# ToPay
# Cloud Payment

## Enabling Mobile Payment through Secure Tokenization

The strongly growing demand for mobile payment and the growth of OEM pays make issuers eager to enable their cards for mobile NFC payment. ToPay Cloud Payment offers an easy way to use a fully certified solution to bring mobile payments in your wallet app.

# The Benefits

▸ Be part of the strongly growing area of mobile payments based on tokenization

▸ Single API to integrate multiple schemes enables fast and easy development of your wallet

▸ Already functional and security-certified tokenization solution helps to save time

▸ All critical systems are designed and implemented to be robust and redundant

▸ External monitoring: end-to-end monitoring through independent external services for availability tracking and reporting

# Our Solution

Consisting of the ToPay Mobile SDK and the ToPay payment service, the solution offers an easy way to register a mobile device for digitalization services. It also manages the payment credentials and performs secure payments with digitized cards.

ToPay supports MasterCard and Visa payments by using the latest versions of tokenization service of MasterCard, Visa and American Express. We offer MDES, VTS and AETS.

Our digitalization service facilitates the financial industry transition from consumer account credentials stored on payment cards, to digital credentials provisioned on mobile devices.

## In a nutshell

▸ Certified SDK and back-end services for mobile contactless payment

▸ Scalable and secure thanks to card scheme tokenization (AETS, MDES, VTS)

▸ A card scheme agnostic platform to grow with your needs and future payment technologies

▸ SDK (pre-certified) security based on white-box cryptography, code obfuscation, debugger detection, and more

▸ Serviced back end with SLA-guaranteed uptime, operated by Netcetera

▸ Back-end security based on Thales HSMs

▸ A provider-hosted, scalable service with SLA-guaranteed uptime

▸ Easy to integrate in your wallet app due to comprehensive documentation

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