

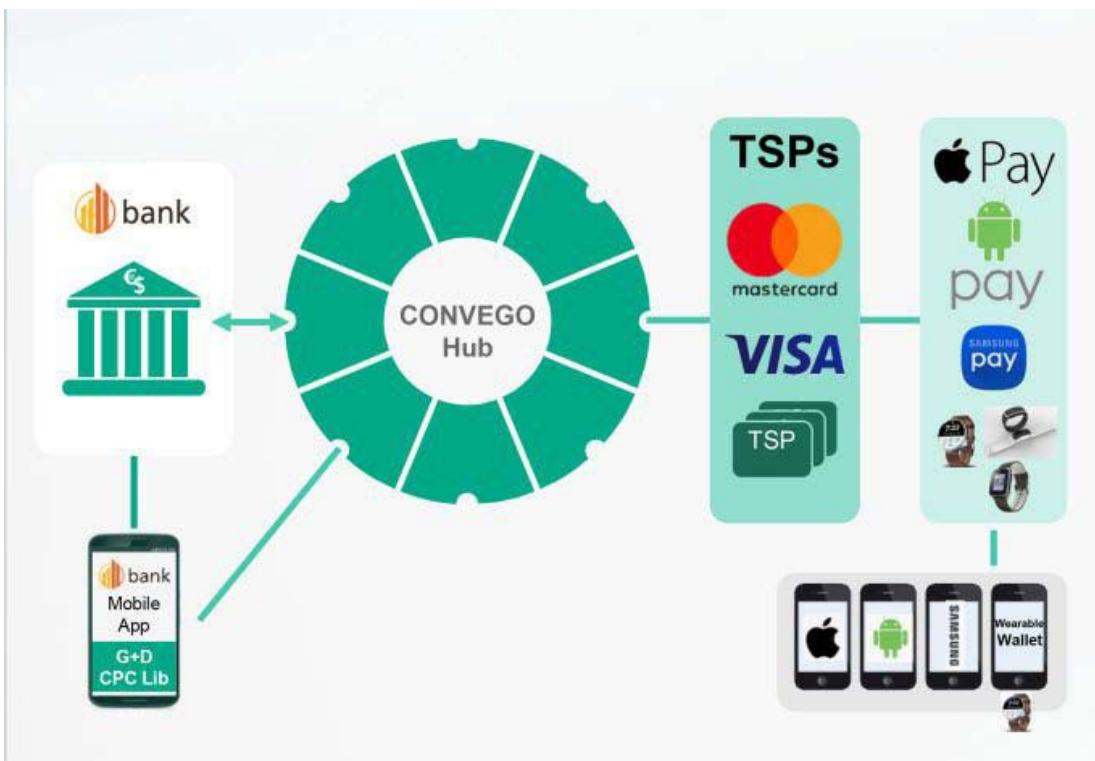


Giesecke & Devrient

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Giesecke & Devrient provides secure digital-payment solutions supporting Mastercard tokenization services

Munich (Germany), February 23, 2017 - G&D has completed the integration of its Convego Hub solution with the Mastercard Digital Enabled Service (MDES). With this integration to MDES, G&D can provide a one-stop solution to Mastercard issuers for secure mobile payments both for issuers' own wallets on HCE (Host Card Emulation)-enabled mobile devices as well as for issuer participation in third-party wallets. Convego Hub supports also the integration of other wallet providers to Mastercard token service.



As digital payments become more prevalent in every corner of the globe, Mastercard has introduced the MDES to facilitate the creation of a more connected, convenient and secure commerce ecosystem. MDES allows issuers and merchants to leverage tokenization and digitization of cardholder credentials to create EMV-like security for every transaction. It gives cardholders the choice and peace of mind to make more secure digital payments from a variety of connected devices through a tap, touch or click.

"We are delighted to be working with an industry leader like G&D to deliver new simple and secure payment solutions that take advantage of industry-standard tokenization technology for the benefit of our customers," said Kiki del Valle, senior vice president, Digital Payments & Labs at Mastercard.

"The integration between G&D and the Mastercard tokenization service extends our leadership as a provider of secure digital payment solutions," stated Edgar Salib, Group



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Senior Vice-President, Head of Financial Institutions Mobile Security. „Key to this offering is Convego Hub, which offers seamless access to secure mobile payment services to Mastercard issuers, and gives manufacturers of wearables, mobile devices and other wallet providers secure and convenient payment functionality.“

Convego Hub consists of Convego CloudPay and Convego Service Broker solutions. Convego CloudPay integrates to MDES as an on-behalf token requestor for issuer HCE wallets, as well as for other wallets, and provides an end-to-end solution for secure provisioning and life-cycle management of MDES tokenized payment cards for the wallets. Convego Service Broker integrates to MDES over APIs and provides Mastercard issuers with the services needed for issuer participation on the digital wallets using MDES token services. Based on the relationship between Mastercard and G&D, Mastercard issuers can develop and provide their own branded mobile wallets to their customers as well as enable their customers to make use of other wallets too.

G&D Convego Hub supports mobile payments for multiple payment schemes with a single service interface for financial institutions, as a fully integrated and certified solution with fast time-to market.

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 ca. 11,400 employees and generated sales of approximately EUR 2 billion in the 2015 fiscal year. 58 subsidiaries and joint ventures in 31 countries ensure customer proximity worldwide.

G&D develops, produces, and distributes products and solutions in the payment, secure communication, and identity management sectors. G&D is a technology leader in these markets and holds a strong competitive position. The Group's customer base mainly comprises central and commercial banks, mobile network operators, business enterprises, governments, and public authorities.