



Payments & Tokenization

Comprehensive solutions for banks, financial institutions and retailers alike. From Host Card Emulation (HCE) and OEM Pays, to retail scan and go with real-time loyalty redemption, to tokenization of real-time payments (RTP) and Automated Clearing House (ACH) transactions, to blockchain, Rambus software and services, secure a wide range of applications for customers worldwide.

Improved Time-to-Market

- + Reduce implementation time with proven solutions for mobile, direct debit and credit, and retail payments
- + Vertically integrated to provide a comprehensive solution

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 tokenization to reduce risk of card-and account-based fraud
- + Provides layered security with cryptograms, domain controls and tokenization

Reduced Cost

- + Integrates with existing infrastructure and processes
- + Supports closed-loop payments to reduce transaction fees

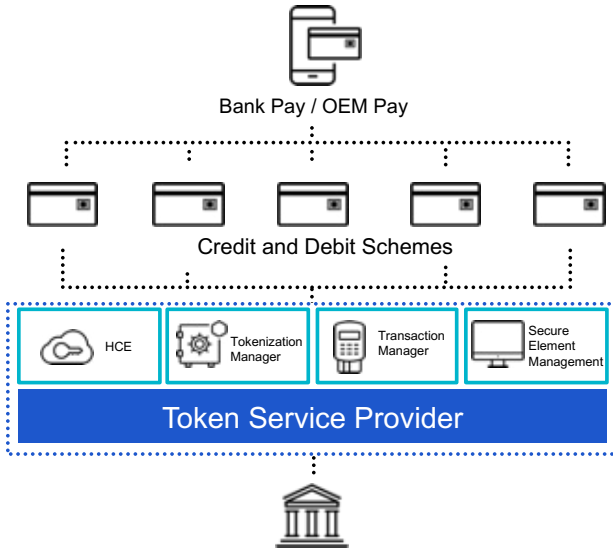


Overview

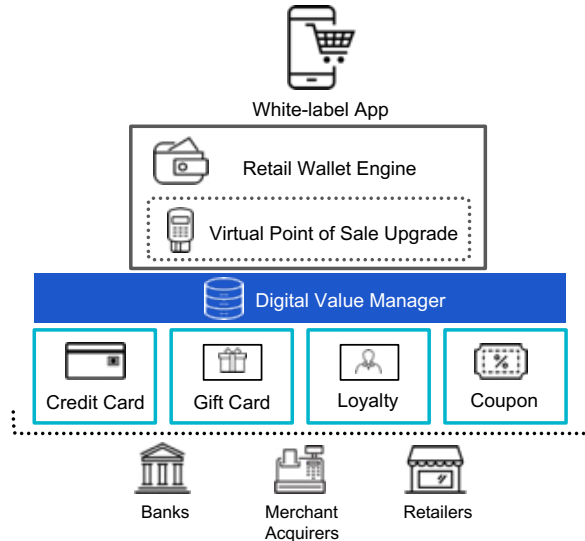
As an industry leader in tokenization solutions for card-, mobile- and account-based transactions, the family of Rambus Payment solutions provides comprehensive solutions for banks, financial institutions and retailers alike. Our payment solutions are designed as modular software platforms to enable financial institutions, payment issuers and retailers to securely manage and tokenize payment cards, mobile wallets, and accounts while integrating with existing processes and infrastructure.

Complete Payment Solutions

Bank Solution



Retail Solution



| Product Offering | Description |
|-------------------------------------|--|
| Token Service Provider | Enables organizations such as payment issuers and payment processors to perform the role of Token Service Provider as defined by EMVCo |
| Tokenization Management | Easily generate, issue and manage tokenized card numbers to secure mobile payments |
| Host Card Emulation | Enables mobile NFC transactions to be made by storing and accessing credentials in a remote cloud environment rather than on the mobile device |
| Secure Element Management | Connects to OEM Pay platforms that utilize physical secure elements on NFC enabled devices |
| EMV Smart Card Management | Issues and manages the lifecycle of EMV chip and PIN securely and easily |
| Payment Account Tokenization | Enables central banks and financial institutions to secure account-based transactions like RTP and ACH with tokenization |
| Token Gateway | A single interface to multiple network tokenization services to request EMV payment card tokens for e-commerce and digital wallets (HCE). |
| Vaultify Shop | Digitizes payment, gift, and loyalty cards as well as coupons into a single mobile app, creating a frictionless checkout process |
| Vaultify Trade | Blockchain tokenization platform for the secure transaction and storage of crypto assets |

rambus.com/payments

