

# Introduction

Mastercard Pay by Account is a technology which allows contactless, in-store or online payments directly from bank account using banking or third-part app. Whole solution is based on Mastercard Cloud-Based Payments. MCBP enables bank account number to be digitized and used for payments. VCP is solution which provides functionalities for digitization, user data management and payments needed for final customer to adopt Mastercard Pay by Account.

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