THE FRAMEWORK PROGRAMME FOR RESEARCH AND INNOVATION

HORIZON 2020

VIMO PAY

HORIZON 2020

Project Number 683612

D 6.3 – Final VIMpay Product Catalog

Version 1.3
22 June 2016
Final

EU Distribution

petaFuel

Every effort has been made to ensure that all statements and information contained herein are accurate, however petaFuel accepts no liability for any error or omission in the same.

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Document Control

Version	Status	Date
1.0	Design outline	01 June 2016
1.1	Initial draft version	09 June 2016
1.2	Amended version	20 June 2016
1.3	Final version	22 June 2016

Executive Summary

This document and attached VIMpay catalog constitutes deliverable *D 6.3 – Final product catalog covering all VIMpay features* of Work Package 6 (WP6) of the VIMpay project.

The purpose of the catalog is to showcase all the implemented and planned VIMpay features, functionalities and security add-ons.

1   Introduction

The final product catalog additionally showcases all VIMpay features, functionalities, and security add-ons that were previously highlighted in *D 6.1 Product Sheet for Version 2 and D 6.2 Product catalogue covering all VIMpay features*

2   Final product catalog covering all features

2.1   VIMpay Features

The following feature categories have been listed in the Product catalog:

a) Available versions
b) Banking with VIMpay
c) Payment with VIMpay
d) Security with VIMpay
e) Unique VIMpay Add-ons

2.2   VIMpay Functionalities

The following functionalities have been listed in the Product catalog:

a) Account management – Device blocking
b) Account management – App blocking
c) Multi-Banking
d) Full SEPA payments

2.3   Powered by

VIMpay is powered by an innovative partnership between:

a) petaFuel GmbH
b) PayCenter GmbH

An introduction to VIMpay

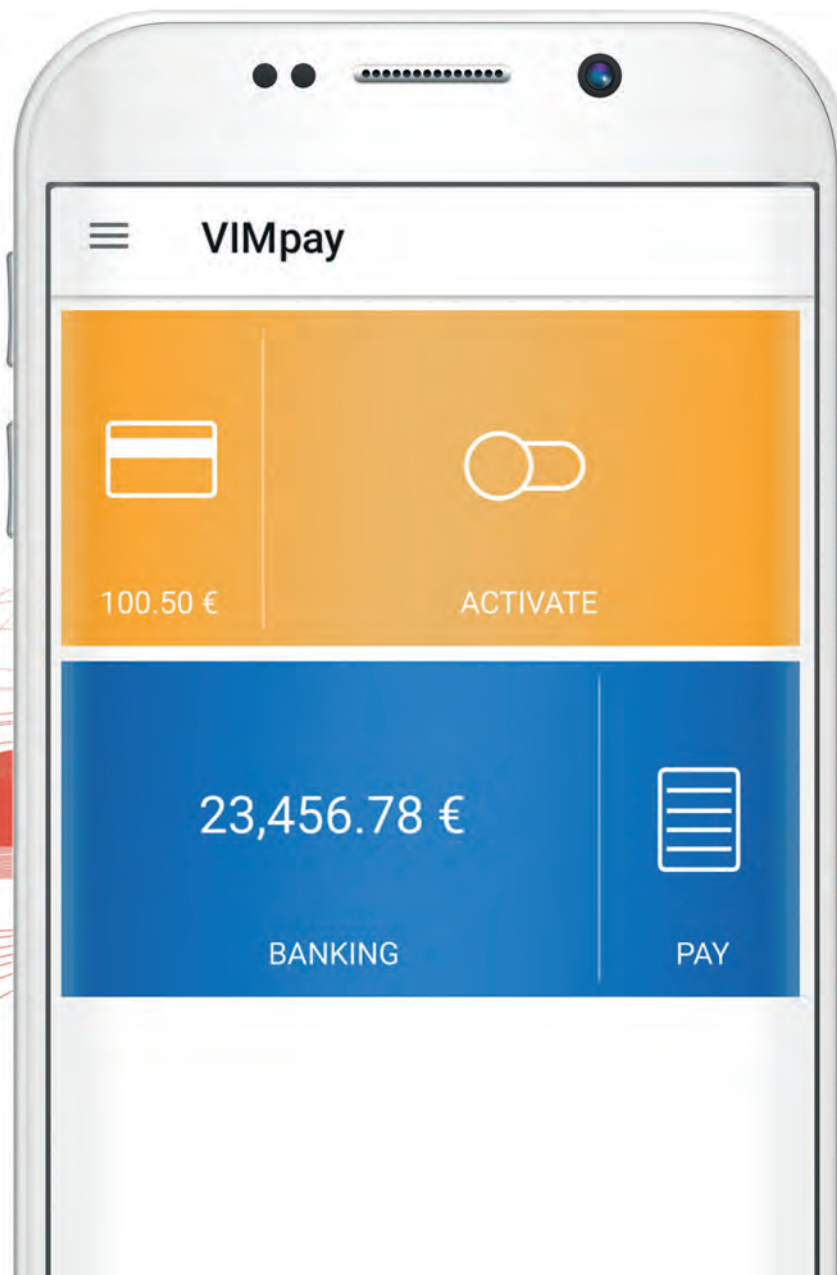# VIM PAY

Make it speedy

It is the bird's eye view of your account. The VIMpay Board offers an overall view of all necessary functionalities so that you can quickly, easily and securely manage your money.
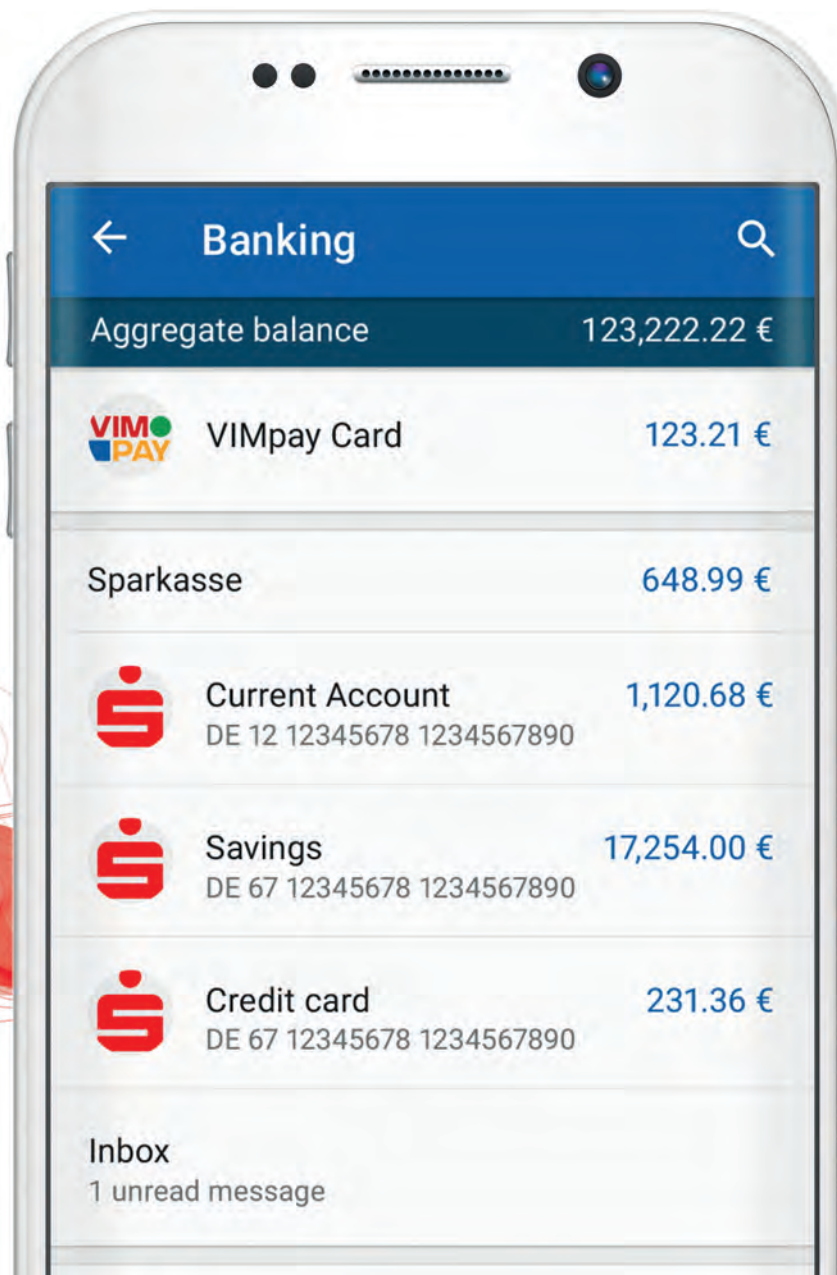
VIMpay

100.50 €

ACTIVATE

23,456.78 €

BANKING

PAY

VIM●PAY

Make it everything

You won't want to live without it

No need to download several apps. VIMpay offers you the best multi-banking experience. Now you can easily add and manage all your bank accounts from one location.
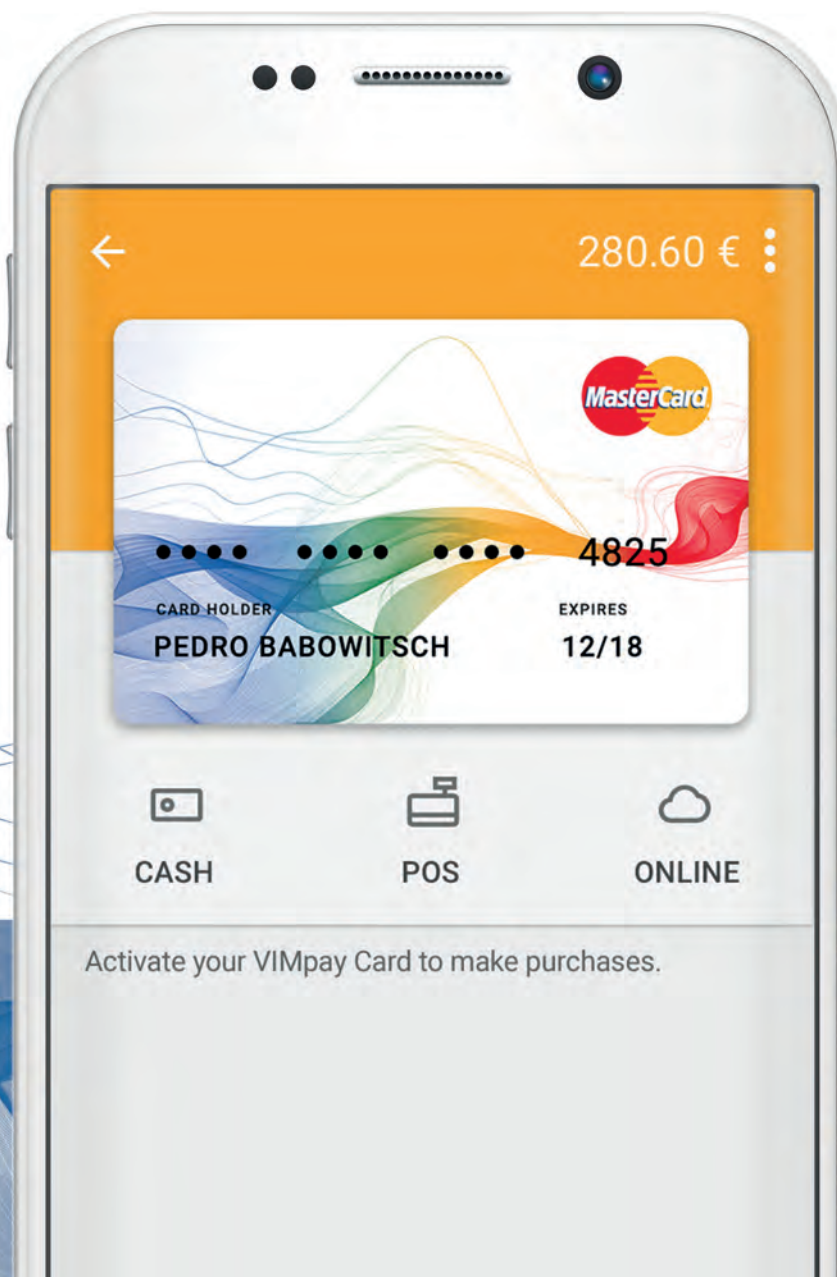

← **Banking**   🔍

Aggregate balance	123,222.22 €
VIM●PAY — VIMpay Card	123.21 €
Sparkasse	648.99 €
S — Current Account DE 12 12345678 1234567890	1,120.68 €
S — Savings DE 67 12345678 1234567890	17,254.00 €
S — Credit card DE 67 12345678 1234567890	231.36 €

Inbox
1 unread message

VIM PAY

Make it everywhere

A licence to shop everywhere

VIMpay is all you need. No more multiple cards. The VIMpay Card is your licence to shop everywhere: online, at PoS terminals and also withdraw cash at ATMs.
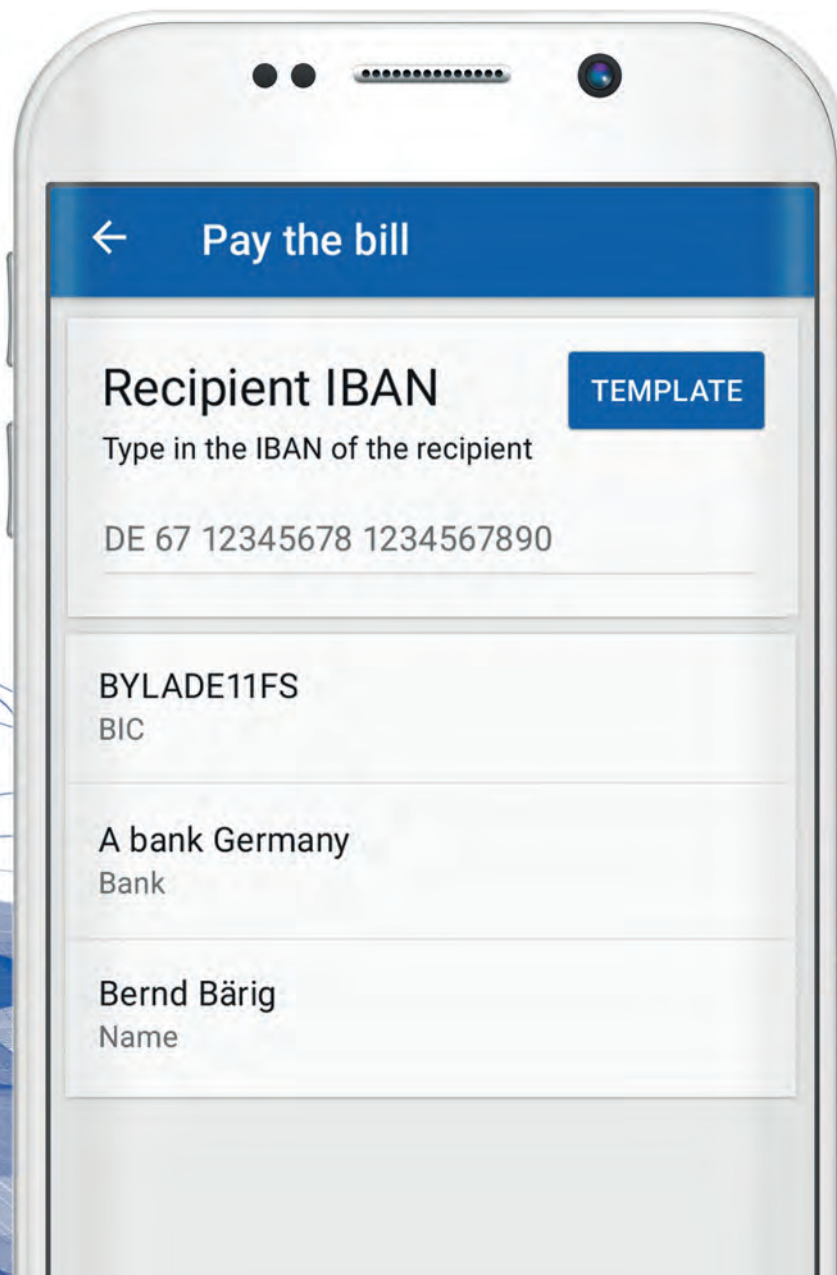
280.60 €

MasterCard

●●●● ●●●● ●●●● 4825

CARD HOLDER
PEDRO BABOWITSCH

EXPIRES
12/18

CASH   POS   ONLINE

Activate your VIMpay Card to make purchases.

VIM●PAY

Make it every time

Be it midnight or during the weekend, you can now easily and securely make all your transactions. Pay your bills whenever you feel like it. VIMpay is there for you every time.

← **Pay the bill**

Recipient IBAN

TEMPLATE

Type in the IBAN of the recipient

DE 67 12345678 1234567890

BYLADE11FS
BIC

A bank Germany
Bank

Bernd Bärig
Name

Features - Available versions

A taste of easy

VIMpay Standard

Your first taste of VIMpay. It´s easy to install. You´ll immediately receive your virtual VIMpay Card after installing and can instantly use the card for online payments.

The Standard version of VIMpay has an annual account balance limit of 300 Euros and a maximum revenue limit of 2,500 Euros. The plastic VIMpay Card is optional. The maximum instant top-up amount is 15 Euros. The account can be recharged through a reference bank account and no additional identity verification is required.

VIMpay Plus

VIMpay Plus offers an upgrade of the maximum account balance and instant replenishment amount. The Plus version of VIMpay has an annual account balance limit of 2,500 Euros and a maximum revenue limit of 2,500 Euros. The plastic VIMpay Card is optional.
The maximum instant top-up amount is 500 Euros.
The account can be recharged through a reference bank account and no additional identity verification is required.
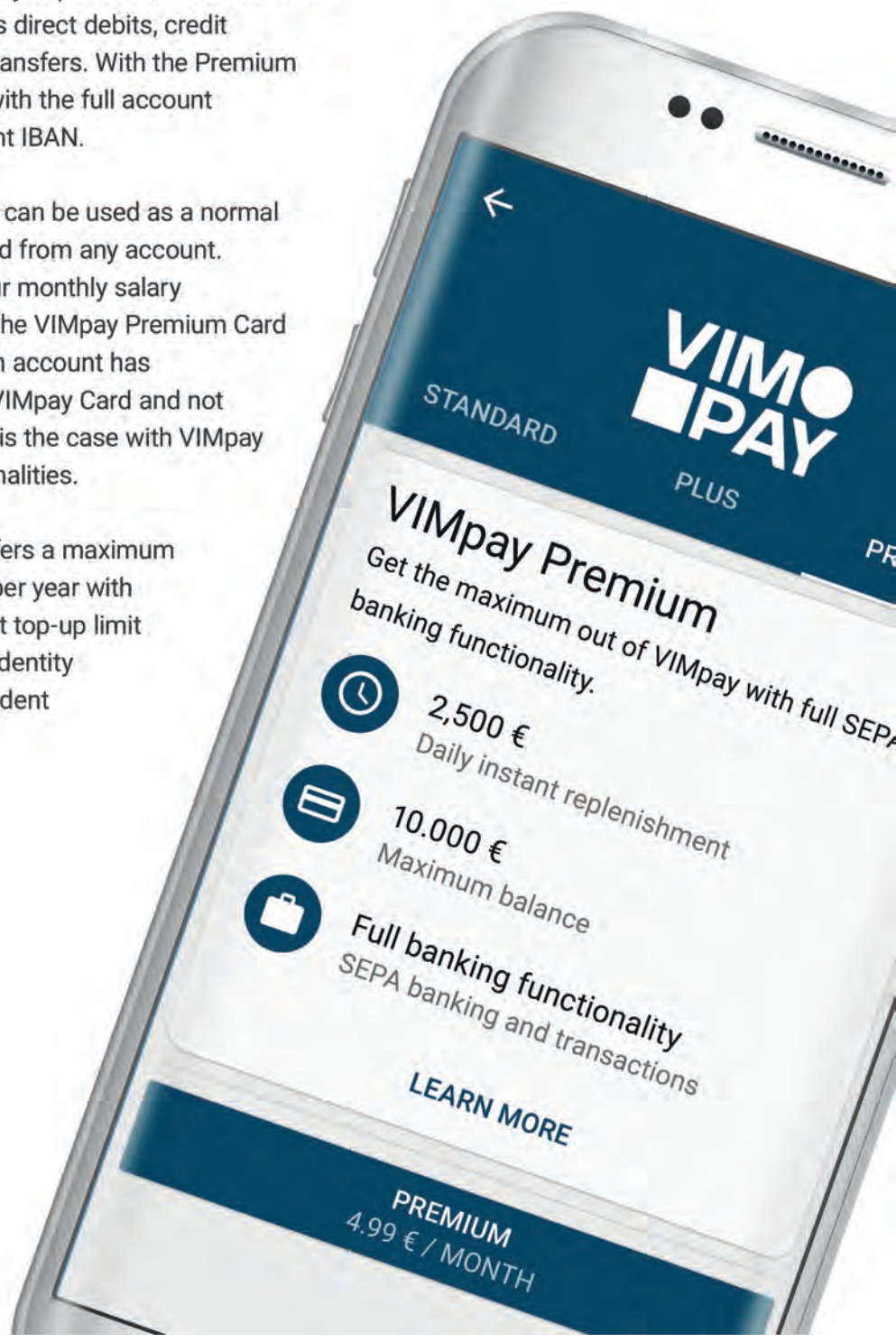
VIM●PAY

The ultimate experience

VIMpay Premium

VIMpay Premium is the complete VIMpay experience. It comes with optional account functionalities such as direct debits, credit transfers, standing orders, scheduled transfers. With the Premium version, the card account is equipped with the full account functionality including a SEPA-compliant IBAN.

VIMpay Premium can be used or funds can be used as a normal bank account or funds can be deposited from any account. Additionally, you can start receiving your monthly salary into the VIMpay Premium account. As the VIMpay Premium Card account can be assigned an IBAN, each account has authorization to make transfers to the VIMpay Card and not just from the reference account, which is the case with VIMpay cards without optional account functionalities.

VIMpay Premium is ideal because it offers a maximum account balance limit of 10,000 Euros per year with unlimited annual revenue and an instant top-up limit of 500 Euros. A plastic card order and identity verification through VideoIdent or PostIdent are mandatory.

Features - Banking with VIMpay

All made easy for you

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 a 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.
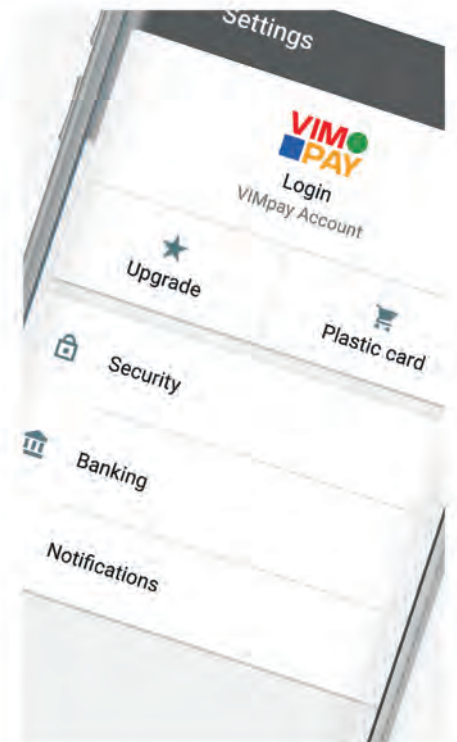
VideoIdent

Forget the long waits! With the VIMpay VideoIdent service, you can identify yourself immediately without visiting the post office.
There is no need to leave the house anymore. In just a few minutes, you can easily verify your identity while on your sofa with the VIMpay VideoIdent service. To start the identity verification procedure, please make sure you have your identity card or passport and a device with camera, microphone and stable Internet connection.
Alternatively, if you feel like getting some fresh air, you can easily use PostIdent. Just take a stroll to your nearest post office and don't forget to bring your identification documents.

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.

Paying attention to you

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 notified in the app about their status and additionally gets the necessary information about which steps are still required.
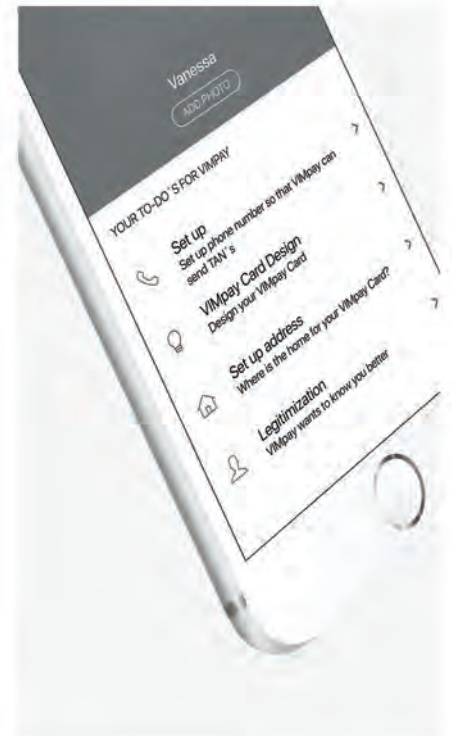
Secure ATM withdrawals

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.

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.

Features -
Payment with VIMpay

VIM PAY

A must-have just for you

My VIMpay Card

Now easily make secure payments with the VIMpay Card, a prepaid MasterCard®. It´s easy, fast and secure. Because it utilizes the prepaid principle, there is no risk of debt. VIMpay allows you to set your card transaction limits and generates Push notifications for every transaction and uncovered purchase.

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.

PREPAID

5280 9680 2945 4825

5280

VALID DATES
VALID
THRU 09 / 17

MasterCard
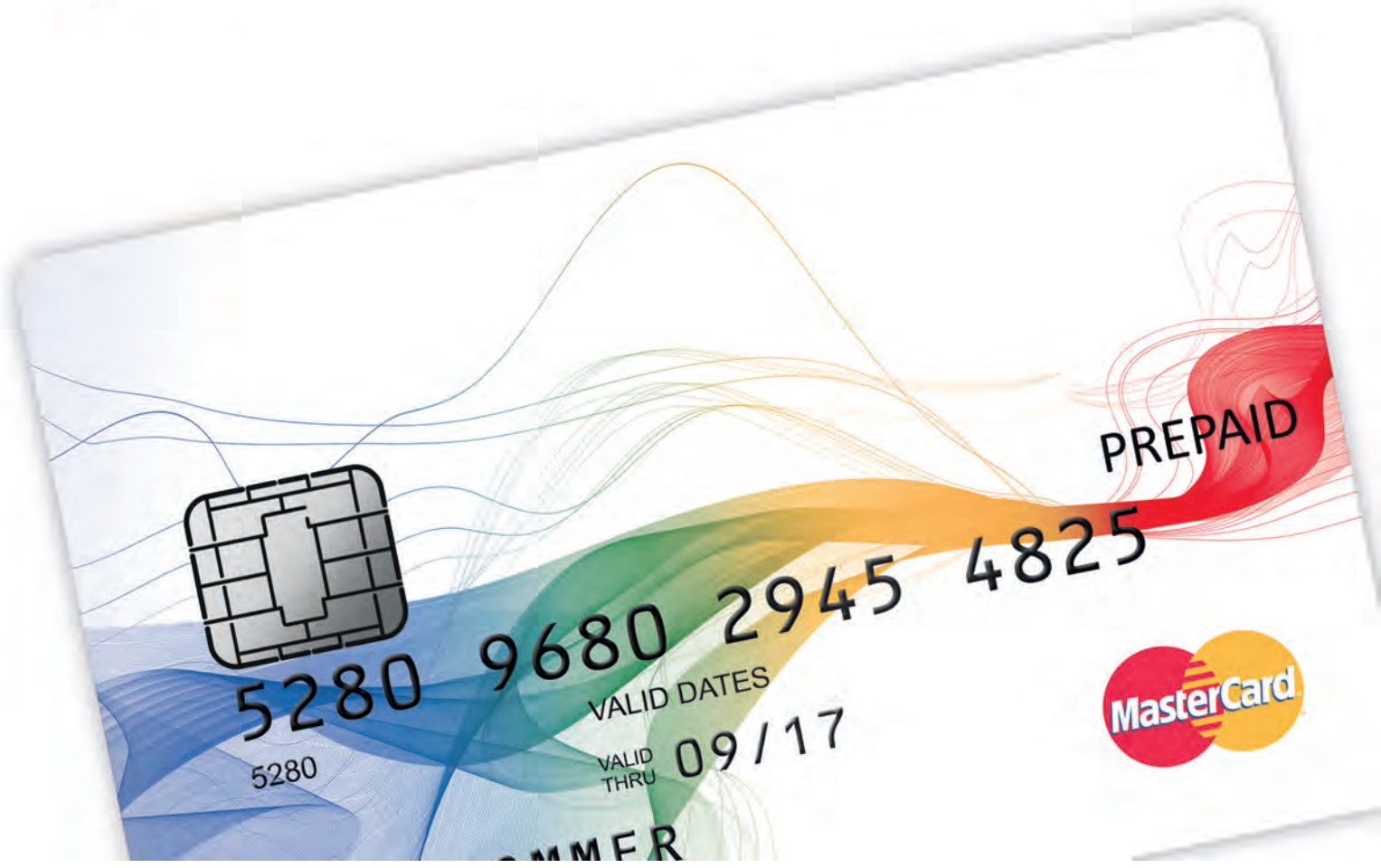
VIM●PAY

Ultimate shopping spree

Secure online payments

The user is now able to permit online payments by activating payments on the VIMpay Board after clicking the "online" button. The app then unlocks the card for a specific time for the next internet transaction by sending a request to the VIMpay Backend. After the transaction is completed, the card is automatically locked again. The VIMpay Card can also be reset by clicking the "lock" button on the internet screen.

Secure PoS payments

The VIMpay user can permit PoS payments by activating payments on the VIMpay Board after clicking the "PoS" button. The app then unlocks the card for a specified time period for the next PoS transaction by sending a request to the VIMpay Backend. After the next PoS transaction is completed, the card is automatically locked again. The VIMpay Card can also be reset by clicking the "lock" button on the terminal screen.

Features -
Security with VIMpay

Tailored just for you

Prepaid Basis

The VIMpay prepaid principle is an effective way to gain and control your finances. Only funds previously deposited into the account can be used. Therefore, no overpayment can be made when there is no sufficient credit on the card. An overdraft facility for the card is not possible.

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.

The trust model is separated into data storage and data access parts. The user will be able to choose between three different stages for the data storage and two different stages for data access.

Never miss anything again

Notification

VIMpay notifications offer the user peace of mind. In the optional services, the user can determine various notification services. The user is informed about incoming and outgoing transactions, and delayed or rejected transfers. The user can also specify whether the notification is sent per SMS or eMail.

Security Status

The details of the VIMpay Card are supported by the open API layer (pfREST). The VIMpay app retrieves the data and displays them to the user. As an advantage, card data like the CVC or PAN can now be dynamically displayed. The user unlocks the card before each purchase and automatic reset of the card is thereafter completed.
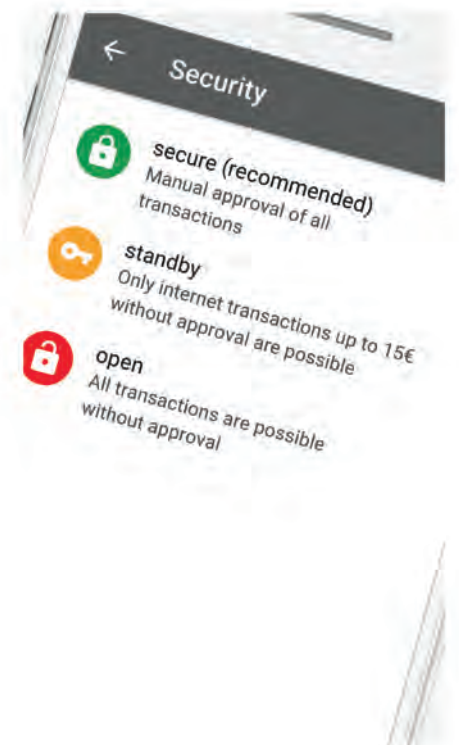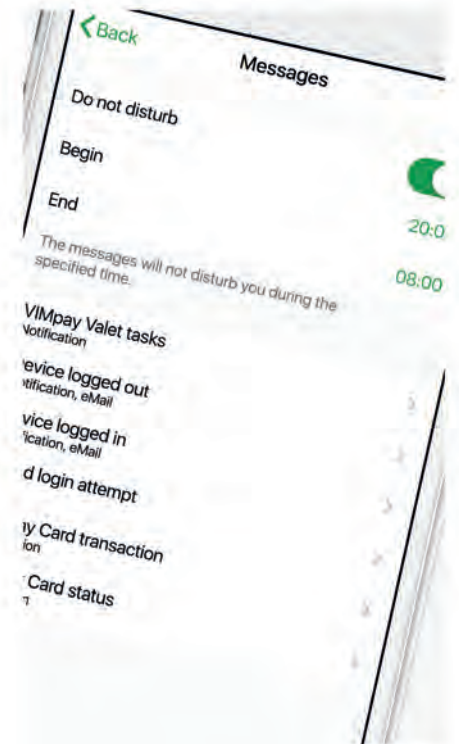
Optimized security

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.

Setup Limits

VIMpay lets you define your own transaction limits and merchant limits. Now easily specify how much money can be withdrawn daily from ATMs or how high the maximum card transactions are. Additionally, VIMpay helps you decide which merchants are entitled to direct debits. You can increase and reduce the limits as often as you wish. This effectively protects the card in case of theft.
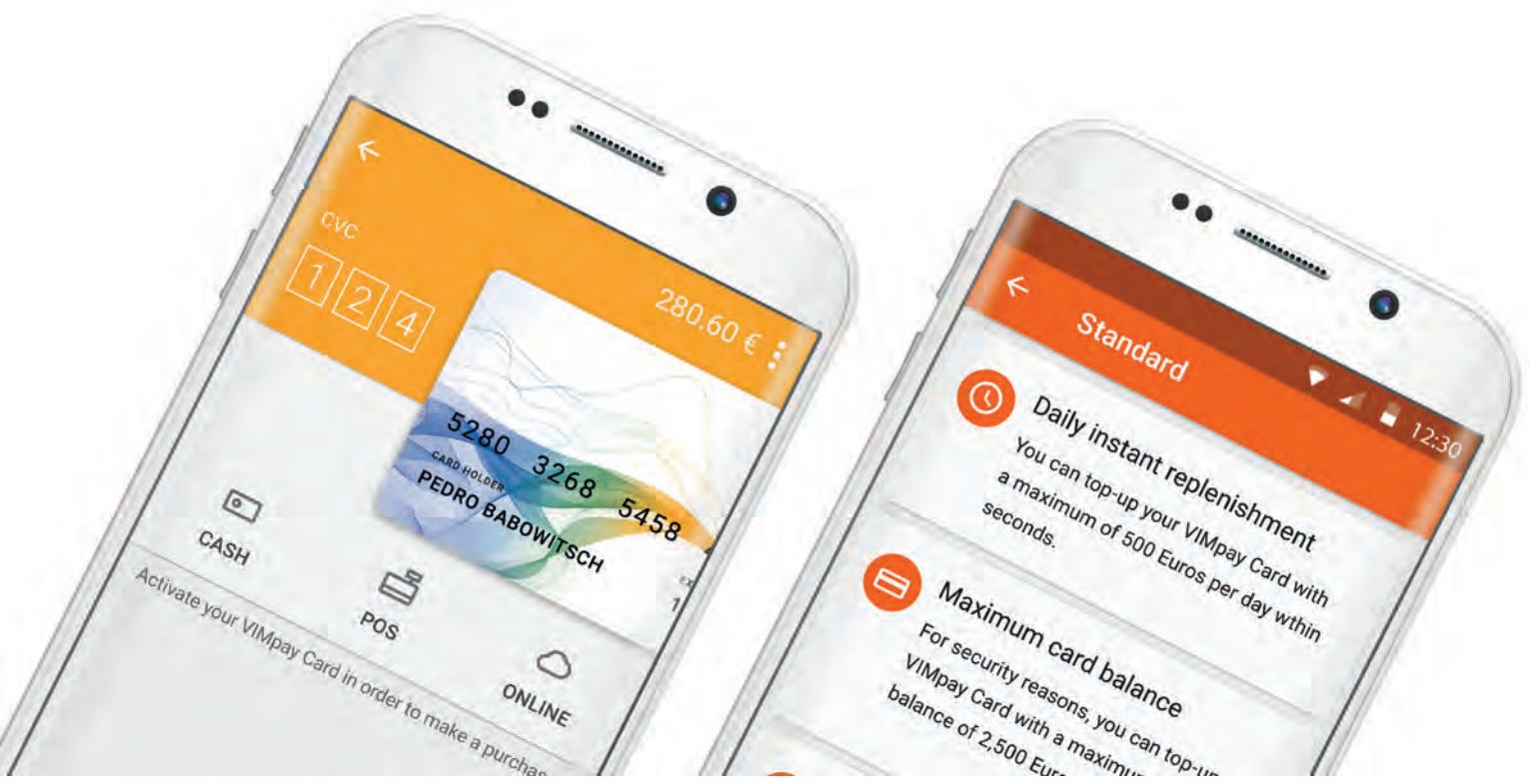
Features - Unique VIMpay Add-ons

Fulfilling your tech needs

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.

Cloud data storage / pF Servers data storage

The VIMpay user data can be encrypted on the cloud or stored at pF Servers. petaFuel is certified with the ISO/IEC 27001 certification and is compliant with the Payment Card Industry Data Security.

The data is secured by petaFuel. In case the device is lost, the data can be restored to a new device. You can see every VIMpay session on a device through the account management web application.
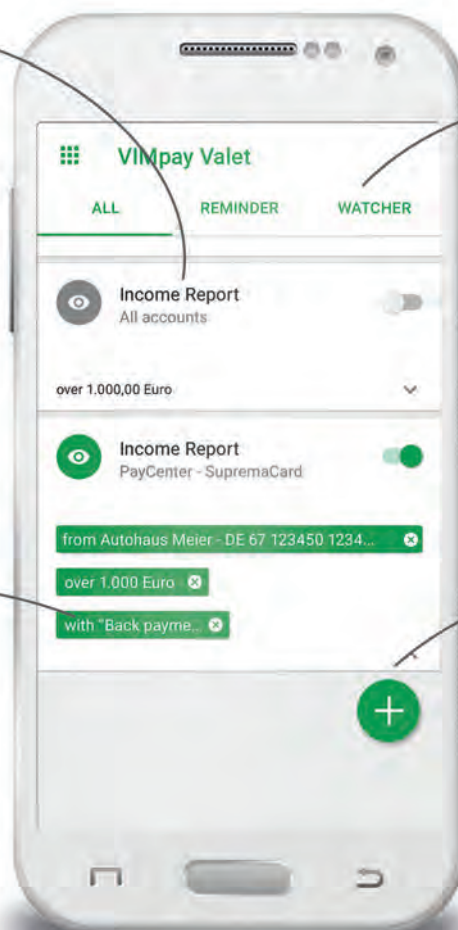
Your trusted assistant

VIMpay Valet

VIMpay Valet is an intelligent assistant that helps the user to 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.

Watcher:

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

Tags:

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

Create a new task:

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

VIMpay Valet

ALL   REMINDER   WATCHER

Income Report
All accounts

over 1.000,00 Euro

Income Report
PayCenter - SupremaCard

from Autohaus Meier - DE 67 123450 1234...
over 1.000 Euro
with "Back payme...

Easy and satisfactory

VIMpay Chat allows the user to quickly and easily contact VIMpay Support with standard questions. Answers come directly via chat on the app. This allows the user to very comfortably get help without wasting time on telephone queues or sending complex emails.
The Chat functionality analyses the text and answers the user.
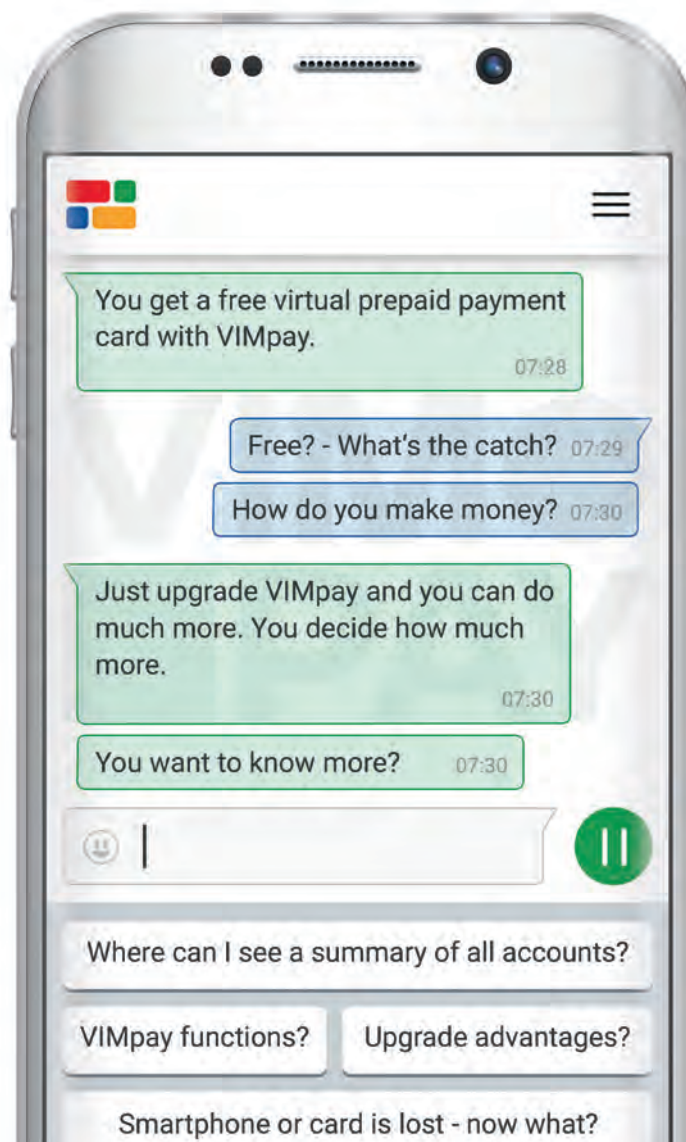
It's not rocket science

Account Change Service

You can now easily switch your account to VIMpay. With the VIMpay Account Change Service, your employer, utilities provider and insurance provider are immediately informed of your new VIMpay account. The account change process is easy and uncomplicated. All you need to do is specify from which account you are switching from, add your login details and then relax. VIMpay takes care of the rest.

The VIMpay Account Change Service makes the whole process even easier. You can choose your own switch date. All your incoming and outgoing payments, direct debits and standing orders will automatically be transfered.

![VIMpay logo]
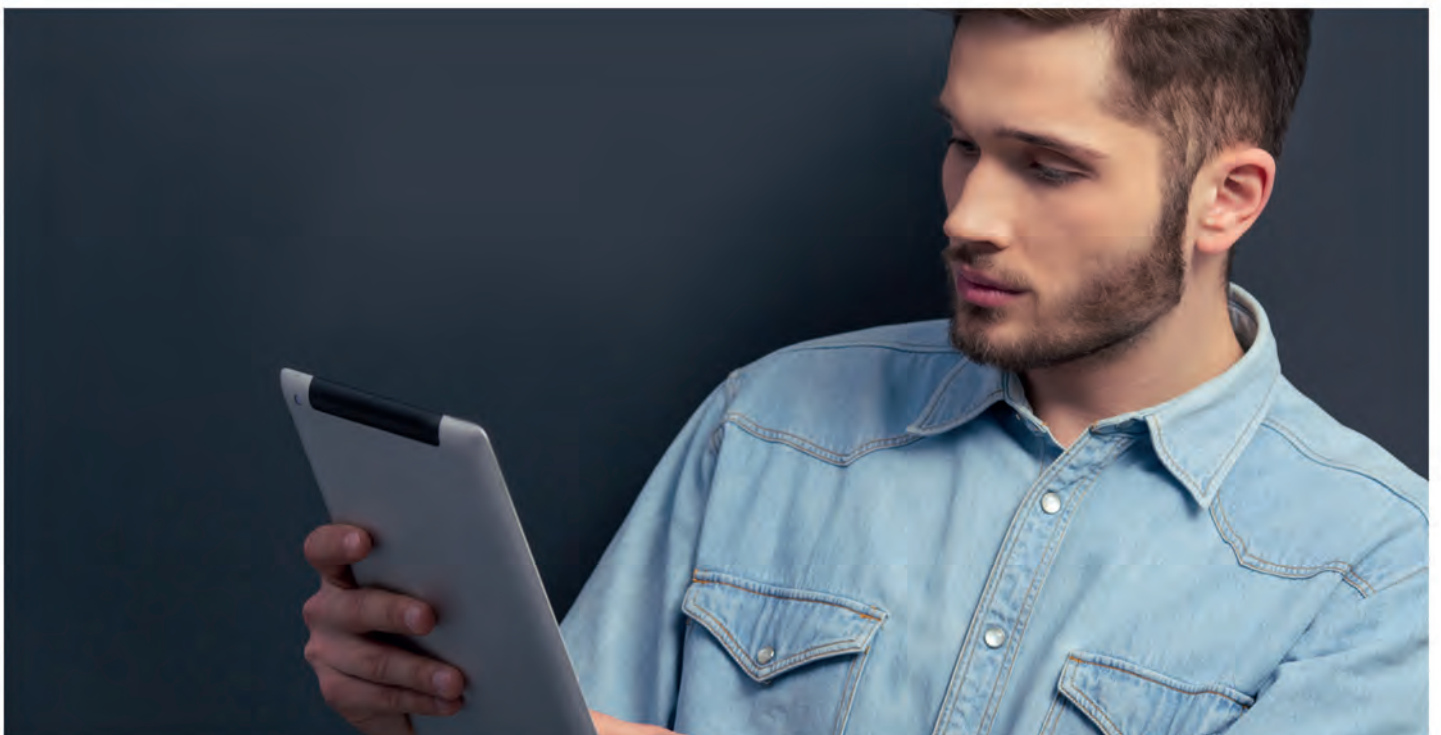
For the rainy day

With the VIMpay Premium account, the user gets access to "dynamisch versichert". This insurance broker module allows the user to sign up for new insurance coverage, terminate old insurance coverage and manage an insurance portfolio.

dynamisch versichert offers a comparison of insurance quotes, and maintains the management of an insurance portfolio through notifications when an insurance coverage is changed.

Innovation at its best

P2P

With VIMpay P2P, you can transfer funds to friends and contacts at the touch of a button. VIMpay transaction limiting and monitoring allows you to securely transfer funds. The user can set transaction levels of one-time, daily and monthly amounts for individual users.

VISeye and PoS

Take a picture of a product and automatically pay for it with VIMpay at PoS terminals! VISeye, a Bavaria funded R&D project in partnership with the LMU university of Munich, aims to implement a process for secure mobile-based image classifications. The results of this project will be incorporated into the VIMpay product line to allow users to make PoS payments just by taking photos.

VIM PAY

More revenue for you

Become a partner with VIMpay connect

VIMpay connect offers more revenue for merchants by connecting the payment app of the future directly to your store.

VIMpay users can now be connected with the global online merchants through VIMpay connect. It aims to provide users with an intuitive way to add the VIMpay MasterCard® as a payment method in online stores. Firstly, VIMpay connect solver the problem of high bounce rates which frequently occur when adding a payment method online.
Secondly, VIMpay connect solves the problem of very cumbersome and annoying typing in of credit card information on smaller smartphone screens.

CVC, PAN, Date → Automatically added to the store → Your revenue

Optimized just for you

VIMpay connect stores

With VIMpay, users can already make cashless payments and manage all their accounts and financial transactions by using a smartphone. VIMpay connect now proposes a bridge and takes over from the users the setup of the payment method, such as automatically adding VIMpay MasterCard® as a primary method of payment. VIMpay connect delivers an improved shopping experience for users in online stores since it is immediately available as a means of payment.

VIMpay - Functionalities

![VIMPAY logo]
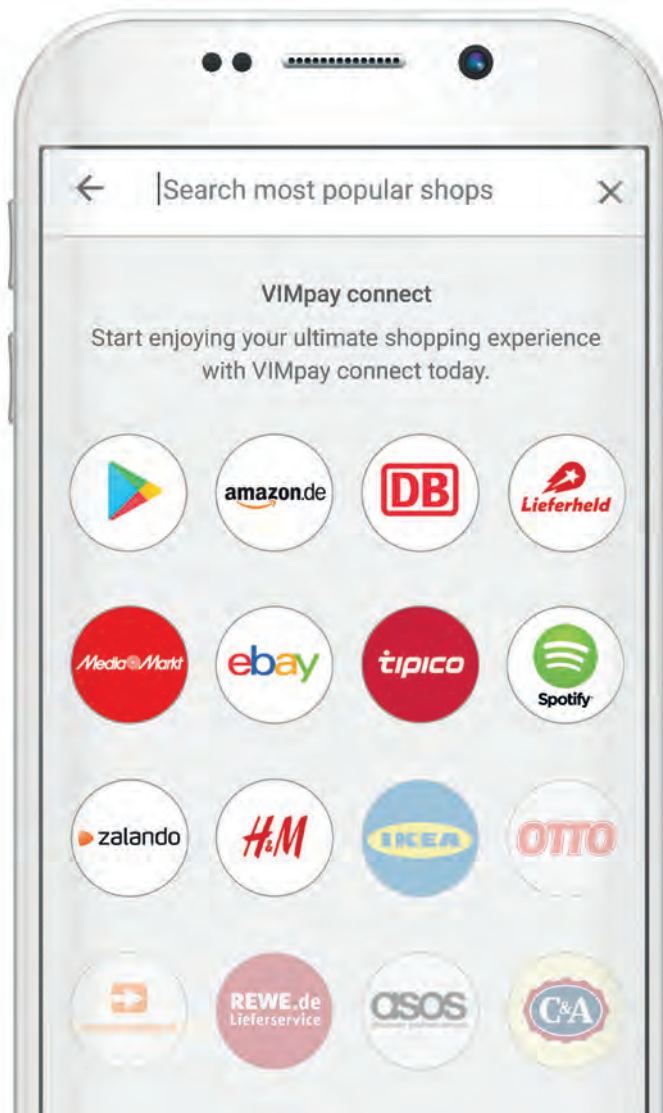
360-degree protection

Account management – Device blocking

VIMpay offers you peace of mind. In case you lose your device, you can block it immediately by calling the emergency hotline 116 116 from a landline or a mobile phone. Additionally, an account can be blocked by logging into the password-protected website, www.VIMpay.de.
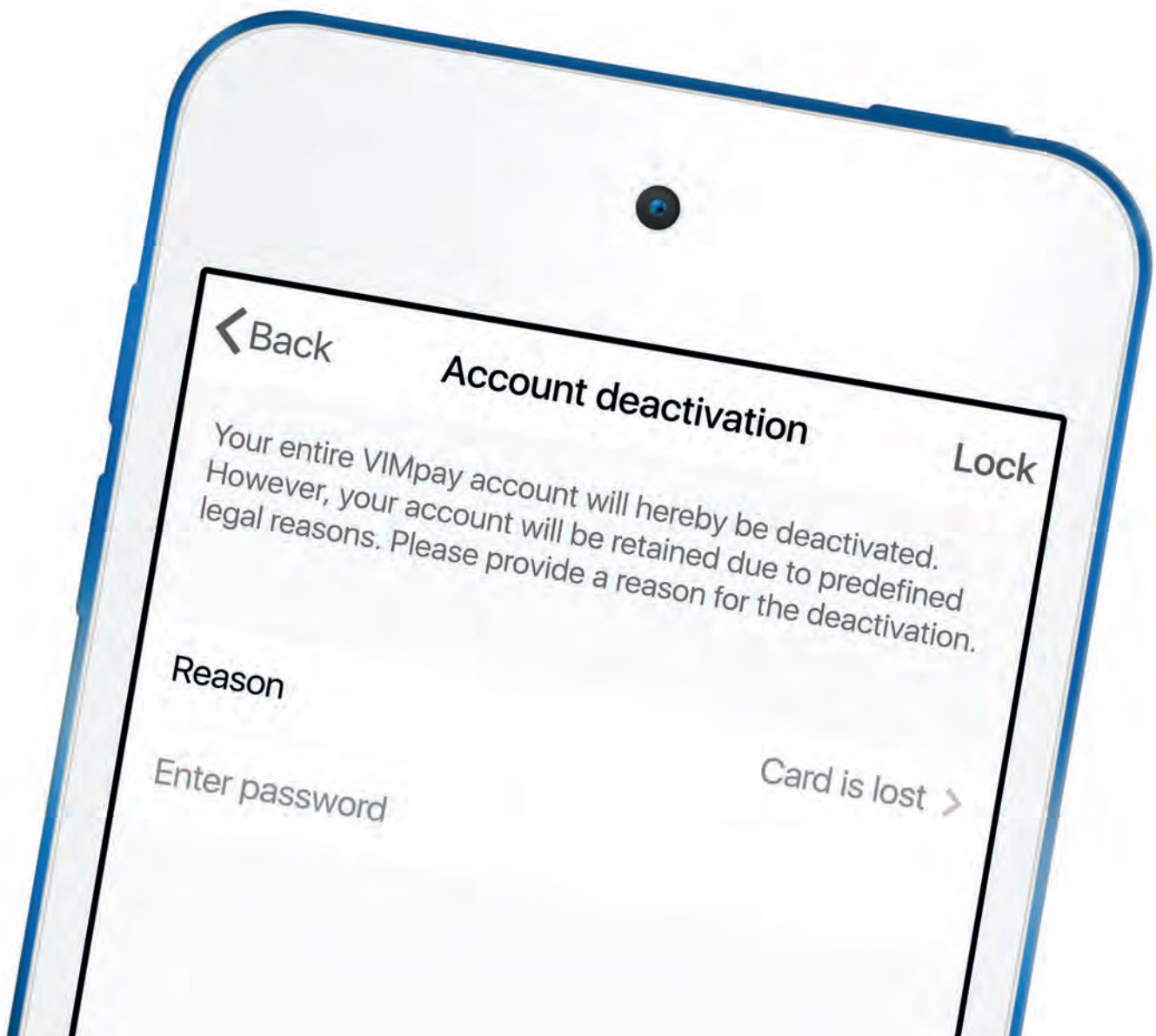
A promise we can keep

In the event that an unauthorized access occurs, the actual VIMpay account owner is immediately notified via Push notification on all registered devices and via eMail. In case of attempted froud, he can then promptly block his VIMpay account or the VIMpay app.
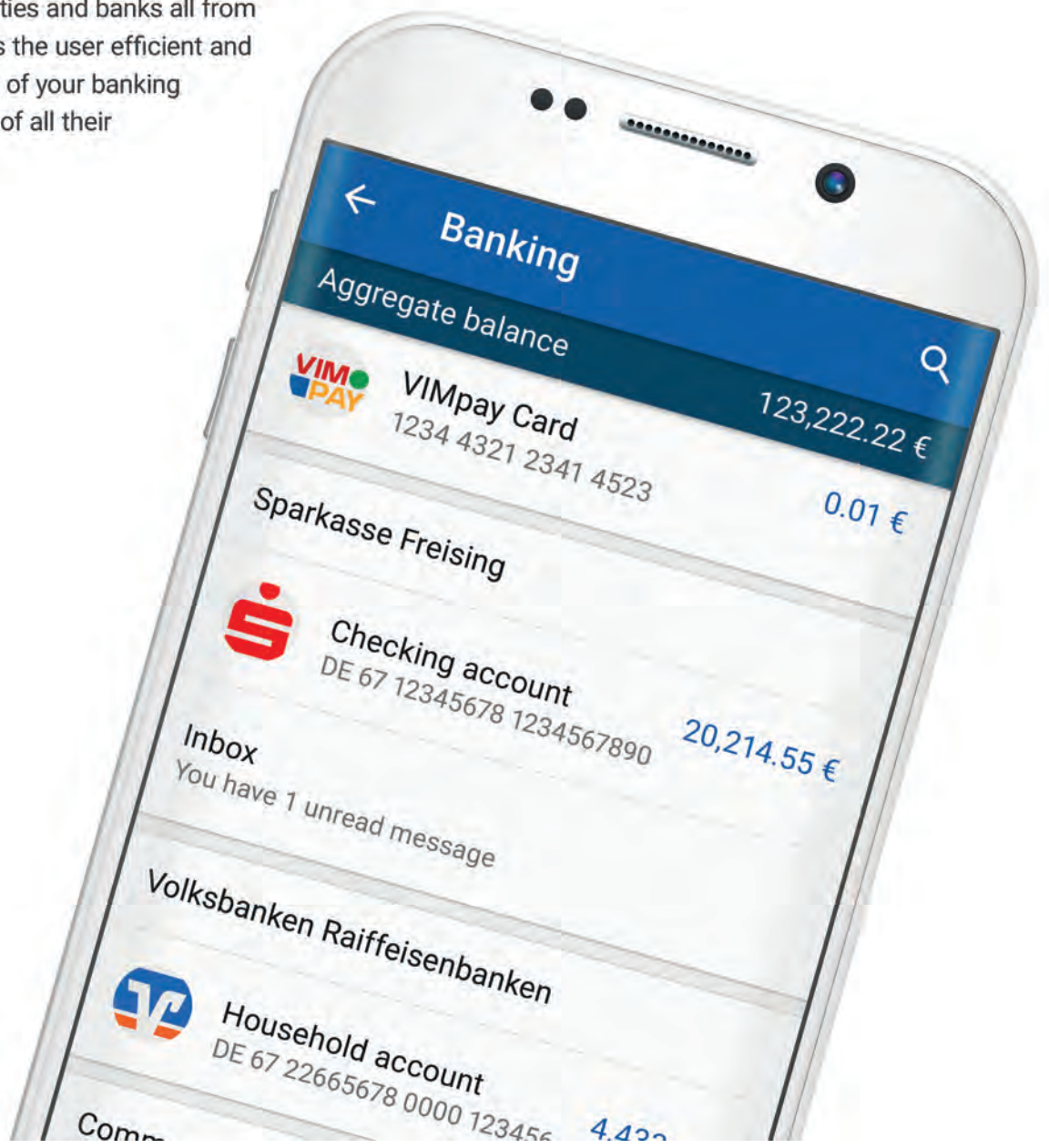

‹ Back

Account deactivation

Lock

Your entire VIMpay account will hereby be deactivated. However, your account will be retained due to predefined legal reasons. Please provide a reason for the deactivation.

Reason

Enter password

Card is lost ›

VIM
PAY

Perfect convenience

Multi-banking

VIMpay already allows you to make banking transactions through your smartphone. It also offers multi-banking for users with multiple bank accounts from different institutions.

VIMpay multi-banking enables the user to use and manage all your available accounts and to issue payment orders to various parties and banks all from one location. It offers the user efficient and central management of your banking through an overview of all their accounts.
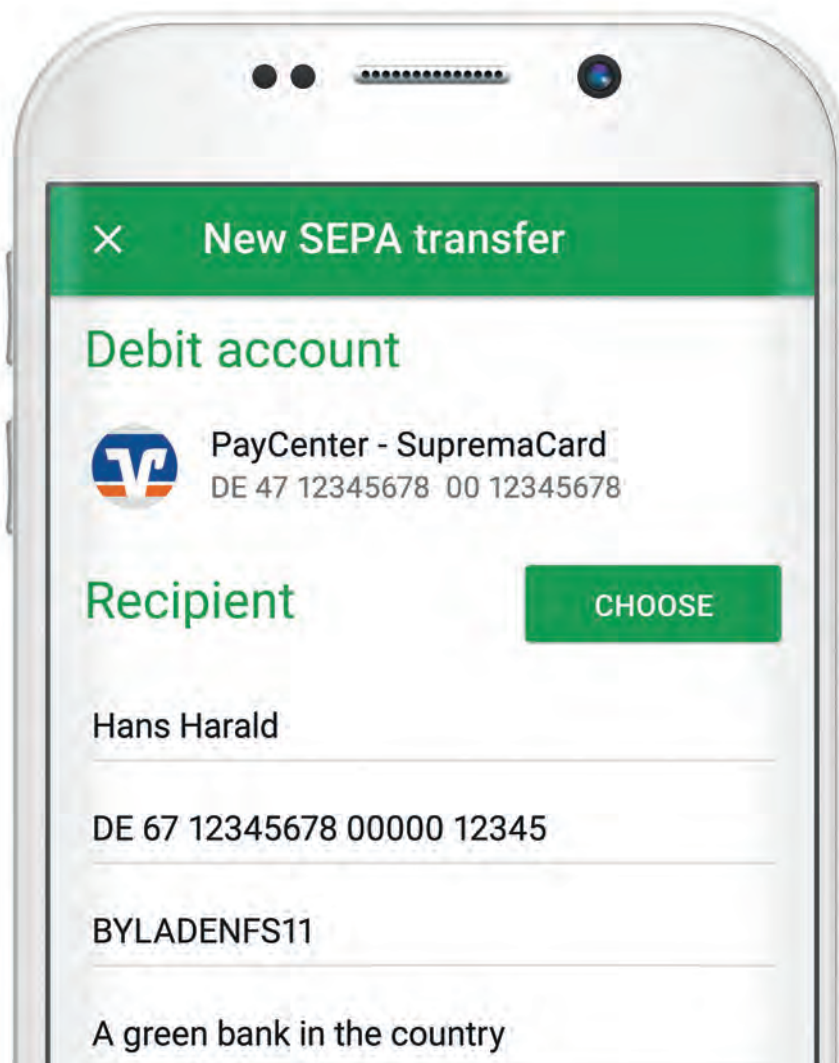
← **Banking**

Aggregate balance

VIMpay Card
1234 4321 2341 4523   123,222.22 €

0.01 €

Sparkasse Freising

Checking account
DE 67 12345678 1234567890   20,214.55 €

Inbox
You have 1 unread message

Volksbanken Raiffeisenbanken

Household account
DE 67 22665678 0000 12345

Current and relevant

Full SEPA payments

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

petaFuel is able to generate and process incoming and outgoing payments according to the SEPA credit and SEPA debit payment schemes. For this, petaFuel is connected to the SCL clearer of the Bundesbank via its partners PayCenter (in cooperation with Bankhaus Anton Hafner KG).

Powered by

An innovative partnership

petaFuel

petaFuel provides banking solutions in the electronic payments and credit card payment fields. As a highly certified company, petaFuel makes all developments for the PayCenter IT projects. Through them, payment systems such as SSL Banking and HBCI/FinTs Server for medium banks, as well as the E-Money-Institute-equipped PayCenter, are developed and constantly improved.

Since 2004 petaFuel has been a processor of prepaid cards for worldwide usage in cooperation with MasterCard® and since 2015 in cooperation with JCB.

PayCenter

PayCenter is an E-Money institute with its own bank code approved by the Federal Financial Supervisory Authority (BaFin).

The business activities are focused on the prepaid sector, especially accounts with a prepaid MasterCard®. In addition to the E-Money license, the company has its own German bank code. This allows PayCenter, just like any bank, to participate in international SEPA payments.

The headquarters for PayCenter GmbH are in Freising near Munich, and a branch in Stuttgart.
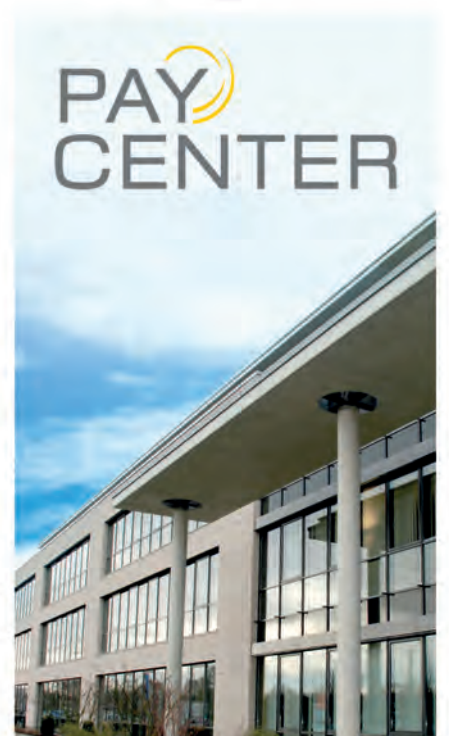
100% security-minded

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).

petaFuel GmbH

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Germany

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www.petaFuel.de

Trusted partner for all

Licences

PayCenter is the first to be licensed eMoney institute with its own bank code in Germany. Additionally, PayCenter holds a MasterCard® EEA licence and JCB European Issue licence.

PayCenter

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PAY
CENTER