Digital-First payment cards

Enriching mobile banking apps with digital payment cards and features

ith digital payment cards, issuing banks and FinTechs can enrich their mobile banking apps with new cardholder offers and reinvent the customer journey with fast and secure payments, both in-person and remotely.

Everything "now"

In an era where customers want everything on-demand, banks and FinTechs can implement a digitalfirst payment strategy to not only meet customer expectations, but to also generate new revenue streams – and ultimately redefine the future of payments.

In a digital-first user journey, a payment card is first made available in its digital version. The physical card provided afterward can even be almost entirely blank, with simply the cardholder's name printed on the card. These appropriately named "numberless cards" are leaving more space for the issuer brand promotion and are quickly gaining in popularity.

The creation of fully digital experiences presents tremendous opportunity for growth. Mobile banking solutions enable service providers to blend the best of physical and digital worlds by enabling customers to manage their cards – whatever their form factor.

Our offer

IDEMIA's digital payment card solutions support banks and FinTechs in implementing such digital-first payment strategies, enabling them to propose immediate and secure payment options, accessible directly from their mobile banking app. These solutions apply to a variety of use cases such as proximity and remote payments.

IDEMIA's digital payment card solutions offer the following features:

- Virtual card display for remote payments, via dynamic virtual card generation and validation service
- Contactless mobile payments at point-of-sale, leveraging a payment token provisioning service for issuer-branded wallets.

IDEMIA's digital payment card solutions come with a mobile SDK and wallet server to secure both virtual card display and contactless payment use cases.

Why IDEMIA?

- Global leader in payment card personalization and manufacturing, card digitization, tokenization, and provisioning for a variety of use cases such as proximity, in-app, remote and peer-to-peer payments.
- Field-proven solutions and platforms deployed worldwide for scalable digital enablement services with major financial institutions.
- Prior to card digitization, IDEMIA can also provide mobile identity verification services through document and biometric capture for a fully digital customer onboarding.

())IDEMIA

Benefits



Reinvent the consumer journey

- Display on-demand virtual cards for secure online payments
- Provide a ready-to-use card for in-store contactless payments without transaction limit
- Satisfy growing demand for contactless payments

Increase consumer acquisition and revenue

- Enrich existing mobile banking apps with new payment services
- Promote issuer brand and daily customer interactions



Ensure highest security

- Reduce fraud via tokenization and domain usage restrictions
- Protect sensitive data and authenticate customer prior to payments

Virtual cards for secure online payments

Cardholders can pay with virtual card numbers displayed on their mobile banking apps for one-time checkout, or can choose to enroll these cards for recurring payments with merchants. Once a customer is authenticated, the banking application can display full card details on-demand, or the card verification code to be used in combination with a physical "numberless card."





Checkout on merchant site

Authentication on mobile app



Display virtual card

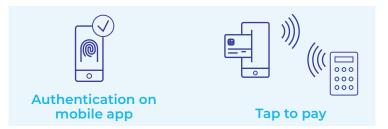




Contactless mobile payments at point-of-sale

Banks can enable their cardholders to pay in-store by tapping their phone at NFC-enabled point-of-sale (POS) terminals using their mobile banking app. By combining digital cards with consumer device cardholder verification methods, contactless payments can be performed without transaction limits.

Alternatively, contactless payments may also be done via QR code.



Key functionalities and services

- Easy-to-use set of APIs to access digital card enablement services
- Capability to generate, display and validate ondemand, context-based full virtual card numbers (PAN, expiration date, verification code), or verification code-only
- Unified connectivity to payment network tokenization services enabling contactless payments from the issuer's mobile app
- A mobile SDK and wallet server to secure generation requests and credential display on mobile and enable both virtual cards and mobile contactless payment use cases in a technologyagnostic way (NFC or QR code).



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