

Over One Million Barclays Customers Bank Online with Gemalto's Solution in the UK

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Amsterdam, July 9, 2008 – Gemalto, the world leader in digital security, today announced it has surpassed the one million mark for Barclays customers using its convenient cryptographic smart card reader, called PINsentry™ by Barclays, that offers [stronger authentication for online banking](#). Barclays Bank plc is one of the largest financial services institutions in the world. The bank started deploying its strong authentication program in July 2007 and not one PINsentry online customer has suffered fraud since then. User feedback has proven extremely positive and Barclays observed that customer acceptance was higher than anticipated by 30 percent.

With PINsentry, not only do Barclays customers easily generate one-time passwords to authenticate themselves at login, but they also use it to sign transactions, which provides a much higher level of security than just authentication using static credentials. All that they need to do is insert their usual chip-enabled bankcard into the PINsentry reader from Gemalto and type in their card Personal Identification Number (PIN) code. They carry the devices with them and can perform these secure online transactions from any personal computer. PINsentry is convenient and remarkably easy to use, as evidenced by a recent Barclays usability study undertaken by Foviance, the digital customer experience consultancy.

As part of the program, Barclays is now offering additional services to its online customers. The maximum amount for personal online transactions has risen from an initial £1,000 to £10,000 and plans are in place to offer international payment for the purpose of funds transfer worldwide in the near future. Introduction of these new services demonstrates the high level of trust Barclays places in the system.

“Our goal was to provide our online customers with an easy-to-use, highly secure product to protect them against fraud,” commented Sean Gilchrist, digital banking director, Barclays. “Adoption of the PINsentry reader by one million cardholders in one year is a clear demonstration that we made the right choice.”

“Making personal digital interactions more secure and enjoyable is second nature to Gemalto,” added Jacques Seneca, president of the security business unit at Gemalto. “The success of the deployment of our strong authentication and signature solution at Barclays rewards the effort we are putting forth in making life easier for online customers.”

About Gemalto

Gemalto (Euronext NL 0000400653 GTO) is the leader in [digital security](#) with pro forma 2007 annual revenues of over €1.6 billion, more than 85 offices in 40 countries and about 10,000 employees including 1,300 R&D engineers. In a world where the digital revolution is increasingly transforming our lives, Gemalto's solutions are designed to make personal digital interactions more convenient, secure and enjoyable.

Gemalto provides end-to-end solutions for digital security, from the development of software applications, through the design and production of secure personal devices such as smart cards, SIMs, e-passports, and tokens to the deployment of managed services for its customers. More than a billion people worldwide use the company's products and services for telecommunications, financial services, e-government, identity and access management, multimedia content, digital rights management, IT security, mass transit and many other applications.

As the use of Gemalto's software and secure devices increases with the number of people interacting in the digital and wireless world, the company is poised to thrive over the coming years. Gemalto was formed in June 2006 by the combination of Axalto and Gemplus. For more information please visit www.gemalto.com