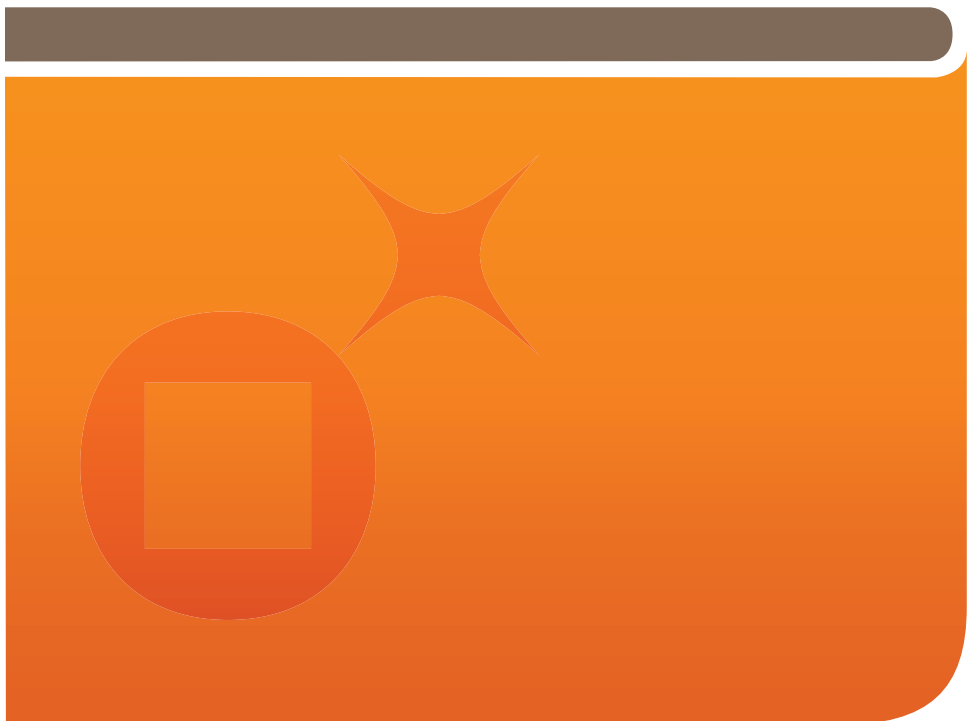




Gemalto Explains

Trusted Service Manager

How to manage end-to-end security

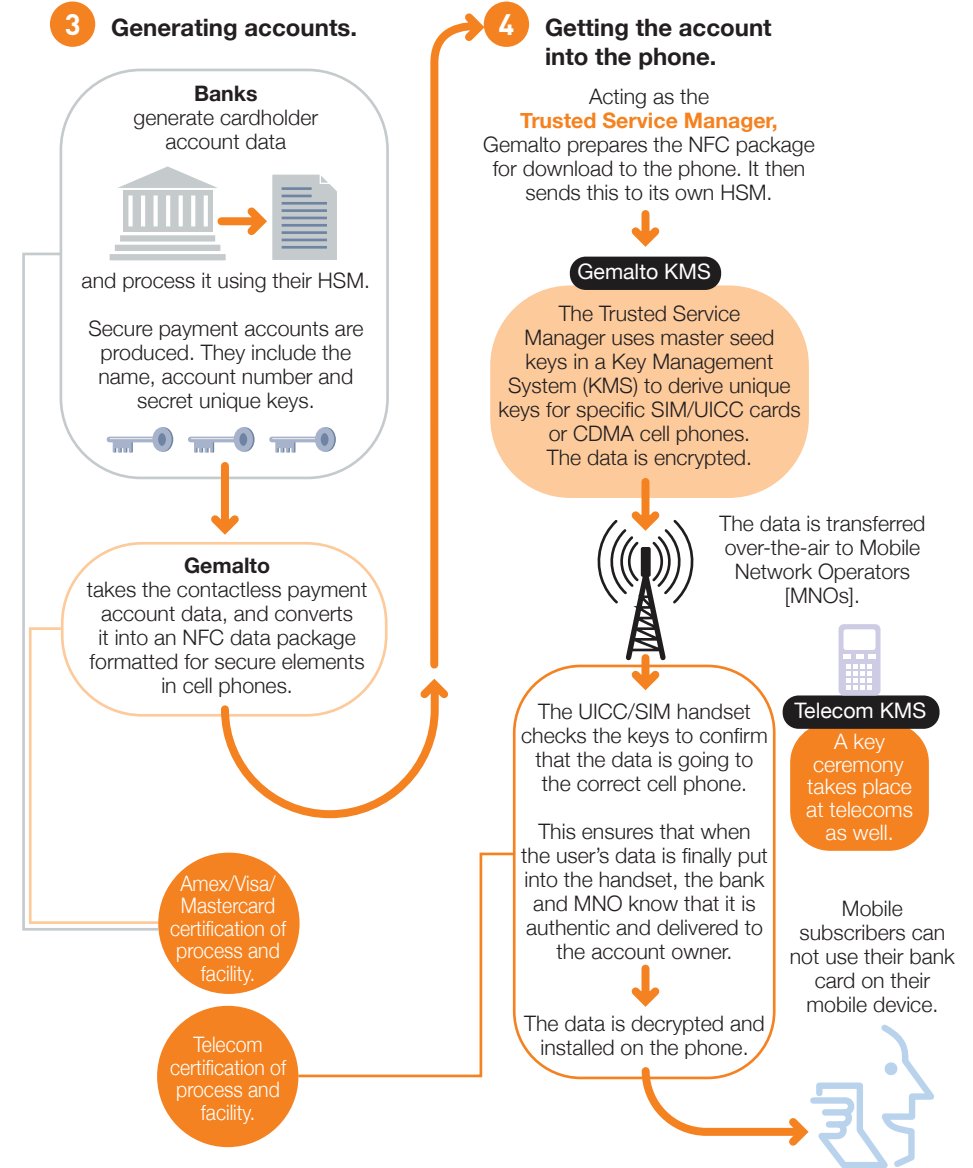
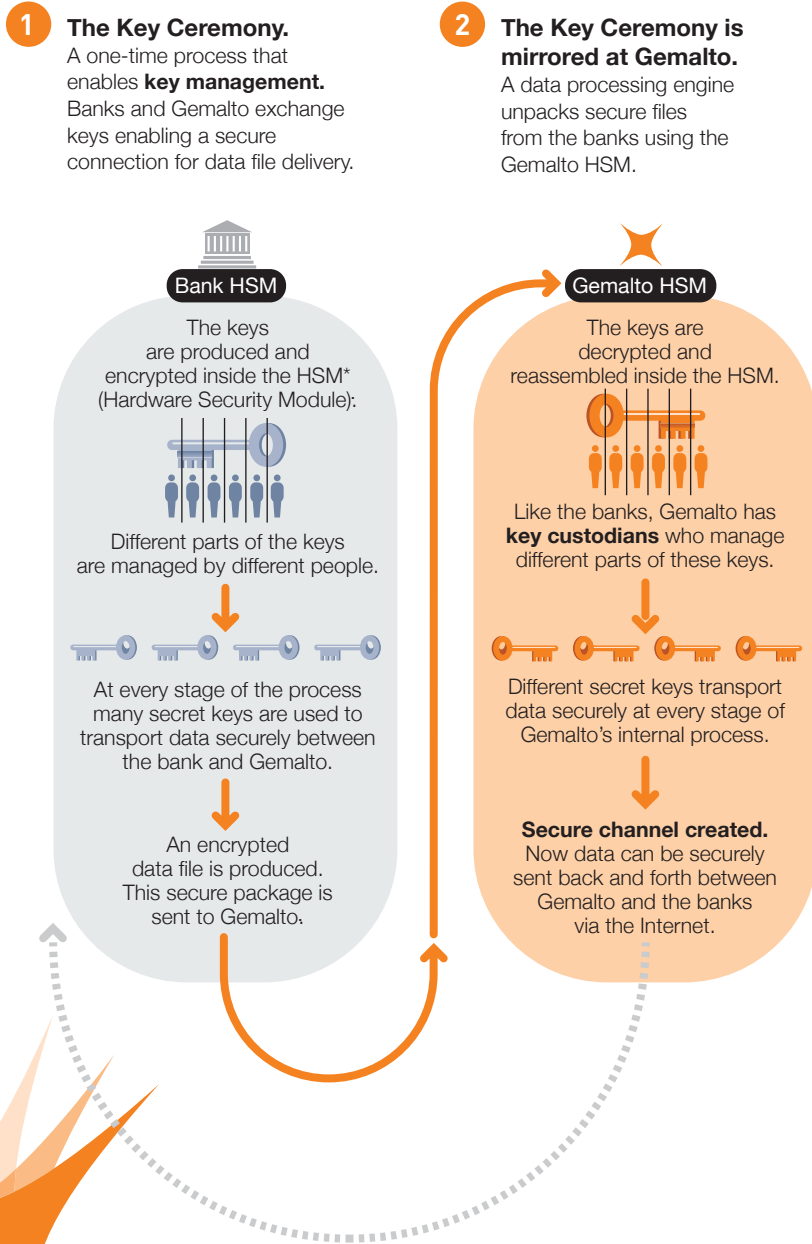


How it works

Trusted Service Manager

The complexity of managing end-to-end security.

Banks and Mobile Network Operators need a go-between: a **Trusted Service Manager (TSM)**. **Gemalto** provides this expertise.



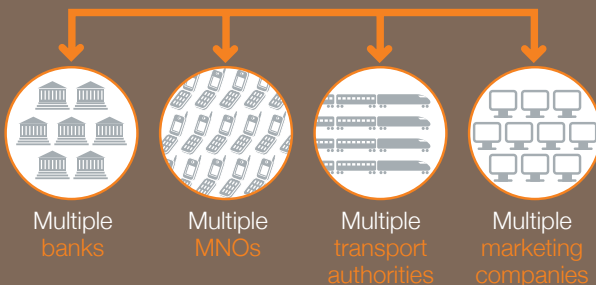
How it works

Trusted Service Manager

Benefits:

- The **Gemalto TSM** process ensures end-to-end security encryption between banks and SIM/UICC cards and CDMA cell phones.
- The data only works on the right phone.
- The encrypted data package cannot be used if intercepted.
- Can be securely loaded OTA.
- No human ever sees any account data, numbers or keys, and no machine sees them in the clear outside the HSM.

The TSM is a bridge between...



...and the **TSM** manages the payment account throughout its life cycle.

What is an NFC Secure Element?

A smart card chip that stores information, manages security and provides a firewall between NFC applications and other elements in the phone. It is installed in one of three ways:

1 SIM/UICC cards

2 Micro SD cards



Cards are removable

3 Embedded chip



Chip wired into phone