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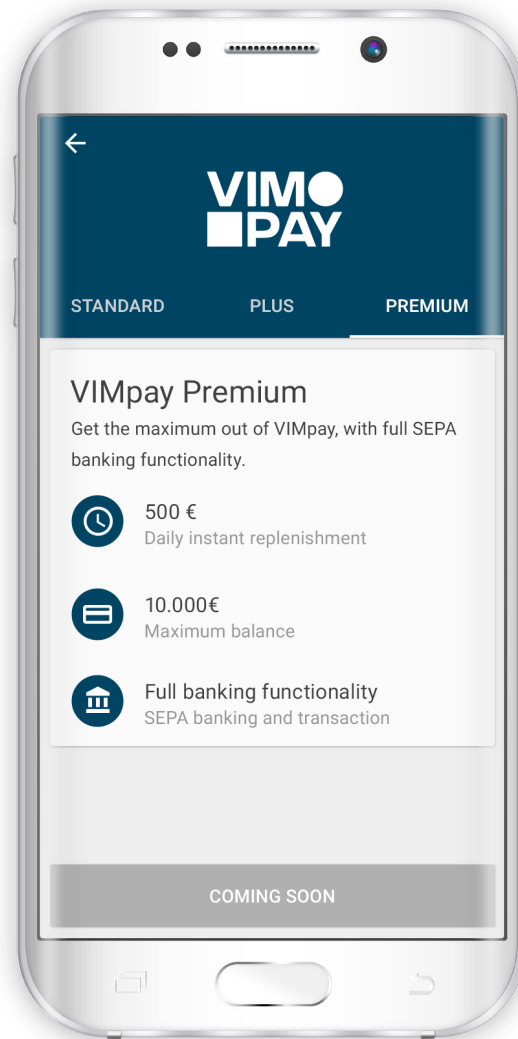
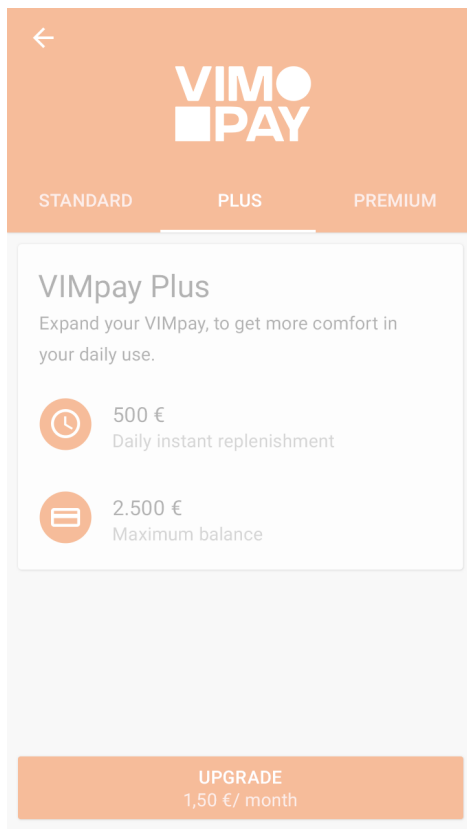
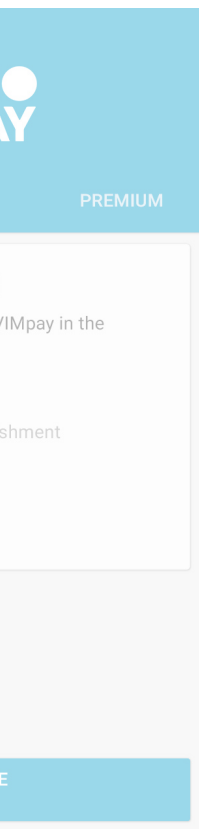


THE FUTURE OF MOBILE PAYMENTS

VERSION 2

An overview of new functionalities, new features and security add-ons

NEW FUNCTIONALITIES



Upgrade to VIMpay Premium

With version 2 of the VIMpay app, an upgrade to VIMpay Premium is now available. In order to do that, user must have a VIMpay Standard or VIMpay Plus account. The upgrade process has been simplified by providing an upgrade screen where required data input can easily be entered.

Full SEPA payment

The VIMpay Card can now be used to execute SEPA transactions.

NEW FEATURES

Secure ATM withdrawals

The ATM cash withdrawals process is secured and the transactions must first be permitted by the user using the „ATM“-button in the VIMpay Board.

The app unlocks the VIMpay card for a specific time period for the next ATM transaction by sending a request to the VIMpay Backend. After the next ATM transaction, or a timeout, the card will be reset again. The card can also be reset by clicking the „lock“-button in the ATM screen.

Push Notifications

The VIMpay app receives push notifications from Google or Apple using GCM (Google Cloud Messaging) and APNS (Apple Push Notification Service). This messages only contains unique IDs and message types so that no sensitive data is transferred over third party server.

VIMpay Valet

VIMpay Valet is a new service that helps the user to stay up to date. The Service runs on the device itself and processes bank account data.

Plastic card order

The VIMpay user can now order a plastic version of the VIMpay Card in order to make payments at PoS terminals and make withdrawals at ATMS.



NEW SECURITY ADD-ONS

Trust model

The user has now the option to store the private key on a secured petaFuel server. This allows features such as automatic bank account refreshing. The key will be loaded from the server using the user login credentials.

Dynamic Card details display

The details of the VIMpay card are supported by the open API layer (pfREST). The VIMpay app retrieves the data and shows them to the user. As an advantage card data like the CVC or PAN, can now be dynamically displayed

Security Status

The new Security Status provides better control for the users VIMpay card. The VIMpay user can now manage the limits of the card and have the ability to permit every transaction.

