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pressrelease

Deploy your digital payment solution securely and easily via Gemalto's platform connected to Mastercard® and Visa

Amsterdam, 12 December, 2017 - Gemalto, the world leader in digital security, announces that its Trusted Service Hub (TSH) can now offer a single gateway enabling issuers to connect to the Mastercard and Visa tokenization services, simplifying the way financial institutions can launch mobile payment services. Banks and other issuers are increasingly deploying multiple payment schemes for their mobile payment offering. Gemalto's cloud-based solution can manage all their digital issuance needs from a single hub.

The Mastercard and Visa platforms manage the tokenization: it is the process that converts cards' sensitive data into a unique digital identifier (or token) that can be deployed more safely on smartphones and similar devices. The token allows payments to be processed without exposing actual account details that could potentially be compromised.

Card issuers, as well as wallet providers, can rely on Gemalto to help them launch rapidly and massively mobile payments without having to face different security frameworks or complex integration, while benefiting from Mastercard and Visa's tokenization services.

Thanks to these connections:

- Wallet providers – including OEMs, retailers, car manufacturers, wearable makers – can benefit from Gemalto's offering to launch their own mobile payment wallet, while accessing a growing number of issuers, to maximize consumer reach.
- Card issuers – banks and processors – will transform traditional payments into convenient and secure mobile experiences by launching their own wallet or easily on-boarding with major wallet providers.

Gemalto's offering provides:

- **Fast time to market**: thanks to an off-the-shelf TSH cloud platform, pre-integrated with tokenization services from Mastercard and Visa (MDES and VTS).
- **Easy integration**: a single connection to our platform allows access to different payment schemes.
- **A modular and scalable solution**: making it easy and fast to add new wallets and use cases.

As a result, more customers will be able to enjoy the benefits of convenient and secure mobile payments on their smartphones and connected devices.

"Tokenization technology sits at the heart of Visa's ability to connect billions of connected devices and mobile payment services through our network, representing the beginning of an era where nearly any connected object can be transformed into a simple way to pay," said Jack Forestell, executive vice president, innovation and

strategic partnerships, Visa. “Having Gemalto’s support as a partner to expand usage of the Visa Token Service through our Visa Ready for Tokenization program will only help to accelerate this new era for businesses and consumers alike.”

“Mastercard is the critical link between billions of consumers, thousands of financial institutions and millions of merchants, governments and businesses. As we are facing the next wave of transformation – which includes a fundamental shift to the world of digital and a more connected consumer – we want our customers and partners to be at the forefront of digital payments and take a partner-centric approach to everything that we do,” said Kiki Del Valle, senior vice president, Commerce for Every Device, Mastercard. “Tokenization is key to ensuring consumers put their trust in new digital payment services and as a Gold partner of our Mastercard Engage program, Gemalto can help Mastercard customers digitize their card portfolios faster and deploy their digital solutions.”

“Gemalto is already working with numerous banks and other key stakeholders worldwide to create and build flourishing digital payment ecosystems,” said François Chaffard, senior vice-president Digital Payment at Gemalto. “Our new partnerships with Mastercard and Visa will strengthen these initiatives, and give clients faster and more efficient access to a global mobile payment market that is expected to be worth over $3 trillion by 2021.”

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the global leader in digital security, with 2016 annual revenues of €3.1 billion and customers in over 180 countries. We bring trust to an increasingly connected world.

From secure software to biometrics and encryption, our technologies and services enable businesses and governments to authenticate identities and protect data so they stay safe and enable services in personal devices, connected objects, the cloud and in between.

Gemalto’s solutions are at the heart of modern life, from payment to enterprise security and the internet of things. We authenticate people, transactions and objects, encrypt data and create value for software – enabling our clients to deliver secure digital services for billions of individuals and things.

Our 15,000+ employees operate out of 112 offices, 43 personalization and data centers, and 30 research and software development centers located in 48 countries.

For more information visit www.gemalto.com, or follow @gemalto on Twitter.

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