



Gemalto and United Nations Federal Credit Union Advance Payments Security with Faster EMV Global Payment Card Issuance

Amsterdam and Long Island City, NY– February 5, 2014 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is enabling United Nations Federal Credit Union (UNFCU) members around the globe to quickly and securely obtain their new Europay-MasterCard-VISA (EMV¹) cards. Through a worldwide network of service centers, Gemalto's *Allynis* Global Issuance services works seamlessly to issue EMV cards from regional centers that are located closest to the cardholder. Previously, UNFCU's cards had been deployed from just one location in North America.

Gemalto, having already delivered more than one billion EMV payment cards to clients worldwide, is making the card issuance service easier and more efficient for UNFCU and all its globally located cardholders. With the *Allynis* Global Issuance services, UNFCU's EMV cards are now produced and distributed from multiple service centers in Europe, the Far East and North America, depending on which has the best proximity to each member's location. The solution reduces delivery times and shipment costs, enables UNFCU members to receive their payment cards when and where they need them.

In 2010, the Long Island City, New York-based UNFCU became the first financial institution in the United States to introduce an EMV credit card. Since adopting EMV, UNFCU has seen lower fraud on its [VISA® Elite](#) and [VISA Azure](#)² credit card portfolios when transactions are authorized by EMV Chip and PIN capable merchants. As more countries move to this global standard, U.S. travelers are increasingly at a significant disadvantage using the old technology magnetic stripe bank cards, especially when paying for taxis or at unattended kiosks. Beyond this greater convenience, U.S. citizens using magnetic stripe payment cards in foreign countries have also a higher exposure rate to fraud than if they were using EMV chip enabled cards.

"We wanted to better assist our international community with a highly responsive service for lost card replacement and for first-time card issued to a member leaving for an overseas mission," said Merrill Halpern, Assistant Vice President of Card Services at UNFCU, who is also a member of the EMVCo Board of Advisors. *"With Gemalto's extensive global EMV deployment experience and multi-site facilities, we now have the ability to provide cards to members in the field in a timely manner, no matter where they are."*

"Gemalto's technology is providing UNFCU cardholders with a more secure and convenient experience at home or abroad," said Sebastien Cano, President North America at Gemalto. *"With our certified issuance centers located around the globe we are able to ensure our clients have a prompt solution for credit card replacement, which is especially important for UNFCU, who has a member base of some of the world's most mobile individuals."*

¹ EMV is the global standard in payment security deployed in over 120 countries, and the October 2015 liability shift has the U.S. market poised to embrace the convenience and security benefits of EMV technology.

² The UNFCU EMV cards VISA® Elite and VISA® Azure can be used anywhere in the world, as UNFCU members live in or travel to more than 200 countries and territories

About United Nations Federal Credit Union

UNFCU, chartered in 1947, offers a wide array of flexible savings, loan, investment and insurance products, as well as advisory services and a focus on corporate social responsibility/sustainable development. Headquartered and with branches in New York City, UNFCU has representative offices in Geneva, Switzerland; Vienna, Austria; Nairobi, Kenya, and Rome, Italy. For more information, please visit its website at www.unfcu.org.



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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.

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