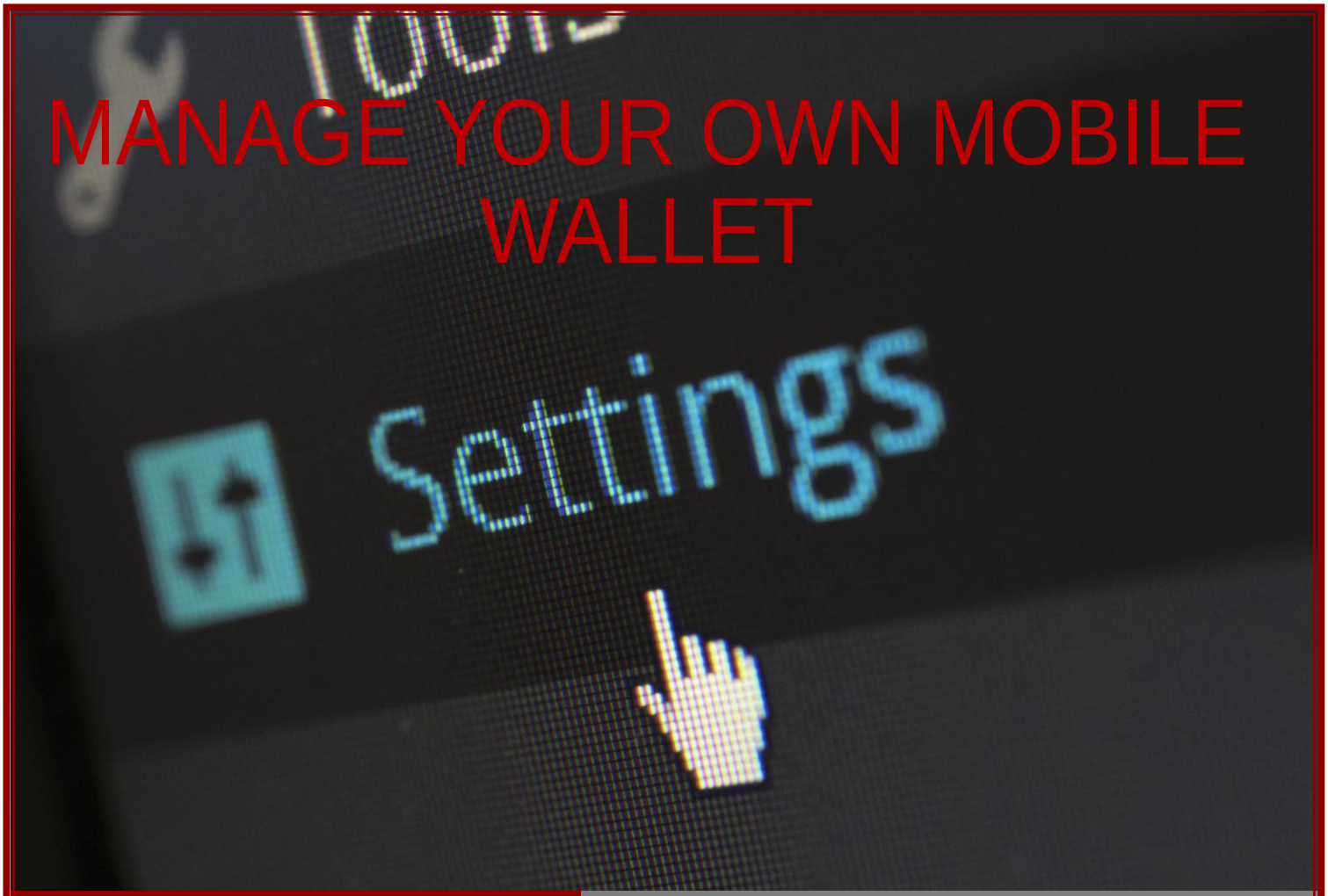
MANAGE YOUR OWN MOBILE WALLET



STEP BY STEP

Download of the mobile App' from different Stores as well as potential pre-integration into existing Wallets

- The mobile App' is the « Token Requestor » in the EMVCo model
- Availability of *SDK for embedding* in 3rd-parties existing App's
- Guidelines for secured implementation of protocols of communication and secure guarding of keys data-at-rest (White Bow Cryptography)

ID&V (IDentification & Verification) simplified process

- *100% under control* of the Issuer operating the service or integrated into the provider TSP platform in case of SAAS mode

Detokenization

- Majority of the *transactions are « on-us »* (if not all), with easy integration with the internal Authorization server
- Tokens could follow a simplified and *inexpensive « alternate pan »* model

VALUE PROPOSITION

Enabling issuers to extend operations to Mobility

- For closed-loop or large percentage of "on-us" transactions
- Seamless and simple integration with minimal impacts
- "Ready-to-go" inexpensive pilots to demonstrate feasibility

Benefits

- Decrease its own operations risk with self-issued "alternate pan"
- Leverage open standards and growing contactless infrastructure (NFC, HCE, EMV and TSP EMVCo)
- No sharing of data and keeping end-customers relationship

Customers

- Financial institutions, card issuers
- But also, vouchers, gift cards issuers

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Cloud
Token Service Provider

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- Enrolment
- Couponing
- Payment
- Loyalty

FLEXIBLE BUSINESS MODELS

Architectural models

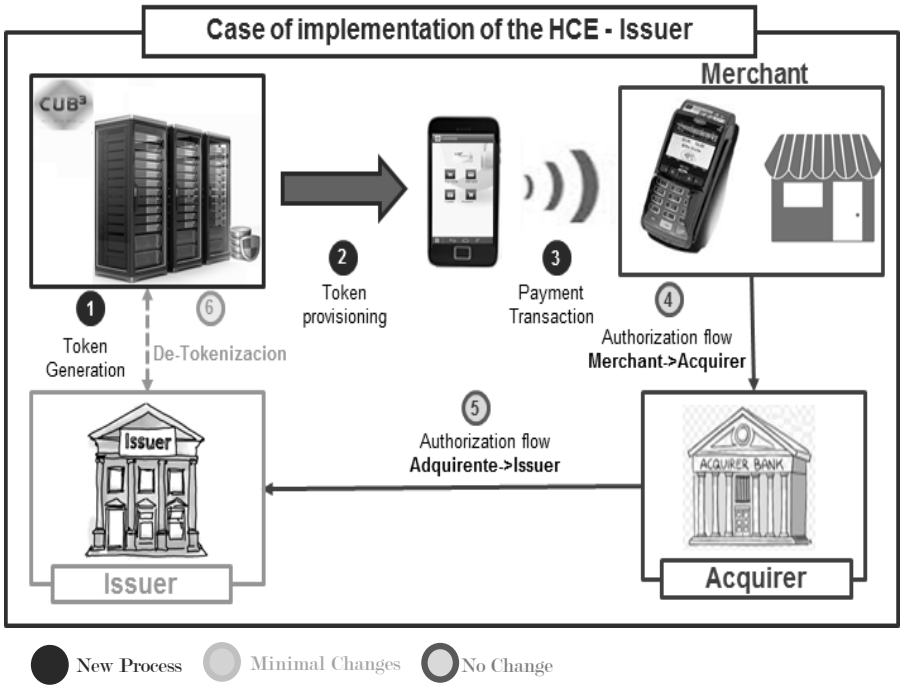
- Potential operation in *saas mode* or installation *"on-premises"*
- Each module of the Platform (map, transaction, lifecycle, tokenization) could be operated partially in saas, partially on-premises
- Connection to *external* Token vault, or *internal* managed vault
- "On-premises package" available with: hsm + server + platform sw
- Wallet in white label offer and sdk for integration in 3rd parties app'

Business models

- License for: tsp platform & mobile client or saas model
- Shared revenues, others …

IMPLEMENTATION

1. THE ISSUER SUBMITS PANS TO BE TOKENIZED AND CUB3 SECURE SERVER CREATES A TOKEN
2. CUB3 DIGITAL SYSTEMS PREPARE AND SEND THE INFORMATION TO THE MOBILE
3. AT THE TIME OF PURCHASE, THE STATIC PAN TOKEN IS COMBINED WITH A GENERATED CRYPTOGRAM AND PRESENTED BY THE MOBILE APP TO THE NFC POS
4. AT NFC POS THE TRANSACTION IS CONSIDERED A CARD PRESENT TRANSACTION WHICH UTILIZES THE TOKEN AND CRYPTOGRAM TO SEND THE TRANSACTION TO THE NETWORK FOR AUTHORIZATION WITHOUT ANY IMPACT FOR THE MERCHANT AND ACQUIRER NETWORKS
5. CF 4.
6. CRYPTOGRAM AND TOKEN ARE DELIVERED FOR DE-TOKENIZATION TO CUB3 DIGITAL SYSTEMS AND THE AUTHORIZATION IS COMPLETED BY THE ISSUER USING THE ORIGINAL PAN



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