



XPay Card Service

Connect any card to your customers' choice of XPay wallet

INTERNATIONAL REACH

Scheme independent solution fully integrated with existing payment acceptance networks. Already in use for mobile NFC payments - just like for contactless card payments.

EASY DEPLOYMENT

One single connection gives access to payment network technologies available in your country. To ensure easy integration with your core services, enabling short time-to-market.

SINGLE CONNECTION

One single connection and a compliant-ready solution.

Nets' XPay Card Service is an effective way to enhance your customers' satisfaction. The solution enables you to issue virtual cards to your customers' preferred XPay wallet. The solution is easy to deploy as it is based on a single point connection and it is compliant-ready in accordance with card scheme requirements. It is scheme and wallet agnostic, thus offering free choice of card and XPay wallet to your customers.

- A simple solution with a single point of connection.
- An easy-to-manage support solution for all XPays across card schemes.
- An increased end-to-end security for virtual card usage through instant virtual card administration and life cycle management.
- Enhancing your customers' satisfaction by offering a free choice between XPay wallets as well as global use of mobile payments where the acceptance technology and schemes allow it.

ISSUER HIGHLIGHTS

- Positions you as part of the mobile payments ecosystem.
- Enables you to offer wallets across OS for Samsung Pay, Google Pay and other XPay wallets.
- Provides you with an easy to manage support for XPays across card schemes.
- Enables you to enter into an agreement with XPays.

Nets' XPay Card Service delivers a simple solution to issuers who want to meet their customers' need for virtual cards provisioned to their chosen XPay wallet. The aim is to make the provisioning of virtual cards as simple as possible for both you and your customers - and it does not get easier than with Nets' XPay Card Service. Via a single connection you obtain access to the card schemes and XPay of your choice.

Compliant-ready with EMVCo security in addition to PCI DSS and PCI CPP compliance and control standards.

If you have chosen a wallet solution from one of the XPays, Nets can provide you with a

payment technology that connects your issuing platform into Nets' payment platform and ecosystem of mobile payments. It enables you as issuer to provision a virtual card directly onto your customers' smartphone, meeting their demands for mobile payment and more convenient in-store payments using their choice of XPay wallet.

It is a solution that saves unnecessary development costs enabling a short time-to-market, while giving your customers a payment method they experience as highly convenient and highly secure.

ZERO DOWNTIME

Stable network component offering 24/7 high availability. *

END-TO-END SECURITY

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

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

** Except during planned service windows*

Product Features and Benefits

- A full-service solution with an extensive range of separate services.
- Enables a mobile payment solution based on internationally adopted payment acceptance networks and terminals (using standard contactless interface).
- Provides Virtual Card Management of virtual card instances such as block, unblock, delete. Handles provisioning of a physical card from your defined card products to a XPay wallet.
- Nets' XPay Card Services is compliant-ready in accordance with international card scheme requirements as well as PCI DSS and PCI CPP compliance and control standards.



Benefits for your customers

The solution is designed for wide scheme support and optimal payment experience for your customer at point-of-sale:

- Facilitating global use of mobile payments, where the acceptance technology and schemes allow it.
- Free choice of wallet – issuing virtual cards to any XPay wallet as an extra layer of service for your customers.
Increased end-to-end security with the use of virtual cards through better and instant virtual card administration and life cycle management.

Technical Details

- Based on XPays requirements for Trusted Service Management Platform (TSM).
logical security measures in accordance with industry standards.
- Supports XPay wallets like Samsung Pay, Google Pay and other XPay wallets.
- Based on EMVCo standards. The solution supports a hybrid setup that ensures a high level of security based on strong physical and logical security measures in accordance with industry standards.
- Support for applicable NFC enabled devices and OS versions.
- 24/7 High availability*.

RELATED PRODUCTS

- Virtual Card Management
- Token Service
- White Label Wallet



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