



Directory for Digital Wallets

Mastercard Engage

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Chapter 1 Directory for Digital Wallets

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Introduction

This Mastercard Engage Directory – previously called the ‘Mastercard Digital Vendor Directory’ – is a listing of Partners that offer solutions to help Mastercard customers more easily and quickly digitize card portfolios and deploy their Masterpass-enabled Digital Wallets.

In addition to providing basic information about partners, the Directory provides information on key digital capabilities offered by each partner that are important for providing a Digital Wallet with the appropriate features, enhanced security, and other benefits.

The Directory focuses on the following types of key digital Partner capabilities:

- Partner capabilities that help Mastercard customers digitize their card portfolios and deploy their own Masterpass-enabled Digital Wallets.
- Partner capabilities that include the Partner operating a direct connection to the relevant Mastercard digital platforms.

The Directory also includes a Partner level assigned by Mastercard (Standard, Gold, or Platinum), more details can be found in the next section. Definitions of the terms used and other explanations are provided in [Chapter 2](#).

In addition to the information provided in the Directory, Mastercard is also able to provide – for some of the Partners – more detailed information on the broader range of Mastercard-related digital capabilities they support. Mastercard customers interested in obtaining such additional information should contact their Mastercard representative.

Partner Level

Each Partner is assigned one of the four program levels shown in the table below. Note that:

1. No Partner has reached the ‘Elite’ status so far, so this level is not yet shown in the Directory.
2. For practical / simplicity reasons the Partner level only reflects some of the key digital capabilities listed and only some of their **readiness levels**.

Elite	The Partner has a readiness level of 'Live' for 'Masterpass converged wallet with MDES'
Platinum	The Partner has a readiness level of 'Live' for both 'Masterpass connection' and 'MDES connection'
Gold	The Partner has a readiness level of either 'Ready' or 'Live' for 'Masterpass connection', or for 'MDES connection – Wallet-to-MDES' (or 'Ready' for both, but not 'Live' for both).
Standard	The Partner does not meet the conditions for any of the above levels

Disclaimer

Mastercard provides information about digital Partners based on information provided to Mastercard by the Partners themselves.

While Mastercard tries to ensure that the information is complete, accurate and up-to-date, Mastercard does not warrant or otherwise guarantee that is the case. Mastercard provides the Directory for information purposes only, and does not endorse any product or service provided by any Partner. In particular, Mastercard does not endorse the quality, completeness, or suitability of any product or service provided by any Partner. Before deciding to engage a Partner, customers are advised to independently assess the Partner, as well as its products and services, and carefully consider all relevant factors for the specific engagement.

Directory

Partner Name	Partner Level	Readiness level for key capabilities						Other info						
		Masterpass converged wallet with MDES	Masterpass connection	MDES to wallet connection	MDES to issuer connection	Contactless-capable application	Masterpass QR	Number of countries where available with local support					Number of employees	
								EU	LAC	NAM	MEA	AP		
Payair Technologies	Platinum	Ready	Live	Live	Live	Planned	Planned	2						<75
uPaid	Platinum	Ready	Live	Live	Planned	Ongoing	Planned	5						75-500
Opentech.com	Platinum	Ready	Live	Live	Planned	Planned	Planned	2						<75
Vipera	Platinum	Ready	Live	Live	Planned	Ongoing	Planned	6				1	1	75-500
eMCREY	Platinum	Ready	Live	Live	Planned	Planned	Planned	1		1	2			75-500
Netcetera	Platinum	Planned	Live	Live	Planned	Certified	Planned	5				1	1	75-500
Sparkling18	Platinum	Planned	Live	Live	-	Planned	n/a	1						<75
MeaWallet	Gold	Ongoing	Ready	Ready	Ready	Certified	Planned	7						<75
Cardsmobile	Gold	Ongoing	Live	Ongoing	Planned	Ongoing	Planned	1						<75
Pay Reply	Gold	Ongoing	Live	Ongoing	Planned	Planned	Planned	3	1	0	0	0	0	>500
AEVI	Gold	Planned	Live	Planned	n/a	n/a	n/a	8	1	1			5	75-500
Oltio	Gold	Planned	Live	Planned	n/a	n/a	n/a					1		<75
One Global	Gold	Planned	Ready	Live	Planned	Planned	Planned	1				14	1	75-500
eQuensWorldline	Gold	Planned	Ready	Planned	Planned	Ongoing	Planned	13	1				9	>500
G+D Mobile Security	Gold	Planned	Planned	Live	Live	Certified	n/a	11	3	2	2	8		>500
Gemalto	Gold	Planned	Planned	Live	Planned	Certified	Planned	17	4	2	4	13		>500
Inside Secure	Gold	Planned	Planned	Ready	Planned	Certified	Ongoing	4	8	1			3	75-500
Sequent	Gold	Planned	Planned	Ready	Planned	Planned	n/a	2	4	2	4	11		75-500
Ximedes	Gold	Planned	Ready	Planned	n/a	n/a	n/a	2	1					75-500
Cardtek	Gold	-	Live	Planned	Planned	Ongoing	Planned	2			1	1		75-500
Payture	Gold	-	Live	Planned	n/a	n/a	n/a	1						<75
Cellum	Gold	Planned	Live	Planned	-	-	Planned	3					2	<75
DEJAMOBILE	Standard	Planned	Planned	Ongoing	Ongoing	Certified	Planned	3	6			1		<75
Antelop	Standard	Planned	Planned	Ongoing	Planned	Certified	Planned	13	5	1	2	7		<75

Partner Name	Partner Level	Readiness level for key capabilities						Other info					
		Masterpass converged wallet with MDES	Masterpass connection	MDES to wallet connection	MDES to issuer connection	Contactless-capable application	Masterpass QR	Number of countries where available with local support					Number of employees
								EU	LAC	NAM	MEA	AP	
Yellow Pepper	Standard	Planned	Ongoing	Planned	-	Planned	n/a		7	1			<75
Mahindra Comviva	Standard	Planned	Ongoing	Planned	n/a	n/a	n/a	20	9	2	7	14	>500
Pri-Num	Standard	Planned	Planned	Ongoing	n/a	n/a	n/a	11	1	2	1	3	75-500
SEGLAN	Standard	Planned	Planned	Ongoing	n/a	n/a	n/a	4	3			3	<75
Foo	Standard	Planned	Planned	Ongoing	n/a	n/a	n/a				6		<75
Tutuka	Standard	Planned	Planned	Planned	Planned	Planned	Ongoing				2	1	75-500
App Maisters	Standard	Planned	Planned	Planned	Planned	Planned	Planned	1		1			<75
Mobilyte	Standard	Planned	Planned	Planned	Planned	Planned	Planned			1		1	75-500
Nymcard	Standard	Planned	Planned	Planned	Planned	Planned	Planned				1		<75
Techno	Standard	Planned	Planned	Planned	Planned	Planned	Planned	2					75-500
Compass Plus	Standard	Planned	Planned	Planned	Planned	Planned	-	2					75-500
Infosys	Standard	Planned	Planned	Planned	Planned	Planned	-	14	3	2	1	10	>500
OpenWay	Standard	Planned	Planned	Planned	n/a	n/a	n/a	7			1	3	>500
AIRTAG	Standard	Planned	Planned	Planned	n/a	n/a	n/a	23	6	2	5	8	>500
Valid	Standard	Planned	Planned	Planned	Planned	Planned	n/a	2	3	1	1	1	>500
AustriaCard	Standard	Planned	Planned	Planned	-	Planned	-	8			1		75-500
Tieto	Standard	Planned	Planned	Planned	Planned	-	-	3					>500
Bookeey Wallet	Standard	Planned	Planned	Planned	n/a	n/a	n/a				1		<75
Cognizant Technology	Standard	Planned	Planned	Planned	n/a	n/a	n/a	7	3	2		7	>500
Endava	Standard	Planned	Planned	Planned	n/a	n/a	n/a	4	1	1			>500
Smartlink	Standard	Planned	Planned	Planned	n/a	n/a	n/a	1			1		<75
TAG Systems	Standard	Planned	Planned	Planned	n/a	n/a	n/a	5	1				75-500
Veritrans	Standard	Planned	Planned	Planned	n/a	n/a	n/a		6	2			75-500
MYMOID	Standard	-	Ongoing	-	n/a	n/a	n/a	1					<75
MIT	Standard	-	Planned	-	-	-	-		1				75-500
Proxama	Standard	-	-	Planned	n/a	n/a	n/a	1					75-500

Chapter 2 Definitions and Explanations

The following are definitions and explanations of terms used in the Directory.

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Definitions

1. **Partner Name.** A short name that identifies the Partner.
2. **Partner Level.** A Mastercard-assigned level that reflects the Partner's overall readiness level for the key digital capabilities listed.
3. **Readiness Level for Key Capabilities.** The table that follows provides definitions for the key capabilities and their readiness level. Acronyms and some key terms used are defined on the next page.

	Primary Key Capabilities					
	Masterpass converged wallet using MDES	Masterpass connection	MDES connection		Contactless-capable application	MPQR
			Wallet-to-MDES	Issuer-to-MDES		
Definitions of the key capabilities						
Definitions	Partner operates a digital wallet solution supporting contactless and DSRP and directly connected to MDES and Masterpass	Partner operates a digital wallet solution directly connected to Masterpass	Partner operates a digital wallet solution directly connected to MDES	Partner operates a solution directly connected to MDES that enables Mastercard issuers to manage pre-digitization requests	Partner provides a Mastercard-certified MPA component for MCBP digital wallet solutions capable of initiating contactless payment transactions	Partner operate a digital wallet solution directly connected to Mastercard Send via the Masterpass QR APIs
Customers targeted by partner solution	Mastercard customers wishing to deploy their own digital wallet with both remote and contactless payments	Mastercard customers wishing to deploy their own digital wallet with remote payments	Mastercard customers wishing to deploy their own digital wallet with contactless and/or EMV-like remote payments	Mastercard issuers wishing to deploy their own digital wallet or enable their cardholders to use 3 rd party digital wallets, IoT solutions, or merchant card-on-file solutions	Mastercard customers wishing to deploy their own digital wallet with cloud-based contactless payments	Mastercard customers wishing to deploy their own digital wallet with remote payments

Definitions of the readiness levels for each of the key capabilities						
Live	Partner solution is used by at least one Masterpass converged wallet to generate live DSRP and live contactless transactions using MDES tokens	Partner solution is used by at least one Masterpass wallet ¹ to generate live transactions	Partner solution is used by at least one wallet to generate live MDES transactions	Partner solution is used by at least one Mastercard issuer to digitize its cards with MDES and use the resulting tokens to generate live transactions	Not Applicable.	Partner solution is used by at least one Masterpass QR wallet to generate live transactions
Ready	Technical integration of the partner solution to both Masterpass and MDES has been completed	Technical integration of the partner solution to the Masterpass platform has been completed	Technical integration of the partner wallet solution to MDES connectivity has been completed	Technical integration to MDES of the partner solution that manages pre-digitization requests sent to issuers has been completed	Not Applicable	The technical integration to Mastercard Send (using the MPQR APIs) has been completed
Certified	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Partner MPA has been certified by Mastercard	Not Applicable
Ongoing	Mastercard has initiated the technical integration project that will permit the partner solution to integrate with Masterpass and/or MDES	Mastercard has initiated the technical integration project that will permit the partner solution to integrate with Masterpass	Mastercard has initiated the technical integration project that will permit the partner wallet solution to integrate with MDES	Mastercard has initiated the technical integration project that will permit the partner solution to integrate with MDES for the management of pre-digitization requests sent to issuers	Mastercard has initiated the certification of Partner MPA	Mastercard has initiated the technical integration project that will permit the partner solution to integrate with Mastercard Send (using the MPQR APIs)
Planned	Partner plans to offer a solution (of the relevant type)					
* (not planned)	Partner does not currently plan to offer a solution (of the relevant type)					
n/a (not available)	Partner information is currently not available for this capability					

NOTE: Partner solutions for Masterpass connection are only assigned the 'Live' and 'Ready' statuses when using the latest Masterpass wallet specification without a variance that accepts a major deviation [As of June 2017, V6 Masterpass Partner Hosted Wallet API].

Definitions of acronyms and terminology used in the table above:

- **‘Converged wallet’** means a Digital Wallet capable of initiating both remote payment and contactless transactions.
- **‘Digital Wallet’** means a service that enables card transactions to be initiated using card credentials that have been previously securely provisioned to that service.
- **‘DSRP’** means Digital Secure Remote Payments, a Mastercard protocol that enables EMV-like cryptograms to secure remote payment transactions.
- **‘Live transactions’** means live transactions initiated by real consumers; production transactions generated in pilots or in ‘friends & family live tests’ are not considered to be ‘live transactions’.
- **‘Mastercard Send’** Mastercard specification for push payments.
- **‘MPQR’** means Masterpass QR, the Mastercard specification for Mastercard Send using QR code payments.
- **‘MCBP’** means Mastercard Cloud-Based Payments, the Mastercard specification for cloud based payment applications.
- **‘MCM’** means M/Chip Mobile, the Mastercard specification for SE-based payment applications.
- **‘MDES’** means Mastercard Digital Enablement Service, the Mastercard tokenization service.

4. Other Info

- a. **Number of countries where available with local support.** The number of countries in each of the Mastercard regions where the Partner makes their solutions available with local support. The list of countries included in each of the Mastercard regions is described in the *Mastercard Rules*. The regions are represented in the Directory by the following acronyms:
 - **EU** - Europe
 - **LAC** - Latin America and the Caribbean
 - **NAM** - North America
 - **MEA** - Middle East and Africa
 - **AP** - Asia Pacific
- b. **Number of employees.** The number of employees of the Partner.

Criteria Used for Determining the Order in which Partners are Listed

The following criteria is used—in the sequence shown—to determine the order in which Partners are listed in the Directory:

1. ‘Partner Level’ - with ‘Elite’ Partners listed first, then ‘Platinum’, then ‘Gold’, and then ‘Standard’.

2. Readiness level for key capabilities (firstly for 'Masterpass converged wallet using MDES', then for the combination of 'Masterpass connection' and 'MDES connection – Wallet to MDES', and 'MDES connection –Issuer to MDES' and then for 'Contactless-capable application', then 'Masterpass QR') - with 'live' Partners listed first.
3. Alphabetical order of the Partner name.

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