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modapay ...AS EASY AS A PIE

① Have a bank card
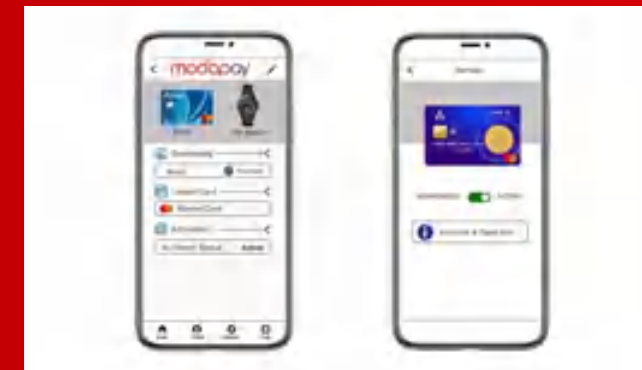

② Buy a wearable of your choice

③ Add wearable and card to modapay app

④ Link and load your card

⑤ Pay for anything

⑥ Manage wearable in the modapay app

TOKENIZATION: GENERAL DESCRIPTION

Tokenization is the process of creating a digitized ("tokenised") version of a physical bank card and then loading it onto a mobile phone or wearable item, for example rings, bracelets, jewelry.
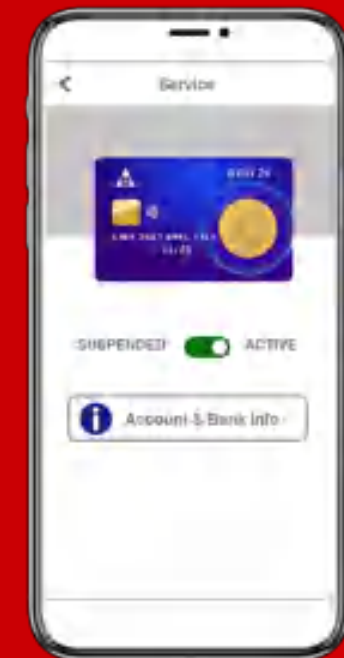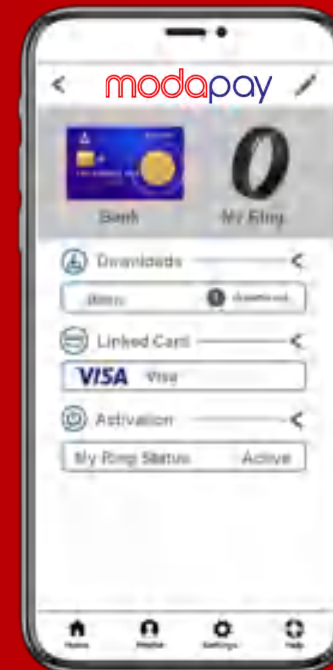
TOKENIZATION
Generating an alternate card number

**CARD NUMBER**
5789 3507 8941 2315

TOKEN NUMBER
6588 2133 6584 3113

During digitization, the number of the physical card (the primary account number, or PAN) is replaced with an alternate or "surrogate" card number, which is identified as a token. The token, rather than the PAN, is loaded into a wearable item. The process of generating a token and linking it to the PAN is known as tokenization.

FIDESMO

modapay TOKENIZATION: THE SOLUTION'S FUNCTIONALITY

A customer can do the following basic actions using modapay app:
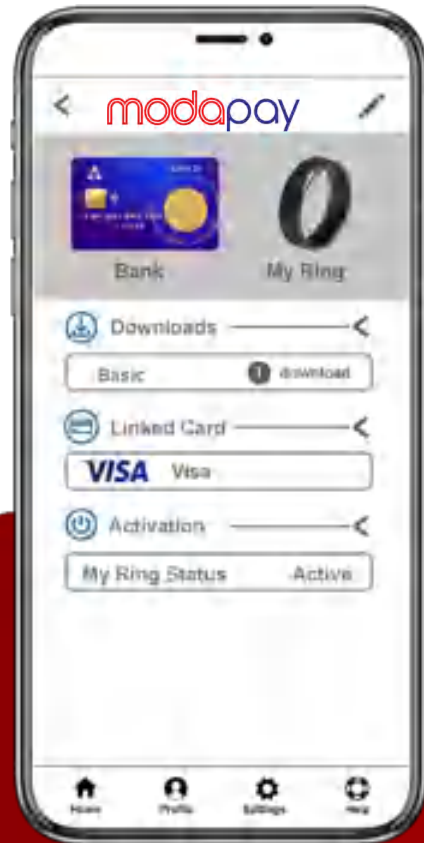
**INSTALL A TOKEN ON
A WEARABLE**

**BLOCK A TOKEN THROUGH A MOBILE APP,
FOR EXAMPLE A LOST DEVICE**

COMPLETELY DELETE A TOKEN

TOKENIZATION IMPLEMENTATION MODEL

MOBILE tokenization

- The card registration and tokenization are available on Android / iOS smartphones

- Clients will be able to buy, tokenise and activate their wearables in retail environment

- Clients will also be able to buy their wearables on websites such as payINfashion, amazon and tokenize, activate them at home

- This technology will allow to target larger population

TOKEN SERVICE PROVIDER

YOUR BANKING CARD

MOBILE PHONE WITH TOKENIZATION APP

YOUR WEARABLE

POS

FIDESMO

TOKENIZATION: INTEGRATION **VISA**

- A company registers with Visa's VTS Express Agreement program.

- The company contacts its Visa account manager to add Fidesmo as a token requestor (a back-end tokenization provider for modapay).

-
  The company also logs into its Visa account.

  - Selects "Tokenization Service".
  - Checks a box for Fidesmo WID and the available BIN range.
  - Visa sets up a BIN range for WID in the VTS system.

-
  The company and Visa conduct internal tests for subsequent integration. The tests include checking the transmission and operation of tokens through the VTS system.

Token Requestor ID
Name: Fidesmo Pay
TRID: 40010080419

FIDESMO

TOKENIZATION: INTEGRATION

Token Requestor ID
Name: Fidesmo Pay
TRID: 50125985223

Activate Fidesmo in MDES, no contract required if issuer is on MDES Express.

1. Issuer contacts their MDES Account Manager
2. Issuer approves Fidesmo Token Requestor ID (TRID) in MDES
3. Project starts, lead time confirmed by MC (timings depend on whether Fidesmo Pay is the first 'Pay' for the the issuer on MDES)
4. When ready with MC in production, complete a basic testing phase with your cards and Fidesmo Wallet to get the technical 'Go live'

✔ modapay (Fidesmo) is live with Issuer for Mastercard cards!

Wallet ID
Name: Fidesmo
WID: 429

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