

# Xpressi Trusted Service Manager

By NBS Technologies

## STRAIGHTFORWARD AND SECURE MOBILE PAYMENT APPLICATIONS MANAGEMENT

NBS is a leading developer and provider of card personalization, EMV compliance/migration, and smart card manufacturing. When it comes to smart card solutions, NBS Technologies is a global expert. With nearly 40 years experience in the financial card space, we have gained a deep understanding of the EMV market by performing countless installations and delivering comprehensive services.

NBS Xpressi Trusted Service Manager (TSM) provides a cost-effective open software platform for distributing and managing mobile payment applications, allowing your organization to provision and securely download cardholder information on a Near Field Communication (NFC) - enabled mobile device for payment transactions.



## BENEFITS

**REMOTELY DISTRIBUTE AND MANAGE YOUR CONTACTLESS APPLICATIONS. XPRESSI TSM OFFERS HIGH VALUE WITH OPEN OPERABILITY AND FULL CUSTOMIZATION OPTIONS – BACKED BY NBS EXPERTISE.**

### NBS XPRESSI TRUSTED SERVICE MANAGER DELIVERS THESE ADVANTAGES:



#### Gain Full Flexibility with Open Operability

Any phone that supports NFC can be supported.



#### Manage Technology Costs with Unique Licensing Model

With no transaction or click fees, our straightforward user and software development license fee gives you financial control over technology expenditures.



#### Customize Your Own Contactless Payment Solution, Affordably

NBS provides training, maintenance and support to enable you to customize your own solution. We also provide full customization services as an option.



#### Gain Peace of Mind with NBS Security

Leverage NBS' experience with smartcard, key management, and encryption, and rely on our servers for high security of institutional and client data. Xpressi TSM meets security guidelines for instant issuance and security compliance with PCI, Visa, MasterCard, as well as SIMalliance standards and, soon, mobile AT1 standards.

CONSULTING

SOFTWARE

HARDWARE

SMART CARD MANUFACTURING



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# Xpressi Trusted Service Manager is a scalable and customizable solution backed by the power of NBS servers and security features.

## MODULES

### FINANCIAL INSTITUTION INTERFACE

Xpressi TSM's financial institution interface makes the processing of transactions efficient and seamless – from queuing the transaction, to determining the script to execute, to notifying the client's phone, to confirming transaction completion.

### KEY MASTER

Xpressi TSM provides secure key management with support for multiple BINs, application keys, card keys and certificates, as required by financial institutions and NFC-enabled phones. The solution also allows for multiple key custodians, monitors activity, and provides a web interface for easy access to the key vault.

### XPRESSI TSM SERVER

Xpressi TSM server securely assembles account information and transmits data in an NFC package for secure cell phones via the mobile operator network.

### XPRESSI MONITORING

Web-based monitoring usage in real time, and utilize detailed audit logs to track historical transactions. Reports are customizable and configurable.

## FEATURES

### SCALABLE ARCHITECTURE

Xpressi TSM is designed to handle multiple HSMs and several mobile transactions concurrently.

### END-TO-END SECURITY

- Xpressi TSM integrates both banking and mobile phone security systems to allow access to the secure element in NFC-enabled handsets, with data encryption at every processing step – from acceptance through delivery to the mobile device. All financial institution data and other sensitive data is stored in isolation, so that no data can be inappropriately shared.
- SSL encryption is used for TCP/IP connections and HTTPS encryption is used for web connections.
- Xpressi TSM meets MasterCard security guidelines for instant issuance and VISA Chip Card instant issuance guidelines for VISA PIN and key management.

### FLEXIBLE INPUT FORMAT

The Xpressi TSM software server accepts input from a host in XML, text or any format defined by the banking API.

### GRAPHICAL USER INTERFACE AND WEB INTERFACE

Xpressi TSM's GUI allows configuration of EMV parameters as determined by input or default values. The Web Interface provides real-time monitoring of system activity, access to a full-featured, configurable reporting tool, and allows for flexible key management.

### COMPLETE SCRIPT LIBRARY

A large script library is available to personalize all major platforms. Scripting language uses JavaScript with many extensions – making new script development quick and easy.



w: [www.nbstech.com](http://www.nbstech.com)  
e: [info@nbstech.com](mailto:info@nbstech.com)

Corporate Headquarters  
Canada  
703 Evans Avenue  
Toronto, Ontario  
M9C 5E9  
Canada  
tel: +1 416.621.1911  
fax: +1 416.621.8875

Contact our NBS card personalization experts for full details on this and other card personalization products at:

Europe, Middle East, Africa  
B1 Moorfield Point  
Slyfield Industrial Park  
Guildford, Surrey GU1 1RU  
United Kingdom  
tel: +44 (0)1483 563200  
fax: +44 (0)1483 511189

Americas  
10925 Bren Road E  
Minneapolis, MN 55343  
USA  
tel: +1 952.912.9400  
fax: +1 952.912.9439

Asia Pacific  
PO Box 780  
Hurstville BC  
NSW 1481  
Australia  
tel: +61 (2) 9546 6841  
fax: +61 (2) 9546 6851