



ToPay Mobile Wallet Platform

More than just mobile contactless payment

The rapid expansion of smartphone ownership across the world has led to a significant increase in mobile commerce alongside a continuous growth in global online commerce.

With mobile devices becoming the commodity interface in consumers' daily interactions, they are an ideal instrument for banks and issuers to enable their customers for the next generation of payments enhanced with value-added services.

The Benefits

- ▶ Enhance your brand visibility and keep the customer interface by providing valuable payment-related services **mobile first**
- ▶ Easily build upon or integrate our customizable, pre-certified mobile wallet ensuring **faster time to market**
- ▶ Benefit from our **pre-integrated Payment SDK** for HCE (ToPay Cloud Payment)
- ▶ Easy integration into existing issuer back-end systems and services (e.g. authentication, card management, transactions) with our **platform approach**
- ▶ Be prepared for **emerging payment channels** (e.g. IoT, wearables)

Our Solution

ToPay Mobile Wallet is a white-label mobile platform extending your customer relationship beyond mobile contactless payments. The integration of loyalty cards and programs with bonus points and targeted offerings increases the importance of your app on consumers' mobile devices. Transaction histories of payments made and instant notifications ensure transparency and self-control. Moreover, our wallet enables you to provide a PSD2 compliant ID&V solution (SCA).

The wallet is designed as a platform-as-a-service approach and utilizes various APIs and SDKs, e.g. our own HCE payment product. It acts as central hub for managing all payment tokens and devices (e.g. wearables, IoT) for your security-aware customers and provides a hassle-free way to set and control spending limits.

Whether you want to integrate payment services into your existing app or launch new mobile apps from scratch, ToPay Mobile Wallet offers you a fully customizable, feature-rich and pre-certified platform, which maximizes your efficiency and minimizes your time to market.

In a nutshell

- ▶ Solution for iOS and Android ecosystems – designed as wallet-as-a-service
- ▶ Platform approach with integration of various SDKs and APIs reduces complexity for issuer
- ▶ Wide range of value-added digital payment services, such as transaction history, card control, loyalty cards, targeted offers, real-time notifications
- ▶ Unified integration with token service provider (MDES, VTS, AETS) for HCE-based mobile contactless payments
- ▶ PSD2 SCA compliant ID&V solution with support of on-device biometric technologies (s.a. touch-ID, face-ID, Android fingerprint API, ...)
- ▶ Token and spend control for controlling merchants, devices and spending limits
- ▶ Support and enablement of OEM pays (Google and Apple Pay)
- ▶ Possibility to integrate P2P payments

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