

FASTTACK

System for fast integration of Third Party Wallets

The digital wallets of global players **Apple Pay**, **Android Pay**, **Samsung Pay**, **Garmin Pay**, **FITBIT Pay**, **NETFLIX**, often called Third Party Wallets (TPW), are already beginning to enter our daily lives. It's modern, comfortable and safe. The owner of the phone is unlikely to forget it at home, it is always with him. That's why issuing banks are trying to give their customers access to a digital wallet for contactless payments. Using the **FastTack** solution, the issuing bank can easily and quickly implement a digital wallet from any of the TPW providers.



FastTack system

The system has all necessary communication settings to connect to MDES/VTS cloud services and support card verification and tokenization processes. The system contains security key management technology components and a library with various encryption algorithms to perform **InApp-Provisioning** for ApplePay Wallet and **Push Provisioning** for GooglePay Wallet. Support token lifecycle management process. The system handles the risk parameter and controls the quantification of tokenization attempts. Informs about events of incomplete tokenization attempts. Supports **COF/M4M** card tokenization for Web trading resources.

Technological features:

- Adaptive API used to integrate bank systems provides necessary functions for customer authentication, card verification and token lifecycle management.
- Ensuring a sustainable level of data processing security.
- Providing system health monitoring using the Health Monitor.

Integration with the bank

- ✓ **MDES/VTS** integration and adaptation is done in the shortest possible time.
- ✓ Quick approval **Architecture Review**
- ✓ Using the unified API for VISA/Mastercard
- ✓ Ability to connect multiple **TPW**
- ✓ Возможность выбора схемы интеграции.

FastTack-Issuer – the Provisioning operation is provided by the system

FastTack-Notify – translation of all token lifecycle events into the bank system database

FastTack-Active - using active token management commands from the bank system (Call Center, Fraud system, CRM)

- Support of several data exchange protocols **Soap XML, Rest JSON** with bank-client
- Queue management based on **JMS Camel**
- Parallel query processing
- Using emulation data for testing and adapting the bank system
- Analysis of the query sequence
- Support for asynchronous system operation
- Ability to work with **HSM** and **Soft HSM**

Functionality

- ✓ Different methods of cardholder authentication: Mobile application, OTP password, Call center, E-mail, Outbound call
- ✓ Card verification with CVV2/CVC2 code check
- ✓ Supporting the card tokenization process
- ✓ Providing event notification by token
- ✓ Control of not completed tokenization
- ✓ Control of quantity limits
- ✓ Support of information queries when searching for token data by parameters: **PAN, PAN_Reference, Token, Phone Number, ID_Account**
- ✓ Audit of the history of operator actions on status changes and query execution
- ✓ Token Lifecycle Management (Api)
- ✓ Token Lifecycle Management (Web-interface)
- ✓ Ensuring the digitization of prepaid cards
- ✓ Support for **M4M, COF** digitization schemes

