



# Introducing FIDO Applet for Card Based Authentication and Cryptographic Secure FIDO Server

Two new solutions designed to reduce reliance on passwords, improve security, and help banks and merchants reduce fraud.

# PAYMENT

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**IDEMIA Secure Transactions (IST) is redefining authentication with two new independent FIDO-based solutions designed to strengthen digital security while simplifying the user experience.** IST's new **FIDO applet**, transforms the EMV payment card into a secure, password-free login device, turning an everyday payment tool into a trusted key to digital services. In parallel, IST's **FIDO server** brings strong, seamless authentication to banking and e-commerce by storing public keys and managing passwordless authentication requests through secure cryptographic methods.

Both solutions are developed under FIDO Alliance standards to better protect financial accounts and transactions from phishing and hacking attempts. The goal is simple: reduce reliance on passwords while improving security, compatibility with existing systems, and user trust.

**FIDO (Fast IDentity Online)** is an internationally recognized, open authentication standard that replaces passwords with secure, phishing-resistant methods like biometrics, security keys, or PINs, without transmitting passwords online. It allows a payment card to act as a secure authenticator, allowing users to simply tap their card to log in or approve a transaction.

This approach directly addresses the rapid growth of online payment fraud. Card-not-present (CNP) fraud losses are projected to rise 40% by this year, according to Finance Magnates.

## The FIDO applet turns an EMV card into an authentication device

The FIDO applet is installed directly on the card's chip by default and is designed for strong authentication. Instead of entering a password, users verify their identity using the card itself. Typical use cases include logging into websites, recovering accounts, or approving sensitive operations. The payment card becomes a secure authenticator a customer carries in their wallet.

## The Role of the FIDO Server in Banking and e-Commerce

The FIDO server functions like a traditional authentication server but is built around passwordless, cryptographic security. Running on standard infrastructure, the server stores public keys and certificates and exposes APIs that determine whether access should be granted to a service.

The FIDO server can be shared across multiple service providers, acting as a common trust layer. The server validates all authentication messages and ensures compliance with FIDO specifications. Each service provider keeps full control of their own business logic and user experience, while relying on the server for secure and consistent authentication.

**Through this server, IST brings FIDO into banking and e-commerce use cases,** enabling its customers—including domestic networks and issuers—to offer smooth authentication experiences to their end users.

## Certified for Seamless Integration Across the FIDO Ecosystem

IST obtained **FIDO certification** for both **Solvo Fly 80 (applet)** and the **FIDO server**. This milestone confirms compliance with FIDO specifications and that IST meets the security and compatibility requirements of the Alliance.