



Mastercard® Engage

USE CASE FOR MANUFACTURERS OF IOT DEVICES –  
TECHNOLOGY PARTNERS FOR ADDING SECURE  
NFC PAYMENTS TO WEARABLES

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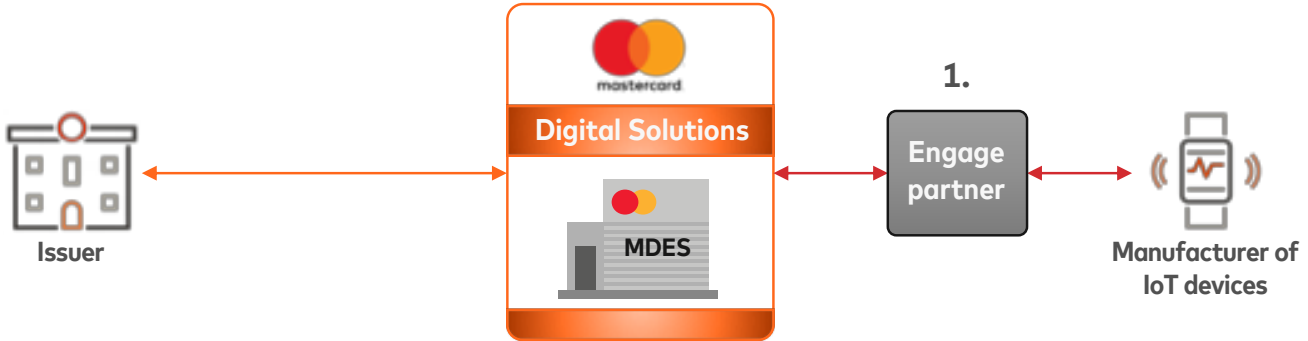


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## INTRODUCTION

Specific connected devices that people wear can be used to generate secure contactless payments in replacement of a card, transforming these connected devices into secure commerce devices.



Value chain of an MDES NFC wallet on wearable using Mastercard® Engage-qualified partners

### TO ADD SECURE PAYMENT TO YOUR WEARABLE YOU WILL NEED TO:

#### 1. CONNECT YOUR WEARABLE INFRASTRUCTURE TO MDES

To add secure NFC (Near Field Communication) payments to their wearables, IoT (Internet of Things) manufacturers need to connect their infrastructure to MDES, which will manage the digitization process of the consumer's PAN (Primary Account Number) and send the digital credentials to the wearable.

Manufacturers of IoT devices can also connect to MDES using a Mastercard® Engage-qualified partner.

Find MDES-enabled partners below.

Partner Name	Readiness Level for Capabilities	Other Info				
	MDES connection for IoT	Regions where available				
	CONNECT YOUR WEARABLE INFRASTRUCTURE TO MDES	EU	LAC	NAM	MEA	AP
DIGISEQ	Live	L	R	R	R	L
FitPay	Live	R	-	L	-	R
NXP	Ongoing	L	L	L	R	L
Fidesmo AB	Planned	L	-	R	-	-
G+D Mobile Security	Planned	L	L	L	L	L

## FOR MORE INFORMATION

### 1. MDES (MASTERCARD DIGITAL ENABLEMENT SERVICE)

Tokenization is the replacement of a consumer's PAN with an alternate number, reducing the risk of fraud. Digitization is the process that delivers tokenized card credentials to mobile devices or servers for secure digital payments.

MDES is the Mastercard suite of services that offers tokenization and digitization, replacing card numbers with tokens and placing these into digital environments, such as NFC wallets, wearables or secure servers.

Learn more about [MDES](#).

### 2. WEARABLES

The Wearables segment covers any devices that a person wears that can be used to generate a payment (such as a watch, wristband or ring) as a replacement of card or mobile phone. Wearable devices mainly initiate contactless NFC payments and can be classified as active or passive (with or without battery).

## EXPLORE OUR COMPLETE PRODUCT DIRECTORY AND SEE ALL OF OUR MASTERCARD® ENGAGE PARTNERS

This directory provides you with a full list of Mastercard Engage partners by product along with their level of readiness and geographic availability. Download the complete [directory](#).