



## CASE STUDY

# IPN and Entrust: Enabling Google Pay Across Lebanon's Largest ATM Network

## Challenge

IPN faced a critical decision in enabling Google Pay for its network of banks. The organization needed a solution that could support secure digital wallet access while maintaining flexibility and neutrality across payment schemes.

## Solution

To meet its goals, IPN licensed the Entrust **Digital Card Solution**, which included:

- **ITSP integration** for Visa VTS and Mastercard MDES tokenization
- **Single software development kit (SDK)** for push provisioning, allowing cardholders to enroll in Google Pay directly from their banking apps
- A flexible platform that supports future value-added enhancements like Click to Pay

## Results

Now that the first bank – Crédit Libanais – has gone live, IPN has already seen strong momentum and validation of its strategy. The Entrust partnership has positioned IPN as a digital payments enabler for Lebanon's banking sector, with additional banks expected to follow.



### Customer Profile

International Payment Network (IPN), founded in 1996 and headquartered in Jdeideh, Lebanon, is the country's leading provider of ATM-based payment services. Owned by major Lebanese banks, IPN connects 18 financial institutions and manages 789 ATMs nationwide.

### Objectives

The arrival of Google Pay in Lebanon in June 2025 presented a strategic opportunity for IPN to expand its offerings and support third-party wallet access for its member banks.

IPN's digital transformation required more than just a technical integration – it needed a trusted partner with deep expertise in tokenization and digital card issuance.



**ENTRUST**  
SECURING A WORLD IN MOTION



Entrust gave us the flexibility and expertise we needed to launch Google Pay in Lebanon – without compromising on neutrality or scalability.

JOHNNY TORBEY, CEO AT IPN

## The Transformation

The Entrust solution integrated seamlessly into IPN's infrastructure, giving the organization the ability to offer digital wallet capabilities to its member banks while remaining neutral across payment schemes.

This implementation marked a major milestone in IPN's digital transformation journey and set the stage for measurable impact across its network.

## Measures of Success

The infrastructure is now in place to support secure, scalable digital wallet adoption across the country.

IPN is actively working to onboard additional banks and extend digital wallet access across its network.

The organization is also exploring new use cases, including Click to Pay, to further enhance cardholder convenience and drive secure and seamless payment opportunities.