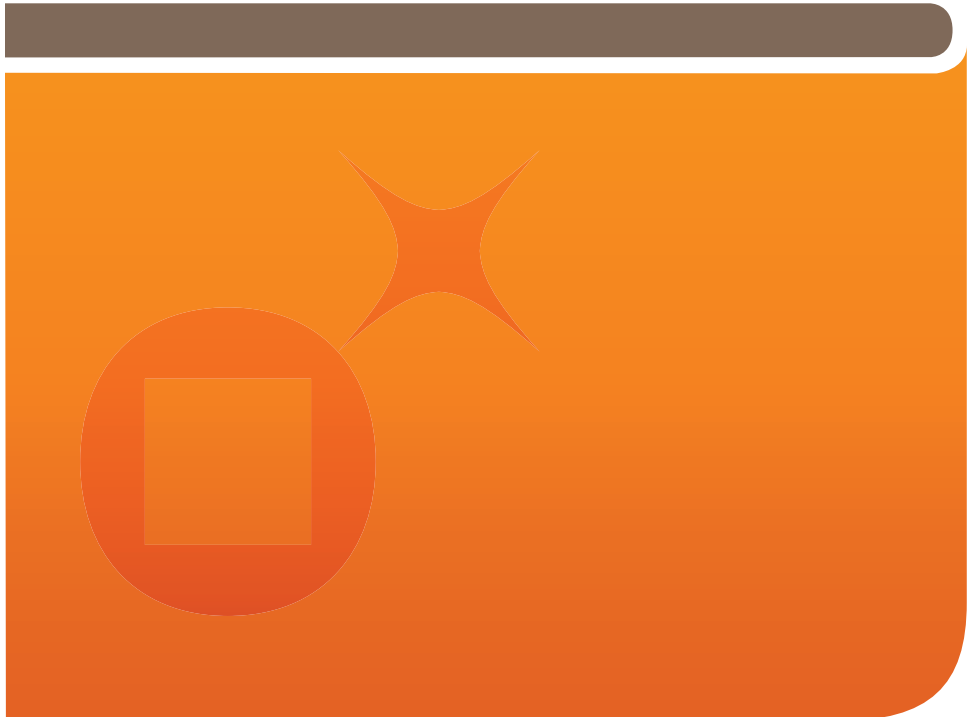




Gemalto Explains

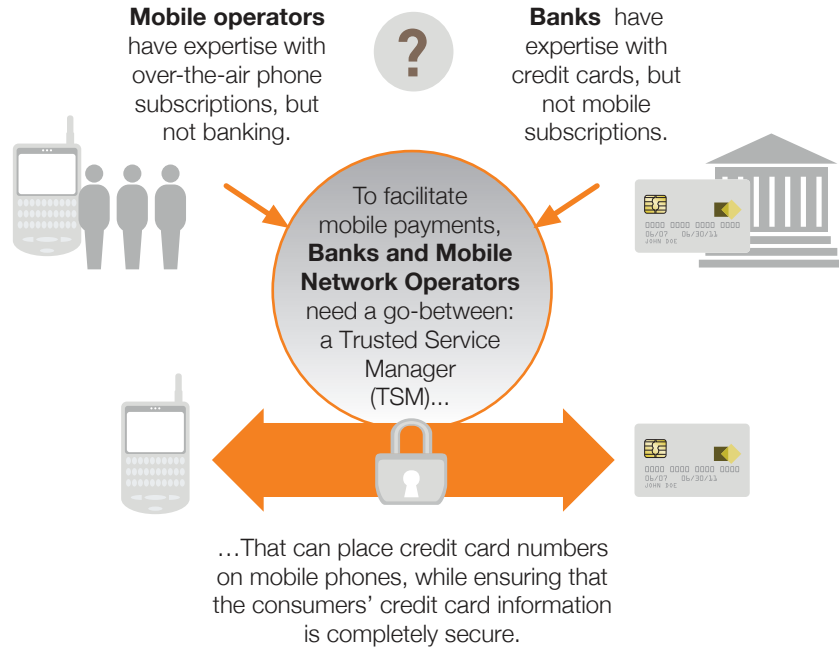
The Role of the Trusted Service Manager



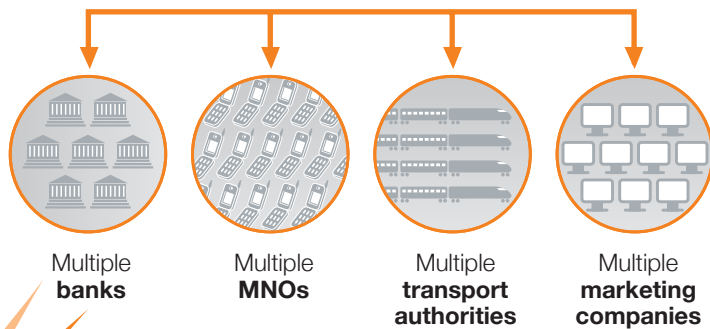
How it works

Trusted Service Manager

How can we facilitate mobile payments?

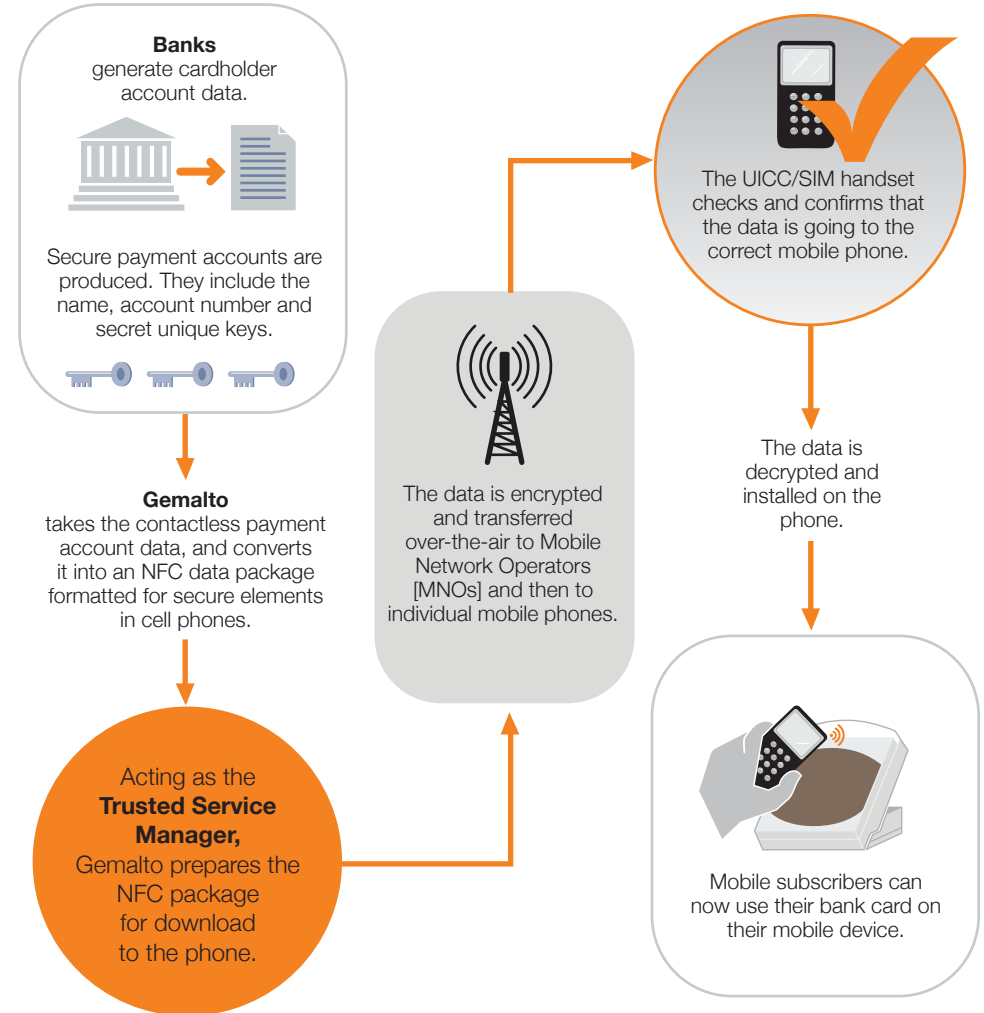


The TSM is a bridge between...



Gemalto has the expertise to fill the role of the Trusted Service Manager (TSM)

Here's how it works:



... The TSM manages the payment account throughout its life cycle

How it works

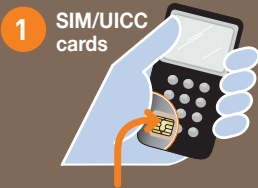
Trusted Service Manager

Benefits:

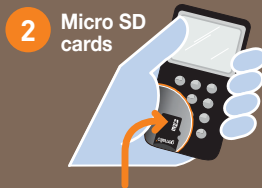
- The **Gemalto TSM** process ensures end-to-end security encryption between banks and SIM/UICC cards and mobile phones.
- The data only works on the right phone.
- The encrypted data package cannot be used if intercepted.
- Can be securely loaded over-the-air.
- No human ever sees any account data, numbers or keys.

What is an NFC Secure Element?

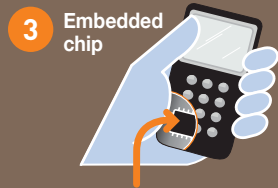
A smart card chip that stores information, manages security and provides a firewall between NFC applications and other elements in the phone. It is installed in one of three ways:



Cards are removable



Cards are removable



Chip wired into phone