

simplifying consumer's mobile payments experience

A booming market

Transactions by mobile phone are the fastest growing payment method worldwide, fulfilling the consumer-demand for a convenient, secure and widely-accepted payment experience. The proliferation of smartphone technology has enabled the development of eWallet solutions, typically adding related payment services.

Increase business agility

Traditionally, Issuers of NFC-based initiatives have launched Mobile Payment products depending on physical Secure Elements integrated with the mobile device and an external Trusted Service Manager (TSM), resulting in an increased cost and complexity of the delivery infrastructure, impacting agility and speed to market.

Think about the whole experience

The inclusion of HCE technology in smartphones is enabling financial institutions to provide their customers with a consistent payment experience, combining the existing online experience with new opportunities for proximity payments and also value-added services such as loyalty, couponing, budget management, financial services.

Enrich the consumer experience

With WL Mobile NFC Payments solution, consumers can pay at existing contactless POS terminals using their NFC enabled mobile phone. Consumers can now pay faster, more securely and in a more convenient way at POS.

A consumer registers for the Mobile NFC Payment product similar to a physical card request.

The Mobile NFC Application, branded with Issuer's logo is stored in Google Play.

When the Application is started, it requires online activation using an issuer activation code and a User ID, at which point the device is ready to perform payments.

The solution supports all three payment methods: TAP mode, PIN-TAP mode and TAP-PIN-TAP mode.

The Mobile NFC Application stores a configurable number of unique transaction credentials enabling the consumer to pay irrespective of mobile data connectivity at the time of purchase.

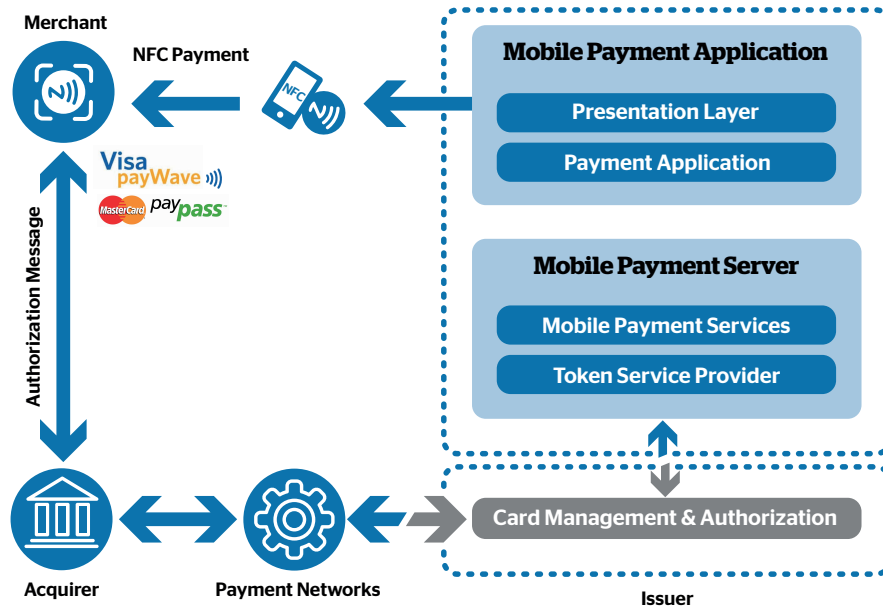
WL Mobile NFC Payments

Worldline's new Mobile NFC Payments solution complies with international standards, and reduces the complexity to introduce innovative products and services.

Leveraging Host Card Emulation (HCE) technology, Worldline removes the dependency on the Secure Element whilst maintaining compatibility with the existing acquiring infrastructure of NFC-enabled devices and international card scheme standards for contactless payments.



Secure Element in the Cloud



Key benefits

- Compliance with international NFC and EMV acceptance standards
- Reduced setup complexity
- Faster time to market: Independent control of the solution deployment with no dependency on third-parties
- Convergence with online wallets
- Flexible deployment options
- Support for Android smartphones (85% smartphones market share source Strategy Analytics)

Comprehensive Functionality

The generic WL Mobile NFC Payments solution consists of:

- **The Mobile Payment Application**
 - **Presentation Layer** - a user interface template which can be modified with customer's own branding or replaced by customer's application
 - **Payment Engine** - manages the security and payment process options - activation, provisioning and payment usage
- **The Mobile Payment Server** handles the security & business requests received from the Mobile Payment Application and from the Issuer
 - **The Mobile Payment Services** includes authentication services, card and user lifecycle, gateway, and scoring engine
 - **The Token Service Provider** manages the production of the payment credential data; Generates and stores tokens and translates them into real payment data

Proven Worldline Value

- PCI-DSS certified Mobile Payment Platform
- Significant experience in digital authentication and tokenization services
- Demonstrated experience in mobile application development
- Modular component of a complete set of products for financial institutions
- Deployment capabilities providing complete flexibility and choice

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