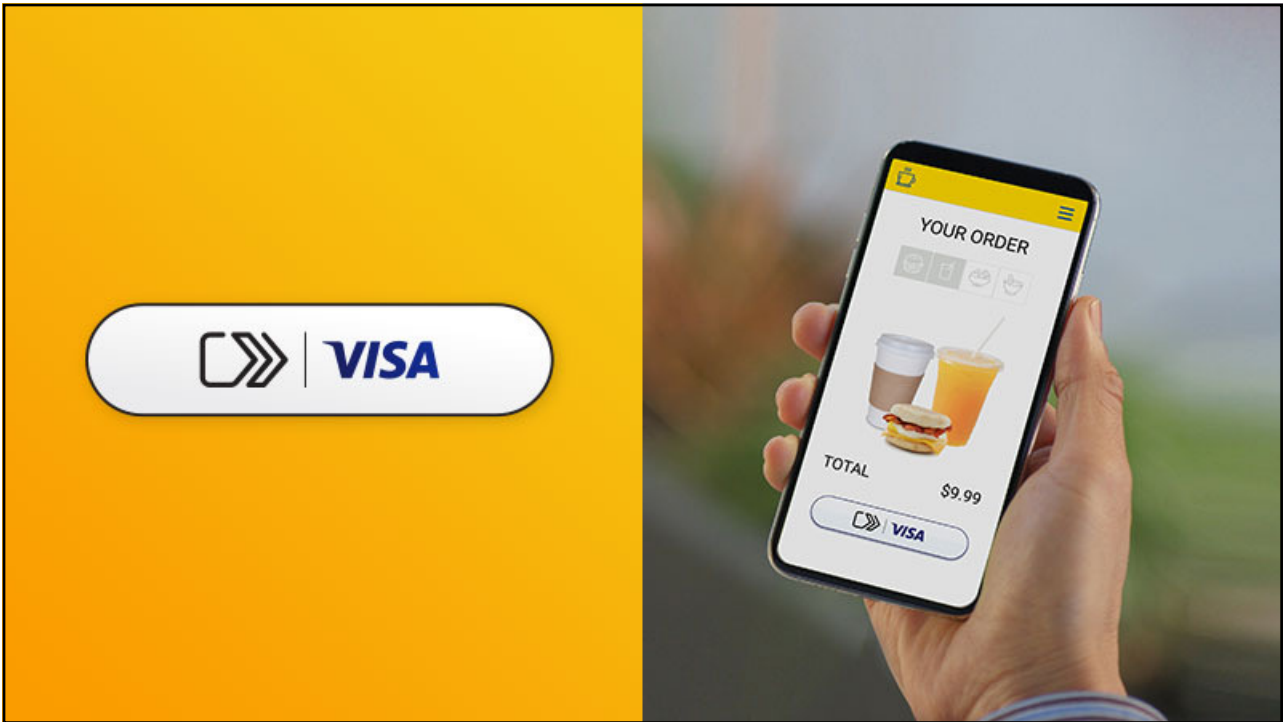
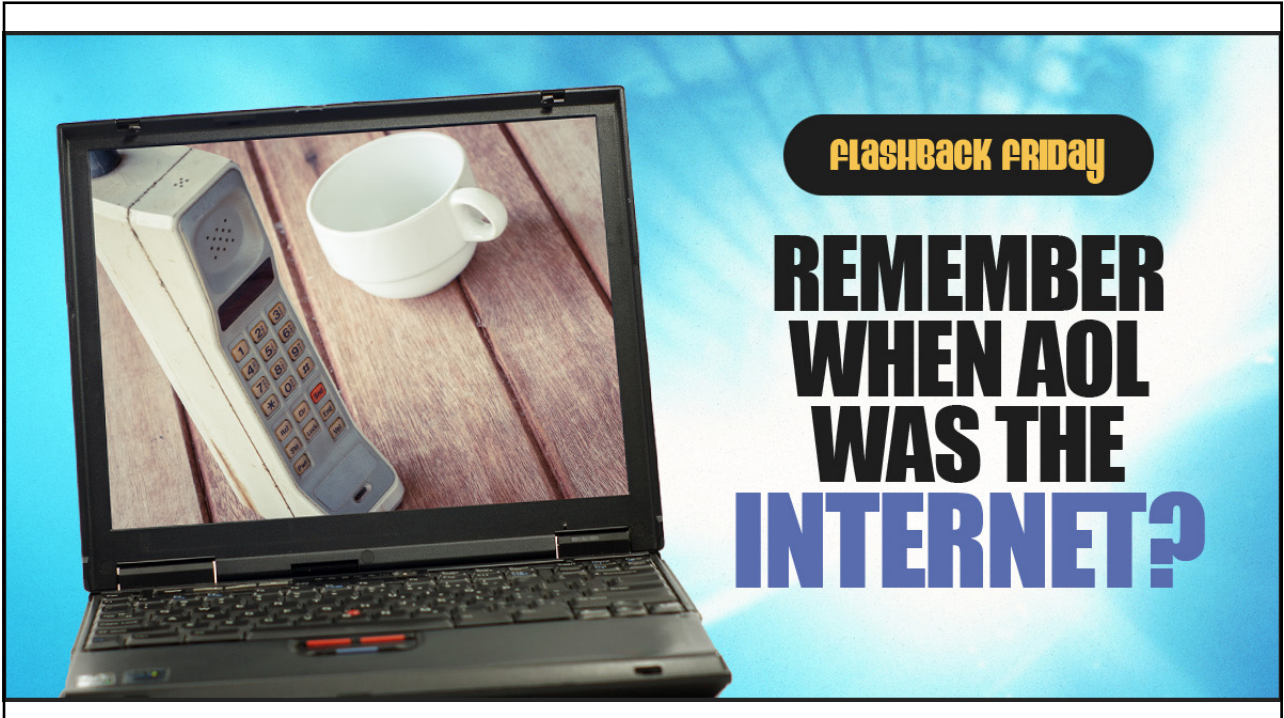




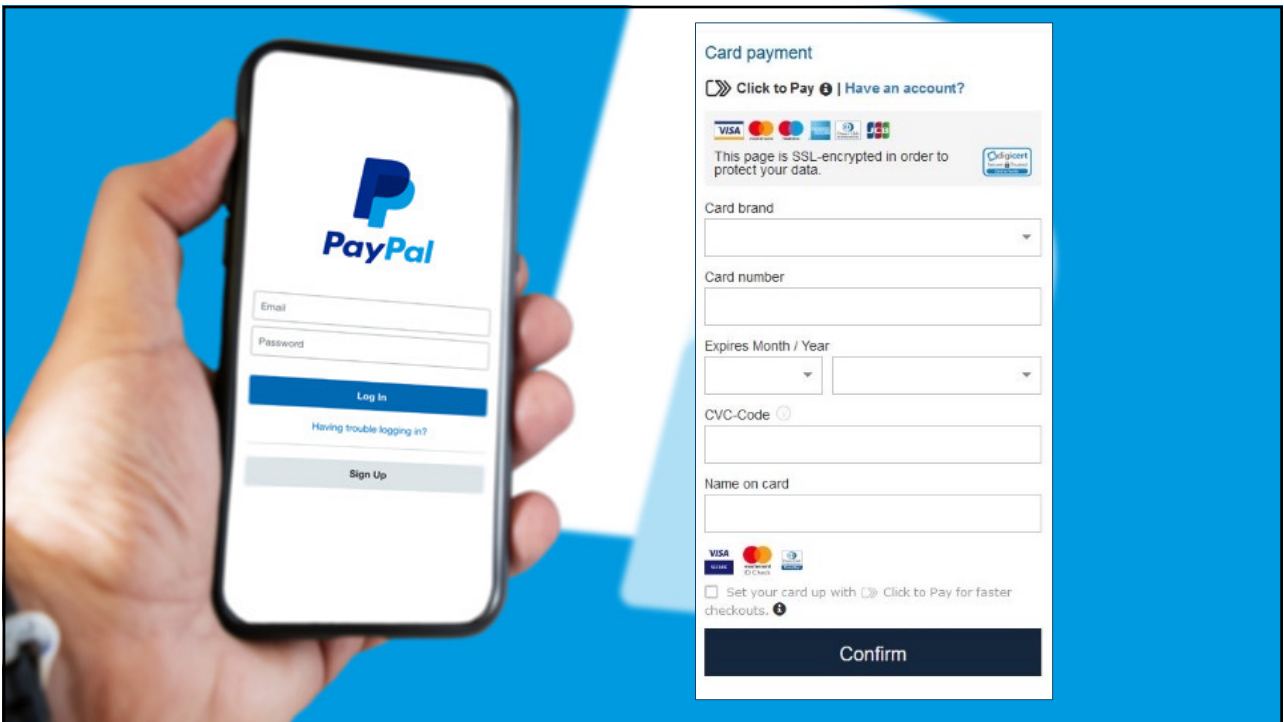
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2



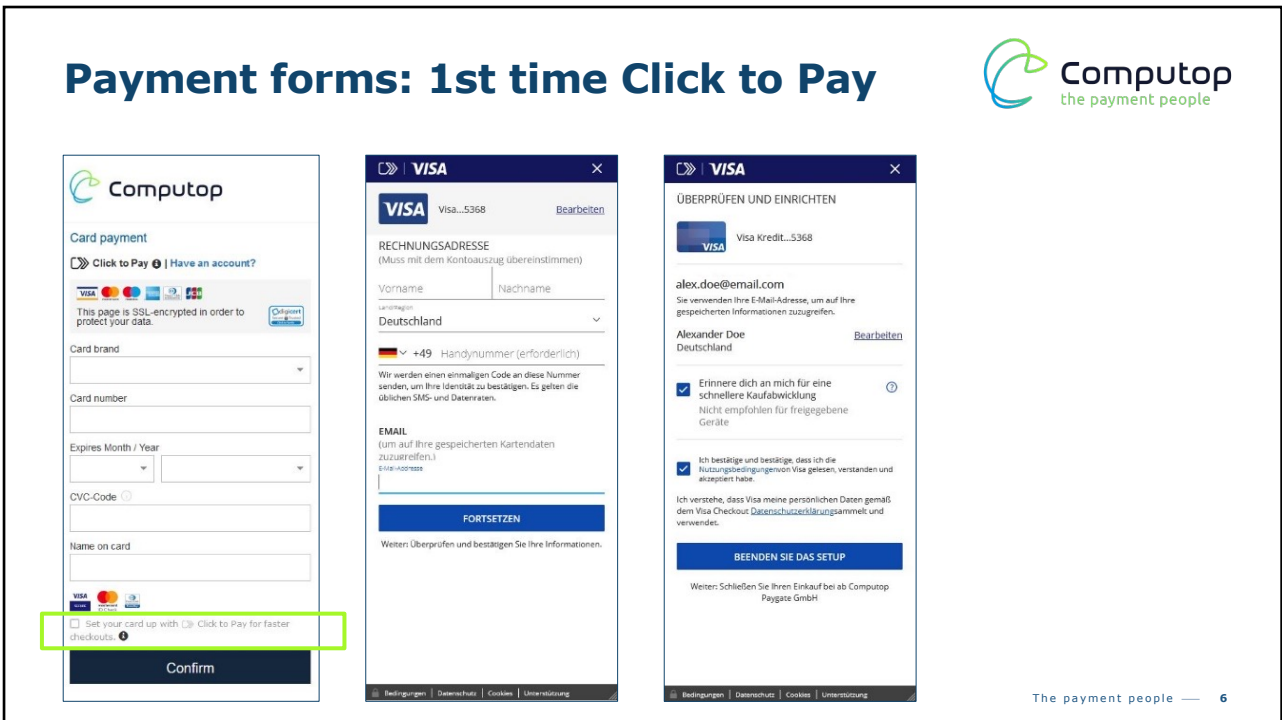
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4

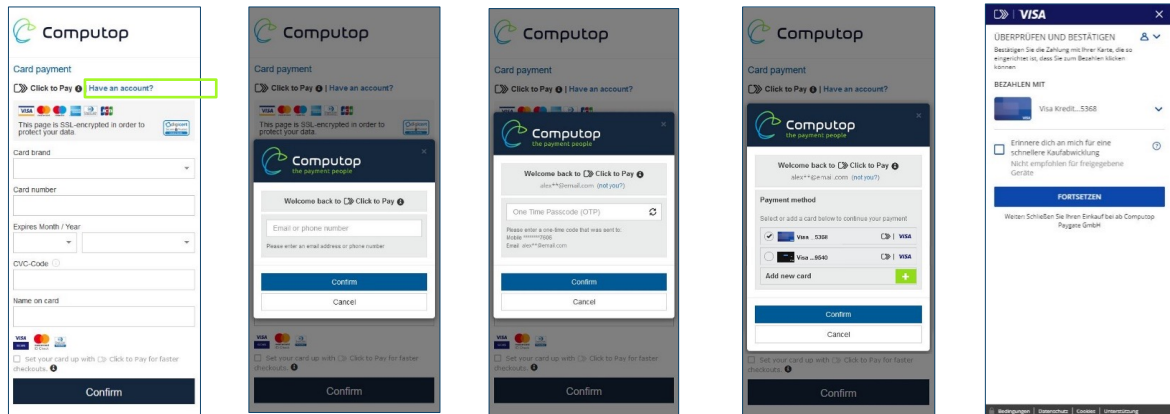


5



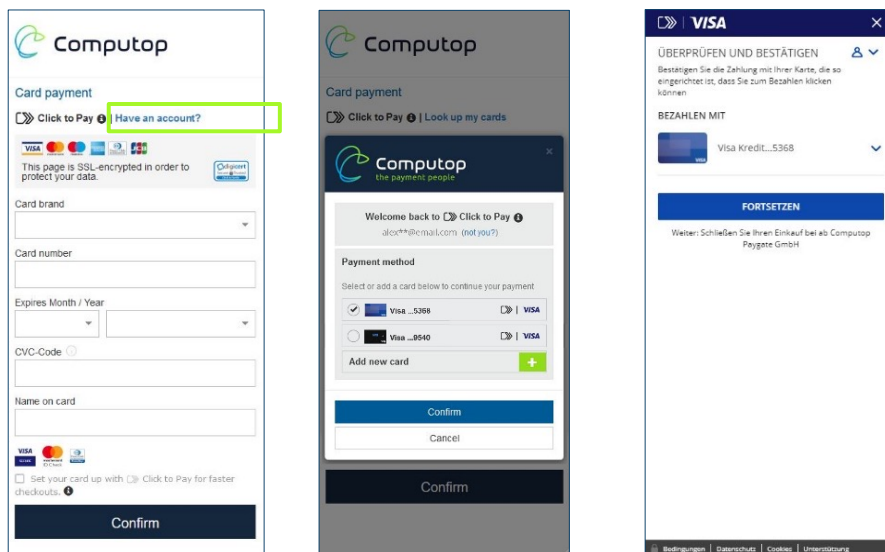
6

# Returning user, One Time Password



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# Returning User: Device Recognition



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## Status von Click to Pay

WANN GEHT ES LOS?



- ✓ Visa Click to Pay seit 2021 verfügbar
- ✓ MasterCard Click to Pay kommt 2022
- ✓ Amex, Diners in Vorbereitung
- ✓ Offen: Registrierung durch Banken?
- ✓ Offen: Integration im Handel?



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## Fazit zu Click to Pay

WANN GEHT ES LOS?



- ✓ Click to Pay: Wallet für Kartenzahlungen
- ✓ Eingabe von Kartendaten verschwindet
- ✓ Abgelaufene Karten werden erneuert
- ✓ Mehr Komfort: keine Eingabe
- ✓ Mehr Sicherheit: keine Kartendaten / PAN
- ✓ Sicherheitsmimik:  
Token + 3D Secure + 2-Faktor-Authentisrg.



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