consult hyperion
consulting by fime

Fime Academy

Payments

Mobile Payments and Tokenization Masterclass

Harness the power of payments through mobile and tokenization applications



Mobile payments and tokenization are reshaping the payments landscape, creating new opportunities for businesses and consumers.

This masterclass explores the key market drivers, enabling technologies and business models, including SE, HCE, TSP and digital wallet approaches, with practical guidance on choosing the right go-to-market strategy for contactless and in-app payments.

Objectives

- Explore the history and evolution of mobile payments
- Understand the key market drivers shaping mobile payments and tokenization
- Explain core technologies, including Secure element, HCE and tokenization services
- Compare major deployment models and wallet ecosystems, including international scheme TSPs and OEM wallets
- Map technologies to contactless and in-app use cases
- Evaluate available options and define a go-to-market and implementation strategy

Key topics

- The basics of mobile payments
- Journey from physical card to mobile application and payment flow
- Mobile payments in hardware based and host card emulations
- Digital enablement services
- Mobile wallets by original equipment manufacturers
- Mobile payment solution strategy & evolutions

Audience

Business leaders, decision makers, project managers, system developers, test analysts.

Price

Visit our website for more information about our training offer. For any specific requests, please contact us.

Duration	Location	Language
2 days (onsite) or 4 online sessions (~2.5 hours each)	Customer premises Online delivery Available worldwide	English Local language options may be available

Masterclass program

On site 2 days

Day 1

Introduction

M1. **Mobile payments basics**

- Understand the mobile payment concept, its key components, and the mobile customer journey

M2. **From card to mobile**

- Explore digitization and tokenization, how they work, and their benefits

M3. **User and issuer journey**

- Explore provisioning, ID&V, payment, and card lifecycle management from user and issuer perspectives

M4. **Hardware-based mobile payments**

- Discover implementation options, go-to-market strategies, limitations, and key challenges

M5. **HCE mobile payments (Host Card Emulation)**

- Understand HCE and cloud-based payments, the ecosystem impact, and the challenges they bring

M6. **HCE implementation**

- Dive into the specifications, platforms, and complexities of software-based payment solutions

M7. **Digital Enablement Platforms (DEP)**

- Discover how Digital Enablement supports mobile payment implementation and rollout

Day 2

Recap of day 1

M8. **Digital enablement service onboarding**

- Navigate the onboarding process for issuers and Wallet Service Providers

M9. **OEM Pays**

- Explore mobile payment wallets from leading technology companies, including Apple, Samsung, and Google

M10. **Defining successful mobile payment strategy**

- Identify the key considerations for choosing the most appropriate implementation

M11. **Mobile payment evolutions**

- Discover how mobile technologies are transforming payment experiences and acceptance

Online 4 sessions

Session 1 | 2.5 hours

Introduction
M1. **Mobile payments basics**
M2. **From card to mobile**
M3. **User and issuer journey**
M4. **Hardware-based mobile payments**

Session 2 | 2.5 hours

M5. **HCE mobile payments**
M6. **HCE implementation**
M7. **Digital enablement platforms (DEP)**

Session 3 | 2.5 hours

M8. **Digital enablement service onboarding**
M9. **OEM Pays**
M10. **Mobile payment strategy**

Session 4 | 2.5 hours

M11. **Mobile payment evolutions**

Contact

fimeacademy@fime.com

Americas
fimeinsidesalesnalac@fime.com

APAC
fimeinsidesalesap@fime.com

China
fimeinsidesaleschina@fime.com

EMEA
fimeinsidesalesemea@fime.com

India
fimeinsidesalessa@fime.com

Japan
fimeinsidesalesjapan@fime.com

Korea
fimeinsidesaleskorea@fime.com

Making innovation possible.
Making the world work.

Consulting | Test Solutions | Testing Services

F-TRAIN-MOBILETOKENIZATION
Mobile Payments and Tokenization Masterclass

© Fime 2026