



Digital Wallet Platform

Digital wallet for customer enables consumer to easily manage their different credentials on mobile device. Supports business applications with communications using HCE and Secure Element. Supports credit/debit cards, access cards, coupons, loyalty cards, prepaid cards, voucher, tickets and many other contents in the same wallet and manage them. Digital wallet enables customer to use the provisioned cards at merchant location with mPOS, Traditional POS or Remote Payment.



Paywave - VSDC

- Mobile Application Enrollment
- CVM Implementation
- Payment in manual mode
- Payments in Always on mode
- Post Processing Action
- Initial Account Parameter provisioning and configuration
- Account Parameter replenish
- Device Threshold Parameter
- Account Life Cycle
- Post Payment Interaction
- Transaction Verification Log



PayPass - Mchip

- MPPLite Implementation
- Secure connection with Certificate pinning
- Application level encryption
- Generation of Mobile Session Key
- CVC3 generation (dynamic CVC)
- Detecting Jailbroken or rooted device in the application
- Detecting the application in the debug mode or attacked



Performance of the Platform

- Performance of the Platform
- Code coverage >90%
- Duplication < 7%
- Extended logging across platform - 100%
- Versioning of APIs - 100%
- Automation coverage >90%
- Performance – 200+ TPS (With Autoscaling)



Security Features

- No countermeasures
- Obfuscation
- Resistance to Disassembly
- Resistance to Decompilation
- Local Database Encryption
- White Box Cryptography - Fixed & Dynamic key
- Resistance to Codelifting
- Software Tamper resistance
- Server sampling
- Use of MasterCard Mobile Payment