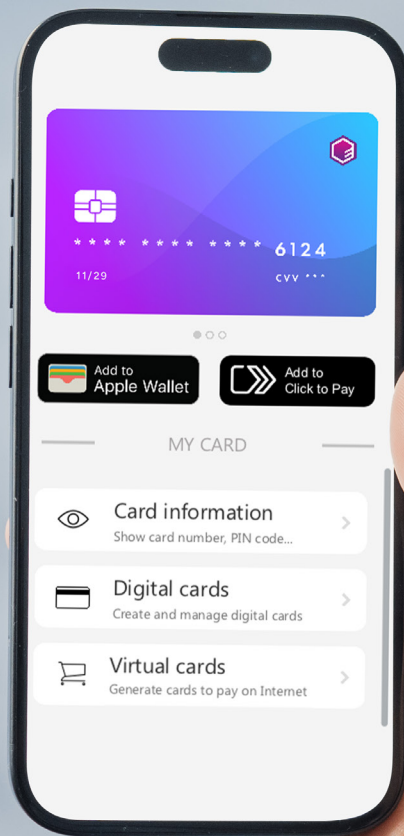


SOLUTION BROCHURE

# Enabling Apple Pay With Entrust Digital Card Solution



**ENTRUST**  
SECURING A WORLD IN MOTION



## End-to-end tokenization, Apple Pay provisioning, and lifecycle management – delivered through Entrust Digital Card Solution

Empower cardholders to add cards to Apple Pay instantly and securely – across mobile apps and web channels – while maintaining full issuer control.

# The Opportunity for Issuers

Digital wallets have become the default way consumers pay – and cardholders now expect their bank cards to be instantly available in wallets like Apple Pay.

In 2025, more than **4.5 billion people globally** used a digital wallet, with adoption continuing to grow across regions and age groups. As a result, Apple Pay enablement is no longer a differentiator – it is a baseline expectation for modern card programs. Issuers must meet this demand with secure, scalable provisioning while maintaining full control over the cardholder relationship and token lifecycle.

Apple Pay promotes a faster and simpler payment experience than cash, higher privacy and security than physical cards, high global acceptance, and an easier online checkout. Payments can be made in-store and for e-commerce.

As Apple Pay rollout and adoption accelerates globally, card issuers must deliver frictionless wallet enrollment without compromising security, compliance, or operational control. Manual card entry, fragmented integrations, and delayed provisioning slow adoption, reduce early spend, and increase servicing costs.

## Overview

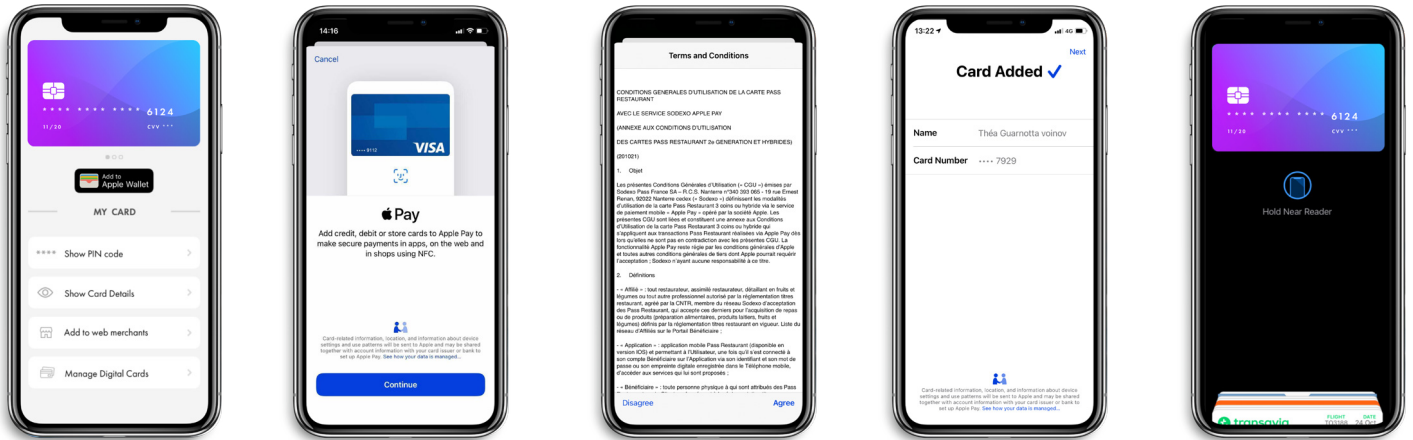
Entrust enables financial institutions to launch, scale, and optimize Apple Pay through a comprehensive set of provisioning and tokenization capabilities. Delivered as part of Entrust Digital Card Solution, our approach allows issuers to securely connect to Apple Pay, embed wallet enrollment into their own digital channels, and manage the full token lifecycle – all from a single platform.

Designed for card issuers globally, the solution supports multiple provisioning journeys while maintaining a consistent, issuer-controlled cardholder experience.



# The Solution

## Push Provisioning to Apple Pay with the Entrust Digital Card Solution



- Enable cardholders to add cards to Apple Pay directly from issuer-controlled digital channels
- One-tap enrollment from the issuer's mobile app
- No manual PAN entry required
- Higher activation rates and faster time to first transaction
- Ideal for new issuance, replacement, and re-issuance scenarios

[watch the demo here](#)

The Entrust solution covers the full "push provisioning" process, from authenticating the customer (if the application relies on the SDK for this) to interfacing with the wallet on the device and generating the scheme cryptogram.



# Web Push Provisioning with the Entrust Digital Card Solution



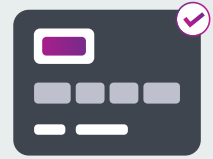
1. User clicks "Add to Wallet" on your website



2. Signs into Apple/Google



3. Selects device(s)



4. Cards is instantly added

## How it works

### Extend Apple Pay enrollment beyond the mobile app to browser-based journeys:

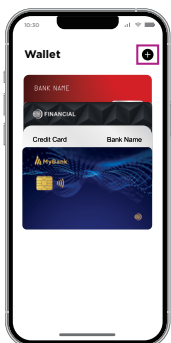
- Provision cards to Apple Pay directly on iPhone via issuer websites
- Supports digital onboarding, card upgrades, and servicing use cases
- Uses the same issuer tokenization and risk controls as in-app flows

Learn more about [Web Push Provisioning](#) and [try the demo](#).

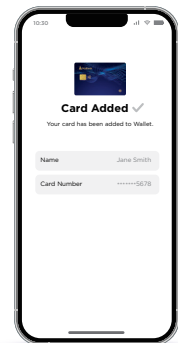
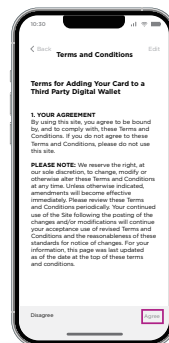
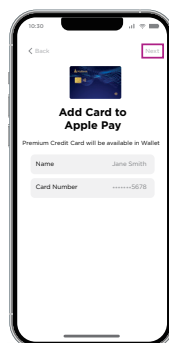
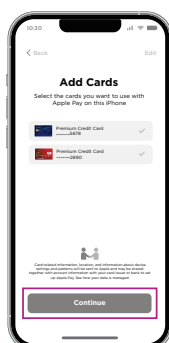
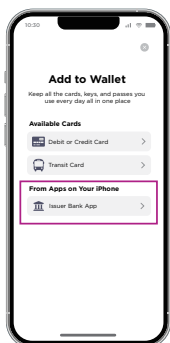
## In-App Provisioning Extension: Embedded Apple Pay Enrollment

An extension to further simplify Apple Pay enrollment within the issuer's mobile app. This capability allows issuers to embed Apple Pay provisioning more deeply into existing in-app journeys – such as card activation or replacement flows – minimizing hand-offs and maintaining a consistent brand experience while leveraging Apple Pay-approved provisioning mechanisms. This extension is mandatory and required by Apple.

### Wallet Entry Point



### In-App Provisioning Extension



Loop back for each additional card

## Enrollment Options into Apple Pay

	Manual Card Entry	Web Push Provisioning	In-App Push Provisioning
Cardholder starting point	Typing/scanning card details in the third-party wallet (or tap physical card on phone)	Cardholder authenticates in web banking; one click from browser	Cardholder authenticates in banking app; one click from mobile app
Requires mobile banking app	No	No	Yes + Apple In-App Extension (mandatory)
Friction / user experience	High – manual typing + authentication with banking environment later during the tokenization step. Physical card is required for scan/tap. Cardholder needs to possess the physical card to read card details, or to get access to card details in banking app.	Medium/Low – no data entry; Apple login required	Low – fully in app flow
Wallet & device compatibility	Apple Pay card added to same device only	Any browser → any supported wallet on any device	iOS banking app → Apple Pay on same device
Multi device enrollment at once	No	Yes	No
Security	<b>Increased exposure risk</b> Card data is typed manually (risk of shoulder surfing, mistyped-entry, malware, social engineering)	<b>High security</b> Card details never exposed; issuer initiated & tokenized, authenticated in issuer web banking environment	<b>High security</b> Card details never exposed; issuer-initiated & tokenized, authenticated through the app
Required integration effort for issuer Best for	Tokenization with TSP required Legacy flows	Very light (JavaScript + 1 API call) + Tokenization with TSP required Issuers with or without an app; prepaid, gift, benefit programs	Higher (SDK, app updates) + TSP required Tokenization with TSP required Issuers with a mobile banking app

## Issuer Token Service Provider (iTSP)

Accelerate time to market and enable tokenization for a seamless Apple Pay integration through Entrust's Issuer TSP Hub.

Entrust simplifies digital card issuance and token lifecycle management through a single, secure iTSP connection, helping issuers support Apple Pay – alongside other OEM wallets, wearables, and e-commerce use cases – with reduced integration complexity. This centralized approach ensures consistent security, scalable operations, and faster rollout across regions and card programs.

## Built on Entrust Digital Card Solution

Entrust's Apple Pay capabilities are delivered as part of Entrust Digital Card Solution, a proven digital issuance and tokenization platform used by financial institutions globally.

- Single SDK integration to embed Apple Pay provisioning into issuer mobile apps
- End to end token lifecycle management, from issuance to suspension, renewal, and replacement
- Scheme certified security, leveraging tokenization and strong customer authentication
- Scalable across card types and programs, including credit, debit, and prepaid

This architecture enables faster deployment while giving issuers full control over credentials, risk policies, and cardholder experience.

## Benefits for Financial Institutions

- Launch Apple Pay very quickly to provide a market-standard digital payment method
- Increase Apple Pay activation and usage
- Accelerate time to first transaction and top of wallet positioning
- Maintain full control over security, compliance, and card lifecycle management

## Key Apple Pay Capabilities with Entrust

- Issuer Token Service Provider (iTSP) connectivity
- Push provisioning to Apple Pay (in app)
- Web push provisioning (browser based)
- In-App Provisioning Extension
- Token lifecycle management and security controls

## The Entrust Difference

- Issuer centric by design: Keeps the bank at the center of the customer relationship
- Reduced integration complexity: One platform, one SDK, multiple provisioning paths
- Enterprise grade security: Tokenization aligned with Apple Pay and scheme standards
- Global & Future readiness: Built to support multi region, multi scheme issuer programs

## Gabriel Rotella, Group Chief Information Officer, Pluxee

This platform allows us to manage all card digitization processes for the countries we operate in, with different card systems and models (private label, Visa, Mastercard). It also gives us the opportunity to transform our application into a contactless payment application and digital card management app via the Entrust Digital Card Solution SDK.

[Read Case Study](#)

**pluxee**

## Marko Rankovic, Executive Director & General Manager, RPC

Entrust is a valuable partner of RPC in bringing continuous innovation and added value to our customers. We are confident that RaiPay will continue to grow and play a significant role in helping clients to pay securely and conveniently.

[Read Case Study](#)

 **Raiffeisen Bank**  
International

Learn more about [Web Push Provisioning](#) and [try the demo](#).

## ABOUT ENTRUST

Entrust fights fraud and cyber threats with identity-centric security that protects people, devices, and data. Our comprehensive solutions help organizations secure every step of the identity lifecycle, from verifying identity at onboarding to securing connections and fighting fraud in everyday transactions. Ongoing monitoring supports compliance and safeguards keys, secrets, and certificates. With a foundation of identity-centric security, our customers can transact and grow with confidence. Entrust has a global partner network and supports customers in over 150 countries.

For more information, visit [www.entrust.com](http://www.entrust.com).