

Consortium Company Profiles

Gemalto Pte Ltd

Role in the Consortium

Gemalto is developing the Trusted Third Party (TTP) infrastructure to enable service providers and mobile operators to connect to, for deployment of NFC related services through a neutral channel.

Company Profile

Gemalto (Euronext NL0000400653 GTO) is the world leader in digital security with 2011 annual revenues of €2 billion and more than 10,000 employees operating out of 74 offices and 14 Research & Development centers in 43 countries.

We are at the heart of our 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 convenient, enjoyable and secure. Gemalto delivers on their expanding needs for personal mobile services, payment security, identity protection, authenticated online services, cloud computing access, eHealthcare and eGovernment services, modern transportation solutions, M2M communication,.

Gemalto develops secure software that runs on trusted devices which we design and personalize. We manage these devices, the confidential data they contain and the services they enable, throughout their life cycle. We innovate so that our clients can offer more ways of enhancing the convenience and security of their end-users' digital lives.

Gemalto is thriving with the growing number of people using its software and secure devices to interact in the digital and wireless world.

For more information visit www.gemalto.com, www.justaskgemalto.com, blog.gemalto.com, or follow @gemalto on Twitter.

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Citibank Singapore Limited

Role in the Consortium

As a major credit card issuer and a leader in innovation, Citibank believes strongly in the immense potential of contactless payments and have consistently led the industry in this space globally. Citibank will contribute to developing a vibrant and secure NFC mobile payments environment in Singapore. It will leverage on insights gained from its NFC initiatives globally and in Singapore to introduce new contactless and NFC payment products, and create a holistic, end-to-end experience that will transform the consumer payment behavior and landscape in Singapore.

Company Profile

Citibank Singapore Limited is a distinct market leader in the consumer banking business. Since its local incorporation in 2005, Citibank has extended its distribution network to more than 1,400 touch points, reaching out to Singaporeans with innovative, value-added products and services. A leading credit card issuer in Singapore, Citibank offers the widest range of credit card propositions and the best-in-class privileges. In 2009, it also launched the first programme in Singapore that enabled consumers to make contactless payments linked to their credit card accounts with its Citi M1 mobile Visa payWave payment pilot. Globally, Citibank has launched several mobile contactless payment initiatives, including in India, the US, South Korea and the Czech Republic. Citi is the also lead bank in the launch of the Google Wallet, which gives Android phone owners the ability to make payments and take advantage of real-time in-store offers and loyalty programs at the point of sale.

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DBS Bank Ltd

Role in the Consortium

DBS' role is to continuously innovate and work with partners in the consortium on convenient and secure mobile payment options that complement our customers' evolving lifestyle needs. Since 2010, the bank has embarked on delivering greater value and convenience to our customers via mobile banking services, and as part of the consortium, has set out to further develop the NFC scene in Singapore.

Company Profile

DBS is a leading financial services group in Asia, with over 200 branches across 15 markets. Headquartered and listed in Singapore, DBS is a market leader in Singapore with over four million customers and also has a growing presence in the three key Asian axes of growth, namely, Greater China, Southeast Asia and South Asia. The bank's strong capital position, as well as "AA-" and "Aa1" credit ratings that are among the highest in the Asia-Pacific region, earned it Global Finance's "Safest Bank in Asia" accolade for four consecutive years, from 2009 to 2012.

DBS provides the full range of services in consumer, SME and corporate banking activities across Asia and the Middle East. As a bank born and bred in Asia, DBS understands the intricacies of doing business in the region's most dynamic markets. This market insight and regional connectivity have helped to drive the bank's growth as it sets out to be the Asian bank of choice. The bank believes that building lasting relationships with its customers is an integral part of banking the Asian way.

With its extensive network of operations in Asia and emphasis on engaging and empowering its staff, DBS presents exciting career opportunities. The bank acknowledges the passion, commitment and can-do spirit in all of our 18,000 staff, representing over 30 nationalities. For more information, please visit www.dbs.com.

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EZ-Link Pte Ltd

Role in the Consortium

EZ-Link is working with the Trusted Third Party (TTP) and Mobile Network Operator to provide mobile users with a contactless e-purse that will allow for the various ez-link functions and features to be embedded into an NFC-enabled handset and utilized across all existing and new ez-link acceptance points. EZ-Link is currently the only CEPAS-compliant provider.

Company Profile

EZ-Link Pte Ltd was formed on 8 January 2002. Its core business is the clearing and settlement of all ez-link card transactions generated in transit and non-transit (retail/merchant) environments, as well as the sale, distribution and overall management of ez-link cards. To date, more than 12 million new CEPAS-compliant ez-link cards have been issued. This is in tandem with the government's plan to promote cashless payments in Singapore. In line with this vision, the new ez-link card is now also accepted as a mode of payment for Electronic Road Pricing (ERP) and at car parks fitted with the Electronic Payment System (EPS) when used in the dual-mode in-vehicle unit.

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M1 Limited

Role in the Consortium

As part of the Gemalto-led consortium, M1 will work with our partners to offer Near Field Communications (NFC) products and services. Specifically, we will provide NFC value-added services ranging from loyalty, couponing, ticketing, smart posters, to name a few, as well as introduce a variety of NFC-enabled devices; with the aim of bringing enhanced benefits and convenience to our customers through the adoption of NFC technology. M1 will also work together with the consortium and our partners, to promote awareness and encourage user-adoption of our NFC offerings.

Company Profile

M1 is Singapore's most vibrant and dynamic communications company, providing mobile and fixed services to over 2 million customers. Established in 1997, M1 achieved many firsts, including the first operator to launch ultra high-speed fixed broadband, fixed voice and other services on the Next Generation Nationwide Broadband Network (NGNBN). With a continual focus on network quality, customer service, value and innovation, M1 links anyone and anything; anytime, anywhere. For more information, visit www.m1.com.sg.

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SingTel

Role in the Consortium

SingTel is working with banks, payment service providers and handset manufacturers to introduce a wide range of NFC services and mobile devices. We will develop these services on our own or with third party applications that are suitable for NFC deployment in Singapore. As Asia's leading mobile services and multimedia solutions provider, SingTel is well positioned to play a vital role in accelerating the development of NFC services and encouraging their adoption.

Company Profile

SingTel is Asia's leading communications group providing a portfolio of services including voice and data solutions over fixed, wireless and Internet platforms as well as infocomm technology and pay TV. The Group has presence in Asia and Africa with 445 million mobile customers in 26 countries, including Bangladesh, India, Indonesia, Pakistan, the Philippines and Thailand. It also has a vast network of offices throughout Asia Pacific, Europe and the United States.

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StarHub

Role in the Consortium

StarHub collaborates with payment and non-payment service providers to create a host of unique NFC payment and lifestyle services for our mobile customers, supported by our network for secured information flow. We also offer NFC-enabled handsets and devices to our customers.

Company Profile

StarHub is Singapore's fully-integrated info-communication company, offering a full range of information, communications and entertainment services for both consumer and corporate markets. StarHub operates a HSPA+ mobile network that delivers up to 21Mbps for downlink to complement its nation-wide GSM network, and is currently building its LTE network which is expected go "live" first in key business areas by the end of 2012. It also manages an island-wide HFC network that delivers multi-channel cable TV services (including High Definition Television and on-demand services) as well as ultra-high speed residential broadband services. StarHub operates an extensive fixed business network that provides a wide range of data, voice and wholesale services. Over Singapore's fibre-based Next Generation Nationwide Broadband Network, StarHub offers a broad range of home and business broadband plans along with a host of advanced media-rich value-added services.

Launched in 2000, StarHub has become one of Singapore's most innovative info-communications providers, and the pioneer in 'hubbing' - the ability to deliver unique integrated and converged services to all its customers. StarHub, listed on the main board of the Singapore Exchange since October 2004, is a component stock of the Straits Times Index and the MSCI Singapore Free Index. For more information, please visit www.starhub.com.

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