



# Digital Payment Solutions

Digital enablement services to support payment networks to be at the forefront of the industry



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The payment and eCommerce industries have witnessed a 360-degree turnover during the last decade, in regards to channels, technology and user experience. Today's consumers are using digital wallets or pay online with just a click.

Our digital payment offers include powerful platforms that are equipped with APIs and wallet enablers for payment networks seeking to launch digital services within their respective ecosystems. IDEMIA proposes turnkey digital enablement services to support a variety of digital payment strategies, and participate in the development of new use cases for proximity, remote and P2P payments. Banks, online merchants, wallet providers and other actors in their ecosystem would be able to provide unrivaled payment experiences for the consumers within their respective card networks.

## 《《TOKEN》》 Platform



The IDEMIA Token platform enables payment networks to propose their affiliated issuers the technology they need to digitize their payment cards in their respective card networks. The IDEMIA Token platform is agnostic of the payment type and use case (proximity, in-app, remote, P2P), the form factor used (mobile or wearable devices), and the communication technology used for contactless payments (NFC, QR code).

The platform embraces all sub-processes needed to make a complete digital card ready thanks to tokenization, and to provision this token onto a device or share it with a specific token requestor. The platform comes with a set of easy-to-integrate APIs that enable interfacing with wallet providers (such as OEM Pay, Issuer Pay), with other token requestors such as merchants using card-on-file payment methods, with third-party token vaults, and onboarding participating issuers.



Tokenization



Token Provisioning



Token Processing



Profile Management



Identity Checks



Payment Preparation

## 《《SRC》》 Platform



The IDEMIA SRC platform enables payment networks to propose cardholders the option to pay using the Secure Remote Commerce one-click option. The IDEMIA SRC platform provides all the foundations for a payment network to implement its own SRC System and to orchestrate all activities between the ecosystem participants.

The platform provides the ability to create and store SRC profiles but also to manage their lifecycle. The IDEMIA SRC platform also offers a binding service to associate each consumer with an eligible card and underlying token for a specific device. The platform comes with a set of easy-to-integrate APIs which enable interfacing with the different SRC stakeholders such as Payment Service Providers (PSP), SRC Initiators (SRCI), Digital Card Facilitators (DCF) and token vaults, as well as onboarding participating issuers (SRCPI).

## Wallet Enablers

Our digital payment offers can also be combined with wallet enablers such as SDKs or gateway services for specific use cases.