



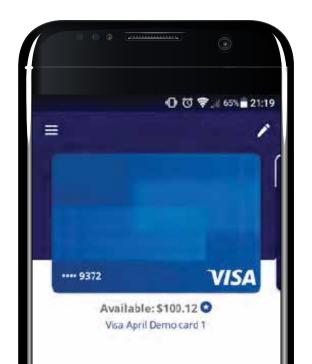
Verimatrix Mobile Payment enables seamless transactions and drives increased customer engagement.

Key features

- Full solution (client and server) for Token Requestors (wallet providers)
- Certified as a Mastercard Engage Gold partner
- Mobile Payment Client and Server approved as Visa Ready.
- Rapid time to market through pre-integrated and certified components

- Client can be integrated into any Android app as an SDK or provided as white-label application
- Server manages the Mobile Payment ecosystem on the issuing bank's behalf
- Server is available on-premise or as a cloud service.

Verimatrix Mobile Payment enables issuing banks to easily deploy their own "Pays." This allows them to complement their existing assets and customer relationships. Verimatrix's Mobile Payment Server manages the eco-system on behalf of the service provider.



Convenient Payments

Stakeholders are more and more realizing the value of a seamless payment experience. From banks using mobile payments to increase engagement with their mobile application – connecting services and products; to merchants wanting to create the "Uber" effect

Verimatrix's solution is already integrated with and approved by the payment schemes. It can be deployed quickly and conveniently, allowing banks to better realize their business goals.

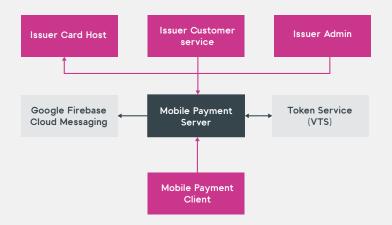
Managing the Ecosystem

Verimatrix's Mobile Payment Server enables the service provider to manage their Mobile Payment ecosystem: interacting with their customers, handling the lifecycle of customers' devices and enabling their customer support teams. This allows issuing banks to build a frictionless payment experience into their products.

Tokenization

Tokenization provides a smooth route to deploying mobile payments. The first use case has been tapand-pay contactless transactions. Verimatrix believes that this is only the beginning and that the real strength of Tokenization is to power many new types of convenient payments from mobile applications.

Verimatrix's Mobile Payment Server is pre-integrated with the Token Services from MasterCard and Visa (MDES and VTS) – enabling a rapid deployment by our customers.



SDK or White-Label Application

The Mobile Payment Client is a multi-scheme SDK supporting both Visa and MasterCard in a single, highly efficient code-base (with options to support other schemes). It provides Mobile Payment functionality based on Host Card Emulation (HCE) and implements the leading payment brand standards in a highly secure environment.

The SDK allows smooth integration with Mobile Banking Applications or the creation of stand-alone Mobile Wallets. Issuer Bank development teams significantly reduce the time spent on coding homespun Wallets, re-inventing the wheel and on scheme certification and testing.

The white-label application builds on the SDK. It features the same highly secure architecture and compatibility with specifications. It provides a customizable white-label solution to Card Issuers wishing to accelerate their own branded Mobile Payment services.

Options and Security

Banks have the option to deploy the Server within their own data centers – giving them complete control; or to connect to a cloud service for a handsoff, fast route to market.

Verimatrix's Mobile Payment Server has achieved all the approvals necessary from MasterCard and Visa – for functionality, integration and security. Verimatrix operates the Cloud services from within a PCI-DSS certified environment. All this gives banks confidence that the Mobile Payment Server is highly secure, easy to connect, and rapid to deploy.

For further details on all of Verimatrix solutions, visit www.verimatrix.com

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