Innovative solutions for digital security
## Our vision

Gemalto helps people to trust one another in an increasingly connected digital world.

Gemalto is the trusted partner of many of the world’s best-known organizations and governments – trusted to help provide secure, convenient services for your users.

Each time your customers, employees and citizens want to transact, connect or identify themselves, our solutions are there to make it safer and easier.

So whenever they want to pay, travel, work and communicate, our teams have already created and deployed the software, platforms and services that allow them to do all that, and more, in complete security.
What we do
As the world becomes ever more connected, Gemalto helps people make the most of their digital lives in whatever way they choose. Our expertise spans the entire process of creating digital security solutions that inspire the trust of our clients and their customers. And as a result, we enable billions of individuals to lead a secure, convenient and enjoyable digital lifestyle.

Whether they’re communicating, banking, doing business online, using eGovernment or eHealth services, transferring money, accessing Cloud services, verifying identities and protecting privacy, or looking to the future with Machine-to-Machine (M2M) communications, people all over the world rely on Gemalto every day.

What we offer
We develop secure software and operating systems which we embed in billions of trusted devices of many kinds, like UICC cards, banking cards, electronic passports and ID cards, dongles with one-time passwords and so on. We assemble these devices at our production sites worldwide, and then individually personalize millions of them every single day under various security certification schemes.

Once they’re out in the field, our secure servers can connect with these devices and activate, update or de-activate them. As a result they continue to evolve as long as they’re operational, retaining their value for issuers and offering the latest services to end-users.

As clients, you can conduct these operations yourselves, or we can do it for you, enabling you to benefit from our expertise while reducing capital expenditure.

Ultimately, what we do only works because we’ve earned your trust, as clients whose critical data we manage, and the confidence of consumers who enjoy our solutions in complete security. Which is how we fulfill our role of bringing trust and convenience to the digital world.

Who we serve
Our clients come from some 190 countries. You comprise many of the world’s best-known 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.

For Gemalto, serving our clients means being attentive to your needs and aspirations. To ensure we do this rigorously and systematically, we commission an annual listening program – the ‘Tell Me’ survey – which includes interviews during which you rate your satisfaction with various aspects of our business. This provides a wealth of data, helping us to measure our performance and improvements, and influencing our strategic direction. In 2012, 85% of our clients said they were ‘satisfied’ or ‘very satisfied’ with Gemalto.

How we innovate
Our business is inspired by continuous innovation. This was underpinned in 2012 by an investment of over €177 million in R&D. The work of our 1,700 digital engineers has created an impressive portfolio of intellectual property grouped in over 1,100 patent families.

Some of their inventions derive from our Business Innovation Garage (BIG) think-tank. BIG provides our employees with a structured, company-wide process for submitting and managing any innovative ideas they may have. Proposals covering wide-ranging applications – from communication, payment, transport, internet access and M2M applications – are systematically challenged, audited, developed and selectively turned into incubation cells.

As clients, you tell us that innovation is one of our core strengths. It helps you enhance your digital security, differentiate yourselves in increasingly competitive markets and offer an ever-widening range of safe, convenient services.
Our offer

Trusted platforms and services; embedded software and products.

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 digital networks.

<table>
<thead>
<tr>
<th>Markets</th>
<th>Clients</th>
<th>Solutions</th>
<th>Platforms and services</th>
<th>Embedded software and products</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial Services</td>
<td>Financial institutions, Banks, Retailers, Payment and loyalty card issuers.</td>
<td>Secure operating systems and applications for a wide range of contact and contactless payment, Mobile financial solutions and services, Strong authentication and transaction signing solutions and associated services for online banking and eCommerce.</td>
<td>Dvaxis™ Personalization and issuance solutions</td>
<td>ClariSys™ Entry-level payment cards</td>
</tr>
<tr>
<td>and Retail</td>
<td></td>
<td>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 digital networks.</td>
<td>Allyina™ Payment services and outsourcing service offer</td>
<td>Opalia™ Advanced payment cards</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Ezio™ Secure eBanking software and services.</td>
<td></td>
<td>DeSineos™ Custom payment cards</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Prativa™ Authentication and ID management software and services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Prativa™ Devices Cards and tokens for authentication.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>LinqUs™ Software for operators, Allyina™ Telecom services and outsourcing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UpFeq™ Advanced devices and new form factors.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Government</td>
<td>Governments, Healthcare and Health insurance providers, Government service providers.</td>
<td>Software and applications enhancing the security, efficiency and convenience of a wide range of electronic ID documents, End-to-end solutions for existing and other eGovernment initiatives, Secure operated services including issuance personalization and delivery.</td>
<td>Cinterion™ Secure machine software and services.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>CoesySys™ ID management solutions, Ezio™ Secure ID management services and outsourcing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Prativa™ Authentication and ID management software and services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Prativa™ Devices Cards and tokens for authentication.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Wireless modules and Machine Identification Modules (MIM)™.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Identity and Access</td>
<td>Enterprises (Executives), Governments, Defense and Police organizations, Healthcare providers, Trading floors, Cloud Service providers.</td>
<td>Identity and Access Management (IAM) solutions, using secure software embedded in various forms of connected and unconnected electronic ID badges and portable devices, Strong online authentication solutions, offering secure access and control of digital and physical resources.</td>
<td>Protiva™ Authentication and ID management software and services.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Protiva™ Devices Cards and tokens for authentication.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>LinqUs™ Software for operators, Allyina™ Telecom services and outsourcing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UpFeq™ Advanced devices and new form factors.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>CoesySys™ ID management solutions, Ezio™ Secure ID management services and outsourcing.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Machine-to-Machine</td>
<td>Equipment manufacturers, Integrators, Mobile Network Operators as well as diverse markets including automotive, tracking and tracing, industrial mobile computing, metering and smart grid, payment systems, healthcare, security systems and so on.</td>
<td>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.</td>
<td>Cinterion™ Secure machine software and services.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Wireless modules and Machine Identification Modules (MIM)™.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Secure machine software and services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Wireless modules and Machine Identification Modules (MIM)™.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Telecommunications</td>
<td>Mobile Network Operators, Financial Institutions, Consumer brands, Retailers, Content and service providers.</td>
<td>Secure operating systems and applications embedded in a range of SIM and UICC cards, Client-server software for remote management of mobile devices, Services, including Near Field Communication (NFC), roaming optimization, mobile money, mobile payment, mobile marketing and personal data management.</td>
<td>LinqUs™ Software for operators, Allyina™ Telecom services and outsourcing.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Secure machine software and services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UpFeq™ Advanced devices and new form factors.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Wireless modules and Machine Identification Modules (MIM)™.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Transport</td>
<td>Mass transit authorities, Transport operators.</td>
<td>Contactless electronic ticketing solutions for public transport, Payment and ticketing on mobile handsets using NFC.</td>
<td>CeloSys™ Travel passes.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Secure machine software and services.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>UpFeq™ Advanced devices and new form factors.</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cinterion™ Wireless modules and Machine Identification Modules (MIM)™.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Financing and Retail

Securing innovative digital payments

The world of financial services is changing fast. Consumers are demanding greater safety, convenience and choice. They want handy, personalized ways of paying. They’re looking for options that are more environmentally friendly. And they’re increasingly doing their banking online and on-mobile – but only with a brand they trust.

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

With Gemalto’s 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 3,000 financial institutions, 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 a wide variety of devices. We manage and update those products 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 partner with the world’s financial institutions, wherever they are and however they want to develop.

There are now over 1.5 billion EMV cards in circulation.

Source: EMVCo

No contact: very convenient

With contactless technology, people 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. For banking customers who want that convenience directly on their mobile phones, Gemalto’s patented Optelio™ contactless sticker means they can test it now on any handset, even if it isn’t NFC-enabled.

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.

EMV (Europay, MasterCard, Visa) is the globally recognized standard for chip-based credit and debit cards. Offering a high degree of security, interoperability and convenience, it protects users from fraud and offers better control for providers. As it is widely accepted all over the world, it also enables users to travel abroad with the confidence that they can pay wherever they go.

Using contactless technology, people 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 loyalty schemes.

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 enhance their payment devices with fresh designs that differentiate them in competitive markets. And they can enable their end-users to ‘hyper-personalise’ 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.

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 strong authentication and transaction-signing solutions provide secure access to home and mobile banking services (from account access to domestic and international fund transfers), retail and corporate bank networks and eCommerce sites.

Trusted, experienced support

With our worldwide presence we serve our clients locally with a range of support services, from consultancy and authentication servers, to design, production, personalization, integration and hosted authentication, distribution and fulfillment. As a Trusted Service Manager (TSM), we enable banks, Mobile Network Operators and service providers to deploy secure and seamless Near Field Communication (NFC) solutions.

Financial Services and Retail

The world of financial services is changing fast. Consumers are demanding greater safety, convenience and choice. They want handy, personalized ways of paying. They’re looking for options that are more environmentally friendly. And they’re increasingly doing their banking online and on-mobile – but only with a brand they trust.

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

With Gemalto’s 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 3,000 financial institutions, we have the broad-based knowledge and deep-seated experience to meet their needs.

We have decades of experience in creating secure operating systems and software that we embed in a wide variety of devices. We manage and update those products 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 partner with the world’s financial institutions, wherever they are and however they want to develop.

There are now over 1.5 billion EMV cards in circulation.

Source: EMVCo
08

Helping public services go digital

eGovernment and eID

We offer a wide range of services and solutions supporting eGovernment, particularly those based on electronic identification (eID) of citizens.

Our eID cards are increasingly multi-purpose, being used for identification as well as visa applications, commercial registration, energy bill payments and eVoting. We also provide enrollment and issuance services.

Our innovative portfolio of eGovernment applications aims to:

- Increase security, privacy and convenience for citizens.
- Enable civic authorities to increase the quality of their services.
- Strengthen and improve the link between citizens and collective bodies.

Using our advanced identification and authentication software, these Coesys™ applications include online tax management and payment, efficient benefit distribution and fraud reduction. Our applications are also completely mobile, enabling citizens to identify themselves and use eGovernment services via smartphones and tablets. They are designed for ease-of-use, employ zero-footprint middleware and offer swift implementation.

Advanced deployments

Advanced eGovernment programs are already being deployed, for example in the Gulf states, where The Omani Information Technology Authority has teamed with Gemalto for its second-generation roll-out. Omani is reinforcing the access management and security of its eGovernment portal with eID cards and mobile ID. The new program aims to establish an infrastructure of trust with its citizens in order to reinforce the country’s online government services and enhance the user experience.

Amongst many other countries, the Czech Republic and Mongolia have also selected Gemalto to support them with the deployment of their eID programs; and the UK has chosen us to provide its next generation of drivers’ licenses, biometric residence permits and digital tachographs.

In addition, we are supplying Burkina Faso’s national electoral commission with thousands of mobile enrollment stations; and supporting the State of Gabon’s national biometric identification initiative.

Enhancing travel identity

We provide a range of solutions for automatic border control, plus numerous services and products which currently power over 25 ePassport programs around the globe. One of our clients is the US Government Printing Office, which is responsible for supplying the US Department of State with ePassports, and which recently renewed its contract with us.

Supporting eHealth

One key area of public spending is health, and our eHealth solutions are helping improve its management by reducing benefit fraud, providing healthcare to the right patients and ensuring only authorised people can access their data. Amongst our clients is Germany’s largest health insurance organisation which we support in the deployment of highly secure, second-generation electronic health cards. More than 15 million were delivered in 2012 alone.

Sharing experience

Our mission goes beyond technology. Experience and best practices are key assets for the success of eGovernment programs and our contribution to more than 80 such projects worldwide provides us with an excellent overview of the components involved, the quality of information systems and the social context of their application.

Our recent contributions to the understanding and development of these complex programs included participation in Eurosmart’s Healthcare Fraud White paper, presentation to the US Subcommittee on Health on solutions to combat healthcare waste, fraud and abuse; and membership of the Identity Ecosystem Steering Group formed by the National Strategy for Trusted Identities in Cyberspace.

Government

90% of passports will have a smart chip by 2016.

Source: IMS research

80 programs worldwide.

80% of passports will have a smart chip by 2016.

Source: IMS research

Innovation is a key part of our offer, helping governments to streamline their services and achieve cost controls.

For public authorities, eGovernment is a powerful way of improving the services they offer to citizens as well as making productivity gains. Gemalto is a leading player in this field: our solutions and services are deployed as part of projects worldwide. Innovation is a key part of our offer, helping governments to streamline their services and achieve cost controls.

Our integrated solutions combine a wide and distinctive range of technologies, platforms, software and services:

- eDocuments with physical, visual, and electronic security for ePassports, eID cards, Residence permits, eHealthcare cards, eDriving Licenses and Vehicle Registration Certificates.
- Enrollment equipment integrating biometric technology.
- A personalization and issuance platform handling very large volumes and compatible with online services.
- eIdentification solutions including mobile terminals and automated border control gates.
- Identity Provider services, enabling online authentication, centralized signature and identity federation with integrated PKI and mobile ID platforms.

For public authorities, eGovernment is a powerful way of improving the services they offer to citizens as well as making productivity gains. Gemalto is a leading player in this field: our solutions and services are deployed as part of projects worldwide. Innovation is a key part of our offer, helping governments to streamline their services and achieve cost controls.

Our integrated solutions combine a wide and distinctive range of technologies, platforms, software and services:

- eDocuments with physical, visual, and electronic security for ePassports, eID cards, Residence permits, eHealthcare cards, eDriving Licenses and Vehicle Registration Certificates.
- Enrollment equipment integrating biometric technology.
- A personalization and issuance platform handling very large volumes and compatible with online services.
- eIdentification solutions including mobile terminals and automated border control gates.
- Identity Provider services, enabling online authentication, centralized signature and identity federation with integrated PKI and mobile ID platforms.

Innovation is a key part of our offer, helping governments to streamline their services and achieve cost controls.

For public authorities, eGovernment is a powerful way of improving the services they offer to citizens as well as making productivity gains. Gemalto is a leading player in this field: our solutions and services are deployed as part of projects worldwide. Innovation is a key part of our offer, helping governments to streamline their services and achieve cost controls.

Our integrated solutions combine a wide and distinctive range of technologies, platforms, software and services:

- eDocuments with physical, visual, and electronic security for ePassports, eID cards, Residence permits, eHealthcare cards, eDriving Licenses and Vehicle Registration Certificates.
- Enrollment equipment integrating biometric technology.
- A personalization and issuance platform handling very large volumes and compatible with online services.
- eIdentification solutions including mobile terminals and automated border control gates.
- Identity Provider services, enabling online authentication, centralized signature and identity federation with integrated PKI and mobile ID platforms.
 Enterprises experienced 174 million compromised records due to network breaches in 2011.

Source: Verizon Data Breach Investigations report
Enabling secure payment transactions
Gemalto M2M solutions have been used by VeriFone to power over 5 million POS systems, and recently to launch the industry’s first 4G version. Gemalto’s TSM solution secures the platform for ISIS, the extensive mobile commerce venture in the US, enabling VeriFone’s payment devices via NFC.

Smart, secure, robust solutions
Gemalto M2M turns objects into manageable assets, making devices at the edge an integral part of the enterprise. Thousands of industrial applications benefit from M2M technology through improved efficiency or new business opportunities. M2M already plays a key role in industries such as automotive, utilities, healthcare, payment, security, logistics and transport.

Industries using M2M need to ensure that their solutions are secure from attacks and can rely on the integrity of data. Our security technology integrated in MIMs, modules and services safeguards access to machine communications and networks. We offer a wide range of fully certified, high-quality solutions that are easy to implement. Optimized for demanding M2M environments, our modules and MIMs are also highly durable, withstanding extremes of temperature, moisture, heat and vibration so that they can remain in service for many years.

In addition, we provide the software and services to better manage M2M communication solutions and enable intelligent, flexible applications. To enable worldwide integration, our offer is complemented by security solutions, consulting and support, from design and delivery to life-cycle management.

These solutions serve as a solid foundation for our clients to establish and expand their M2M business with ease and confidence.

Automotive
Automotive customers rely on us to enable secure high-speed LTE connectivity so that end-users can enjoy innovative ‘infotainment’ solutions on the road while their vehicles meet requirements for new safety regulations such as eCall and ERA/Glonass. Gemalto’s embedded 4G capabilities can also improve customer relationship management offering new services to end-users and the community.

Health
Our comprehensive M2M technology provides answers to the challenges of modern healthcare systems enabling improved mobile services through solutions that work out of the box. Our modules, security solutions and application enablement platform are used to connect doctors to patients, helping them to monitor portable medical device data from anywhere in the world in real-time. This improves care, saves time, lowers costs and also simplifies medical reporting procedures so that people can get on with their daily lives.

Logistics and transport
In logistics, our technology is used to track, trace and constantly monitor assets and fleets. This helps end-users to better manage risk and to safeguard against theft and spoilage in the cold chain. It also enables route optimization that saves fuel costs as well as wear on vehicles. Our application enablement platform simplifies the development of tracking applications by providing common M2M functionalities such as location-based services and alarming.

Smart energy
We help utilities to manage their resources in real-time according to actual supply-and-demand by enabling secure access to remote meters and distribution points. Our security solutions restrict hacking attempts and help customers meet upcoming government regulations for security in smart grids.

By 2020 there will be 12 billion mobile connected devices.

Source: GSMA

12bn

12

Machine-to-Machine

Bringing intelligence to devices and assets

The Machine-to-Machine (M2M) communication market is at an early stage of maturity, offering large potential for growth. While current uptake is encouraging, complexity and a highly fragmented value chain present challenges for even faster adoption.

The M2M value chain comprises device manufacturers, connectivity and service providers as well as systems integrators, each serving a diverse set of markets with their own business expertise. For success, device manufacturers must be able to connect to networks globally and access legacy and future technologies. Connectivity providers seek solutions to meet varied service agreements for business critical processes. Systems integrators need tools for swift development of M2M applications, while service providers need scalable solutions for global deployments.

Serving these markets successfully requires highly specialized product offers from each part of the ecosystem as well as a coherent overall technology portfolio.

Gemalto provides solutions to these challenges. Together with our proven security solutions, our unique M2M offer provides all the necessary components to simplify and enable the internet of things. Our portfolio includes smart cellular communication modules, secure Machine Identification Modules (MIMs), subscription management services and an application enablement platform.
Making the most of mobility

Mobile communication is in a new phase with vast numbers of subscribers, faster access to data and massive growth in applications. Data volumes are growing exponentially with the rapid uptake of smartphones and tablets. This is pushing demand for next generation networks such as LTE, with faster connections, new applications and an excellent customer experience. And the number of mobile connected devices is rising so fast that by 2020 they will number some 12 billion. All told, these developments are creating huge opportunities for operators.

The mobile handset is already at the center of many people’s social and administrative lives, providing innumerable changes. Amongst these, the boundaries between eCommerce and mCommerce are blurring, with people browsing and shopping with many different devices. As a result, advertisers, transport authorities, governments, banks, retailers and entertainment companies see all developing mobile screen touchpoints. So operators are becoming strategic mediation channels between these providers and their subscribers.

Gemalto enables carriers to position themselves in this new value chain with a wide range of software, services and personalized secure devices. These help our clients develop new user experiences and incremental revenues; optimize networks and reduce costs. Adaptable to every need and all handsets, high-end or low, they help to ensure that end-users’ mobile experiences are as personal, secure and convenient as possible.

By the end of 2012 there were 6.8 billion mobile subscribers.

Source: GSMA

Near-Field Communication
NFC technology means simplicity for day-to-day transactions involving payments, transport ticketing and loyalty programs. By building credit/debit card services and a travel ticket app into a SIM card, we’re putting convenient payment systems into users’ cellphones.

Increasing opportunities
Mobile Financial Services and NFC
More and more people are accessing financial services via their handsets, and with our experience not only in mobile communications, but also in banking, authentication, transport and retailing, we offer a complete range of applications and services in this area.

For example, we enable people to use their handsets to pay for goods and services both in-store and online. We also help banks to deliver convenient and comprehensive mobile services for their users, strengthening customer relationships while reducing costs. In developed markets this enables them to introduce numerous services in a single mobile wallet via the handset. In developing markets, they can deliver banking services at lower costs, without branches or internet coverage.

By incorporating credit/debit card services and other applications into a SIM card, we are enabling people to use contactless NFC technology in their cellphones for payments, transport ticketing, loyalty programs and more. And in our role as a Trusted Service Manager (TSM), we enable Mobile Network Operators (MNOs), banks and service providers to deploy these solutions securely and seamlessly.

Operator Billing
Mobile commerce needs a variety of payment methods, and our billing solutions offer device manufacturers, application stores, online communities and eCommerce players an ideal means of collecting revenues.

Machine-to-Machine
A major wave of mobile growth is set to come from connected devices, and our solutions help operators offer their customers secure machine communication services in fields such as smart grids, automotive and mHealthcare (see page 13 for more details).

Delivering valuable services
Mobile Marketing Services
We help operators to use the mobile as a media channel which they can leverage both to build their own customer relationships through highly targeted communication and to help brands engage with consumers on their most personal device. With our solutions, we enable them to achieve wide reach, respectful dialogue and real interactivity with subscribers.

This enables them to deploy efficient, innovative strategies that build customer loyalty and so develop long-term revenues.

Personal Cloud Services
Users expect their digital content and services to be with them everywhere. We ensure they can back up, manage and share their data on any platform – mobile, computer or Cloud – and link it to social networks. Our solutions work on more than 1,000 devices and manage over 3 billion contacts.

Mobile Identity
We let people use their phones to securely approve payments, sign documents and prove who they are in the online world. In certain countries our offer includes the deployment of official government identities.

Optimizing the network
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 wide range of new applications.

Roaming Services
With the increase in data roaming, assigning users to preferred networks when abroad can make a real difference to MNO costs. Our solutions deliver high traffic-steering rates and ensure carriers can seamlessly connect subscribers to their preferred partners. We also help operators to increase their roaming footprint with Wi-Fi or multiple International Mobile Subscriber Identity (IMSI) alternatives and to ensure that their subscribers get continuity of service when travelling.

Device Management
MNOs facing growing complexity of handsets and increasing use of applications, while subscribers want simplicity, need to solve this issue. Our solution helps operators manage seamless set-up for mobiles throughout their lifecycle.

6.8 bn
Our global presence

Serving our clients worldwide

Gemalto’s 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 106 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.

Our company

| Nationalities of our clients | 190 |
| Nationalities of our employees | 106 |

Our presence

| Sales and marketing offices | 83 |
| Personalization facilities | 31 |
| Production sites | 17 |
| R&D centers | 13 |

Revenue 2012

| North and South America | 51% |
| Europe, CIS, Middle East and Africa | 27% |
| Asia/Pacific | 22% |

Headcount 2012

| North and South America | 29% |
| Europe, CIS, Middle East and Africa | 27% |
| Asia/Pacific | 22% |

We’re here to help

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 130 sites and offices all over the world. You can find full details at www.gemalto.com.

Blog

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

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