



## CASE STUDY

# Noelse and Entrust: Powering a Digital-First Neobank Experience

## Challenge

Noelse's evolution into digital banking was driven by customer demand and regulatory requirements. The company needed to deliver seamless onboarding, digital card issuance, and compliance with European regulations – while maintaining speed and simplicity.

Key challenges included:

**Remote onboarding:** Enabling customers to apply for accounts and receive payment cards without visiting a branch.

**Regulatory compliance:** Implementing strong customer authentication to meet PSD2 requirements, with an eye toward future PSD3 readiness.

**Time-to-market pressure:** Launching quickly to capitalize on market momentum and avoid lengthy development cycles.

**Digital card expertise:** Finding a partner with proven capabilities in secure digital issuance and wallet integration.

Noelse turned to Entrust to help meet these challenges, confident in their ability to deliver a secure, scalable, and user-friendly solution.

## Customer Profile

Noelse is a French payment institution offering in-store and online payment solutions to over 40,000 customers across France and Europe. Originally operating under the Afone brand, the company rebranded to Noelse in 2021 and launched Noelse Pay to meet the expectations of today's digital-first consumers.

The goal was to empower customers to open accounts and begin transacting instantly – without the need for physical cards or in-person visits. To achieve this, Noelse needed a partner with deep expertise in digital payments, strong customer authentication, and rapid deployment capabilities.



## Solution

To bring Noelse Pay to life, the company implemented the Entrust Digital Card Solution in late 2020 – a platform designed to deliver secure, frictionless digital payment experiences. The Entrust solution provided the agility Noelse needed, while also supporting compliance and enhancing the customer experience.

Key components of the solution included:

**NFC Issuer Wallet for MDES:** Enabled contactless in-store payments directly from the Noelse Pay app for Mastercard cards, without relying on third-party wallet providers.

**Secure Card Display:** Allowed users to view sensitive card details (CVV, expiry date, etc.) in the app for e-commerce transactions.

**Strong Customer Authentication (SCA):** Helped ensure compliance with PSD2 and protected users from fraud.

The implementation was smooth and efficient, thanks to the technical expertise and collaborative approach from Entrust. Noelse Pay was able to launch quickly, delivering a modern banking experience that was both secure and intuitive.

## Results

Since launching Noelse Pay, the company has seen strong momentum in customer acquisition and engagement. The combination of remote onboarding and digital card issuance has proven to be a powerful draw for new users, while existing customers have embraced the convenience of digital-first banking.

Key outcomes include:

- Thousands of new customers enrolled since launch
- Digital issuance of Mastercard cards via the Noelse Pay app, eliminating delays and physical card logistics
- Secure e-commerce and in-store payments using digital cards and NFC wallet functionality
- Support for regulatory compliance with PSD2 through built-in strong customer authentication

Noelse's partnership with Entrust has not only delivered immediate results – it has also laid the foundation for future innovation.



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The implementation of the solution was very seamless thanks to the technical expertise of the Entrust Digital Card Solution teams.

ADRIEN FOURNIER, MARKETING DIRECTOR, NOELSE

## The Entrust Advantage

With Noelse Pay gaining traction, the company is now exploring new ways to expand its digital banking capabilities. The Entrust Digital Card Solution provides a scalable platform that can support future enhancements, such as loyalty integrations, advanced fraud detection, and expanded payment options.

Noelse's journey from PSP to neobank is a testament to the power of strategic collaboration and modern technology. As customer expectations continue to evolve, Noelse is well-positioned to lead with secure, innovative, and user-centric financial services – powered by Entrust.

