



Nets Token Service

Protect your customers' sensitive data

Based on HCE technology for NFC payments on Android OS handsets

SECURE PAYMENTS

Payment network component based on EMVCo security and control standards plus PCI DSS and PCI CPP compliance. Reduces risk of fraud by replacing critical data (like PAN) with digital tokens.

EASY DEPLOYMENT

Token based network technology in place for easy integration with existing core systems, enabling fast time-to-market for mobile payment solutions.

INTERNATIONAL REACH

50+ banks already on-board. Scheme independent solution fully integrated with existing payment acceptance networks. Already in use for mobile NFC payments – just like for contactless card payments.

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.

- Scheme independent solution allowing tokenisation of payment cards from all major card schemes.
- No sensitive data is exposed nor kept in the mobile handset during the payment process – reducing the risk of fraud.
- Integrates with existing payment acceptance networks – enabling widespread adoption and fast entry to market.
- Built to support the future of digital payment solutions – as well as securing the exchange of all digital data, sensitive or not.

Nets' Token Service offers a secure and stable network component that can support mobile payments today, and in the future. It protects digital data – offering your customers confidence that their sensitive data is secure.

THIS SERVICE IS BASED ON:

- EMVCo security and control standards.
- International scheme requirements.
- Contactless card payments.
- Internationally adopted payment acceptance networks and terminals.

The solution is based upon existing secure and stable payment network technology, which links banks and merchants together and provides full compatibility with existing contactless payment acceptance networks. This offers consumers a simple, secure and seamless mobile payment experience with extra layers of security.

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.

ZERO DOWNTIME

Stable network component offering 24/7 availability. *

END-TO-END DESIGNED SOLUTION

Solution designed for optimal payment experience at point-of-sale – just like contactless card payments – with increased end-to-end security.

For more information on any of our products or services please visit us at: www.nets.eu

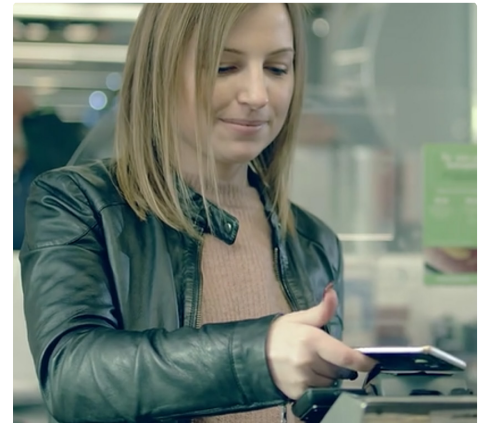
* *Except during planned service windows*

Product Features and Benefits

- Tokenisation and detokenisation of cardholders' physical plastic card data during transaction processing.
- Enables a mobile payment solution based on internationally adopted payment acceptance networks and terminals (using standard contactless interface).
- Token validation against token status, token parameters and domain restrictions - all performed during authorisation and transaction processing.

Scheme independent solution offering a single entry point for simplified integration and operating support for the tokenisation of payment cards from all major card schemes. Decouples complex security and compliance allowing you to focus on your core services, and fast go-to-market with limited development.

Reduces risk of fraud as no sensitive data is exposed by either the payment network or the



mobile device during authorisation and transaction processing. Secured by token validation and domain restrictions.

Complete all-in-one tokenisation solution integrating with existing payment acceptance networks based on EMVCo security and control standards plus PCI DSS and PCI CPP compliance.

Technical Details

- Based on EMVCo standards. Tokenisation network ensures that data is protected by strong physical and logical security measures in accordance with industry standards. Utilises credential management and secure card provisioning.
- Supports customisation of token domain restrictions by controlling the use of tokens within specific payment domains (e.g. point of sale, eCommerce).
- 24/7 availability*

RELATED PRODUCTS

- White Label Wallet
- Software Development Kit - HCE payments



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