digitalfirst

The best of both worlds for payment cards



INTRODUCING DIGITAL FIRST IN THE PAYMENT ECOSYSTEM

Digital First is a combination of features to enable a customer journey starting with a digital payment credential and interface. By implementing a Digital First card program, banks enable consumers to create an account from their mobile app, access a digital version of their card through this app or other digital wallets, and immediately start shopping online or in-store while requesting a physical version of the card.

Enrich mobile banking with Digital First card features

- Easy account creation and card application
- Rapid access to online and in-store shopping
- Flexibility and activation of numerous card related services
- Unique payment card experience with consumers in control
- Improved security and trust

However, Digital First does not mean digital only. It is about blending digital and physical, and taking the best out of both worlds to enable fantastic customer journeys.



IDEMIA'S DIGITAL FIRST SERVICES SUITE

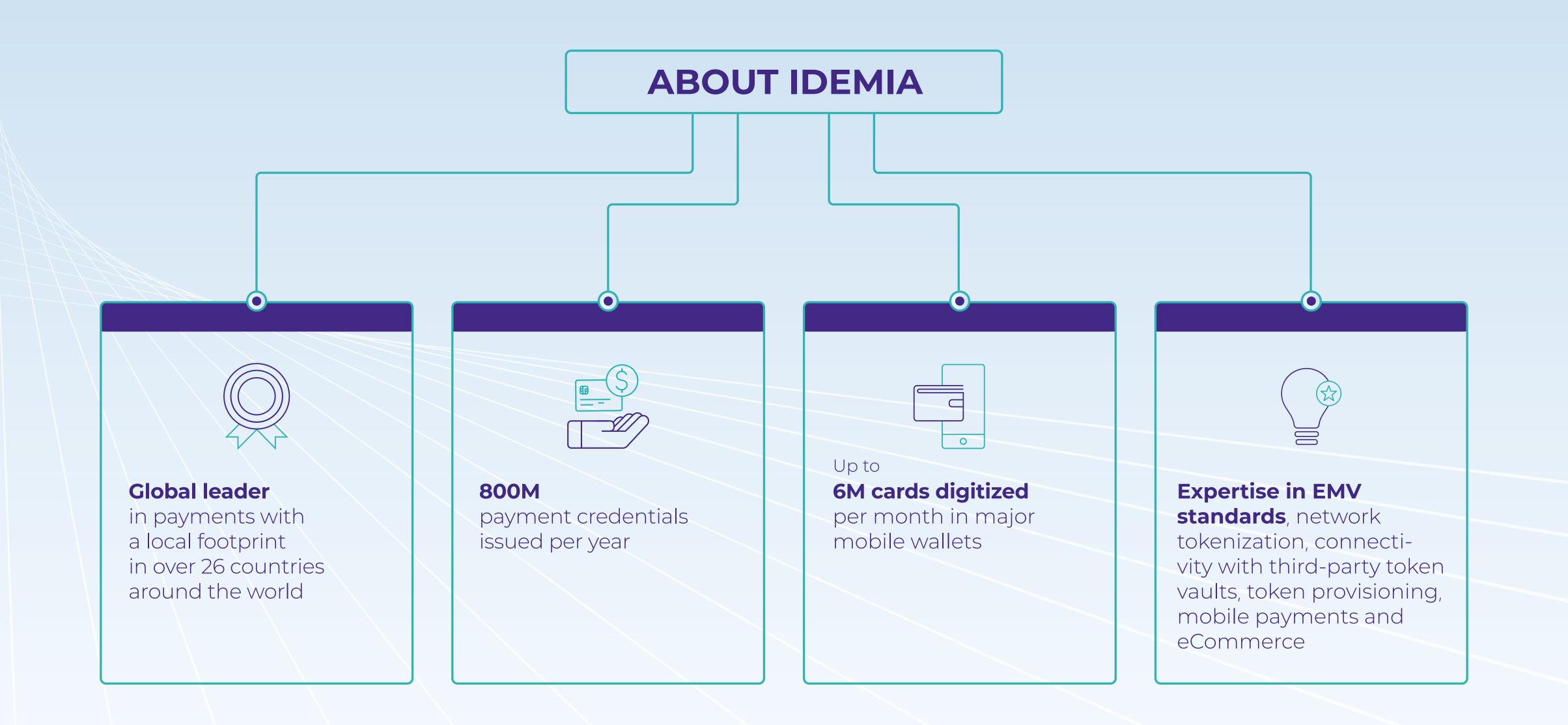
The IDEMIA Digital First
Services Suite provides card
issuers with a complete range
of card personalization and
digitization solutions to build
unique Digital First journeys.

All of IDEMIA's Digital First services rely on a set of easy-to-integrate APIs and an optional mobile SDK to be embedded into the card issuer's mobile app that reduces integration complexities and shortens the time-to-market for a variety of use cases.















ID PROOFING

Identity verification is the practice of ensuring that applicants are who they claim to be, with a certain level of assurance. IDEMIA Identity Proofing is a powerful identity verification service that provides identity document capture and authentication, face capture and verification, and performs checks against third-party databases. The result is an identity confidence level that gives card issuers the assurance they need to proceed with onboarding and gain access to their services later.



Key features

- ID document capture and verification
- Face capture with liveness detection and verification
 - Root of trust, third-party database and AML/CFT compliance checks
- Capture SDK (Native and Web) available for Android and iOS operating systems

- Streamline customer onboarding across multiple channels and reduce delays from weeks to minutes
- Improve operational efficiency
- Comply with Anti Money Laundering (AML),
 Combating the Financing of Terrorism (CFT) and
 Know Your Customer (KYC) regulations
- Reduce identity fraud



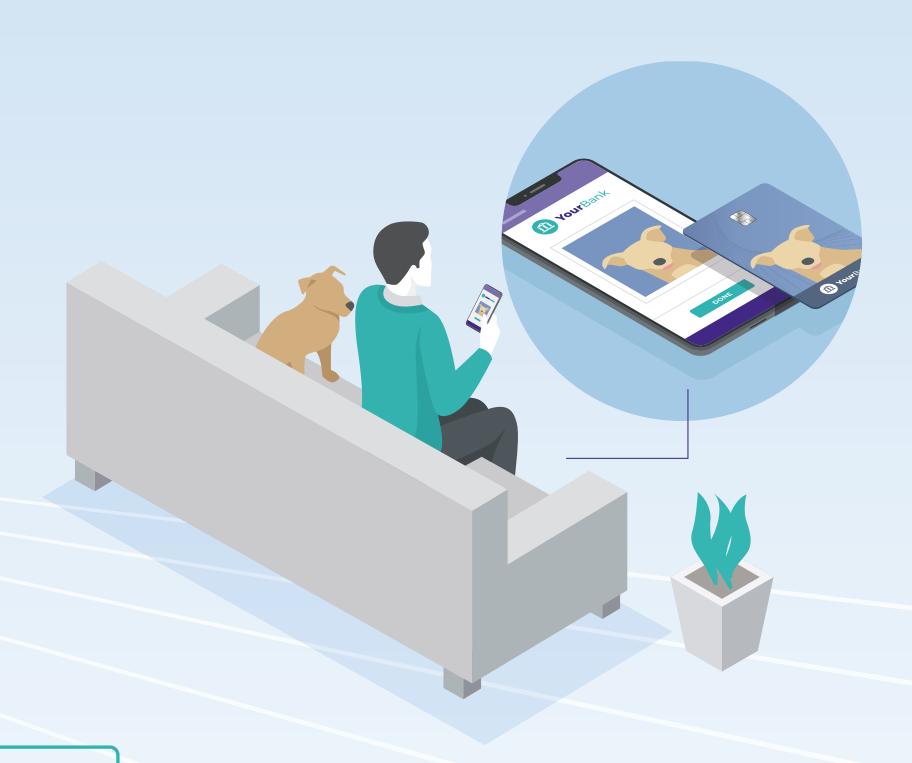






SELECT CARD DESIGN

In today's connected world, consumers instantly share their photos on social networks and expect their experience to be personalized. On the heels of these trends, the IDEMIA Card Design Selection service allows cardholders to select and upload a photo of their choice as the card artwork; which turns the payment card into a hyper-personalized accessory. The service incorporates all steps in the process, including card design software, webpage hosting, card validation module, card production, and distribution.



Key features

- Image upload interface for web browser or smartphone app
- Image management tool for image checking (before being made available for production) and storage
- Upload interface controlled to prevent illicit access

- Improve consumer experience by providing card issuers with the opportunity to offer a fully personalized experience
- Increase consumer engagement by building loyalty and trust-consumers are more willing to use cards customized with their own images
- Increase consumer acquisition with picture card solution as an integral part of tomorrow's digital bank which provides higher consumer acquisition rate



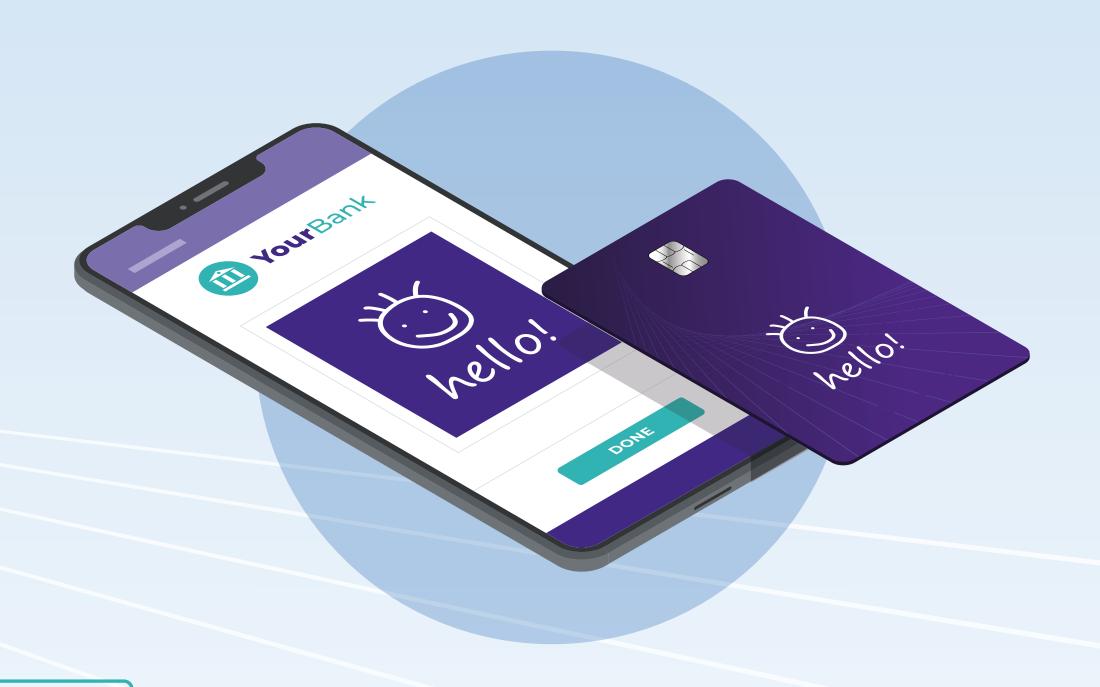






ENGRAVED SIGNATURE/DOODLE

Today's customers expect customization down to an individual level, and banking is no exception. The IDEMIA Signature and Doodle Engraving service allows cardholders to use their signature or create a doodle of their choice as the card artwork for a personalized touch.



Key features

- Image upload interface for web browser or smartphone app
- Several solutions to support signature/drawing image capture (signature panel, multi-applicative tablet, smartphone application)
- Upload interface controlled to prevent illicit access

- Transform the card into an extension of the cardholder: an accessory that projects an image of the cardholder and their values
- Give the cardholder control over what makes them and their card unique
- Create the ultimate personalization experience









DIGITAL INSERT

The financial industry is going digital. With many historical services already digitized, the world of paperless banking is here. The IDEMIA Digital Insert service allows card issuers to provide card-related marketing information, such as Terms & Conditions, in a digital format; replacing paper brochures previously sent with card mailings. This transforms the process from lengthy and paper-based to quick and digital.



Key features

- Secure web platform for issuers to manage the entire lifecycle of the marketing contents, from the first upload to update and replacement
- Support other communication channels (email, QR code, card carrier)
- All file formats accepted. The service supports storage of digital insert documents in pdf, tiff, or jpeg

- Better serve consumers by delivering information instantly at their fingertips
 - Improve processes and reduce costs by transforming the lengthy paper-based process into a quick and efficient one, and by eliminating the management of paper stock
- Strengthen digital strategy by communicating via different digital channels and optimizing content management



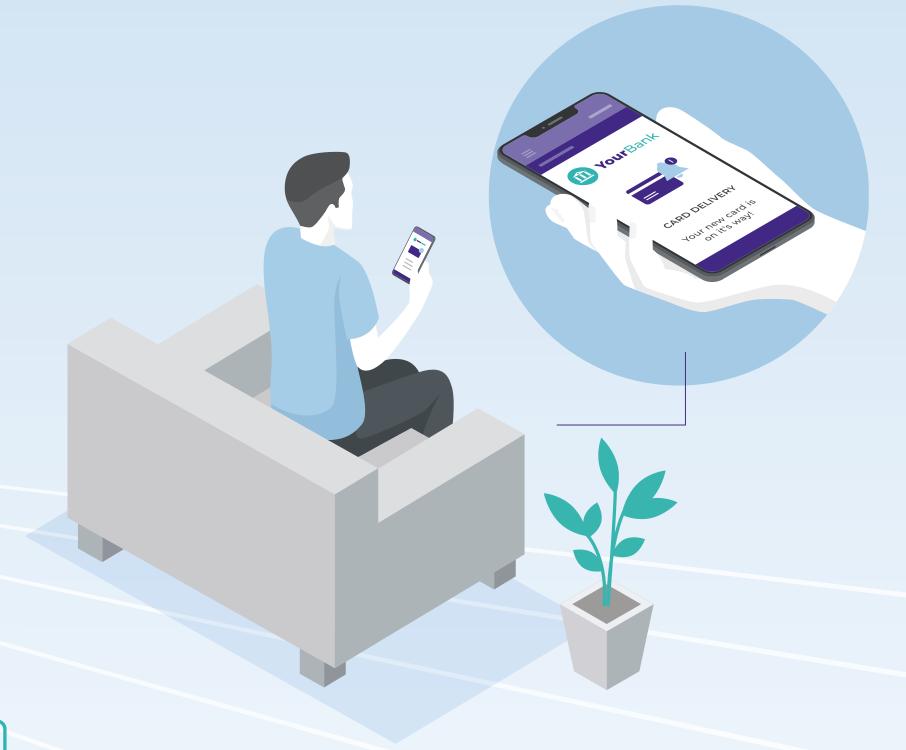






GET CARD DELIVERY ALERT

In today's digital world, consumers want everything at their fingertips! They order products and services in one click and expect to be updated with delivery times on a regular basis. The IDEMIA Delivery Alert service enables card issuers to serve consumer 'on-the-go' by providing them with real-time notifications about their card delivery status from the moment the card is ready to be shipped until the moment the card has been delivered.



Key features

- Generation of alert input file from customer card personalization file
- Alerts with fixed, variable, or calculated data, including embedded URL links

- Create an effective way of communicating with the cardholder during card issuance, i.e. your card will be renewed soon
- Cultivate trust by letting cardholders know when they will receive their cards, i.e. your card is on the way soon
- Increase security by reducing the risk that physical cards remain in mailboxes for days, i.e. we will send your card to 45 Baker Street, London, W1U
- Cost efficiency by reducing call volumes to call centers









ACTIVATE CARD

Today customers expect immediacy. Once the card is delivered, it can be activated in just a few seconds! The IDEMIA Card Activation service enables card activation by simply tapping it onto the back of a smartphone. The tapping action triggers an exchange of data between a dedicated applet in the card chip and the smartphone based on the NDEF message present in the card.



Key features

- An applet is embedded into the physical card which holds data that enables interaction between the card and smartphone
- Such data includes static information stored during card personalization or during enrollment via the smartphone
- © Certified on all IDEMIA dual interface card products

- Use the card as the only physical link between the bank and its customer by enabling a convenient intuitive, easy, and secure card activation journey
- Enable the bank to propose a unique offer by blending the trusted payment card with the interactive smartphone
- Increase customer satisfaction and card activation rates





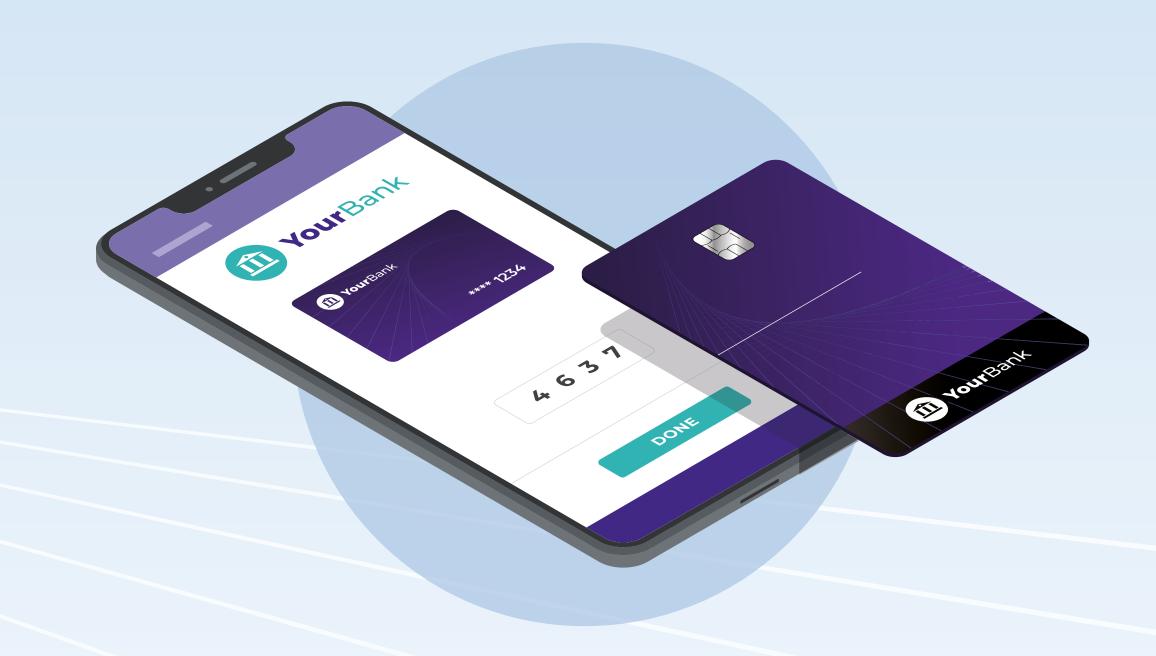




SELECT PIN

The concept of waiting has essentially become outdated. In fact, reducing waiting time is a key success factor in every industry.

The IDEMIA PIN Selection service enables the cardholder to select the physical card's 4-digit PIN code via their mobile banking app (as opposed to sending a pre-defined PIN through physical mail). IDEMIA provides a secure end-to-end process from the reception of the data to the management of credentials and secure deletion.



Key features

- Enabling issuers to securely issue and share PINs via mobile application
- Card issuers can also track the PIN status all the way to the cardholder
- Daily report gives status of all active PIN orders

- Improve card activation rates by enabling cardholders to choose and/or receive their PIN instantly
 - Reduce costs associated with printing and sending out PINs in envelopes via traditional postal services
- Align with the values of the customers of today (instantaneity, interactivity, environmentally friendly)
 - Eliminate PIN mailer production and delivery costs while increasing card usage









SECURE DISPLAY

Contactless payments have increased and this means we are using our PINs less and less, making it more likely to forget them. We may also need to access sensitive card data to make online payments while waiting for the physical card to arrive. The IDEMIA Secure Display service enables card issuers to securely display sensitive card-related data such as card PAN (Primary Account Number) or PIN code in their mobile app. The service securely transfers this sensitive information from the issuer's back-end to the issuer's mobile app and securely shares it with the cardholder on-demand.



Key features

- Follow PCI-DSS security mandates for back-end to front-end processes
- Avoid issuer's mobile app to be under PCI-DSS constraints
- Sensitive data display is fully controlled by the service and secured with white-box cryptography techniques
- Mobile SDK available for Android, Harmony, and iOS operating services

Card issuer benefits

- Improve security and trust by relying on sensitive card-related data display, putting the cardholder "in control"
 - Give immediate access to payment credentials displayed in the banking app to enable and secure online payments (e.g. after account opening and unexpected physical card events)
 - Continuous access to payment means is a fantastic way to improve customer satisfaction and increase early usage



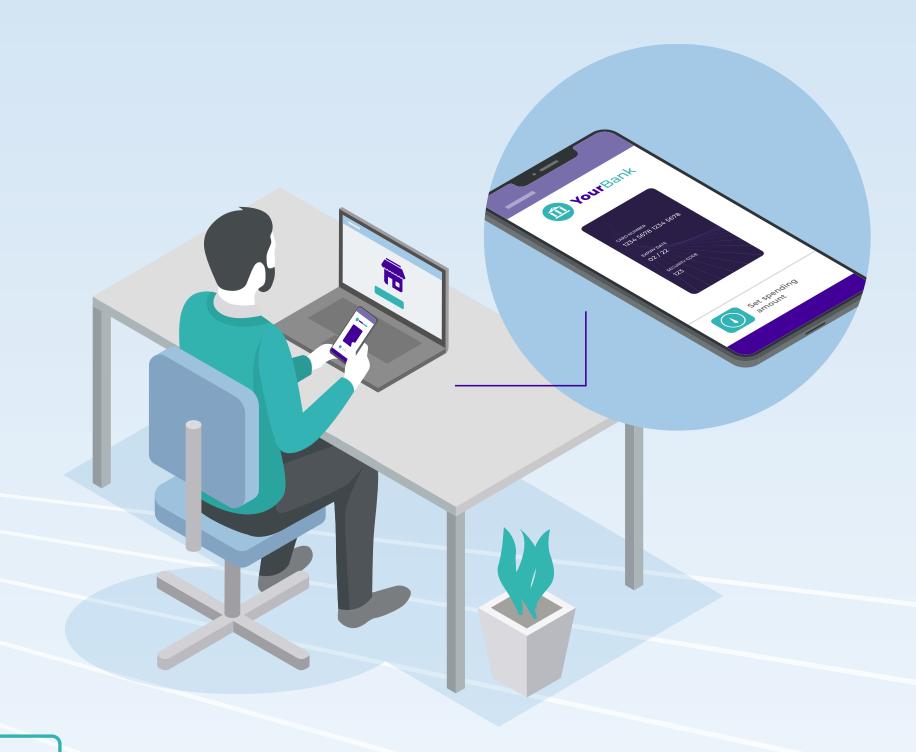






VIRTUAL CARD

One aspect of how a digital component can leverage a physical experience is the dynamic, instant, and interactive dimension that a smartphone can add to a physical payment card. The IDEMIA Virtual Card service enables the generation and verification of ready-to-use and on-demand virtual cards for secure online payments that are instantly available to the cardholder with secure access through a click in the mobile banking app.



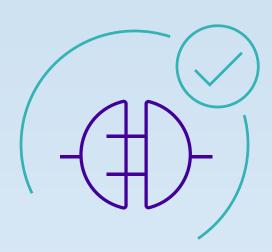
Key features

- Support of various data dynamicity and configurations such as surrogate PAN, expiration date and CVV (Card Verification Value)
 - Set up domain and usage parameters by the card issuer and/or the cardholder via a customer care interface (merchant restrictions, number of transactions, validity duration, amount limit, etc.)
- Virtual cards lifecycle management

- Reinvent the consumer journey in a secure way while enabling new Consumer, B2B, Corporate or Buy Now Pay Later services
- Diversify the top-of-the-wallet card strategy
- Offer cardholder flexible and immediate payment means with more security, transparency, and control
- Increase customer satisfaction and boost customer acquisition and retention









ISSUER TO TSP GATEWAY

For card issuers to leverage digital services exposed by the payment networks and rely on their tokenization service, integrating with the associated Tokenization Service Providers (TSP) is key.

Then card issuers need to integrate with the exposed TSP interfaces, and this can become complex when the banks issue cards from different networks.



Key features

- Support connectivity with all major international and domestic payment networks TSPs through a single integration. The TSP service acts as an abstract layer between the card issuers and the networks' TSP
- Support of co-badge cards via connectivity to respective networks TSPs
- Support card and token lifecycle management
- Provide campaign management capacity

- Simplify and speed up tokenization usage for a variety of proximity and remote payments use cases
 - Increase card usage and improve customer satisfaction supporting OEM Pays, Issuer Pay and any other eCommerce use cases relying on network tokenization
- A unique set up and maintenance interface with payment networks TSPs to remove the burden and cost of maintaining solution certification and compliance









TAP & PAY

Card issuers can enable their cardholders to pay in-store by tapping their phone at NFC-enabled point-of-sale (POS) terminals using their branded mobile banking app, thereby reinforcing the brand of the card issuer and putting the mobile banking app even more front and center of the cardholder's everyday life. The IDEMIA Tap & Pay service enables the digitization of payment cards within the issuer's mobile app for secure contactless payments.



Key features

- Support of multiple payment technologies (C2, C3, C5, C6 and WISE kernels)
- Connectivity with major networks' TSPs
- Support of co-badged cards enrollment and lifecycle management
- Based on Host Card Emulation secured with white-box cryptography techniques
- Available for Android and Harmony operating systems

- Mobile wallet powered and branded by the issuer leveraged as a tool to strengthen the perception of the issuers' brand
- Freedom to innovate as the issuer is in control of the roadmap to add new functionalities
- Card details (token) are not exposed as they are securely stored in the mobile app









PUSH PROVISIONING

Today, cardholders can manually add their payment card to a digital wallet, such as Apple Pay, Google Pay, Samsung Pay, Click to Pay or into a merchant website. However, the manual process of keying data can add friction, resulting in fewer cards added to those locations.

Push provisioning of the card allows cardholders to 'push' the card (token) to a digital wallet or to any supported merchant with a simple click in the mobile banking app. The IDEMIA Push Provisioning service enables card issuers to implement the push provisioning of cards from their mobile app. IDEMIA acts as an enabler to trigger card enrollment into wallets or merchants from the issuer's mobile app.



Key features

- Single integration by the issuer to 'push' cards into all participating Token Requestors (OEM wallets, Click to Pay, online merchants) and for different payment networks
- Ensure card data bundle preparation and provide list of all participating Token Requestor to be displayed on the issuer's mobile app
- Mobile SDK available for Android and iOS operating systems

- Remove friction from the process of adding a card to the mobile wallet helping to pre-empt threats from other digital payment options
- Ensure cards to be at the top of the mobile wallet position
 - Holistic customer journey within the mobile banking application while offering services corresponding to expectations of 'immediacy'
- Limit integration and maintenance effort from the card issuer's development team









TOKEN CONTROL

Card issuers rely on networks' digital services (TSP) to digitize cards for various use cases and channels. By doing so, tokens proliferate and are provisioned or shared to a variety of Token Requestors. The IDEMIA Token Control service provides cardholders with a convenient and exhaustive overview of all tokens associated with a card (funding PAN) saved into any merchant or enrolled into a wallet, and includes the capability to initiate a token lifecycle event (e.g., suspend the token) from the issuer's mobile app.



Key features

- Service to retrieve and display the list of tokens for a given card with information such as TR (Token Requestor) name and logo, device, merchant, status of the token
- Issuers and cardholders can change the status of a token (suspend, result, delete)
- Mobile SDK available for Android and iOS operating systems

- Offer a digital self-service solution which directs more traffic towards the issuer's mobile app, and reduces back-end operating costs
- Reinvent the consumer journey in a secure way
- Consumer can easily keep track of and manage all their cards saved into any merchants or enrolled into wallets directly from a unified interface
- Increase customer satisfaction and drive engagement



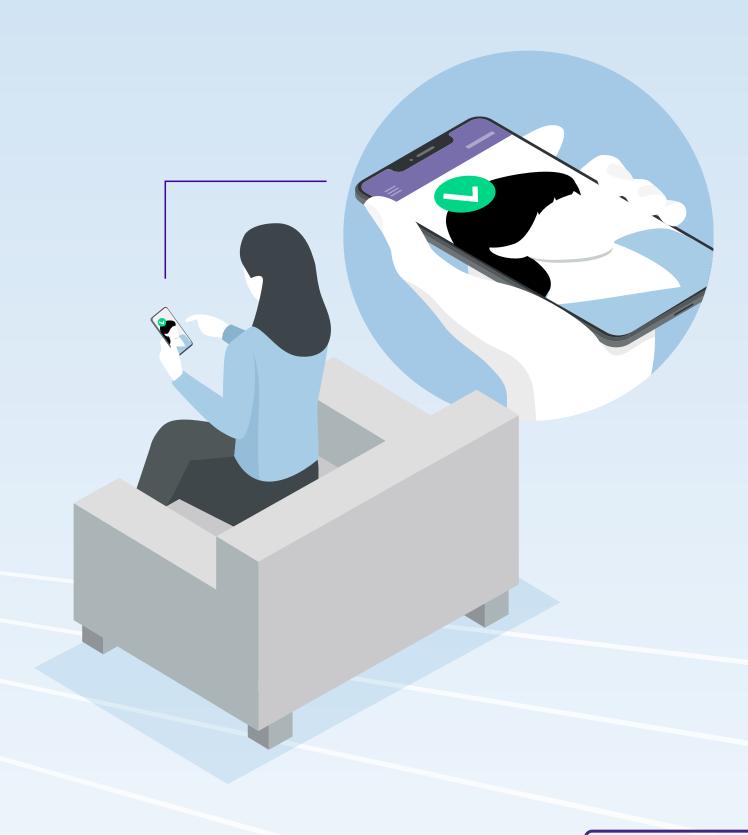






MOBILE AUTHENTICATOR

The New Payment Services Directive (PSD2) requires card issuers to implement a strong authentication process to make online transactions even more secure by ensuring card payments are always safely conducted by the cardholder at checkout. The IDEMIA Mobile Authenticator service enables card issuers to strongly authenticate consumers in the context of sensitive banking and payment use cases for an in-app and out-of-band configuration.



Key features

- A Strong Consumer Authentication solution relying on the customer's smartphone (something I have) with additional authentication factors for PIN (something I know) and/or biometrics (something I am)
- Decision split between mobile and server
- Product conformity and security are certified in the form of multiple certifications (CSPN from ANSSI, FIPS 140-2, EAL3+)
- Mobile SDK available for Android and iOS operating systems

- Mobile authentication can be used to conduct trustworthy operations such as online payments including 3D Secure transactions or to secure access and mobile and/or online banking operations
- Offer a highly convenient user experience to secure operations anywhere, anytime, using a smartphone and biometrics or PIN
- Meet PSD2 requirements and their technical translation (multi-factor, dynamic link, signed proof generation, etc.)
- Ensure privacy-by-design as consumers are solely in control of their means of authentication









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