

A graphic consisting of the word "pressrelease" in a lowercase, sans-serif font. The text is centered within a light orange circle. A white square is positioned behind the letters "e" and "a", partially overlapping the circle's edge. A larger, faint orange starburst graphic is visible in the background behind the circle.

## **Gemalto is world's first vendor to receive complete MasterCard approval for Cloud Based Payments**

Extensive functional evaluation and security testing of Gemalto's payment system components validated security and performance of the functions defined by MasterCard

**Amsterdam, Jan. 18, 2016** - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, is the first mobile payment vendor to receive full MasterCard approval for a complete Cloud-Based Payment (CBP) solution. This recent MasterCard certification encompasses Gemalto's CBP server platforms as well as the payment software running on cardholders' mobile phones. The solution is available as part of the company's secure and proven *Allynis Trusted Services Hub* (TSH), a full turnkey business service for financial institutions.

The MasterCard certification is granted following extensive functional evaluation and security testing. The certified Gemalto components perform the functions defined by MasterCard as Account Enablement System (AES), Credentials Management System (CMS), Transaction Management System (TMS) and Mobile Payment Application (MPA). This completes the certification obtained in December 2015 for the [SafeNet Luna EFT](#) (Electronic Funds Transfer) Payment HSM (Hardware Security Module) protecting the processing of payment transactions and digitization of credit card credentials.

Gemalto's suite of products allows banks to seamlessly issue digital versions of their payment cards to their HCE<sup>1</sup>-based payment apps as well as partner wallets from device manufacturers, mobile operating system providers, and mobile network operators. Issuers and processors can opt for a fully outsourced cloud service operated from Gemalto's data centers or an on-premise instance of the platforms.

*"The consumer lifestyle is increasingly defined by the ubiquitous smart phones and tablets and there's an ever-growing appetite for secure mobile payment,"* said Jean-Claude Deturche, Senior Vice President of Mobile Financial Services for Gemalto. *"Gemalto's MasterCard-approved suite of Cloud-based payment solutions opens another flexible and highly efficient route into this fast-growing market, securely located under the broad umbrella of our proven Trusted Services Hub, the Allynis TSH."*

<sup>1</sup> Host Card Emulation

## 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 [www.gemalto.com](http://www.gemalto.com), [www.justaskgemalto.com](http://www.justaskgemalto.com), [blog.gemalto.com](http://blog.gemalto.com), or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

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