How tokenization and FIDO works for wearables

How tokenization works

1. Tokenization

2. I have a card: 1111 1111 1111 1234

3. Use this token: 1222 **** **** 5678

4. Wearable is assigned generated token

5. Could this PAN 1111 1111 1111 1234 make the payment? Is there funds?

6. Yes

7. Is this valid?

8. Yes

9. Payment approved

10. You made this purchase with: 1111 1111 1111 1234

11. Payment €20

12. Merchant acquirer

13. Remote token service server

14. Issuer

15. Enter credit card information onto app

16. Pay with wearable token: 1222 **** **** 5678
How FIDO works: User journey

FIDO Registration

1. Registration
2. User approval & key generator
3. From FIDO point of view, the user approval is done by tapping the wristband to the mobile phone, thus the key will be created.
4. Registration complete

Registration portal of a FIDO enabled website (e.g. Bank website using a FIDO server).

This your personal wristband.

Ready to use!

FIDO Authentication

1. Login
2. User approval & key selection
3. From FIDO point of view, the user approval is done by tapping the wristband to the mobile phone, in order to authenticate via using the selected key.
4. Login complete

Login portal of a FIDO enabled website (e.g. Bank website using a FIDO server).

This your personal wristband.

Login to FIDO enabled website complete.