

Banco Santander deploys NFC services on microSD with advanced solution from Gemalto

Breakthrough radio technology innovation, embedded inside Gemalto's latest generation contactless secure microSD, provides the long-awaited distance and speed capability for proximity interactions to this NFC-capable object category

This latest generation contactless microSD complements contactless cards, NFC-capable SIM and embedded secure elements in Gemalto's offer portfolio to serve customers' specific needs in a diversified global market

Amsterdam, Mar. 31, 2014 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces that Banco Santander, through its Santander Universities Global Division, is issuing the *Optelio* Contactless microSD solution in Spain, Brazil, Chile and Mexico, as part of their [University Smart Card](#) program. The application is now live at a number of universities, and participating students, teachers and other personnel are able to use their mobile phones for everyday tasks such as building access, and as an ePurse to make payments in canteens. Banco Santander is also adding the mobile payment option integrated with its own mobile payment wallet, and is planning to use the NFC-capable microSD to deploy a wide range of services such as mobile transportation ticketing.

This innovation builds on the success of Banco Santander's [University Smart Card](#) program, which is already used by more than 7.1 million people, in over 270 universities across 12 countries. Gemalto's complete solution encompasses the personalization, issuance and fulfillment services, the microSD card, and the multi-service wallet framework necessary for Banco Santander to create its own mobile app.

Recognized as the most advanced product of its type on the market, Gemalto's *Optelio* Contactless microSD now incorporates 4GB of memory space for users to store personal data such as photos and videos, and provides seamless support for MIFARE ticketing applications. Gemalto's innovation also highlights a major breakthrough in radio technology, with enhanced RF signal transmission that ensures optimum performance across the widest possible range of phone handsets and operating environments.

"With Gemalto's microSD technology, students benefit from the speed and convenience of an NFC mobile phone, without needing an NFC-ready handset," said Vicente Prior, Director Products and Channels, Santander Universities. *"It offers a fast-to-deploy option to deliver a host of mobile contactless services to our end users and help them become more accustomed to this new way of completing transactions."*

“The University Smart Card program is going mobile and this new step will enable students to enjoy contactless services with the rich features of a mobile app, as well as offering the ability to expand to include further innovative services in the future,” added Frédéric Vasnier, Executive Vice President Embedded Software and Products at Gemalto. *“The new device is part of Gemalto’s broader range of secure elements designed to meet each customer’s specific needs in a diversified global market. It complements the existing portfolio of security solutions for mobile contactless services, based on SIMs and embedded secure elements.”*

Gemalto and Banco Santander will present this innovative solution at the 2nd International Congress of the University Smart Card in Murcia, Spain on April 10th 2014, giving around 200 participants representing universities from 12 different countries the opportunity to use and experience all the features of the new microSD.

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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