



# Mobile Payments

From Host Card Emulation (HCE) and tokenization, to empowering organizations to become their own Token Service Provider (TSP), Rambus software, recently acquired from Bell ID, provides a comprehensive mobile payment solution to banks and retailers worldwide that loads and manages payment credentials on Near Field Communication (NFC) based smartphones and connected devices.



## Improved Time-to-Market

- + Reduce implementation time with a unified platform that connects OEM Pay and bank / retail mobile wallets
- + Compatible with existing EMV contactless infrastructure

## Enhanced User Experience

- + Retain branding and drive digital engagement with bank and retail mobile wallets
- + Increase customer adoption with support for major mobile payment platform

## Superior Security

- + Utilizes HCE with tokenization to reduce risk of card-on-file fraud
- + Integrates with CryptoManager Security Engine hardware root-of-trust

## Reduced Cost

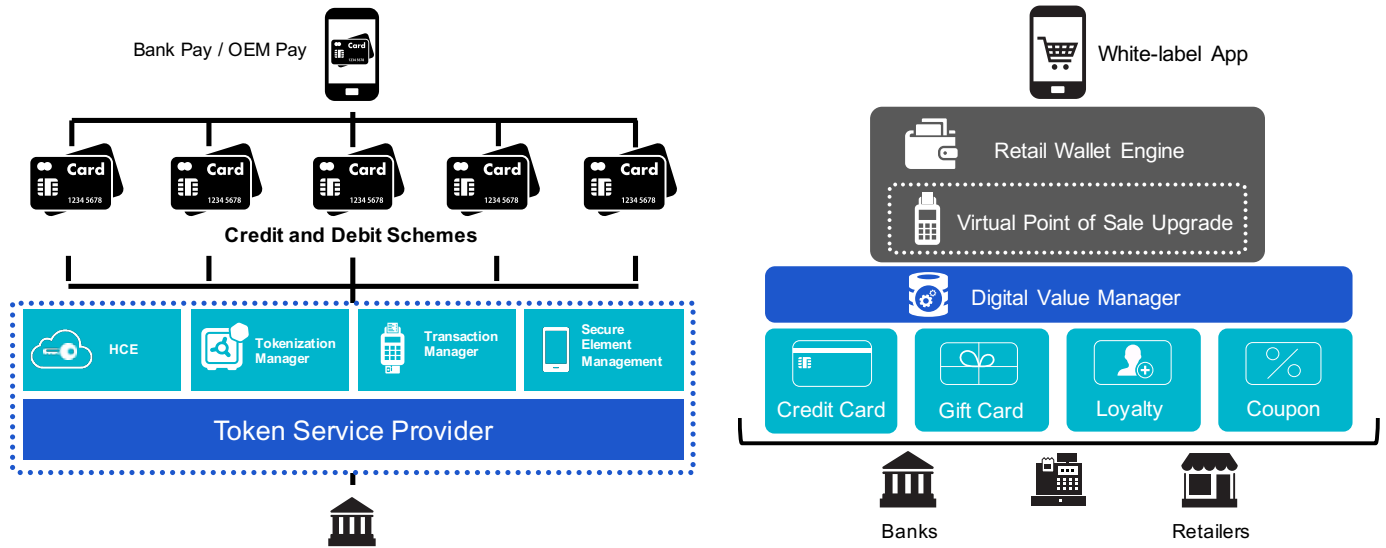
- + Avoid tokenization fees by issuing your own tokens
- + Save on transaction fees by incentivizing payment channels



## Overview

Rambus mobile payment solutions offer a single, modular software platform that enables payment issuers and retailers to safely load and manage cards onto NFC smartphones. Our technology adapts to any mobile payments ecosystem – whether card credentials are stored on the device or in the cloud using host card emulation (HCE) – and ensures security through tokenization. With our software, customers can fulfil the role of a token service provider (TSP) to lower cost and take control of their own digital payments strategy.

## Complete Mobile Payment Solutions



### Bank Solution

### Retail Solution

Product Offering	Description
<b>Token Service Provider</b>	Enables organizations such as payment issuers and payment processors to perform the role of Token Service Provider as defined by EMVCo
<b>Unified Payment Platform</b>	Digitizes payment, gift, and loyalty cards as well as coupons into a single mobile app, creating a frictionless checkout process
<b>Host Card Emulation</b>	Enables mobile NFC transactions to be made by storing and accessing credentials in a remote cloud environment rather than on the mobile device
<b>Token Gateway</b>	Creates a single hub for banks to connect to multiple third party tokenization services
<b>Tokenization Management</b>	Easily generate, issue and manage tokenized card numbers to secure mobile payments
<b>Secure Element Management</b>	Connects to OEM Pay platforms that utilize physical secure elements on NFC enabled devices
<b>EMV Smart Card Management</b>	Issues and manages the lifecycle of EMV chip and PIN securely and easily

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