



BGS MOBILE PLATFORM



BGS SMARTCARD SYSTEMS

Contactless payments are vital for further development of the payment industry.

More than 3 mln POS terminals around the globe can accept contactless payments.

Mobile phones with NFC chip is a new form factor of contactless payment cards.

Host Card Emulation (HCE) technology was introduced by Google with Android 4.4 KitKat.

HCE opens up the possibility to perform NFC card payment with Cloud Based Secured Element. HCE-enabled solutions greatly simplify and speed the deployment of NFC based mobile projects.



EMV Co, VISA and MasterCard accepted HCE technology and based on it offered Cloud Based Payments solutions.

The following technological programs were introduced by the payment systems in 2014:

- Visa Cloud-Based Payments
- MasterCard Cloud-Based Payments

BGS Mobile Platform is based on the standards from EMVCo, MasterCard and VISA that supports both in-store contactless cloud-based payments and e-commerce transactions over global payment networks using a mobile device.



BGS Mobile Platform consists of all necessary components handling security, digitization of cards and card life-time management.

BGS Mobile Platform is offered as ready-to-use APIs and SDKs for fast and easy integration in existing applications and backend systems.

BGS Mobile Platform is a versatile solution for implementation of cloud-based contactless and e-commerce mobile payments.

BGS Mobile Platform supports both in-store and e-commerce payment transactions using a mobile handset.



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WHAT IS THE PRODUCT

BGS Mobile Platform enables a Digitized Card to be used on mobile handset to perform EMV-based transactions:

- For transactions with a physical POS, BGS Mobile Platform enabled mobile phone will perform a Contactless transaction, using either Contactless Magnetic Stripe or Contactless EMV profile.
- For transactions with remote merchant systems, BGS Mobile Platform enabled mobile phone will perform a Digital Secure Remote Payment Transaction using a digitized token.



The core idea of the BGS Mobile Platform is to enable a Digitized Card on a mobile handset to perform NFC payments without the need of the chip-based Secured Element on NFC mobile phone.

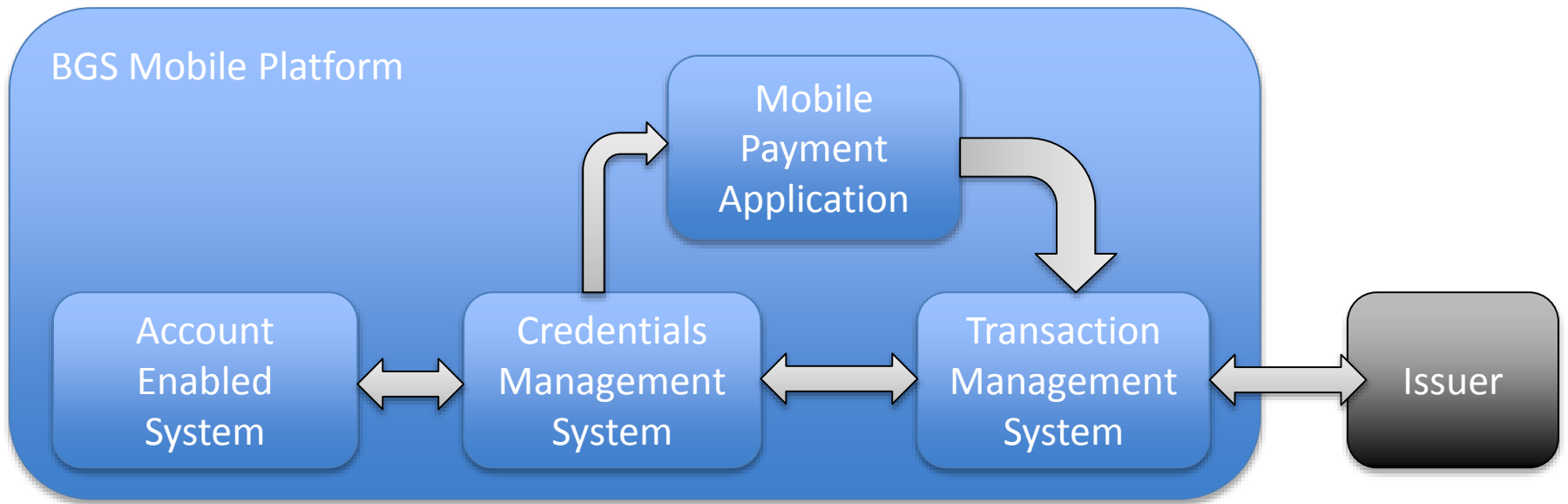
The Digitized Card details and keys are stored securely in the Cloud and single use credentials are preloaded to mobile application, where they are stored in an encrypted format.

As the single use credentials are used for payments by the customer, additional single use credentials will be loaded from the Cloud using a provisioning process



BGS MOBILE PLATFORM

KEY COMPONENTS



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- The Account Enablement System is responsible for cardholder onboarding process, cardholder identification and verification as well as card digitization process.
- The Credentials Management System is responsible for the delivery of payment credentials to the mobile application. It also covers the remote management functions.
- The Transaction Management System is responsible for the technical approval of a payment performed using a Digitized Card. The Transaction Management System interfaces with the Issuer for the financial part of the authorization process. The Issuer is responsible for the financial authorization (approval) of a transaction.
- The Mobile Payment Application enables a cardholder to interact with the Digitized Card and to perform a Contactless Transaction at a POS or a Digital Remote Payment using the mobile phone.



Issuer Benefits

- Flexible and customizable cloud-based payments solution that can integrate with financial institutions' existing mobile channel efforts.
- Does NOT require Trusted Service Manager (TSM) service or commercial agreement with secure element owners.
- Option to support issuer-branded, merchant or multi-party mobile applications for payment

Acquirer Benefits

- Ease of adoption by using the existing platforms of contactless payments to enable mobile HCE payments
- Ease of implementation due to minimal or no acquirer host system changes.



Consumer Benefits

- Choice of using any HCE NFC capable device for mobile payments, Convenient, easy and fast to use, secure, equal contactless card on usage
- No need for additional hardware, such as specialized SIMM cards, mobile devices with embedded secure elements or NFC enabled micro-SD cards.
- Contactless and e-commerce payments are enabled by BGS Mobile Platform

Merchant Benefits

- Works with existing contactless point-of-sale terminals
- In-store contactless payments are faster than using cash or waiting for change and create a positive shopping experience for consumers.



- BGS Mobile platform is in compliance with the following standards for mobile payments: ISO 8583, ISO7816, ISO14443.
- BGS Mobile Platform also supports EMVCo, MasterCard PayPass, Visa PayWave and other schemes for contactless payments.
- BGS Mobile platform enabled payments using HCE and tokenization based on the obtained licenses and use of specifications from MasterCard (MCBP) and Visa (VCP).
- Closed loop payments can be also easily if and when required.



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