



ToPay Mobile Wallet Payment

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
- 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 connection to card management and issuer backend systems.
- Be prepared for emerging payment channels (e.g. IoT, Wearables)

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.

In a nutshell

- Solution for iOS and Android ecosystems - designed as wallet-as-a-service
- 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
- Support of on-device biometric technologies for user authentication and CDCVM (s.a. Touch-ID, Face-ID, Android Fingerprint API...)
- Token & Spend Control for controlling merchants, devices & spending limits
- Support and enablement of OEM Pays (Google & Apple Pay)
- Possibility to integrate P2P payments

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.

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