



# IDEMIA PayCheck October: Blending the physical card and the smartphone

Insights into recent developments in the payment eco-systems, and examples how card issuers can leverage these trends

# PAYMENT

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IDEMIA  
**PAYCHECK**

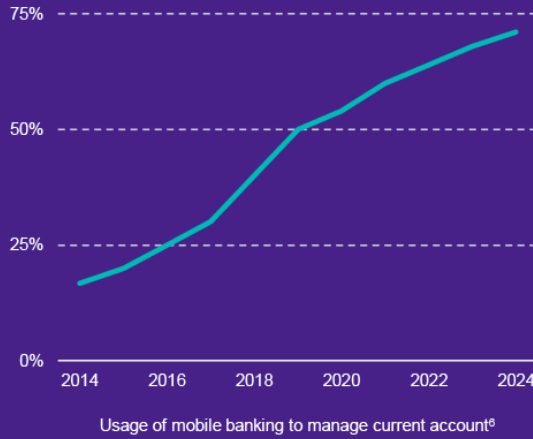
**NEW  
CUSTOMER  
JOURNEYS**

We are currently witnessing how the smartphone and the physical payment card blend into an integrated consumer journey. An illustrative case is the Apple Card and the Wallet app<sup>1</sup>. The user applies for the card via the app<sup>1</sup>. Once approved, the user can then enjoy very user friendly notifications (for example showing where card transactions were done on a map<sup>1</sup>), the card balance is presented in an intuitive way<sup>2</sup> and can be paid from a web interface<sup>3</sup>, reporting suspicious transactions<sup>1</sup> or (temporarily) locking and unlocking the card can be done with a few taps in the app<sup>4</sup>.

**BLENDING THE PHYSICAL CARD AND THE SMARTPHONE**

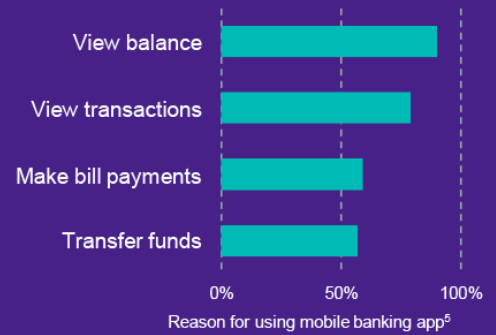
**16%**

Annual growth rate in **mobile banking** users 2014 - 2024<sup>6</sup>



**79%**

4 customers out of 5 use their **mobile banking app** to view **card transactions**<sup>5</sup>



Sources: <sup>1</sup> <https://www.apple.com/apple-card/features/>, <sup>2</sup> <https://support.apple.com/en-us/HT209226> <sup>3</sup> <https://support.apple.com/fr-fr/guide/apple-card-web-servicing/dev5e41667f/web> <sup>4</sup> <https://support.apple.com/en-us/HT209434>, <sup>5</sup> US customers, Statista, <sup>6</sup> UK customer, CACI



**IDEMIA**

Enables banks to create a seamless and convenient consumer journey, blending the trusted and ubiquitous physical card with the interactivity of the smartphone

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**IDEMIA CARD CONNECT**

The card is activated by just opening the mobile banking app and tapping the card to the smartphone



**SMART PIN**

The card's 4-digit PIN sent to the consumer's smartphone via SMS or within the mobile banking app