

# ToPay Secure Checkout

## Enabling Secure Online Payments

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 and fast and secure checkout process.

## 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. Card issuers can pre-fill the credit card data and even their cardholder's

## In a nutshell

- Digital payments anywhere, with any device, with any payment card (Mastercard, Visa, American Express and others)
- Accepted at millions of e-commerce merchants worldwide, supported by all major PSPs
- Optimized for provisioning of cards by issuer, or as open wallet allowing 3<sup>rd</sup> party cards added by user
- State-of-the-art data encryption to secure personal data and protect the consumers' privacy

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.

## Contact us:

Netcetera AG  
Zypressenstrasse 71  
8040 Zürich, Switzerland

topay@netcetera.com  
T +41 44 297 55 55  
netcetera.com

Bern, Berlin, Munich, Hagenberg,  
Linz, Wien, Vaduz, Skopje, Ohrid,  
Bitola, Abu Dhabi, Dubai