Innovative
Convenient
Secure
Gemalto
In an increasingly connected society, Gemalto is the leader in making digital interactions secure and easy

5 billion people – over 70% of the global population – now have a mobile phone. 2 billion use the internet.

The digital boom is having an increasing impact on the way people all over the world are living their lives. They appreciate the opportunities, of course, but they also need things to be safe and easy. They want the freedom to communicate, travel, shop, bank, entertain and work—anytime, anywhere – and they want to do so in ways that are convenient, enjoyable and secure.

That’s where Gemalto comes in. We meet their growing demands for personal mobile services, identity protection, payment security, authenticated online services, access to cloud computing, modern transportation, eHealthcare, eGovernment services and so on.

We do this by providing wireless operators, banks, enterprises and government agencies with software, services and a wide range of secure personal devices. These include electronic passports and identity cards, authentication devices for protection online, smart and contactless banking cards, as well as subscriber identification modules (SIM) and universal integrated circuit cards (UICC) in mobile phones.

Alongside these solutions for people, we’re also enabling the new wave of connections between machines. In the rapidly emerging universe of Machine-to-Machine communication (M2M) we’re a leading supplier of hardware, software and services for mobile health, logistics, smart grids and many more applications.

We provide server platforms that operate these solutions and remotely manage the software and confidential data in our devices. And finally, we offer a range of consulting, training and managed services to help our customers achieve their goals.
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At Gemalto, we’re helping people make the most of the digital world: communicating by mobile, banking online, protecting their IT networks, accessing government web services, transferring money by mobile, commuting to work and so on.

Our role: supplying a wide range of software, services and secure personal devices to an ever increasing range of clients all over the world.

Our solutions underpin the mobile industry. They help banks to offer greater protection and convenience to their customers. They ensure billions of transactions every day are securely conducted between the right parties. They power ID documents that are practically impossible to forge. And they let people exchange information and access networks without fear of being pried on or hacked.

In short, we’re bringing trust and convenience to the digital world.

Our widening markets
Almost every organization is being affected by the digital revolution. And our diversifying range of clients is turning to us to help protect and enhance their part of the digital ecosystem – guarding their data, reassuring their customers and finding new ways to build services without jeopardizing their reputation.

Typically, they come from five key market segments: telecommunications, financial services and retail, government, enterprise and transport. Beyond these, in the “internet of things”, our clients use our M2M solutions to secure connections in a vast range of industries. And ultimately, our clients can include any organization that needs to secure their intellectual or physical assets, manage identities or provide digital services from different devices.

A converging world
While each market segment has particular requirements, our strength across the whole range allows us to create innovative solutions that exploit the potential of digital technologies. In a converging world, only a multi-disciplinary company like Gemalto can offer truly complete solutions.

So when an operator wants to add a banking function to their users’ mobile phones, our expertise in secure payment and strong authentication ensures their offering is trusted and reliable. We give them the power to unite products and services in unique combinations for subscribers who expect their handset to be a multi-functional device.

Our solutions for governments satisfy a whole range of requirements, helping them increase services while driving down costs. Our ID cards, for example, not only let citizens identify themselves, but also make payments and vote online.

The world is converging around digital identities. Information and services are no longer tied to particular types of hardware, but need to be available on a range of devices whenever users want them.

Gemalto is uniquely placed to provide the solutions to manage identity, access and security in this digital realm.
Our Company

**Innovation**
- 1,400 digital scientists
- 13 R&D centers worldwide
- 4,200 patents and patent applications
- 100+ new inventions in 2010

**Capacity**
- 18 production sites worldwide
- 30 personalization centers
- 87 sales and marketing offices

**People**
- 10,000+ employees
- 90 nationalities
- 45 countries

**Financials 2010**
- €1.9 billion revenue
- €216m profit from operations
- €255m net cash

Over one billion people all over the world are benefitting from Gemalto’s solutions in their everyday lives – most without even knowing it!

Our markets

**Digital security for people**

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Our offers and brands

**Secure personal devices**

**Software**

**Services**

**Allynis™ – Global Service Offer**

Our pioneering solutions

- Remote lifecycle management of secure devices
- Mobile financial services for all handsets
- Hyper-personalization of payment cards
- Instant issuance of banking/retail cards
- Digital life management by end-users
- Trusted services management across all markets
- Interactive SMS for mobile marketing
- Enrollment in national eID programs
- Mobile biometric voter registration
- Legally binding digital signatures
- Traffic roaming redirection
The world of payment is changing fast. Consumers are demanding greater safety, convenience and choice, including mobile and web applications. At the same time, banks want better security and more innovative platforms to create new revenue streams.

Meanwhile, people are using more and more payment cards. Consumers like them because they’re so convenient. Add in the high levels of trust and security enjoyed by EMV chip cards, and it’s not surprising that there’s over one billion of them in circulation.

For issuers, there are further benefits. When users have a payment card in their wallet, they’ve got a part of their bank with them – the only piece of its infrastructure that they always carry around. So the card is vitally important to its relationship with its users – which is why issuers want them to be even more convenient, personalized and trustable.

With Gemalto’s world leadership in both financial services and mobile communications, plus our local knowledge and capacity for innovation, we’re ideally placed to support these diverse demands.

Complete EMV solutions
For financial institutions wishing to migrate to and deploy EMV programs, we are able to provide complete, tailor-made solutions. Segmented by unique customer needs, our Clarista, Optelio and Desineo brands support all profiles – such as JCB, MasterCard and Visa – as well as advanced authentication (CDA) systems. Clarista and Optelio also relate to our loyalty solutions.

Value-added services
Underpinned by our expertise in handling secure data, our comprehensive Allynis range of value-added services for banks, retailers, transport operators and other issuers is the widest on the market. It includes consulting and management as well as packaging and distribution to individual users, plus a full set of e-services such as PIN by SMS.

Personalization
With 20 specialized centers around the world, close to our customers and certified by Visa and MasterCard, we’ve long been reputed for our flexibility, reliability and speed in personalizing cards. And when banks prefer to perform the personalization and issuance themselves, we support them with software and services from our Dexxis range.

Hyper-personalization
We’re a driving force behind the growth of hyper-personalization. Using our software, financial institutions and transport operators can create innovative designs to enhance their market position. They can also enable their end-users to make cards that are uniquely their own by using our picture-on-card solution (AllAboutMe) to incorporate a favorite photo. We can even help users choose their own codes with our PIN self-definition software.

Instant Issuance
Our Dexxis Instant Issuance solution allows banks and retailers to issue cards immediately in stores and branches, both for loyalty and payment. The solution also includes servers, software, printers and training.
“For such a massive rollout, in such a short period of time, we needed a reliable partner with a proven track record in EMV contactless deployments... the Gemalto team provided premium quality services which enable our migration program to unfold smoothly.”

Katarzyna Sosin
Director of Center for credit cards and cards transactions
PKO Bank Polski

Bet you didn’t know...

- $16.6 billion in card fraud in the US alone could be immediately affected by EMV implementation
- American Express joined the EMV consortium in 2009
- Half the world’s dual interface (DI) contact/contactless cards were issued by Gemalto in 2010
- We’ve delivered over 200 million contactless cards over the last 10 years in the banking and transit markets

1 Source: Javelin Strategy & Research

Contactless payment
With contactless technology, users simply hold their payment device near a reader, even if it’s still in their wallet. This enables faster, more convenient ways of paying – especially for low-value amounts – creating real competitive advantage for retailers and reducing cash. It allows us to offer innovative designs and forms, such as stickers; and means that issuers can easily combine different services, such as payment and transport.

Mobile payment
As technologies rapidly converge, people increasingly expect to bank by mobile and online. With our combined experience in financial services, mobile communications, authentication, transport and retailing, we’ve established a leadership position in this field. By incorporating EMV services and a travel ticket application into a SIM card, for example, we’re building contactless payment systems into users’ cellphones.

Ask us about...

- Expanding the services you offer with online and mobile banking
- How your clients can pay quickly and easily via their mobile phones
- Giving your clients the benefits of contactless payment
- How to get your banking cards used more frequently by making them more personal
Banks are moving their financial services online with increasing urgency. They need to offer their customers more convenience and security, improve their own efficiency, and respond to the rapidly growing use of internet-connected PCs, tablets and smart phones. Result: electronic banking is at record levels.

A global service
Gemalto is the only truly global provider of eBanking authentication. With our worldwide footprint we can serve our clients locally with a range of services from consultancy and back-end authentication servers, to design, production, personalization, distribution and fulfillment.

Since we know that online security is about people and behavior – and not just technology – we also make sure our solutions are easy to use. They allow people to prove their identity and conduct transactions online – conveniently, with their privacy respected and secure from fraud.

Creating trust
At the heart of our offer is our Ezio Suite, comprising our Ezio System and Ezio devices. They create a bond of trust between our clients and their customers. And through intensive R&D work, we’ve built the most comprehensive remote authentication solutions you can get.

The Ezio System starts with the unique Ezio Server. This versatile authentication tool is compliant with leading industry standards such as EMV-CAP\(^2\), OATH\(^3\) and OCRA\(^4\) and supports every kind of authentication technology, including One Time Passwords and Challenge/Response as well as more advanced multi-layer security methods.

Future-proof solutions
The Ezio Server is completely configurable. Not only can banks use different kinds of authentication technology, but they can also mix and match devices such as chip card readers, tokens and mobile apps. They can issue different devices to different types of customers. And they can even give the same customers multiple devices. The result is a future-proof system that makes it easy to get started with authentication and easy to migrate from one set of devices to another.

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1. Compared with those banking offline
2. CAP: Chip Authentication Programs
3. OATH: The Initiative for Open Authentication
4. OCRA: OATH Challenge/Response Authentication

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eBanking is becoming part of our everyday lives. In the UK, there are already some 22 million eBankers, accounting for over half of the country’s online population. In China, this figure rises to about 360 million. Why? Because it’s simply so convenient.

It’s beneficial for banks too. It lets branches and call centers focus on high-value relationship contacts. It enables new services such as electronic invoicing by utility companies. It saves money, cutting costs by 75%\(^1\). And it makes their customers up to 76% more loyal.

But people will only bank online with a brand they trust. Given the risks from cyber criminals, 80% of internet users say they want their banks to provide strong security.

By reinforcing their eBanking offer, banks not only increase the loyalty and usage of their customer-base, they also arm themselves better against their competitors. That’s a must when they’re under pressure from all sides, including many relative newcomers: online providers such as PayPal, mobile operators promoting payment applications, and businesses like supermarkets which are also rolling out financial services.

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Bet you didn’t know...

- Costs can be cut by up to 75% when people do their banking online
- Gemalto is a world leader in eBanking deployments based on EMV-CAP\(^2\)
- We’ve already delivered some 50 million secure Ezio devices

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eBanking and eCommerce

Bet you didn’t know...

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- Gemalto is a world leader in eBanking deployments based on EMV-CAP\(^2\)
- We’ve already delivered some 50 million secure Ezio devices
Mass transit operators, particularly those in the world’s major cities, face considerable challenges. They need to maximize commuter throughput as well as reduce fraud. They also want to replace the use of cash, and create opportunities for marketing and co-branding.

We address all these issues in one clear proposition. As a result, our contactless Celego cards are used to access mass transit systems in 30 cities of over one million inhabitants including London, Paris, São Paulo, Rio de Janeiro and Santiago. To date we’ve rolled out more than 140 million contactless travel cards.

Convenient and secure
Passengers appreciate the convenience of these devices while operators value the extra revenue protection. Unauthorized travel is reduced and, with our cryptographic expertise, fraud is all but eliminated.

Mobile payment
The transport sector is increasingly benefitting from the opportunities provided by technological convergence. For example, operators are partnering with financial institutions to combine payment and transport ticketing on a single contactless card. And they’re combining with the mobile industry to put both payment and ticketing on mobile handsets using Near-Field Communication (NFC) technology.

Personalized travel
In Stockholm, we’re helping them use solutions for the personalization of payment cards (our AllAboutMe software) to create a world first: the option for users to design their own customized travel cards online, at home, with their own personal photo. With our associated issuance services, commuters get their card by mail within a few days.

“Simplicity and convenience for our customers were determining factors in our selection of Gemalto’s solution... it enables us to evolve our eBanking security strategy over time with multiple strong authentication devices.”

Diarmuid Hanrahan
Head of Payments and eChannel Development
Allied Irish Banks

“Offering our commuters a travel card that is unique to them is an innovative way to provide a more personal level of service. Gemalto continues to be our preferred partner for our latest innovation.”

Lisa Svensson
Contract Manager
Card Processing
SL (Stockholm Public Transport)
In many regions of the world there is a widespread move towards eGovernment (eGov). In South America, the Digital Mercosur Project aims to promote cross-border communication and trade, while in Europe Ministers have approved a declaration recognizing that eGov “increases efficiency and effectiveness... to constantly improve public services” and set priorities to be achieved by 2015.

As one of the foundation stones of these ambitious programs, Governments need to build a modern, secure civil register on which they can confidently and sustainably rely for the delivery of their public services. Using a shared and future-proof platform, they can create secure, up-to-date identity documents for their people.

By significantly helping to combat fraud, these provide citizens with a guarantee that their data is protected and can be exchanged in confidence. As a result, they actively increase trust at both national and international levels. At the same time, they ensure compliance with international standards for identity and travel documents.

Overall, this helps strengthen the bond between public services and citizens, and lays the foundations for a modern, digital economy.

Gemalto’s expertise in this sector is widely used to support a variety of such programs with an extensive range of services and solutions.

Wide-ranging solutions
Gemalto provides a comprehensive range of ID management solutions and services. Our Sealys brand combines physical, visual and electronic security for ePassports, eID documents, eHealth cards and eDriving licenses. Coesys comprises our end-to-end solutions for enrollment, issuance, border control and eGovernment. And Allynis refers to our secure operated services, outsourced personalization and delivery, plus engineering and financial capabilities.

Travel documents
We are currently powering some 25 ePassport programs around the globe, providing both services and products. The latest versions can feature a high-security mechanism for third generation ePassports (Supplemental Access Control); a secure laser-engraved polycarbonate page, with an integrated contactless microprocessor containing the holder’s digital data; and an innovative hinge to prevent fraudulent substitution of data pages.

Electronic ID services
We’ve recently reached several milestones for our solutions. In India, for example, we passed the ten million mark for deliveries of eDrivers’ licenses and electronic registration certificates for vehicles.

In Qatar, holders of an eID card can perform a variety of eGovernment procedures from home, such as visa application, commercial registration, electricity bill payment and health card renewal. And in the Republic of Benin our solution was used in more than 3,200 mobile enrollment stations to manage the secure biometric registration of some 4 million voters for its presidential elections. We are also supplying the software for national data consolidation, training services, technical assistance and fulfillment.

eHealth
Governments around the world are making efficiency a top priority. One key area of public spending is health – and our solutions are helping them improve its management. Electronic Healthcare Records (EHRs) are helping to restructure the relationship between patients, healthcare practitioners and public-sector authorities. EHRs help reduce benefit fraud, provide healthcare to the right patients and ensure only authorized people can access their data.
Bulgaria is using our technology to deploy a national EHR program to optimize health treatment and information for its military personnel and their families. The personal EHR enables healthcare professionals to access a patient’s medical data instantly and make more accurate decisions, especially in emergencies.

**Innovation**

Innovation is a key part of our offer, helping governments to streamline their services and achieve cost-controls – both through our software and our solutions.

And our innovation goes beyond technology. We recently announced a partnership with The World Bank to support social and economic advancement in developing countries. This is part of their eTransform Initiative and will see Gemalto’s international experience in both secure eID and mobile financial services helping governments gain wider access to best-in-class technology, expertise and practices.

“Gemalto is a long-standing trusted partner with a strong presence in the Middle East and a proven track record of eGovernment solutions all around the world. Their solution is a key enabler to modernize our government services.”

Mohannad Oman Naim  
Service Delivery Manager  
ictQATAR

**Bet you didn’t know...**

- There are about 300 million ePassports in circulation worldwide, issued by some 100 countries
- With a population of 1.2 billion, India has initiated a scheme to provide multi-purpose national ID cards to every citizen
- Shipments of secure eGovernment documents are growing 20% year-on-year¹
- 2.6 billion citizens in 82 countries will be using electronic National IDs by 2015²

¹ Source: Eurosmart  
² Source: Acuity Market

**Ask us about...**

- How to securely enroll millions of citizens or patients in a few months  
- How to provide secure identities and open the door to eServices  
- How to boost the usage of eGovernment services
Protecting IT resources and user identities is essential for every organization. Secure remote access to networks, applications and data is necessary for mobile workers. Data protection for stored, mobile and transferred documents is vital to prevent loss and comply with regulations. Digital signatures that cannot be repudiated help improve efficiency and productivity.

In particular, the widespread and rapid growth of “cloud computing” – where data and applications are accessed via the internet or virtual private networks – is having a major impact in this area. The freedom to access data at any moment from a variety of devices places a significant burden on security. It’s essential to verify the identity of authorized users without hampering cloud computing’s convenience and efficiency. And since static passwords are simply not secure enough, enterprises need a more sophisticated way of safeguarding their assets.

At the same time, the increasingly complex software used by organizations tends to have more security vulnerabilities, not fewer. So one of the significant challenges it provokes is the need for strong security controls and an audit trail of all access events.

Gemalto and its partners provide advanced solutions for the most demanding security, identity and access management needs.

Encryption and authentication
Employees frequently work from remote locations – and the number of laptops in use by organizations is constantly increasing. Leakage of sensitive data due to loss or theft is not only costly, it can have other devastating consequences. Our strong multi-factor authentication solutions support a range of form factors and provide the highest level of protection.

Solutions for Microsoft infrastructure
With Microsoft, we share the same vision of deploying secure identity solutions to create a better user experience – so it’s no surprise that we’re a Microsoft Gold certified partner and our offer is fully integrated into Microsoft’s product portfolio. Many large companies in different sectors are using our joint solution for strong authentication.

Digital signature
Business processes based on the internet, email and eDocuments help reduce costs and increase productivity – but not if they need to wait for hand-written signatures for approval. Our digital signature solutions ensure the authenticity of electronic documents, and help make electronic transactions legally binding and non-repudiable.

Secure, simple access
Most organizations need to provide their employees with ways of accessing premises, PCs and networks – but many suffer from weak, costly and inconvenient systems. Integrating physical and logical security, Gemalto’s converged solution helps to meet these challenges.

Protection and security in healthcare
Healthcare institutions are facing pressure to control costs, upgrade information systems and enhance productivity. There are also growing regulatory pressures for improved security, for the adoption of electronic health records (EHR) and for new technologies that improve patient care. With our partners, we have developed solutions that answer these issues.
“With Gemalto’s Protiva, we have the access protection we need today, a cost-effective path to PKI, and the flexibility to evolve our security technology to meet future requirements.”

Mike Kindle
Senior Director
Enterprise Architecture for Seattle Children’s Hospital

Bet you didn’t know...

- Spending on IT cloud services will reach $42 billion in 2012\(^1\)
- 85% of all online authentication sales in 2009 were driven by the need to meet compliance regulations\(^1\)
- 7 million students worldwide used our eID solutions in 2010

\(^1\) Source: IDC

Ask us about...

- Getting the most from corporate security solutions compatible with Microsoft Windows 7
- The best ways of getting secure access to cloud applications and stored data
- How to implement new national level certificate-based solutions for corporate identity

**Government ID**

Government organizations need highly secure methods of verifying identity, as well as controlling access to facilities and information systems. In addition to improving security, an integrated ID system also helps make their operations more efficient and trustworthy. Reflecting our expertise in ID programs, especially with the US Government and Department of Defense, Gemalto offers a unique family of access control solutions for government organizations.

**Securing education**

On any campus, thousands of staff, students and support workers need secure access to buildings, networks, banking, transport and even voting in student elections. Our multi-function cards act as a single credential allowing them to access a unique set of services like paying in the canteen or using the library. In 2010, more than 7 million students around the world used our eID solutions.

**Cloud computing**

Cloud computing has become the focus of IT departments looking to deliver mobile services from a centralized location.

Gemalto’s Protiva suite of strong authentication solutions meets the needs of any organization – with on-premise and fully-hosted services including fulfilment, life-cycle management and support. These also apply to the emerging needs within online communities where users need to secure access to their accounts and control their digital assets.

**Making online gaming safe**

In the rapidly growing world of online gaming, providers are increasingly seeing the need to think outside the virtual worlds they’ve created and provide real world security options that protect the integrity of the game, their players and their servers.

Our Protiva solution provides an easy way for gaming companies to implement strong authentication without having to deal with token fulfilment, user ordering or authentication servers. All of which means they can focus on what they do best: creating a dynamic virtual experience for their users.
Some 5 billion people are already using mobile devices. This explosion of communication is affecting almost every business and individual. At the same time, mobile data volumes are growing exponentially. In 2010, traffic nearly tripled for the third year in a row. And it’s forecast to go on growing at 92% annually until 2015.

All this presents huge opportunities—and challenges—for everyone involved. Gemalto ensures that mobile operators can meet and exploit them. No other company provides a comparable range of flexible, scalable solutions and highly secure next-generation technologies.

Our solutions comprise a vast selection of software, services and personalized secure devices. They’re adaptable to every situation: any level of security; all user interfaces, rich or basic; and every handset, high-end or low.

We help our clients develop user revenues, optimize networks and reduce costs. Being at the forefront of mobile technology, we enable them to make the most of the opportunities offered by 4G networks. And we connect them to markets beyond the traditional Telecom eco-system such as mobile financial services and Machine-to-Machine communication.

For end-users, we ensure that their mobile experience is as personal, secure and convenient as possible; that they get new services quickly, whatever their device; and that, overall, they’re able to make the most of their mobile lives.

More than 450 Mobile Network Operators (MNOs) worldwide trust us with the development and implementation of their mobile services.

**Long-Term Evolution (LTE)**

Gemalto is an award-winning innovator in LTE (or 4G) technology, opening the handset to ultra-fast broadband, and bringing our expertise in digital identity and security to a vast range of new applications.

**Digital Life Management (DLM)**

Users now expect their digital content and services to be with them everywhere. We ensure that they can protect, manage, organize and share their personal data on any platform—in their mobile, on their computer or in the cloud—and we help them link it to social networks. Our solutions work on more than 1,000 different devices, and in 2010, our LinqUs DLM services managed over 3 billion contacts.

**Mobile Marketing Solutions (MMS)**

When MNOs want to design and deploy personalized, targeted and relevant mobile marketing campaigns, and improve their CRM strategy, we offer highly effective solutions. With wide reach and built-in interactivity, they improve profiling, targeting and ROI measurement. Since they can also create a real dialogue with users, and deliver response rates up to ten times higher than ordinary SMS, the interactive SMS channel is the most dynamic and efficient available—and Gemalto is the only company able to deploy it.

**Roaming Services**

With the rapid increase in data roaming, assigning users to preferred networks can make a real difference to MNOs’ costs. Our LinqUs Roaming Director service delivers 90% successful traffic redirection (against 60% typically returned by other technologies) and ensures MNOs can seamlessly connect subscribers to their preferred partners.
Gemalto Corporate Brochure

Bet you didn’t know...

• 1.8 billion people currently benefit from at least one of our solutions
• In 2014, $65 billion¹ will be transacted through mobile financial services – a market where we are a pioneer
• We are the world leader in Over-the-Air platforms
• Subscribers have stored more than 3 billion contacts using our services

¹ Source: Juniper Research

“Gemalto’s ability to offer an end-to-end solution, coupled with their extensive software expertise, made it an easy choice for NetOne. Mobile Money Transfer rollouts are long projects so we need a well established, trusted and future-proof technology partner to accompany us – Gemalto is exactly that.”

Reward Kangai
Managing Director
NetOne, Zimbabwe

Mobile Financial Services
We enable MNOs and banks to provide mobile solutions for payment, banking and money transfer with the highest security standards. Since they work on all devices, including the most basic, they can reach any end-user profile. And by opening up financial services to anyone with a handset we’re helping to give them significant life choices – especially if they’re one of the 5 billion people worldwide without a bank account.

Mobile Contactless Services
Contactless Near-Field Communication (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 only their phones. In our role as a Trusted Service Manager (TSM), we help MNOs, banks and service providers to work hand in hand, enabling them to deploy truly integrated, cross-industry solutions seamlessly and securely.

Device Management
MNOs are facing a massive growth in handset sales and a huge increase in content complexity. Yet subscribers want simplicity, right out of the box. Our LinqUs Device Manager is an essential tool to help operators manage these issues.

Ask us about...

• How ultra-fast LTE can optimize mobile services and create new opportunities for operators
• Delivering mobile wallets into your users’ handsets through NFC technology
• Optimizing your networks and significantly reducing costs with our roaming solutions
• Providing your entire subscriber base with access to social networks from their mobile handsets
• How we can help power mobile marketing campaigns that actually deliver results
• Getting mobile financial services up and running
Very tough – very secure

Our unique experience enables us to deliver the highest levels of security for M2M applications. We have unrivalled data security solutions; government approved levels of data protection and user identification; and the know-how to integrate security seamlessly with MNOs.

In addition, our modules are built for the real world so they can withstand extremes of cold, moisture, heat and vibration. This means our solutions can remain in service for many years and be updated remotely. We also provide the software and services to manage M2M communication, as well as leading-edge support for M2M integration worldwide, from design and delivery to in-life management.

Health

In the health sector, our customers are confident that their end-users’ devices comply with regulations and are securely connected, everywhere – so they can offer convenient and secure services at lower costs, with better programs and more outpatient services.

Track and trace

In logistics, we help ensure that our customers’ vehicles, parcels and staff are safe and constantly tracked – so they are more efficient in delivery and better at managing risk. As a result, their end-users are confident that their data is private and they'll receive their parcels on time.

Smart energy

We enable secure, real-time management of energy supply-and-demand allowing utilities to be more efficient and to empower new business models. We also help suppliers to offer simple electric vehicle charging and billing. End-users appreciate this because it means they can control their energy use, and can drive an electric car without running out of power.

Automotive

We help our automotive customers by ensuring their end-users are securely connected, everywhere – which means they don’t need to worry about meeting new regulations for safer vehicles. End-users buy our customers’ cars because they are confident of being able to call for help in an emergency, and that their vehicle can be tracked if it’s stolen.
Bet you didn’t know...

- There were 87 million devices connected via mobile M2M in 2009. By 2020, that’s expected to jump to 2.1 billion
- Gemalto’s M2M business division, Cinterion, is the world leader in cellular M2M communication

Ask us about...

- How you can track everything from ship containers to individual packages with our asset management solutions
- How to use smart grids, a defining technology of the future, to integrate products and services
- How you can meet new regulations for safer vehicles and give drivers confidence that they’re securely connected all the time

“We rely on Cinterion-Gemalto, with their 10 years of mHealth experience, for intelligent engineering as well as highly secure and reliable technology.”

Bob Doerr
Project Manager
TZ Medical

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If you want more information about any of our solutions please get in touch with your nearest Gemalto representative. We have some 145 sites and offices all over the world – for R&D, personalization, production and sales – so wherever you’re based we’re not far away and we probably speak your language.

Beyond that, we’ve made sure there are several convenient ways you can discover more about the world of digital security, find out what Gemalto is contributing to it and give us your feedback.

**Blog**

If you’re looking for our latest news and views, please visit our Digital Security Blog at http://blog.gemalto.com/. It features posts from Gemalto bloggers and special guests on all of our markets, and gives you a chance to leave your point of view and ask us your questions directly.

**www.gemalto.com**

Our website is a rich source of information about our solutions, software and services, as well as details about Gemalto for investors, journalists and other groups.

In an effort to better serve our customers worldwide, our main English language site is complemented with several regional versions in German, Mandarin, Japanese, Portuguese, Spanish, Finnish, Swedish and French.

You can also keep up with our latest news and content through the following networks:

- www.twitter.com/gemalto
- www.facebook.com/gemalto
- www.linkedin.com/company/gemalto
- www.youtube.com/gemaltovideos
“We’re here to help”

These photos were taken at various Gemalto sites around the world during 2010.