



## Debit Network Alliance selects Gemalto to guide EMV deployment strategy for U.S. debit card issuers

Amsterdam, August 13, 2015 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has been selected by the Debit Network Alliance¹ (DNA), a consortium of leading U.S. debit network providers, to deliver EMV consulting services. Gemalto's EMV Allynis Consulting Services are designed to accelerate the deployment of EMV, significantly reducing time between DNA's business plan and go-to-market. Gemalto's consultants recommended and executed a strategy that details card, terminal and personalization requirements.

"Gemalto provided us with a comprehensive consulting program to validate our DNA AID specification for market readiness," said Paul Tomasofsky, executive director of the Debit Network Alliance. "Gemalto's EMV expert review of our specification enabled us to confidently move forward in our deployment efforts."

With annual costs of card fraud in the U.S. alone estimated at \$8.6 billion per year², EMV will bring a substantial reduction in fraud from point-of-sale (POS) to counterfeit cards. Gemalto consulting experts work with financial institutions to determine the debit or credit chip card profile that meets their current needs. To simplify the transition process, Gemalto also provides EMV card issuance and fulfilment services thanks to its large EMV footprint in the U.S.

"Our consulting experts have provided their services to over 150 institutions in 54 countries and are able to go beyond card migration, working with customers to outline their business and technology considerations for other forms of payment such as contactless and mobile," said Bertrand Knopf, Senior Vice President of Secure Transactions for North America at Gemalto. "Based on our experience in hundreds of global chip deployments and issuance of over three billion EMV cards, we were able to provide DNA with a validation that their solution is market ready."

<sup>&</sup>lt;sup>1</sup> The founding networks of DNA, AFFN®, ATH®, CO-OP Financial Services ®, Jeanie®, NETS®, NYCE®, Presto!®, PULSE®, SHAZAM®, and STAR® joined together in a collaborative effort to provide interoperable adoption of chip technology for debit payments, while supporting security, innovation, and optimal technology choice.

<sup>&</sup>lt;sup>2</sup> http://www.paymentsleader.com/will-retailers-be-ready-for-emv-by-oct-2015/

## **About Gemalto**

Gemalto (Euronext NL0000400653 GTO) is the world leader in digital security, 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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