



# White Label Wallet Service

## Mobile payments made simple and secure

Based on HCE technology for  
NFC payments on Android OS handsets

### EASY DEPLOYMENT

White label wallet service and payment acceptance networks in place for easy integration with your core systems. Roll-out of wallet available through Google Play.

### WIDE INTERNATIONAL REACH

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

### EASY AND SECURE PAYMENTS

Advanced point-of-sale experience. Complete solution and payment acceptance networks based on EMVCo security in addition to PCI DSS and PCI CPP compliance and control standards.

As consumers are becoming increasingly 'mobile', they are demanding more convenience and greater efficiency from their devices and their mobile services. As a result, smartphone-enabled mobile payments are fast becoming an integral part of 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 entry to market to provide a mobile payment solution for consumers.
- Includes all necessary features and payment flows in accordance with card scheme requirements and industry standards.
- Advanced user interface allows your customers to manage, select and pay with cards issued to the wallet.
- Customer branding available according to customer preferences for colour, scheme, icons, wallet name and logo.

### YOUR FAST-TRACK TO PROVIDING YOUR CUSTOMERS WITH YOUR OWN BRANDED MOBILE PAYMENT APP

Nets' white label wallet service offers a fast time to market based on an already implemented, certifiable and fully integrated application.

### THIS ANDROID BASED MOBILE PAYMENT SOLUTION HAS BEEN DEVELOPED USING:

- Host card emulation (HCE) technology.
- Tokenisation to secure card details.
- Strong cardholder identification and authentication security.
- International scheme requirements.
- Contactless card payments.
- Internationally adopted payment acceptance networks and terminals.

The solution is based upon existing secure and stable payment acceptance network technology, ensuring interoperability with the current contactless acceptance networks linking banks and merchants together – offering your customers a simple, secure and seamless mobile payment experience.

In addition, the solution is built to encompass new payment providers as well as to 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 card schemes requirements.

## ZERO DOWNTIME

Stable payment network offering 24/7 availability. \*

## END-TO-END DESIGNED SOLUTION

Solution designed for optimal end-user experience from initial installation to payment at point-of-sale.

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

\* *Except during planned service windows*

# Product Features and Benefits

- The white label wallet service is a fully featured mobile payment application branded according to customer requirements.
- The white label wallet service enables your customers to virtualise payment cards in the app, manage those payment cards and initiate mobile payments using the virtualised payment cards.
- The white label wallet service provides a mobile payment app based on internationally adopted payment acceptance networks and terminal readiness (using standard contactless interface).

The ability to brand the wallet increases touch-points with your customers, strengthens your relationships with your customers and helps to ensure customer retention.



As an end-to-end managed solution, our white label wallet service allows you time to focus on your core services, and go-to-market without the logistical complexities of developing your own solution.

The white label wallet service is based on EMVCo security in addition to PCI DSS and PCI CPP compliance and control standards.

# Technical Details

- Based on EMVCo standards. Sensitive data is handled using Nets' Token Service. The tokenisation network ensures that data is protected by strong physical and logical security measures in accordance with industry standards.
- Support for any NFC enabled device. Android OS version 5 and later.
- Supports all languages, including Swedish, Norwegian, Finnish, Danish and English. The applied language will be set according to your customers' phone language settings.
- Configurable branding choices (colour theme and icon set) and relevant objects (wallet provider name, wallet provider logo) are determined and supplied by you.
- 24/7 availability

## RELATED PRODUCTS

- HCE Software Development Kit (SDK)
- Nets' Token Service



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