

Gemalto Trusted Services Hub

An end-to-end solution for the deployment of secure mobile services

A boom in mobile services

As our mobile phones become ever more important to the modern lifestyle, an increasing number of service providers such as banks, device manufacturers, transport operators, and software giants are launching payment applications to make consumer lives easier and shopping and payment more rewarding.

However, the fragmentation of mobile devices, the myriad of security options and growing number of players can make the implementation of a mobile payment strategy seem like a daunting task. Today issuers have more choice than ever before, between launching their own HCE-based wallet, partnering up with wallets like Apple Pay, Samsung Pay or Android Pay, or participating in a mobile operator-led wallet. While new security frameworks are being introduced for handling sensitive

payment credentials and transaction authorization, standards are also evolving rapidly to keep pace with technology and business innovation.

Service providers seeking to deploy secure, large-scale mobile services and reach a maximum number of users need to address the challenges of market fragmentation:

- > Adapting to different types of security frameworks
- > Engaging with multiple Secure Element issuers (including device manufacturers and mobile network operators)
- > Ensuring solutions work across handset models

Gemalto's Gemalto Trusted Services Hub helps providers tackle all of these challenges to reach more users more efficiently than ever before.

“Plug in once and deploy everywhere”

Engage once with Gemalto – deploy to millions of users worldwide

Gemalto Trusted Services Hub was launched to connect service providers at the right time: as mobile payment services enter the mainstream and mobile device security becomes ever-more diverse, stakeholders need to easily launch secure value-added digital services, having struggled for a long time to manage market fragmentation on their own.

Gemalto Trusted Services Hub is a turnkey business service that enables financial institutions, enterprises, transport operators and any other digital service providers to securely deploy services across a comprehensive portfolio of smartphones and mobile networks around the world.

Through a single engagement with Gemalto, you gain access to the largest and most comprehensive security framework to protect your mobile applications, for in-store and online services.

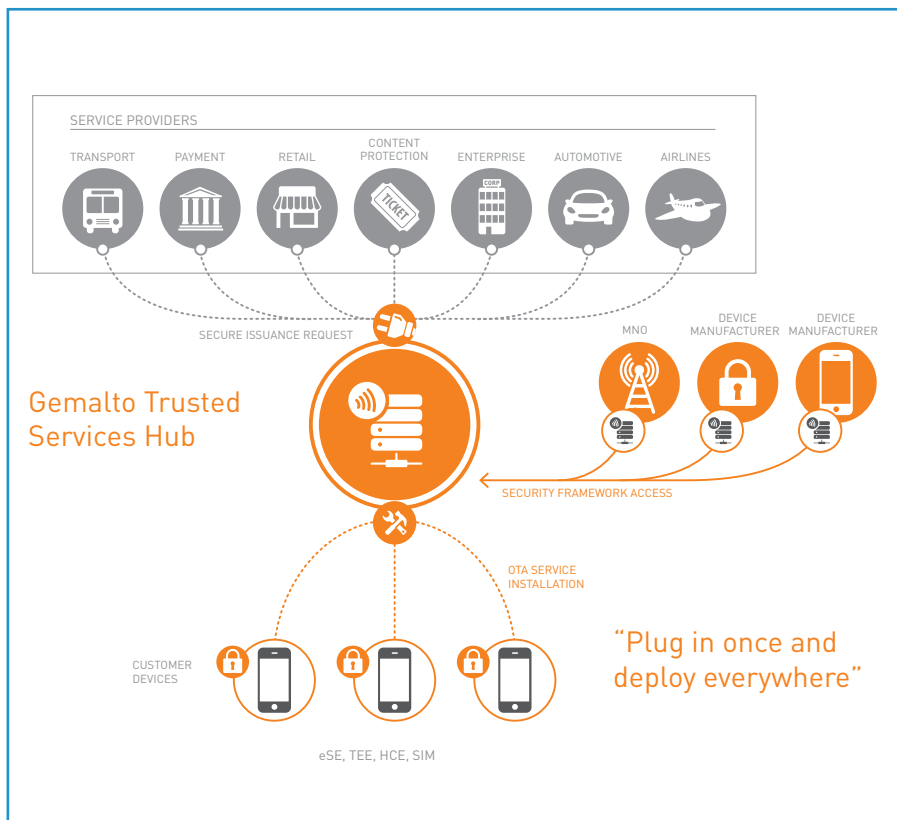
Gemalto Trusted Services Hub is built on field-proven technology and guarantees high availability, scalable

bank-grade security and data segregation for service providers and is compliant with major international standards to ensure maximum interoperability.

Gemalto Trusted Services Hub is operated by Gemalto out of our international data centers and is certified by global payment schemes including Visa, MasterCard and American Express.

WHAT'S IN IT FOR YOU?

- > **Access millions of users** on multiple mobile networks
- > Ability to launch HCE wallets and participate in partner wallets
- > Accommodate seamlessly **Secure Element and cloud-based security frameworks**
- > **Be part of an ever expanding hub**, reaching more and more users across the globe
- > **Protect your investment** with a future-proof service
- > Instantly **reach the largest user base of NFC smart-phones** equipped with a Secure Element



juniper research “Gemalto wins Digital Payments

Award for its Gemalto 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

ABIresearch® “First position within ABI Research’s Payment & Banking Card Technologies vendor matrix” ABI, TSM Strategies and Business Model, May 2015

GEMALTO: THE WORLD LEADER

TSH is enabling connectivity to around 70 MNOs, OEMs and SPs in over 15 different countries.