

Major credit card issuer partnered with Comviva to bring **secure contactless payments** to over **20 million card-holders in India**



Changing digital lifestyles of Indian consumers combined with the growth of contactless POS infrastructure in the country has created a huge demand for faster mobile-based transactions.

Project Manager, Banking Solutions, Comviva

#### CLIENT

Leading credit card provider in India

>20 million customers in the country

India's biggest bank

#### CHALLENGES

Enable swift, seamless, secure **“tap and pay”** payments for consumers in India.

- Considering the growing demand for contactless payments, the client desired to bring **tap and pay contactless transactions** to their credit card customers.
- The client wanted to **quickly grab the advantage in new regulations** that allowed contactless micro-transactions of less than INR 2000 each (enhanced to INR 5000 in Dec 2020).  
A solution that could **quickly deliver seamless, secure, and convenient** contactless mobile payments to customers.
- A solution that **would not entail a time-consuming and expensive process** to upgrade millions of credit cards to enable contactless payment.
- Give **customers the freedom** to set daily transaction limits, manage card functions, and access support services **all within one unified app**.

#### SOLUTION



**HCE and Tokenisation technology** powered by the Comviva mobility® Banking Suite provides a 'Tap & Pay' contactless payment experience to the client customers at NFC enabled POS machines.

#### IMPACT

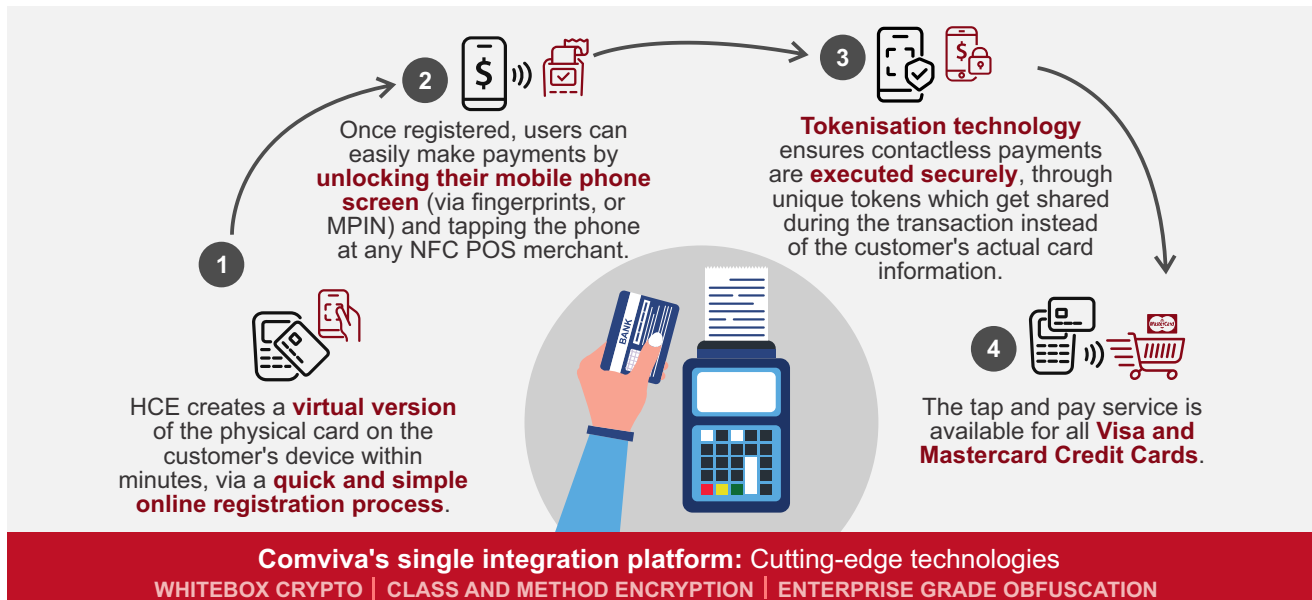
**40-50%**  
Faster than Chip and PIN service

  
Award winning!  
Payments & Cards Award 2020,  
PayTech Award 2020  
InnTech Award 2020  
for the new service.

India has 910 million cards (852 million debit cards and 58 million credit cards) and currently most transactions are done via the Chip and OTP/PIN method.

## HCE and Tokenisation technology by Comviva powers secure contactless payments in the new digital India.

Launched in October 2019, the new service powered by the **Comviva mobiquity® Banking Suite** provides a **'Tap & Pay' contactless payment experience to the client customers at NFC enabled POS machines.** Crucially for the client, for leveraging proprietary Host Card Emulation (HCE) and Tokenisation technology, the Comviva solution offered the flexibility to use their existing mobile application to onboard customers to the mobile tap and pay service.



Comviva's platform ensured they could integrate with multiple card issuers and launch the 'Tap & Pay' service for both Visa and Mastercard holders. Cutting-edge technologies make sure that security is not compromised at any stage.

**Continued service availability in case of a lost phone was critical as part of the solution** - seamlessly delivered by mobiquity. Misplaced card details remain secure and cannot be accessed by any third party, as they are stored as digital tokens.

## Accelerating Digital India and Promoting Social Distancing

The client's digital capability is extensive with an app that has comprehensive functionality for *registration, account statements, payment history, service requests, transaction limit management, bill payment, EMI management, deals, reward redemption, chat-bot support...* **Customers can also enable or disable the 'tap and pay' service anytime, anywhere using the app.**

Contactless payments in India are allowed for a fixed per transaction limit of up to INR 5,000 and a daily transaction limit of up to INR 25,000. However, the client's **customers are free to set their own desired sub-limits on per-transaction and transaction NO s levels.** This gives complete freedom and flexibility to manage transaction limits as per the customer's need. The sub-limits can be easily set and modified within the app.

**Contactless pay service is now being used by many customers**, with the service seeing rapid adoption in just a few months since launch. The service has consistently received positive reviews from users. It's user-friendly design, features, and ease of use helped client's mobile app get an overall rating of 4.4/5 on Google PlayStore.

When the **pandemic hit in early 2020, it further spurred the demand for contactless 'Tap & Pay' payment services.** Conventional chip and pin card payments require exchanging cards and physically touching the POS device to enter PIN, however, the **zero-touch contactless payment is completely hygienic.** Hygienic payment options have become an extremely crucial factor for Indian consumers in their daily transactions, helping customers maintain social distancing in this COVID era.

Already deployed in **over 15 countries by 21 financial institutions, Comviva mobiquity® Banking suite** is making a strong contribution to the growth of contactless mobile payments in India, helping the country to become digitally empowered in the field of payments technology.

Comviva is changing the world through digital experiences. Our innovative portfolio of digital solutions and platforms brings greater choice, faster time to market, and flexibility to meet our customers' evolving needs better as they drive growth, transform, and bring efficiency. From maximizing customer lifetime value to enabling large-scale digital transformation, we partner globally with communications and financial industry organizations to solve problems fast and transform for tomorrow. Comviva solutions have been deployed by over 130 Communication Services Providers and Financial Institutions in more than 90 countries. They have delivered the benefits of digital and mobility to billions of people around the world.

For more information, please visit [www.comviva.com](http://www.comviva.com)