

pressrelease

Gemalto launches the first biometric EMV card for contactless payments

- Biometric authentication replaces PIN code facilitating higher value contactless transactions
- Maximum privacy protection ensured by secure in-branch enrolment process and on-card storage of sensitive biometric information
- No battery life issues the biometric sensor card is powered by the payment terminal

Amsterdam, 4 January 2018 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has been selected by Bank of Cyprus to supply the world's first EMV biometric dual interface payment card for both chip and contactless payments. Using fingerprint recognition instead of a PIN code to authenticate the cardholder, the card is compatible with existing payment terminals already installed in the country. When customers place their fingerprint on the sensor, a comparison is performed between the scanned fingerprint and the reference biometric data securely stored in the card.

The biometric sensor card is powered by the payment terminal and does not require an embedded battery; this means there is no limit from battery life nor on the number of transactions.

A biometric solution and enrolment process designed to ensure optimal user privacy

Gemalto's biometric sensor payment card is based on the principle that biometric data should always remain in the hands of end users. Bank of Cyprus' customers will complete the swift enrolment process at the bank's branches, using Gemalto's tablet designed for the solution. The biometric personalization and card activation process is designed to avoid transmission of biometric data over the air to ensure that users' data privacy is protected. The fingerprint template captured during the enrolment process is stored only on the card.

"Bank of Cyprus customers will be first in the world to enjoy biometric convenience on a contactless payment card. Gemalto's biometric sensor payment card is

natural move as it fits in naturally with the gesture used to pay. It allows a better user experience, enabling higher transaction amounts without entering a PIN while benefiting from the convenience of contactless"

designed to provide maximum security and data privacy" said Bertrand Knopf, Gemalto's executive vice president Banking and Payment. "Using biometrics for contactless payments is a



"In order to bring seamless authentication to the banking sector, Gemalto has leveraged its extensive expertise from secure government documents and leadership in biometric applications", said Stelios Trachonitis, Card Centre Manager from BOC "Our customers will benefit from this innovative payment solution with the peace of mind that their biometric data never leaves their hands"

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the global leader in <u>digital security</u>, 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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