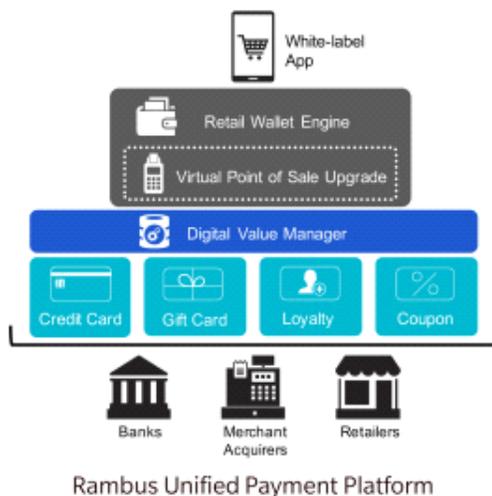


Rambus Accelerates Mobile Wallet Adoption With Unified Payment Platform

Allows retailers to digitize credit cards, gift cards, loyalty points and coupons into a secure retail wallet for a seamless shopping experience

SUNNYVALE, Calif.--(BUSINESS WIRE)-- Today [Rambus Inc.](#) (NASDAQ:RMBS) announced a comprehensive mobile payments platform to enhance payment security, reduce operational costs and increase revenue for retailers. The [Rambus Unified Payment Platform](#) securely converts and manages digital value to enable consumers to pay with credit, points and coupons in a single transaction, and transform how they shop and pay.

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(Graphic: Business Wire)

modules to support credit/debit cards, gift cards, loyalty points and coupons.

- 1) The Digital Value Manager - the core of the Unified Payment Platform - allows retailers to connect multiple third-party service providers and convert various forms of digital value into a unified "currency" that can be managed in a value store.
- 2) The secure Retail Wallet Engine software enables full integration with mobile payment products, including a white-label app, and features digital card enrollment, card provisioning and tokenization. The Retail Wallet Engine can be upgraded to include integration with Virtual Point of Sale (VPOS) capabilities and inventory management to enable one-click pay and auto-pay creating a truly frictionless consumer experience.
- 3) The white-label app software allows retailers to get their branded app quickly to market. The app can be fully integrated with a suite of products, providing consumers with all-in-one access to the retailer's unified digital wallet and value-added services.
- 4) Customizable modules that provide retailers and merchant acquirers the ability to securely connect to third-party services, convert different types of digital value to a unified currency, and manage gift card, loyalty and coupon services in-house.
 - 1 A credit/debit card module that enables retailers to add a credit or debit card and using tokenization for secure access to digitize physical cards into a single wallet.

"Our Unified Payment Platform is based on a bank-proven foundation from our Bell ID acquisition, utilizing tokenization and card provisioning technology that is in use among the largest banks and payment networks worldwide," said Dr. Ron Black, president and CEO of Rambus. "Our new platform extends this offering to the retailer, enabling them to incorporate payments and manage digital currencies inside a single app to realize an enhanced frictionless shopping experience."

Overview of Rambus Unified Payment Platform

The Unified Payment Platform consists of these primary components: 1) the Digital Value Manager, 2) Retail Wallet Engine, 3) a white-label retail app and 4) optional

- | A gift card module that allows consumers to add or purchase gift cards, redeem gift cards, reload, provide balance inquiry or transfer gift card values.
- | A loyalty module that tracks new and existing loyalty cards, adds points on purchase, supports payment with points and adds bonus points to incentivize users to buy or select products.
- | A coupon module that adds and redeems coupons, which enables retailers to push coupons to consumers in store or in virtual carts.

Enabling a Frictionless Shopping Experience

The Unified Payment Platform provides retailers with enhanced security, reduced cost and increased revenue. By using tokenization, the risk of card on file fraud is reduced by replacing key account information with temporary data. The Retail Wallet Engine enables in-aisle check-out options to lower overhead costs and reduce the number of POS terminals. The platform also helps increase revenue by allowing retailers to more easily engage in cross- or up-sell opportunities with integrated loyalty points and coupons. In addition, this facilitates direct access to detailed shopping data, allowing retailers, banks and merchant acquirers to offer a personalized shopping experience and more effectively compete in a crowded marketplace.

For consumers, the platform provides an effortless experience by unifying multiple units of value—including credit/debit, gift cards, loyalty points and coupons—into a single mobile app, along with digitized receipts and transaction history of purchases.

For more information about our Unified Payment Platform, please visit www.rambus.com/unifiedpayment.

About Rambus Security Division

The Rambus Security Division is dedicated to providing a secure foundation for a connected world. Integrating technologies from Cryptography Research, Bell ID and Ecebs, our innovative solutions span areas including tamper resistance, network security, mobile payment, smart ticketing and trusted transaction services. Our technologies protect nearly nine billion licensed products annually, providing secure access to data and creating an economy of digital trust between our customers and their customer base. Additional information is available at rambus.com/security.

About Rambus Inc.

Rambus creates innovative hardware and software technologies, driving advancements from the data center to the mobile edge. Our chips, customizable IP cores, architecture licenses, tools, software, services, training and innovations improve the competitive advantage of our customers. We collaborate with the industry, partnering with leading ASIC and SoC designers, foundries, IP developers, EDA companies and validation labs. Our products are integrated into tens of billions of devices and systems, powering and securing diverse applications, including Big Data, Internet of Things (IoT), mobile, and consumer platforms. At Rambus, we are makers of better. For more information, visit rambus.com.

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