

## **Al Bilad Customers In Saudi Arabia Receive New Banking Cards Instantly with Gemalto's Solution**

**Cards & Digital ID World Middle East, Abu Dhabi - May 16, 2012,** Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces that Al Bilad Bank, a Shariah-based financial organization, is deploying the [Dexxis Instant Issuance](#) solution for EMV payment cards in over 120 branches throughout Saudi Arabia. Gemalto delivered its unique end-to-end solution encompassing EMV DDA\* high-end security smart cards, on-the-spot card personalization and issuance solution as well as full services and support. The complete package enables Al Bilad to issue up to 2,000 cards per day.

Gemalto's intuitive solution is customized in Arabic language and easy to use, allowing staff at Al Bilad branches to instantly issue new cards to any customer in less than three minutes. By eliminating the need for courier services, Al Bilad guarantees that all cards are delivered in person, while also optimizing costs. The Gemalto solution uses the Evolis Dualys card printer which encodes both chips and magnetic stripes and also embosses the card body with the holders' personal data managed by Dexxis.

Al Bilad can seamlessly integrate the card solution into its existing IT infrastructure and scale it according to individual branch requirements. The advantage of face-to-face delivery enables the bank to adapt card services to each customer's lifestyle: a personalized rewards program provides discounts on purchases relevant to their interests including hotels, sports clubs and spa.

*"We have already successfully been issuing EMV debit cards from over 120 of our branches using Gemalto's instant issuance solution and will soon be extending it to credit cards as a next step," said Rashed abdullah Al-Othman, Chief Information Officer, Al Bilad. "The personal nature of this enhanced delivery system also allows us to build stronger relationships with our customers and simplify the migration from magstripe to EMV cards."*

*"Al Bilad branches represent the future in banking where immediate card issuance and personalized services provide the ultimate in customer convenience," added Emmanuel Payraud, VP Sales, Gemalto. "All the way through the project, Gemalto worked closely with Al Bilad so that we could create a bespoke solution, as their needs evolved. We are committed to supporting our customer extend on-the-spot services throughout all of its branches."*

\*Dynamic Data Authentication (DDA) cards use dynamic security features. They help reduce fraud by detecting counterfeit and duplicate cards and brings the highest level of protection.

## About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in digital security with 2011 annual revenues of €2 billion and more than 10,000 employees operating out of 74 offices and 14 Research & Development centers in 43 countries.

We are at the heart of our rapidly evolving digital society. Billions of people worldwide increasingly want the freedom to communicate, travel, shop, bank, entertain and work – anytime, everywhere – in ways that are convenient, enjoyable and secure. Gemalto delivers on their expanding needs for personal mobile services, payment security, identity protection, authenticated online services, cloud computing access, eHealthcare and eGovernment services, modern transportation solutions, M2M communication,.

Gemalto develops secure software that runs 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. We innovate so that our clients can offer more ways of enhancing the convenience and security of their end-users' digital lives.

Gemalto is thriving with the growing number of people using its software and secure devices to interact in the digital and wireless world.

For more information visit [www.gemalto.com](http://www.gemalto.com), [www.justaskgemalto.com](http://www.justaskgemalto.com), [blog.gemalto.com](http://blog.gemalto.com), or follow @gemalto on Twitter.

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