

With Gemalto mobile solution, LCL customers get their PIN code via SMS

Amsterdam, July 9, 2014 – Gemalto (Euronext NL0000400653 GTO), the world leader in digital security, has supplied a complete software, platform and service solution that securely issues PIN codes associated to LCL payment cards directly to customers via SMS. This new *Alynis* eService offer is part of Gemalto's broader range of digital services associated with payment card issuance and certified by international payment associations, including PIN delivery by app or over the Internet.

[PIN delivery by SMS](#) significantly improves LCL's customer service. In particular, cardholders who forget their confidential code when out shopping or withdrawing cash will benefit greatly from the option of speedy reminders. In a second phase, when a newly created card is mailed to a home address, distribution by SMS rather than in a letter to the same destination will reduce the risk of fraud from stolen cards and PINs. For the bank, this eco-friendly security service translates into reduced mailing costs and stronger customer engagement.

Gemalto's solution for LCL is built on Gemalto's field-proven *Netsize* platform, operating seamlessly with direct connections to more than 160 mobile operators globally to offer fast and reliable message delivery. Gemalto's services come with 24/7 support, online statistics, and a comprehensive Service Level Agreement ensuring reliability, availability and speed.

"LCL recognizes the mobile channel as a new opportunity to support their continued drive to optimize card activation rates and be the top-of-wallet choice for payment," commented Philippe Cambriel, President for Europe, Mediterranean and CIS at Gemalto. *"Enabling cardholders to get their PIN code on their mobile phone prompts them to start using their banking card as soon as they receive it."*

LCL is a major French retail banking company with over 2,000 branches across France, serving over 6,330,000 individuals and 27,000 corporate clients.

About Gemalto

Gemalto (Euronext NL0000400653 GTO) is the world leader in [digital security](#) with 2013 annual revenues of €2.4 billion and more than 12,000 employees operating out of 85 offices and 25 research and software development centers, located in 44 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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