



Fidesmo

We enable Secure Elements





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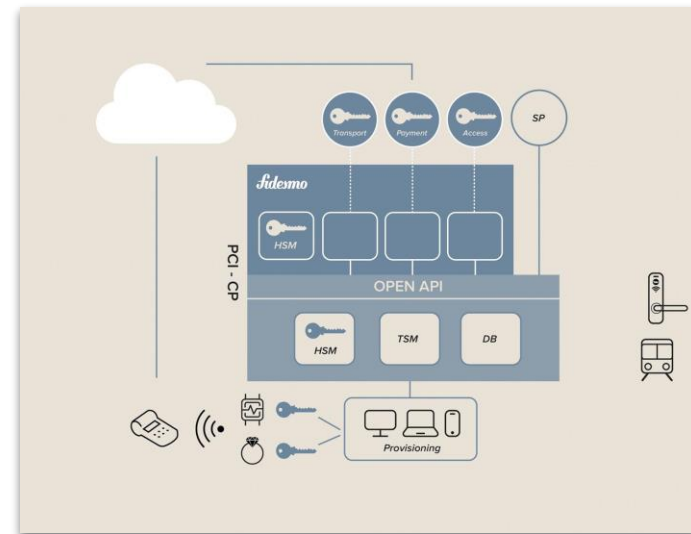
Summary

- ***fidesmo*** is a leading player providing **B2B TSM platform services for contactless solutions on Secure Elements, within four verticals** (but not limited to):
 - PAY*** - payments solutions for wearables, tokenized cards and smart devices
 - GO*** - increased device selection and payment options for public transport and mobility providers
 - ACCESS*** - increased device selection for physical entry points (doors, locks and automobiles)
 - ID*** - TSM services to connected devices and a partner offering for full eID solutions, based on ICAO and eIDAS, as well as private ID solutions
- ***fidesmo*** has commercial and strategic partnerships with key market players.

Fidesmo in brief

Founded	2013 by Mattias Eld (CEO) & Miguel Cardo (CTO)
Major Partners	SAMSUNG  HID VISA NXP adesso 
Other key partners	Accenture, Bancontact (BE), Thales, ISBC (RU), Samtrafiken (IS), VDV eTicket (DE), Tapster, Mondaine, 20+ banks in 11 countries
Expertise	Leading experts in Trusted Service Platform services, cryptography and GP/Javacard Highly efficient in integration and management of secure elements
Service	Best-in-class connectivity to Secure Elements for security schemes & service providers
Certifications	<ul style="list-style-type: none">• <i>Approved vendor in the Mastercard GVCP (Global Vendor Certification Program).</i>• <i>Approved Vendor (Token Requestor) for Bancontact.</i>• <i>Visa Approved Vendor Program as a Token Requestor (TR) – Token Service Provider (TSP) solution (TR-TSP).</i>• <i>Certified according to Payment Card Industry - Card Production (PCI CP).</i>• <i>Certified according to Payment Card Industry - Data Security Standard (PCI DSS).</i>

Fidesmo integration overview



Contactless is growing exponentially...

Contactless payments
increased

40%

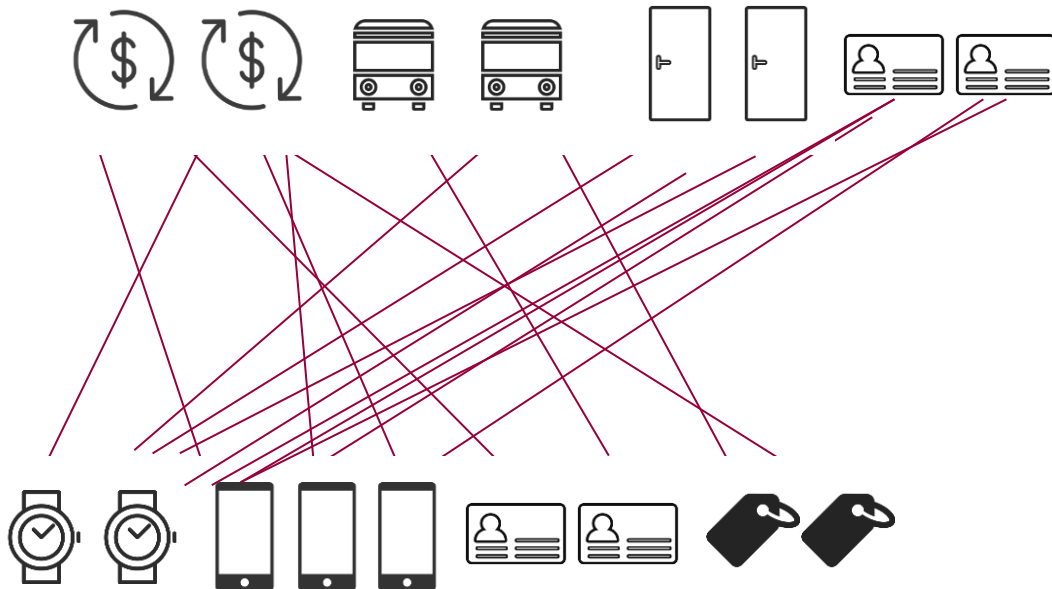
globally in Q1 2020*

The global contactless
payment market size was
valued at USD 1.06 trillion by
transaction value in 2019
and is anticipated to expand
at a compound annual
growth rate (CAGR) of **19.8%**
from 2020 to 2027**

Many more services are
going contactless - access
solutions, public transport,
corporate/government IDs,
car keys, biometric cards...

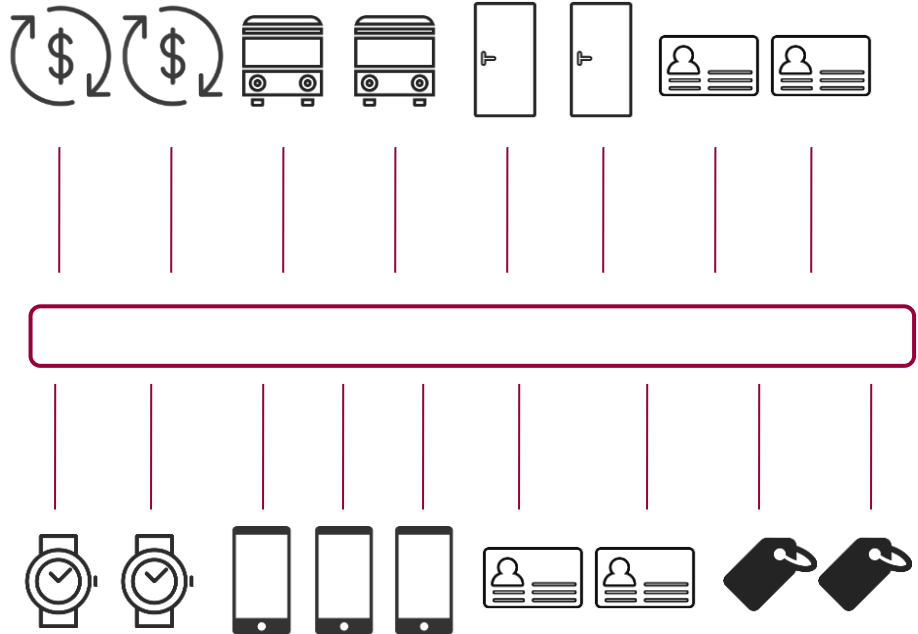


... but growth is hampered by complex integrations



The solution is a neutral infrastructure

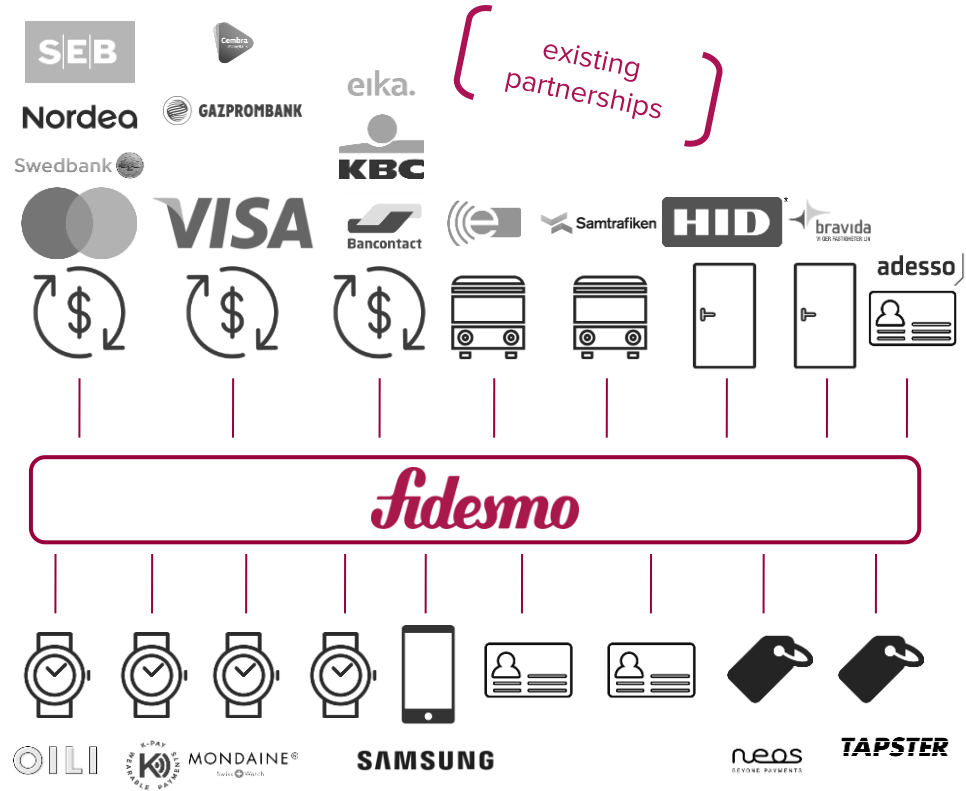
1. Maturity level of the technical components (Contactless, Secure HW, Security Schemes and Remote provisioning) are **all ready for a horizontal integration**
2. The technical foundations are available, but neither service providers nor manufacturers have the means for **efficient and scalable integrations** - they have to focus on their core business
3. Fidesmo is providing this expert service, bringing **value add**, without jeopardizing our partners' existing core businesses



Fidesmo middleware provides the solution

We provide ready made integrations, business relationships, and certifications that **radically lower** the **time** and **effort** required to launch a new contactless service or device.

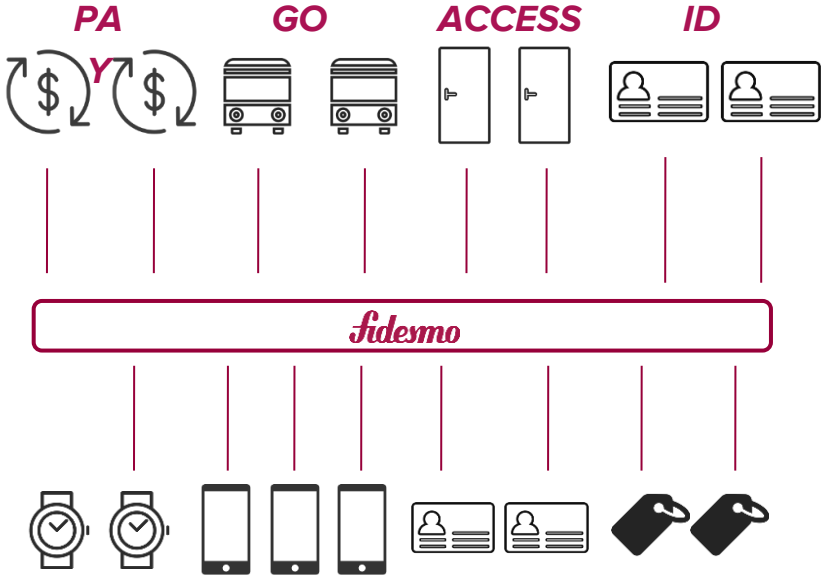
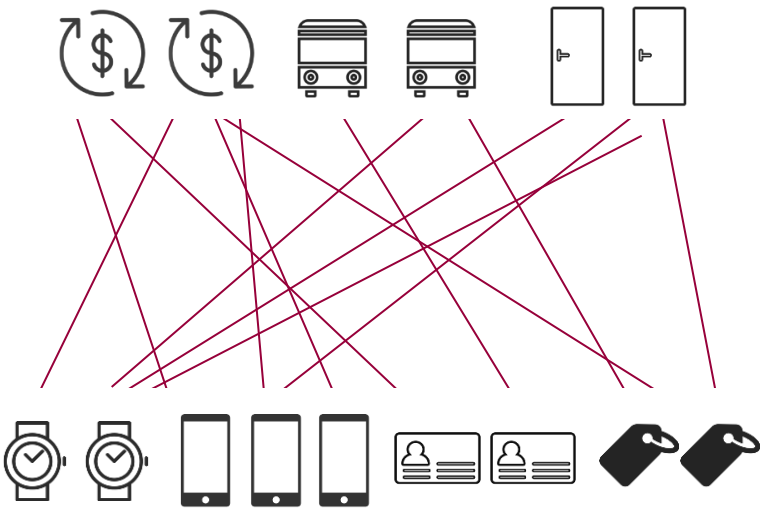
This allows devices to become **multi-purpose** within and across verticals.



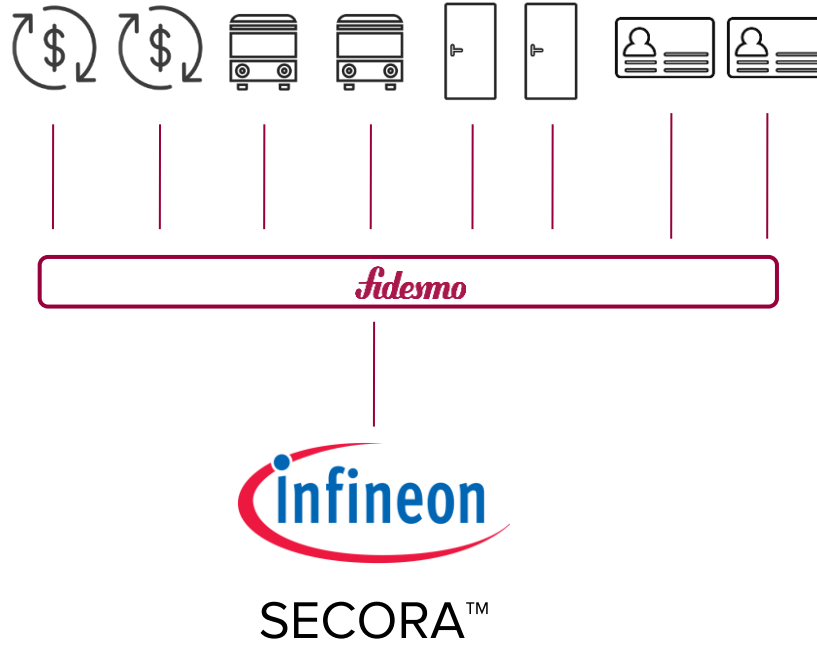
Focus on: *Fidesmo*Pay

- **Unique & fast scaling approach: Fidesmo Pay seamlessly aggregates OEMs towards payment issuers, and issuers towards OEMs; constantly growing and future proof.**
>20 issuing banks in 11 countries after just ~2 years of Fidesmo Pay
- **Live with Mastercard, Visa and Bancontact** (BE debit, dual tokenization with Maestro)
- Efficient /standardized OEM onboarding and transparent OEM business model
- A wide range of OEM partners & device form factors
- highest level of security; based on certified hardware secure elements and PCI Standards
- All provisioning channels supported: eCommerce, Point of Sale, Smartphone Apps & SDK
- great User Experience: “Leave your wallet - leave your phone”
- Constantly innovating: tokenized (biometric) cards; digital currency

Integration with Fidesmo offers speed, scale and savings



We are proud to be partner with Infineon, based on SECORA™



Thank you!

fidesmo



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The world of Fidesmo