Case Study: Mobile Payment Client

Integration with mBanking

Mission

The Issuer Bank's aim was to extend their Mobile Banking application features by adding 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 the Issuer's existing mobile banking application.

Motivation

The Issuer understood that it was important to remain in control of the customer interaction points – namely the mobile User Interface (UI). This would allow it to differentiate itself in the market.

Using HCE as the base kept the Issuer in full control. It would also enable the Issuer an easy route to scale their rollout that legacy solutions, such as SIM-based, did not allow.

Having previously attempted to build their own Mobile Payment offering in its entirety. The Issuer had a strong appreciation of the challenges that brings. To this end, the Issuer choose to source an SDK. The SDK needed to give the Issuer freedom to develop their own UI.

To demonstrate that the SDK would make life easier for the Issuer – as well as saving time and money – it was important for the SDK to be fully certified (both in terms of functionality *and* security) by both MasterCard and Visa.

Meeting these requirements, Inside Secure were selected as the SDK vendor.

Project

Inside Secure started working with the Issuer in May 2016.

The start of the project was a training workshop. An Inside Secure Field Engineer spent one week on-site with the Issuer. This gave the Issuer project team all the information they needed to proceed with integrating the Inside Secure Mobile Payment Client SDK with their mobile banking application. The Field Engineer continued to provide remote support to the Issuer during their development; and 10 weeks later in October 2016, the Field Engineer went back on-site to perform a final integration workshop.

The Issuer started a friends-and-family pilot in January 2017 before launching commercially in Q1 2017.

Future

After the positive experience with Inside Secure in Eastern Europe, the Issuer is now committed to using the Mobile Payment Client SDK as it rolls out mobile payments to its other territories.

Some of those territories already have HCE payment products. These will be replaced by the Inside Secure solution.

While the Issuer built its own Wallet Server in Eastern Europe, for the other countries it does not see the benefit and so is considering utilising Inside Secure's WalletServer to save itself time and hassle.

After the initial engagement in Eastern Europe, it will be an exciting 2017 to see Inside Secure products be deployed across multiple countries with the same Issuer.

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