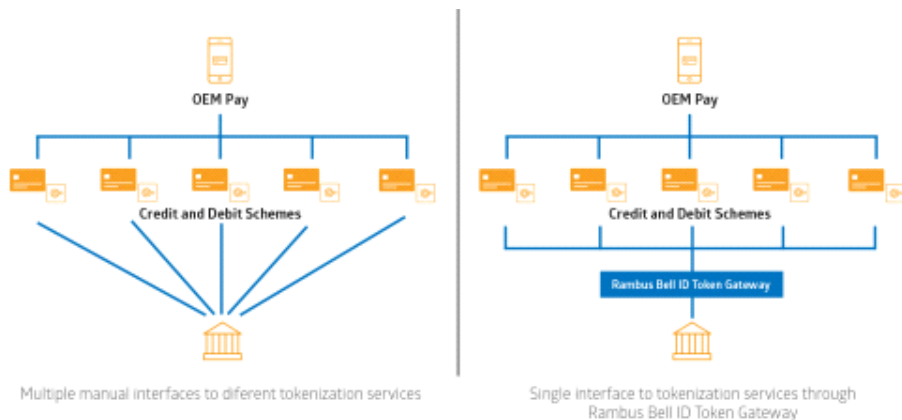


## Rambus Bell ID Simplifies Tokenization Management for Banks

*Single platform allows banks to integrate with multiple payment schemes quickly and easily, while enabling schemes to on-board banks rapidly*

ROTTERDAM, Netherlands--(BUSINESS WIRE)-- In response to the increasing complexity and fragmentation of the near field communication (NFC) mobile payments ecosystem, Rambus Bell ID - part of the Rambus Security Division - has launched Token Gateway. Issuing banks can now manage [tokenization](#) activity for the 'OEM Pay' mobile wallets through a single software platform. This significantly simplifies and consolidates integration with the multiple token service providers (TSPs) operated by third parties, like international and domestic payment schemes.

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(Graphic: Business Wire)

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### Simplifying tokenization management

With the Rambus Bell ID Token Gateway, banks can bypass integration challenges utilizing one platform. The solution eases connectivity to the schemes' tokenization services so issuers can centrally support and manage the 'OEM Pay' wallets for all their account holders. Rambus Bell ID ensures that Token Gateway is aligned with the latest requirements from the credit and debit schemes, ensuring banks are always up-to-date. Existing token service providers can also use the platform to offer gateway services to their bank clients, enabling a bank to interface with other token service providers.

"Short-term, banks' integration projects and the schemes' on-boarding processes just got quicker and simpler. Long-term, banks will not need to coordinate the update process, making the lifecycle management of the OEM Pays easier and cheaper," explains Dr. Scott.

### A modular approach to tokenization

To accommodate the needs of individual banks, the software solution is modular so it can be tailored to specific needs. In addition to a lifecycle management module, which is fundamental to the platform, banks can add a card asset module that allows the personalization and branding of digital cards. Additionally, a token vault mirror can be added to maintain a log of tokenized data in-house, allowing banks to check a transaction without having to contact the relevant scheme TSP.

### A complete mobile payments solution

The Rambus Bell ID Token Gateway solution is currently available and is part of the broad suite of solutions for issuing

### Managing tokenization is complex and time consuming

"Managing the expanding tokenization infrastructure is a significant challenge for issuers," comments Dr. Martin Scott, senior vice president and general manager of the Rambus Security Division. "As mobile payments roll out worldwide, banks are looking to give customers access to this technology by supporting a range of mobile wallet platforms. To do this, issuers need to connect to a number of the payment schemes' own tokenization services, each with individual requirements, specifications and interfaces. As well, specifications are

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banks, processors and payment schemes to support mobile NFC payments. Fully compliant with the latest mobile payment security standards, Rambus Bell ID supports cloud-based solutions using host card emulation (HCE), EMVCo tokenization, and trusted services management (TSM) for SIM-based projects and for 'OEM Pay' solutions that use an embedded secure element.

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#### **About Rambus Bell ID**

Banks, governments and enterprises worldwide rely on Rambus [Bell ID](#) solutions to safely issue and manage credentials on many millions of smartphones and connected devices. The Rambus Bell ID software solutions integrate with any third party technology and simplify the issuing complexities of payment, identity, loyalty and transit applications. Whether it's EMV payments data stored on a chip card, in an NFC-enabled mobile device or in the cloud leveraging HCE, Rambus Bell ID has the expertise to manage the lifecycle of any application on any form factor. These award-winning solutions meet the demanding requirements of international standardization bodies and payment networks.

#### **About Rambus Inc.**

Rambus creates innovative hardware and software technologies, driving advancements from the data center to the mobile edge. Our chips, customizable IP cores, architecture licenses, tools, services, software, training and innovations improve the competitive advantage of our customers. We collaborate with the industry, partnering with leading ASIC and SoC designers, foundries, IP developers, EDA companies and validation labs. Our products are integrated into tens of billions of devices and systems, powering and securing diverse applications, including Big Data, Internet of Things (IoT), mobile, consumer and media platforms. At Rambus, we are makers of better. For more information, visit [rambus.com](http://rambus.com).

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