Secure Z Platform

Bringing Secure Trusted Services Management to a New Level

Secure-Z is a commercially available, white-labeled, "Enhanced" Trusted Service Management platform designed to manage the secure-element life-cycles of native NFC mobile phones, mobile NFC peripherals (like Myztro) and secure USB tokens.

Secure-Z also provides for NFC & Contactless application management -- development, provisioning and publishing. As well as support for existing 3rd party applications (transportation, payment, loyalty, etc.), new applications can be developed via Secure-Z's Rapid Application Development module which is an included component of the Secure-Z Platform. Java based card applications are easily ported over for use with the mobile phone with using the auto-code generation feature. All of these application management features are what make the Secure-Z Platform what we call an "Enhanced" TSM solution.

NFC in Action
Applications for Different Industries

Secure Online & Mobile Banking

Secure-Z offers issuers the ability to deliver payment applications such as credit, debit and gift cards Over-The-Internet (OTI) to be stored in the consumer's NFC-enabled mobile phone. Financial institutions can securely download and personalize a payment application into a secure element managed by the Secure-Z Platform. In everyday use, this means that the cardholder can apply, receive and store a payment card directly into their mobile wallet. It is also a much less expensive way for card issuers to manage their users' accounts. Cardholders can see balances, make transfers for online banking, and use their mobile phone for payments as a contactless token to interact with point-of-sale readers.

All major payment schemes such as MasterCard PayPass®, American Express expresspay or Visa payWave as well as ISO14443/MIFARE, retail closed-loop and private schemes can be enabled. Payment transactions are emulated using the same secure standards used in contactless cards and readers

Transportation

Mobile phone users discovered the convenience of tapping their phones in subway turnstiles through a variety of trials around the world such as the recent Transport for London (TFL) trial in London and the San Francisco (BART) trial in California. Riders save significant time with the ability to purchase and store ticket information on their phones. Benefits also include the ability to see completed trips, remaining balances and route information.

Promotions, Coupons and Social Networking

Companies can elect to send highly personalized advertising to consumers by delivering coupons, loyalty offers and new product information to mobile phone users based on their preferences or their location. This opens up a whole new channel for media companies and advertisers to reach their consumers in a highly effective manner – delivering coupons, instantly receive points from their everyday purchases and even get notifications when a new promotion is about to start!

Today we see people using their phones for taking photos, listening to music, surfing the internet, playing games and texting messages. Who would have thought this would be possible 10 years ago? It is just a matter of time before we'll be using our NFC-enabled phones for payments, ticketing, parking, social networking, coupons and all types of information sharing and access.

Campus Uses

More and more universities are turning to NFC and contactless technologies to deliver campus services and information to their students. Not only they are more efficient, students are sure to use more and more of these services if they can access them conveniently from their phones. Services such as student, faculty and staff identification, dining, access control, security, vending, printing, recreation and event management, equipment rental, parking and activity verification are all in use today.

Government

Government entities have long searched for solutions that allow access in highly secured buildings. With Secure-Z, they will be able to securely send access code information to employees' mobile devices remotely, thus streamlining the process for new employees, updating existing employees and optimizing IT.

Benefits for Service Providers

Mass adoption of NFC across a broad range of use-cases will come from simple, cost-effective implementation of the technology. Any application such as payment, gift card, loyalty, frequent rider programs, discount coupons, entertainment and advertising information can be introduced in an efficient manner to end-users in a highly personalized manner. (cont'd)

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ENABLE AND ENTRUST

For application providers, the Secure-Z platform offers the following benefits:

- Ability to enhance the customer experience by offering a user-intuitive portal
- New channel for targeted marketing through customizable messages sent directly to the end-user's mobile phones or USB drives attached to a PC
- Universal customer experience, regardless of how the application is downloaded
- Versatility to decide where, when and how customers will receive new communications

Whether utilizing the existing contactless card acceptance infrastructure or new NFC-enabled transaction solutions, mobile applications can be deployed immediately through Secure-Z's Enhanced Trusted Services Management Platform.

Solution Overview

Secure-Z's primary value proposition is to unify multiple application providers and their customers, and to provide a secure infrastructure for application publishing and provisioning OTI or OTA to NFC-enabled mobile phones and other devices. TranZfinity's services provide an efficient way for service providers to connect their customers, either by using TranZfinity's trusted devices or other third party devices.

TranZfinity offers a variety of trusted device life-cycle management services, such as:

- Device authentication OTI or OTA via multi-factor authentication processes..
- Application development, publishing and provisioning either OTI or OTA.
- Authentication – devices can be authenticated in a two-factor process (device plus a password) to ensure a high level of security.
- Application updates – the Secure-Z platform can monitor application versions and automatically download or schedule upgrades
- Firmware updates – as new capabilities are added to the end-user token, firmware upgrades can be deliverd OTI.
- Wipe/Backup/Restore – in the event of lost or stolen device, the Secure-Z platform can remotely disable that device, thus adding an extra level of security and protecting end-user data The contents can also be backed up and restored to the device remotely.

Myztro™ – Enabling Existing Phones

Myztro enables todays popular, existing mobile phones to use NFC and contactless card emulation without having to wait the 2 - 5 years predicted for the technology to be more widely available and built-in to new phones.

From testing use-cases to full blown commercial NFC/Contactless rollouts, Myztro bridges the gap in availability and serves to accelerate the adoption to meet the demand of this consumer desired technology.

Myztro is portable between the phone and the PC and can also be moved from phone phone as you change handsets.

Secure Gateway

The Secure Gateway application resides on the mobile phone as well as the PC. It is the secure portal through which communication between the device and the Secure-Z latform happens. The GUI for both phone and PC are very similar making the user experience simple and intuitive.

Key Features of the Secure-Z Platform

Turnkey, Customizable, White-labeled Platform

Rich FLEX UI

Full HSM Integration

Full Global Platform Security

Built to PCI Standards

Device and Card Template Creations

Manage Device Lifecycle

Manage Application Lifecycle

Full Intuitive Monitoring Dashboard with Drill Downs

Manage Accounts, Users and Roles

User Group Creation and Management

Publish Applications to "Geozones", Accounts, etc.

Application Builder -- Drag and Drop Application Creation

Audit and other Reporting

Monitor Smart Card Memory

Backup/Restore Data to Secure Element and Device Memory

About TranZfinity, Inc.

TranZfinity is providing a way for bank card issuers, mobile network operators, mobile handset manufacturers, transportation systems, merchants and advertisers leap from contactless and NFC pilots into broader commercial rollouts. By using our products and solutions, application providers can create trusted relationships for online and offline access control, secure payments, and secure information sharing and storage in one solution without the high cost of infrastructure changes. TranZfinity is headquartered in Carlsbad, California, with offices in San Jose, London and Singapore. For more information about TranZfinity, please visit our website at http://www.tranzfinity.com.

TRANZFINITY ENABLE AND ENTRUST

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