



# IDEMIA Secure Transactions and NAPAS Enable Digital Payments in Vietnam, Enhancing Convenience and Security

IDEMIA Secure Transactions (IST), the global leader in payment and connectivity services, is excited to announce a strategic partnership with the National Payment Corporation of Vietnam (NAPAS) to enlarge the nation's digital payment usage. This collaboration will enable NAPAS to leverage IST's advanced tokenization and digital card solutions, benefiting banks and end-users across Vietnam.

# PAYMENT

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IDEMIA Secure Transactions (IST) today announces a strategic partnership with the National Payment Corporation of Vietnam (NAPAS) to enrich and boost the digital payment landscape in Vietnam. With its newly acquired digital capabilities, NAPAS will be able to meet the rising demand of the Vietnamese population for contactless and digital payments. The Vietnamese domestic scheme will integrate IST's Token Platform into its extensive network reaching over 40 banks, empowering the Vietnamese payment community with a more streamlined and user-friendly payment experience.

This collaboration is particularly impactful for Vietnam's young and tech-savvy population, with a large portion under 35 years old and possessing multiple smartphones. As more consumers in this demographic pivot towards digital services, there is a critical need for modern, secure, and convenient payment options that align with their expectations across the Asia Pacific Region.

The IST Token Platform empowers payment networks to seamlessly transition their affiliated issuers to digital payment solutions. It securely replaces sensitive card information with a unique identifier, or token, that can be used for transactions without exposing actual card details. This agnostic Token Platform caters to a wide range of use cases, including mobile NFC payments, in-app purchases, remote and peer-to-peer transactions. IST's solution can be easily integrated through a set of APIs, facilitating communication with various stakeholders in the digital payment ecosystem: token requestors (merchants using card-on-file methods), global xPay wallets, and participating issuers.

Through this partnership, NAPAS will be able to offer in-store payments via smartphone, using the bank's mobile wallet for Android smartphones and Apple Pay for iOS devices. Furthermore, the Vietnamese community will have the possibility to make e-commerce purchases using in-app payments. This new modern way to pay eliminates the need for QR codes or cash, boosting contactless payments and making the experience more convenient and secure for end-users.

*This week marks another great achievement in our partnership with IDEMIA Secure Transactions, which began by enabling seamless tap-to-pay experiences through bank applications powered by HCE wallet solutions. We are excited about the journey ahead as we continue to expand global wallet access and introduce other innovations together, shaping the future of digital payments across the region.*

Nguyen Thanh Tung, Head of Payment Technology Department at NAPAS

*We are excited that this collaboration will complement everyday transactions for the Vietnamese society, fostering wider adoption of digital payments. With QR code payments being commonplace in Vietnam for years now, the community views mobile contactless payments as an innovative evolution paving the way for a more cashless economy. Most importantly, our partnership with NAPAS marks a significant milestone in our commitment to supporting the government's vision of realizing its non-cash payment goals in 2025.*

Isaac Lee, Regional Vice President and Head of Digital for Asia Pacific at IDEMIA Secure Transactions

**About IDEMIA Group** - IDEMIA Group unlocks simpler and safer ways to pay, connect, access, identify, travel and protect public places. With its long-standing expertise in biometrics and cryptography, IDEMIA develops technologies of excellence with an impactful, ethical, and socially responsible approach. Every day, IDEMIA secures billions of interactions in the physical and digital worlds.

IDEMIA Group brings together three market-leading businesses that enable mission-critical solutions:

- **IDEMIA Secure Transactions** is the leading technology provider who unlocks safer and easier ways to pay and connect.
- **IDEMIA Public Security** is a leading global provider of biometric solutions that unlock convenient and secure travel, access, and protection.
- **IDEMIA Smart Identity** leverages the power of cryptographic and biometric technologies to unlock a single trusted identity for all.

With a global team of nearly 15,000 employees, IDEMIA Group is trusted by over 600 governmental organizations and more than 2,400 enterprises in over 180 countries. For more information, visit [www.idemia.com](http://www.idemia.com) and follow @IDEMIAGroup on X.



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