



Push Provisioning solutions to  
increase card spending on  
digital wallets and merchants

# Table of contents

<b>What is Push Provisioning?</b>	<b>Why Push Provisioning?</b>	<b>Token Connect Overview</b>	<b>UX Recommendations and Best Practices</b>	<b>Implementation Details</b>	<b>Current Status</b>
<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>
↓	↓	↓	↓	↓	↓



# 01

## What is Push Provisioning?

**What is Push Provisioning?**

1



**Why Push Provisioning?**

2



**Token Connect Overview**

3



**UX Recommendations and Best Practices**

4



**Implementation Details**

5



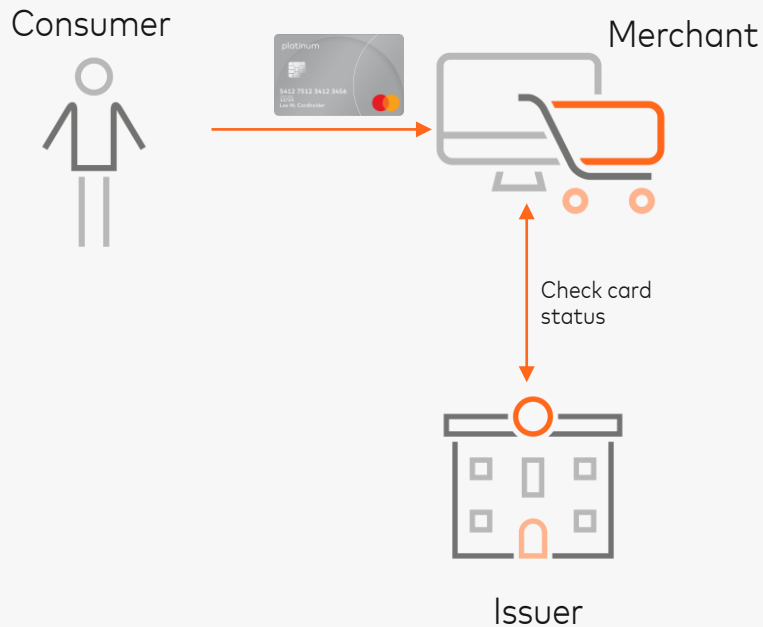
**Current Status**

6

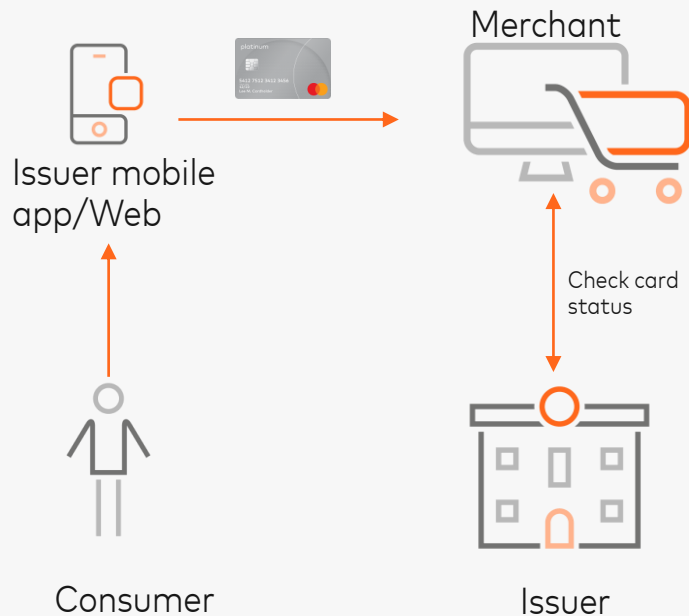


# What is push provisioning?

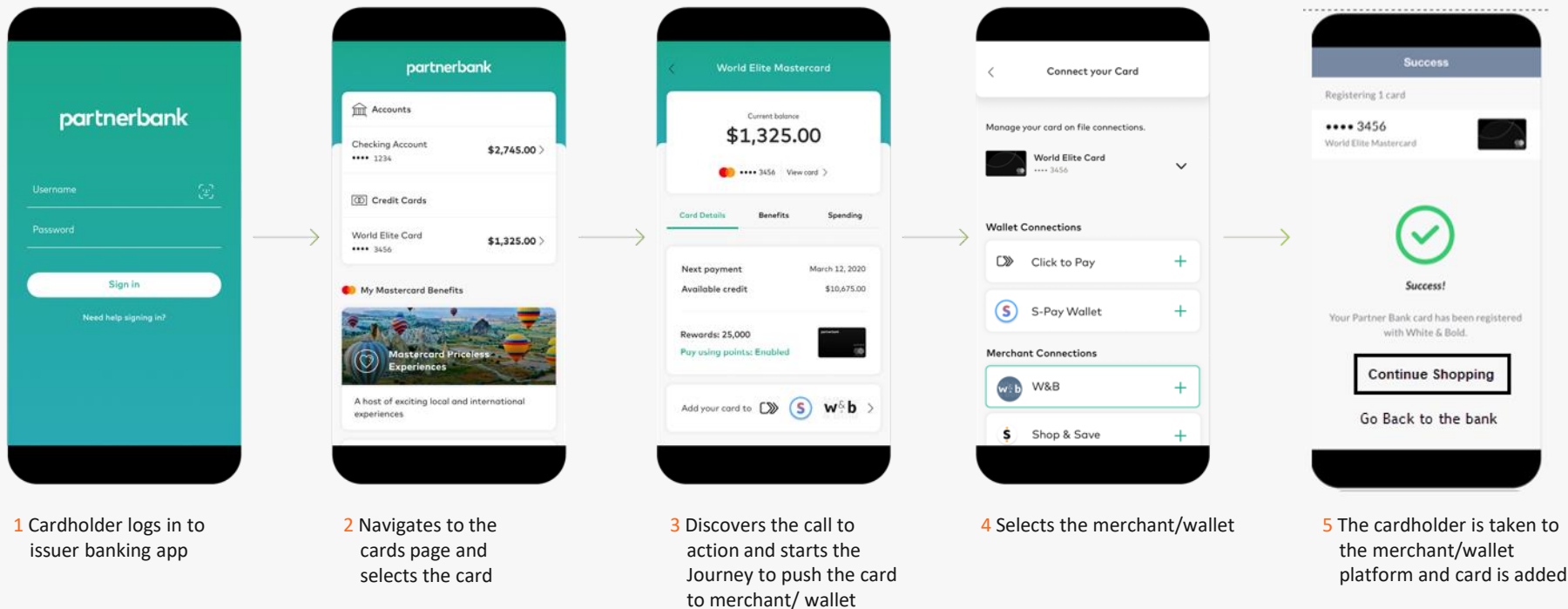
## Traditional way of adding card to merchant/wallet



## Push Provisioning to merchant/wallet

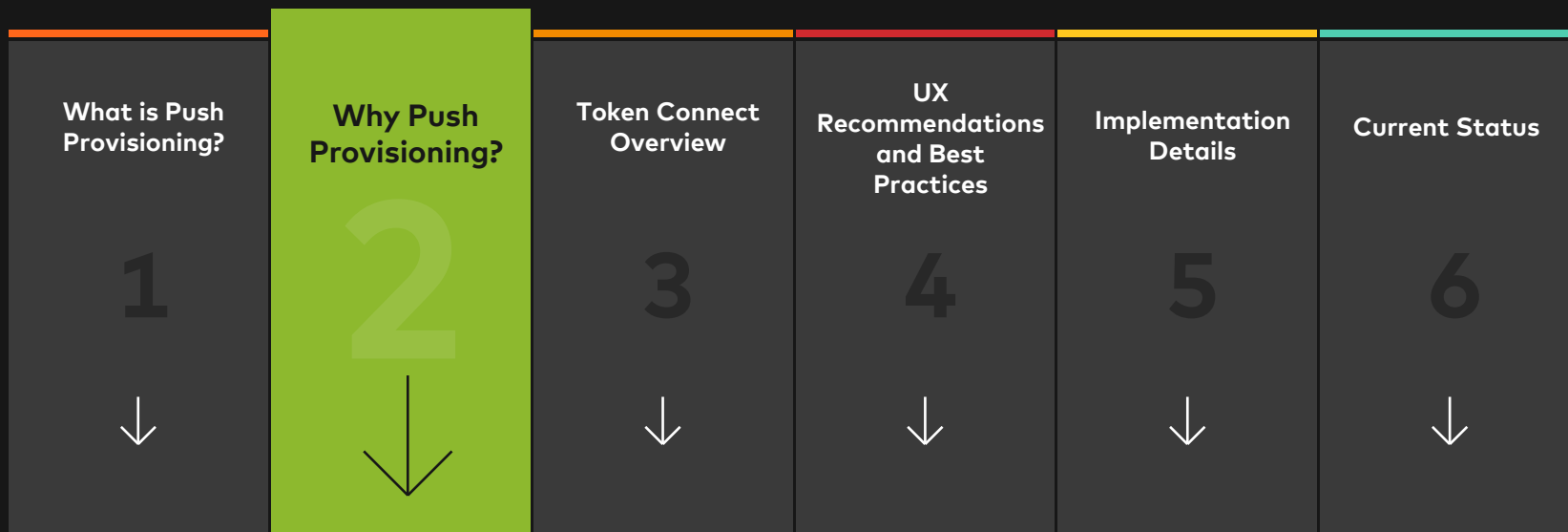


# Push provisioning User Experience



# 02

## Why Push Provisioning?



# Why Push Provisioning?

## Enhanced Security



- All Card adds are authenticated by the issuer which enhances the security of the card registration
- Merchant/Wallet do not receive the FPAN for cards added through Push provisioning. Hence it addresses the common security concerns around saving the card on merchant platforms

## Increase COF share



- Since the consumer journey is initiated on the issuer channel, issuers have an opportunity to influence the consumer
- Drive more card registrations and become the preferred card for digital wallet and merchant payments

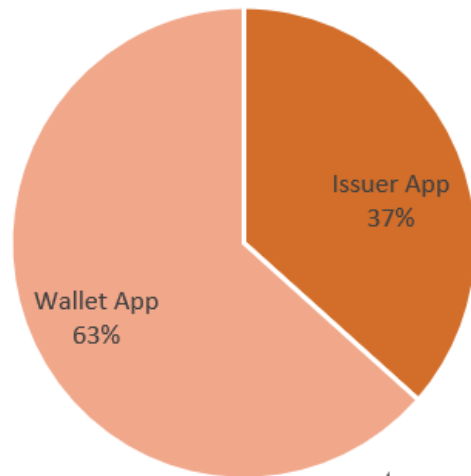
## Better Consumer Experience



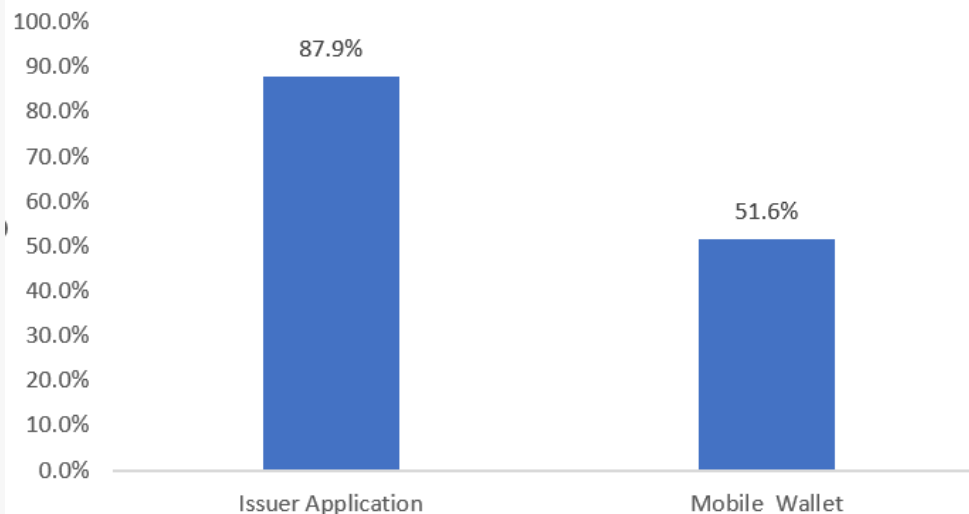
- Better consumer experience as the card is added in a few taps without the need for manual entry of any card details.
- Since the consumer is authenticated, the digitization approval rates are higher. Lower false declines-→ Better CX

# Push provisioning is increasingly used for card registration on digital wallets

How are consumers adding their cards on wallets?



Provisioning Approval Rates



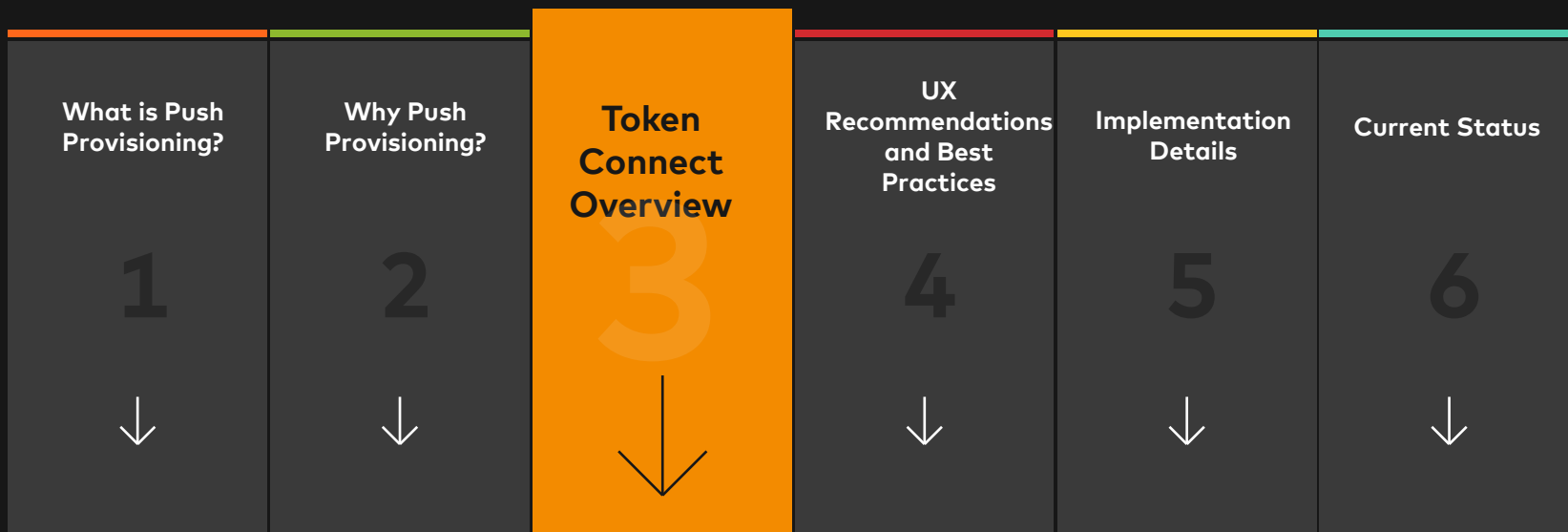
Since Push provisioning requests are authenticated before the digitization starts, approval rates are much higher



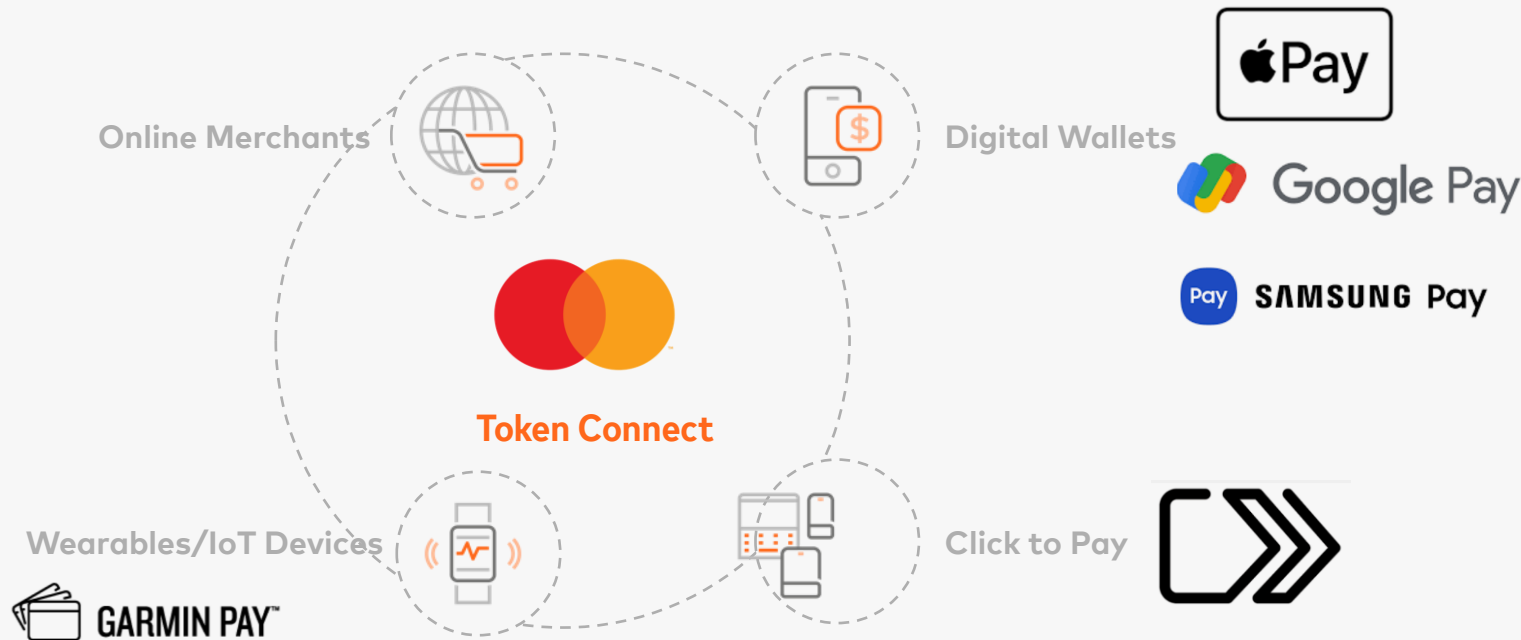


# 03

## Token Connect Overview



## Token Connect - Value proposition

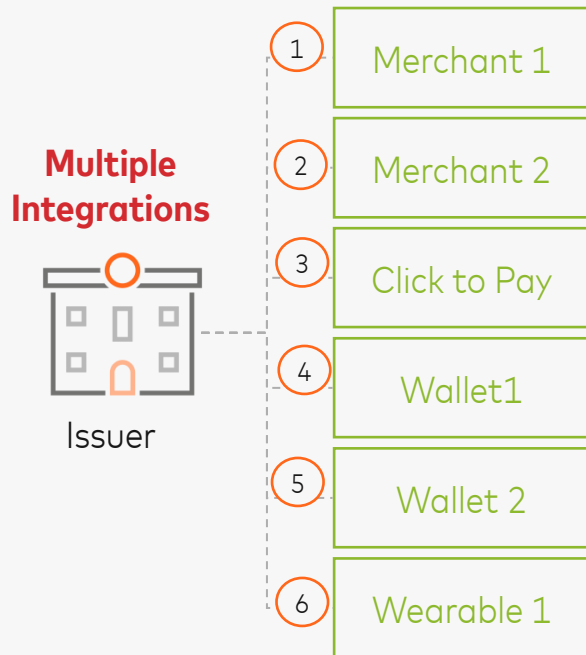


Issuers can enable the push provisioning feature to all eligible wallets and merchants through a single API – **Token Connect**

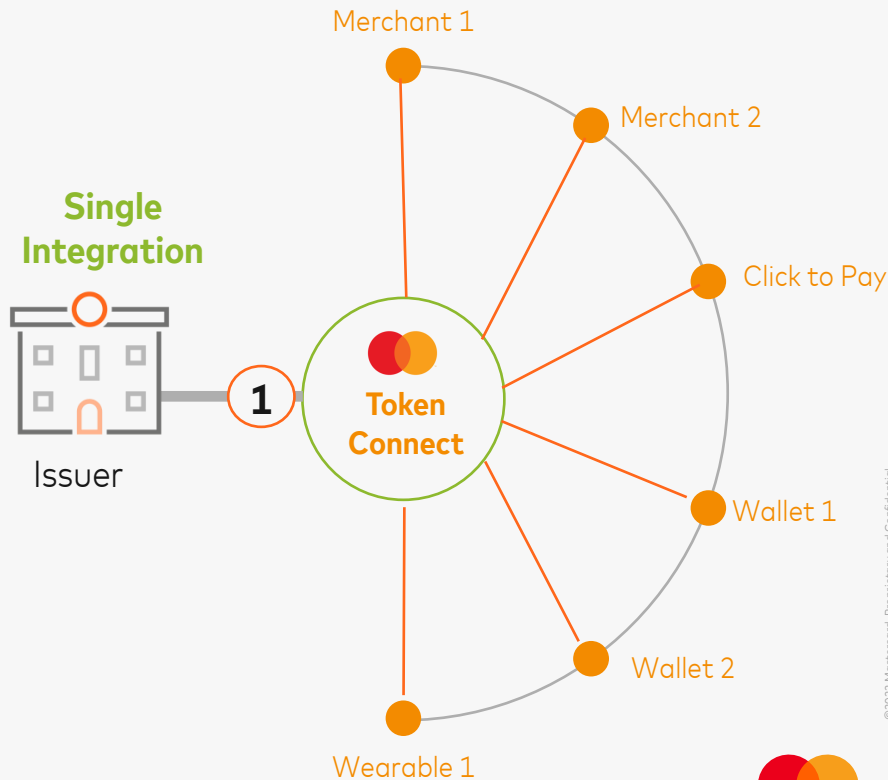


# Token Connect enables Push provisioning at Scale

## Without Token Connect

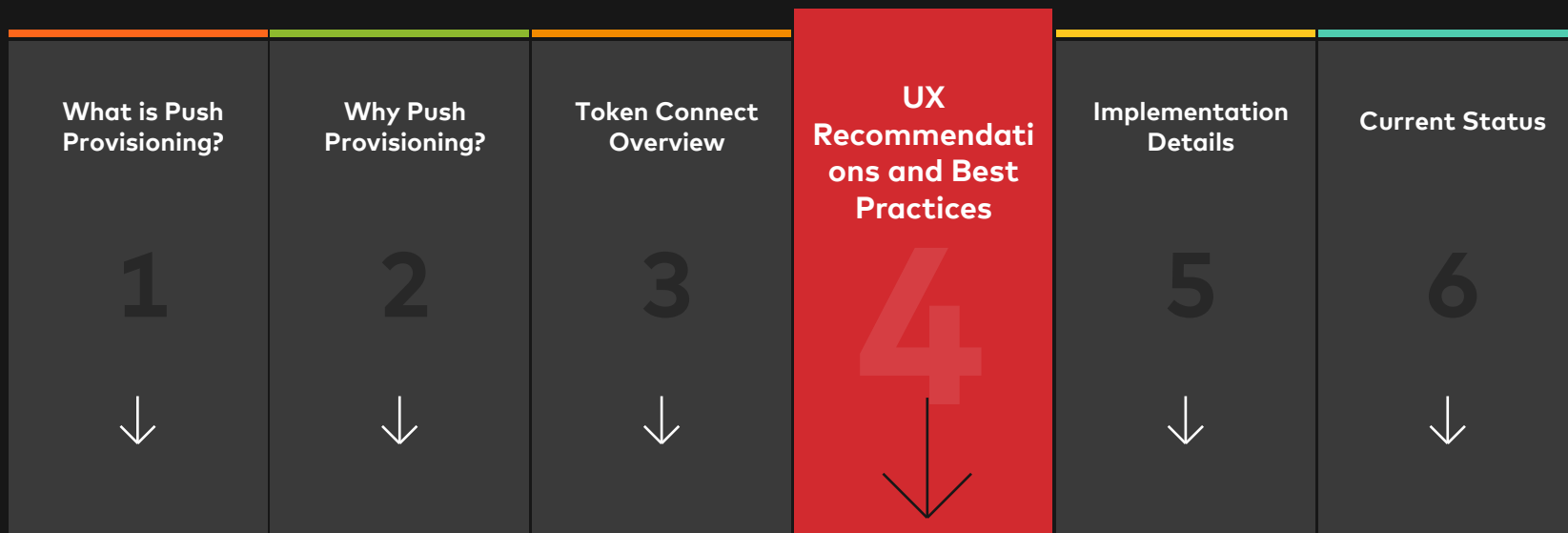


## With Token Connect



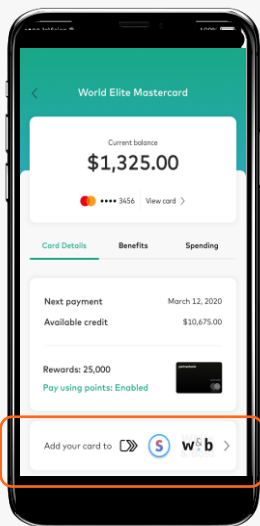
# 04

## UX Recommendations and Best Practices



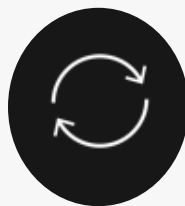
# Educate your cardholders and make it easy for them to discover push provisioning

Token Connect can help drive your share of COF payments, but only if cardholders are aware of it



## Educate your cardholders

- **Help them discover** the push provisioning feature by ensuring the Call to Action is prominent and contextual
- **Awareness**: educate cardholders on the benefits of tokenization and Token Connect's ease of use



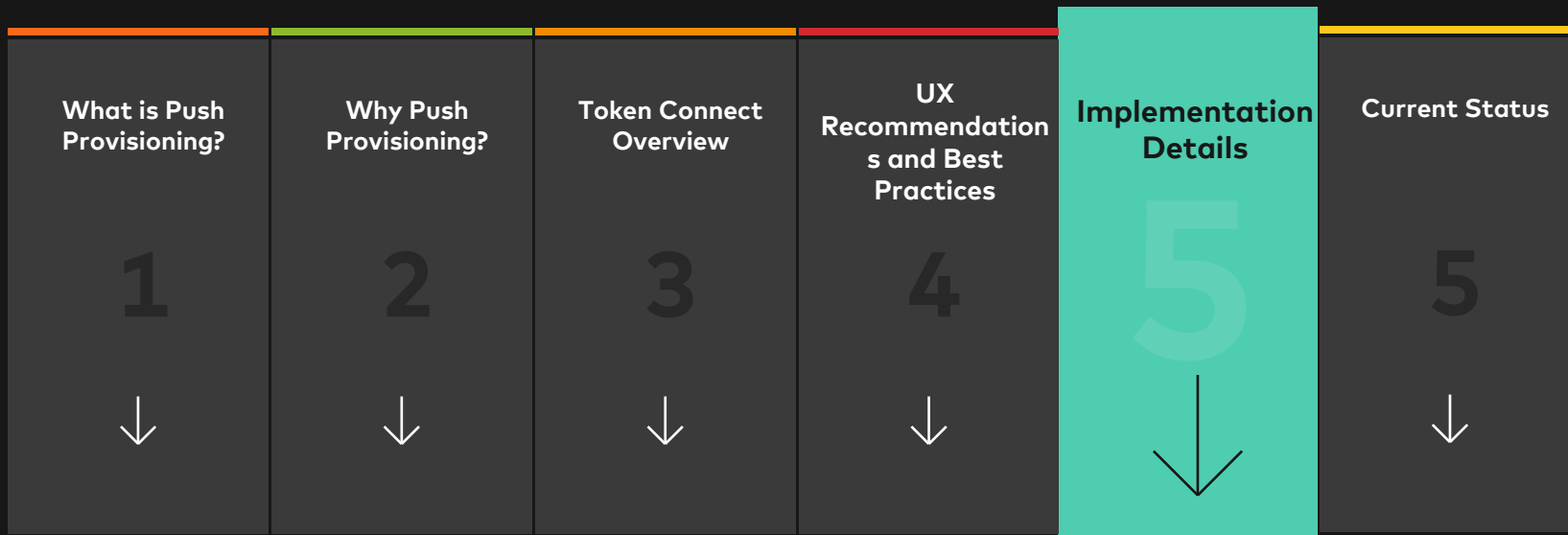
## Inspire action

- **Enrollment**: Nudge cardholders to push tokens to merchants, devices, wallets, and Mastercard Click to Pay through banners
- **First-time use**: promote special offers to encourage cardholders to actually make payments with stored credentials after provisioning

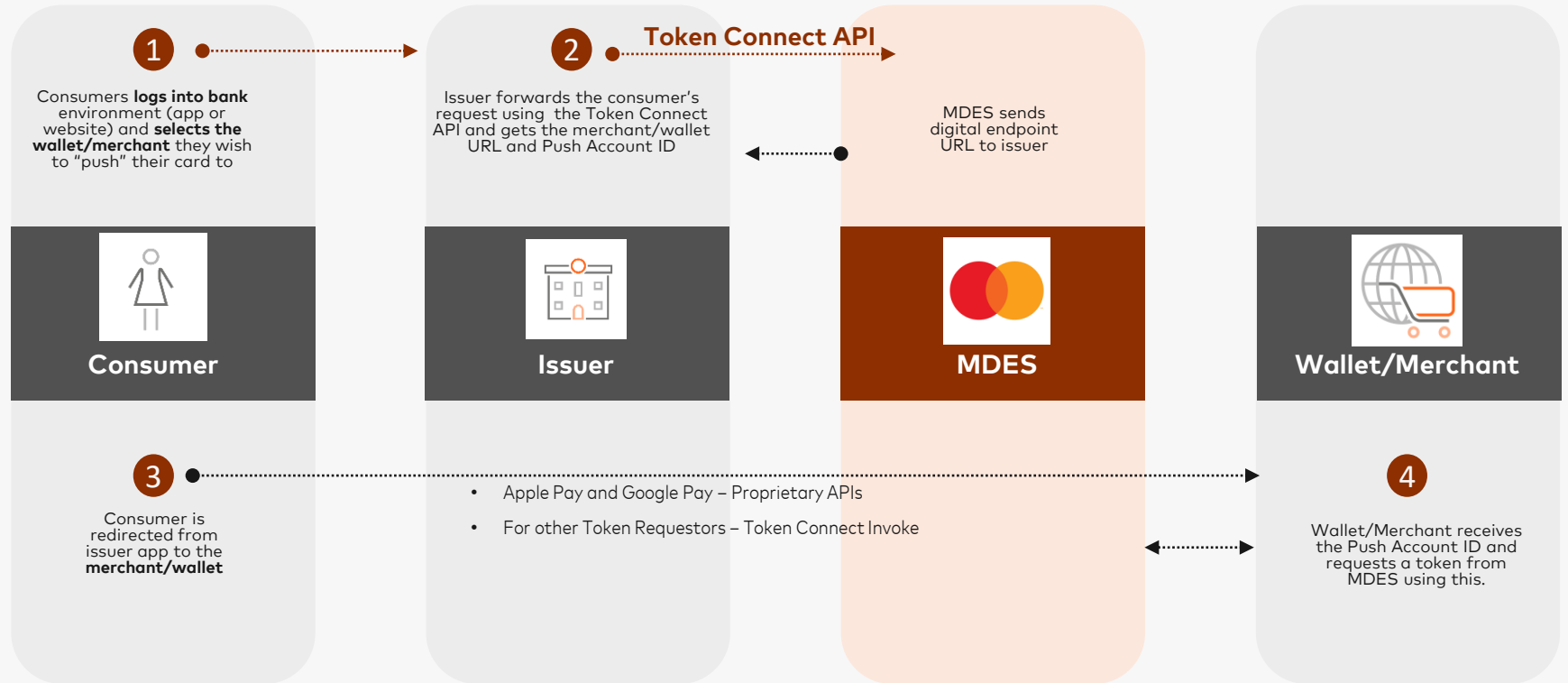


# 05

## Implementation Details



# How it works?



## Recommended Implementation Options for Push Provisioning

<b>Token Requestor</b>	<b>How can issuers receive encrypted Digitization Data?</b>	<b>How can issuers Push Digitization Data to the Wallet?</b>
Apple Pay	Token Connect	Apple Proprietary API
Google Pay	Token Connect	Google Proprietary API
Samsung Pay	Token Connect	
Garmin Pay	Token Connect	
Click to Pay	Token Connect	
Merchants	Token Connect	





# Issuers can integrate with Token Connect APIs directly or through service providers



## Option 1: Direct to MDES integration

Issuers build their own connection to Token Connect and also design the UX for the provisioning process

Provider	Mastercard Token Connect
Issuer's Time to Market	~2-4 months
Cost	Free
Availability	Available today



## Option 2: Service Provider

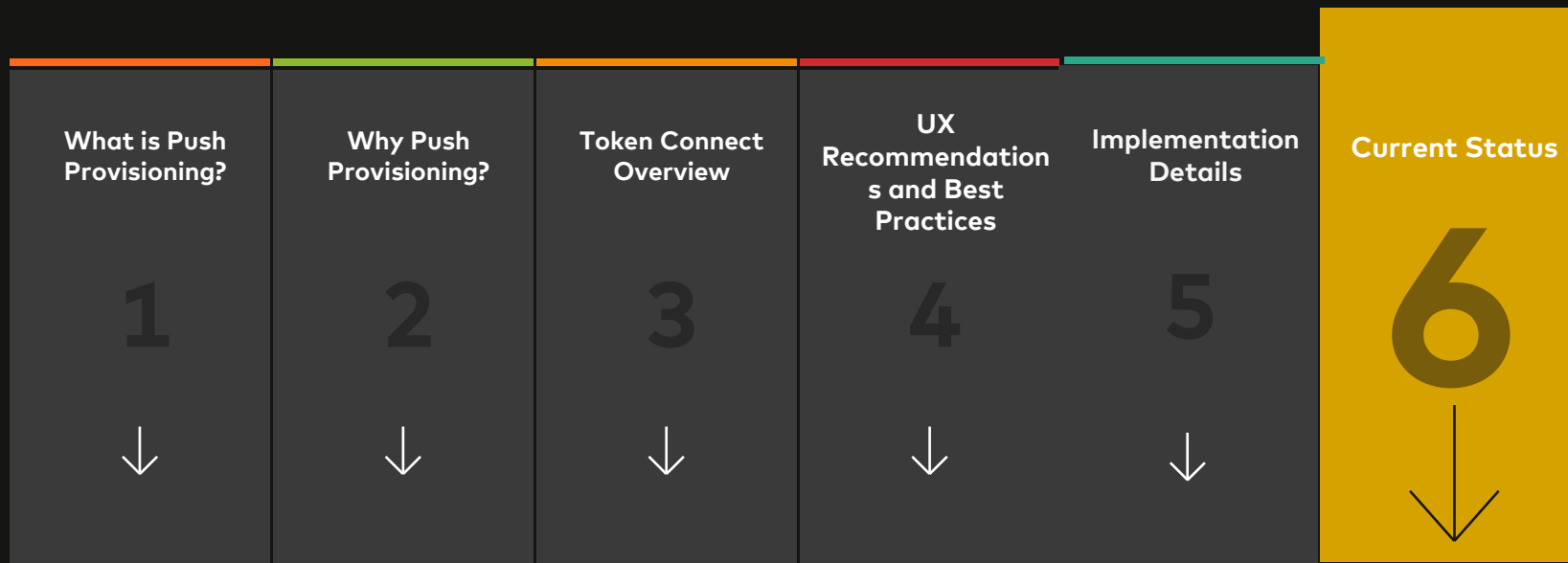
Quick to market, minimal issuer development effort

Provider	Mastercard Engage partners
Issuer's Time to Market	~2 months
Cost	Varies by partner
Availability	Available today



# 06

## Current Status



## Token Connect status across Asia-Pacific

### Issuer Enablement

Country	Status
India	Live
Australia	Live
Hong Kong	Live
Singapore	Live
Taiwan	Live
Vietnam	Live

### Wallets on Token Connect



Click to Pay

**For supporting merchants relevant to your market, please contact your Mastercard representative**



## Further Reading

Token Connect documentation is available on Mastercard Developers page

### **Token Connect Overview**

<https://developer.mastercard.com/mdes-token-connect/documentation/>

### **Issuer Implementation Guide**

<https://developer.mastercard.com/mdes-token-connect/documentation/tutorials-and-guides/issuer-implementation-guide/>

### **API Specifications**

<https://developer.mastercard.com/mdes-token-connect/documentation/api-reference/>

### **Technical Integration Details Tutorials**

<https://developer.mastercard.com/mdes-token-connect/documentation/tutorials-and-guides/>





Thank you