

## **Gemalto provides Knab with secure solution for multi-device payment and online banking services**

**Amsterdam, February 27, 2014** – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is delivering a comprehensive suite of [banking solutions to Knab](#), a dynamic online-only retail bank in the Netherlands. Drawing on Gemalto's comprehensive solution for banks, Knab can enjoy the benefits of having a single solution partner for the authentication server, the software development kit, the EMV payment cards and card readers and the related fulfillment services, all of which form an integral part of delivering secure consumer banking services online and on mobile.

Gemalto provides the [Ezio eBanking Server](#), a dedicated back-end authentication solution for protecting online banking operations, along with the [Ezio Mobile Software Development Kit](#) (SDK) to secure Knab's mobile banking app. In addition, each new subscriber gets a Knab debit card, combined with a portable EMV [smartcard reader](#) that verifies card holder identity and protects online transactions with EMV level security. Based on Gemalto's [Clarista range](#), these payment cards and readers form part of the 'connection kit' that Knab issues to all new account holders, that is packaged and shipped by Gemalto from its personalization center direct to end users.

The Netherlands has the highest penetration of online banking users in Europe. For an online-only bank like Knab, securing access and providing a trusted service is critical to ensuring it can deliver the highest level of customer experience. Gemalto's [comprehensive solution for banks](#) supports Knab in addressing new consumer trends and has already helped the bank to attract digital natives by offering online banking services to meet their increasingly mobile needs, offering account holders the benefits of a secure 24/7 service via a rich mix of channels, with the capabilities of PC online banking fully extended to smartphones and tablets.

*"Like our brand name suggests, we are turning 'bank' services front-way back, to reflect our customer-centric approach, and we aim to put a full range of convenient 24/7 banking services at our customers' fingertips whichever device they use, any time and with no compromises in security,"* said Artie Debidien, ICT & Operations Manager for Knab. *"In Gemalto's new platforms and services model, we have found a proven technology partner that can also offer the flexibility and scalability necessary to evolve with this fast-changing marketplace."*

*"In selecting Gemalto, Knab is reaping the benefits of a one-stop-shop offer, with a unique partner for both secure online banking and EMV payment,"* added Philippe Cambriel, President for Europe, Mediterranean and CIS at Gemalto. *"We call this approach 'Gemalto for Banks', and in an increasingly mobile and digital world, we are enabling the trust needed for banking services to be delivered in a comprehensively user-centric way."*

Source Statista [Online banking penetration in leading European markets as of February 2013](#)

## 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.

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