



# ToPay Secure Checkout

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## Enabling Secure Online Payments

With rapidly growing e-commerce and mobile shopping transactions, online payments with credit and debit cards are more relevant than ever before. Card issuers need to reduce fraud risks, give cardholders confidence and peace of mind, turning e/m-commerce into positive touchpoints with their brand.

ToPay Secure Checkout is a digital wallet solution based on Masterpass, and its successor Secure Remote Commerce, that securely stores all payment and shipping information and enables a simple and fast and secure checkout process.

## The Benefits

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### Issuer

- ▶ Increase transaction volume by providing a seamless experience on e-commerce payment channels
- ▶ Reduce fraud
- ▶ Fast time to market by leveraging our wallet
- ▶ Comply to new regulations (e.g. PSD2, GDPR, ...)
- ▶ Full PCI DSS-compliant operations in Switzerland guarantee quality, security and reliability

### Consumer

- ▶ No more payment data stored at different merchants / PSPs
- ▶ Hassle-free shopping without compromising security
- ▶ Seamless online shopping with one-click express checkout

### Merchant

- ▶ Increase conversion rate and avoid abandoned transactions
- ▶ Offer easier payment options on mobile channels
- ▶ Avoid certification efforts

## Our Solution

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ToPay Secure Checkout from Netcetera is a Masterpass-compatible digital wallet that makes credit card payments simple and secure, using the bank's or issuer's branding and cardholder authentication methods. It also seamlessly integrates with the 3-D Secure services.

Card issuers can pre-fill the credit card data and even their cardholder's shipping address to provide a ready-to-go, secure digital wallet without any further cardholder action. When shopping online, a buyer selects the Masterpass payment option, authenticates using the issuer's method and simply confirms the checkout. Multiple cards and addresses can be stored and individually selected during checkout.

### In a nutshell

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- ▶ Digital payments anywhere, with any device, with any payment card (Mastercard, Visa, American Express and others)
- ▶ Accepted at millions of e-commerce merchants worldwide, supported by all major PSPs
- ▶ Optimized for provisioning of cards by issuer, or as open wallet allowing 3rd-party cards added by user
- ▶ Increased conversion rate through frictionless checkout

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