



## Gemalto Supports "la Caixa" in Spain's First Large Scale Deployment of Contactless EMV Payment

Amsterdam, May 31, 2012, Gemalto (Euronext NL0000400653), the world leader in digital security, announces that "la Caixa", one of Spain's largest retail banks with over 10 million customers, is deploying Optelio contactless EMV cards for the country's first large scale deployment of contactless payment. Gemalto is providing full set of personalization and production services at Gemalto's local facility to support "la Caixa's" strategy to roll out one million contactless cards in Barcelona by the end of 2012.

The Gemalto card will enable "la Caixa's" customers to experience the speed and convenience of contactless transactions – waving or tapping the card at the reader - for small purchases up to €20, while a PIN code will also be used to authorize higher value transactions. With this new payment service, "la Caixa" is driving contactless card innovation in Spain and can offer new services to its 10.4 million customers. The solution will also enable the bank to penetrate the cash market and benefit from increased transaction volumes.

"la Caixa" chose Barcelona to continue its long term strategy to migrate its entire card portfolio to contactless technology throughout Spain by the end of 2015. To underpin this vision, the bank is simultaneously creating an infrastructure with 15,000 merchants equipped with contactless payment terminals and 500 ATMs featuring built-in contactless readers.

Gemalto has supported "la Caixa" for the past 20 years. With personalization and production facilities in Barcelona and a highly experienced team, Gemalto has been the choice of "la Caixa" to ensure the smooth deployment of new payment solutions to their customers. Gemalto as preferred technical partner has provided its reliable and field proven Optelio card range as the perfect fit for this latest deployment.

"With this new deployment, "la Caixa" is positioning itself at the forefront of innovation," commented Gabrielle Bugat, Senior Vice President of Secure Transactions at Gemalto. "They are setting up the contactless ecosystem which will help educate and prepare the market for NFC mobile payment and Gemalto is committed to supporting "la Caixa" in its long term strategy."

"la Caixa" is the leading financial group in Spain, with 26,786 employees, 5,172 branches (the largest network in the Spanish financial system), 7,979 ATMs and a leading position in on-line banking through Línea Abierta (with 7.1 million customers), mobile phone banking (more than 2.5 million customers, the highest number of financial service users in Spain) and electronic banking (10.3 million cards in circulation).

"la Caixa", of which Isidro Fainé is the Chairman and Juan María Nin is Chief Executive Officer, stands out at sustained innovation in retail banking services. Last year it was awarded the prize for the world's most innovative bank at Global Banking Innovation Awards, sponsored by the Bank Administration Institute and Finacle.

## **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, www.justaskgemalto.com, blog.gemalto.com, or follow @gemalto on Twitter.

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