



Banca Transilvania deploys Inside Secure's complete mobile payment solution supporting both Visa and Mastercard

Fully-certified, complete solution features Inside Secure's new Mobile Payment Server solution

Aix-en-Provence, France, January 30, 2018 – Inside Secure (Euronext Paris: INSD), at the heart of security solutions for mobile and connected devices, today announces that its complete mobile payment solution, Mobile Payment Server and Mobile Payment Client, has been selected by Banca Transilvania, a banking institution headquartered in Cluj-Napoca, Romania, for its new service, which is launching today. Banca Transilvania has also chosen Inside Secure's Code Protection Tool to protect its complete application, further evolving the companies' partnership to end-to-end software protection.

Inside Secure's fully-certified Mobile Payment Solution drastically cuts time-to-market for issuer banks who want to deploy their own-brand of mobile payment solutions. Issuer banks also have the flexibility to decide how to best serve their customers in mobile financial transactions.

Banca Transilvania is the first bank to go through the Visa Token Service (VTS) Token Requestor - Token Service Providers (TR-TSP) program and Inside Secure is the first TR-TSP to have guided a bank through this process. VTS is a security technology that replaces cardholder information with a unique digital identifier (token) that can be used for payment without exposing a cardholder's more sensitive account information. Tokenization hides consumers' confidential account information during digital transactions, making digital payments more secure for everyone, everywhere. The phone becomes a digital wallet, changing the shopping and money sending experiences of BT customers who own a Visa or MasterCard debit or credit card.

Banca Transilvania will simultaneously launch MasterCard Mobile Payments, leveraging Secure's solution to rapidly deliver HCE payments for both schemes. The MasterCard implementation utilizes the MasterCard Digital Enablement Service (MDES) for tokenization.

Inside Secure is presently the only vendor to earn recertification for the full end-to-end solution with both Visa and MasterCard. The solution consists of its Mobile Payment Server to manage an Issuing bank's ecosystem for delivering mobile payments to its customers, and its Mobile Payment Client which provides an SDK, easily integrated into mobile banking and wallet applications or a white-label mobile payment application.

"Through BT PAY app we want to offer our customers new experiences when shopping, sending money or checking their card transactions. The appetite of our bank customers for contactless shopping is growing, the increase being over 350 percent in December 2017 compared to December 2016. Also, every second means five transactions are made with one of our 20 offered cards. Launching BT Pay is a big step for the bank in order to provide digital services to its customers," said Ömer Tetik, chief executive officer of Banca Transilvania."

"We are excited to have worked with Banca Transilvania to complete the process of on-boarding Visa and MasterCard, and as our lead customer for the on-premise version of Mobile Payment Server," said Simon Blake-Wilson, chief operating officer of Inside Secure. "We see great traction with banks who want to easily get to market with a highly-secure complete mobile payment solution and we expect to see additional banks and institutions come on board in the coming months."

About Inside Secure

Inside Secure (Euronext Paris – INSD) is at the heart of security solutions for mobile and connected devices, providing software, silicon IP, tools, services, and know-how needed to protect customers' transactions, ID, content, applications, and communications. With its deep security expertise and experience, the company delivers products having advanced and differentiated technical capabilities

that span the entire range of security requirement levels to serve the demanding markets of network security, IoT and System-on-Chip security, video content and entertainment, mobile payment and banking, enterprise and telecom. Inside Secure's technology protects solutions for a broad range of customers including service providers, operators, content distributors, security system integrators, device makers and semiconductor manufacturers. For more information, visit www.insidesecond.com

About Banca Transilvania

Banca Transilvania is ranked 2nd amongst Romanian banks, in terms of assets and is a leader on Romanian cards market. The bank is channeling its activity on three business lines: Corporate, SME and Retail. BT has over 7.000 employees, 550 units and 2.2 million clients. The bank's strategy is supported by international shareholders, such as: the European Bank for Reconstruction and Development (BERD) and IFC –World Bank.

Press contacts

Inside Secure Corporate communications

Brigitte Foll

Marcom Director

+33 (0) 4 42 905 905

communication@insidesecond.com