

Digital wallets for mobile payments

- ➔ Mobile payment apps for consumers and merchants, covering all key use cases (P2P, P2B, B2P)
- ➔ Standardized API integration for seamless connectivity with retail payment platforms, banks, and 3rd party providers
- ➔ Flexible business models with multi-tenancy support for processors, central infrastructures, or as Banking-as-a-Service (BaaS)



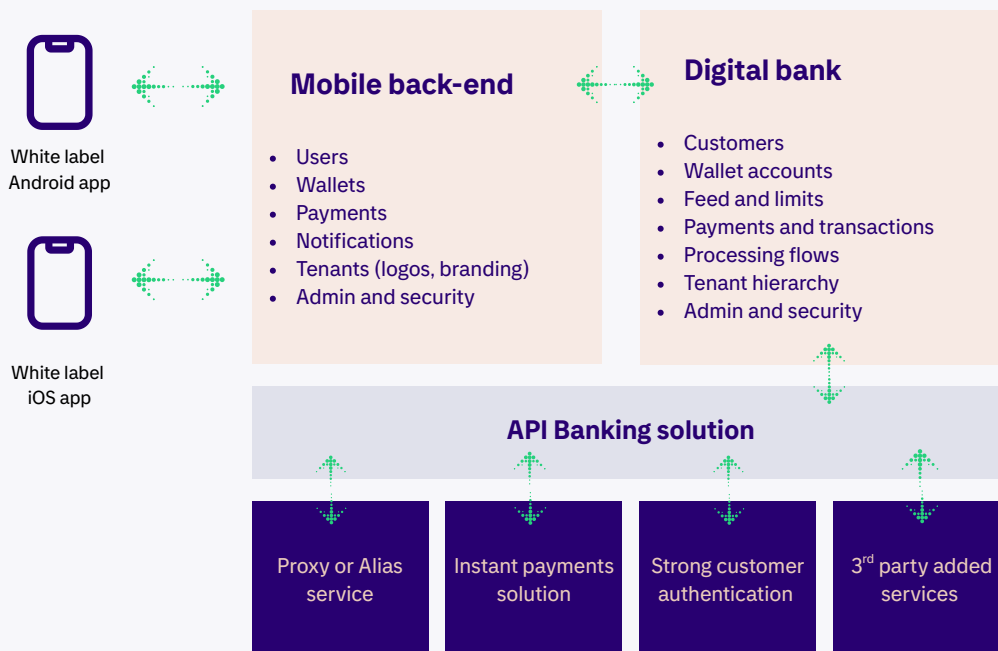
Real-time, card-free, scalable wallet for banks, payment processors and modern payment infrastructures

Tietoevry A2A Digital Wallet Solution provides a robust, secure, and flexible platform for account based Mobile payments and ensures required end to end functionality for payment execution.

By enabling white-label offerings and value-added services like analytics and fraud management, it opens multiple new revenue streams for financial institutions and central infrastructures.

Tap. Pay. Done.

The A2A Digital Wallet Solution is designed to facilitate mobile payments between users, consumers and merchants, at physical points of sale or within e-commerce or mobile commerce environments, utilizing mobile payment applications installed on mobile devices as payment instruments. The solution supports both account-to-account and wallet-to-wallet payments based on instant payment rails, such as SCT Inst. Extensions also enable support for other payment rails, including Central Bank Digital Currencies (CBDC).



Use cases for Account-to-Account Digital Wallet

By enabling white-label offerings, API monetization, cross-tenant payments, and value-added services like analytics and fraud management, the solution opens multiple new revenue streams for financial institutions, fintechs, and merchants.

White-Label Wallets for Merchants

Merchants can launch branded digital wallets with instant payments and loyalty features.

Revenue: service fees, onboarding, analytics, loyalty programs

QR Payment Acceptance

Enables small businesses to accept payments via QR codes, reducing hardware costs.

Revenue: transaction and onboarding fees

Cross-Tenant & Cross-Border Payments

Supports wallet payments across providers and countries via instant rails and proxy services.

Revenue: transaction, FX, and partner fees

Data-Driven Insights and Analytics

Offer anonymized transaction data to partners for marketing and optimization.

Revenue: analytics and data partnership fees.



Request-to-Pay Services

Send payment requests directly to customer wallets for faster collections.

Revenue: request transaction and integration fees.

API Monetization

Third parties access wallet APIs to build services like budgeting or payment tools.

Revenue: API access fees, revenue share from 3rd parties.

Fraud Management as a Service

Provide fraud detection tools to other wallets or merchants as an added service.

Revenue: service fees, risk consulting.

Subscription-Based Wallet Products

Offer premium wallet tiers with added features like higher limits or analytics.

Revenue: monthly or annual fees.

To find the solutions that fit your needs, get in touch today:

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