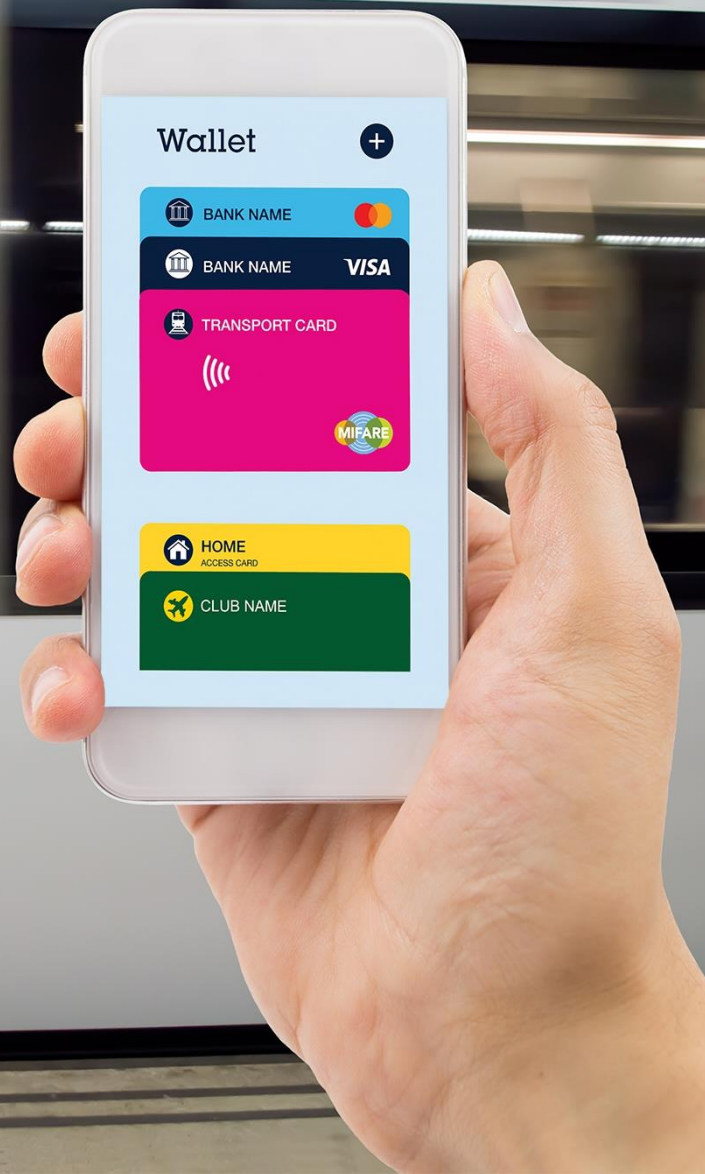




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STPay-Mobile

The digital wallet solution
for connected lifestyles





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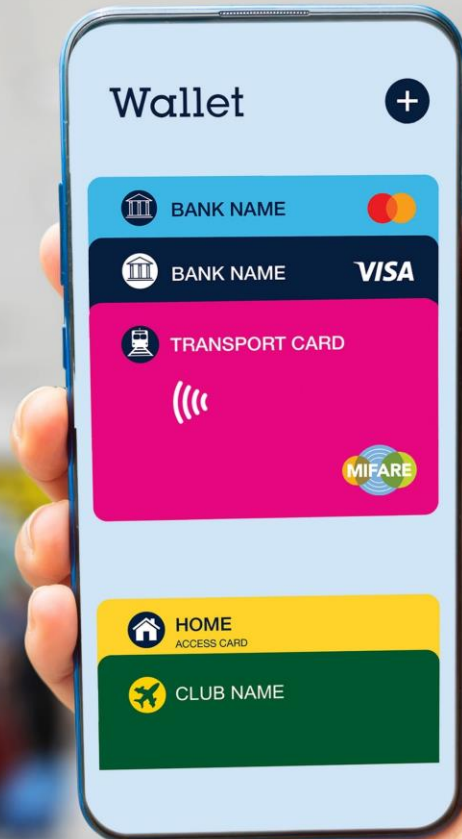
“ If only

I could use my phone to pay, travel,
unlock my car, and badge in/out of work!

This is where we come in

ST's secure solution for Mobile OEMs

STPay-Mobile* enables secure virtual applications



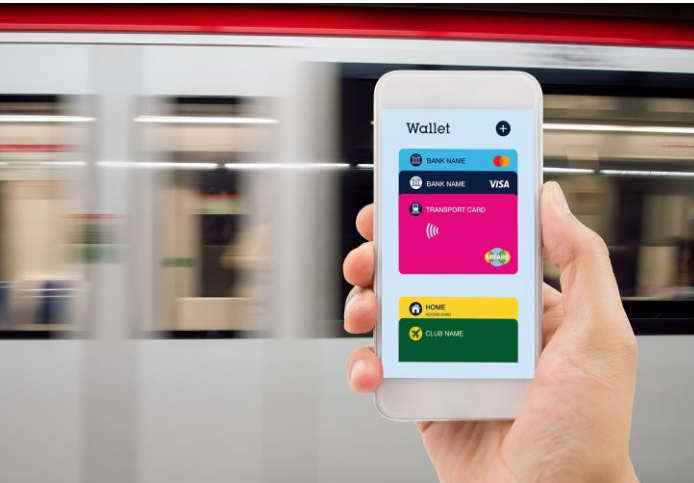
An innovative solution for new, connected lifestyles

An end-to-end solution to secure the assets that people value the most

A fast and cost-effective way to digitalize services overseas

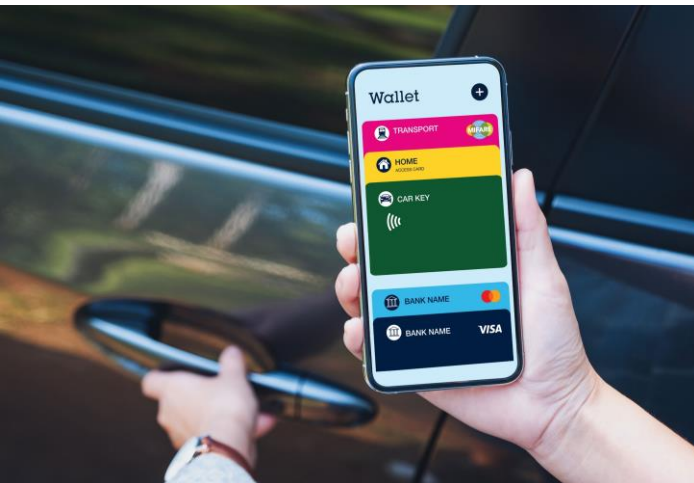
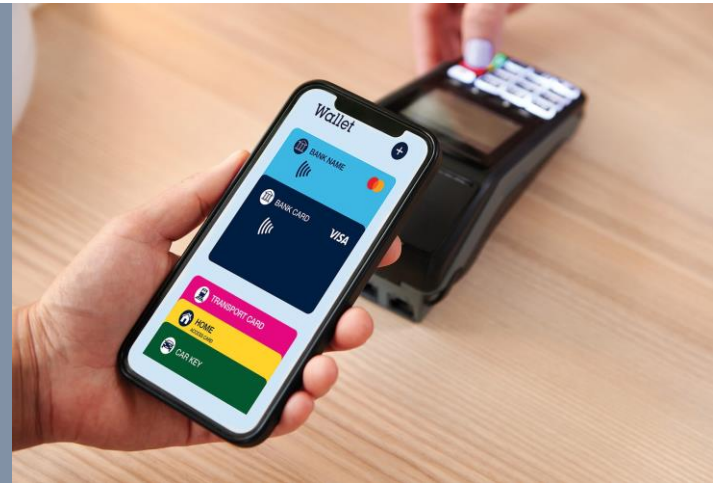
*STPay-Mobile is a solution proposed by ST to handle secure contactless transactions for mobile payment and mobile ticketing

A solution to keep everyday cards within reach



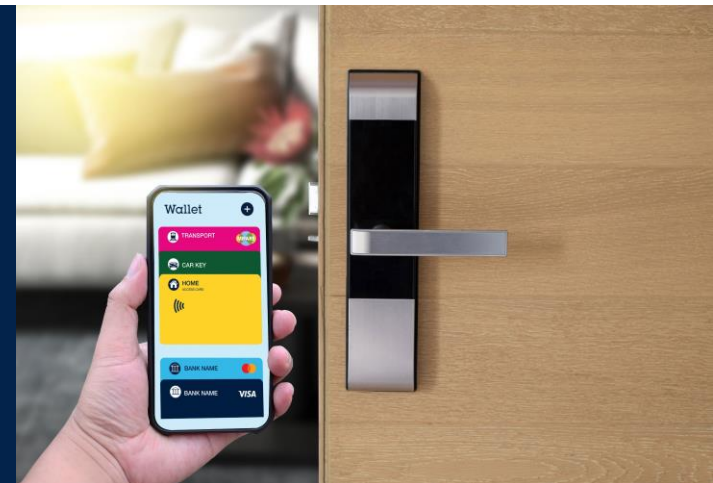
Transport

Payment



Car access
(coming soon)

Access control
(coming soon)



STPay-Mobile transport solution

Connecting public transit agencies and OEMs to offer a full transportation solution



Offers a one-stop-shop solution to transit agencies and mobile OEMs

Serves a long-term evolution thanks to an open platform for further deployment

Gives passengers a seamless and secure way access to access public transport worldwide

Improves user experience with simplified access in one tap to the reader from their device

STPay-Mobile transport solution

Connects to existing technology and schemes

- Virtual transit card emulation on mobile
- Same scheme and technology as existing physical cards
- Compatible with any proprietary and open-transit card standards

Calypso
Networks Association

ospt
ALLIANCE



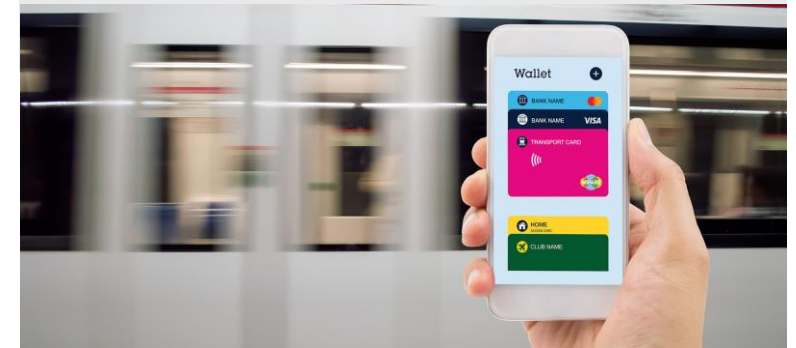
Offers a white-label solution: STPay-Mobile

- An ST cloud-based solution powered by **SNOWBALL**
- A secure transit platform
- Installation, top-up, transaction
- Refund, backup, restore
- Based on ST54 secure element



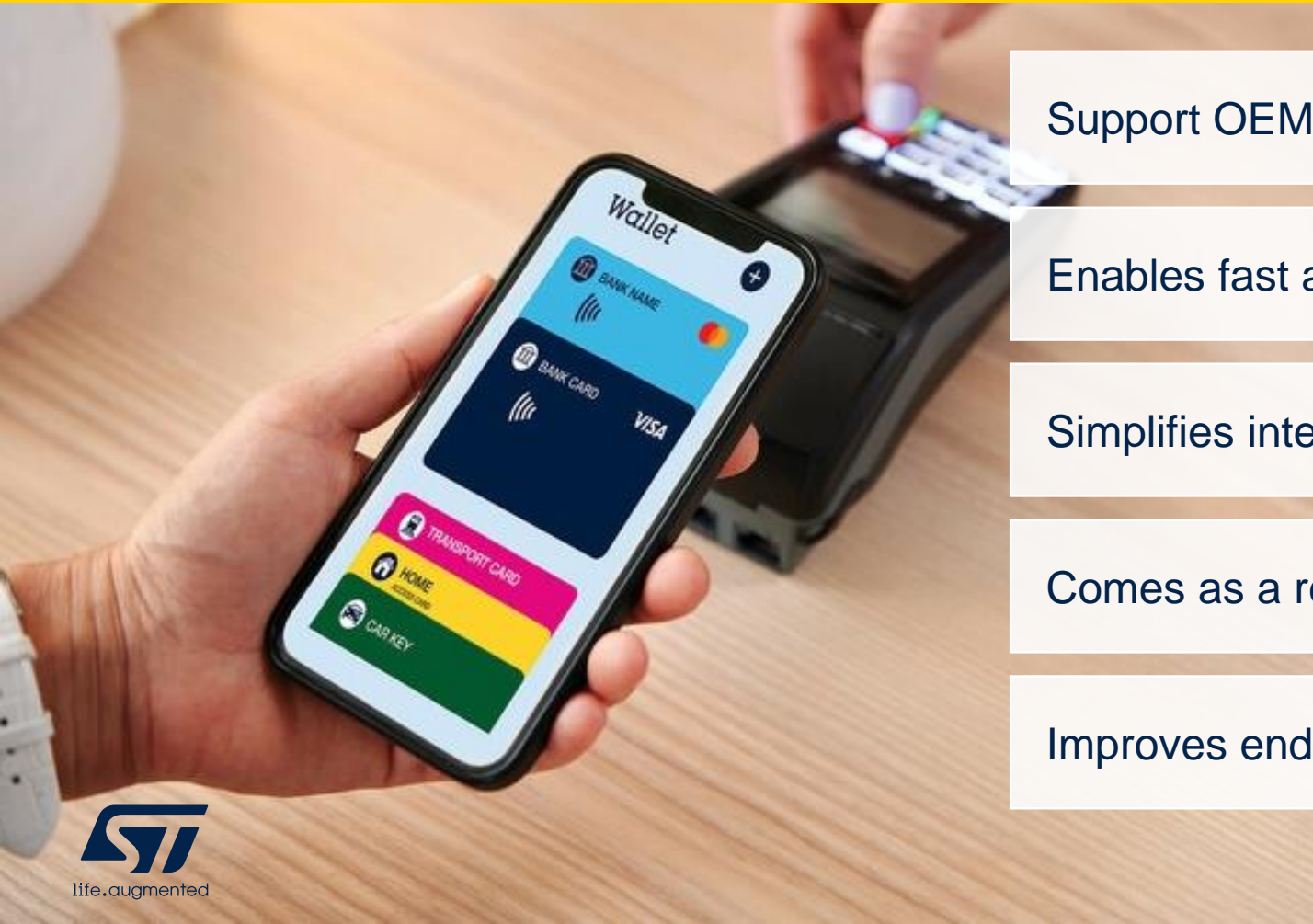
Deploys a single-tap mobile solution worldwide

- 50 Public Transit Agencies worldwide
- Deployed in 125+ cities globally
- Used by 680 million people in urban areas



STPay-Mobile payment solution

Connecting service providers and OEMs to offer a full payment solution



Support OEMs to build next-gen digital payment solutions

Enables fast and efficient deployment overseas

Simplifies integration into your own application

Comes as a ready-to-use and certified solution

Improves end-user experience on mobile applications

STPay-Mobile payment solution

Connects to service providers and standards

- Connected to major token service providers worldwide (Mastercard MDES, Visa VTS, and more)



- Compliant with PCI DSS security standards



Offers a white-label NFC wallet: STPay-Mobile

- An ST cloud-based solution
- A certified payment SDK
- Token management
 - TR-TSP (request to TSP)
 - I-TSP (interface)
 - Lifecycle management
- Based on ST54 secure element



Deploys a Plug & Play solution for digital payment services

- For online / in-app / in-store payment
- Android-iOS interoperability
- Multi-user authentication (CD-CVM certification)
- Multi-card enrollment option



Our technology starts with You



Find out more at www.st.com/stpaymobile

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