



Gemalto Expands Mobile Payment Software Solution with Western Union's International Remittance Service

Amsterdam, September 25, 2012 – Gemalto (Euronext NL0000400653 GTO), the world's leader in digital security, today announced the expansion of its mobile payment software solution to include the Western Union Money Transfer® service. Gemalto's LinqUs Mobile Payment Platform has been certified through Western Union's Mobile Vendor Program to offer end users new options to send and receive money across borders with their mobile phone. This expanded solution is available now to operators and financial institutions worldwide to help them meet the growing demand for mobile remittance services. According to Informa Telecoms¹, the number of users of mobile international money transfers is expected to increase tenfold by 2016, topping 304 million.

The expansion of its mobile payment software solution builds on Gemalto's expertise in mobile security, integration capabilities and strong track record of 70 mobile financial services deployments across the world. With this added service, operators and financial institutions can leverage Western Union's global network of approximately 510,000 agent locations in 200 countries and territories and facilitate Mobile Money Transfers after individually contracting with Western Union to offer the service.

"International remittances are critical to the livelihood of families and communities in many developing markets, and we're aiming to make it available to all by building the bridge to the mobile device," said Jean-Claude Deturche, Gemalto Senior Vice President Mobile Financial Services. "Working with Western Union means we can support our customers to effortlessly introduce convenient and reliable mobile money transfer services from virtually anywhere in the world."

Gemalto's best-in-class software solutions, innovative vision and unique security technology are at the heart of a wide range of Mobile Financial Services, including mobile banking, mobile payment, mobile money, and mobile NFC for proximity payments. Gemalto's portfolio of software applications, secure devices and services is designed to provide service providers with an end-to-end approach to deploying new consumer services with secure and flexible access anytime, anywhere.

¹ Informa telecoms & media Report 2011 (Dec): M-Commerce

About Gemalto

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

We are at the heart of the 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 enjoyable and safe. Gemalto delivers on their expanding needs for personal mobile services, payment security, authenticated cloud access, identity and privacy protection, eHealthcare and eGovernment efficiency, convenient ticketing and dependable machine-to-machine (M2M) applications.

Gemalto develops secure embedded software and secure products which we design and personalize. Our platforms and services manage these secure products, the confidential data they contain and the trusted end-user services they enable. Our innovations offer more ways for our clients to enhance the convenience and security of people's digital lives.

Gemalto thrives with the growing number of people using its solutions to interact with the digital and wireless world.

For more information visit <u>www.gemalto.com</u>, <u>www.justaskgemalto.com</u>, <u>blog.gemalto.com</u>, or follow <u>@gemalto</u> on Twitter.

Gemalto Media Contacts:

Kristel Teyras
Europe, Middle East & Africa
+33 1 55 01 57 89
kristel.teyras@gemalto.com

Ernesto Haikewitsch Latin America +55 11 51 05 92 20 ernesto.haikewitsch@gemalto.com Nicole Smith North America +1 512 257 3902 nicole.smith@gemalto.com

Yvonne Lim
Asia Pacific
+65 6317 3730
yvonne.lim@gemalto.com