

UniCredit Bank selects Gemalto for mobile payment in Russia

CARTES Secure Connexions Event, Paris, November 20, 2013 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has been selected to supply its [Optelio Contactless Stickers](#) to UniCredit Bank in Russia. UniCredit Bank is a member of a leading European financial group in banking services with thousands of branches distributed in 20 countries and 50 markets, and the largest foreign bank in Russia. Gemalto's payment sticker can be simply affixed to the rear of the mobile phone to turn any handset without built-in contactless features into a secure contactless payment device. The *Optelio* Contactless Sticker is certified by international payment associations and is part of the comprehensive range of Gemalto products and services. With this new contract, UniCredit Bank in Russia is once again demonstrating its confidence in Gemalto, having entrusted the company with the migration of their entire banking card portfolio to contactless EMV.

For the Russian market, the stickers can be issued in relation to any current account open with UniCredit Bank. There are approximately 20,000 NFC-enabled terminals in Moscow alone and, with the addition of the user's PIN, the stickers will also support transactions worth over 1,000 rubles (EUR 20).

"We are extremely satisfied with how Gemalto managed the migration of our card portfolio to contactless EMV, so they are the natural choice of partner for the new payment stickers," said Alexander Vishnyakov, head of the Operations Channels Department at ZAO UniCredit Bank. *"Gemalto's Optelio solution offers a cost-effective option to deploy contactless payment services to our existing customers immediately, and will be a springboard for mobile NFC adoption in the longer term."*

"In launching this new innovative project in Russia, UniCredit Bank is further strengthening the country's contactless eco-system, which will set the ground for NFC deployment," added Jean-Paul Ternisien, Senior Vice President of Secure Transactions at Gemalto. *"Additionally, with Russia's well-established contactless public transportation infrastructure, customers are already accustomed to completing transactions with a 'wave' so we believe that NFC technology will also gain user adoption in the payment domain."*

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in [digital security](#) with 2012 annual revenues of €2.2 billion and more than 10,000 employees operating out of 83 offices and 13 Research & Development centers, located in 43 countries.

We are at the heart of the rapidly evolving digital society. Billions of people worldwide increasingly want the freedom to communicate, travel, shop, bank, entertain and work – anytime, everywhere – in ways that are enjoyable and safe. Gemalto delivers on their expanding needs for personal mobile services, payment security, authenticated cloud access, identity and privacy protection, eHealthcare and eGovernment efficiency, convenient ticketing and dependable machine-to-machine (M2M) applications. We develop secure embedded software and secure products which we design and personalize. Our platforms and services manage these products, the confidential data they contain and the trusted end-user services made possible.

Our innovations enable our clients to offer trusted and convenient digital services to billions of individuals. Gemalto thrives with the growing number of people using its solutions to interact with the digital and wireless world.

For more information visit www.gemalto.com, www.justaskgemalto.com, blog.gemalto.com, or follow [@gemalto](https://twitter.com/gemalto) on Twitter.

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