

Welcome to the November 2008 edition of the Multos International News Alert.

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Introducing Multos International

Introducing Multos International Pte. Ltd., the new corporate entity created as a result of Gemalto's acquisition of Keycorp's smartcard division in September 2008. Although the name is new, the service and products continue. Led by Richard Cusson, Multos International will continue to develop MULTOS-based solutions for their myriad of corporate and government clients. "This change results in a



strengthening of our capabilities and represents a confirmation of the technology underscoring the MULTOS framework", says Cusson.

In addition to the smartcard-related operations and IP, the acquisition includes the UK-based assets associated with the operation of the Key Management Authority and management of the MULTOS Consortium.

The new organizational structure shall not preclude the recognition and fulfilment of existing obligations, relationships and commercial understandings that underpin the success of MULTOS, past, present and future. The MULTOS Consortium continues to be a fundamental component, acting as a vital conduit for any and all member constituents to explicitly impact all aspects of MULTOS development. Access to licensing agreements, specifications and application resources are unaffected by the acquisition.

Furthermore, our purpose remains to continue providing unparalleled MULTOS-based products and services to an ever-expanding array of customers. That, amongst all else, has not changed.

Venezuelan Military ID Card delivered on MULTOS

In September, the Venezuelan Military rolled out the first of their ID and Health Benefit cards to Venezuelan military personnel and their family members. Multos International is pleased to be associated to this project driven by Inteligencia, the local system integrator, and card manufacturer.



The card is designed to allow:

- Storage of information and access to the registry of medical histories
- Verification of subsidies for medicines and medical exams
- Access to authorized medical clinics
- Secure access for authorized personnel to government facilities

The new card is part of a major new IT initiative by the Venezuelan government to enhance security and improve efficiencies in the operating systems of the Institute of Social Forecast of the Armed Forces, IPSFA (abbreviations in Spanish). Eduardo Cestone, Smart Card Division Corporate Manager, explains: "The MULTOS platform has established the base for this truly multi-application smartcard Project that is just one step ahead of any other national ID identification program. Thanks to the highest level of security and interoperability offered by the powerful 68Kbyte MULTOS chip implemented in the project, Inteligencia has been able to deliver a set of applications



that will not only identify personnel and their family securely, but also provide the means to improve social welfare benefits in Venezuela: a true success in Latin America."

Multos International delivered the on-card application and MULTOS 68K chips to Inteligencia, who integrated and delivered the complete solution in less than 6 months.

Multos International partners with Ubnics to deliver to Kookmin Bank

Kookmin Bank, one of the largest banks in Korea, has selected Multos International and its Korean partner Ubnics to be the technology provider for its latest multi-million card tender. Rollout commenced in October 2008.

The cards, based on MULTOS I4E 36K contact and MULTOS I4F 36K dual-interface products, will feature applications, such as transit, EMV, loyalty, certificates and ATM. The choice of Multos International's fast and reliable technology brings additional value to the bank's cardholders.



Kookmin Bank has been issuing Multos International smartcards since 2001. Raymond Yu, Multos International Sales Director - Asia, said: "We are delighted to again be working with Kookmin Bank in bringing our contact and dual-interface payments technology to their customers".

New MULTOS 12K I4F Dual Interface

Multos International's 36K *PayPass* product built on the MULTOS I4F Dual Interface chip has now been on the market for over a year. Its fast transaction speeds have seen it adopted by several card manufacturers and issuers around the world. In addition, Multos International is releasing a sibling dual interface part. Its smaller EEPROM memory size meets the demand of new markets requiring a lower cost DDA product. This product has also been optimised to further improve on transaction times. The 12K MULTOS *PayPass* product will meet and exceed new requirements from MasterCard for *PayPass* performance. Multos International is excited about this addition to its MULTOS and *PayPass* product portfolio. Available Jun 09.

Partner Success with Multos International PayPass

Congratulations to our partners who have recently achieved type approval of their MasterCard *PayPass* dual-interface products using Multos International's approved *PayPass* modules:

- Trub (36K I4F)
- G&D (36K I4F & 8K I4F)
- IC Korea Co., Ltd (36K I4F)
- Taiwan Name Plate (36K I4F)

And also to the following partners, nearing the completion of their *PayPass* certification:

- CPI
- ID Data
- Gemalto
- OTI

Events



Multos International will be present at Cartes 2008 and we look forward to welcoming you at our stand.

We are also pleased to invite you to our cocktail on Wednesday Nov 05th. Join our team and take the opportunity to meet some of our key customers and partners.

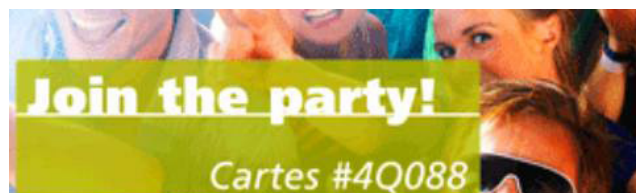
Time: 5:30 pm

Date: Wednesday November 05th, 2008

Venue: Multos Exhibition Stand No. 4Q088

Bring your business card and go in the draw to win iPods.

The agenda for all presentations and activities on our booth is available at www.multos.com/jointheparty



Seen us around?

In October, Multos International, in partnership with the Multos Consortium, attended the Biometrics UK show and the MasterCard Conference and Technology Fair, in Singapore where we exhibited to a large audience of Asia-Pacific MasterCard members and vendors.

SAMA Certificate for MICA on MULTOS

Multos International recently obtained certification with the Saudi Arabian Monetary Agency for its MICA EMV payment application for MasterCard Issuers on MULTOS I4E.

- 36K I4E(0-1-3) on Infineon SLE66CX360PE
- 16K I4E(0-1-5) on Infineon SLE66CX162PE
- 8K I4E(0-1-5) on Infineon SLE66CX80PE

Visa VSDC renewal on MULTOS step/one iD1

In May, Multos International received the renewal of its SDA EMV payment products for Visa issuers. VSDC for MULTOS step/one is available from Multos International on both 4K and 8K EEPROM sizes

M/Chip 2.06 on iD1

The latest release of the EMV payment application M/Chip2.06 for MasterCard issuers is now available on both 8K and 16K MULTOS I4E, following the successful achievement of Mastercard's Type Approval by Multos International.