

## Gemalto deploys first contactless cards in Latvia for SEB

**Amsterdam, June 20, 2013** - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is providing SEB Latvia with [Optelio payment cards](#) to deliver the speed and convenience of contactless transport to schoolchildren and seniors in the city of Jelgava, Latvia. The SEB Group is a leading North European financial services group for 400,000 corporate customers and institutions and 5 million private customers. The card, issued by SEB Latvia on behalf of the Jelgava county government, enables speedier boarding and cash-free travel on local buses. Ultimately, the multi-application card will include contactless payment and will be extended to all of Jelgava's residents. This is the first contactless payment cards ever deployed in Latvia and the Baltic States.

Gemalto's Optelio is a private label payment solution compliant with the EMV standard, which enables the seamless addition of new applications over time. Students are able to pay at school canteens, vending machines or at any city facilities, using standard, contactless EMV point-of-sales terminals. Parents can credit the SEB prepaid account at bank branches or online, and set limits on daily expenditure.

*"Gemalto was the only provider able to offer a proven, EMV-compliant solution that met the stringent requirements of the city and county government,"* said Ieva Tetere, Member of the Board for SEB Latvia. *"This project also highlights the sheer speed with which Gemalto can deploy EMV-compliant contactless schemes. In the future, the extension of this program to the Jelgava's residents will allow the possibility to offer new applications to citizens such as access to public facilities."*

*"By putting innovative contactless technology in the hands of digital natives, SEB has a fantastic opportunity to acquire new customers and establish the principle of paying for goods and services with nothing more than a tap of a card,"* said Jean-Paul Ternisien, Senior Vice President of Secure Transactions at Gemalto. *"It will allow the scheme to develop and grow in any other city, as well as providing the basis for migration to a mobile phone based system in the future."*

The new, innovative SEB card, named the *"E-card - Multifunctional, Personalized Contactless Card"*, received the *Gold Coin 2013* award in the *Services to Private Persons* category. Organized by The Association of Commercial Banks of Latvia, the *Gold Coin Awards* celebrate the innovation leadership of leading financial institutions like SEB and their ability to develop cutting-edge products and solutions for their customers.

## About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in [digital security](#) with 2012 annual revenues of €2.2 billion and more than 10,000 employees operating out of 83 offices and 13 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. We develop secure embedded software and secure products which we design and personalize. Our platforms and services manage these products, the confidential data they contain and the trusted end-user services made possible.

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](http://www.gemalto.com), [www.justaskgemalto.com](http://www.justaskgemalto.com), [blog.gemalto.com](http://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](mailto:peggy.edoire@gemalto.com)

Nicole Smith  
North America  
+1 512 758 8921  
[nicole.smith@gemalto.com](mailto:nicole.smith@gemalto.com)

Pierre Lelievre  
Asia Pacific  
+65 6317 3802  
[pierre.lelievre@gemalto.com](mailto:pierre.lelievre@gemalto.com)

Ernesto Haikewitsch  
Latin America  
+55 11 5105 9220  
[ernesto.haikewitsch@gemalto.com](mailto:ernesto.haikewitsch@gemalto.com)