

netcetera

Click to Pay Push Provisioning

**Let your customers
experience next level
1-click checkout**

Click to Pay Push Provisioning

It is no secret that customers prefer a convenient online shopping experience, as smooth and easy as possible. For businesses, decreasing steps during the checkout process means an increase in completed transactions. Therefore, EMVCo created Click to Pay.

The EMV Secure Remote Commerce (SRC) specifications enable a common consumer e-checkout that promotes simplicity, familiarity, interoperability, convenience, and trust.

Click to Pay makes it easy for consumers to checkout as a guest in online stores. By storing all their payment cards as tokens – thus, less vulnerable to fraud - and address data in the Click to Pay e-wallet, consumers can pay online fast and securely whenever they see the Click to Pay icon. In this process there is no need to enter card credentials, addresses or passwords anymore.

The Click to Pay solution for issuers, called **Click to Pay Card Push Provisioning**, connects the issuer's app with the payment networks' tokenization platforms in order to provision a payment card in the format of a payment token for the Click to Pay service.

This enables customers to start the enrollment process directly from the issuer app, without manually entering card data or personal information. As a result, issuers benefit from:

- Increased usage of their customers' payment cards for online payments
- Lower risk of fraud thanks to in-app enrollment process and tokenization
- Full control over the provisioning of the cardholder's data

Why do you need Click to Pay?

23 clicks

average number required to complete an online purchase¹



Provide a fast checkout experience with no need to enter account numbers or passwords

40%

of consumers use guest checkout due to security concerns²



Overcome security concerns using an infrastructure and technology platforms which adhere to robust safety and security standards

54%

of online shoppers abandoned a cart because checkout was complicated, or they didn't want to create an account³



A seamless payment process to aid convenience minimizes basket abandonment

¹ PYMNTS Checkout Conversion Index 2018

² Mercator 2019 Customer Merchant Experience, August 2019

³ Mastercard | Baymard Institute, 41 Cart Abandonment Rate Statistics, September 2019

About 70% of online merchants accept one-click payments via PayPal, but less than 5% for the individual options from American Express, Mastercard, and VISA¹. Click to Pay is an EMVCo standard, scheme agnostic, 1-click checkout option which makes e-commerce processing convenient for both the cardholder and the issuer:

- There is no need for the cardholder to manually fill in the enrollment form: The payment card and address information are pre-filled, taken from the secure environment of the issuer app, and the cardholder simply has to confirm.
- The strong customer authentication required at the enrollment can be performed smoothly within the issuer app, for example with biometry like fingerprint or face recognition.
- Once the card is enrolled, the fast 1-click payment experience is present straight away at the first checkout with Click to Pay – no need to go through long and troublesome checkout processes any more.
- The secure and convenient enrollment process leads to more customers enrolling in Click to Pay. This results in an increased number of e-commerce card transactions due to the easy and fast Click to Pay checkout processing.

Offer customers even more convenience with pre-enrollment for the Click to Pay service when issuing new cards, where the customer only needs to give consent for enrollment. We are happy to advise you as a reliable software partner on how to design your custom-tailored Click to Pay enrollment process.

What you get with Netcetera's Click to Pay Push Provisioning solution

- Simple integration of Click to Pay Push Provisioning to enable customers' enrollment directly from the issuer app
- In-app promotion options to increase conversion and customer engagement
- Responsive and multilingual UI support to design and integrate the Click to Pay Push Provisioning feature seamlessly according to your branding and your customer journey requirements
- Flexible integration options for the necessary connection to the card scheme APIs: Either you connect directly or Netcetera takes over the necessary communication, on demand also via third-party Token Service Providers (TSP)
- Both on-premise and SaaS operational models are available with integration support for on-premise installations, highest security standards and full compliance with PCI DSS when operating at Netcetera's data centers
- Fast time to market thanks to prefabricated and easy customizable feature modules for custom-tailored Click to Pay customer journeys
- With Netcetera being a certified partner of Visa and Mastercard, you profit from Netcetera's longstanding experience in product design, development, and rollout compliant with the card schemes' requirements which eases and accelerates the integration of Click to Pay

Create a relationship of trust with your cardholders by offering them simple, efficient, and secure online payments!

¹ creditcards.com | PYMNTS.com



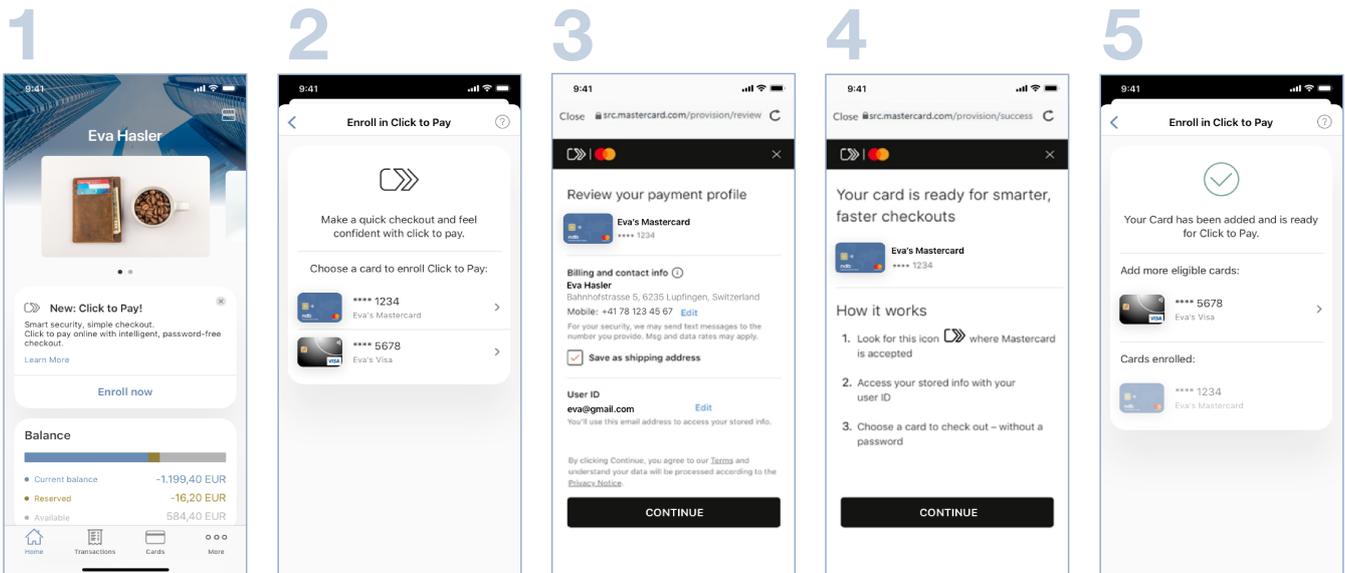
What your customers get

- No need to enter name, address, and card details manually: With our Click to Pay Push Provisioning solution, customers have the one-click experience already during the enrollment process
- Enhanced security starting with the enrollment process by leveraging customer's authentication from the app login for the enrollment process, which eases the Click to Pay onboarding process and supersedes additional user authorization
- Reduced cart abandonments as customers do not need to create an account or go through a tedious guest checkout process when using Click to Pay in e-commerce
- No additional user accounts or registrations – once enrolled in Click to Pay, your customers profit from a quick and easy online purchase process
- The same convenient checkout experience in all online shops with Click to Pay - every time, regardless of the payment card, digital channel, or device the cardholder uses

What could it look like?

Our app has numerous options to promote new features like Click to Pay Push Provisioning to increase awareness and conversion. Compliant with card schemes like Visa and Mastercard, our **Click to Pay Push Provisioning** solution offers a convenient and secure enrollment process of all eligible customer payment cards without the need to manually enter any data required for creation of

the Click to Pay user profile. We fully support and are compliant with the card scheme requirements regarding the enrollment process, which enables customers to profit from all available options like fast check-out on devices. Enrollment status of every card is monitored and displayed in the app, giving customers full visibility of their current payment tokens.



About ToPay Mobile Wallet

Increase your card revenues by offering your customers a state-of-the-art mobile payment experience and added value with Netcetera's highly configurable, fully brandable, and secure ToPay Mobile Wallet.

Our app is available both on Android and iOS and compatible with global card schemes including Visa, Mastercard, and American Express. With its toolbox approach, you can select exactly the modules and features which you need:

- Authentication
- Click to Pay Push Provisioning
- P2P Payments
- Payment card management
- ToPay 3DS Out of band authentication
- ToPay Cloud Payment
- Transactions
- x-Pay
- and many more

No need to worry about whether your internal development capacities are sufficient to develop an app or if you should start a lengthy and costly project with a third-party provider to come up with a mobile solution from scratch: Our ready-made app enables fast time-to-market and with longstanding domain expertise, we are a reliable partner, taking care of the whole development process from UX design to go-live.

About Netcetera

Netcetera is a global software company with cutting-edge IT products and individual digital solutions in the areas of secure digital payment, financial technologies, media, transport, healthcare, and insurance.

More than 2,500 banks and issuers, and 160,000 merchants rely on the digital payment solutions and globally certified 3-D Secure products of the market leader for payment security. The owner-managed company covers the entire IT lifecycle, from ideation and strategy to implementation and operation.

The balanced combination of the latest technologies and proven standards ensures investment security, from large-scale projects to innovative start-ups. Founded in 1996, Netcetera is a holding company with around 800 employees and is headquartered in Zurich, Switzerland, with locations across Europe, Asia, and the Middle East.

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