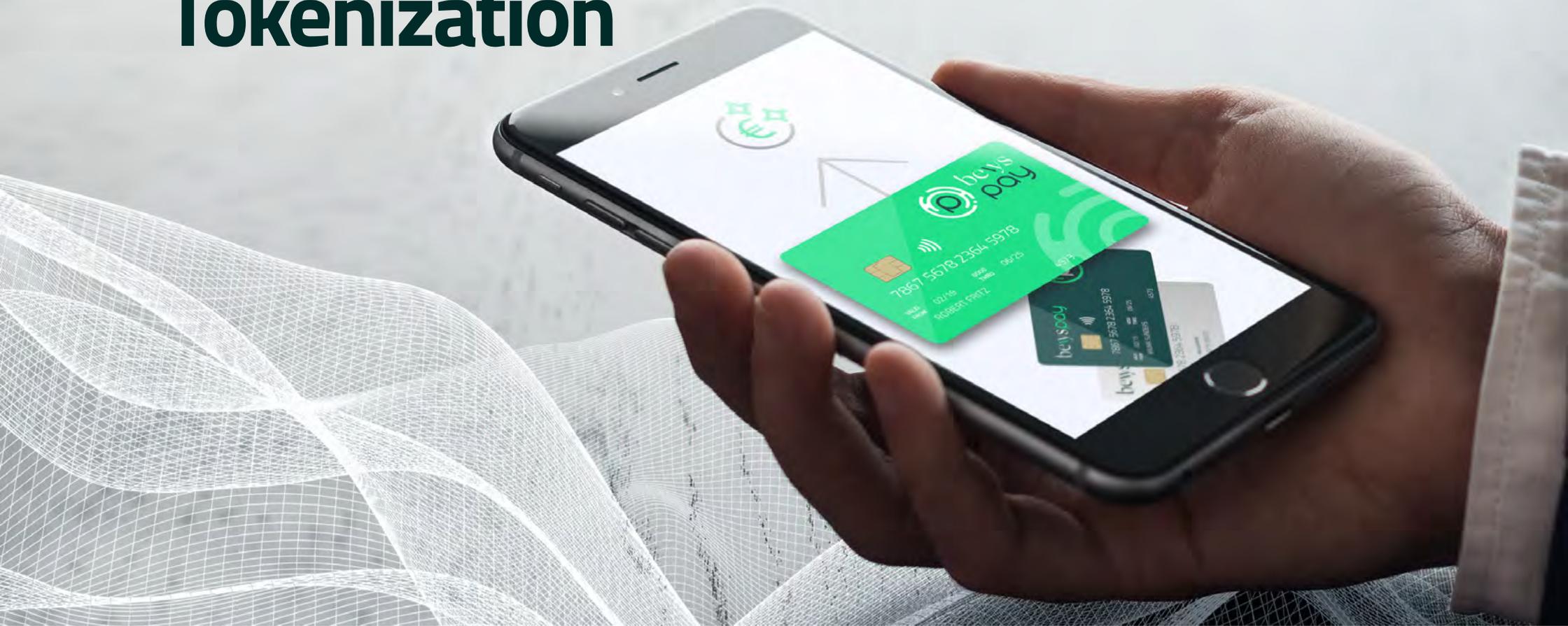




# Tokenization



Thanks to tokenization, banks can offer their clients the possibility to digitize cards, so that they can pay through their mobile devices, with complete security and confidence.



# We can create an **e-wallet** for your brand

Payments through mobile devices are the trend of the future.

At **be ys Pay**, we have an application that integrates directly into your bank's app, avoiding the need to use third-party applications.

Our e-wallet processes tokenized transactions with your own TSP as well as the TSP from international brands.

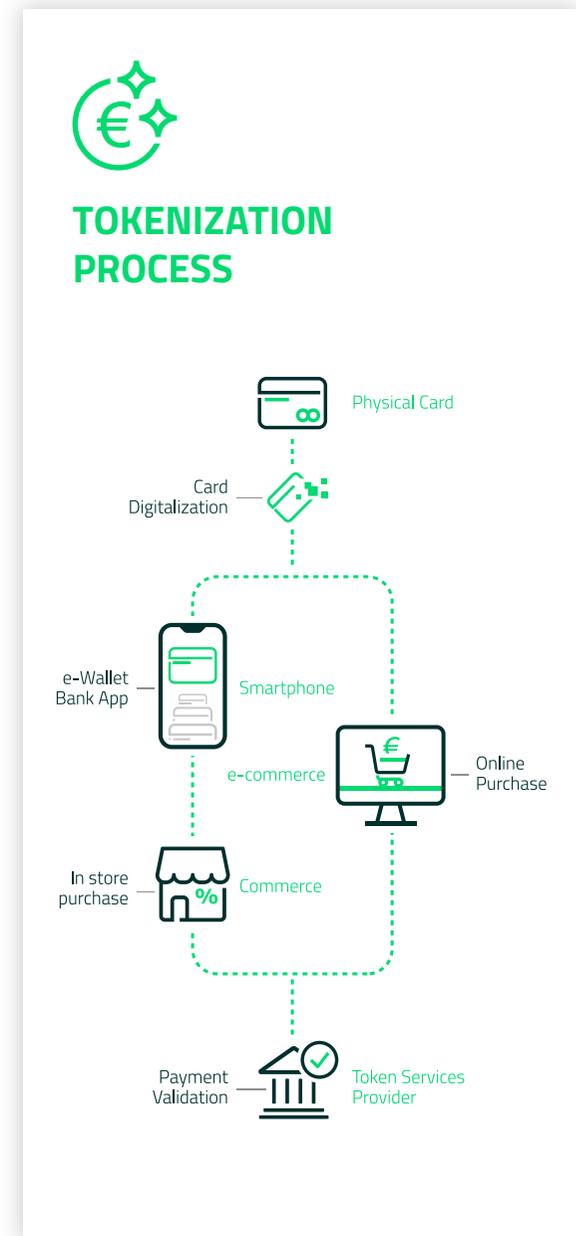
- ✓ An e-wallet for your own brand.
- ✓ Maximum security and confidence.
- ✓ Overall cost reduction.
- ✓ Integration of the e-wallet within the bank app.

# Strengthen the relationship with your clients

Payments made with your app are processed and validated through a TSP (Token Service Provider), Integrated through our SaaS or in your own facilities. So you can manage and validate transactions, and have control of the entire process without resorting to international payment methods.

You can also easily integrate the online token service with other merchants.

- ✓ Direct relationship with your clients.
- ✓ Speed, simplicity and comfort.
- ✓ Control over the entire process.
- ✓ Integrable to e-commerce sales channels.





# Tokenization a synonym for **security and trust**

Tokenization protects financial information, since we pseudo-anonymize the cardholder's data using a code generated by a cryptographic algorithm.



All transactional information is protected, and user data is never exposed.



## DOMESTIC PAYMENT METHODS

Our tokenization system allows you to use domestic networks for transaction validation.

**You will not need to resort to international brands to tokenize and validate the transactions of your clients. Instead, you will be able to use your own network.**

- ✓ Greater independence.
- ✓ Trust.
- ✓ Significant cost reduction.



## Tokenization Technical Information

### Módules

**Tokenization:** token calculation and replacement with the PAN.

**De-tokenization:** translation of tokens by the PAN.

**Token Vault:** vault of mappings between tokens and PANs.

**Business logic parameter:** module for parameterization of business logic and fraud prevention.

**KMS:** key management module.

### Protocols

**Contactless EMV:** Contactless payment protocol.

**MSD:** Magnetic Stripe Data payment protocol.