Trusted Services Hub for Payment

A Turnkey Mobile Payment Solution for Issuing Banks, Processors and Networks
A boom in mobile services

Mobile payments are going mainstream. Banks and financial institutions are racing to launch mobile payment services in a fragmented ecosystem. They are faced with multiple options of security frameworks, having to choose between securing payment credentials on devices (tamper-proof or otherwise), in the cloud, or both.

With the launch of mobile wallets from mobile device giants and the emergence of cloud-based host card emulation (HCE), an opportunity is opening up to maximize end-user reach through a solution that can be deployed across multiple devices, works across any network and uses available security frameworks to store payment credentials on the device. Due to the inherent vulnerabilities of mobile applications (demonstrated by the 175,442 unique Android malicious programs detected in the first half of 2014 alone*), several security and risk mitigation techniques are required to provide adequate security frameworks when storing credentials outside a tamper proof secure element.

This is where Gemalto’s Trusted Services Hub (TSH) comes into play, as a versatile turnkey service for enabling payment cards across wallets and connected devices. The service is complimented by a fully integrated EMVCo compliant Token Service Provider, which is licensed to issuers and processors.

Gemalto’s Trusted Services Hub for Payment

Provisioning Service

Upon cardholder request and after eligibility checks, this service creates digital payment credentials and securely delivers them to the cardholder’s device, in real time. The service manages the lifecycle of the payment credentials, as well as the replenishment of limited use keys, as required. The Gemalto mobile wallet SDK secures the storage of the credentials on the device’s non-secure media, with multiple layers of protection, which include encryption, obfuscation and the use of the device’s Trusted Execution Environment.

Gemalto’s Trusted Services Hub at a glance

- Easy deployment
- End-to-end security
- Reliability and scalability
- Global reach and local support

Gemalto’s TSH enables issuers to launch their own wallets or connect to partner wallets. The TSH provides enrollment, provisioning and lifecycle management services, as well as licensed tokenization technology that keeps issuers in control of authorization and transactions for the complete card portfolio. These modular and complimentary capabilities ensure issuers can launch mobile payment quickly and with confidence.

*Kaspersky labs
Token verification and conversion to original PAN through the Tokenization Platform

The Tokenization Platform is integrated into with the Hub and located at the issuer or processor.

The benefits

- Maximize end-user reach with the most reliable and scalable technology, serving the world’s largest issuers for three decades
- Simplify your launch with a full turnkey solution from issuance to provisioning, connecting via the TSH’s future-proof Mobile Gateway which allows for seamless service expansion
- Digitize your complete card portfolio with one provider, including all international payment brands, domestic schemes and white label EMV
- Under a single connection, deploy with more security options than any other players: HCE, TEE, Secure Element

Why Gemalto?

Allynis Trusted Services Hub is field-proven and guarantees high availability, scalable bank-grade security and data segregation for service providers, and is compliant with all major international standards to ensure maximum interoperability as well as domestic standards.

Allynis Trusted Service Hub is operated by Gemalto from our international data centers, certified by the payment schemes and connected to leading mobile wallets. The Gemalto Tokenization Platform is compliant with the EMVCo Payment Tokenization specifications.

Gemalto wins Digital Payments Award for its Allynis Trusted Services Hub. It helps banks and operators in their digital service transformation across wallets, devices and security frameworks.

Juniper Digital Awards for Digital Payments 2015

Gemalto is listed in the Gartner Market Guide for Tokenization

June 2015