GEMPLUS™

beyond smart

Ease of integration, security and reliability for memory cards

Open new horizons for your business' marketing strategy with GemClub™-*Memo*. Smart card technology is playing an expending role in retail systems because it answers today's demands for creative marketing solutions. As the world leader in smart card solutions, Gemplus announces a technological breakthrough with its new memory card, GemClub-*Memo*, wich has the flexibility to fit any retail environment and meets the needs of sophisticated loyalty programs.

Innovative GemClub-*Memo* cards combine security, data storage capacity and reliability with ease-of-integration. This new technology offers T=0 protocol in a memory card for applications such as retail, closed electronic purses, electronic couponing, vending, personal identification and Internet-based loyalty programs.

Smart solutions to increase sales

In today's fiercely competitive market, retailers need to develop strategies for customer retention, growing customer share and acquiring new customers. These goals are met by smart card-based loyalty, electronic couponing, and electronic purse applications integrated into their comprehensive marketing program. Smart cards facilitate targeted and one-to-one marketing program by storing valuable information about consumers and their habits, allowing staff at the point-of-sale to have an instant profile of each customer, and enabling you to reward or provide incentives to your customers based on their individual preferences.

Unsurpassed security and reliability

GemClub-*Memo* contains features previously only found in microprocessor cards. It is the first memory card to support the T=0 communication protocol. Secret codes are employed to access data on the card. The card's data is stored securely; and sensitive data is automatically backed-up, restoring card information in the event a transaction is unexpectedly terminated.
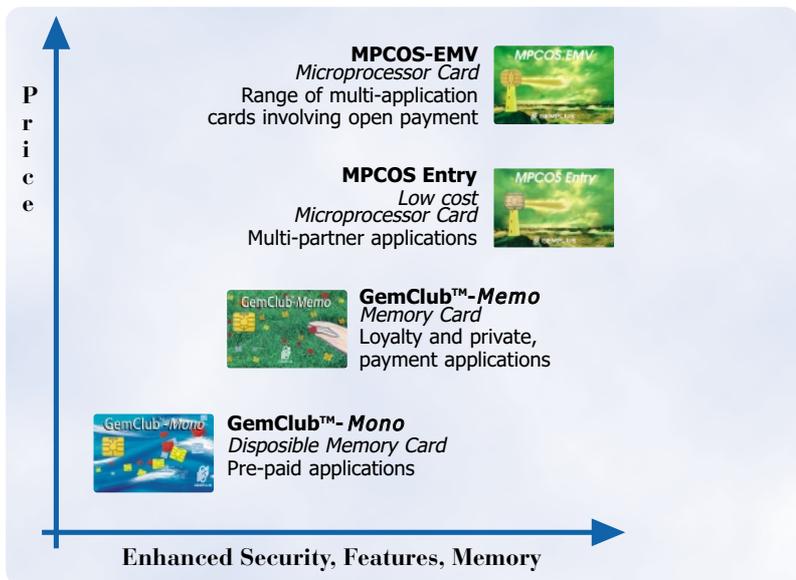
Ease of integration is standard

The T=0 communication protocol inside GemClub-*Memo* makes implementing and upgrading loyalty and other retail programs seamless and effortless. It is the first memory card compatible with the PC/SC standard. GemClub-*Memo*'s adherance to ISO standard communication protocols speeds application development. The standard is common to most terminals, thus eliminating the need to develop specific drivers. Therefore your program's time-to-market is faster, helping your business maintain its competitive edge.

Increased data storage increases your options

GemClub-*Memo* features two distinct programs (counters) on its chip, allowing two applications to run on the card, either independent and secure of each other, or interactively. And its larger storage capacity - 256 bytes - allows more information to be stored on the chip reducing the need for expensive data processing equipment.

GemClub-*Memo* in loyalty products roadmap

GemClub-*Memo* evaluation kit

The kit includes:
- Software and sample cards to manage card features.
- Reference manuals, technical specifications, and application notes.

Technical specifications
- **Memory:** 2 kbites (256 bytes)
- **Communication protocol:** ISO 7816-3 (T=0)
- **PC/SC 1.0 compliant**
- **Communication speed:** 9,600 baud (at 3.57 MHz)
- **Security and reliability:**
  - Issuer-specific code
  - Three passwords
  - Terminal-based security (card/ terminal mutual authentication)
  - Automatic transaction counters and backup of sensitive data, both card-managed

Price (vertical axis)

MPCOS-EMV
Microprocessor Card
Range of multi-application cards involving open payment

MPCOS Entry
Low cost Microprocessor Card
Multi-partner applications

GemClub™-*Memo*
Memory Card
Loyalty and private, payment applications

GemClub™-*Mono*
Disposible Memory Card
Pre-paid applications

Enhanced Security, Features, Memory

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