



Payments partners confirmed for GSMA's NFC Experience

CaixaBank, Gemalto, Telefónica and Visa Europe deliver contactless mobile payments experience at MWC 2013

Amsterdam, 18th February 2013: As part of the new NFC Experience at Mobile World Congress, four partners have come together to deliver a mobile contactless payment experience.

CaixaBank, Gemalto, Telefónica and Visa Europe will deliver a payments application which will be offered to 3,500 delegates at Mobile World Congress, taking place February 25-28th in Barcelona. The app, developed by Telefónica Digital, will allow delegates to make mobile contactless payments using a pre-paid card especially developed for mobile payments, which has been enabled to work with Visa's contactless payment technology. The card is issued by MoneyToPay, the new subsidiary for the prepaid business created by CaixaBank.

Delegates will experience the service on an Xperia™ smartphone provided by Sony Mobile Communications, and using wallet technology developed by Telefónica Digital.

The app will come pre-loaded with €15, allowing delegates to make payments at contactless payment terminals across the Fira Gran Via. In addition, the app will allow payments at any of the 16,000 Visa contactless payment terminals in stores, commercial centres and city markets, as well as 700 taxis installed by CaixaBank around Barcelona.

"The GSMA is excited to launch the NFC Experience for Mobile World Congress 2013, as it provides attendees with the opportunity to experience first-hand the potential that NFC technology holds both throughout the Mobile World Congress venue and in Barcelona," said **Michael O'Hara**, Chief Marketing Officer, GSMA. "We hope that all attendees will take the opportunity to experience the many benefits of NFC, from venue access to retail transactions to transport and much more."

Sandra Alzetta, Senior Vice President at Visa Europe, said: "Contactless transaction numbers quadrupled across Europe in 2012 and will quadruple again this year. In the UK there are now more than 2.5 million contactless transactions every month. There is a natural evolution from contactless cards to mobile devices and we've seen a fantastic response from the markets where this kind of service is commercially available."

Miguel Ángel Pozuelo, head of new product and service development from CaixaBank said: "Innovation strategy is crucial for CaixaBank and the development of new payment products aimed at giving answers to all kinds of needs coming from its 13 million clients. Indeed, CaixaBank has promoted the creation of Money to Pay, Spain's first electronic money operator exclusively for the prepaid card sector, in order to boost new payment methods linked to technological development, such as NFC mobile devices and online wallets."

"Bustling with activity and people jumping from meetings to demonstrations, MWC is the perfect environment for experiencing the speed and convenience of contactless services", said **Jean-Claude Deturche**, Senior Vice President Mobile Financial Services at Gemalto. "Gemalto is at the heart of 50 mobile NFC projects, with many of the world's leading Mobile Operators, Banks, Retailers, Transport Operators and Service Providers. Global adoption is on its way with payment being one of the pillar services in the NFC ecosystem."

Fernando Abella, Head of Telefónica Digital Spain, said: "Wallet technology from Telefónica Digital will enable our customers to perform payments with their mobile phone easily and securely. Telefónica is committed to delivering mobile payment capabilities to its customers all around Europe, including launching commercial NFC services in key markets such as Spain."

The market potential for NFC is significant - nearly 1.5 billion SIM-based handsets will have been sold worldwide between 2010 and 2016, supporting transactions of more than \$50 billion globally over the same period*, and momentum is growing. Further, the deployment of NFC-ready point of sale terminals is set to expand dramatically, growing from 3.9 million in 2011 to 43.4 million in 2017, with 53 per cent of all point of sale terminals worldwide being NFC-ready**.

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*Source: Strategy Analytics

**Source: Berg Insight

Further information: about the NFC Experience at Mobile World Congress 2013

As part of the new NFC Experience at Mobile World Congress, the GSMA will showcase an integrated range of mobile NFC services. Attendees with NFC-enabled handsets will be able to take advantage of NFC technology at locations throughout the Fira Gran Via and in the city. NFC touch points will be abundant throughout Congress, rewarding those who 'tap' with instant access to information such as downloads on the conference sessions and keynotes, as well as information on restaurants and tourist attractions around Barcelona itself. The NFC Experience features:

- **NFC Centre** – A dedicated zone in the heart of Congress Square will be one of the key locations to visit and see NFC-enabled handsets and their capabilities as well as gaining information on the NFC ecosystem, NFC smart posters, NFC partner pods and a dedicated NFC support function;
- **NFC Interactive Zones** - More than a dozen NFC Interactive Zones will be located along the walkways, entrances and exhibition halls of Fira Gran Via. Comprising a series of linked smart posters, attendees can use their NFC-enabled handsets to access exhibitor directories, venue information, nearby conveniences and many other useful services offered during Mobile World Congress;
- **Barcelona City NFC Locations** - Strategic NFC touch points will be available at the airport, key hotels, selected restaurants and central tourist locations and attendees can take a taxi and pay for goods in select shops with NFC; and
- **Virtual NFC Badge** – During registration, attendees with NFC-enabled handsets (Android 4 and above or Windows Phone 8 operating system) can opt into the NFC Experience and get full show entry with it and their physical badge, but without the need to repeatedly present a physical photo ID to gain access to the venue.

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 enable our clients to offer trusted and convenient digital services to billions of individuals.

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.

Gemalto Media Contacts:

Peggy Edoire
Europe, Middle East & Africa
+33 4 42 36 45 40
peggy.edoire@gemalto.com

Nicole Smith
North America
+1 512 758 8921
nicole.smith@gemalto.com

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

Ernesto Haikewitsch
Latin America
+55 11 51 05 92 20
ernesto.haikewitsch@gemalto.com

About Visa Europe

Visa Europe is a payments technology business owned and operated by member banks and other payment service providers from 36 countries across Europe.

Visa Europe works at the forefront of technology to create the services and infrastructure which enable millions of European consumers, businesses and governments to make electronic payments. Its members are responsible for issuing cards, signing up retailers and deciding cardholder and retailer fees.

Visa Europe operates a high volume, low cost business model that provides services to its members. Its surplus is reinvested into the business and used to improve capital and reserves. In the last six years, Visa Europe has invested over €1 billion in new technology and infrastructure.

There are 466m Visa cards in Europe while €1 in every €6.75 spent in Europe is on a Visa card. Almost 80% of Visa Europe's business is on debit cards and, in the year to September 2012, over €1 trillion (€1.02tr) was spent on Visa debit cards. Annual online spending on Visa cards in Europe topped €200 billion (€202bn) for the first time in this period and now accounts for more than 20% of Visa Europe's processed business.

Since 2004, Visa Europe has been independent of Visa Inc. and incorporated in the UK, with an exclusive, irrevocable and perpetual licence in Europe. Both companies work in partnership to enable global Visa payments. As a dedicated European payment system Visa Europe is able to respond quickly to the specific market needs of European banks and their customers - cardholders and retailers - and to meet the European Commission's objective to create a true internal market for payments.

For more information, please visit www.visaeurope.com

Eleanor Orebi Gann | Head of Technology and Business PR | Corporate Communications | **Visa Europe** | T +44 (0) 207 795 5291 | M +44 (0) 7435 764 482 | @almostalady | www.visaeurope.com

About CaixaBank

CaixaBank is an integrated financial group, with a banking business, insurance operations and investments in international banks. It is the leading retail bank in Spain, where its financial operations date back more than 100 years. It places strong emphasis on growth, both domestic and international, supported by proven experience in banking sector investments and its characteristic prudence.

CaixaBank group aims to create a universal banking model that provides personalized, high-quality and innovative services that are suited to the needs of its more than 13 million customers. The sales staff at CaixaBank's extensive network of branches are at the heart of relations between the bank and its customers, supported by an efficient and forward-looking multi-channel distribution system. CaixaBank is currently the

leading operator in online banking, mobile banking (over 3 million customers, the largest number of financial services users in Spain) and electronic banking (with more than 12.5 million cards).

About Telefónica Digital

[Telefónica Digital](#) is a global business division of Telefónica. Its mission is to seize the opportunities within the digital world and deliver new growth for Telefónica through research & development, venture capital, global partnerships and digital services such as cloud computing, mobile advertising, financial services, M2M and eHealth. It is also driving innovation in over the top communications under a new umbrella brand called TU and in Big Data through Telefónica Dynamic Insights.

Telefónica Digital will deliver these new products and services to Telefónica's 314 million customers as well as entering new markets. It is headquartered in London with regional centres in Silicon Valley, Sao Paulo, Spain and Tel Aviv. Jajah, Terra, Media Networks Latin America, 48 and giffgaff are all managed under the Telefónica Digital umbrella.

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José María Hoyos Melendre | Telefónica S.A.

Dirección de Comunicación Corporativa | Press Office

Tel. +34 91 482 87 85 | M +34 619 34 96 99
josemaria.hoyosmelendre@telefonica.com