

PrivatBank in Ukraine Selects Gemalto for Contactless Mobile Payment

Amsterdam, September 27, 2012 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces its selection by PrivatBank to provide [Optelio contactless stickers](#) for Ukraine's first commercial mobile payment deployment. PrivatBank, the nation's largest commercial bank serving over 18 million customers in the country, will enable consumers to experience this innovative and convenient payment means using any mobile handset. Optelio stickers are available at all PrivatBank branches, and the bank is also distributing the stickers through retailers to increase ease of availability to accelerate market penetration.

Gemalto's Optelio contactless sticker is a microprocessor-based secure personal device that enables PrivatBank to provide its existing customers with an additional payment option on their favorite device: their mobile phone. Optelio has been designed to work on any handset model, combining diminutive size with the highest communication performance at point-of-sale terminals that are contactless ready. PrivatBank customers simply attach the sticker to their mobile phone in order to securely use the contactless feature for small amount purchases. Gemalto also provides full personalization service, from the secure installation of confidential payment credentials onto the sticker through to customized packaging. The Optelio contactless sticker has achieved MasterCard certification and complements a full set of Gemalto products and services already available for contactless payment.

"Gemalto's experience in delivering contactless payment solutions for mass market deployments around the world is unrivaled," said Nikita Volkov, PrivatBank's vice-CEO. *"This know-how and the high standard of Gemalto's sticker solution made it the ideal choice in helping our customers become more accustomed to the new payment method. In the longer term, this will help us to prepare the market for mobile NFC, with the sticker being a first towards mobile contactless payment."*

"Moving to contactless is more than just changing the technology, it is also changing the long-standing consumer habits" added Jean-Paul Ternisien, Senior Vice President at Gemalto. *"PrivatBank is a financial leader with its sight firmly set on improving the payment experience for its customers, using the most innovative developments in technology. Gemalto's Optelio solution offers a cost-effective option to quickly deploy mobile contactless payment services to PrivatBank's existing customers."*

About PrivatBank: International banking group "PrivatBank" serves over 22 million corporate and retail customers in 12 countries around the world, including Russia, Georgia, Italy, Latvia, Portugal, China, United Kingdom, Cyprus, Germany, Spain, Kazakhstan. PrivatBank was recognized as "Bank of the year 2011" in Ukraine (The Banker Awards). In the ranking of the top 1000 world banks PrivatBank entered in the top 10 of the largest banks in Central and Eastern Europe. PrivatBank is also included in the top-10 rated banks in the CIS "RIA Ranking".

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, 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 www.gemalto.com, www.justaskgemalto.com, blog.gemalto.com, or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

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