



**HCE Service will leverage INSIDE Secure's mobile security technology to offer a new product for banks seeking solutions to offer HCE cloud-based payments**

**INSIDE Secure Provides "off-the-shelf" Solutions for Banks who want to Offer HCE Cloud-Based Payments**

**Aix-en-Provence, France, February 9, 2016** – INSIDE Secure (Euronext Paris: INSD), a leader in security solutions for mobile and connected devices, today announced that HCE Service Ltd, UK and HCE Secure IT Services (Pvt) Ltd, India will leverage INSIDE Secure's technology in conjunction with their SWIM (Software Wireless Identity Module), a Wireless Public Key Infrastructure (WPKI) based secure mobile payments platform offering a new product for banks seeking solutions to offer HCE cloud-based payments for leading payment schemes.

INSIDE Secure boasts the industry's easiest to deploy HCE payment software on the market, by utilizing a unique combination of technologies, and is now being leveraged by innovative companies like HCE Service to bring highly secure, multi-scheme compliant & ready to use HCE solutions to the market quickly.

"We are thrilled to be leveraging INSIDE Secure's proven technology and expertise in delivering HCE payment technology to support HCE Service's SWIM mobile payments platform" said Dr Chandra Patni, CEO of HCE Service. "The combination of INSIDE Secure's knowledge of payment and advanced software security with HCE Service's unique SWIM WPKI architecture brings a new standard to the HCE payment market."

HCE Service has brought its Wireless Public Key Infrastructure (PKI) technology to deliver a dual token-based, end-to-end HCE tokenization and authorization cloud service.

**Software Wireless Identity Module (SWIM)** uses INSIDE Secure's white box Matrix SSE software development kit (SDK) to enable a mobile device to use Wireless PKI cryptographics, and allows Authentication, Confidentiality and Digital Signing via separate key pairs. SWIM mobile apps are capable of performing two main functions: digital signing for non-repudiation and user and

device authentication. SWIM apps provide PKI security, run on Android and other smartphones, and are managed on end consumer mobile devices via a unique SaaS (Software as a Service) hosted managed service by HCEservice.com. These apps provide WPKI secured EMV card tokenization and associated EMV NFC mobile payment processing based on Visa and MasterCard HCE, host card emulation standards.

Although Google adopted HCE in 2013, payment apps based on this model were seen as vulnerable to attack because this new payment innovation allowed secure data to be stored in a software application. INSIDE Secure has brought together the necessary technologies and expertise to provide commercial security tools for application security and critical customer data protection. When licensed by companies like HCE Service, INSIDE Secure's MatrixHCE gives issuers and banks greater flexibility in deployment by leveraging cloud and software technology to work with all potential players for secure mobile payments using Near Field Communication (NFC) and other technologies.

Benefits of INSIDE Secure's comprehensive HCE payment solution include:

- Faster to market
- Ready to deploy
- Lower risk to customer brand due to high levels of security
- Pre-tested and pre-certified
- Support for multiple payment networks

As an industry first, INSIDE Secure's MatrixHCE product implements Dynamic White-box Cryptography (WBC), a new advance on legacy techniques against attacks on white-box environments. INSIDE's WBC technology leapfrogs competition by automating white-box customization, and enables lifecycle and dynamic key management functionality.

"With a full range of embedded security solutions and unmatched expertise, INSIDE Secure is uniquely positioned to help card schemes, issuers and app developers secure their business models, even when using newer software-based secure element solutions," said Amedeo D'Angelo, President and Chief Executive Officer of INSIDE Secure. "It's satisfying to see real-world deployments of highly secure HCE payments beginning to roll out, knowing this is just a starting point for the broader adoption of secure mobile payments."

Visit INSIDE Secure at [Mobile World Congress](#) to learn and see how the company has taken the lead in HCE payment development and is fulfilling consumer demands for mobile payment options by bringing easy, secure payments to market throughout the world.



### **About HCE Service**

HCE Service Ltd, UK and HCE Secure IT Services (Pvt) Ltd, India deliver innovative, secure and exciting mobile tokenization services to our card issuing customers globally with the aim that their consumers can use SWIM secured mobile apps and contactless NFC mobile payments at Points of Sales. Our state-of-the-art hosted infrastructure provides services to telecom, transport and retail enterprises as well as banks and other financial institutions. Our **SWIM** (Software Wireless Identity Module) solution provides strong cryptographic security to a wide range of applications and services on mobile devices. Our **MAP**(Mobile Application Platform) host provides the most advanced HCE EMV card/token issuance payment service for most card/token issuers. For more information, visit:

**<http://www.HCEservice.com>**

### **About INSIDE Secure**

INSIDE Secure (Euronext Paris FR0010291245 – INSD) provides comprehensive embedded security solutions. World-leading companies rely on INSIDE Secure's mobile security and secure transaction offerings to protect critical assets including connected devices, content, services, identity and transactions. Unmatched security expertise combined with a comprehensive range of IP, semiconductors, software and associated services gives INSIDE Secure customers a single source for advanced solutions and superior investment protection. For more information, visit <http://www.insidesecure.com>.

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