



Tap & Pay: Your App. One Tap. One smooth payment experience

With Tap & Pay experiences for iOS and Android, we're bringing contactless to everyone, everywhere.

PAYMENT

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A quiet revolution is underway in mobile payments. For the first time, wallet providers and issuers can break free from platform limitations and own the contactless experience—on both Android and iOS. IDEMIA Secure Transactions is unlocking this opportunity with a flexible Tap & Pay solution that puts your brand, your rules, and your customer journey front and center.

What's new? The Apple shift that changed everything

Apple's decision to open the **NFC Secure Element** mid-2024 to third-party developers with iOS 18.1 in Europe marks a major turning point for mobile payments. Previously, Tap & Pay on iPhone was exclusive to Apple Pay. With this change, **wallet providers and issuers** can now activate **contactless payments** directly within their own apps using **Host Card Emulation (HCE)**, a capability already available on Android.

Until now, only Android allowed third-party apps to enable NFC contactless payments through Host Card Emulation (HCE). This move levels the playing field, enabling **Tap & Pay on both iOS and Android**, allowing **cardholders to enjoy the same experience**—regardless of their smartphone.

In other major markets such as Australia, Brazil, Canada, Japan, New Zealand, the UK, and the US, Apple is also enabling NFC access on iOS—but instead of using **Host Card Emulation (HCE)**, as allowed in Europe, it relies on the **Secure Element (SE)**. This is a tamper-resistant chip inside the phone that stores sensitive credentials and requires a commercial agreement with Apple to access. While both methods enable contactless payments within third-party apps, the technology path and commercial conditions differ.

These parallel developments signal a global shift towards **more open and direct NFC access**, giving issuers and wallet providers more freedom, whether through HCE in Europe or SE elsewhere.

New power for your wallet and your ecosystem

Historically, issuers and wallet providers faced several limitations:

- ➔ No access to contactless on iOS unless routed through Apple Pay

- Fragmented user experiences between Android and iOS
- Reduced brand visibility and increased reliance on xPays, with intermediary fees and limited control

Apple's opening of the NFC access changes the game—bringing more freedom, flexibility, and reach to issuers and wallet providers across the ecosystem.

What you unlock

Expand Reach Across Devices

Bring your digital wallet to life on both iOS and Android—even in markets where OEM solutions are restricted. This will allow you to:

- Serve a wider user base
- Enable new use cases: public services (such as transportation apps), domestic payment networks, closed-loop systems (gift cards, meal vouchers, etc.)

Reclaim Your Brand and User Experience

Offer a seamless contactless journey—from registration to checkout—under your own brand, directly within your app.

- Full UX control and possibility to choose your wallet as the default payment option on the device
- Enhanced brand visibility at every tap

Engage More, Convert Faster

Boost app usage and payment frequency and bring up to 35% increase in engagement¹

Cut Costs, Keep Control

Gain independence from OEM wallets and retain more value.

- Less intermediaries
- More control over interchange fees and business model

Who Can Leverage It?

This shift opens the door for a wide range of players:

- Banks & Neobanks
- Wallet Providers
- Domestic & Private Networks
- Central Banks with regards to their CBDC Initiatives
- Transit Operators & Retailers
- And more...

Whether you're looking to launch a wallet, expand an existing service, or gain independence from OEM platforms—**now is the time to take control of the contactless experience.**

The IDEMIA Secure Transactions Solution: Pay in a Tap, the branded way

At IDEMIA Secure Transactions (IST), we are at the forefront of securing digital payment experiences. This new Tap & Pay capability is a **natural extension** of our **Token Platform** and **Digital Card Issuance Services**, enabling issuers and wallet providers to offer secure, convenient, and flexible payment solutions.

As a **trusted and agnostic enabler in the payment ecosystem**, IST brings unparalleled expertise in both physical and digital solutions. We support the entire payment value chain, from tokenization and provisioning to acceptance, with a strong presence in both the wallet and payment network ecosystems.

Tap & Pay is a key addition to our broad portfolio, providing another powerful **entry point for digital transformation in payments**.

Key Features of IDEMIA's Tap & Pay Solution:

- ➔ **SDK-based integration:** Simple, streamlined integration with one SDK for Android and one SDK for iOS, ensuring quick deployment for issuers, wallets, and partners.
- ➔ **EMV technology agnostic:** Certified by EMVco, Discover, Visa, Mastercard, JCB, and Wise, ensuring compliance with global payment standards.
- ➔ **Support for co-badged cards:** IST enables the tokenization and provisioning of up to two tokens for the same card in the HCE wallet, ensuring a versatile and flexible solution for your customers.
- ➔ **Trusted security:** Our solution delivers a secure and trusted Tap & Pay experience, powered by:
 - ➔ White-box cryptography for robust data protection.
 - ➔ Device binding to ensure transactions are securely tied to the device.
 - ➔ Tokenization to safeguard sensitive payment information.

With IST's Tap & Pay solution, we enable the next generation of digital payments, ensuring that you stay ahead in an increasingly competitive market. As an **innovation leader**, we're exploring an expansion of NFC capabilities on iOS through secure element (eSE) integration, paving the way for even broader and more secure contactless payment deployments and continuously pushing the boundaries of what's possible.

At IDEMIA Secure Transactions, we're proud to support European players in this evolution and bring more independence, security, and performance to the digital payment ecosystem. Our mission is to be the most exhaustive and agnostic partner, seamlessly supporting the various EMV technologies to empower interoperability.

Eric LASSOUAQUI, Digital Offering Manager, IDEMIA Secure Transactions

Let's Enable Tap & Pay, together.

Partner with IDEMIA Secure Transactions to bring NFC contactless payments into your wallet and offer **Your App. One Tap. Every Checkout.**