

Gemalto delivers Svyaznoy Bank in Russia with prepaid card services

Amsterdam, The Netherlands – December 18, 2012 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces that Svyaznoy Bank is deploying the first large scale prepaid card offer for its customers in Russia. The Gemalto prepaid solution is certified by MasterCard and Visa and combines rigorous security with outstanding consumer appeal. This card is associated with MasterCard and Visa and can be processed at any location that accepts these payment applications.

Svyaznoy Bank is a full-service, federal-scale business that has one of the most widespread service networks in Russia. In addition to thirty five of its own branches in large cities, the bank's partnership with Svyaznoy Group allows it to offer services at more than 3,000 points-of-sale based in Svyaznoy mobile communication centers throughout Russia. The prepaid card will be distributed via both networks, alongside a number of other sales channels. As a result, it will deliver significant commercial benefits, including attracting new customers, raising the bank's profile, and creating an additional revenue stream.

"Gemalto has the wide-ranging capability necessary to respond quickly to Svyaznoy Bank's requirements for large scale deployment," commented Evgeniy Davidovich, Deputy to CEO of Svyaznoy Bank. *"As Svyaznoy Bank grows quickly across Russia, we need a partner with the product breadth and high level of service to ensure that our new prepaid cards strengthen customer loyalty, attract new business and raise awareness of our company."*

"Svyaznoy Bank is a very progressive and innovative enterprise," added Jean-Paul Ternisien, Senior Vice President at Gemalto. *"Prepaid solutions clearly encourage the unbanked to use card-based payments, and this new service will support Svyaznoy Bank in sustaining high growth."*

Gemalto's prepaid card service can encompass every stage of the process, from design and production of the card and its packaging, right through to point-of-sale fulfillment. The company's unique secure personalization center provides a certified EMV environment that fully complies with the major international payment schemes. Utilizing a range of security techniques such as tamper evident seals, Gemalto also has the capability to apply unique serial numbers and barcodes to the outside of the packaging.

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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