

# ToPay Cloud Payment

## Enabling Mobile Payment through Secure Tokenization

The strongly growing demand for mobile payment as well as 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 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 digitization services as well as manages the payment credentials and performs secure payments with digitized cards.

Today ToPay supports MasterCard and Visa payments by using the digitization service of MasterCard (MasterCard Digital Enablement Services MDES (Version MCBP 2.0), VTS and on request integration with AETS is possible.

The digitization service was developed to facilitate the financial industry transition from consumer account credentials stored on payment cards to digital credentials provisioned into mobile devices.

### In a nutshell

- Certified SDK and backend services for mobile contactless payment
- Scalable and secure thanks to card scheme tokenization (AETS [1], 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 backend with SLA-guaranteed uptime, operated by Netcetera
- Backend 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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