

Gemalto and Standard Chartered Bank Announce First Large Scale Rollout of Display Payment Cards

Amsterdam, November 15, 2012 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, and Standard Chartered Bank, a leading financial institution, announce the first large scale rollout of a display card solution in Singapore. Jointly developed with Nagra ID Security, Gemalto's [Ezio onCard PAD & PAY](#) is an innovative two-in-one device with a small LCD display combining EMV payment, One-time Password (OTP) and transaction signing for e-banking. As part of an end-to-end offering, Gemalto is also providing the authentication server, card personalization, fulfillment and project implementation for Standard Chartered Bank. Card personalization in particular is performed in Gemalto's own certified banking facilities, providing the same high level of security as handling EMV payment cards.

Ezio onCard PAD & PAY combines Gemalto's expertise in both payment cards and tokens, cumulating in the creation of an innovative converged product that brings a richer experience to Standard Chartered Bank's customers. Available in three configurations – standalone token card, token card with ATM cash withdrawal, or token card with ATM cash withdrawal and credit card – users can select their preferred option. This promotes card usage and top-of-wallet consideration.

Standard Chartered is a leading international banking group with a strong presence in Asia, Africa and the Middle East. Available to all its customers, the card is launched in Singapore and is in line with the Monetary Authority of Singapore's requirements for customers who make use of online banking to utilize new security tokens that are enhanced with Transaction Signing ability from January 2013. In the near future, Standard Chartered is also looking to include contactless functionalities in the token cards.

"At Standard Chartered, our number one priority is to safeguard our customers' interests. The introduction of Gemalto's Ezio onCard PAD & PAY is a tangible example of how the bank converts technological possibility into market-leading capability," said Trevor Haeger, Chief Information Officer, Standard Chartered Bank. *"We are relentlessly improving our security to be ahead of the game and ensure that our customers continue to enjoy banking safely through our outstanding internet and mobile channels."*

"Ezio onCard PAD & PAY end-to-end solution captures the key elements for compelling user adoption - increased trust, portability and ease of use," commented Tan Teck Lee, Chief Innovation & Technology Officer and President of Gemalto Asia. *"Gemalto is in a unique position, thanks to its expertise and experience, to provide an end-to-end offer that includes consultancy, manufacturing, personalization, fulfillment and servers, to specifically meet Standard Chartered Bank's requirements and ensure a smooth product launch."*

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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