

pressrelease

**Santander, MasterCard and Gemalto achieve largest deployment
of contactless EMV cards in South America**

More than one million contactless EMV cards deployed in a year and growing

Amsterdam, February 11, 2015 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, announces it has deployed more than one million *Optelio* contactless EMV cards in a year for Banco Santander Brasil, through Santander Universities. These University Smart Cards (USC) are issued to universities in Brazil with agreements with Banco Santander and represent the largest deployment of its kind in South America. The Gemalto Santander solution combines the security of EMV with the speed and convenience of contactless transactions using MasterCard® *PayPass*™ features. It also offers a range of features including digital ID for access to university facilities, as well as a variety of everyday features and student services, while eliminating the hassle and risk of carrying multiple cards and cash.

Students at PUC-Campinas (Pontificia Universidade Católica de Campinas) one of the most prestigious universities in Brazil, were among the most recent adopters of Gemalto's contactless technology. The multi-application card allows students - who are also, optionally, Santander's customers - to access their bank accounts and make low-value purchases by simply waving their card in front of a contactless reader. Brazil has the world's second largest contactless payment network, with around 1.5 million NFC-ready terminals scattered throughout the country. Students are also eligible for exclusive discounts at participating bookstores, restaurants and study centers. There are more than 3 million Santander University Smart Cards in Brazil, which demonstrates the success of the project, already used by more than 7.9 million users at 302 universities in 12 countries worldwide.

"Our long-standing partner, Gemalto, helped us create a culture of trust in contactless technology built upon smart cards that offer a seamless path for migration to NFC implementations in the future as the marketplace is ready for adoption," said Vicente Prior, Director Products and Channels, Santander Universities. *"Gemalto's local presence helps us quickly deliver and provision cards as well as activate banking features onto existing University Smart Cards creating a path for launching additional technologies that can be leveraged for all Santander customers."*

"University Smart Card is an important tool for financial inclusion for young people, as well as a technology enabler to academic activities," said Marcelo Tangioni, Products Vice President at MasterCard Brazil and South Cone. *"The student already has an extremely busy life and he needs useful tools that make his daily tasks simpler. These cards provide a great support at the beginning of the student's financial life."*

"Millions of secure University Smart Cards are already activated and growing every day across Brazilian university campuses," said Diego Schpilberg, Senior Vice-President of Secure Transactions for Latin America at Gemalto. *"Students love the new technology because it simplifies campus life and payments while improving security, giving Santander the opportunity to start building brand loyalty early, with many first time bank users."*

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.

For more information visit www.gemalto.com, www.justaskgemalto.com, blog.gemalto.com, or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

Gemalto media contacts:

Nicole Williams
North America
+1 512 758 8921
nicole.williams@gemalto.com

Peggy Edoire
Europe & CIS
+33 4 42 36 45 40
peggy.edoire@gemalto.com

Vivian Liang
大中华地区 (Greater China)
+86 1059373046
vivian.liang@gemalto.com

Ernesto Haikewitsch
Latin America
+55 11 5105 9220
ernesto.haikewitsch@gemalto.com

Kristel Teyras
Middle East & Africa
+33 1 55 01 57 89
kristel.teyras@gemalto.com

Pierre Lelievre
Asia Pacific
+65 6317 3802
pierre.lelievre@gemalto.com

About Santander Universities

Banco Santander, through Santander Universities, issues the University Smart Card (USC), in conjunction with 302 academic institutions. Santander Universities (www.santander.com/universities) centers the bank's social actions since 1996, maintaining around 1,200 agreements with universities and research centers worldwide, and has invested more than 1,000 million euros to various initiatives and university projects.