

MEA CONVERGED WALLET

Mea Converged Wallet – simple payments in all channels

With smartphones and the internet well integrated into people's everyday life, apps and digital services have become the common interface to communicate and interact. The availability and possibilities using a smartphone have led to a constant quest to simplify life. This is also considerably reflected in the area of digital payment. With the Mea Converged Wallet, your customers can easily pay in-store, in-app and online.

The Facts

- Enables HCE, online and in-app payments in the same application
- Can be delivered SaaS in a certified environment or as a licensed software
- Supports all major card brands, such as Mastercard, Visa & Amex
- Security measures: white-box crypto, code scrambling, PKCS #1, FIPS Pub 180-4 and more

The Offer

Fast, simple and secure, the Mea Converged Wallet enables issuers to offer the complete range of modern digital payment solutions to their customers. The product is a combination of Mea Masterpass and Mea Token Platform. This enables in-store, online and in-app payments in one single mobile experience. The converged wallet covers the whole area of digital payments, and can easily be implemented with a step-by-step approach.

Mea Token Platform provides a single API-based connection to network TSPs (such as MDES, VTS), and an easy-to-implement Mobile SDK. This is a product for issuers and wearable device OEMs. It consists of all necessary components handling security, digitization of cards, HCE transactions and card life-cycle management. Mea Masterpass enables online and in-app payments using any card from major schemes, such as Mastercard, Visa and Amex. It can be implemented either as an eWallet, mWallet or both.

The combination of these two platforms enables your customers to add any card to your wallet, and to have it digitized and available for payment anywhere. The converged wallet is a safe bet in the competition of attracting the digital customer.

The Benefits

Issuers

- Offering the whole range of digital payment methods to your customers.
- Retain and grow your customer base by payment-enabling your existing app
- Bypass integration challenges with one single interface towards multiple schemes/tokenization services
- Configurable and modular product with changes done by configuration, not coding

User

- Enjoy a seamless shopping experience; in-store, online and in-app using your phone
- One single wallet to store all your card credentials and shipping addresses
- Shop with trust, leveraging the trusted brand of the Issuer
- Reduce hassle while shopping, without compromising security



MeaWallet™