

DIGITAL WALLET



CUB3PAY **TOKENIZATION** **FACTORY**

CUB3PAY is a Software house dedicated to delivering services of Tokenization and related use-cases leveraging those tokenized credentials, to the banking sector. Its TSP (Token Services Provider) platform can be installed on-premises, in private clouds or any public cloud. Cub3Pay provides to financial institutions, and partners, Software components running on the server side and in the devices (smartphones, wearables, laptops). All these components are rigorously aligned to EMVCo standards and certified PCI. Its outstanding mobile SDK is easy to integrate with the tokenization vaults of all international payment schemes.



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CUB3PAY WALLET FEATURES

Cub3Tech is providing to partners and customers a “white-labeled” NFC wallet to be further customized to fit with customers’ requirements.

This “white-labeled” wallet is built upon the mobile SDK which is proposed with the support of a global tokenization solution branded by the partner

Tokenization Platform

1. **Token Generation:** Our platform is integrated with Visa Token Services (VTS) and Mastercard Digital Enablement Service (MDES) facilitating the generation of unique tokens (substitute account numbers) that replace sensitive card data such as the primary account number (PAN). These tokens are used for transactions instead of the actual card details.
2. **Secure Storage and Management:** It simplifies the management of tokenized card data, ensuring encryption and compliance with Visa and Mastercard standards to prevent data breaches or unauthorized access.
3. **Token Lifecycle Management:** It handles the entire lifecycle of tokens, including creation, provisioning, linking, suspension, and deletion of tokens as necessary. This ensures tokens remain current and secure throughout their usage.
4. **Integration with Payment Systems:** It interfaces with payment systems (like Visa and Mastercard) to enable the use of tokens for transactions across various channels—online, in-app, or in-store.
5. **Token Authorization and Verification:** The platform facilitates token authentication during transactions to ensure the validity of the token being used, providing an extra layer of security against fraudulent activities.
6. **Compliance and Reporting:** It provides Token Manager capabilities for Life cycle management events, tracking token usage, and security metrics.

NFC Payment for

- main contactless protocols (international & private payment schemes)
- public transport (Open loop with ODA – Open Data Authentication)

QRCode payments based on

- QR presented by the merchant (static or dynamic) and captured by the wallet
- QR presented by the customer’s wallet and captured by the merchant
- Mutual exchange of QR’s between mobile POS and customer’s wallet

eCommerce enablement with

- tokenized PAN’s + dynamic CVV/CVC + CoF
- interaction with button and browsers extensions for automatic fill-up

Life Cycle Management

- the wallet itself (download, set-up, cancellation ...) + push notifications
- the payment credentials/cards (digitalization and provisioning from different means [instant issuance, batch, NFC capture, photos], tokenization, management of priorities ...)
- the Tokens and associated keys

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