



IDEMIA Secure Transactions Breaks Down Borders for Payment Networks and Digital Wallets Worldwide

IDEMIA Secure Transactions today introduces its new scheme interoperability solution, Roam2Pay®, designed to enable secure cross-border payments between domestic schemes, private networks and digital wallets.

PAYMENT

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IDEMIA Secure Transactions (IST), a global leader in payment, connectivity and cybersecurity, unveils a new Scheme Interoperability solution to make cross-border payments feel effortless, allowing international and local payment actors to extend acceptance beyond their borders. Inspired by telecom roaming and instant payment models, it allows users to pay abroad with their preferred payment method with the same ease and flow they get at home.

Extending local payment networks beyond borders

Domestic payment schemes and regional digital wallets are scaling rapidly, but cross-border expansion still faces challenges. Aside from partnering with an international card scheme, they struggle with fragmented infrastructure and limited acceptance outside home markets. Even with more than 70 countries now operating instant domestic payment systems, true cross-border interoperability is still an exception.

Through a secure token exchange model, the IST Scheme Interoperability solution enables a payment credential issued in one network to be recognized and processed as a local transaction in another. As a result, users “pay-like-a-local” abroad with their preferred payment method, without changing their habits or experience. This enables local payment networks and regional digital wallets to expand their acceptance footprint internationally while maintaining control over their ecosystem. This innovation offers an alternative to co-badged cards within a given ecosystem and, most importantly, removes the need to educate consumers on how to pay abroad, which has traditionally differed from domestic payment methods in many countries.

A telecom-inspired model for payments

With Roam2Pay®, IST introduces cross-border payments based on a roaming model. Just as mobile users rely on their domestic telecom provider when traveling abroad, this solution securely maps the user’s home payment credential to a local equivalent, ensuring seamless acceptance across networks, followed by cross-border interbank settlement.

This approach removes friction for consumers while simplifying cross-border acceptance for payment providers, creating a more connected and scalable ecosystem.

Strategic impact: Strengthening payment actors’ sovereignty

Beyond improving the user experience, the IST Scheme Interoperability solution responds to a growing strategic priority across regions: strengthening payment sovereignty. By enabling domestic networks and local wallets to interconnect and extend their reach internationally, IST contributes to building a more balanced and resilient global payment landscape. Instead of relying solely on international infrastructures, local players can now collaborate and scale together, creating new alternatives anchored in regional ecosystems.

This interoperability model enables choice of payment methods for both consumers and merchants, as well as access to cross-border payment to new players such as digital wallets. It opens new opportunities for innovation by creating an ecosystem where wallets, schemes and emerging digital asset providers, can operate within a unified, more sovereign, and secure framework.

From platform provider to ecosystem enabler

This Scheme Interoperability solution builds on IDEMIA Secure Transactions' extensive expertise in tokenization, with more than 500 million device tokens provisioned worldwide and connections to around 30 payment networks. With this new solution, IST expands its role from technology provider to ecosystem enabler, bringing together payment players through a secure orchestration layer and unlocking new forms of collaboration across markets.

With Scheme Interoperability, IDEMIA Secure Transactions tackles one of the biggest limitations of today's payment ecosystems: fragmented acceptance across networks. By enabling this solution, we make it possible for domestic schemes and digital wallets to extend beyond their borders while supporting more sovereign and balanced payment infrastructures.

Anastasia SERIKOVA, EVP Digital Payment Solutions at IDEMIA Secure Transactions

About IDEMIA Group - IDEMIA Group is a global technology leader with more than 12,500 employees worldwide. Its two market-leading divisions deliver mission-critical solutions that simplify and secure interactions in the physical and digital realms:

- **IDEMIA Secure Transactions (IST)** is the leading technology provider making it safer and easier to pay and connect. With unmatched expertise in cryptography and credential issuance, IST is trusted by over 2000 financial institutions, mobile operators, automotive manufacturers, and IoT providers worldwide. Every day, IST secures billions of essential transactions, ensuring the highest levels of data protection and convenience.

- **IDEMIA Public Security (IPS)** is a trusted provider of government-grade and secure biometric-based solutions for 600 government, state and federal agencies. With decades of experience in biometric technologies, IPS enables safer, frictionless and fairer ways to secure travel, access and citizen protection.

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