



Gemalto UpTeq Multi-tenant SIM powers first NFC payment in Ukraine

Amsterdam, January 22, 2014 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has supplied its *UpTeq Multi-tenant* SIM embedded software and product to Kyivstar, the leading Ukranian mobile operator, supporting the country's first ever contactless payment via a mobile phone. Working in conjunction with Kyivstar, Alfa Bank's pilot paves the way for a full commercial launch of NFC mobile payments across Ukraine. Kyivstar is the Ukrainian business unit of VimpelCom Ltd, with a total customer base of over 25 million subscribers.

This first introduction of mobile payments in the country will put new standards of convenience within reach of millions of Kyivstar subscribers. Gemalto's proven *UpTeq Multi-tenant* SIM will enable payment for a host of goods and services with nothing more than the tap of a smartphone. The *UpTeq* SIM design incorporates a unique multi-tenant architecture that facilitates simple and fast on-boarding of new service providers to create a compelling value proposition for mobile operators, banks, transit and loyalty schemes. At present there are an estimated 22,000 contactless payment terminals in Ukraine. Eliminating the need to fumble for the right cash or card, the ground-breaking service from Kyivstar and Alfa Bank will mean Ukrainians can look forward to less stress and shorter queues when paying at shops throughout the country.

"Kyivstar is committed to delivering an outstanding mobile payment experience," said Alexey Kireev, Head of New Business Department at Kyivstar. "Our goal is to continue developing mobile finance products at Kyivstar extensively in 2014. We are glad to be working with one of the world's most trusted partners for NFC."

"NFC technology virtually transforms a smartphone into a fully functional 'mobile purse', which offers Alfa-Bank customers a trendy, ubiquitous payment method," noted Piotr Kaczmarek, Director of Retail Business, Alfa-Bank (Ukraine). « And you may use it anywhere you come across a contactless payment terminal."

"By leveraging Gemalto's NFC technology, Kyivstar and Alfa Bank are pioneering a revolution in the way Ukrainians will pay for goods and services in the years ahead," added Philippe Cambriel, Gemalto President for Europe, Mediterranean and CIS. "With the booming in contactless equipment at the point of sale in the country, this is the perfect timing for mobile payment introduction."

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in <u>digital security</u> 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 <u>www.gemalto.com</u>, <u>www.justaskgemalto.com</u>, <u>blog.gemalto.com</u>, or follow <u>@gemalto</u> 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