

ATF Bank in Kazakhstan launches new differentiated contactless EMV offer with Gemalto's transparent card range

CARTES Secure Connexions Event, Paris, November 20, 2013 - Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has been chosen by ATF Bank to supply an eye-catching and innovative [contactless EMV card](#). Utilizing Gemalto's ability to design its *Optelio* range of banking cards with a transparent card body, this new range will provide ATF Bank with a highly differentiated customer offer in the fast-growing market for contactless payments in Kazakhstan.

To date, Gemalto has delivered innovative contactless EMV products to more than 40 banks in Russia and neighboring countries including Belarus, Georgia, and Ukraine. Gemalto's reinforced footprint in the region helps its customers benefit from the surging mobile payment trend, and create a homogeneous in-store payment experience across devices.

"Kazakhstan is experiencing a rapid expansion in demand for contactless payments, matched by an equally dramatic rise in the number of contactless-ready POS terminals available across the country," said Mr. Sanat Abenov, Managing Director - Member of the Board of Joint Stock Company "ATF". *"ATF is committed to innovative and distinctive product offers, and Gemalto was the only supplier able to meet our exacting design requirements for a transparent, contactless EMV card certified by the international payment associations."*

"This major new project for ATF Bank further extends Gemalto's growing presence in Russia and the CIS region, also reflected in a local personalization center offering a complete portfolio of value-added services right at our customers' doorsteps," said Jean-Paul Ternisien, Senior Vice President of Secure Transactions at Gemalto. *"By familiarizing end users with the idea of paying for goods and services with nothing more than a tap, contactless cards represent an important step towards the deployment of a rich array of value added contactless services from not just cards but soon mobile phones."*

Gemalto delivers its *Optelio* banking cards through its partner IBS Project. This new contract reinforces the fruitful cooperation between the partners, in Kazakhstan and neighboring countries.

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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