

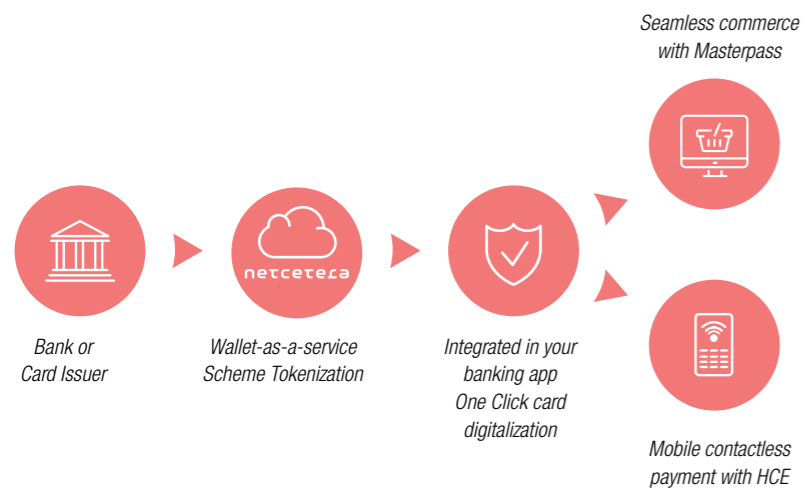
netcetera

ToPay - the new way to pay

Your shortcut to digital payment excellence



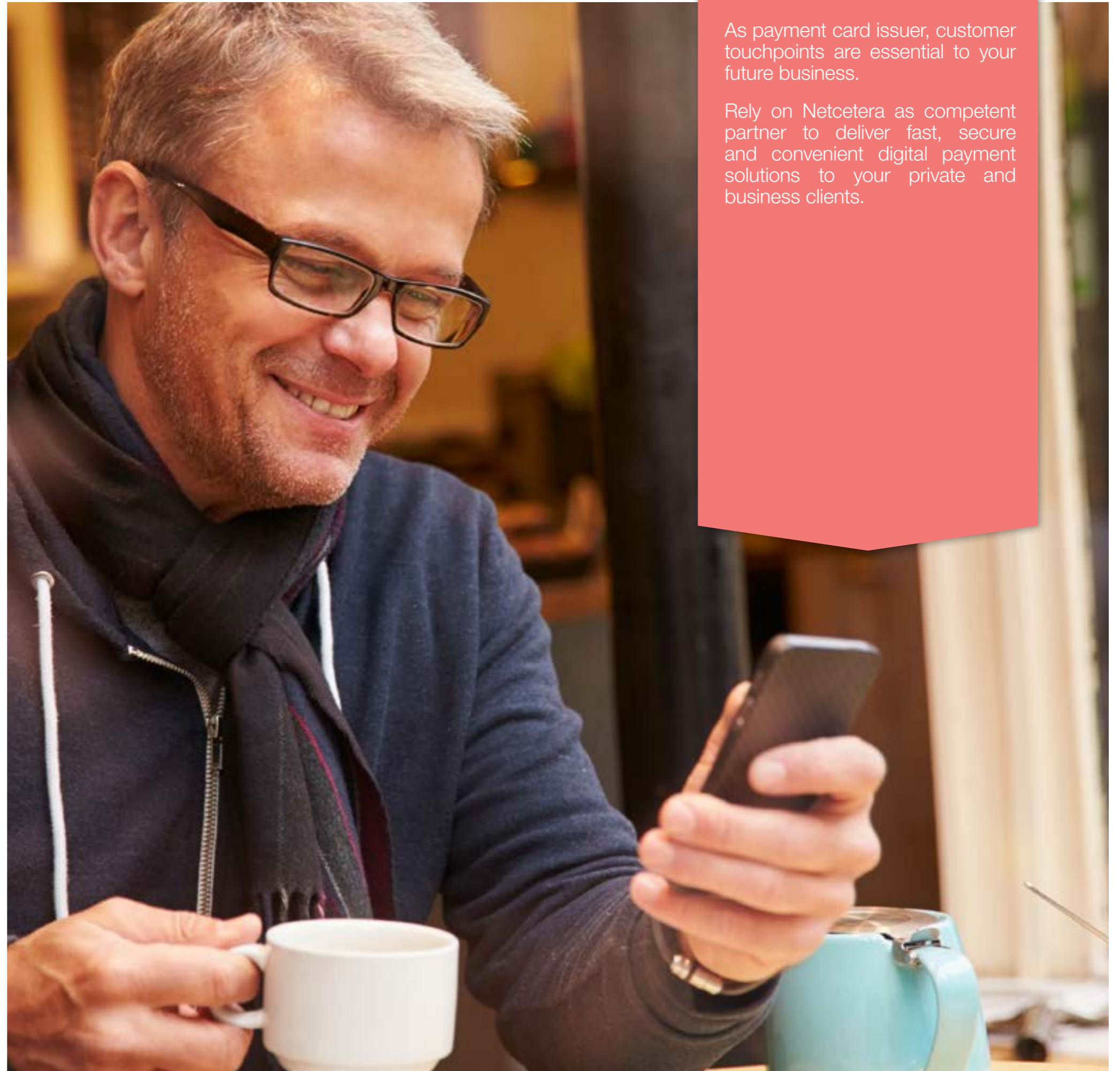
Netcetera's Digital Payment Solutions - At A Glance



Physical payment cards are currently shifted towards a digital era as new convenient ways to pay with smartphones are demanded on all channels: in web shops, when paying in stores, or for person-to-person transfers. With an increased offering from arising Fintechs, consumers rethink their payment options and increase their expectations towards their banks and payment card issuers. Wherever end-users use payment products, it must be trendy, deliver an extra experience and, of course, must be top secure.

With Netcetera's Digital Payment suite, we enable financial institutions to offer user-centered, attractive white label digital payment solutions to your customers. By either integrating with existing mobile apps and e-banking services that cardholders already trust or by offering new issuer wallets, our clients will retain the interface to their customers and their brand value.

Future-oriented technologies allow you to increase customer bonding with faster, secure and convenient mobile contactless payment experiences. Enabling your credit and debit cards for a simpler and more secure shopping checkout will reduce fraud risk and increase cardholders' satisfaction.



As payment card issuer, customer touchpoints are essential to your future business.

Rely on Netcetera as competent partner to deliver fast, secure and convenient digital payment solutions to your private and business clients.

ToPay Cloud Payment

Enabling Mobile Payments by use of Scheme Tokenization

The Benefits

- Enable your clients for the strongly growing area of mobile payments
- An easy to integrate SDK enables fast development of your wallet or integration in your mobile banking app
- Supporting Mastercard and VISA standards such as MCBP 2.0, MDES, VCBP 1.8 and VTS as TR-TSP
- Operations in PCI-DSS certified, redundant data center
- A pre-certified SDK helps to speed reaching functional and security certifications
- Highest security by use of white-box cryptography and control-flow obfuscation
- Monitoring functionality for customer support and business reporting

Our Solution

- The ToPay Cloud Payment system consists of both an Android Library and a service facilitating CMS-D and MAP functionality connected to MDES and VTS, respectively. A unified service layer allows to add more token services such as AMEX AETS or closed loop tokenization services for local debit schemes on request.
- All use cases such as green-path card activation, device eligibility, replenishment, suspension and unsuspension of cards by issuer or consumer etc. are supported.
- For the development phase, back-end emulators simulating MDES and VTS as well as the provided source code of a demo MPA will allow an experienced developer to do the integration job in just a few weeks.
- The production backend service is operated with an availability of more than 99.7% in our PCI-DSS, VbV and ISO-27001 compliant data center.



ToPay Cloud Payment was developed to facilitate the financial industry transition from traditional payment cards to digital credentials provisioned into mobile devices. Payment card issuers are interested in keeping the customer interface also for mobile contactless payments in relation to OEM Pays.

Therefore, a quick, safe and reliable way to offer contactless payments based on credit and debit schemes from Mastercard and VISA is required. ToPay Cloud Payment enables card digitization for mobile payments using a pre-certified SDK and a serviced backend.

ToPay Mobile Wallet Payment

More than just mobile contactless payment

The Benefits

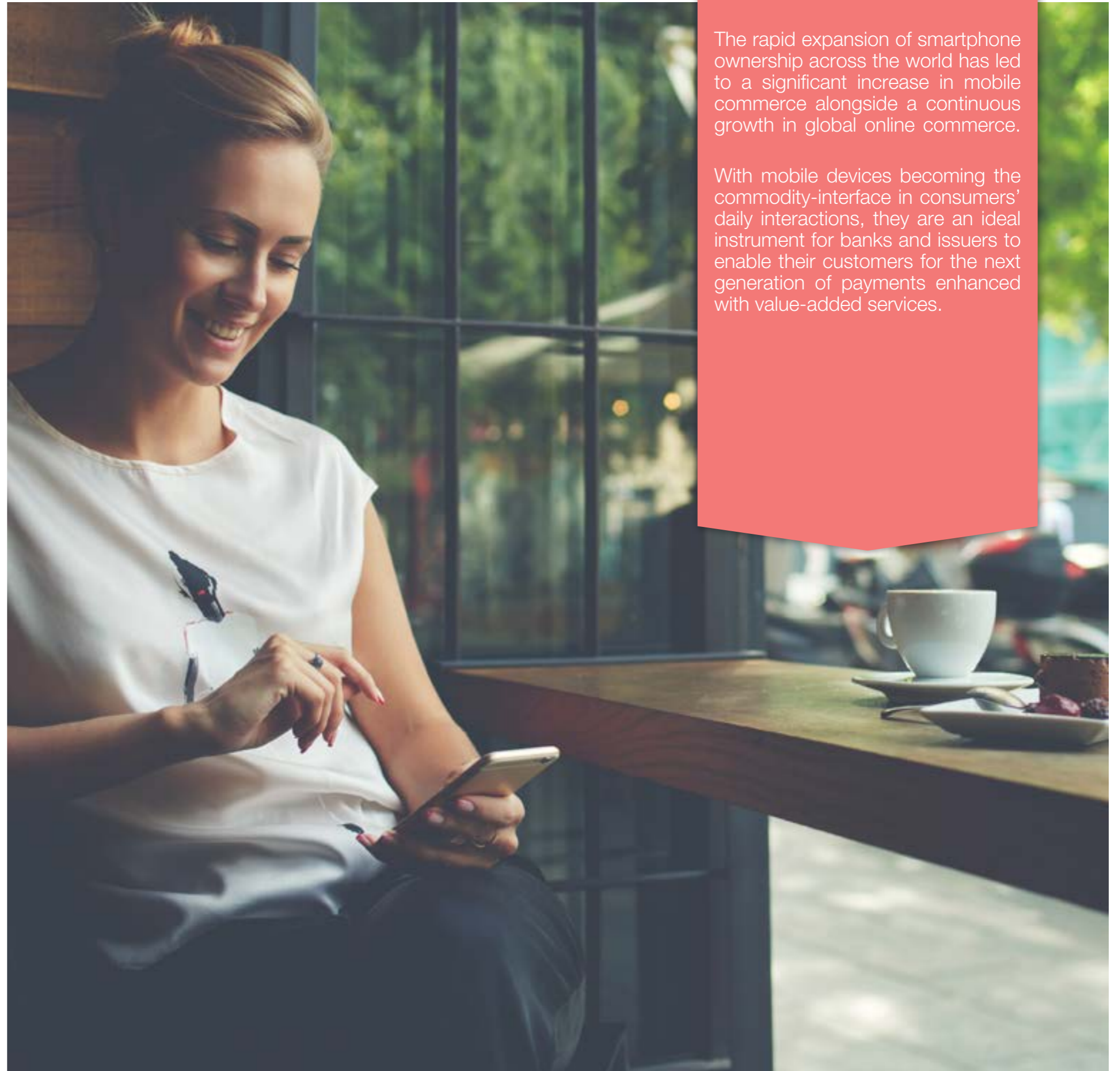
- Enhance your brand visibility and keep the customer interface by providing valuable payment-related services
- Easily build upon or integrate our customizable, pre-certified mobile wallet ensuring faster time-to-market
- Benefit from our pre-integrated ToPay Cloud Payment SDK for HCE
- Support of existing issuer authentication systems and flexible connections to card management and issuer backend systems.
- Be prepared for emerging payment channels (e.g. IoT, Wearables)
- Full PCI DSS compliant operations in Switzerland guarantees quality, security and reliability

Our Solution

- ToPay Mobile Wallet is a white-label mobile wallet extending your customer relationship beyond mobile contactless payments. The integration of loyalty cards & 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 integrate P2P payments, which is a safe bet in the competition of attracting the digital customer.
- The wallet utilizes our mobile contactless payment platform (ToPay Cloud Platform) for HCE payments. 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 a new mobile wallet from scratch, ToPay Mobile Wallet offers you a fully customizable, feature-rich and pre-certified solution, which maximizes your efficiency and minimizes your time-to-market.

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.



ToPay Secure Checkout

Enabling Secure Online Payments

The Benefits

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 guarantees 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

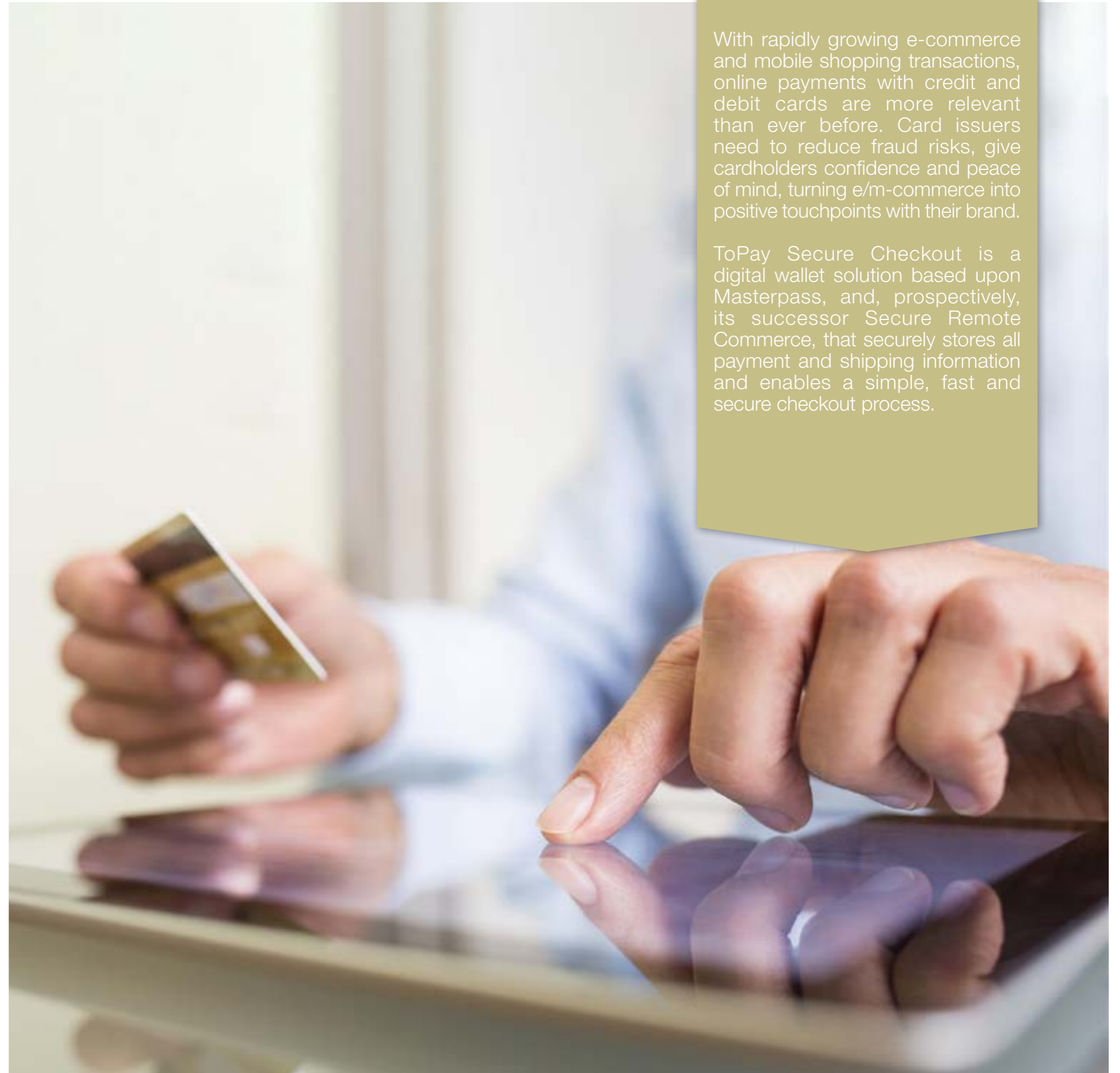
- Increase conversion rate and avoid abandoned transactions
- Offer easier payment options on mobile channels
- Avoid certification efforts

Our Solution

- 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 of the issuer or bank.
- 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.

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.

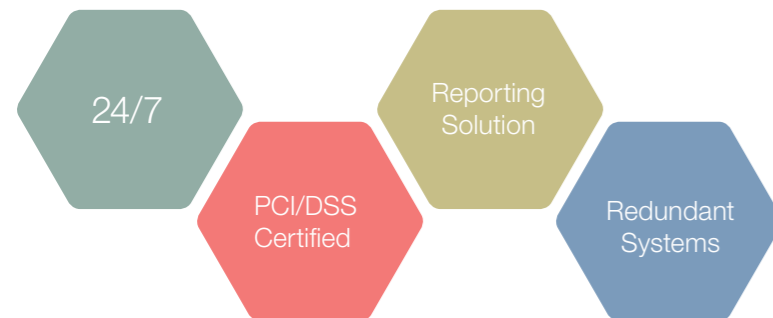
ToPay Secure Checkout is a digital wallet solution based upon Masterpass, and, prospectively, its successor Secure Remote Commerce, that securely stores all payment and shipping information and enables a simple, fast and secure checkout process.



Operations and Infrastructure

Our service management offering includes

- 7x24 service and support with service desk in German and English, dedicated call-in phone number for incidents
- 99.5% availability covered with SLA (with a goal of 99.9% actual availability), with end-to-end availability reports per measurement period and service review meetings
- ITIL-oriented, “customer-facing” processes (incident management, request fulfillment, etc.) designed according to customer need fulfilling and certification requirements (PCI DSS, VbV)
- Periodic recovery tests
- Specific incident reports for significant outages or security incidents
- Capacity and availability management according to specific SLA, deployment services for different environments (e.g. TEST, PREV, PROD)
- Dedicated ticketing system for request fulfillment and change management
- Certifications and audits (PCI DSS, VbV where applicable), SSL certificate and domain management



Netcetera's wallet-as-a-service fulfills PCI DSS and VbV standards and builds upon a proven infrastructure and highly experienced operations team protecting already over 25 million credit cards against fraud with its risk management and 3-D secure Secure services.






Netcetera – Your digital payment partner

Netcetera offers innovative digital payment solutions with a focus on convenience, security and mobility. Already more than 1,000 banking institutions and payment card issuers rely on our high-quality products for 3-D Secure, mobile contactless payment, digital wallets, risk-based authentication and banking apps.

More than 500 experts located in 12 locations in Europe and the UAE serve customers worldwide. We operate 24/7 PCI-certified digital payment services covering all major card networks and serving over 25 million cards. Netcetera – headquartered in Switzerland - works with financial institutions, card issuers, processors, debit and credit schemes and organizations like EMVCo, Mobey Forum and SwissWallet to transform payments into the digital area.

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