

Norway's largest bank DNB and mobile operator Telenor select Gemalto for NFC payment service

CARTES Secure Connexions Event, Paris, November 19, 2013 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is providing TSM Nordic, a company owned by Telenor and DNB, with mobile contactless technology for Norway's first mobile NFC payment service. Telenor is Norway's leading mobile operator with three million subscribers in the country and some 150 million worldwide, and DNB is the largest financial services provider with two million customers. Gemalto is providing a comprehensive solution including the multi-customer, shared Allynis TSM Hub as well as comprehensive integration and deployment support to offer Norwegian consumers the convenience of mobile contactless payments, with a rich mix of additional services including coupons, loyalty programs and ticketing. Gemalto's [Allynis Trusted Services Manager \(TSM\) solution](#) is hosted and operated in Gemalto's secure data centers certified by MasterCard and Visa.

The integrated TSM Hub platform is at the heart of the new service, acting as a single connection point from which mobile operators, banks, public transport authorities and other service providers can plug into to provide and manage mobile contactless services across an interoperable eco-system, which is expected to extend across the Nordic region in the longer term.

"Gemalto is an open, competent and reliable partner. We are very satisfied with the management of this complex project which involves several stakeholders. Interoperability between the parties is a key element," said Bjørn Skjelbred, project manager in TSM. *"Their execution of this ambitious program is highly valued as are the problem solving skills."*

"Norway is leading the way in Europe on digital payments, with cash now accounting for already 6% of all transactions," said Jean-Claude Deturche, Senior Vice President of Mobile Financial Service for Gemalto. *"The new multi-tenant service is a significant leap forward - one that can offer a growing range of easily deployed mobile contactless services and will welcome aboard new stakeholders in Norway and beyond."*

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, 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

Pierre Lelievre
Asia Pacific
+65 6317 3802
pierre.lelievre@gemalto.com

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

Ernesto Haikewitsch
Latin America
+55 11 5105 9220
ernesto.haikewitsch@gemalto.com