



cashless 3.0™

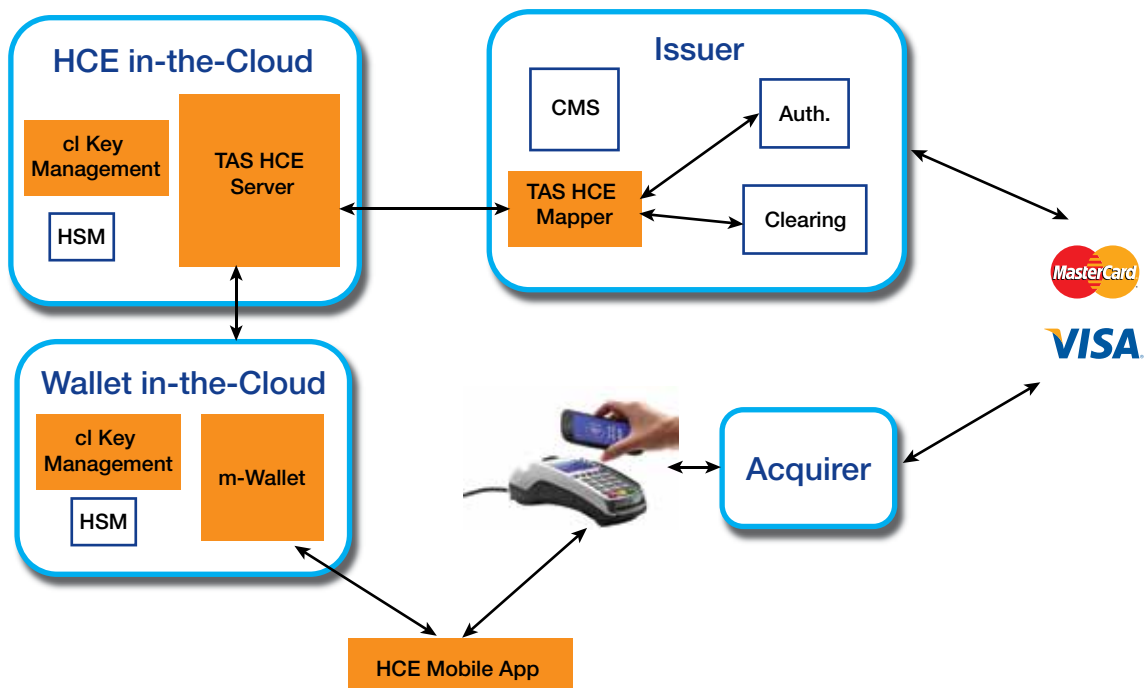
Activate NFC mobile-based payments on contactless acceptance devices.



Enriching a new era in customer payment experience.

The promise of mobile payments has captured the imagination of banks, mobile operators, merchants, and consumers for over a decade. Today, through HCE technology it is possible to implement apps and digital wallet services for smartphones that use virtual, cloud-based cards for NFC-POS payments.

Transactions are based on ready-to-use, disposable and preloaded tokens delivered to the handset via WiFi or 3G, avoiding the need for a specific secure element. HCE returns control over payment issuance and user experience back to the card issuers. TAS cl HCE solution, part of cashless 3.0, activates NFC mobile based payments on contactless acceptance devices creating value and convenience in the customer experience.



# Features

## Main characteristics of the cl HCE platform:

- Reduces time-to-market
- Is platform independent
- Integrates and deploys easily with minimal impact on existing systems
- Designed to adapt to Issuer's specific priorities and technological situation
- Emulates any type of card without limitations
- HCE-card data generation in batch mode and HCE-tokens meets PCI compliance specifications
- Uses decoupled HCE-card data linked on-the-fly with the real PAN and session keys
- Eliminates telecom provider requirement for the Secure Element solution
- Meets all VISA and MasterCard compliance specifications

## With cl HCE cardholders can:

- Pay with cards they already own, not necessarily contactless
- Pay at any retailer equipped with contactless POS; there is no need to replace / upgrade the acceptance network
- Pay in locations where 3G is not available or is not requested by the cardholder
- Use their smartphones regardless of the native operating system\*

\* Android OS "KitKat" (ver. 4.4) or BlackBerry 10 OS

# Components

## cl HCE solution consists of:

- **TAS HCE Server:**
  - ◆ Generates and securely stores "HCE-card Data" and Session Keys
  - ◆ Participates in HCE-card Data validation
- **TAS HCE Mapper:**
  - Interfaces the CMS, authorization and settlement systems with TAS HCE Server
  - Engages when maintaining the association between HCE-token and PAN
- **m-Wallet:** "Digitize your card" service component for cardholders
- **HCE Mobile App:** on cardholder's smartphone fully emulates a contactless payment application for purchases in stores.

cl HCE functionalities also available as SaaS from the TAS Group Data Centers.

TAS Group provides services and technological applications for cards, payment systems and financial markets. We operate globally, delivering innovative solutions to empower our customers' business.

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