



# Nets Software Development Kit (SDK)

## Build your own mobile payment app

Based on HCE technology for NFC payments on Android OS handsets

### EASY DEPLOYMENT

Payment network technology in place for easy integration with customer core services, enabling short time-to-market for mobile payment solutions.

### WIDE INTERNATIONAL REACH

50+ banks already on-board. Scheme independent solution for Android OS handsets. Existing international terminal and payment acceptance networks ready for mobile NFC payments.

### EASY AND SECURE PAYMENTS

Payment network based on EMVCo security and control standards plus PCI DSS and PCI CPP compliance.

As consumers become increasingly 'mobile' they are demanding greater convenience and efficiency from their devices and mobile services. As a result, smartphone enabled mobile payments are fast becoming an integral component in their day-to-day lives. Nordic consumers are early adopters of mobile services, and Nets predicts that by 2020, more than half of all payments will be mobile.

- Fast path to market to provide a tailored mobile payment solution for end users. Built to support the future of digital payment solutions.
- Includes all necessary features and payment flows required by card schemes in accordance with industry standards.
- Decouples complex payment logic from wallet development, allowing you to focus on your own core services.
- Allows integration of value added mobile services into tailored app.

Our HCE SDK for contactless mobile payments offers a fast path to market for bringing a tailored mobile payment solution to your customers. With all necessary features and payment flows included in the SDK, you can focus on developing and tailoring the mobile app to your needs – and add the extra services that generate most value for your customers.

### THIS ANDROID BASED SDK HAS BEEN DEVELOPED USING:

- Host card emulation (HCE) standards.
- Tokenisation to secure card details.
- Strong cardholder identification and authentication security.
- Major card scheme requirements.
- State of the art POS interface to enhance user experience.

The solution is based upon existing secure and stable payment network technology, ensuring compatibility with existing contactless payment acceptance networks and linking banks and merchants together. This offers consumers a simple, secure and seamless mobile payment experience.

In addition, the solution is built to encompass new payment providers, as well as accommodate additional value added services – helping you to stay at the forefront of mobile innovation with a solution that is ready for the future of mobile payments.

## CERTIFIABLE SOLUTION

Compliant-ready and certifiable in accordance with international using only one SDK. Supporting easy development and certification of tailored wallet. \*

## ZERO DOWNTIME

Builds on stable payment networks offering 24/7 availability. \*\*

## ENABLES TAILORED USER EXPERIENCE

Solution designed for optimal payment experience at point-of-sale. Allows customer to strengthen end user relationships through own branding, and keep control of end user touch points.

For more information on any of our products or services please visit us at: [www.nets.eu](http://www.nets.eu)

\* *App developed by you must be certified*

\*\* *Except during planned service windows*

# Product Features and Benefits

- The SDK includes core features which enable end users to virtualise payment cards to a tailored wallet, manage those payment cards and initiate mobile payments using the virtualised payment cards.
- The SDK provides a mobile payment solution based on internationally adopted payment acceptance networks and terminal readiness (using standard contactless interface).
- The SDK enables integration with value added mobile services.

The ability to brand the tailored wallet both increases the touch point and strengthens the relationship with your customers and helps to ensure customer retention.



Offers a complete HCE/Tokenisation solution and payment network technology based on EMVCo security and control standards plus PCI DSS and PCI CPP compliance.

# Technical Details

- Based on EMVCo standards. Sensitive data is handled as part of HCE/Tokenisation solution. Tokenisation network ensures that data is protected by strong physical and logical security measures in accordance with industry standards. Supports white box cryptography as well as credential management, secure card provisioning and key management.
- Supports integration of digital cardholder identification and verification methods.
- Supports customisation of risk parameters related to key replenishment for increased security.
- Support for any NFC enabled device. Android OS version 5 and later.
- 24/7 availability\*\*

## RELATED PRODUCTS

- White Label Wallet
- Nets Token Service



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