Gemalto invests in Serverside Group,
the world leader in personalizing bank cards with digital images generated by end users

Amsterdam, November 3, 2009 - Gemalto (Euronext NL0000400653 - GTO), the world leader in digital security, today confirmed that it has subscribed to a capital increase in Serverside Group, with an option to potentially acquire the company at a later date. Gemalto has also entered into a worldwide distribution agreement with Serverside. Gemalto will consolidate Serverside's results as of September 2009. The terms of the transaction were not disclosed.

Serverside's software-as-a-service (SAAS) platform, AllAboutMe™, enables custom images and designs to be uploaded via a website and then processed by the participating banks' supply chain. AllAboutME delivers robust ROI to card issuers by creating a personal bond between the consumer and the card. This bond means the personalized card stays "top of wallet", and both card usage and average spend increase. Similarly, Serverside technology enables small associations, groups or companies to compose their own "affinity" and co-branded cards.

Serverside Group was founded in 2003 by Adam and Tom Elgar, who will continue to manage the business going forward. Serverside employs approximately 45 people in offices in the UK, USA and New Zealand.

Olivier Piou, Chief Executive Officer of Gemalto, stated: "This new bolt-on acquisition expands our software and services offering in the banking and loyalty arena. In addition, we will be able to leverage the Serverside platform in our Identity and Access Management service business, towards custom services to enterprises in particular. Serverside's software-as-a-service business model is in perfect fit with our next phase of development strategy."

"We have a high regard for Serverside's approach to business, focusing on consumer needs and ease of use" commented Philippe Cambriel, Executive Vice President for Secure Transactions at Gemalto. "By adding innovative marketing tools to the payment instruments package, they enable financial institutions to clearly improve the performance of their card portfolio"

Adam Elgar, Founder and CEO of Serverside Group, added "We have built a strong international presence and a scalable business model. Gemalto's investment provides us with growth capital to aggressively develop both our technology and market share".

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About Serverside Group

Founded in 2003, Serverside Group is the global technology leader in digital card design, and a provider of innovative software solutions to issuers, personalization bureaus and card producers.

Serverside has built a market-leading position by running more than 1,000 card programs through its network of approximately 200 card issuers in 23 countries. Its clients include RBS Group, Banco Sabadell, ING, Permanent TSB, ANZ, BMW, KBC, Fortis, Eurobank, First National Bank Omaha and Heritage Building Society.

Serverside Group is headquartered in London and has offices in New York, Chicago and Auckland.
www.serversidegroup.com

About Gemalto

Gemalto (Euronext NL 0000400653 GTO) is the world leader in digital security with 2008 annual revenues of €1.68 billion, and 10,000 employees operating out of 75 offices, research and service centers in 40 countries.

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

Gemalto delivers on the growing demands of billions of people worldwide for mobile connectivity, identity and data protection, credit card safety, health and transportation services, e-government and national security. We do this by supplying to governments, wireless operators, banks and enterprises a wide range of secure personal devices, such as subscriber identification modules (SIM), Universal Integrated Circuit Card (UICC) in mobile phones, smart banking cards, smart card access badges, electronic passports, and USB tokens for online identity protection. To complete the solution we also provide software, systems and services to help our customers achieve their goals.

As the use of Gemalto's software and secure devices increases with the number of people interacting in the digital and wireless world, the company is poised to thrive over the coming years.

For more information please visit www.gemalto.com.