

Garanti deploys NFC services on microSD with Gemalto solution

Mobile World Congress, Barcelona, February 25, 2014 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is supplying its *Optelio* Contactless microSD to Garanti, a leading financial institution in Turkey, to support their rollout of mobile contactless services. The company will further provide Garanti with consulting services for infrastructure development and architecture definition of their mobile wallet, as well as the software to ease the communication between the mobile wallet and the microSD, helping to speed up integration. Gemalto is supplying the product, software and services to the bank through its dedicated payment solution provider Garanti Technology, while the microSD payment infrastructure is provided by MasterCard. The program is scheduled for launch via retailers and affiliated service providers in the latter half of 2014.

Garanti will leverage the NFC-capable microSD to deliver the speed and convenience of mobile contactless payment and ticketing directly to Turkish customers. Working in close partnership with Gemalto for many years, Garanti has already pioneered the introduction of a succession of innovative NFC services in Turkey, including contactless EMV payment cards and wristwatches. Gemalto's microSD is part of a broader range of solutions for mobile contactless services which also includes embedded secure elements and the widely adopted *UpTeq* Multi-tenant NFC SIM.

"We added a new product to our portfolio by virtue of our collaboration with Gemalto over the years. Garanti is proud to achieve the first commercial roll-out of a microSD solution which requires no external booster device connected to the handset, with provisioning of applications performed over-the-air. Our customers can immediately enjoy secure and convenient mobile contactless. We also give them the freedom to go shopping with nothing more than their mobile phone in their pocket, and carry their microSD with them when they change handsets," said Onur Genç, CEO of Garanti Payment Systems. *"Garanti is a leader in payment systems and will continue to work hard to grab the same leadership in the mobile world."*

"Garanti's customers simply need to insert the Optelio Contactless microSD into their existing handsets to enjoy NFC interactivity," added Philippe Cambriel, President Europe, Mediterranean and CIS at Gemalto. *"Over time, they will be offered range of novel mobile contactless services such as couponing and loyalty programs, from a wide variety of retailers, enterprises and public bodies."*

Come and see the Garanti MicroSD demo on the Gemalto booth: #5A80, Hall 5, entrance.

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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