STMicroelectronics and YouTransactor Create Secure, Efficient System-on-Chip for Affordable Mobile Payment Terminals

❖ *Single-chip solution meeting EMVCo and PCI Security Council standards simplifies design of affordable point-of-sale terminals*
❖ *STM32* microcontroller platform ensures excellent value with high performance, proven security, and low power consumption*
❖ *Reference design and development ecosystem accelerates time to market*

Paris, France, September 10, 2019 – Card payment terminals are about to become even more affordable and ubiquitous with a new single-chip controller developed by STMicroelectronics (NYSE: STM), a global semiconductor leader serving customers across the spectrum of electronics applications, and mobile payment solutions disruptor YouTransactor.

Combining YouTransactor's market knowledge and intellectual property of security and point-of-sale payment terminals and applications, with ST's chip-design skills and intellectual property including cyber-protection and sophisticated display-graphics control, the new chip is the first PCI secure SoC for mobile payment terminals to be based on a general-purpose microcontroller for robust performance and low power at a cost-effective price.

"*YouTransactor aims to make secure payment technologies easily accessible to merchant service providers to create a seamless purchasing experience between consumers and merchants of all sizes,*" said Jean-Pierre Gressin, Chief Sales & Marketing Officer, YouTransactor. "*The new controller, developed with ST, delivers a massive boost to our mission and the timing is perfect, as retailers' selling models are evolving quickly and in-store and online customers increasingly expect mobile card-payment facilities everywhere.*"

Christophe Mani, Ecosystem Security Marketing Manager, STMicroelectronics, added, "*Leveraging our proven [STM32 microcontroller platform](#) has enabled us to combine affordability with low power consumption supporting the development of new, lightweight devices that comply fully with payment industry standards including EMVCo and PCI PIN Transaction Security requirements.*"

The new System-on-Chip, the YTSECPCI, is commercialized by YouTransactor with the support of ST and is available to customers on flexible delivery terms from YouTransactor, subject to Non-Disclosure Agreement.

Launched last month, the YTSECPCI has already been embedded and deployed in 50,000 payment terminals, with over 1 million units ordered for 2019-2020, reflecting the strong demand of the retail industry for low-cost secure payment devices.

Further Technical Information:

As a fully integrated System-on-Chip (SoC) with a PCI (Payment Card Industry) kernel, the new device embeds all the physical security mechanisms required by PCI PTS (Pin Transaction Security) to ensure the safety of transactions and user data. These include mesh monitoring, switch monitoring, support for secure application loading and secure boot, advanced cryptographic libraries, active software and hardware tamper detection with data-erase, card-data and pin-code protection, key management, and real-time clock (RTC) integrity protection.

Contact and contactless payment modes are all supported, and the chip comes pre-certified to PCI specifications to ease final approval of customers' products. In addition to mobile point-of-sale (POS) terminals, the SoC can also be integrated in devices such as vending machines, IoT, cash registers, smartphones or retail hardware.

The chip leverages the advanced features and ultra-low-power technologies of ST's STM32L4 microcontrollers. Highlights of the MCU include 100DMIPS/273CoreMark processing performance, multiple power-management modes to help minimize overall energy consumption, large on-chip data and program memory, and ST's unique Chrom-ART Accelerator™ to handle sophisticated user-interface graphics.

In addition, engineering teams benefit from the extensive STM32 development ecosystem, including initialization tools, free essential middleware and software, and graphical development tools available through the ST Partner program.

To further aid development and accelerate time to market for innovative payment devices, ST and YouTransactor have also created a dedicated evaluation board and reference design containing the YTSECPCI. For further information and to discuss terms for availability, please contact YouTransactor or your local ST sales office.

* STM32 is a registered and/or unregistered trademark of STMicroelectronics International NV or its affiliates in the EU and/or elsewhere. In particular, STM32 is registered in the US Patent and Trademark Office.

About YouTransactor
YouTransactor is a global provider of mobile payment solutions, delivering innovative card terminals for in-store and online retailers or merchants in mobility. We design

the smallest payment terminals ever to ensure card and QR Code payment acceptance everywhere.

The company is headquartered in Paris, with over 750 clients across 22 countries. Since its founding in 2009, YouTransactor has successfully supported the growth of the most successful merchant service providers in transportation, government and retail industries.

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About STMicroelectronics
ST is a global semiconductor leader delivering intelligent and energy-efficient products and solutions that power the electronics at the heart of everyday life. ST's products are found everywhere today, and together with our customers, we are enabling smarter driving and smarter factories, cities and homes, along with the next generation of mobile and Internet of Things devices.

By getting more from technology to get more from life, ST stands for life.augmented.

In 2018, the Company's net revenues were $9.66 billion, serving more than 100,000 customers worldwide. Further information can be found at www.st.com.

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