications – or be embedded in machines that communicate with each other automatically. We are pioneers in remote updating of data and applications. And to complete these solutions, we provide a range of services to support our customers’ business needs.

Security creates trust

Our world-leading expertise in cryptography means data protected by our devices is safe. And our solutions and software make sure that the vast number of digital communications, transactions and authentications taking place can be managed securely. That’s why our customers trust us to meet some of their most demanding challenges – and it’s why they bought some 1.5 billion of our secure devices in 2009.

All of these developments are supported by our extensive R&D, engineering and technical infrastructure. Gemalto has labs, manufacturing sites, personalization facilities and offices all over the world, ensuring we remain close to our customers – and responsive to their markets.

Gemalto: the facts

Gemalto N.V. is a multi-national, public company with subsidiaries and group companies around the world. Unless otherwise specified we refer to them as “Gemalto”.

Gemalto was formed in 2006 as a result of the combination of Axalto and Gemplus, the two leading players in the world smart card market. So although the name is relatively new, we have over 30 years’ experience in advanced cryptography as well as designing and producing secure personal devices.

Global leadership

We have 77 sales and marketing offices, 30 personalization facilities and 18 production sites around the world. Our extensive experience and global scale reflects our position as the world leader in the industry:
- No.1 in SIM cards, serving 450 telecoms customers.
- No.1 in chip payment cards, serving over 300 banks.
- No.1 in eDocuments (ePassports, eID, eHealthcare and eDriving licenses) with 46 national government contracts.
- No.1 provider of remote management solutions.

Award-winning innovation

At the heart of Gemalto is technological innovation, enabling our customers to differentiate themselves in increasingly competitive markets, and keeping our solutions one step ahead of security threats.
- 1,400 digital scientists.
- 11 R&D centers worldwide.
- Over 100 new inventions first filed in 2009.
- 4,500 patents and patent applications.

For the full list of our technology awards visit: www.gemalto.com/companyinfo/about/awards.html
What does the “digital world” mean to you?
We live in a time of social change, technological innovation and growing interconnectivity. Hardly a month goes by without the launch of a new type of smartphone, another application for digital technology or a shift in perceptions of the online world. Companies in this sector are constantly offering additional, more sophisticated digital services in all areas of people’s lives.

And for each person, there’s a unique blend of products and services that only they use – a particular cellphone, their own service provider, their choice of bank, who they work for and the town they live in. In the digital world, we have to securely link people with their devices, services and communities.

What’s the role of security in this digital realm?
Our customers – the mobile network operators, banks, governments and corporations – need tools to manage this increasingly complex environment. They want platforms that allow them to offer any of their users new services, while at the same time protecting their revenue streams and controlling costs. These users also want convenient access – to buildings, networks, services and data. But they have concerns about privacy.

“Our objective is clear: to make it simple and safe for users to live in an increasingly digital, wireless world.”
Everything we do is about adding trust and convenience to the digital world. Our goal is to make the digital, wireless environment simple and secure. Simple, because that’s the best way of ensuring users will take up the services our customers are offering them. And secure, because that gives them piece of mind – and protects them from exposure to data loss, privacy fears and lost revenues.

**How do Gemalto’s solutions fit into this complex environment?**

The solutions we provide are not dependent on any particular device or approach to service delivery. We think of it like an hourglass. At the top, there’s a huge range of services and products provided by our customers; and at the bottom, billions of users with a multitude of devices and a huge variety of needs.

Gemalto sits in the middle, making sure that the right services are reaching the right users. From the operators’ point of view, we help them deliver exactly what their customers need – and ensure that only authorized users have access rights. We help them protect revenues and maintain a simple user experience, no matter what types of device come onto the market or what threats emerge to their security.

Why separate identity and security from the underlying technology?

It’s impossible to predict exactly what the digital world will look like in ten years time. But it’s certain every organization will need to know who their legitimate users are – whether they’re customers, employees, partners or citizens. And they will need security that allows them to deliver new products and services without building new identification and authorization systems every time the technology changes.

Right now, for example, we’re seeing an explosion in services that can be updated over the air (OTA). It’s opening up new revenue streams very quickly and cheaply for providers – and making life much easier for consumers. OTA is a great example of how our products are making a radical difference and allowing both end-users and operators to make the most of their investments in technology.

In other words, Gemalto is creating consistent, long-term platforms to enable the digital realm to operate safely and securely no matter how it evolves.

How does Gemalto’s strategy deliver on that promise?

Being a global company allows us to identify and engage with these opportunities wherever they arise. Gemalto itself is a completely international organization – our people are drawn from some 90 different nationalities. That allows us to operate in diverse markets with an energy and understanding that are key factors for success.

More importantly, we’re a highly innovative business. Our investments in R&D, and the most up-to-date personalization and production facilities, ensure we can always meet our customers’ needs, whatever they are. We’re also acutely aware of – and proud of – our track record on bringing real change to society. For example, our mobile wallet solution has had a significant impact on the GDP in some African economies.

What can end-users expect from Gemalto?

For consumers, we deliver a straightforward digital experience – although they may never know that they are using Gemalto technology. They can feel confident that their unique identity is respected whether they’re using an eBook reader, a 1998-vintage cellphone or the latest laptop; whether they’re buying an eMagazine, streaming a live football match, gaining access to a corporate network, paying for their shopping or going through border control. Many of our solutions allow people to use a single card or device for a huge number of functions – but all with the same high standard of security. So our solutions are a foundation for viable digital living.

Olivier Piou
Chief Executive Officer

“For consumers, we deliver a straightforward digital experience. Although they may never know that they are using Gemalto technology, they can feel confident that their unique identity is respected.”
Our global presence

With our sites and facilities strategically spread across every continent, Gemalto’s global presence is key to the way we serve our clients. Beyond this, it’s our worldwide network of partners and employees of some 90 nationalities who make the difference. So wherever our clients are based, we’re close by and we speak their language.

Key figures

77  
Sales and Marketing offices

90  
Nationalities

10,000  
Employees

42  
Countries worldwide

Locations and numbers correct as at 31 December 2009

Americas

Argentina  
Buenos Aires

Brazil  
Curitiba, January, São Paulo

Canada  
Montreal, Ontario

Columbia  
Bogota

Mexico  
Cuernavaca, Iztapalapa, Mexico City

USA  
Arlington, Austin, Montgomeryville, North Wales

Key

- Research & Development centers
- Advanced production sites
- Personalization facilities
- Sales & Marketing offices
Europe and CISMEA

Australia
Sydney
Melbourne

Bangladesh
Dhaka

China
Beijing
Changsha
Guangzhou
Hong Kong
Shanghai
Taipei, Taiwan
Tianjin
Zuhai

India
Bangalore
Mumbai
New Delhi
Noida

Indonesia
Jakarta

Japan
Tokyo

Korea
Seoul

Malaysia
Kuala Lumpur

Philippines
Makati

Singapore
Singapore

Thailand
Bangkok

Vietnam
Hanoi

Europe
Belgium
Brussels

Czech Republic
Prague

Denmark
Ballerup
Copenhagen

Finland
Vantaa

France
La Ciotat/Gemenos
Meudon/Versailles
Pontoise/Audemer
Sophia Antipolis
Tours

Germany
Filderstadt
Ismaning
Overath

Hungary
Budapest

Ireland
Dublin

Italy
Agrate Brianza
Milan
Rome

Netherlands
Amsterdam

Norway
Oslo

Poland
Tczew
Warsaw

Spain
Barcelona
Madrid

Sweden
Stockholm

UK
Fareham
Ferndown
Havant
London
Warrington

CISMEA
Egypt
Cairo

Kazakhstan
Almaty

Oman
Muscat

Pakistan
Lahore

Russia
Moscow
Saint Petersburg

Senegal
Dakar

South Africa
Cape Town
Johannesburg

Turkey
Istanbul

United Arab Emirates
Dubai

For full details of each of our locations
www.gemalto.com
The evolving digital marketplace

Communication, shopping, banking, entertainment, education, even conflict and crime – they’re all online. Our challenge – and our role in society – is to protect digital identities, transactions and data while this digital marketplace continues to evolve.

All digital, all the time

Virtually every human activity can now be expressed as data – whether it’s the simplest conversation or the most complex financial transaction. We can communicate, monitor, view, access and enable a vast range of options in the digital realm.

Convergence changes everything

At the same time, technologies are converging. Until recently, devices had fixed roles – a cellphone to make a call, a computer to manipulate data. Those distinctions have blurred. Now, we expect the digital world to revolve around us as individuals, regardless of the device we’re using. We want to be able to make payments and access our email with our cellphones, or use our bank cards as a travel pass.

Security delivers trust

But we can only operate freely in this digital environment if we can prove who we are. We will only trust systems to run these important aspects of our lives if we know they’re secure. And the businesses providing these services must be able to identify their valid users and ensure their digital properties are protected. So security – for our identities, our data and our interactions – is paramount.
Underpinning the digital marketplace

We’ve been providing essential identity and security services to telecommunications operators for nearly 30 years. In the past decade, they’ve gone through a revolution. In 2005, for example, global wireless data revenues were around $8.5bn. By 2009, that had risen to $43bn. The Telecommunications Industry Association estimates it will rise to $93bn in 2013. That volume of traffic, and the complexity of services provided over wireless systems, makes significant demands on identity management. And those revenues raise the stakes for security and authentication.

New realities for our clients

Governments are seeking more robust means of securing their borders, their data and the well-being of their citizens using a variety of identity systems. They need new efficiencies in public spending on health and administration; and at the same time, citizens want to access government services online in the same, convenient way they do for banking and shopping. Corporations are also keen to adopt business models that emphasize efficiency and agility – conscious that their employees, customers and regulators want them to manage both physical and data security risks. And banks are keen to exploit innovative routes to market even as they’re facing increasing security risks and ever tougher competition.

New revenue streams

Businesses, banks, telcos and governments around the world need to know that each digital transaction – each attempt to access services, every communication – is verified and secure. And they also want efficient systems that minimize their costs. They want processes to help them make life easy for their consumers, without compromising security. And they want to build new revenue streams and create new services inside this exciting digital realm.

A user-centric world

Billions of consumers now carry their digital identities with them everywhere. Alongside the worldwide proliferation of microprocessor banking cards, the spread of eID and other electronic identity documents, sales of smartphones with advanced capabilities are growing fast. As a result, consumers expect to be able to access applications, upgrades, services and content in the most convenient way possible, whenever and wherever they want.

They also want their digital experience to be independent of a particular device or location. But at the same time, their greatest concerns are now about online fraud and identity theft. They need to feel their financial well-being won’t be undermined by malice or mistakes. That’s why security is fundamental to this new digital marketplace.

Convenient security

We have a saying: “the best security system is the one you actually use.” That’s why Gemalto’s digital identity and encryption systems are designed to be so convenient that they are almost invisible to the people who really matter: the end-users. When they slot their SIM into a cellphone, swipe through the barrier at a railway station or type their PIN into a reader at the supermarket, they can be using Gemalto solutions without ever knowing that their identity is being verified or their transaction is being transmitted securely. They just know it works.

ID theft

“Identity theft and fraud via internet transactions will drive adoption of identity assurance and digital security in the coming years. The need for digital security applies across all industries, verticals and regions worldwide.”

Source: IDC ‘Event Flash’ September 2009

11.1 million


Source: 2010 Identity Fraud Survey Report – Javelin

$860 billion

Informa forecasts that in 2013 almost 300 billion transactions, worth more than $860bn, will be conducted using a mobile phone – a twelve-fold increase in just five years.

Serving our customers

Gemalto’s pioneering R&D, resourceful engineering and market innovation are all geared to one objective: meeting the needs of our customers. That means creating opportunities for them to delight consumers, employees and citizens with services that are secure and easy to use.

Tailored solutions

Our customers – banks, mobile network operators, governments and enterprises – each have unique requirements. So we tailor our solutions to be able to precisely meet every one of the digital security and identity challenges they give us.

We deliver a wide range of secure personal devices – SIM and UICC cards, smart cards, electronic ID cards and other form factors – accompanied by a full line of software, services and hardware. We personalize our devices to ensure the right end-users are protected by the right encryption. And we can deliver numerous design and marketing solutions to enhance and expand on their core functionality.

Once our solutions are in the field, we offer consultancy and training to help our customers maintain systems capable of thwarting new threats and attacks, and also advise on potential new directions and revenue opportunities.

Listening to our customers

None of this means much if we don’t understand what our customers want, or fail to build long-term partnerships with them. That’s why we commission an annual, independent survey, which consists of 470 face-to-face interviews with customers who rate their satisfaction with different aspects of our businesses. Our aggregate score represents “best in class” against our global peer group – and recent increases in that rating over previous years show our commitment to customer focus has paid off.

The survey also tells us that customers value our employees’ skills, availability, pro-activity and transparency. Our levels of service are rated “excellent” in our core card businesses and are on a par with any of the household-name corporations providing software and solutions. This tells us that Gemalto is a trusted company our customers can rely on.

Our improvement initiatives continue to be driven by customer feedback, and our account managers regularly share yearly action plans with their clients to ensure we remain aligned to their strategic and operational needs. As a result, some 60% of them now say they want Gemalto to be their trusted partner to face the opportunities – and challenges – of the future in the digital realm.

Connecting with end-users

Gemalto’s solutions are designed to be so convenient that our customers’ end-users are rarely aware that they are protected by our digital security systems. We firmly believe that we should never get in the way of the relationship between our customers and their consumers.

At the same time, we have a responsibility to promote effective digital security and a wider understanding of the digital realm. That’s why we launched a consumer advice site, www.JustAskGemalto.com, which helps people to be secure online, explains how to use technology more effectively and dispels myths about the digital world. With over a million visitors in the first year, it shows how Gemalto is helping to support the education of the digital marketplace.

This commitment to end-users has not gone unnoticed by our peers. In 2009 the JustAskGemalto campaign was recognized for its innovative approach – and its success – at the European Excellence Awards for corporate communications.
“Gemalto’s digital identity and encryption systems are designed to be secure and convenient for the people who really matter: the end-users.”

Markets

Gemalto builds solutions for a wide variety of markets

- Telecommunications
- Financial services and retail
- Government
- Enterprise
- Transport

Consumers

1.4 billion
Secure devices produced and personalized in 2009.

350 million+
People currently carry a Gemalto EMV(*) card worldwide.

120 million+
Contactless travel cards supplied to date worldwide.

2 million+
POs terminals sold to date in more than 25 countries.

(*) EMV, EuroPay, MasterCard, Visa; the industry standard for international debit/credit cards.
Mobile phones have become windows into our digital lives. Faster connections and more powerful devices mean users can project themselves online wherever and whenever they want.

How do we open that digital gateway for them?
Make it easy, make it personal, make it secure, make it portable. These four principles underpin our solutions for telecoms providers, whether through a SIM, a suite of services to manage the entire user experience or technology to open up new revenue streams.

1.8 billion people benefit from at least one of our solutions.

Our solutions span the entire spectrum enabling mass-market services and high-end revenue streams.

Our expertise in OTA updating puts operators in control and offers a platform for new services.

Gemalto has been serving mobile network operators (MNOs) since the earliest days of GSM. More than 450 of them benefit from our products, software and services. Our technology has underpinned key shifts in the market over the past 20 years – from getting more people connected, to developing value-added services around them, to building much deeper connections between them.

That means users are able to carry with them a unique set of products and services without thinking about how it all works. MNOs now have the ability to develop and deliver enhanced offerings that can create new revenue streams while protecting the user experience. And because our solutions work with something that is in every handset from the GSM family – a SIM card – we’re in the perfect position to help deploy mobile applications for the masses. With Gemalto, mobile innovation is available to all.

The convergence of different technologies is driving an explosion of new potential. As the same services start to be accessed via a PC or cellphone, we are helping MNOs go beyond the mobile device, reinforcing their relationships with subscribers. Our solutions can work with any platform – older handsets, PCs, 3G modems, connected laptops, smartphones and more.

Just as our Company played a key role in the deployment of 3G networks, we are also at the heart of the next generation of networks,
known as Long Term Evolution (LTE). Gemalto is already helping MNOs deploy new value-added services taking advantage of LTE’s speed and IP connectivity. We are already supplying Over-the-Air (OTA) subscriber services and Universal Integrated Circuit Card (UICC) solutions to major LTE projects, such as Verizon Wireless in the US.

Digital life management

At the heart of all of these developments is the emergence of a multi-device digital life. Mobile data and enhanced devices mean users expect their content, services and identity to be with them everywhere – just like their cellphone. Gemalto solutions allow consumers on the move to protect, access and share any kind of personal data such as contacts, email and multimedia content.

Our Digital Life Management solutions put users’ most valuable data onto any device, from the mobile to the PC via the web. And they work with most handsets on the market. We have already deployed these solutions for over 90 operators to help one billion users manage their contacts, for example, with an average adoption rate of 40%.

A new offer includes social network enablers – so subscribers can share their data using a unique interface for networks such as Facebook and Twitter.

Expanding opportunities

Mobile marketing

There are 1.8 billion individuals currently using at least one Gemalto product or solution. This means we can build interactive, personalized mobile experiences independent of their handset model or the type of contract they have. At the same time, an increasing number of brands and operators are using the mobile channel to build customer loyalty or sell new services.

Gemalto opens this huge potential for mobile marketing services to operators, content providers, advertising agencies and traditional brands – anyone wanting to deliver personalized, rich and relevant content and campaigns via the mobile. Our solutions provide a wide reach and built-in interactivity – improving measurement of ROI, profiling and targeting. It’s a unique opportunity to engage in real segmentation and meaningful opt-in for marketing messages.

Mobile financial services for all

Because we’re experts in identity management and encryption in a number of fields – including banking – it was natural for Gemalto to create a complete financial services solution for MNOs. We provide secure access from a cellphone for banking, payments and money transfer services, enabling banks and operators to provide innovative services, lower costs and reduce fraud. Our expertise in strong authentication means our SIM-based solutions meet the highest security standards while being flexible enough to adapt to a multitude of devices.

Delivering solutions that are available for all subscribers is also a key objective for Gemalto. In African markets for example, only 6.8% (*) of people have internet access – while mobile penetration is 37% (**). That means the cellphone can play a fundamental role in digital democracy. We therefore help take financial services to people in countries where internet access is limited and banking services are still developing.

Best in class

“As we build the global LTE ecosystem, we are bringing in partners who are best in their class and who have demonstrated the ability to bring products to market quickly. Gemalto fits the bill for its OTA platform and its UICC.”

Kyle Malady, Vice president of product development Verizon Wireless, USA.

37% mobile penetration in African markets.


(**) Ernst and Young
Secure contactless experience

We continue to expand our complementary software and services expertise in high growth areas such as mobile Near-Field Communications (NFC). Because Gemalto is at the heart of the converging worlds of telecommunications, banking and transport, we have been able to further strengthen our Trusted Service Manager (TSM) platform: transport operators, banks, businesses and MNOs can all offer a range of services to consumers seamlessly and securely via a user’s handset. For example, a user could swipe into a metro system, pay for a newspaper and make a balance transfer on their bank account all with the same Gemalto-empowered device.

Innovation and efficiency

Machine to machine

After equipping billions of people with a unique identity on the network, it was a natural progression to extend communication services to millions of machines and portable devices. We have developed a dedicated SIM platform for Machine-to-Machine (M2M) applications such as remote management, industrial data collection, surveillance and healthcare. It’s proving ideal for automated services such as electricity meter-reading, vending machine stock levels and breakdown diagnostics for cars.

Mobile TV

At the other end of the spectrum, we’re supporting the delivery of rich content to users in ways that generate real value for providers. Gemalto helps operators monetize content with strong authentication and protection of media streamed to end-users’ portable screens (including PCs and wi-fi enabled terminals). Our solution for mobile TV audience monitoring is used by Médiametrie, the French audience measurement company, helping every part of the mobile TV chain to maximize advertising revenues.

Roaming and more

We’re innovating for the telecoms back-office, too. In order to negotiate and optimize their inter-operator tariffs, MNOs need to deploy effective traffic steering solutions with little or no impact for the subscriber. Gemalto’s Roaming Director service provides the world’s most efficient steering system, helping MNOs maximize revenues and deliver the optimum performance for subscribers. And our Dynamic Subscriber Provisioning service optimizes the complex provisioning process for MNOs. It dramatically reduces license costs for network elements, optimizes SIM logistics and enables the monetization of telephone numbers.

Gemalto’s telecoms solutions encompass so much more than just the SIM. Our vision is to ensure the mobile devices can be used with a host of services – anything from existing payment systems to contactless ticketing infrastructure – to provide a convenient and secure way of living a digital life.

Thanks to our extensive R&D networks and our acquisitions program, Gemalto boasts an active pipeline of innovation. This expertise is backed up by our worldwide coverage and experience.

We also have a unique ability to serve customers with converging needs. Naturally, we have active partnerships with handset manufacturers and MNOs to establish seamless communications solutions. But because we serve markets such as financial services, transport and access management, we can help operators build relationships and services beyond the telecoms space.

Finally, our strong involvement in trend-setting organizations and the bodies that are shaping the industry means we’re helping to define new standards and new opportunities for operators and users alike. As you can see, we’re much more than just the world’s leading SIM provider.
Consumers are more than just a set of demographic stereotypes. By respecting their unique identity, banks, retailers and other organizations can win their loyalty and deliver outstanding service.

How are we helping them to delight their customers?
Financial services and retail

Electronic transactions are a way of life. They’re convenient, reduce admin costs and deliver benefits to consumers and businesses alike. Gemalto’s suite of payment solutions makes life simple and secure for banks, retailers – and their customers.

- Gemalto is world leader in chip payment cards with 43% market share.\(^{(*)}\)
- Our in-depth client relationships enable us to deliver a broad range of services.
- We have already delivered over 100 million contactless cards.

The complete solution

Gemalto provides a wide range of solutions for the banking and retail markets. These include cards and terminals for physical payment, as well as solutions to secure online banking and eCommerce transactions. All of this is supported by an extensive range of software and services.

The power to pay

The American Bankers Association estimates that 10,000 payment card transactions are made every second around the world. That success has created huge opportunities for financial organizations and retailers alike. But although consumers enjoy the convenience these systems offer, unsolicited access to their credentials remains their number one security concern. At the same time, new technical and security standards combined with consumer demand for more choice and convenience is driving suppliers to seek innovative payment solutions.

Gemalto’s 20-plus years of experience in card technology and expertise in encryption means we’re well placed to address all those issues. It starts with the cards themselves. Adoption of EMV (EuroPay, MasterCard, Visa) standards for smart payment cards – which Gemalto produces under the Clarista brand – is growing. EMV cards use a familiar PIN authentication – which makes them easy to use for customers and keeps transaction times low, a crucial factor for retailers. There are now some 830 million EMV cards in circulation.\(^{(\ast\ast)}\)

Our latest generation of Dynamic Data Authentication (DDA) cards results in a further reduction of fraud – by a factor of two. Visa and

\(^{(\ast\ast)}\) Source: Eurosmart.
MasterCard have mandated DDA for all their EMV cards in Europe by January 2011; similar mandates are expected in the rest of the world soon. And with American Express joining the consortium in 2009, EMV is stronger than ever.

Javelin Strategy & Research estimates that $16.6bn in card fraud in the US alone could be immediately and drastically reduced by EMV implementation.

**Creative payment solutions**

**Enhanced services**

Gemalto’s card issuance services come under our Allynis brand. Applying our world-leading expertise in handling secure data, we personalize cards for each user and manage their distribution and administration – ensuring issuers maintain a first-class service for their customers.

Our Allynis eService facilities mean issuers can send out an SMS to let users know their card is activated or deliver secure online PIN reminders. With the widest range of added-value services in the market and 31 personalization centers around the world, Gemalto’s flexibility, reliability, speed and security is unrivaled.

We also offer customization services, allowing banks and retailers to issue unique form factors and designs to enhance their market position. Allynis CardLikeMe lets users add photos to their cards – another powerful marketing tool. For issuers, Optelo is our line of enhanced payment cards, opening up possibilities for real innovation with on-board applications. And our new range of biodegradable cards means issuers can reinforce their green credentials.

**Ezio: eBanking & eCommerce you can trust**

More and more of us are banking online. This helps financial institutions reduce transaction costs, strengthen their core business and broaden their offerings to customers. But many people are concerned about the improper use of their bank details on the internet. So banks have to offer two things at once: guaranteed security and simple convenience.

Today, banks around the world are doing just that for more than 20 million web users thanks to Gemalto technology. Our Ezio range offers end-to-end solutions in four key areas:

- **Online retail banking** – with solutions using EMV payment cards as well as ultra-secure one-time password tokens.
- **Corporate banking** – securing transactions including payroll and tax payments. Ezio puts strong authentication, transaction signatures and non-repudiation at the heart of corporate finance.
- **eCommerce** – online purchases with the security of the EMV banking card.
- **Cloud computing** – where users have access to distributed or hosted IT facilities, security is paramount. That’s why a major provider like Amazon Web Services has chosen a Gemalto solution for its cloud customers.

Secure Point-of-Sale terminals

Gemalto has some 25 years’ experience in the development and production of Point-of-Sale (POS) systems – devices used to make payments in retail outlets. Our expertise in both card-based authentication and cryptography mean we’re uniquely placed to satisfy both consumers’ and merchants’ security needs. Over that period, we have sold more than two million POS terminals (our brands include the Delta, MagIC, MagIC Evolution and MagIC³ families) and over 120 Terminal Management Systems in more than 25 countries.

Our latest range, the MagIC³, is designed to be easy to configure and easy to use – which helps ensure retailers keep down their overheads and their customers can quickly authenticate their transactions. And because they’re based on the Linux operating system and open standards, our customers know they’re adaptable to a range of back-end systems and offer a sound platform for future development.
Software and hardware
Gemalto also supplies card readers, software and services to manage the entire payments eco-system, helping retailers drive down costs. It offers consumers faster and safer payments. Our consultants and technical experts are on hand to provide in-depth advice on any aspect of secure payments, from migrating users to EMV, to system design, to deployment of new technology. We also train customer employees on technology, standards and strategy.

Contactless and convergence
Gemalto has more than ten years’ experience in contactless technology. We have already delivered more than 100 million contactless cards to customers. Users don’t need to insert their card into a reader – they simply hold it nearby, perhaps while it’s still in a wallet or purse. As a result, we can now offer payment tokens in new forms, such as key fobs. They’re ideal for low-value payments where cash is the norm and speed and convenience are key. At the English Premier League’s Manchester City Football Club, for example, fans can use their electronic season ticket to make payments at food outlets. Research shows that overall spending increases by up to 42% per account in environments using contactless technology. There’s also a reduced risk of mechanical breakdown. Retailers report improved operational efficiency, increased check-out speed and throughput.

Deployment of EMV contactless cards is accelerating, with major projects under way in Asia, the UK, Turkey, Russia and Canada. More than 40 EMV projects in 20 countries reflect our expertise at navigating the converging worlds of banking, mobile communications, transport and retailing. By incorporating EMV services into a SIM card, for example, Allynis has been able to provide five French banks with a contactless NFC payment system called Payez Mobile, built into users’ cellphones.

Secure access for customers
Internet and mobile banking bring convenience and transparency for customers and cut down admin costs for banks. Ecommerce is now a way of life for many users. But security remains a key concern. Gemalto brings together its expertise in encryption, card services, software and hardware to meet all these issues. By supplying customers with USB tokens and readers to add an additional layer of authentication, Gemalto helps build up trust in eCommerce and online banking.

The Advanced Bank of Asia (ABA) recently selected our Ezio Pocket Reader to secure their internet banking services. When users insert their EMV card into the device it generates a unique “one-time-password” which allows them to authenticate themselves.

In the same way, Banca Intesa in Serbia chose our Ezio Classic reader to safeguard its eCommerce offer. This enables online shoppers to buy a wide variety of goods and services with the highest levels of security.

We’re developing a range of new solutions for web-based and peer-to-peer (P2P) payments – responding to user demands for increased flexibility from their financial services providers and market pull for faster and lower-cost transactions. And our software and services expertise means we can provide functionality such as electronic document management and other trusted services on a bank or retail portal.

$16.6 billion
in card fraud in the US alone could be immediately reduced by EMV implementation.
Governments all over the world are seeking greater efficiencies as well as new ways to serve and protect their citizens. Understanding who they are and how they can be empowered makes this possible.

How can we help them deliver better services at lower cost?
Delivering better public services with fewer resources is not impossible. Our innovations enable governments and their agencies to deploy value-added services online that improve public sector efficiency and enhance citizens’ lives – while protecting their privacy.

**The eGovernment opportunity**

**Securing identity: creating trust**
Modernizing the relationship between citizens and public sector bodies is a challenge for every government. The aim is always to improve the ability of each individual to exercise their rights and responsibilities – and to deliver efficiencies enabling government to better serve their citizens.

Identity is the link connecting the individual to the community. Protecting identity against fraud or theft is the key to maintaining confidence in this link. And it is crucial to be able to verify that a person is who he or she claims to be when exercising his or her rights and duties as a citizen. At a time when governments are also seeking new ways to offer security against external and internal threats, there is a massive opportunity to address a number of issues with secure forms of identity.

**Deploying eGovernment solutions**
In the public sector, Gemalto provides secure documents, robust identity solutions and managed services to serve a variety of government agencies. Gemalto aims to make each interaction between citizens and public sector organizations and bodies more secure, easy and private. Our solutions are deployed in over 50 government programs worldwide. We are contributing to more than 20 ePassport initiatives, 15 national eID programs, all major eHealthcare schemes and numerous eDriving license, vehicle registration and tachograph projects.

**Secure documents**
With the US demand for ePassports or visas to enter the country, and the EU’s push for
electronic travel documents, authorities are now faced with finding trusted partners to create new, safe ID documents.

Gemalto’s secure documents are built on decades of identity and encryption expertise. We bring the same commitment to security and privacy whether the requirement is a standards-compliant ePassport or a multi-function ID card for public services. Our Sealys range of secure documents offer physical, visual and electronic security for travel documents, ID and health cards – products already used by millions around the world. From national ID cards to drivers’ licenses and registration certificates, Gemalto offers a high-quality, secure and durable range of solutions that can be tailor-made to fit any national requirements.

Demanding standards

Our customers include some of the most demanding governments in the world. They hold a huge amount of personal information about millions of people, and their employees are often engaged on work of extreme sensitivity. Reliability is paramount – both to protect data and ensure key staff can access information wherever they are. They therefore apply the most exacting regulations – such as the US Federal Information Processing Standards (FIPS).

Gemalto is one of the few companies that can deliver against these demands. Techniques that cracked the security of other manufacturers’ FIPS 140-2 Level 2-compliant media, for example, cannot break into Gemalto drives.\(^\text{(*)}\)

We have now shipped more than 25 million smart card-based identity credentials for US federal agencies, including documents used to secure the identities of government employees and military personnel, as well as ePassports used to protect the personal information of US citizens traveling abroad.

Innovating to stay ahead

The primary driver for technical innovation in secure ID remains the race against fraud and terrorism. Gemalto invests about €100 million every year in R&D, in order to provide innovative solutions that stay one step ahead. Our latest innovations including Sealys Window – a level one visual security feature now included in the International Civil Aviation Organization standards – and Coesys eGov 2.0 for seamless and secure plug-and-play eID usage.

Advanced solutions and services

But although Gemalto’s expertise in encryption and smart cards forms the foundation of its government identity services, we also bring to the public sector our extensive knowledge of the hardware, software and services around those products. Our Coesys Issuance Solution, for example, is an integrated service to help governments personalize and issue any secure document.

As biometric and encryption technologies advance, countries around the world are rethinking their enrollment procedures for ePassports, identity and healthcare cards, driver licenses and e-visas. Facial recognition processes, for instance, require high-quality capture, while fingerprint checks pose new challenges to legacy systems. So Gemalto’s solution includes proven face finder and portrait enhancement modules and a fingerprint extraction system, compatible with several types of equipment.

eVerification

Securing travel documents using smart card technology is the first stage. But to secure their borders, authorities also need systems to read and verify ePassports. At the same time, increased numbers of air passengers and heightened security concerns are creating congestion at points of entry. Gemalto’s Coesys eVerification solution is designed to speed-up ICAO electrical verification at border stations as well as with handheld devices, and reaches very high levels of interoperability. Developed in

José I. Toscano, Executive Director and member of the Board at INCM, Portugal.

At least 30 more countries are expected to move to ePassports during 2009-2010.

An EC directive requires all member states to include digital biometric information in passports issued from June 2009.

\(^{(*)}\) See study conducted in January 2010: http://snipurl.com/usbatrisk
collaboration with European security services, Coesys eVerification streamlines processes where manual inspection of documents remains mission critical.

**Enhancing public services**

**Multi-function ID documents**

While the adoption of ePassports is being propelled by security concerns and regulatory change, many countries have also recognized that electronic identification can drive down costs and increase convenience for the users of their public services.

Governments have been deploying electronic ID documents (eID) at a faster pace than ever. Countries such as Sweden, Finland, Estonia, Spain, Portugal, Belgium and Austria have demonstrated that eID can provide citizens and businesses with real benefits without infringing upon data protection rights and civil liberties. Many states and local authorities encourage their use in multiple activities – transport, access to public buildings and payment for public services.

Gemalto’s breadth of operations and experience with multi-function and contactless cards for telecoms, banking and retail makes it the ideal partner for these programs. For example, the high-end cards we supply as the official ID for all Bahrainis combine built-in biometrics as well as contactless technologies. We also created a world-first when we enabled the activation of an ePurse application on Omani citizens’ eID cards after they were deployed. This demonstrates how we can extend the services offered via our eID cards in very cost-efficient ways.

**eHealthcare**

With operations across all continents, Gemalto is able to bring the benefits of eID to any customer. For example, we are working with Gabon’s national healthcare body to run its new eHealthcare project, supplying cards, personalization services and an ID verification system. The cards will be used in hospitals, pharmacies and health clinics to prove access to care while ensuring data confidentiality. As a result, Gabon is achieving several key objectives: streamlining its healthcare administration, reducing fraud, speeding up payments and ensuring the right people can access the services to which they’re entitled. Gemalto also offers consultancy around related applications, software and services; as well as training for key government agencies implementing and administering eID systems anywhere in the world.

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eID documents can provide citizens and businesses with real benefits without infringing upon data protection rights and civil liberties.

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**eGov 2.0**

The expression “eGovernment”, which has been employed for some years, relates to the use of information and communication technology to provide and improve government services, transactions and interactions with citizens, businesses and other public service bodies.

More recently, the term “eGovernment 2.0” (or eGov 2.0), was coined to describe programs offering even more effective delivery of these services. The most common goals of eGov 2.0 programs are increased efficiency, lowered costs and reduction in bureaucracy. They also include modernization of the social contract and strengthening of social cohesion.

For Gemalto, eGov 2.0 means a resolutely citizen-centric approach to the delivery of public services, making them more intimate and personalized. We enable this through programs using our secure electronic identification technologies. By offering an increasing range of flexible, responsive and convenient solutions, the public face of government is progressively growing closer to the citizens it is serving.
The pace of commerce has accelerated. Staying on top of a rapidly changing business environment while minimizing errors and fully exploiting opportunities is harder than ever.

How does business benefit from our expertise?
Enterprise

Data security is paramount for any organization. But it’s equally important to ensure employees and customers can access appropriate information and services quickly and easily. Gemalto solves this dilemma with solutions that marry security and convenience.

• Long-standing expertise with a roster of customers including many in the Fortune 100.

• Our advanced solutions minimize total cost of ownership yet maximize convenience without compromising security.

• Our products are easy to use for employees and simple to administer for IT departments.

Personal access to the digital enterprise

Digital and wireless services have created immense opportunities for the world’s enterprises – its governments, public institutions, banks and corporations. Employees can log in wherever they are and access a range of applications and information. They can create new services by building on existing data and capabilities.

But large organizations face digital challenges, too. Around the world, information is subject to a maze of regulatory standards. The reputational and financial risks of data loss make security a priority; and they need to find operational efficiencies without compromising the security of people, buildings or data.

Today, most corporations, banks and other enterprises only use basic credentials – such as passwords – to grant users access to facilities and sensitive information. Enormous increases in computing power over the past few years make these types of authentication extremely risky and they are quickly becoming obsolete.

Gemalto can solve all these issues around protecting networks, physical infrastructure and user identities with advanced identity and access management (IAM) systems that improve productivity as well as strengthening security within organizations of all sizes and types. To make life easier, we also offer solutions which give employees access to both buildings and networks on the same badge.

Our Protiva™ range of solutions responds to the need for strong authentication, data loss prevention, compliance with governmental security directives and the growing demand
for qualified digital signature. And because we’re able to meet every requirement for enterprise IAM, our solutions can reduce total cost of ownership and boost return on investment across the entire IT infrastructure. We design our products to be easy to use for employees and simple to administer for IT departments.

**Universities: secure solutions for open access**

Higher education is both a testing environment for our IAM solutions, and the ideal proving ground. At each campus, thousands of staff, students and support workers need access to a huge variety of services. These include buildings and computer networks, secure facilities, banking, transportation – even electronic voting in student elections.

The common thread linking all these activities is the identity of the user. That’s why Gemalto’s smart ID cards are the perfect solution. Our multi-function cards allow university authorities to supply a single credential to staff and students that gives them access to their own personal set of services.

Four million students at 200 Santander Universities now use our cards in this way. Gemalto’s contactless card verifies students’ identity and grants them access to university premises and campus electronic networks; allows them to take out books from the library; stores grades and personal documents; and enables them to pay for laundry, food and photocopies.

**Securing cloud computing**

Cloud computing – that is, Internet-based computing, where resources, software and information are provided to computers and other devices on-demand – is experiencing strong adoption by enterprises. For example, Amazon Web Services (AWS) enables organizations around the world to requisition computer power, storage and other services “in the cloud”.

In these circumstances, it is essential to ensure that only appropriate users have access rights. AWS customers use Gemalto’s Ezio Time Token – with two-factor authentication and a One-Time Password (OTP) system. This gives them easy, secure access from anywhere, any time and with any terminal.

Gemalto has an array of products, solutions and services that meet the highest security standards for the protection of public and private organizations. These efficiently respond to the need for strong authentication, data loss prevention, compliance with governmental security directives and the growing demand for qualified digital signature. They also help organizations prevent unauthorized access to corporate networks and premises.

Known under the brand Protiva – synonymous with the protection of digital assets in a corporate environment – these security solutions support current industry standards and can be built on top of existing corporate infrastructure to enhance security, reduce total cost of ownership and facilitate deployment.

Typical applications include introduction of two-factor authentication to replace the use of passwords, converged employee ID badges for buildings and network access, secure data storage and encryption, secure remote access, digital signatures, pre-boot authentication and biometric authentication.
Our Protiva Smart Guardian range of USB storage devices offers the strongest encryption currently available. Smart Guardian can also create a Secure Mobile Office using almost any computer, allowing government agencies to minimize use of laptops and maximize authorized access without compromising security.

We recently rolled out a network gateway for a major EU government department with over 10,000 staff operating around the world. One-time password security on smart ID cards and server-side authentication gives them ultra-secure access to HR services wherever they are. And our technology is now being used by the Queensland Police in Australia to give officers access to secure facilities and confidential databases.

Securely facilitating high finance

Like governments, banks have been enthusiastic users of Gemalto solutions. The most valuable assets for financial services firms today aren’t held in vaults or safes: they’re in databases, and in their employees’ ability to perform secure transactions without delays. Regulatory and audit concerns also make traceability a major issue.

Gemalto delivers on all counts. For example, our smart cards can be used in conjunction with our software to manage digital signatures – giving recipients certainty over a document’s authenticity and validity. That strong non-repudiation is vital for high-value transactions. Banks also know that their traders’ activities can be tracked, providing an additional layer of certainty for compliance and regulation.

To protect against the risks of lost or stolen passwords, we enhance security for remote users with smart card-based strong authentication using either Java Card or Gemalto .NET technologies. These solutions support one-time password and PKI certificate authentication with a range of form factors.

Corporations: security across the network

Our corporate clients have been quick to adopt personal portable security devices that offer convenient, affordable and highly secure remote access. Gemalto also offers a full range of server-side authentication solutions and management tools.

Our smart cards are used widely as identity badges, providing the perfect blend of visible and digital authorization to access buildings, facilities and networks. Our expertise in issuance and personalization ensures that each user is properly accredited and that authorizations – from the most senior decision-makers to the freshest recruits – can be managed centrally for maximum efficiency.

Some of the largest and most tech-savvy companies are working with Gemalto IAM systems. For example, Microsoft manages physical and logical access control worldwide by deploying tens of thousands of smart cards with Protiva .NET technology.

Naturally, Gemalto is also at the forefront of innovation in IAM systems. The Protiva .NET Bio solution, available for Windows 7, is already delivering increased levels of corporate security by biometric authentication on the smart card.

“A reliable partner

“Gemalto has been a reliable partner since program launch. Their global presence is a unique asset that will assist us wherever we deploy the university card. Gemalto’s innovation capacity has helped us to introduce new features on the card and it will be of great support for future developments.”

Vicente Prior,
Director of Smart University Cards
Santander Universities Global Division,
Banco Santander.
Mass transit systems require a unique blend of access control, security and convenience – on a very large scale and with excellent reliability.

How do we keep people on the move?
Transport

Gemalto’s contactless cards mean simplicity and convenience for commuters. For nearly 30 transport operators around the world – including those in São Paulo, Santiago, London, Paris and now Brussels – they also mean less fraud, lower costs and greater customer satisfaction.

- Time-saving and easy to use.
- Convenient internet-based subscription services.
- Opportunities for co-branding.
- Cheaper than paper tickets.
- We have delivered 100 million mass transit cards.

Contactless access for mass transit

Using contactless technology, passengers board buses, trams and trains quickly and simply with a wave of their smart card. Gemalto has been delivering contactless solutions for mass transit systems for more than ten years. To date, we have delivered more than 100 million cards for some of the most demanding transit systems in the world – such as London Transport (for its Oyster multi-purpose card which handles over eight million bus, tube and train journeys per day) and the Paris Metro (where we’ve delivered 1.5 million NAVIGO™ passes).

Pushing the boundaries beyond contactless cards, we’ve also been pioneering the use of Near-Field Communication (NFC). In pilot projects now under way, this is enabling commuters to access public transport using their cellphones. And because we produce a range of multi-function smart cards, we’re creating opportunities for transport operators to develop co-branded projects with banks and other businesses. Our vision is for them to offer multiple services to commuters, such as cashless payments or information-on-demand services via smart billboards.

Commuter power, operator profit

In the new digital world, consumers expect services to come to them. So Gemalto has deployed several solutions where users can recharge their travel cards from home using a USB-connected reader. It’s convenient for users – and also has major benefits for transport operators such as reducing the number of transactions at vending machines and service windows, reducing concourse congestion and lowering operating costs.

Trusted services management in a multi-function age

With its practical experience in all aspects of this complex eco-system, Gemalto is ideally positioned to play the role of Trusted Services Manager linking transport operators with banks and mobile operators. Our Secure Application Modules (SAMs) ensure maximum speed and security for revenues. We specialize in card personalization, design and issuance to create branding and marketing opportunities. And using Over-the-Air technology, NFC applications can be updated even after they have been issued. That means additional security against fraud; as well as the opportunity to deploy customer reward programs, update credentials and subscriptions on the fly, and seamlessly roll out new services.
Sustainability

Responsible digital security is in Gemalto’s DNA. Wherever we do business and whatever the market, we seek to contribute positively to society and to reduce any impact we may have on the environment. This is why responsible corporate social behavior is second nature to us.

“Bringing trust and convenience to this new world is the contribution we’ve taken upon ourselves to deliver. It’s a noble social role.”

Olivier Piou
Chief Executive Officer

Highest standards of CSR

Gemalto aims to meet the highest standards of Corporate Social Responsibility (CSR). We actively invite examination by external agencies and seek to address any opportunities for improvement that they have highlighted. As a result, we have a growing reputation for CSR among our peer group.

The following five areas summarize our sustainability priorities.

Business principles

Gemalto strives to apply the highest ethical standards to the management of its business. Our principles are shaped by a series of codes and charters which form the ethical backbone of our management practices. The Company complies with the principles and most of the best practice provisions of the amended Dutch Corporate Governance Code. Our Code of Ethics provides guidelines for the conduct of all employees. In addition, we have in place a whistle-blower procedure, charters governing the functioning of the Board and its committees, an anti-fraud commission, and a policy on the ownership of and transactions in Gemalto securities. We are also signatories to the United Nations Global Compact.

Customers and solutions

We put our customers at the center of our Company strategy. We want to ensure they can rely on every one of their Gemalto contacts as well as our products and services. As a result, we have very high levels of customer confidence in all our businesses around the world.
We aim for excellence in the integrity and confidentiality of assets and data belonging to Gemalto and our customers, and achieve this by promoting a security culture.

We have plans in place to deal with external events and to ensure as far as possible the continuity of our operations for the benefit of our customers. And we strive to develop products that enable our customers to offer green solutions to their end-users. (For further information about our commitment to our customers, please refer to page 10).

**Employees**
The digital environment is evolving rapidly. Our customers expect us to innovate and respond to new evolutions in technologies and markets. That means that developing our employees is of paramount importance to our corporate sustainability. We ensure that everyone in the organization has the skills and knowledge to respond to the needs of our customers and markets.

Our annual employee survey tracks satisfaction across our global operations. The 2009 results showed continuing improvement in our employees’ overall satisfaction.

Although our operations pose few explicit safety risks, Gemalto regularly benchmarks its Health & Safety Management System against industry best practices. As a result, our safety record is highly rated in our peer group of companies.

**Supply chain and manufacturing**
Every day, Gemalto’s solutions and software allow hundreds of millions of consumers to manage their digital lives safe in the knowledge that they are secure. So we operate with the highest levels of quality to ensure we deliver very reliable services. Our World Class Manufacturing approach has evolved and we are now committed to World Class Enterprise.

We have audited our Environment Management System for more than ten years. Twenty of our facilities are ISO14001 certified. Gemalto is a pioneer in managing CO₂ emissions, and we measure the entire Company’s carbon footprint. We were the first card manufacturer in the world having a CarbonNeutral® offer.

**Community**
Helping to build thriving communities wherever we operate is a vital part of the way we work. We believe in developing the local economy by recruiting and training individuals from the countries in which we do business. Our global Your World program supports employee involvement in non-profit organizations worldwide. Over 2008–2009, 126 local or global organizations received financial support through the program.

You can find out much more about these and our other corporate responsibility commitments at www.gemalto.com/companyinfo/sustainability/ and in our Annual Report.

**Gemalto’s values**

**Our Customers** are at the center of all we do
- Develop responsive and trustworthy partnerships for mutual benefit.
- Ensure developments, production and deliveries are timely, efficient and reliable.
- Exceed their highest expectations.

**We value the skills and diversity of our People**
- Help them build varied and fulfilling careers.
- Encourage teamwork to maximize their potential.
- Work with integrity and ethics as an exemplary international enterprise.

**We lead the way through Innovation**
- Pioneer creative approaches to business and technology.
- Be open and adaptable to opportunities.
- Collaborate with partners and customers to shape the digital world.
- Lead our industry through vision, investment and expertise.
Shaping the future

Gemalto plays a uniquely pervasive role in people’s digital, wireless lifestyles. Our solutions are helping users take part in the digital society in new ways – conveniently and securely. And they’re encouraging all of us to make the most of the opportunities that lie ahead.

Our Development Plan is all about extending the boundaries to enable us to operate in a significantly larger total market.

Digital evolution

There are many trends, technologies and services that are driving the evolution of the digital world – and several of them are being shaped by Gemalto. Long Term Evolution (LTE) networks with hyper-fast mobile broadband. The continued roll-out of the EMV standard for safer banking. An exponential leap in the number of connected machines. The proliferation of cloud computing. The rapid spread of contactless leading to a multiplication of form factors. The accelerated adoption of converging technologies and devices. And the desire of governments around the world to deliver more and more eServices.

A vision to lead

Gemalto operates at the heart of these important global megatrends. The need for digital security is expanding with the global rise in technology adoption, and we’re there to fill that demand.

But the world currently remains divided between those economies able to exploit the very latest technologies – and those where a lack of infrastructure remains an obstacle to enjoying the fruits of the digital revolution. We’re proud, then, that Gemalto’s solutions are being used to accelerate the adoption of digital services in many emerging markets.

Making it happen

Gemalto is in a unique position to make these developments a reality. Our trusted customer relationships, our huge installed base of connected smart objects and our ability to serve operators’ needs with software and services give us the ability – and the responsibility – to effect change. For end-users, this means offering fundamental certainties about their privacy, their security and their freedom to be part of a connected and open world.
In an increasingly connected society, Gemalto is leading the way in making digital interactions secure and easy.
Bringing trust and convenience to the digital world

Corporate Brochure