



Giesecke & Devrient

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PRESS RELEASE

Giesecke & Devrient Turns Mobile Phones into Mobile Wallets

Munich, October 25, 2012 – Giesecke & Devrient (G&D) is introducing SmartTrust Portigo™, a comprehensive mobile wallet solution for NFC services and beyond which brings all the functions of an electronic wallet onto a common platform. Portigo is a framework that allows the deployment of various services. These services put not only various payment media, such as debit and credit cards, but also ID cards, loyalty cards, public transport tickets, and access keys for buildings and vehicles in the electronic wallet. Customers can use the applications for these services securely and conveniently from their smartphones. This creates brand new business opportunities for mobile network operators and suppliers of the abovementioned services, for instance banks.

The SmartTrust Portigo solution from Giesecke & Devrient enables payment and other electronic wallet functions to be carried out easily, securely, and flexibly by mobile phone. Users merely have to download a piece of software called Wallet Client onto their smartphones. The Wallet Client establishes a connection to a secure element – the SIM card for example – and to the Wallet Manager, which is provided in the mobile network by the Wallet Issuer. The Wallet Manager allows the Wallet Issuer to conveniently deploy services provided by various NFC service providers and supply them to their customers, who can simply download the corresponding widgets onto their smartphones.

SmartTrust Portigo from Giesecke & Devrient will replace traditional wallets, which nowadays are crammed with different cards: this will see mobile phones taking over the functions of – to cite a few examples – payment cards, travel passes, loyalty cards, coupons, and ID cards that can be used as contactless keys to buildings or vehicles. As well as being very easy to use, the system meets the most stringent security standards.



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“Users will find that SmartTrust Portigo, the electronic wallet solution we are launching, is an easy-to-use app,” says Dr. Klaus Vedder, Group Senior Vice President at Giesecke & Devrient. “At the same time, it opens up a wide range of new opportunities for mobile network operators, banks, and other service providers to develop new mobile services as part of their individual brand strategies.”

SmartTrust Portigo comprises three basic elements:

- Wallet Client runs on the user’s mobile phone and interacts with a secure hardware element such as the SIM card. Wallet Client will be compatible with all common smartphone operating systems (Windows Phone, iOS from Apple, Android, and Blackberry).
- Service providers develop widgets and supply them to the Wallet Issuer for deployment using the network-based Wallet Manager. Downloaded widgets can be flexibly updated, added, and blocked via the mobile network.
- The Software Development Kit (SDK) for widgets gives service providers the means of developing new wallet functions and delivering them to users.

The Portigo solution is part of G&D’s comprehensive range of NFC products and complements its TSM (Trusted Service Manager) portfolio, which includes all functionalities for secure Over-the-Air (OTA) management of NFC services.

About Giesecke & Devrient

Giesecke & Devrient (G&D) is a leading international technology provider headquartered in Munich, Germany. Founded in 1852, the Group has a workforce of around 10,500 employees and generated sales exceeding EUR 1.64 billion in fiscal 2011. 58 subsidiaries and joint ventures in 32 countries ensure customer proximity worldwide.

Over 150 countries place their trust in G&D solutions when producing and processing their banknotes. The company primarily supplies central and commercial banks, cash-in-transit companies, and security printers with innovative technologies that render the cash cycle efficient and secure. G&D bank and SIM cards are used all over the world to make payments and telephone calls. As an end-to-end provider of smartcard and mobile security solutions, the Group develops and distributes hardware, software, and services to a client base that includes banks, mobile network operators, transportation companies, business enterprises, and original equipment manufacturers (OEMs). Governments and public authorities turn to G&D for passport, ID card, and border control systems, ensuring reliable identity verification right around the globe. For more information, please visit: www.gi-de.com