

Cairo Amman Bank and Gemalto introduce the first EMV instant issuance services to Jordan

Instant issuance, superior user friendliness, ability to use EMV cards from any vendor, and an up to 70% reduction in total cost of issuance amongst the major benefits for CAB and their cardholders

Amsterdam, March 26, 2014 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, joined forces with Cairo Amman Bank (CAB) to equip the bank's 105 branches with *Dexxis* Instant Issuance services. The turnkey Gemalto solution, which includes installation and training services, will mark CAB as the first financial institution in Jordan to issue EMV banking cards on the spot. With *Dexxis* Instant Issuance, customers will get their new or replacement cards in a matter of minutes and enjoy the freedom to choose their own PIN in a secure way.

For CAB, on-the-spot card delivery combined with self-selected PIN code issuance will remove the extra expense associated with card fulfillment via post and separate PIN mailing, which can add up to as much as 70% of the issuance cost.

Gemalto's *Dexxis* Instant Issuance is fully compliant with the most recent PCI-DSS security standards, ensuring robust end-to-end encryption of the personal data held within bank branches. The user-friendly solution can perform personalization services for EMV cards provided by any vendor.

"In addition to on-the-spot card delivery, the solution enables small batch production at branches to accommodate changes in demand for EMV cards, especially in markets where we do not have a central issuance system. It also enables our customers to securely choose their own PIN code, which adds a personal touch to the service," said Khalid Al Qassem, Deputy General Manager for CAB. *"Gemalto brings us a turnkey, highly secure solution which is very simple to use for employees in branches. Gemalto's strong presence in the Middle East is one of the key reasons we selected the company, with technical customer services and support close at hand."*

*"With nearly five million EMV cards instantly issued in 2013 alone with *Dexxis* Instant Issuance, Gemalto has acquired unmatched expertise, which CAB will benefit from,"* added Eric Claudel, President of Africa and the Middle East for Gemalto. *"The solution also offers CAB more opportunities for face-to-face contact with its customers, to hear first-hand their needs and preferences, and promote new services tailored to individual requirements."*

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in [digital security](#) with 2013 annual revenues of €2.4 billion and more than 12,000 employees operating out of 85 offices and 25 research and software development centers, located in 44 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.

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