

# Allynis™ TSM for Financial Institutions

||||| Make your financial products flourish on your customer's mobile phones



## FINANCIAL SERVICES & RETAIL > SERVICES

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INTERNET CONTENT PROVIDERS

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TRANSPORT



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security to be free

# Allynis™ TSM for Financial Institutions

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## NFC phone – your wallet becomes digital and mobile

NFC phones are the ideal platform for wallets enabling payment and money transfers. NFC technology has reached maturity and brings some additional and extremely compelling contactless payment experiences, confirmed by many successful pilots worldwide and by a strong appetite expressed by consumers. The supporting contactless infrastructure is also gaining strong momentum.

NFC turns the mobile phone into an extremely fast and convenient means of payment. End-user experience is indeed greatly enhanced by features complementing NFC payment; e.g. remote subscription and real-time over the air provisioning, pre-paid account remote top-up or PIN code management. Combining this with exciting retail marketing tools such as smart posters and eCoupons for promotion, advertisement or customer retention, mobile NFC services are set for wide scale adoption worldwide.



As an issuer, mobile contactless payment further enhances the relationship with your existing customers and brings new customers, attracted by such value propositions. Mobile payments is an area to drive real competitive advantage in your market.



**The Trusted Services Manager (TSM) brings stability and predictability to the complex, multi-player NFC ecosystem. Its core role is to distribute and manage the service providers' applications across the subscribers' mobile environments**

## Simple adoption, wide reaching with no compromise on security

What's needed for mobile payment services to flourish is a compelling end-user experience: simplicity and ergonomics for subscription and daily use, the right security perceived by the end-user all along the chain as well as good customer care and the ability to restore data.

For an issuer, this means the capability to deploy and manage NFC applications, onto subscribers' handsets, whatever the wireless network, even if abroad and roaming on other mobile operator network, and naturally in full security, as per card scheme requirements. Avoiding multiple points of contact through one single interface is also key. Trusted Services Manager meets these requirements.

## Gemalto, your trusted partner

Leveraging our unique expertise in NFC, OTA platforms and smart card personalization, we offer TSM services to financial institutions for managing the life cycle of applications in NFC phones.

## > A core TSM offer

We offer a wide range of managed services to issuers:

- Service Enrollment of NFC customers via internet banking, customer contact centers, in branch or directly from the Mobile
- Check customer eligibility for NFC services
- EMV data preparation services
- Over-the-Air Supplementary Security Domain management services
- Over-The-Air application and user interface provisioning and personalization
- Over-The-Air top-up, counter reset and other EMV parameter update services
- Over-The-Air lock/ unlock/ delete services
- Service recovery in case handset is lost, stolen or replaced
- Phone number portability services
- Customer care interfaces or APIs for easy integration with the bank customer helpdesk
- Business interfaces to connect to authorization or reloading servers
- Service management through reporting and statistics.

## > Coupled with unrivaled complementary skills

- Over-The-Air service management expertise: mastering multiple OTA channels to best fit the required actions
- Unique applet development capability and widest portfolio of contactless applications
- J2ME Midlet & SCWS wallet UI development
- Consulting services for mobile NFC payment project scoping
- Consulting services for definition or migration of contact(less) application to mobile environment
- Substantial contribution to standards definition
- Contactless POS range.



## ■ Gemalto TSM value proposition

### > Making life simpler for issuers

Already involved in several key NFC pilots all over the world, Gemalto have a unique position as a trusted intermediary in the contactless ecosystem.

With such a deep understanding of all the stakeholders involved and their business considerations, we offer you simplicity and peace-of-mind:

- Our offer is totally agnostic of the secure element used to host the payment application, and of the mobile network
- We adapt to your legacy infrastructure and connectivity for payment card input files
- We tailor and configure our services for your specific business and deployment requirements
- Our operated and managed services approach means issuers can launch new services with multiple mobile operators as quickly and easily as they can with one operator
- We ensure interoperability of the NFC service package; a combination of components to be managed concurrently and run on different handset environments and various secure elements
- We provide you one single and uniform interface for connection to multiple mobile networks.

### > Reliability & Security

The Gemalto Trusted Services Management platform relies on existing standards such as Global Platform.

It is based on a distributed, multi-tiered architecture that interacts with banks back-end systems and mobile networks via standard and secure web services.

Several encryption layers bring end-to-end confidentiality of Over-The-Air transmitted data,



**“Gemalto has significant outstanding relationships with both the telecom and banking industries through its smart card personalization business and its MNO-managed services experience and infrastructure, [...] is well-placed to develop both of these former customer bases when it comes to managing payments on UICCs. Its involvement in a host of trials, [...] is driving essential operating experience in TSM“**

ABI, Nov 2008

ensuring privacy of banking data being loaded and personalized on a third-party asset.

Gemalto TSM services infrastructure is co-located within existing secure personalization centers, and compliant with Gemalto's active security policy to develop, implement and deploy latest security processes and rules. Specific TSM certifications from MasterCard and Visa are also in place. Our service level agreements guarantee high availability and our disaster recovery options ensure full business continuity.

Our efficient CRM services allow issuers to efficiently control and monitor their customer base, using identifiers like MSISDN or ciphered PAN.

### > Future-proof

Our architecture bears in mind other compelling NFC use cases like smart posters management or mobile couponing for enhancing marketing and reward campaigns.

Gemalto TSM platform can also be used for delivering non-NFC services like SIM-OTP-based CAP strong authentications and become the issuer's market place for delivering other secure mobile services to its customers.

### > Cost-efficient

Our offer shares the risks of service set-up through an outsourcing approach backed by an attractive pricing model.

Our operated services model controls investment and minimizes total cost of ownership by sharing infrastructure costs.

## ■ Key Features and Benefits

### > Compliance with Standards & Norms:

- Global Platform specifications
- MasterCard / Visa Mobile Payment specifications
- EMVCo specifications
- Mifare4Mobile™ specifications
- UICC configuration of Global Platform 2.2
- ETSI SWP / HCI device management specifications
- ETSI OTA specifications
- GSMA specifications
- NFC Forum specifications
- OMA SCWS specifications
- J2ME specifications framework

### > Ready-to-go NFC packages:

- Visa Mobile Application
- Mobile MasterCard PayPass M/Chip 4
- AEP™ Mobile Application
- Private scheme or e-Purse (Mifare4Mobile / Desfire / Cepas)
- Smart PPSE Application
- MPCOS Mobile Application

### > TSM operations

- MasterCard / Visa certified
- Secure Data Centers co-located within existing personalization centers



||||| The world leader in digital security

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