



# Double Platinum: Juniper Research Recognizes IST's SRC Platform and Tap to Pay by Account Solution

Two platinum awards for IST innovations reshaping eCommerce security and account to account proximity payments.

# PAYMENT

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**Juniper Research, a leading analyst firm in the mobile and digital tech sector, has awarded IDEMIA Secure Transactions (IST) two Platinum Awards, reinforcing its leadership position in digital payments innovation.**

**Building on last year's recognition for tokenization leadership, IST is now honored for two breakthrough solutions reshaping both eCommerce security and account to account proximity payments.**

## SRC Platform: A Platinum Win for eCommerce Fraud Prevention

The first Platinum Award, in the "eCommerce Fraud Prevention" category, celebrates IST's Secure Remote Commerce (SRC) Platform. Built on the EMVCo Secure Remote Commerce standard, the platform brings all Click to Pay capabilities into one integrated environment. Designed to scale across networks and ecosystems, the platform enables a consistent, interoperable "Buy Button" experience while keeping cards at the center of digital payments. It unifies the SRC system engine, merchant-ready SDK, DCF module and self-service portals into one platform, offering a full set of modular components that enables networks to integrate only the elements they require.

Security and user experience are central to the design, including passwordless authentication through FIDO passkeys, tokenization at the core, and support for contactless cards and multiple enrollment flows. Since its multi-region deployment in 2022, the platform has maintained 100% uptime and delivered more than 100 product releases, demonstrating both maturity and scalability. As an EMVCo certified entity, IST also contributes directly to the evolution of SRC specifications, including the contactless design now recognized as essential for domestic networks.

## Tap to Pay by Account: A Platinum Win for Best A2A Payment Platform

The second Platinum Award, in the "Best A2A Payment Platform" category, recognizes IST's Tap to Pay by Account solution—an innovation that reimagines proximity payments by leveraging a payment asset such as an IBAN or mobile number and turn it into an EMVCo-compatible virtual PAN that can be tokenized for NFC payments.

This allows digital wallets to offer tap-to-pay experiences directly from bank accounts, mobile money, or crypto wallets, all while operating on existing contactless POS terminals with no merchant upgrades. It gives wallet providers full

sovereignty over their payment instruments, data, and roadmap; and offers flexible routing options through domestic rails for independence or established card schemes for rapid scale. By extending tokenization beyond cards, the solution bridges payment rails and unlocks new possibilities for account-based payments.

## Driving Digital Payments Innovation

Together, these two Platinum Awards highlight IST's commitment to building secure, interoperable and future-ready payment ecosystems. From advancing payment networks' SRC initiatives to pioneering Tap to Pay by Account, IST continues to shape the next generation of digital commerce, online, in-store and across emerging wallet infrastructures.