



# Nets Software Development Kit (SDK)

## Build your own mobile payment app

### Acceptance & Payment (AP) Card Technology supporting Bluetooth and QR

#### EASY DEPLOYMENT

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

#### REACH

50+ banks already on board. Scheme independent solution. Terminal and payment acceptance network ready for mobile payments via QR and BLE.

#### EASY AND SECURE PAYMENTS

Payment network based on industry standards within transaction processing in compliance with PCI DSS and PCI CPP standards.

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 your customers. Built to support the future of digital payment solutions.
- Includes all necessary functions and payment APIs to the app, required by card schemes and industry standards.
- Decouples complex payment logic from app development, allowing you to focus on own core services and to develop your own app universe.
- Allows integration of value added mobile services into your tailored app.

Nets' AP SDK for BLE and QR 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 SDK FOR AP HAS BEEN DEVELOPED USING:

- Bluetooth Low Energy (BLE) and QR code acceptance.
- Transaction processing in accordance with industry standards.
- Tokenisation to secure card details.
- Strong cardholder identification and authentication security.
- State of the art POS interface to enhance user experience during payment.

The solution is integrated into existing secure and stable payment network technology, ensuring compatibility with current contactless acceptance networks and linking banks and merchants together. This offers your customers 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 card scheme requirements using only one SDK. Supporting easy development and certification of tailored app. \*

## 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 you to strengthen the relationship with your customers through own branding, and keep control of the touch points with your customers.

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

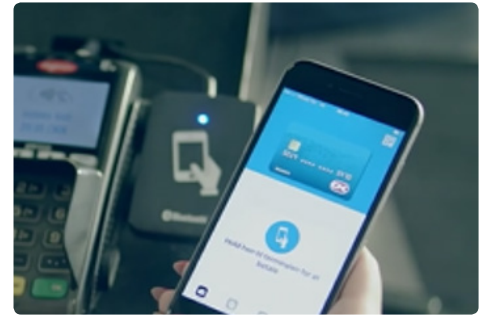
*\* Wallet developed by customer must be certified*

*\*\* Except during planned service windows*

# Product Features and Benefits

- The SDK includes core features which enable your customers to virtualise payment cards to a tailored app, manage the payment cards and initiate mobile payments using the virtualised payment cards.
- The SDK provides a mobile payment solution using widely adopted communication technologies. As well as industry standards within transaction processing.
- Utilising the SDK enables integration with value added mobile services.

The ability to brand the tailored app increases touch points towards your customers, and thereby strengthens the relationships with



your customers and helps to ensure customer retention.

Offers a complete AP-based payment solution in accordance with industry standards within transaction processing in compliance with PCI DSS and PCI CPP standards.

## Technical Details

- Based on industry standards within transaction processing and card issuing. Sensitive data is handled as part of AP and Tokenisation services. Tokenisation network ensures that no sensitive data is exposed, and 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 cardholder verification for balancing convenience versus security.
- Support for any BLE or QR device. iOS version 10 and later.
- 24/7 availability \*\*

### RELATED PRODUCTS

- White Label Wallet
- Token Service



Lautrupbjerg 10  
DK-2750 Ballerup  
Phone +45 44 68 44 68