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## PRESS RELEASE

### **G&D provides its Mobile Payment solution to Nordic IT company EVERY**

#### **G&D Convego CloudPay for contactless payments with mobile devices**

Oslo/Stockholm/Munich, 19. October 2016. EVERY, one of the largest IT companies in the Nordic region, has licensed a cloud-based mobile payment solution from technology group Giesecke & Devrient (G&D). G&D Convego CloudPay solution supports contactless payments for NFC-enabled mobile devices with Host Card Emulation (HCE).

Mobile channel has become a major focus for banks worldwide to develop and offer payment new services to consumers. G&D Convego CloudPay solution enables EVERY to provide intuitive and secure mobile payment services to its banking customers for payments at any contactless enabled merchant locations.

“We are very happy to partner with EVERY as a leader in its sector in the Nordic region. By combining its issuance solutions with our Convego CloudPay solution, EVERY will be well positioned to offer versatile mobile payment services to its banking customers for a true tap & pay experience with high security”, says Edgar Salib, Group Senior Vice-President, Head of Financial Institutions from G&D.

“EVERY is pleased to announce its partnership with G&D. EVERY’s ambition is to leverage our extensive banking industry experience by combining it with world-class payment technologies and solutions. As a partner to both national and international banks, it is important for us to base our solutions on industry standards and well-established infrastructure. User-friendly innovation that provides both greater cost-efficiency and a better banking experience thanks to secure and easy-to-use solutions is key for us”, says Wiljar Nesse, Executive Vice President for Financial Services at EVERY.

The Convego CloudPay solution from G&D supports various international payment schemes and has capabilities also to support domestic schemes to enable all end-users



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to benefit on mobile payments. It consists of two main components – CloudPay Server and CloudPay Client. The CloudPay Server provides an online interface to banks for the provisioning and life-cycle management of the bank's payment cards on the end users' HCE enabled smartphones. The CloudPay Client is a secure software library that is integrated into the bank's mobile application and provides a secure storage for the payment card data and payment engine to execute mobile payment transactions. The CloudPay Client implements state-of-the-art security mechanisms to protect the payment data stored on the mobile device.

#### **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 over 11,450 employees and generated sales of approximately EUR 1.83 billion in the 2014 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. For more information, please visit: [www.gi-de.com](http://www.gi-de.com).