

Shoreline launches on-the-spot EMV card issuance for U.S. community banks and credit unions

Austin, Apr. 14, 2015 – Shoreline, a Gemalto company, launches full service <u>EMV</u> instant issuance of banking cards dedicated to meet the needs of community banks and credit unions. The new all-in-one solution makes it easy to upgrade or install an EMV-compatible instant issuance program that includes card personalization, procurement, onsite printing and customer support services. Delivering EMV cards immediately into the hands of customers helps financial institutions significantly increase card activation rates and usage as well as customer acquisition and retention.

On-the-spot card delivery helps reduce operational costs and alleviate time-consuming logistical and fulfillment processes. The U.S. currently has more than 6,000 community and credit unions with over 50,000 branch locations, demonstrating a strong market potential for Shoreline.

According to Aite Group, in-branch installations will spike in 2015 and instant card issuance will be a mainstream service by 2018. Financial Institutions can speed up their time to market to take advantage of the growing trend by leveraging Shoreline's comprehensive solution and services. For credit unions and community banks, offering EMV cards onsite improves in-branch traffic and enables to develop a preferred relationship with their customers. Additionally, banks can take this opportunity to promote and share new services and offers directly to their customer base.

"Our personal customer service goes well beyond delivering the instant issuance solution. Our team of experts assist our customers through every step from the actual deployment and installation process to continued support of day-to-day services," said Vadim Kagan, Director of Business Development at Shoreline. "By leveraging Gemalto's global EMV expertise, our end-to-end solution eliminates the complexity of chip card personalization and procurement enabling our customers to benefit from immediate EMV card delivery."

About Shoreline

Shoreline, a Gemalto Company, has been offering card personalization solutions and assistance to the financial industry for more than 25 years. Specializing in ATM/debit/credit card production, personalization and fulfillment for community banks and credit unions, Shoreline is dedicated to providing a personal touch and superior customer service while remaining on the cutting edge of technology in the payment card industry. Shoreline is part of the Gemalto network of personalization bureaus in the US, which has one of the largest footprints in North America.

For more information, please visit http://www.shoreline-solutions.com/. Or www.gemalto.com/emv Follow us on Twitter.

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in <u>digital security</u>, with 2014 annual revenues of €2.5 billion and blue-chip customers in over 180 countries.

Gemalto helps people trust one another in an increasingly connected digital world. Billions of people want better lifestyles, smarter living environments, and the freedom to communicate, shop, travel, bank, entertain and work – anytime, everywhere – in ways that are enjoyable and safe. In this fast moving mobile and digital environment, we enable companies and administrations to offer a wide range of trusted and convenient services by securing financial transactions, mobile services, public and private clouds, eHealthcare systems, access to eGovernment services, the Internet and internet-of-things and transport ticketing systems.

Gemalto's unique technology portfolio - from advanced cryptographic software embedded in a variety of familiar objects, to highly robust and scalable back-office platforms for authentication, encryption and digital credential management - is delivered by our world-class service teams. Our 14,000 employees operate out of 99 offices, 34 personalization and data centers, and 24 research and software development centers located in 46 countries.

For more information visit <u>www.gemalto.com</u>, <u>www.justaskgemalto.com</u>, <u>blog.gemalto.com</u>, or follow <u>@gemalto</u> on Twitter.

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