



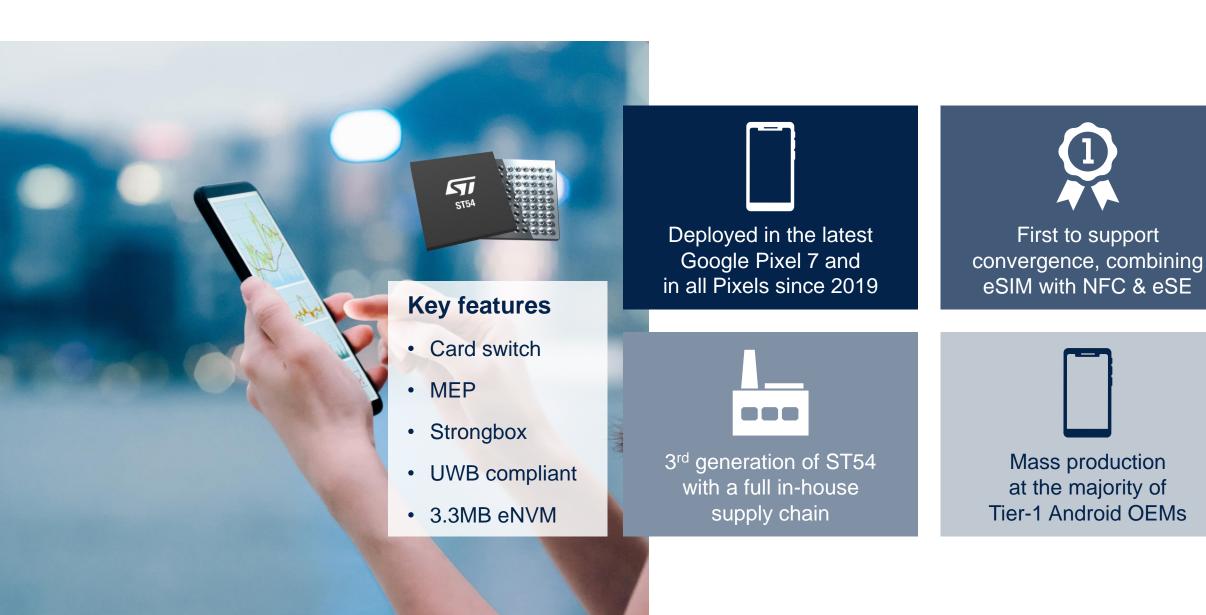
# ST54 & STPay-Mobile solutions for mobile services

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**STMicroelectronics** 

#### ST54 solution combining NFC, eSE and eSIM



#### ST solution for Mobile OEMs



#### **STPay-Mobile**

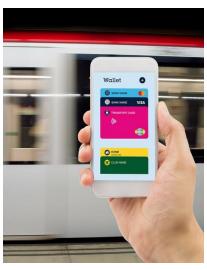
enables secure virtual applications



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



Mobile ticketing



Mobile payment



Mobile car access



Mobile access control



#### 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

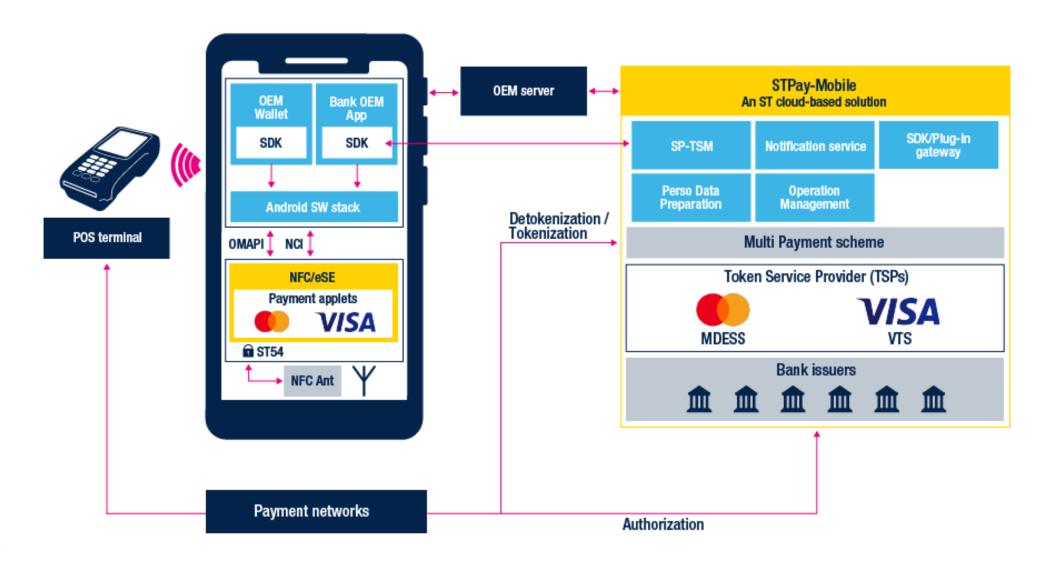


### Deploys a Plug & Play solution for digital payment services

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



#### STPay-Mobile payment solution





#### 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 car access solution

### Compliant with CCC and ICCE specification

Car Connectivity Consortium

CARCONNECTIVITY

ICCE





#### Offers a white-label digital car key application

- Digital key framework integrated in demo app
- Server for owner pairing and key sharing
- Solution compatible with mobile and wearable devices
- Based on ST54 secure element

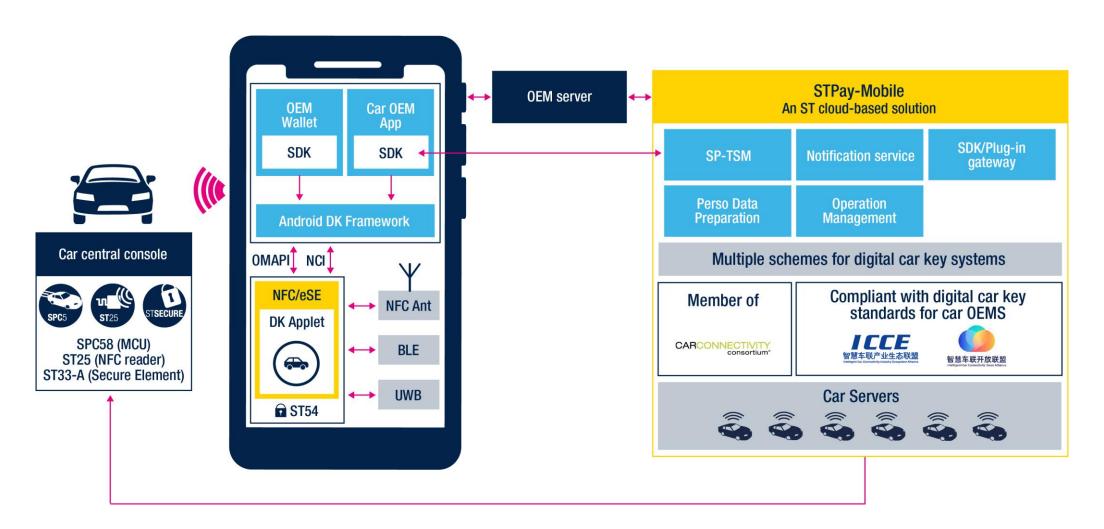


# Deploys a Plug & Play solution for digital car access

- Owner pairing
- Key sharing
- Transaction: open car door and start engine



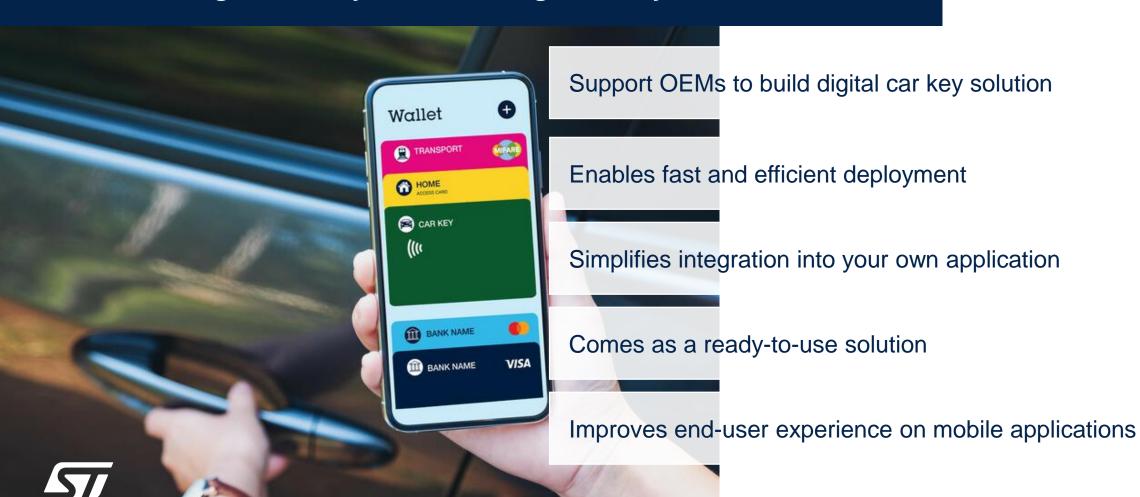
#### STPay-Mobile car access solution





#### STPay-Mobile car access solution

#### End-to-end digital car key solution integrated in your mobile wallet



# Our technology starts with You



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