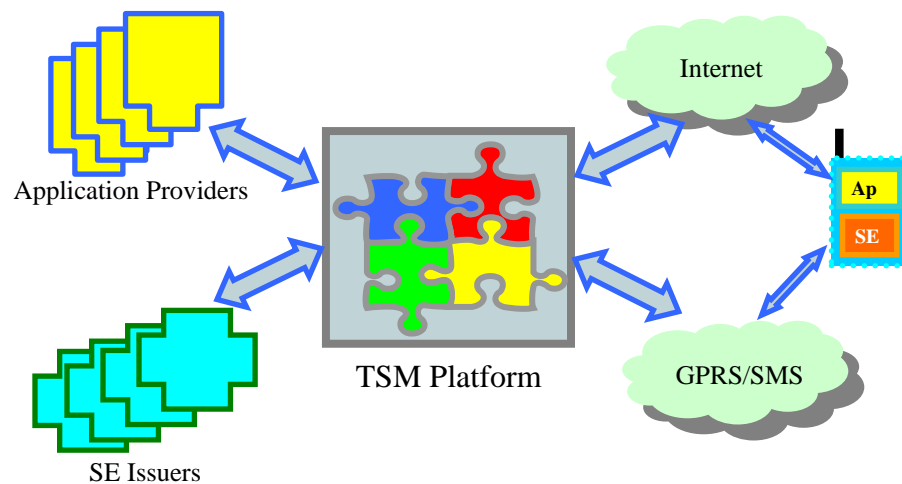




RF Cyber Trusted Service Management Platform

RF Cyber delivers on the promises of secured mobile micro-payment by enabling the mobile operators and electronic money (eMoney) operators to easily and securely deploy their value-added solutions on mobile network. An integrated suite of server applications, coupled with an open Trusted Service Management (TSM) platform that promotes security and operability, delivers multi-function smart card based services, including micro payment for transit and retail merchants, mobile commerce and banking, and mobile advertisement delivery.

The TSM manages the life-cycle of the Secured Element (SE), either in the mobile phone or on a portable device like USB dongles, micro-SD card. The SE life-cycle management can be done via Over-The-Air (GRPS or SMS) or Internet. TSM controls and executes your security policy by managing all the security keys and certificates for the SE. With TSM, the management of their current applications, and all other future applications to be downloaded into the SE, is tremendously simplified.



Trusted Service Management Platform

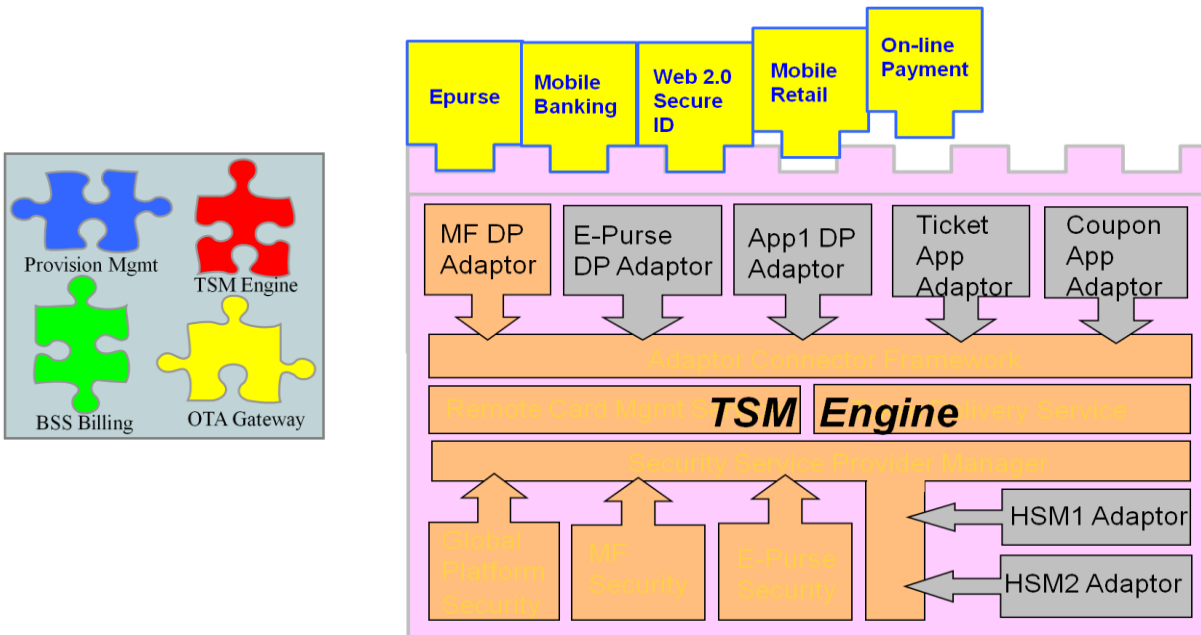
Features and Benefits of TSM Platform

The implementation of TSM is based on industrial proven technologies such as J2EE Web services, Global Platform, GSM 03.48, etc., and adopts security technologies with financial industry level requirements. The TSM platform is composed of Provision Management, TSE Engine, Business Service Server billing system, and OTA gateway to achieve the following features.

- Provisioning the Secured Element with life cycle management, including download, install, personalization, activation, temporary disable, recovery, black list, destroy, retire, etc.
- Dynamically deploying new secured applications to existing Secured Element.



- Enabling cost-effective commercial deployment of new value-added applications for both application providers and service providers.
- Supporting different charging schemes so that application providers can easily associate respective services with their desired charging models.
- Processing both GRPS/HTTP and short message based communication between remote terminals and backend servers via MNOs for OTA transaction services.



TSM Components

Service Operators, who issue the Secured Element, such as Telco operators, Financial Institutes, and eMoney operators, can effectively conduct commercial deployment based on different business requirements. The simplified life cycle management of Secured Element allows Service Operators offer secured mobile value-added applications in a cost-effective way to attract more subscribers to increase market share. In return, more application providers are willing to work with the service operators because of quick turn-around cycle. Application providers can constantly offer better applications to satisfy customers based on the market feedback. Those applications could be mobile banking, mobile gaming, mobile secured identification, micro-payment card, gift card, coupon and ticketing, mobile advertisement, etc.

This TSM solution offers a platform for both service operators and application providers to provide secured mobile value-added applications for subscribers, especially on mobile commerce and micro-payment.

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