



IDEMIA PayCheck October: Blending the physical card and the smartphone

Insights into recent developments in the payment eco-systems, and examples how card issuers can leverage these trends

PAYMENT

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PAYCHECK

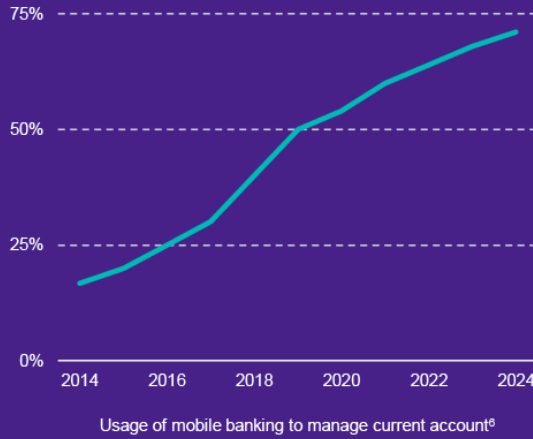
**NEW
CUSTOMER
JOURNEYS**

We are currently witnessing how the smartphone and the physical payment card blend into an integrated consumer journey. An illustrative case is the Apple Card and the Wallet app¹. The user applies for the card via the app¹. Once approved, the user can then enjoy very user friendly notifications (for example showing where card transactions were done on a map¹), the card balance is presented in an intuitive way² and can be paid from a web interface³, reporting suspicious transactions¹ or (temporarily) locking and unlocking the card can be done with a few taps in the app⁴.

BLENDING THE PHYSICAL CARD AND THE SMARTPHONE

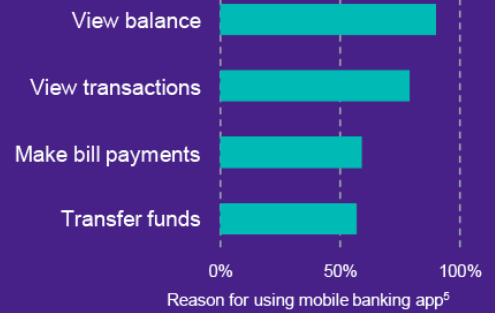
16%

Annual growth rate in **mobile banking** users 2014 - 2024⁶



79%

4 customers out of 5 use their **mobile banking app** to view **card transactions**⁵



Sources: ¹ <https://www.apple.com/apple-card/features/>, ² <https://support.apple.com/en-us/HT209226> ³ <https://support.apple.com/fr-fr/guide/apple-card-web-servicing/dev5e41667f/web> ⁴ <https://support.apple.com/en-us/HT209434>, ⁵ US customers, Statista, ⁶ UK customer, CACI



IDEMIA

Enables banks to create a seamless and convenient consumer journey, blending the trusted and ubiquitous physical card with the interactivity of the smartphone

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IDEMIA CARD CONNECT

The card is activated by just opening the mobile banking app and tapping the card to the smartphone



SMART PIN

The card's 4-digit PIN sent to the consumer's smartphone via SMS or within the mobile banking app