



**Project Number 683612**

## **D 6.2 – Product catalog for necessary features**

**Version 1.2**

**09 June 2016**

**Final**

**EU Distribution**

**petaFuel**

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## Document Control

Version	Status	Date
1.0	Design outline	01 June 2016
1.1	Initial version	02 June 2016
1.2	Final version	09 June 2016

## Executive Summary

This document and attached product catalog constitutes deliverable *D 6.2 – Product catalog for necessary features* of Work Package 6 (WP6) of the VIMpay project.

The purpose of the catalog is to highlight all the necessary features, functionalities and security add-ons that will be incorporated into VIMpay.

# 1 Introduction

The Product catalog additionally highlights features and functionalities that were previously highlighted in *D 6.1 Product Sheet for Version 2*.

## 2 Product catalog for necessary features

### 2.1 New features

The following features have been listed in the Product catalog:

- a) Account registration and other functionalities
- b) Plastic card order
- c) Secure ATM withdrawals
- d) Instant replenishment
- e) VIMpay on all devices
- f) Escort status
- g) Push notifications
- h) VIMpay Valet

### 2.2 New functionalities

The following functionalities have been listed in the Product catalog:

- a) Upgrade to VIMpay Premium
- b) Full SEPA payments

### 2.3 New security add-ons

The following security add-ons have been listed in the Product catalog:

- a) Security Status
- b) Dynamic Card details display
- c) Trust model



# The Future of Mobile Payments

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







# New features

## Account registration and other functionalities

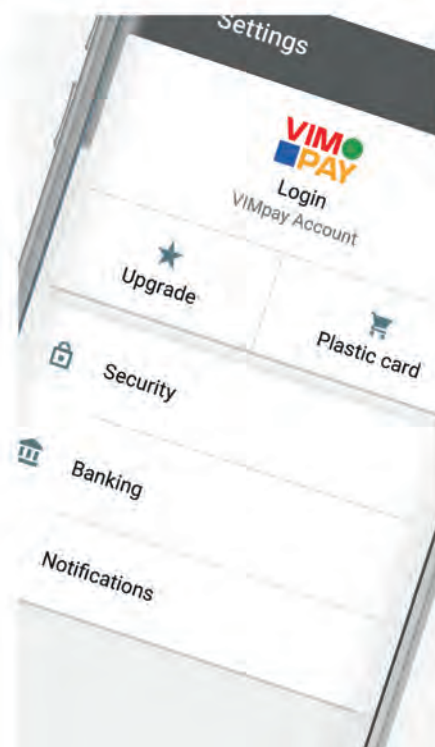
The VIMpay account registration process is simplified through the version-upgrade process. With VIMpay Premium, the user gets an account that functions fully like a bank account with SEPA-compliant IBAN. Therefore, the user can immediately make regular SEPA credit transfers, standing orders and scheduled transfers. Additionally, the user gets optional account functionalities and can make transfers directly to the VIMpay Card.

## 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.

## Secure ATM withdrawals

The ATM cash withdrawal process is secured and the transactions must first be permitted by the user using the ATM-button on 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 on the ATM screen.







# New features

## Instant replenishment

Instant replenishment is only available with VIMpay. It allows the user to recharge the VIMpay Card within seconds without worrying about the complicated transfer process. Instant replenishment saves up to 3 days as petaFuel provides the amount until the transfer is completed.





# New features

## VIMpay on all devices

VIMpay will be available for all devices: smartphones, tablets and browsers. Data synchronization will ensure that the same data is available on all devices. You will now be able to use the browser application to view and manage the VIMpay Card. You can unlock the card, view transactions, make transfers (with VIMpay Premium), terminate sessions on devices (token management) and receive user notifications.





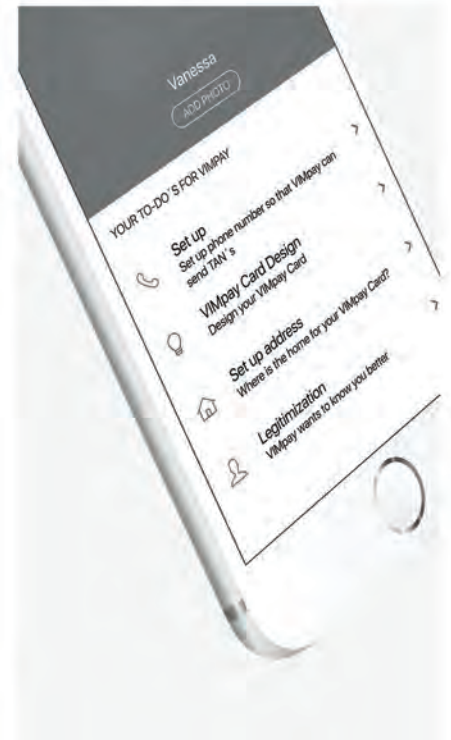


# New features

## Escort Status

The VIMpay Escort Status will guide the user after the registration. The use of an escort process comes whenever one or more actions from the user are needed, such as during an upgrade. The Escort Status displays the necessary steps and helps the user in their successful execution.

The Escort Status indicates what steps have already been completed and which are still open. As long as the user is in the escort process, the card remains active at the original level. The user will be informed in the app about their status and additionally gets the necessary information about which steps are still required.



## Push Notifications

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





# New features

## VIMpay Valet

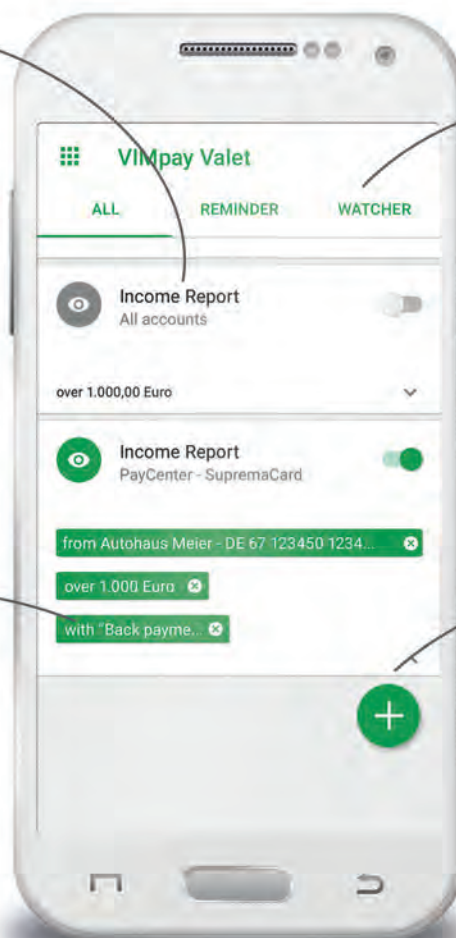
VIMpay Valet is an intelligent assistant that helps the user stay up-to-date by providing notification of all transactions. This happens in the form of a notification window on the smartphone or tablet taskbar. You can even name your VIMpay Valet! How does "James" or "Günter" sound? Additionally, VIMpay Valet has reminder and watcher functions which let the user enjoy a panoramic view of their account.

### Income Report:

Automatically monitors all account transactions and alerts the user when a certain amount is received.

### Tags:

Tags monitor and review the transfer usage when creating income reminder alarms.



### Watcher:

Get an overview of all the activated and deactivated income reminder alarms.

### Create a new task:

Create a new VIMpay Valet task with one click on the plus (+) icon.





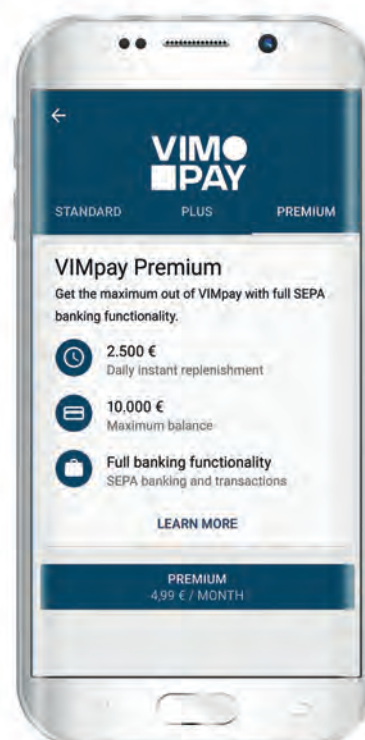
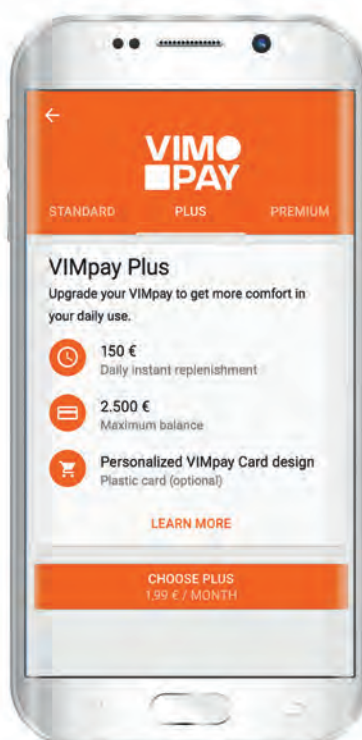
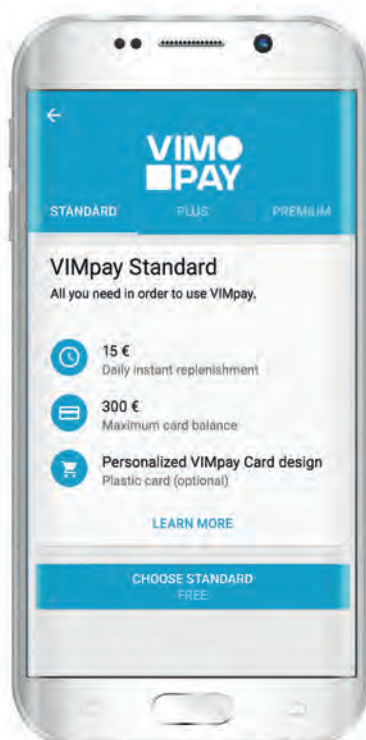
# New functionalities

## Upgrade to VIMpay Premium

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

## Full SEPA payments

The VIMpay Card can now be used to execute SEPA transactions using the full SEPA-compliant IBAN.





# New security add-ons

## Security Status

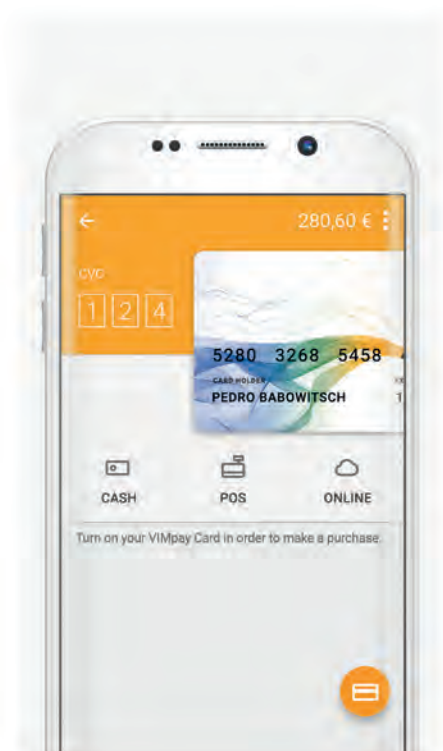
The new Security Status provides better control for the user's VIMpay Card. The VIMpay user can now manage the limits of the card and have the ability to permit every transaction.

## 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.

## Trust model

The user now has 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.







# Security

## Security certificates

petaFuel is certified with the ISO/IEC 27001 certification from TÜV Süd and is compliant with the Payment Card Industry Data Security Standard (PCI DSS).

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