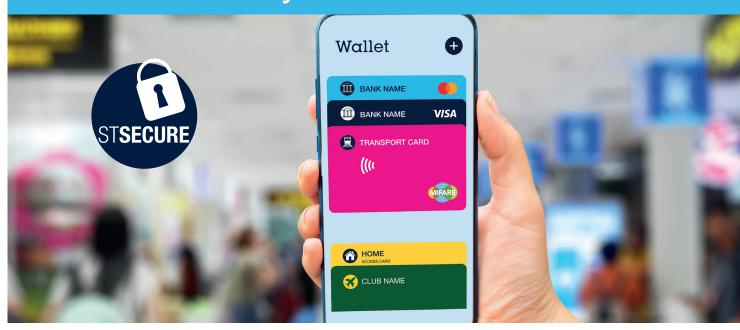


STPAY-MOBILE

The digital wallet solution for connected lifestyles



The STPay-Mobile platform connects the ST54 secure element to contactless ticketing and payment services in mobile devices

An end-to-end solution for smartphone OEMs, STPay-Mobile simplifies the deployment of digital wallets around the world.

Based on the ST54 single-chip solution, the all-in-one STPay-Mobile platform enables more convenient and more secure services.

It allows end consumers to use their smartphones as a card to pay, travel, unlock their car, and access restricted areas.

KEY BENEFITS

- An STSECURE solution to keep everyday cards within reach
- Secures the private assets that end users need and value the most
- Offers a fast and cost-effective way to digitalize services overseas

APPLICATION DOMAINS

- Mobile ticketing (transport)
- Mobile payment
- Digital car keys (key sharing, multi car-access, driving rights configuration)
- Access control (home, office)

STPAY-MOBILE FOR TRANSIT

A single-tap mobile solution for transport worldwide

- Compatible with 50 public transit agencies worldwide
- Covering more than 125 cities (680 million smartphones)

STPAY-MOBILE FOR PAYMENT

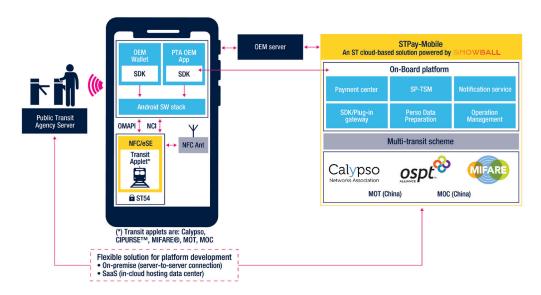
A plug & play solution with payment services

- Online, in-app, in-store payment
- Android and iOS interoperability
- User authentication and token management

STPay-Mobile for virtual ticketing around the world

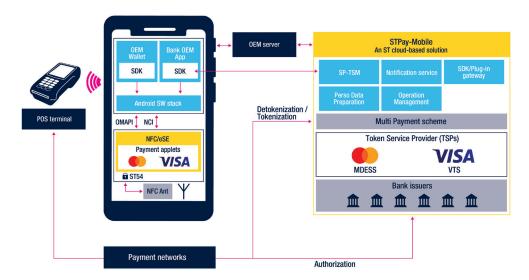
STPay-Mobile brings the most advanced value proposition to smartphone OEMs and Public Transit Agencies (PTAs) and is compatible with over 50 PTAs worldwide. The solution is based on NFC technology powered by Snowball Technology, the market leader in mobile ticketing platforms.

It offers a one-stop-shop solution for fast and stable mobile transactions. STPay-Mobile eliminates the need for updates on PTA readers and back-end sites, and streamlines service delivery. It allows OEMs to deploy mobile wallets across several platforms and devices, while ensuring long-term viability. This solution is compatible with all proprietary and open-transit card standards, such as MIFARE® DESFire®, Calypso and CIPURSE™, covering up to 70 tier-one cities thanks to its high interoperability.



STPay-Mobile for secure mobile payment

STPay-Mobile provides OEMs with easy access to many Token Service Providers (TSP schemes), such as MasterCard and Visa. This plug & play solution brings users an enhanced online, in-app, and in-store payment experience.



Note: MIFARE, MIFARE Classic, MIFARE Plus and MIFARE DESFire are registered trademarks of NXP B.V. and are used under license.

