Our mission
In an increasingly connected society Gemalto is the leader in making digital interactions secure and easy.
Gemalto is at the heart of our rapidly evolving digital society. Billions of people worldwide increasingly want the freedom to communicate, travel, shop, bank and work – anytime, everywhere – in ways that are convenient, enjoyable and secure.

And what they want, we deliver. Working behind the scenes, we create the solutions that underpin online banking, mobile payment applications, national identity programs, smart energy systems and other services of some of the world’s biggest organizations.

These digital security solutions – and many more – are built on decades of experience and technical expertise. We develop secure operating systems and software that run on trusted devices which we design and personalize. We manage these devices, the confidential data they contain and the services they enable throughout their life cycle. And we innovate so that our clients can offer more ways of enhancing the convenience and security of their end-users’ digital lives.
Our company
world leader
in digital security

What do we do?
We help people make the most of the digital world, in whatever way they choose: communicating by mobile, banking online, using IT networks, accessing government web services, shopping online, commuting to work and so on.

How do we do it?
By creating operating systems, applications and software which we embed in a variety of secure personal devices. These we deliver to a wide range of blue-chip companies, and ensure they’re up to date as long as they’re out there.

Who do we do it for?
Mobile operators, banks and financial institutions, governments, enterprises, transport operators and a vast number of other industries who are looking for gains in efficiency, security, simplicity and trust.

What’s trust got to do with it?
Everything. What we do only works because we’ve earned the trust of our clients whose data we manage; and the confidence of consumers who enjoy our solutions in complete security.

What do we do again?
We bring trust and convenience to the digital world.

Software and services
We’re uniquely placed to support our clients in delivering trusted solutions to end-users. We do this by offering a wide range of software and services that enable mobile financial transactions, voter enrollment, eBanking security, IT network access and many other applications; plus the secure issuance of digital identity, rights and credentials, personalization and authentication. We also offer a broad selection of training, consulting, marketing and integration services.

Remote management
Our operating systems and software are embodied in a vast array of secure personal devices – SIM and UICC cards, banking cards, eID documents, USB keys and so on. With their built-in intelligence, our secure servers can connect with them when they’re out in the field and activate, update or de-activate them. For mobile phones or M2M devices this is done via Over-the-Air (OTA) platforms. ID badges, banking cards and USB tokens can be updated when connected to an ATM or a computer. As a result they continue to evolve throughout their life-cycle, retaining their value for issuers and offering the latest services to end-users. Our clients can conduct these operations themselves or we can do it for them, enabling them to benefit from our expertise while reducing capital expenditure.

Certified personalization
We assemble these devices at our production sites worldwide, and then individually personalize millions of them every single day, under various security certification schemes, at our 28 facilities located close to our customers.

“Gemalto provides secure software embedded in products which we manage or license, and which enables services for banks, telcos, governments and enterprises around the world.”
Our difference: our values

Gemalto’s activities are underpinned by three core values, enabling us to have a positive impact on the evolving digital world:

Customers
“We put their needs at the center of all we do, develop partnerships and exceed their expectations.”

Our customers include many famous brands; governments and organizations on five continents; over 3000 financial institutions; and 450 of the world’s mobile operators. In all, they comprise over 190 nationalities. We treat this diversity with a single-minded focus on their satisfaction – and according to them, we achieve “world-class” standards against our peer group for customer confidence.*

People
“We value their diversity, encourage teamwork and conduct ourselves with integrity.”

Gemalto is the sum of its people – a remarkable workforce bound by an ethos of excellence. Their technical expertise is highly respected; and dedication to serving our clients demonstrated 24/7. This commitment is reflected year after year in our customer satisfaction survey; and experienced every time they need advice, confront a problem or decide to take another step forward in serving their end-users.

Innovation:
“We continually develop valuable new ideas and creative approaches to business and technology challenges.”

Gemalto innovates. The company was founded on ground-breaking innovations and our customers recognize that this is still one of our core attributes in adding value. These help them enhance their digital security, differentiate themselves in increasingly competitive markets and offer an ever-widening range of services.

Our recent awards:
• Honors Laureate, Safety & Security: Computerworld 2012
• Best enabling technology: LTE World Summit 2011
• Best Innovator: A.T. Kearney
• Agile Innovation: Business Innovation Garage (BIG) and eGo technology: Bearing Point
• IT Security Sesames Award: securing cloud computing for enterprise applications: Cartes Paris
• Homeland Security: Best Biometric Identification Device: GSN USA
• Gold Value Chain: Home Health Category: Connected World Award
• Product Design: eBanking Ezio PlugandSign token: iF Award

Our clients
190+
Nationalities
450
Mobile network operators
3,000+
Financial institutions
60
eGovernment programs

Our innovation
€150+ million
Invested in R&D 2011
1,500+
Digital scientists
4,200
Patents and patent applications
100+
New innovations first filed in 2011

Our company
€2 billion
Revenue 2011
10,000+
Employees
100
Nationalities of our employees
43
Countries worldwide with a site in operation

* In our 2011 customer survey, we were rated “world-class” against our global peer group for customer confidence, and “best-in-class” against companies in other industry sectors.

Gemalto N.V.
Gemalto N.V. is an international public company with subsidiaries and Group companies around the world. Unless otherwise specified we refer to them as “Gemalto”. Gemalto N.V. (Euronext NL, 0005400653) is listed on Euronext Paris in the compartment A.
Gemalto provides secure software and management solutions for the identity credentials needed to safely gain access to, perform transactions on and enjoy the benefits of global digital networks.
Secure operating systems and applications for a wide range of contact and contactless payment.
Mobile financial solutions.
Multi-factor authentication and transaction solutions for online banking and commerce.
Secure eBanking services.

Software and applications enhancing the security, efficiency and convenience of a wide range of electronic ID documents.
End-to-end solutions for eVoting and other eGovernment initiatives.
Secure operated services including issuance personalization and delivery.

A wide range of products and services including wireless M2M modules and Machine Identification Modules (MIM).
M2M service enablement and delivery as well as subscription and device management platforms and services, for applications and devices.

Secure operating systems and applications embedded in a wide range of SIM and UICC cards.
Client-server software to remotely manage mobile devices.
Services, including Near-Field Communication (NFC), roaming optimization, mobile money, mobile payment, mobile marketing and personal data management.

Contactless electronic ticketing solutions for public transport.
Payment and ticketing on mobile handsets using NFC.

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The world of financial services is changing fast. Consumers are demanding greater safety, convenience and choice. They want handy, highly personalized ways of making their payments. They look for green options that make their world more environmentally friendly. And they increasingly prefer to do their banking online and on-mobile – but only with a brand they trust.

At the same time, banks want better security and more innovative platforms to create new revenue streams. They want expert advice in choosing the right options for extending their reach. And they need experienced help to guide them through the increasing complexities of transaction and authentication.

With Gemalto’s world leadership in financial services and mobile communications, plus our local knowledge and capacity for innovation, we’re ideally placed to support these diverse demands. As the trusted, long-standing partner of over 350 financial institutions around the world, we have the broad-based knowledge and deep-seated expertise to meet their needs.

We have decades of experience in creating secure operating systems and software that we embed in an ever-widening variety of devices – both contact and contactless. We manage and update those devices when they’re out in the field. And we provide the solutions that make online and mobile banking easy and highly secure.

In short, we’re uniquely placed to be the partner of choice for the world’s financial institutions, wherever they are and however they want to develop.

Financial Services and Retail
trusted, innovative
digital payment

Enriching the payment ecosystem
For financial institutions wishing to deploy secure digitized payment programs, Gemalto provides innovative, tailor-made solutions. We support a wide variety of channels, form-factors and standards including EMV-based roll-outs; as well as advanced authentication (DDA) systems, loyalty schemes and next generation dual-interface contactless devices.

With contactless technology, users simply hold their device near a reader, even if it’s still in their wallet. This makes payment quicker and easier – especially for low-value amounts – reduces cash and creates competitive advantage. It allows issuers to benefit from innovative designs and form-factors, and to combine different payment environments such as public transport and retail.

Enhancing the customer experience
With our unrivalled global presence and certified quality standards, we have what it takes to offer the very best personalization and issuance services to international and local players:

Personalization
With our extensive range of services end-users can enjoy an enhanced customer experience and increased control. And, while improving fraud prevention and risk management, they enable all parties to save valuable time. Using our software, financial institutions and transport operators can embellish their payment devices with fresh designs that differentiate them in competitive markets. And they can enable their end-users to “hyper-personalize” them with a favorite photo – and then share the result with friends on Facebook. We can even help users choose their own PIN codes and receive them on their phone.

Issuance
When banks decide to rethink their issuance models and, for example, opt to perform certain operations themselves, we support them with our specialized software and services. Our Distributed Issuance solution offers the benefits of a central infrastructure in multiple locations. This lowers costs and means that EMV-ready bureaus can be opened regionally without necessarily having full EMV expertise. With Instant Issuance, we enable banks and retailers to issue cards immediately in stores and branches.
Banking on mobile
Mobile financial services are revolutionizing banking in all markets, mature and developing. One key growth driver comes from the rapid rise of Near-Field Communication (NFC), enabling banks to use the SIM embedded in mobile handsets as a channel for their payment and ticketing services. Our solutions also include mobile payment, mobile banking and mobile money (for more information see page 15).

Adding trust to eBanking and eCommerce
Financial services are moving online with increasing speed and urgency, as customers demand more control, convenience and security. So online banking, using PCs, tablets and smartphones, is quickly becoming a significant and natural part of our everyday lives. By reinforcing their eBanking offer across all channels, our clients not only increase the loyalty and usage of their customer base; they are also better armed to deal with competitors and potential threats. This is crucial when under pressure from both newcomers in the financial services industry and the menace of online crime.

Gemalto is the only truly global provider of strong authentication for eBanking and eCommerce. With our worldwide footprint we help our clients to offer tailored solutions that deliver maximum confidence in their customers’ online transactions without compromising convenience. Our solutions include digital signature and secure access to home and mobile banking services (from account access to fund transfers), retail and corporate bank networks, eCommerce sites and cloud computing services.

Trusted, experienced support
With our worldwide presence we serve our clients locally with a range of support services, from consultancy and back-end authentication servers, to design, production, personalization, integration and hosted authentication, distribution and fulfillment. As a Trusted Service Manager, we enable banks, Mobile Network Operators and service providers to deploy secure and seamless NFC solutions.
In many regions of the world there is a widespread move towards eGovernment. In South America, the Digital Mercosur Project aims to promote cross-border communication and trade, while in Europe, Ministers have agreed that eGov "increases efficiency and effectiveness to constantly improve public services" and set priorities to be achieved by 2015.

As one of the cornerstones of these programs, governments need to build a secure civil register on which they can rely for the delivery of their public services. Using a future-proof digital platform, they can create secure, up-to-date eID (electronic identity) documents for their people.

By significantly helping to combat fraud, these provide citizens with a guarantee that their data are protected and can be exchanged in confidence. As a result, they increase national and international trust and ensure compliance with global standards for identity and travel documents. Gemalto is a leading player in this movement. To date, our products, solutions and services are deployed as part of 60 government programs worldwide, including 36 issuance and 16 enrollment projects.

Electronic ID services
We offer a growing range of eID services and solutions for enrollment, issuance and eGovernment. These include personalization and delivery, plus engineering and financial capabilities. Our eID cards are increasingly multi-purpose, being used for identification, as well as visa applications, commercial registration, energy bill payments and eVoting. 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.

Travel identity solutions
We provide a range of solutions for border control, plus numerous services and products which currently power over 20 ePassport programs around the globe. 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.

"Our products, solutions and services are deployed as part of 60 government programs worldwide."
Wide-ranging solutions for eGovernment

eGovernment – and its more recent manifestation as “eGov 2.0” – is the generic term for the use of information and communication technology in order to provide and improve government services, transactions and interactions with citizens, businesses and other public service bodies. Gemalto provides a comprehensive range of solutions and services for diverse programs of this kind. It includes our solutions for enrollment, issuance and border control, as well as a range of secure operated services including outsourced personalization and delivery, engineering and financial capabilities. In addition, we deliver uncompromising security for ePassports, eID documents, eHealth cards and eDriving licenses in physical, visual and electronic forms.

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.

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.

**eHealth**

Governments around the world are making efficiency a top priority. One key area of public spending is health – and our eHealth 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.

**Supporting social advancement**

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.
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.

Our range of software, solutions and services for enterprises, governments and other organizations enables them to protect and manage their logical, physical and cloud-based data assets. Our strong multi-factor authentication solutions support a range of form factors and authentication methods providing the highest level of protection.

Organizations
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. Static passwords are no longer safe enough and need to be replaced with options that are far more secure yet still easy to use. Integrating physical and logical security, Gemalto’s converged solution helps to meet these challenges.

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.

Integrating with Microsoft
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.
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 fulfillment, life-cycle management and support.

Government ID
Reflecting our expertise in ID programs, especially with the US Government and Department of Defense, we offer a unique family of certified, high-quality authentication solutions. These are aimed at Government employees needing access to premises or networks, as well as businesses accessing eGovernment services. In addition to improving security, our integrated ID systems help make their operations more efficient and trustworthy.

University campus
On any campus, thousands of staff, students and support workers need secure access to buildings, networks, banking and transport. They want to make use of diverse library services, pay for meals in their canteens and even vote in student elections. Our software and multi-function cards act as a single credential, giving the right people the appropriate levels of access to premises and services, and providing a convenient means of payment.

Online gaming
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 fulfillment, 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.

“Enterprises need a more sophisticated way of safeguarding their assets.”
Machine-to-Machine making objects intelligent

In the “internet of things”, M2M communication makes objects intelligent by enabling them to share data securely over mobile networks – wherever they are and in whatever environment they are operating. There are thousands of existing applications and the potential is astounding. M2M plays a key role in automotive telematics, smart energy, remote healthcare, object tracking-and-tracing, and more. Businesses around the world are discovering the power of M2M to save money and generate new sources of income. Governments are turning to it to reduce expenditure, increase efficiency and meet carbon emission targets. And the aging population wishing to live an independent and healthy lifestyle is driving growth in mobile healthcare applications.

Legislation on a global scale and in many different ways further drives the adoption of M2M, such as the use of M2M in automotive emergency calls aimed at saving lives and increasing road safety; CO₂ reduction through smart metering and grid control; stolen vehicle recovery for insurance; and intelligent traffic systems with eTolling. M2M is becoming all-pervasive. And with Gemalto-Cinterion’s combined experience in mobile and machine communications, we are geared to bringing the right expertise, security know-how and simple products to our partners in the complex M2M ecosystem. Together, we’re providing new value for mobile operators and building our industrial customers’ trust to excel in this rapidly developing domain, connecting and managing machines with confidence.

Secure, robust solutions
We have a wide range of fully certified, high-quality solutions that are easy to understand and implement. They are also highly durable. Built for everything the real world can throw at them, our modules can withstand extremes of cold, moisture, heat and vibration so they can remain in service for many years. We also provide the software and services to manage M2M communication and applications, as well as leading-edge support for worldwide integration, from design and delivery to life-cycle management. We add the security that M2M solutions require against the threats of tomorrow.

Wide-ranging applications
There are hundreds of use cases for M2M communication including automotive, metering, remote maintenance, mHealth, eToll systems, Point-of-Sale, routers and gateways, ruggedized PDAs, tracking and tracing as well as security systems. Some of the most promising are outlined below.

Health
In the health sector, we help our customers to provide solutions that work out-of-the-box and are securely connected, everywhere – for example, enabling doctors to read medical data sent from outpatients’ portable devices anywhere in the world. This helps people to get on with their daily lives, and healthcare providers to increase services at lower costs.

Tracking and tracing
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 help energy utilities to manage their resources in real-time according to actual supply-and-demand and enable efficient remote metering. With the strong security underpinning our solutions, grids are additionally reinforced against attempts at hacking. We also help suppliers 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 fear of 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 are confident that the emergency services will be alerted if they have an accident and that their vehicle can be tracked if it’s stolen.

“We are an industry pioneer and market leader in M2M. Through expertise, security, simplicity and partnership we give our customers the confidence to excel in a complex M2M ecosystem. Our products and services allow machines, equipment, vehicles and other assets to securely communicate over wireless networks, helping enterprises simplify operations, increase efficiency and establish new business models.”
At the end of 2011, there were 6 billion mobile subscriptions.* That is equivalent to 87% of the world population. And is a huge increase from 5.4 billion in 2010 and 4.7 billion in 2009.

At the same time, mobile data volumes are growing exponentially. This represents an unprecedented explosion of communication that is affecting almost every business and individual. In this context, network operators are evolving into a strategic mediation channel between service providers on one side and the ever-growing user population on the other.

Brands, transport authorities, governments, banks, retailers, entertainment companies and others are planning a mobile screen touchpoint. To position operators in this new value chain, we’ve developed solutions comprising 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.

With these capabilities, we help our clients develop new user experiences and incremental revenues, optimize networks and reduce costs. Being at the forefront of mobile technology, we enable them to make the most of all that’s offered by LTE/4G networks. And we connect them to markets beyond the traditional telecoms ecosystem such as M2M communications. 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.

Hundreds of MNOs worldwide trust us with the development and implementation of their mobile services – and have done ever since the birth of GSM.

**Advanced Connectivity (LTE/4G)**
Gemalto is an award-winning innovator in Long-Term Evolution (LTE or 4G) technology. Our Advanced Connectivity offer opens devices to ultra-fast broadband, and brings our expertise in digital identity, security and subscription management to a vast range of new applications.

**Digital Life Management**
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 (contacts, photos, etc.) on any platform – on their mobile, on their computer or in the Cloud – and link it to social networks. Our solutions work on more than 1,000 different devices, and our services manage over 3 billion contacts.

**Mobile Marketing Services**
We help operators to improve their CRM strategies through efficient, personalized opt-in collection and qualification of details on their databases. With our unique Smart Message channel, we provide wide reach, true dialogue and built-in interactivity with users. They improve profiling, targeting and ROI measurement, and offer superior response rates of on average 10%.

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“We help our clients develop new user experiences and incremental revenues, optimize networks and reduce costs.”
Our global presence is key to the way we serve our clients, with sites and facilities strategically spread across every continent. Beyond this, it’s our 10,000+ employees of some 100 nationalities and our worldwide network of partners who make the difference. So wherever our clients are based, we’re not far away and we speak their language.

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Want to know more?
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. You can find full details at http://www.gemalto.com/php/office_search.php.

Blog
If you’re looking for our latest news and views, please visit our Digital Security Blog at http://blog.gemalto.com/.

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.

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

- twitter.com/gemalto
- facebook.com/gemalto
- linkedin.com/company/gemalto
- youtube.com/gemaltovideos

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