



Case Study: Mobile Payment Client

Standalone Mobile Wallet

Mission

The Issuer's aim was to create a new Mobile Wallet application to provide its cardholders MasterCard and Visa contactless payments.

Scope

The technology base chosen by the Issuer for the payments was MasterCard and Visa Host Card Emulation (HCE).

As with all HCE deployments, the card details provisioned to the mobile phone need to be abstracted from the real account – this is achieved through Tokenisation. The Tokenisation Services from the Payment Schemes (MDES and VTS) were selected for this.

The Issuer chose to develop their own Wallet Server – this connects the mobile handsets to the Tokenisation Services – but realising the difficulty in developing the mobile client, chose to source an SDK from a third-party vendor. This SDK was to be integrated with a standalone Mobile Wallet.

Customer Profile

Type: Retail Bank

Client base: 65m

Footprint: 3 counties

Territory: USA

Motivation

The Issuer is recognised as an innovator in the financial space. It set ambitious project timescales so it could be first to market.

Also, the Issuer understood the importance of slick and attractive user interfaces in driving adoption. This meant that it wanted to remain in full control of the mobile application's User Interface (UI). This would allow it to build the interface it desired.

Building a standalone Wallet enabled the Issuer to deliver an application for its customers that focused on helping them manage their spending, including notifications for all transactions, instant rewards redemption options and easy access to balance and transaction history.

To enable it to focus on developing the Mobile Wallet User Experience, the Issuer wanted an easy integration of the choose SDK. This meant an easy-to-use API that did not dictate User Experience choices and was consistent across both MasterCard and Visa.

To this end, Inside Secure were selected as the SDK vendor.

Requirements

Product: Mobile Payment Client

Schemes: MasterCard & Visa

Tokenisation: MDES & VTS

Project

Inside Secure started working with the Issuer in May 2015.

To meet the projects ambitious launch targets, the Inside Secure Field Engineering and Development teams worked closely with the Issuer's team as they developed the User Interface and integrated with the Tokenisation Services. Effectively working as one team.

The project was a success and the Issuer was able to launch the first HCE Wallet Application in the United States by their target date of October 2015.

Future

After the joint success with Inside Secure in developing and launching a standalone HCE Mobile Wallet in USA, the Issuer went on to deploy the wallet application into other countries. It achieved this without requiring any additional support from Inside Secure – adapting the application to the needs of each market (banking regulations & language) on its own.

Inside Secure is currently working with the Issuer to build out new functionality that will further enrich the payment experience. The Issuer is keen to stay ahead of the competition and this will be another example of how it continues to lead the market with innovation.

To learn more about the Inside Secure Mobile Payment Client visit <https://www.insidesecond.com/Markets/Mobile-Payment>.