

tag' mobile

HCE Payment



Tag Systems' market leading mobile payment solution was developed in-house by its associated company Seglan and is a combined Host Card Emulation (HCE) and Tokenisation Solution. Tagmobile solution has been chosen by a number of very large European Banks and payment processors.

Mobile payment technologies have been evolving very fast during the past years. Financial Institutions and Payment processors have been introducing solutions based on secure element and HCE (Host Card Emulation). At its turn, mobile phone manufacturers and emerging actors in the Payment sector have created their own Pay schemes. As a result, today we are living in a fairly complex ecosystem of mobile payment services.

Tagmobile Payment solution simplifies the ecosystem complexity with a single platform for implementation of issuer's own token service or to use the services from the biggest payment card schemes, like Visa and MasterCard. We offer a complete package for implementation of mobile payment services.

tag' systems

A single platform to manage all services

Most of the existing mobile payment Solutions and Pay schemes are based on tokenisation. Tokenization protects efficiently the PAN number.

Tagmobile solution acts as a centralized token hub, providing single point of management for different mobile payment services, including different Payment schemes and different token services.

Using one platform for the management of different schemes and tokens, makes integration very straight forward. Instead of connecting to each token service separately, our platform provides a single interface for different services and schemes.

The Solution

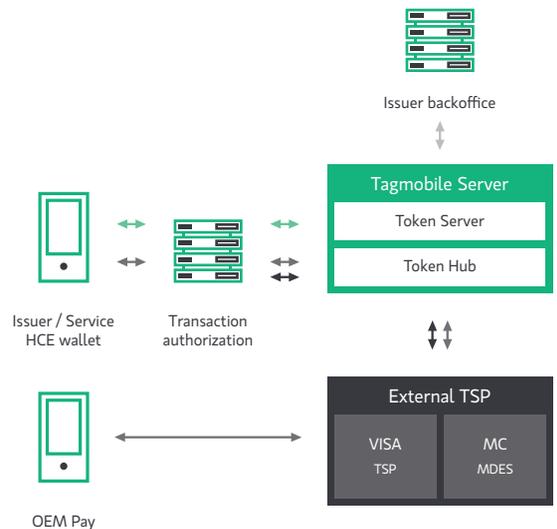
Tagmobile Payment is a modular solution that enables issuers to only implement the functionalities they need. The Solution includes the following components:

- HCE Server
- Token Server
- Single SDK for handset implementation (Visa, MC, domestic schemes)

Tagmobile solution is also available as a SaaS option through our service center.

The Solution can also be combined with our Stickers, to extend the payment experience to all your customers regardless of the mobile handset they have (Android, iOS, Windows Phone...)

Tagmobile flows



Benefits

The benefits of Tagmobile Solution include:

- Complete solution for mobile payment services
- Single point of token management
- Easy integration to different token services
- Possibility to implement own token services
- Compliance with both Visa and MasterCard requirements
- Fast and easy integration with an issuer's back office for reduced impact on IT infrastructure (i.e. Base24)
- Single SDK for mobile application supporting both Visa and MasterCard
- Service differentiation: Issuers have the possibility to combine Tagmobile Payment Solution with Tagmobile Ticketing and/or Couponing Solutions.