



Mastercard Tap on Phone Acquirer Case Study



First Tech Bank in Europe

Engagement & Analysis Timing: May 2025

EUROPE



As merchants look for innovative acceptance solutions, Viva.com is increasing contactless acceptance through mobile devices



Context and Challenge

Viva.com is Europe's first tech bank for businesses, powering payments on **over 1,215 devices**—including mobiles, tablets, unattended terminals, and desktops—**across 24 countries**. The company offers a complete suite of payment and banking services, from fully advanced payments integrated with fiscalisation, to card issuing and interest-free lending.

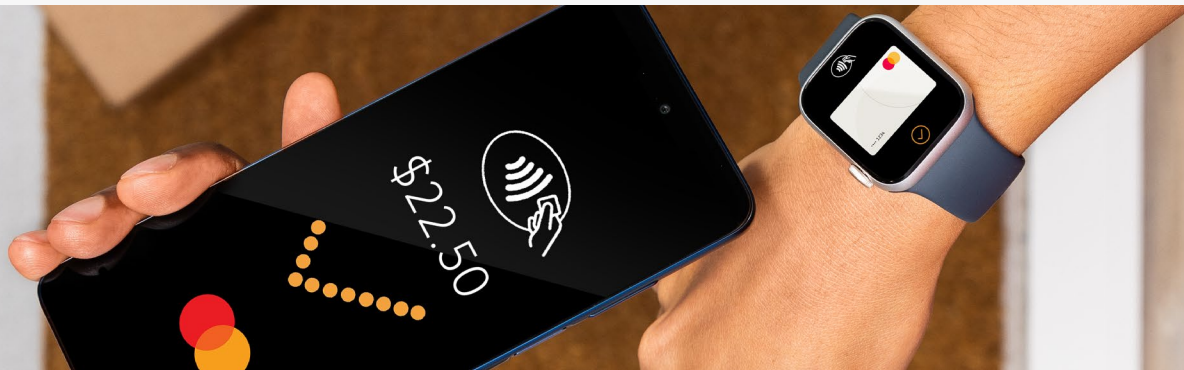
- Their mission is to simplify payment acceptance, helping businesses increase revenue and optimise the customer checkout journey.
- Mindful of the need to develop innovative payment solutions for their customers, in 2021, Viva.com partnered with Mastercard to provide "Tap on Phone" to businesses – offering "invisible" payments, anywhere and at any time.



Approach and Partnership

Mastercard has supported Viva.com to launch their Tap on Phone solution to merchants across Europe in multiple stages:

- **Pilot implementation:** Completed L3 M-TIP testing for the Viva.com solution and confirmed all necessary security evaluations
- **Post-pilot:** Identified target verticals and merchant use cases to deploy Tap on Phone
- **Marketing initiatives:** D&S support to develop and run large-scale marketing campaigns in Portugal and Luxembourg



The Viva.com Terminal app enables merchants to turn any device into a card terminal

How it works – Tap on Phone on the Viva.com Terminal app

- Businesses can consolidate various payment activities through Tap on Phone, by utilising features such as:
 - ✓ Lower acceptance fees of up to 0% by using their viva.com Mastercard debit card
 - ✓ Real-Time Settlement; money available to the merchant in up to 60 minutes even during weekends and holidays
 - ✓ Offline transactions (Store and Forward) capabilities
 - ✓ Digital Receipts via email or text message
- The solution is available in all 24 markets* where Viva.com operates

About Tap on Phone

- Tap on Phone, enabled by Mastercard, is modernising acceptance by supporting small and medium sized merchants, as well as micro enterprises to create seamless payment experiences for their customers in a fast-moving digital age.
- The low-maintenance nature of the solution also offers SMEs an easy integration, scale, and speed to market, helping them grow their business

For more information visit www.mastercard.com/taponphone

*Available markets for Android devices: France, Saint-Martin, Germany, Italy, Spain, Portugal, Austria, Belgium, Bulgaria, Cyprus, Czechia, Denmark, Finland, Greece, Ireland, Luxembourg, Malta, Netherlands, Poland, Romania, Croatia, Hungary, Sweden, UK.

3 Available markets for iOS devices: UK, France, Netherlands, Italy, Germany, Austria, Czech Republic, Ireland, Sweden, Romania, Poland, Portugal, Hungary, Finland, Bulgaria

"At Viva.com, we have been leading the payment technology revolution since our inception. We are grateful for Mastercard's continued support in our quest for innovation. Our Terminal app, an end-to-end softPOS solution, was the first of its kind and was launched in 2018, disrupting the fintech space. Since then, we have rapidly developed and are now pioneering the Tap on Any Device technology as part of our omnichannel proposition, providing unparalleled flexibility to merchants. This empowers them to process any payment flow, present or future, on any corporate device they use to run their business, including cash registers, ERP systems, ordering systems, POS, e-commerce, marketplace solutions, and restaurant management software. We are committed to continuing our innovative journey and amplifying our partnerships with trusted and valuable allies, such as Mastercard."

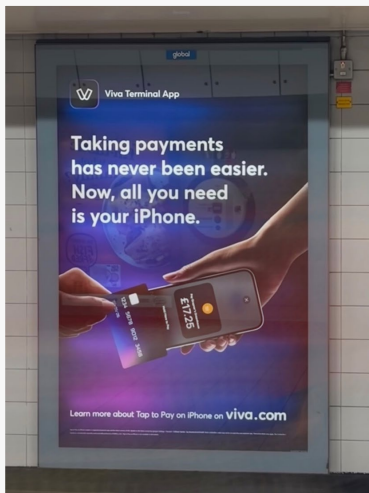
Harry Xenophontos
Chief Partnerships Officer



 **viva.com**
First Tech Bank in Europe



To drive awareness of the Tap on Phone solution, Viva.com has run campaigns across Europe – incl. UK and Portugal



Increasing acceptance on the UK tube

After Tap to Pay on iPhone was launched in the UK, Viva.com ran various campaigns to promote the solution, including on the London Underground system.

Driving Contactless in Portugal

A Viva.com initiative in Évora, with the support of Mastercard, aimed at educating and raising awareness among merchants, as well as encouraging the local population, students and tourists to use contactless payments.



Viva.com has grown its Tap on Phone volumes and locations in Europe



Results

- Viva.com has amplified their acceptance footprint, **and expanded to enable Tap on Phone in all their 24 operating markets in Europe** for Android devices
- Following the launch of Tap to Pay on iPhone, **the Viva.com Terminal app is now available on iOS** devices in 15 markets across Europe², including UK, France, and Netherland, leading to a surge in transactions within those markets

More than
2.5M+

Transactions recorded in one month with Viva.com Tap on Phone devices since launch¹

120%

Increase in active Tap on Phone locations YoY at peak where Viva.com is the acquirer¹

€26

Average transaction size of merchants using the Viva.com Tap on Phone solution¹

1. Mastercard Tap on Phone Tableau Dashboard, data pulled at end of Q4 24

2. Available iOS markets: UK, France, Netherlands, Italy, Germany, Austria, Czech Republic, Ireland, Sweden, Romania, Poland, Portugal, Hungary, Finland, and Bulgaria



Next Steps

For more information, please contact your account representative.

Learn more about Tap on Phone here: [Tap on Phone \(EUR\)](#)

Europe

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Product Management

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Global

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Product Management



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