

Introduction

Token Requestor Service is an end-to-end solution designed to enable **Issuer Wallets** for secure and flexible **NFC payments** on both Android and iOS platforms.

Tailored for banks, fintechs, and other financial institutions, this solution empowers you to build a seamless and scalable digital payment ecosystem directly within your **Mobile Banking** or **Payment App**.

Core Components of the Solution

The Token Requestor Service is a set of components that together deliver a comprehensive and highly customizable payment experience:

Android SDK

A certified and highly configurable library for managing token lifecycle and NFC transactions. Fully compliant with [EMVCo standards](#), the SDK supports integration into existing applications and ensures secure and smooth payment flows.

iOS SDK

Enabling in-app token-based payments based on Apple's **HCE Transactions for Apps**. The solution allows you to create a **standalone wallet on iOS**, fully independent from Apple Pay.

Huawei Wearables SDK

A dedicated SDK enabling tokenized **NFC payments on Huawei smartwatches**, compatible with both Android and iOS smartphone.

Server Component

A backend system integrated with **Mastercard's MDES**, **Visa's VTS**, and a range of proprietary **Verestro services**, managing card digitization, provisioning, and lifecycle events.

Key Capabilities

Full control over card, user, and token lifecycles

Manage how cards are issued, provisioned, and revoked within your own ecosystem.

Support for Huawei smartwatches

Tokenized payments can be enabled on [Huawei wearable devices](#) for both Android and iOS. Notably, **payments via Huawei smartwatches are also available when paired with iPhones, even outside the EEA.**

Certified and secure

Built in compliance with global standards, including **EMVCo certification**, ensuring maximum security and interoperability.

Customizable user experience

As an Issuer Wallet solution, you retain full flexibility over the UX, allowing seamless integration of additional products and services into your app.

Easy Integration and Deployment

Whether you're looking to add tokenized payments to an existing mobile application or launch a brand-new digital wallet, integration is simple.

We provide:

- A complete SDK package (Android and iOS)
- Backend server components
- Technical integration support
- Optionally, fully developed white-label applications

Ready to Get Started?

Launching tokenized NFC payments has never been easier. Simply:

1. **Open a project with MDES or VTS**
2. **Integrate our SDKs**
3. **Expand the services you offer to your customers**

We provide full documentation, fast onboarding, and professional support throughout the process.

? [Explore documentation](#)

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