

TOKENIZED SERVICES FACTORY

Mobile Commerce Solutions



April 2018

m-Commerce: two Models



- CUB³ Pre-provision tokenized credentials in your CUB3 mobile wallet and enjoy a secure mobile-commerce browsing experience
- « In App » button integrated into your mobile application triggers tokenization request and EMVCo grade payment transaction

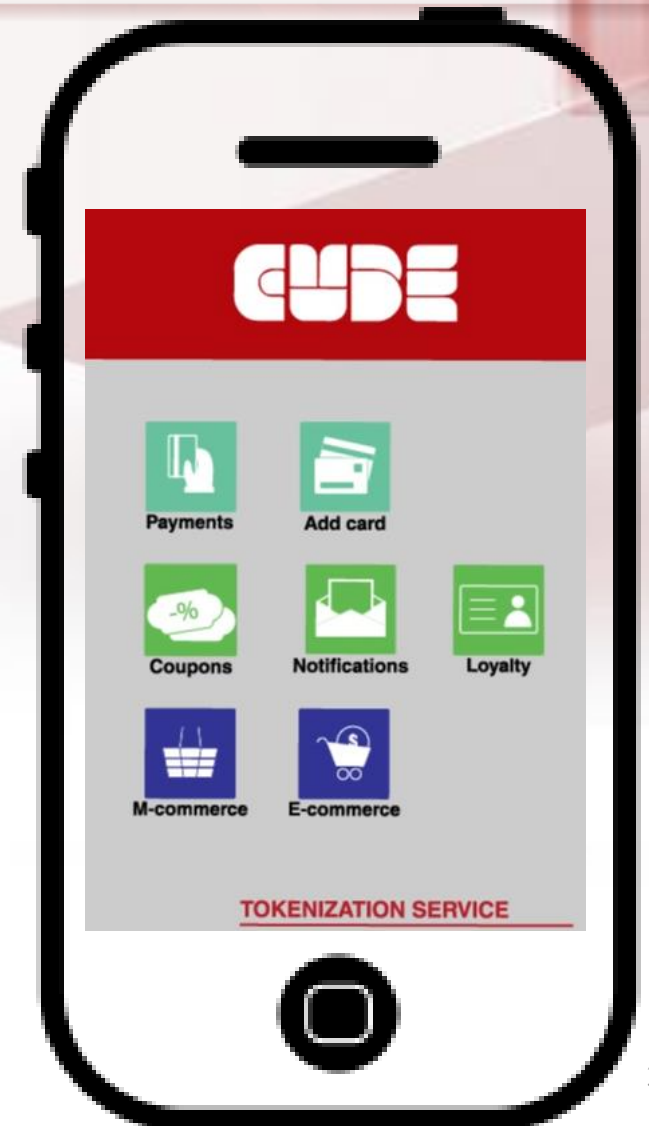
1/2 mobile-Commerce browsing experience

« CUB3 » or « MyBank » wallet

- Mobile SDK or white labelled mobile application is provided to the bank featuring a « Mobile Commerce » button

Tokenization Platform

- « ID & Verification » interface with bank (API's, ISO messages, on-line portal)
- Token Requesting (and potential de-tokenization)
- Life cycle management of mobile App, digitized payment credentials
- Integration into MDES (Mastercard), VTS (Visa) or independent Token Vault



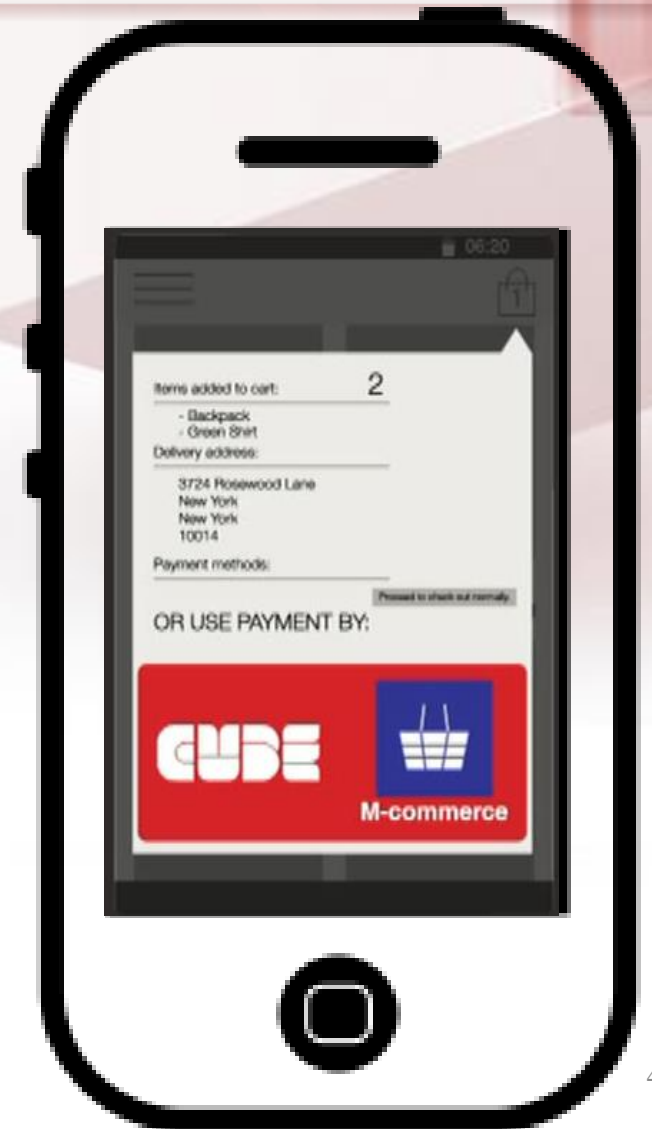
2/2 In-App' button for m-Commerce

■ « CUB3 » In-App' button

- Android library to be integrated in merchants mobile App's, affiliated to the Bank
- Support delivered to each merchant and further maintenance of the Android library

■ Tokenization Platform

- « ID & Verification » interface with bank (API's, ISO messages, on-line portal)
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Benefits for Banks

- Provide to their clients a secure usage of their payment cards when shopping in mobility (smartphones, tablets ...) leveraging tokenization
- Adapted to visited merchant sites while browsing (universal), or to merchants App's
- Easily integrated in the Bank wallet (mobile banking App) or just SDK/Android libraries, provided to applications developers
- Double-factor authentication: Something « I have » [the digitized cards in my wallet/SDK] and something « I am » [fingerprints or other biometry] or something « I know » [a PIN]
- Choice is possible for the token vault: either adopting International Schemes, either keeping a full independence with specific BIN's
- The transactions reach EMVCo-grade with generation of cryptogram, and surpass it because this cryptogram is generated from variable credentials (tokens)

Benefit for Consumers

- Whatever the habits for shopping in mobility (browsing or App's), no frictions, no painful typing, no security risks
- In-App' transactions when the « Pay by CUB3 » button is pre-integrated is just magic. I choose the payment card and that's it
- Browsing merchant sites and not having to care about typing payment data in tiny screen, no disclose of my credentials, I feel secure!
- Some « user interface » and process for digitizing cards or other payment credentials, serving different use-cases: proximity payment in shops, e-commerce, and now m-commerce

Next Steps

- « Mobile commerce tokenization in a box » is available for:

- Demonstrations
- Proofs of concepts

For the two models, partnering with a m-merchant distributing its own mobile App' or independently with browsed merchant sites

- Set the bar at a high and innovative level, combining tokenization and enchantment of users
- Stay independent from international schemes' agenda if you wish, avoiding to join poorly supported checkout processes, nor to be dictated conditions of one-click button from merchants
- Pocket the savings of having a tokenized EMVCo-grade secure transaction in mobility, reducing dramatically the fraud (or ... share savings with your clients with bonus programs)

MOBILE PRESENT TRANSACTIONS !

The logo for CUDE, consisting of the letters 'C', 'U', 'D', and 'E' in a bold, stylized, sans-serif font. The letters are dark red and have a slight 3D effect with shadows.

CUDE

A graphic element within a red-bordered box. It features a stylized, semi-transparent red envelope or document icon on the right side, and the text 'TOKENIZED SERVICES FACTORY' centered below the CUDE logo.

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